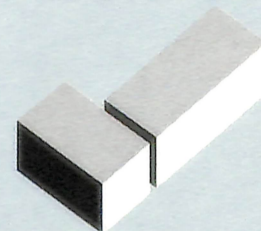


REGISTER NEWS

Roadshow Special

Marshall's
REGISTER



Approved Landscape Contractors
and Driveway Installers

Welcome

Marshall's is going to help its Register Members transform their business in 2003. The success of our 'Have a Drink on Marshall's' initiative, generated more than £1 million pounds of business. The New Year is packed with innovative incentive schemes which will change the way you do business forever.



Advertising is getting a makeover. For the first time ever, Marshall's will be advertising on TV. For twelve months, from 1 January 2003, we will be sponsoring 'Lunch in the Garden' featured on satellite's most popular home improvement channel, UK Style.

Another first for Marshall's is our Interest Free Credit offer which will be exclusively available to all Register Members from the New Year. You'll enable homeowners to make their dreams a reality, by providing flexible funding to create the cash to pay for their dream drive or garden, instantly.

Furthermore, Marshall's will launch its 'Pave & Save' incentive scheme in January 2003. It's a tiered reward system where contractors redeem points for Texaco fuel and Halfords' vouchers. The more added value products you sell, the more points you earn and the more vouchers you can claim. We hope you'll be 'Driving for Free in 2003'.

We hope to attract more members than ever before and believe our new initiatives put us and our Register Members streets ahead of the competition.

Paul Dear

Roadshow Details 2003

Start Time: 7.00 - 9.00pm Bar/Refreshments from: 6.30pm

Monday 20th January	Cairn Hotel, Livingston .
Tuesday 21st January	Redworth Hall Hotel, Durham .
Monday 27th January	The Wessex Hotel, Bournemouth .
Tuesday 28th January	Hilton National Hotel, Croydon .
Monday 3rd February	Cedar Court Hotel, Wakefield .
Tuesday 4th February	Lancashire County Cricket Club, Manchester .
Monday 10th February	Northamptonshire County Cricket Club, Northampton .
Tuesday 11th February	Best Western Bestwood Lodge, Arnold, Nottingham .
Monday 17th February	Holiday Inn, Newport .
Tuesday 18th February	Moor Hall Hotel, Sutton Coldfield .
Monday 24th February	Heybridge Hotel, Ingatestone .
Tuesday 25th February	Stoke Place Conference Centre, Slough .

ATTEND TO WIN !! FREE ADMISSION

Every attendee will automatically be entered into a free prize draw. You've the chance to win an exclusive 'Volcano' driveway for you or a customer.

See page 3 for full details of our latest incentive scheme for contractors and merchants.
MISS IT, MISS OUT!

Pave&Save
INCENTIVE SCHEME

VOLCANO

FOR MEMBERS ONLY

'Volcano', exclusively available to Register Members, is a unique product with a contemporary finish for modern homes and gardens.

Its textured grain-effect surface is not available from any other manufacturer in the UK! Marshall's has invested nearly £500,000 in face-mix plant machinery at our Eaglescliffe site, to produce face-mix 'Volcano', which is the first of a variety of face-mix products we plan to introduce to the domestic market. 'Volcano' has evolved as a result of in-depth focus group testing with both Register Members and consumers. Marshall's is committed to creating products that consumers want. Watch out for more new products later this year.

Details

- 2 colours: Magma (red), Lava (grey)
- 3 sizes of paver, use alone or combine sizes for different effects
 - 100mmx150mm
 - 150mmx150mm
 - 200mmx150mm
- 60mm thick – suitable for light commercial use
- Installation using rubber mat under vibrator and jointing sand to avoid surface 'scuffing'
- Suitable for drives and patios
- Available March 2003

There's a chance to win a free 'VOLCANO' driveway at every Register Roadshow.

Register at the Roadshow of your choice by calling 01422 300 301



Bigger, Brighter & Better in 2003

Happy New Year! The Marshalls' Register team is going to be bigger, brighter and better than ever in 2003. We've recruited a new assessor to boost our field-based team that is dedicated to supporting and assisting our established Register Members, as well as visiting new recruits. We look forward to meeting you at our Register Roadshows.

CSCS CARD SUCCESS FOR NVQ QUALIFIED CONTRACTORS

One hundred Marshalls' Register Members are currently under assessment and on route to gaining a CSCS card by successfully completing their NVQ Level 2 qualification, through the Marshalls' Register. They will join a growing number of Register Members who are already benefiting from obtaining the card, which is becoming a compulsory requirement by an increasing number of employers.

Comments Bill Jackson, NVQ Centre Coordinator for Marshalls: "With health & safety and quality high on the Government's agenda, it is only a matter of time before the CSCS card becomes a statutory requirement for all contractors. Those who already have the card, or are taking qualifications to obtain it, will benefit at the expense of those who cannot work until they qualify. Although the timetable to make the CSCS card compulsory has not been finalised, I believe within the next two years it will be statutory."

NVQ Fact File

Qualification

- 3 assessment modules: Health & Safety, Flagging & Paving, Kerbing
- Personal guidance by Marshalls' Assessors through the On-Site Assessment Training process
- Regular on-site visits
- Completion usually within 3 months
- Available to all Register Members

Qualifying

- On-site assessment and training
- No college work or 'downtime'

Benefits

- NVQ Level 2 qualification
- CSCS card
- Most Members will be eligible for a CITB grant to cover the £537.50 assessment fees
- Provides employers and customers with confidence

FOR INFORMATION ON NVQ LEVEL 2, CONTACT 01422 300301.

Marshalls is still the only manufacturer to offer NVQ assessment in the range of subjects offered. Marshalls' assessors undergo rigorous training to ensure that they meet the standards set by CITB and City & Guilds. Each of our five assessors has achieved accreditation to undertake on-site assessments of Register Members around the country.

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**Lafarge
Cement UK**



partners **Marshalls**
for FREE Blue Circle
Trial Products

Marshalls has teamed up with Lafarge Cement UK to offer every Register Roadshow attendee the chance to trial two revolutionary cement products, Blue Circle Postcrete and Blue Circle Extra-Rapid. Representatives will be handing out vouchers at every Roadshow, to claim a free bag of each product to trial. Simply hand in the voucher at any Blue Circle Centre to claim your products.

Product Fact File

Blue Circle Extra-Rapid

- Rapid setting and hardening cement
- Use for concrete, mortar, rendering and floor screed
- Takes foot traffic in 4-6 hours
- Suitable for repair and maintenance
- ISO 9002 accredited

Postcrete

- A ready to use mix of cement, aggregates and hardeners
- Specially formulated to achieve rapid setting when fixing fence posts into soil
- Simple to use and requires no mixing - just add water
- Suitable for use when fixing wood, metal and concrete posts



Distinctive Drainage Offer

from Hepworths

Avoid driveway drainage disasters with a Geotextile Handy Pack from Hepworth Drainage.

Marshalls has negotiated a 'Buy 10, Get 1 Free' deal, exclusive to contractors who attend one of our Register Roadshows and collect the claim voucher from a Hepworth representative.

Product Fact File

- Polypropylene fabric woven geotextile in a 50m2 easy to carry Handy Pack
- Provides stabilisation between soil & sub-base and in some cases, between sub-base and sand bedding layer
- Easy to install
- 50 years life expectancy
- Competitively priced
- Available from National and Independent merchants

Rogue Trader Rumbled by Resilient Homeowner

Congratulations to **The Paving Company Essex Ltd**, who came to the rescue of Mr Ballard, a homeowner left with a disastrous driveway after a cowboy trader undertook work without his consent, having posed as a Register Member. Mr Ballard suffered verbal and physical intimidation and contacted Marshalls for help, who informed Trading Standards.

Susan Kielty, Essex Trading Standards commented: "Trading Standards receive more than 100,000 complaints each year about shoddy workmanship, and increasingly there has been an element of intimidation and violence on the part of the contractor to the homeowner. All contractors should be checked carefully and if consumers are in any doubt, contact us immediately."

The Paving Company Essex Ltd, provided remedial work to rectify the driveway, which exceeded Mr Ballard's expectations.

HELP US PROTECT YOU

IF YOU THINK THE MARSHALLS' REGISTER IS BEING FRAUDULENTLY EXPLOITED BY ROGUE TRADERS, PLEASE CONTACT DAVE JESSOP ON 01422 300 301.

2003 Calendar of Events

Month	Activity
January	<ul style="list-style-type: none"> • TV sponsorship of 'Lunch in the Garden', UK Style • Interest Free Credit launch • New Product Catalogue launch • Marshalls' Register Roadshows • 'Pave&Save' incentive scheme launch
February	<ul style="list-style-type: none"> • Marshalls' Register Roadshows
March	<ul style="list-style-type: none"> • 'Volcano' product available
June	<ul style="list-style-type: none"> • BBC Gardener's World Live
July	<ul style="list-style-type: none"> • Hampton Court Flower Show • Tatton Park Flower Show
November	<ul style="list-style-type: none"> • BALI National Landscape Awards
December	<ul style="list-style-type: none"> • Launch of new Register Initiatives for 2004



Approved Landscape Contractors
and Driveway Installers

**MISS IT
MISS OUT!** Register at the Roadshow of your choice by calling **01422 300 301**

Pave&Save INCENTIVE SCHEME

NEW Colour Driveline Excel - Burnt Ochre



Drive for **FREE** in 2003 ...with Marshalls 'Pave&Save' incentive scheme

Marshalls will be launching an innovative incentive scheme, 'Pave&Save', targeting both contractors and merchants alike. From 1 January 2003, contractors will be 'Driven to Pave the Marshalls Way', when we introduce our tiered reward system where Register Members can redeem points for **Texaco fuel** and **Halfords** vouchers.

This year, Marshalls has expanded its product range to include seven new range additions, which have been researched with consumers and Register Members, to ensure we give them the paving products they want. Your 'Bigger, Brighter' product range combines unique styles, designs, finishes and price points to meet and exceed your customers' drive and garden dreams.

How does it work?

With more choice than ever before, the incentive scheme rewards contractors who sell-up from Driveline 50, to one of our seven alternative products. The more of these products you sell, the more points you earn and the more vouchers you can claim, resulting in increased profitability for your business. Claiming your vouchers is easy.

- 1 Secure customer order
- 2 Purchase products from local merchant
- 3 Keep receipt
- 4 Complete 'Pave&Save' envelope (available from Merchants) and insert your 'proof of purchase'
- 5 Send your envelope to Freepost (NW5692), Barnet, Hertfordshire, EN5 4BR
- 6 Receive vouchers within 30 days

Product	Reward per 50 m2 for contractor
Drivesett	£7.50
Driveline Elite	£10.00
Driveline Excel	£5.00
Driveline 50	£2.50

Product	Reward per pack for contractor
Driveline 50 Circles	£1.50
Drivesett 50 Circles	£5.00
Drivesett Octants	£5.00
Driveline Elite Circle	£2.50

Next Steps

Your local merchants will be ready-to-run with 'Pave&Save' from January. Keep your eyes open in-store for shelf wobblers, posters, leaflets and much, much more.

We're also targeting Merchants, incentivising them to stock the products your customers want like Driveline Elite and Driveline Excel, so that you can rest assured, once specified, you can get stock. **For more information visit one of our Register Roadshows or call 0208 449 7305.**

Texaco fuel and Halfords' vouchers.

Marshalls' TV Debut to last 12 months

Marshalls is sponsoring 'Lunch in The Garden', a collection of all the best gardening programmes that are featured over the lunch time period on UK Style, satellite's most popular home improvement channel. 'Lunch in The Garden' airs daily from 1230 - 1400 and features a combination of three gardening or home improvement programmes which last approximately 30 minutes. From 1 January 2003, every programme within the 'Lunch in The Garden' collection will feature Marshalls' new advertising campaign and theme 'Transforming Britain's drives and gardens'.

Campaign - You'll see 12 sponsorship spots throughout 'Lunch in The Garden'.

Sponsorship Spots

- 15 seconds at the start of every programme
- 10 seconds at the end of every programme
- 5 seconds leading into and out of every advertising break
- 4x Marshalls' Register branded sponsorship spots daily

UK Style Website

Watch out for Marshalls branding and products on www.ukstyle.tv in the New Year.

UK Style Fact File

- Fastest growing channel in the UK
- 8 million viewers every month
- 4th most popular satellite channel
- Programmes include: Ground Force, Garden ER, Garden Rivals & Charlie's Gardening Neighbours
- UK Style is the TV channel with an endless supply of contemporary ideas for the home and garden, with a down to earth attitude that makes them accessible.

UK Style

Register at the Roadshow of your choice by calling **01422 300 301**

**MISS IT
MISS OUT!**

Exclusive

INTEREST FREE CREDIT

4 CUSTOMERS



Marshalls is launching a brand new Interest Free Credit initiative, from 1 January 2003, to help customers achieve their dream driveway or garden in an instant.

Exclusively available from Marshalls' Register Members, approved contractors will be able to offer Interest Free Credit to all their customers, helping to increase the number and value of orders and ultimately boost Members' profits.

Paul Dear, Manager of the Marshalls' Register, explains the Company's decision to offer Interest Free Credit.

"We have spent the last nine months researching ideas to help homeowners achieve their dream driveway or garden. We found that more than half of the people interviewed who were planning a new driveway, take at least 8 months to start their project, due to financial reasons*. Interest Free Credit will allow consumers to have their driveway or garden installed instantly, just 14 days after they sign the contract with the Register Member. Every Interest Free Credit order is automatically backed by Marshalls' 10 year guarantee, saving our members 2.5%."

* Research conducted with 300 consumers, by independent research group, Connect.

CONFIDENCE

Marshalls' buying power has secured unbeatable interest terms. Backed by leading names in banking and credit finance, Marshalls has employed able2buy, a credit broker, to administer the Interest Free Credit offer, which is provided by HFC Bank, whose clients include Dixons, PC World, Anglian and Everest Double Glazing.

TERMS

Interest Free Credit is totally free to customers. To maximise profits, Register Members should absorb the fee as a business expense and allow for this when quoting the client.

Terms	Subsidy % payable by Register Member
12 months	11% (Includes Marshalls' 10 year, insurance backed guarantee)
24 months	15%
36 months	20%

Register Member Benefits	Customer Benefits
<ul style="list-style-type: none"> Secure orders Increase number of orders Increase order value Maintain control of sale with one easy call to gain immediate Interest Free Credit customer approval Get paid within 10 days of project completion 	<ul style="list-style-type: none"> Totally 'Interest' Free Convenient Immediate cash to spend One on-site phone call to see if customer qualifies for Interest Free Credit Spread cost over 12, 24 or 36 months

ROADSHOW

Meet one of the able2buy team who will be attending every Marshalls' Register Roadshow taking place in January and February 2003. Arrange for one of their 10 regional account managers to visit you on site or at your place of work, to take you through the easy-to-complete paperwork.

Marshalls
REGISTER

Southowram, Halifax HX3 9SY
REGISTER TELEPHONE: 01422 300 301
FAX: 01422 307603
www.marshalls.co.uk

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Marshalls
REGISTER

Approved Landscape Contractors
and Driveway Installers



'Interest Free Credit'

Your Questions Answered

- Q. DO I NEED A CREDIT LICENCE TO OFFER CREDIT FACILITIES?**
A. No. Marshalls is the credit licence holder. As long as you remain a Marshalls' Registered Contractor, you will be able to provide this facility on our behalf.
- Q. IS INTEREST FREE CREDIT REALLY 'FREE'?**
A. To every one of your clients, it is totally free. To you, however, there is a fee to be paid to the finance company which is providing the credit.
- Q. HOW MUCH DO I HAVE TO PAY?**
A. That depends on the term of the interest free loan period your client chooses, which can either be 12, 24, or 36 months. Fees to be paid by the contractor: 12 months = 11%; 24 months = 15%; 36 months = 20%.
- Q. HOW CAN I MAKE A PROFIT IF I HAVE TO PAY FEES?**
A. In exactly the same way that the furniture stores, high street retailers and home improvement specialists do! Quite simply, build the fee into your quotation, treating it as just another business expense. However, instead of just increasing your price, you should use it to your advantage by quoting on a 'monthly instalment' basis.
- Q. WHAT DO YOU MEAN?**
A. For example, if you would normally quote, £3,000 + VAT, (i.e. £3,525), for a particular driveway contract, we suggest that *instead*, you now offer the same client a quote of just £117.50 per month over 36 months. This is likely to prove far more attractive for many customers, enabling them to keep their money in the bank or spend it on something else they may need, (like a landscaped garden for instance!).
- Q. YOUR SUMS DON'T QUITE ADD UP, £117.50 OVER 36 MONTHS IS NOT £3,525 IS IT?**
A. No it isn't, you are correct. In this scenario, the total payable is actually £4,230 including VAT; £705 higher than £3,525. This is the cost of providing the finance over 36 months, however it is simply built into the price you would now quote.
- Q. SO WHAT YOU ARE SAYING IS I SHOULDN'T QUOTE £3,525, I SHOULD QUOTE £4,230, BUT PAYABLE IN 36 INTEREST FREE INSTALMENTS?**
A. You've got it! This is how the interest free credit providers all work, and they have all, without exception, proved that it works. It gives them, (and now you), a major competitive edge, but it also helps their customers, many of whom would not otherwise be able to make the purchase. Although it is not compulsory that you offer this service, we believe it would prove highly beneficial in helping you overcome competitors' quotes or increasing the value of your own order. To put it bluntly, if you decide not to provide this facility, your competitors will have the edge!
- Q. ARE THE FEES COMPETITIVE?**
A. Not only are they extremely competitive, (Marshalls' national buying power has ensured that), but every 'interest free credit' contract you undertake comes complete with the Marshalls' 10 year guarantee premium included, there is no additional premium to pay, thereby saving our members 2.5%.
- Q. HOW WILL I RECEIVE MY MONEY?**
A. You will be paid in full within 10-14 days of completing the work. The finance company will pay you direct, after which they will receive the monthly instalments from the client. Your own payments are assured and no penalties are imposed upon you if your client subsequently fails to meet the monthly instalments.
- Q. IS THIS FACILITY RESTRICTED TO MARSHALLS REGISTERED CONTRACTORS AND TO MARSHALLS PRODUCTS?**
A. Yes. It is exclusive to Register Members and Marshalls' products.
- Q. WILL THERE BE LOTS OF PAPERWORK FOR ME TO FILL IN?**
A. Absolutely not. We have done our utmost to prevent this. When in front of a client, you will be able to phone for an immediate acceptance number. Then, simply complete one very basic application form and send it off to us in a prepaid envelope.
- Q. WHEN CAN I START THE WORK?**
A. The law requires us to provide the client with a 'cooling off period'. So you will not be able to start work for 14 days after receiving the order. However, if you were to start before the 14th day, your client could cancel the agreement and you would not be paid.
- Q. I AM STILL UNSURE ABOUT A FEW THINGS, HOW CAN I GET FURTHER INFORMATION?**
A. At every Register Roadshow which will be held in January and February, our finance company will be giving a detailed presentation and will provide a starter pack to each delegate. You will also have the opportunity to arrange a training session at your own premises, enabling all of your staff to fully understand the administrative procedures and the sales techniques. If you want more information on the Register Roadshows, or are unable to attend, please call us on 01422 300301 and we will arrange for one of our advisors to contact you.

MISS IT
MISS OUT!

Register at the Roadshow of your choice by calling 01422 300 301