



## Karen Scott

Mortgage Executive

Karen Scott has been actively involved in the mortgage lending sector in Jersey for over 20 years, during which time she has built an exceptional knowledge and understanding of the industry, an enviable network of professional and private client contacts, and a reputation for meeting client expectations and needs.

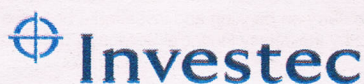
Karen is a qualified mortgage and investment adviser, having gained the Investment Advice Level 4 Diploma from the Chartered Institute for Securities & Investment, and CeMap (CertCII) MP Certificate in Advice & Mortgage Practice. She joined Investec Private Banking in 2013 as a mortgage consultant and heads up the bank's specialist mortgage lending team in Jersey, with responsibility for developing the local residential client base.

Karen's three key principles that guide her approach to client relationships are trust, loyalty and respect and she is acknowledged for the integrity with which she handles client business requests. As a member of the Investec Private Banking management team Karen is not only responsible for expanding and growing the mortgage business, she is actively involved in shaping the bank's strategy in this important market.

Karen has four young children, which she says has equipped her with the necessary life skills to co-ordinate and organise multiple complex projects at the same time. She is currently training for the Investec sponsored Pyrenees to Barcelona cycle challenge for Macmillan Cancer Support.

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## June Summers Shaw

Managing Director

June Summers Shaw set up Clear Concepts in 2003 making it the longest established private HR and employment law consultancy in the Channel Islands. Unlike other providers, there is no tie in for their services and work is undertaken on an ad hoc as needs basis making it the most cost effective way to deal with workplace problems.

Clear Concepts is particularly pleased to have been involved in many of the major cases which have set precedent in the employment tribunal and they are renowned for their mediation services.

The Company works with a range of Associates who all are exceptionally qualified and experts in their field, delivering pragmatic commercial advice and solutions across every business sector.

June has degrees in Education from the University of Manchester and La Sainte Union, a Graduate Diploma in Law and LLB Hons from Nottingham University and was for many years an assessor and verifier for the States of Jersey CIM management qualifications. Importantly, she has owned and managed several successful businesses herself so well understands workplace issues and problems.

In 2001 June, with two colleagues, was appointed to establish the employment advice service called JACS and prior to then was the Staff Development Manager for the Education Department and a former lecturer.

### Clear Concepts Limited

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