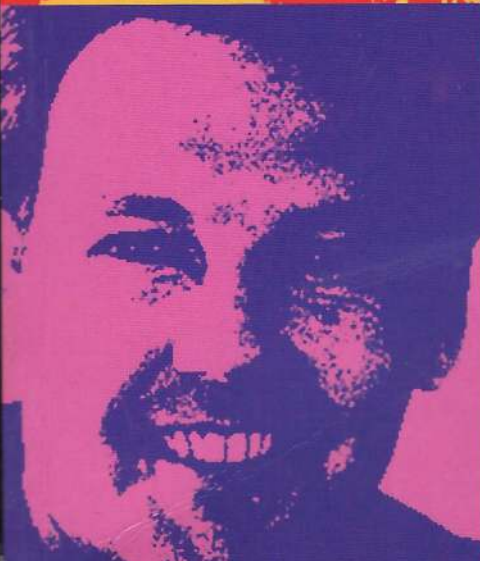


# HEROES.COM

the names and faces behind the dot com era

louise proddow





This ex-Airforce pilot exhibits all the dedication and drive that turns an online venture into an online success. He not only spent two years becoming an IFA but created the AISA Direct site, which provides Internet-based mass market insurance services, himself.

# james caldwell

Online insurance champion

[aisa.co.uk](http://aisa.co.uk)

If you thought the world of financial services was dry and boring – think again. The highly successful independent financial services business, AISA Direct, proves that the stakes are high and potential rewards are enormous. The person behind the company is 33-year-old, ex-Airforce pilot, CEO James Caldwell.

Soon after leaving the Forces, James recognised the Internet's business potential for the UK market. "Some three years ago, whilst in the States, I undertook research on the Internet. When I returned to the UK I discovered that the financial services sector lacked real mass-market appeal. The press still view the financial services with suspicion, writing about past scandals which are mainly attributable to people who have either left the industry or are nearing retirement.

"I wanted to set things right. So I set out to qualify in financial services: it took me two years to become a fully-fledged independent financial adviser. Once qualified, drawing on my knowledge of Java script and HTML I began building an Internet site."

**In touch, interactive, invaluable**

James points out that future dot com heroes should feature interactive services as part of a site's integral make-up. "Interactive amenities such as calculators help customers figure out what they want online. Our extranet service is equally interactive."

AISA offers a range of financial products for a flat fee between £12.50 and £25 – all initial commission is re-invested. "Rather than trawling around for competitive quotes or the most suitable financial products, AISA saves customers time and, of course, fees," explains James.

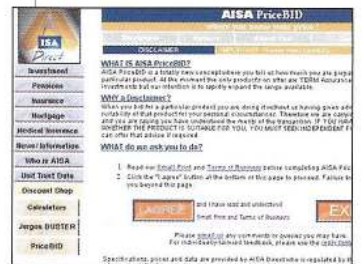
It's well accepted that e-businesses can become overnight sensations. James cautions that this can work for, as well as increase the pressure on entrepreneurs. "We planned to launch the site at the beginning of 2000, but following press publicity which wasn't even courted, we were forced to shorten our schedule. As a result of an article in the *Sunday Times* in just three weeks we attracted in excess of £500,000 worth of investment business."

**Build your team and you can build your future**

James attributes his phenomenal success down to teamwork. "There is no way I could have achieved AISA's success without a great team supporting me. Teamwork for any e-business venture is imperative. This can include a virtual team of hardworking colleagues located throughout the country, incentivised through stock options and bonuses."

**Only bravehearted dot com heroes need apply**

James notes that e-commerce is not for the faint hearted. "To make an Internet start-up successful, you've got to invest time. It's not uncommon to work 21 days on the trot, 7am until midnight. That's really hard especially when you have a young family – as I do."



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**The new kid in town who's big in the City**

Well-established financial services companies have taken note of AISA's success. Recently James was approached by a major Plc keen to invest significant capital into the company's infrastructure – enough to make AISA a household name overnight. “Providing we receive a cash injection, by the end of 2000 we plan to employ around 45 people,” promises James.

**A name to remember – a future to bank upon**

James advises any business planning a Web-wide presence to aim to build a powerful, memorable brand. His strategy seems to be working. “People question why the company is called ‘AISA’ Direct – it’s spelt differently on purpose. Customers think about the spelling and remember the name.”

James would dearly like to link the insurance supply chain online. “We’ve got high-level contacts with all the major insurance companies. We’re just waiting for the government to approve digital signatures – and for the insurance companies to get fully online.”

“My overriding vision for AISA's future is to be the largest financial services site. As an independent financial services company we have the major advantage that we sell everything from everyone and have access to all the insurance companies. Our business plan is clearly set for growth.”

