

CHAPTER I

Tom Hartley

The World Behind the Deal

I. The Carpet

Tom Hartley's first sale was a carpet.

He was ten years old and working in his parents' cash-and-carry carpet shop in Glasgow. A couple came in, and the boy sold them a carpet for £20 (about \$50). Nearly half a century later he could still describe how it felt. "I had done my first deal," he told the motoring journalist Ray Massey. "It felt great. An adrenalin rush I still get today. It never leaves you. And it's the best feeling ever."

It's a small scene: a boy, a shop floor, a roll of carpet and a twenty-pound note. What makes it remarkable is everything that followed. Ahead of that boy lay the Glasgow car auctions, a first fortune made while he was still a teenager and lost almost overnight, a fight to save his sight, and a long climb back from a caravan to a Derbyshire estate where some of the most desirable cars in the world now wait for their next owners. Tom says he was "born to sell." This chapter is about what it took to prove it.

II. The Road and the Shop

Tom Hartley was born in Glasgow in 1961, the second child of Tom and Helen Ann Hartley, Roman travelers who sold carpets across Scotland. He spent his earliest years traveling with his parents in their caravan. Selling ran deep in the family. As Tom tells it, his people had sold rugs, doormats and other household goods from horse-drawn wagons and caravans for generations. He has always

been proud of that heritage. Ray Massey put it neatly: Tom “trades in horsepower rather than horses.”

In the late 1960s the family moved into their first house and opened the carpet cash-and-carry in Glasgow. For a curious boy it was an education in itself. Tom recalls spending most of his time at his father’s shop “watching deals being made.” He also noticed how often the family changed cars, and he began to see where his future lay.

III. The Boy Who Could Count

Tom attended Hamilton Primary School, but the classroom was never his world. He left school at eleven, unable to read or write. Only as an adult would he learn that he was dyslexic. But the boy who struggled with letters was good with numbers. In Massey’s words, he “knew instinctively how many pounds make five.”

His real schooling took place somewhere much tougher. “Tom’s education came not in a classroom,” his company says, “but at the car auctions of his native Glasgow.” The auction halls were full of seasoned used-car traders. As *Auto Express* described it, they first met the schoolboy with “disbelieving contempt,” and before long he had earned their grudging respect.

He learned by doing, often with a cloth in his hand. Massey describes an apprenticeship served in “the school of hard-knocks,” where Tom developed his meticulous eye for detail by cleaning and polishing the cars he went on to sell. He had his own ways of finding stock, too. Even as a schoolboy he left notes on the windscreens of cars he wanted to buy. It was a habit of going straight to the owner that would define his whole career. Those early years taught him to look closely, judge quickly and never wait for a deal to come to him.

Decades later, Loughborough College named its Outstanding Business Student of the Year award after him. When the call came, he told the *Derby Telegraph*, “I thought it was a joke at first. For someone who didn’t do well at school and doesn’t know anything other than cars it was great. I am honored and cannot put in to words how I feel.”

IV. The Range Rover

In 1973, aged twelve, Tom sold his first car.

It was a brand-new Range Rover, a car buyers then had to wait a long time for. He bought it for £2,100 (about \$5,100) with money lent by his father and sold it within twenty-four hours for a £150 profit (about \$370). “I made myself 150 quid on that car, which was a lot of money then,” he told *Business Insider*. “By the age of 12, I had the experience of an 18-year-old.”

The profit was small, but the lesson was big. Buyers would pay more than list price to skip a long wait. “Although I didn’t realize it at then,” Tom told Massey, “the premium I paid to get my first new Range Rovers was the start of the premium used car market, where buyers were prepared to pay well over the list price to acquire cars they would otherwise have to wait a couple of years for.” Scarcity had a price, and a boy with sharp eyes and quick feet could find the cars.

Range Rovers and Rolls-Royces carried him a long way. “The marques that played a vital role in taking me to my first million were Range Rovers and Rolls-Royces,” he said, “and these models have remained a constant over the years, earning a special place in my affections because of their influence on the business.”

V. Too Young to Drive

A boy who dealt in cars had one obvious problem: he was too young to drive them. At first Tom got friends and family to drive him to meet customers. Then his impatience got the better of him. At fourteen he took the train to Aberdeen, bought a Rolls-Royce and drove it back to Glasgow himself. A friend drove the last few miles to his house so that his parents wouldn’t find out. It was a reckless escapade he says he wouldn’t condone today, but it shows how badly he wanted to make his mark.

Buoyed by the Rolls-Royce sale, Tom bought his first Ferrari, a Dino, for £8,000 (about \$18,000) and sold it the next day for £500 (about \$1,100) more. Another Dino gave him a harder lesson. At fifteen he crashed it, wrote it off, and found it hadn’t been fully insured. The money was gone, but the drive to deal wasn’t.

VI. The First Fortune

By seventeen, Tom Hartley was a millionaire.

One of the biggest deals of his teenage years came in 1978, when six new Rolls-Royces bound for Australia were suddenly left without a buyer. "They should have been exported to Australia but the deal was cancelled," he recalls. "I snapped them up at £28,000 each and sold them all, making £10,000 on each car – a £60,000 profit. It was a very good day's business." That came to about \$54,000 a car and a profit of roughly \$115,000.

The trade that made the million was even bolder. After buying an imported Mercedes from a man in Brighton, Tom realized that the exchange rate made German cars dramatically cheaper abroad than at home. He began buying Porsches and Mercedes-Benzes in Germany for around a quarter less than UK prices and bringing them back for British buyers, including the main dealers themselves. Soon he was moving twenty to thirty cars a month. He had found a gap in the market that the established trade had missed, and he went all in.

VII. Hero to Zero

Then the gap closed. The established trade had noticed that buyers could get cars from a teenager in Glasgow for less than they could from a main dealer. New type-approval rules meant that only official franchised dealers could import and register these cars in the UK. Almost overnight, Tom's business model was gone.

"I basically went from hero to zero overnight," he told *Auto Express*, "because I had spotted a gap in the market, but I became too successful and was brought down by the establishment."

How he handled the collapse says a great deal about the man. As he tells it, he refunded all of his customers' deposits and repaid his investors, so that he was the only one who lost money. He kept the respect of everyone he'd dealt with and burned no bridges. Years later he summed up his philosophy in one line: "A good reputation is priceless."

The second blow had nothing to do with business. Tom developed keratoconus, a condition in which the cornea thins and changes shape and which threatens sight. He needed major surgery to save his eyes. Before he was twenty

he had lost the fortune he'd built and faced the possibility of losing his sight. Within six months, *Auto Express* reported, he was getting back on his feet.

VIII. The Caravan Again

He didn't climb back alone. Priscilla, his childhood sweetheart and later his wife, was at his side, as she has been ever since. Together the young couple started again from nothing, living in a caravan once more while Tom worked on the road from whichever car he happened to be selling. The boy who had grown up traveling in a caravan was back where he began, but this time he knew exactly what he was capable of.

The deals from those years and after became legend. Tom once followed a driver forty miles along the M1 to buy his Rolls-Royce. He closed a deal on a Ferrari Testarossa after grabbing a towel and following the owner into a hotel sauna. Years later he tracked a Ferrari Enzo for more than thirty miles, flashing his lights until the driver stopped at a set of traffic lights. "I think the driver thought I was going to mug him," Tom recalls, "but when I explained who I was, we talked, and he agreed to sell his car to me." In 1992, stuck in traffic at the edge of Hyde Park, he spotted a classic Bentley with a chauffeur at the wheel. "I bought the car off him in the traffic jam," he told *Business Insider*. "We pulled over, he got out, I did an invoice, and we picked up the car from his address that day. And, of course, we sold it a few days later."

"I've bought cars in saunas, in swimming pools, on airplanes," he says. "You can't name where I haven't bought a car."

IX. Derbyshire

By the early 1980s Tom was firmly back in business. In 1982 his first child was born and the family moved into their first home in Derbyshire, at Overseal in the south of the county. Within a year he had bought forty acres of land beside the house, the ground on which he would build his empire.

Overseal is a quiet village, which made it an unlikely address for a dealer whose customers would come to include Sir Elton John, Rod Stewart, Rory McIlroy and Nicolas Cage. Choosing it was part of Tom's genius. He passed over the usual city-center showroom and built something nobody else had: a

countryside estate with an all-glass showroom and a lake where, thanks to a £200,000 (about \$270,000) bridge hidden just under the water, his star cars seem to float. Visitors come by appointment. They can enjoy a spa, a cinema and a restaurant, and some arrive by helicopter. Tom says the estate sees about five customers a day, and around one in five of his clients are women, in a world long dominated by men. He thinks the modern buyer has changed, too. "Back in the 1970s, a successful guy would have one car, maybe two," he says. "A lot of buyers mix and match now and might have anything from six to 10 cars." Offering many marques in one place, from Mercedes to Ferrari, was his answer to that customer. "I wanted to create an experience around buying a secondhand car," he says.

For all that, Tom has never let himself get attached to the stock. "I always say when you walk on the Hartley estate, everything has a price," he told *Business Insider*, "except my wife."

X. The Dealmaker

From Overseal, Tom went on to become, in Ray Massey's words, "Britain's — and arguably the world's — best-known independent car dealer."

In 1986 he saw the head of a major company pull up with his chauffeur outside the Hilton. The man was in a newly launched Daimler version of the Jaguar XJ40, a car with a two-year waiting list. Tom bought it on the spot and sold it on at a profit. The deal made headlines, and he was interviewed by Jeremy Paxman on BBC *Newsnight*.

In the 1990s he became the dominant force in the Jaguar XJ220, the 209mph supercar. He bought a nearly new one for a fraction of its original £425,000 (about \$640,000) list price and sold it on for £299,950 (about \$450,000). Tom reckons around thirty percent of all XJ220s passed through his hands, including cars for Sir Andrew Lloyd Webber and Sir Elton John. "Jaguar had to adjust its price to that which I had set," he says.

His success sometimes irritated the manufacturers whose cars he sold. Ferrari's then chairman, Luca di Montezemolo, ordered him off the Ferrari stand at the Geneva Motor Show at the unveiling of the LaFerrari. Tom left without a fuss and promised himself on the spot that he would get the first second-hand

LaFerrari. He did, paying £2.3 million (about \$3.8 million) and selling it within hours at a £200,000 profit (about \$330,000). He called it “one of my most impressive deals at the time.”

Ferrari wasn’t the only maker he unsettled. Tom has said that some of the world’s biggest luxury car manufacturers blacklisted him, frustrated that he could get their cars and sell them on at a healthy premium. One Land Rover dealer even refused to sell him a Range Rover for his wife, in case he resold it. For the boy who had started out with a Range Rover in 1973, it was an ironic compliment. Through all of it he kept his own tools of the trade close: a phone rarely away from his ear, and a priceless “black book” of contacts built up over decades, to which he adds without fail. Many of his biggest deals are still sealed with a handshake.

After the financial crisis of 2008 he added classic cars to the business. “We wanted cars with great history, low mileage, and real rarities,” he says. In 2014 the firm sold a 1957 Ferrari 250 Testa Rossa for £24.1 million (about \$40 million), which the Sunday Times Rich List reported as a world record. Today Tom’s team sells forty to fifty cars a month, and the estate holds tens of millions of pounds’ worth of luxury, performance and classic cars at any one time. *Auto Express* reported in 2020 that the business was valued at more than £250 million (about \$320 million).

XI. Family

Family runs through everything Tom has built. His son Carl, who like his father learned the trade inside the business, finished his apprenticeship at eighteen having done well enough to buy into the company, and now stands beside his father as a full partner. His son Tom junior also served a long apprenticeship and now runs a successful car business of his own. Grandson Christian has already been spending time in the showroom with his grandfather. Carl’s own achievements earned him a place on the Sunday Times Young Rich List in 2016, a sign of how thoroughly the next generation has absorbed the craft.

Looked at as a whole, it’s a remarkable line: from horse-drawn wagons selling rugs, to a carpet shop in Glasgow, to a boy at the car auctions, to a family business known throughout the supercar world.

Tom's work ethic is legendary. "I've worked a minimum of 12 hours every day, and many 18-hour days, including Christmas Day, for the past 45 years," he told *Auto Express* in 2020. Along the way he overcame three life-threatening illnesses. He lives with two brain aneurysms that are checked every year by MRI, and after one scan he shared his relief with typical spirit and a piece of advice: "never complain in life because when you've got your health, you've got your wealth."

XII. The World Behind the Deal

Ask Tom Hartley for his secret and he gives a straight answer. "There is no magic, just hard work and some luck," he says. "And everyone needs a bit of luck. My business bible is no compromise, leave no stone unturned until you deliver what you promised. The reality is you get out what you put in."

His rules for keeping customers loyal are just as direct: "Don't be greedy. Trust your gut feeling. Be confident. Use your common sense. Keep your customers happy. Never give up. And never take no for an answer." And he believes that in a good deal, both sides win. His book *The Dealmaker*, published in 2020 after forty-six years of selling cars, was written to pass those lessons on to others. Massey called it "an uplifting rollercoaster tale" and "a great business primer on how to make money through sheer hard work and a fair sprinkling of sharp wit and cheek." He's open all hours, 365 days a year.

The world behind Tom Hartley's deals is easy to overlook when you're standing in a glass showroom looking at a Ferrari that seems to float on a lake. It includes a caravan on the roads of Scotland, a carpet shop in Glasgow and a boy who left school at eleven unable to read. It includes a teenage millionaire who lost everything, paid back every penny, came through surgery to save his sight and started again with his wife in a caravan. And it includes the decades of eighteen-hour days that followed.

Tom built his success himself. What he lost at nineteen shows what he valued most when everything else was gone: his name, his word, his family and the thrill he first felt at ten, selling a carpet for £20 (about \$50). "It never leaves you," he said of that feeling. Watching Tom Hartley at work, it's easy to believe him.

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