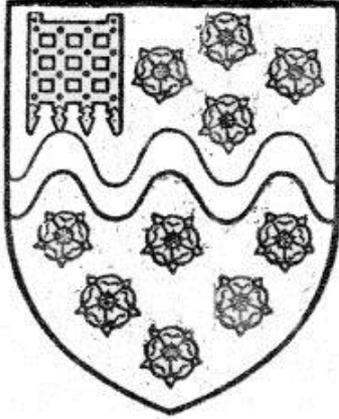


## 200 YEARS OF BANKING IN ALRESFORD

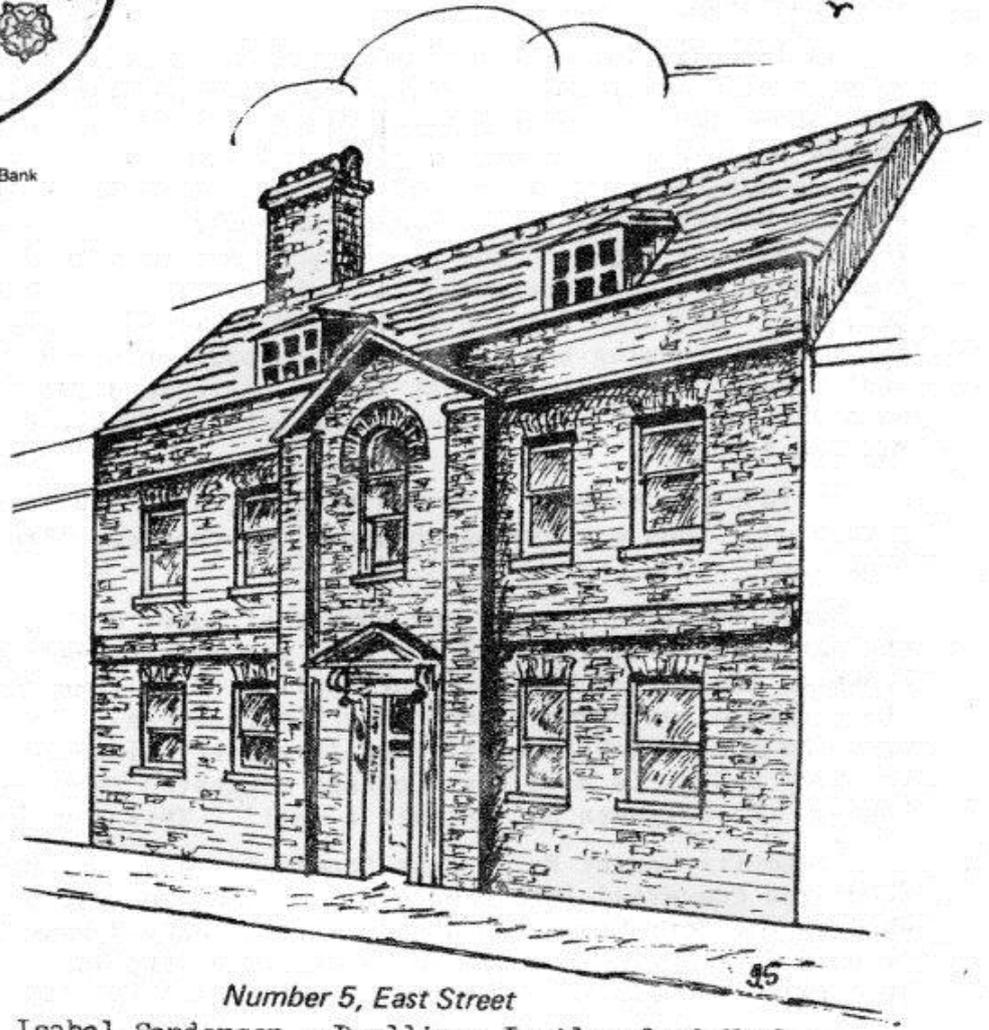
by

Richard Mills.



The Arms of Westminster Bank

*In October 1989 the National Westminster Bank celebrated the 200th Anniversary of banking in Alresford. To mark the occasion the staff wore period dress and the Branch opened its doors on a number of evenings for customers to see behind the scenes. There was also an exhibition of Banking artefacts and old photographs of Alresford.*



*Number 5, East Street*  
Isabel Sanderson - Dwellings In Alresford No.1.

Investigation as to precisely when the Branch was established began in the early seventies when, with the help of the Bank's archivist, local records were researched. These included the Winchester City Museum, the Hampshire Records Office and the Hampshire Chronicle.

It was concluded that the business of Banking began in Alresford in 1789 with one Edward Knapp who lived in St. Johns (now Ferndale) the house on the corner of Jacklyn's Lane and Pound Hill. He is described in the Universal British Directory dated 1790 as a grocer, corn merchant, chandler and Banker of Alresford. Edward Knapp owned a number of properties in the Jacklyn's Lane area and was a Burgess of the Town. He was elected Bailiff in 1794 and 1798. There is no exact date

for the very first transaction but probably Banking began more or less naturally, growing out of Edward Knapp's other business concerns.

In 1800 he took his sons into the partnership and the Bank became 'Edward Knapp, Sons & Co'. The firm also expanded *with* an office being opened in Winchester in competition with 'Waller & Sons' who had been banking since 1788. Like 'Edward Knapp, Sons & Co', 'Waller & Sons' through a series of mergers finally became a constituent of the National Westminster Bank.

In about 1820 'Knapp, Sons & Co' merged with 'Bulpett & Co' of Winchester. The firms had always been closely associated as the founding family of Bulpett was connected to Edward Knapp through his wife Susannah.

In 1823 William Aslett disposed of No. 3 East Street to Mr. Thomas Bulpett of Manor Farm, Old Alresford. For generations the Bulpetts had farmed land in the parish of Old Alresford and the house in which Thomas Bulpett and his wife Elizabeth lived can be seen from the church yard, under the brow of the hill across the valley. It was their son William Walter Bulpett who became the banker. It was probable that Thomas Bulpett acquired the property in New Alresford because his son, then about 17, was interested in banking. Records show that 'Knapp & Co', paid the rates for the first time in 1824. Later William Bulpett, who was now running the Bank took into partnership H.J. Mulcock of Ropley and John Dunn of 5 East Street, Alresford and the firm moved its main office to 105 High Street, Winchester taking the style of 'Bulpett, Mulcock & Dunn'.

In 1836 the banking firm of 'Kinchin, Kidd & Hector' of Alton was purchased. Thus was established the 'Winchester, Alresford & Alton Bank'.

Henry Hall, the brewer and banker of Manor House, Alton entered into the partnership in 1858 and the firm changed its name again, now to be known as 'Bulpett & Hall'. Henry Hall died in 1898 and Courage & Co. Ltd., the London Brewery took over his business. The Bankers to Courage were the long established firm of 'Prescott, Dinsdale, Cave, Tugwell & Co. Ltd' and it is said that Courage suggested that their bankers should take on the business of 'Bulpett & Hall'. This they did.

Prescotts bought No. 5 East Street in 1899 for £900. The ground floor was converted into bank premises and the rest of the house was used by the Bank Manager and his family. No. 3 East Street ceased to be used for banking and was converted into offices. These were rented by a firm of Solicitors 'Shield & Mackarness' for £350 per annum.

When Prescotts took over 'Bulpett & Hall', Goodwyn Hall the fourth son of Henry Hall was invited to manage the businesses at Alresford and Alton. In 1903 'Prescotts Bank Ltd' was in financial difficulties and amalgamated with the 'Union of London & Smiths' bank and the two houses in East Street passed into their ownership.

After the First World War major alterations took place because the Bank needed more space. It was proposed that the front room on the ground floor of Messrs. Shield & Mackarness\* office, nearest to the Bank premises should be taken over by the Bank. They would remove the existing party wall thus throwing the front room of No. 3 into the premises of the Bank next door. The door into the room would be bricked up sealing off the Bank from the Solicitors' offices.

In 1918 the 'Union of London & Smiths Bank' amalgamated with the National Provincial Bank of England Ltd. This new company was known as the 'National Provincial & Union Bank of England Ltd', shortened in 1924 to the 'National Provincial Bank', In 1962 the National Provincial Bank took over the 'District Bank\*' and in 1969 it merged with the 'Westminster Bank\*' to create the present day National Westminster Bank, an organisation employing 113,000 staff,

The Bank has come a long way in its two hundred years history but the principles of banking have remained very much the same and one would hope that Edward Knapp would understand and be proud of the service offered by the 'National Westminster' in Alresford today.

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