

Fig Student Convention

An imaginative and innovative student convention launched by Fig to attract more young people into financial sector careers proved such a resounding success that Fig is now fixing the date for next year's event.

Students spent valuable time learning more about the financial industry from some of the leading names in the business. A fast and furious 'speed dating' style session, when they met face-to-face with industry experts, proved one of the highlights. And it looks as if the getting-to-know-you approach could lead to some much closer relationships - 87% of students said afterwards that the convention had made them more likely to consider a career in finance.

The event was popular with everyone, with all employers and all schools saying they would be back next year. The success means that, with a good reputation now firmly established, the Fig Student Convention is almost certain to be repeated annually with the target of becoming even bigger and better.

"It was a successful, enjoyable event, boosted by the tremendous enthusiasm of all parties involved and hailed as a real triumph by everyone afterwards," said Fig Director Marjorie Eade.

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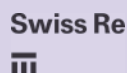
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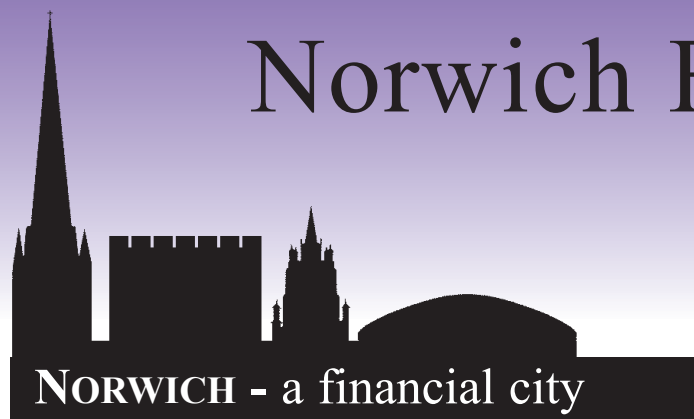


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City Council



shaping norfolk's future
The County Economic Development Partnership

Norfolk County Council



Norwich Financial Campus

The National
Skills Academy



**FINANCIAL
SERVICES**



UEA University of
East Anglia

Financial Industry Courses at the National Skills Academy for Financial Services

TELEPHONE: 01603 773731

www.ccn.ac.uk

New Training Opportunities

Diploma for Financial Advisers (DipFA) (ifs School of Finance)

Designed to help financial advisers meet the key RDR requirement of obtaining a QCF Level 4 qualification by 2012. Due to popular demand, a January 2011 programme has been added.

Advanced Apprenticeship in Advising on Financial Products:

is made up of the following components which together provide a framework of development for the learner:

Technical Certificate

These are nationally recognised qualifications in their own right via CII:

- CF1: UK Financial Services, Regulation and Ethics
- CF2: Investment and Risk
- CF3: Financial Protection
- CF4: Retirement Planning
- CF5: Integrated Financial Planning

NVQ to ensure the individual is competent to perform effectively in their job role:

Key Skills, which are considered by employers to be an essential part of occupational competence: Communication and Application of Number which can be delivered alongside the above.

New CCNQ Banking Qualifications in association with CIOBS

- Level 3 Certificate in Financial Services Call Centre Operations
 - Level 3 Certificate and Diploma in Financial Services
 - Level 3 Financial Services, Sales and Service
 - Level 3 Certificate in Credit Union Practice
 - Level 7 Diploma in Financial Services Leadership
 - Level 7 Diploma in Business and Corporate Banking
 - Level 7 Diploma in Building Society Operations
 - Level 7 Diploma for Chartered Banker
- Funding may be available.

Other available opportunities

Level 2 Apprenticeship in Retail Financial Services

Level 3 Advanced Apprenticeship in Retail Financial Services

These Apprenticeships also contain – NVQ, Technical Certificate and Key Skills. Funding may be available.

Training opportunities currently being offered:

Certificate in Mortgage Advice

- CF1: UK Financial Services, Regulation and Ethics
- CF6: Mortgage Advice

When gaining both CF1 and CF6 courses you have the equivalent CeMAP qualification

CII (Chartered Insurance Institute)

- CF1: UK Financial Services, Regulation and Ethics
- CF2: Investment and Risk
- CF3: Financial Protection
- CF4: Retirement Planning
- CF5: Integrated Financial Planning
- CF6: Mortgage Advice

Certificate in Insurance

- IF1: Insurance, Legal and Regulatory
- IF2: General Insurance Business and IF3: Insurance Underwriting Process (combined course)

Certificate in Regulated Customer Care (ifs School of Finance)

Introduction to Investment (Securities & Investment Institute – SII)

Certificate in Financial Studies (Level 3) (ifs School of Finance)

Foundation Certificate in Personal Finance (FCPF) (Level 1)

Intermediate Certificate in Personal Finance (ICPF) (Level 2)

CII (Chartered Insurance Institute)

Diploma and Advanced Diploma in Insurance

- PO1: Insurance Practice and Regulation
- PO5: Insurance Law
- P10: Commercial Insurance Practice
- 510: Risk, regulation and capital adequacy

PO4: Business Practice

530: Business and Economics

Foundation Degree in Financial Services (University of East Anglia)

Course fees and further information will be posted on the Fig website www.fignorfolk.com when available or call the National Skills Academy on 01603 773731.

For information about courses at the University of East Anglia, contact Dr Kevan Williams; email: nmdc.enquiries@uea.ac.uk or visit the Norwich Business School website at www.nbs.uea.ac.uk

All courses are subject to change and will run with sufficient demand.
If a course that you are interested in taking is not shown, please call to discuss. We are accepting applications for courses and request that you complete an application form as soon as possible.
We will advise you when the course will commence closer to the start date.

The Financial Industry Gazette is the magazine of the Norwich and Norfolk Financial Industry Group. The Group is part of the Shaping Norfolk's Future Economic Development Partnership between the public and private sectors.

The Group aims to keep Norwich at the forefront of the financial services industry and to help maintain its position as a leading financial centre. It is an independent, not-for-profit organisation but is grateful for the funding provided by the industry and the public sector.

Financial Industry Gazette

Editor: Marjorie Eade

Room SA301

St Andrew's House

St Andrew's Street

Norwich

NR2 4TP

Tel: 01603 773722

E-mail:

news@fignorfolk.com

(for news items only)

admin@fignorfolk.com

(for all other messages)

Financial Industry Group

E-mail:

info@fignorfolk.com

Website:

www.fignorfolk.com

Print: Crowes of Norwich

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The Financial Industry Gazette is the only magazine to reach the entire financial sector in Norfolk. With an estimated readership of 20,000, it is also distributed to schools, libraries and local authorities and is available at Norwich International Airport.



Student Convention has paved the way for a new year of optimism

It's always good to end the year with hope and optimism for the future.

That's exactly what our first ever Student Convention provided. It was quick, it was slick and it was incredibly informative. Put simply, it allowed potential young recruits to our financial services industry to sit down around the table with a series of would-be employers. No doubt the students learned a lot to help inspire and encourage them into careers in the sector but, for the employers, it also provided an insight into what makes today's aspiring young people tick – and what are their concerns and ambitions. The convention provided a bright spot to end the year and inevitably, we will be repeating it in 2011 when it will be bigger and better.

So what of 2010? Unarguably it was a year of change and uncertainty against the backdrop of the recession, spending cuts, and the scrapping of regional development agencies. Yet there were many stories of success and achievement – among them Virgin Money, Alan Boswell, TaxAssist, Validus and Central Trust.

Fig was busier than ever backing up our industry's endeavours and opening new doors of opportunity. We supported the World Class Norfolk campaign in which financial services was highly profiled and which reached more than one million Financial Times readers as well as featuring on a website with 11 million unique users. We strengthened links with other key financial centres across the country through the UKTI Regional Forum and we established ongoing links with Cologne.

Fig contributed to plans for Norwich Technopole in which financial services are seen as a key sector for innovation and growth. Our excellent website development continued and we were pleased to gain the support of affiliates including Birketts, Cozens-Hardy, Mills & Reeve and Business Link. Among the campaigns we supported was the final dualling of the A11 – now approved, but we won't relax till the first bulldozers move in.

I'm sure we are on the right road to the future, whatever the diversions and distractions, and I believe the Student Convention proved that. Places will be limited next year because of its format so companies and students wanting to take part should contact us as soon as possible.

As I sign off the 99th issue of the Gazette, I look forward to the appearance in February of our 100th edition, which you will find rather colourful. In the meantime, I enclose our 2011 calendar, which I hope you will find useful, as a thank you to all our faithful readers and I wish a prosperous and happy new year to us all.

Marjorie
Marjorie Eade

Reach 20,000 Business Professionals in Colour

To mark the publication of the 100th edition of the Financial Industry Gazette in February, for the first time ever we are offering advertisers and sponsors a special opportunity to take full colour pages

	Full Colour	Black & White
Full Page	£1,000*	£500*
Half page	£600*	£300
Quarter page	£400	£200

*Includes FREE front page logo if booked by Friday 7th January

As a bonus, we will also publish your advert FREE on the Financial Industry Group website, www.fignorfolk.com.

We offer very generous series discounts and will tailor a package to your requirements.

Fig is the only magazine to reach the whole of the financial industry in Norfolk, with an estimated readership of 20,000 financial and business professionals.

To take advantage of this established and popular publication's landmark issue and for further details of this special opportunity ring Marjorie Eade on 01603 773722 or email info@fignorfolk.com

New stage in TheCityUK's promotional plans for finance sector

Another important step towards better promotion of the value of financial services to the public and the wider world was taken with the initial meeting of TheCityUK Financial Capability Group.

Fig Director Marjorie Eade was among those attending the meeting, where financial businesses represented included Prudential, Citi, RBS, Barclays and Legal & General.

The Consumer Financial Education Body and the National Skills Academy also took part in the event which

feeds into TheCityUK domestic promotion group which counters the widely-held perception that the industry is predominantly London-based when fewer than a third of its one million-plus staff actually work in the capital.

Marjorie explained how Fig's Student Convention had used the coherent link between financial capability and promoting a career in finance and she described the group's role in promoting the industry's reputation to the public through outlets like Fig Gazette and the website.

Howard Miller, TheCityUK's Director of UK Strategy, proposed an event with MPs and other stakeholders to promote how businesses support financial capability. Marjorie suggested that a report was created to launch at the event, outlining everyone's activities.

Mr Miller, who addressed the Fig board in Norwich in July, said the work of the group would help the Domestic Strategy Committee contribute to rebalancing of the public debate on why financial services matter.



The meeting was chaired by Barclays' Libby Raybould and there will be another in January.

Adrian Flux buys back rival company

Adrian Flux has bought back a rival company which once traded under its wing and was set up by the same founder.

Chartwell Insurance was co-founded by Adrian Flux in 1965 and had traded under that name in Middlesex for eight years until Mr Flux set up a new company under his name in King's Lynn.

The Middlesex company was then renamed Chartwell Insurance and continued to offer policies for disabled drivers.

But the Flux team brought the business and its 3,000-plus policies back into the fold

when owner June Richardson retired this year.

Gerry Bucke, Flux General Manager, said the deal would benefit the company's new and existing disabled customers. Because of the historical connections between the two companies, it seemed a perfect fit and a chance for Flux to review what it could offer disabled drivers.

The Chartwell name will continue but its policies will be dealt with at Flux's East Winch headquarters where the business is run by the founder's son David, with his mother, and employs around 500 staff.



ADRIAN FLUX
modern approach, traditional values

Fig delighted to reward Robyn's achievement

Robyn Hill was one of 72 students of City College, Norwich, recognised by the coveted Further Education Awards, all sponsored by local employers and presented at St Peter Mancroft Church.

The Fig-sponsored award for Special Achievement in the Business and Computing School went to Robyn who has completed a Business, Administration and Finance Diploma.

Her tutor, Paula Horsfall, said: "Robyn has worked extremely hard to gain her qualification, always handing in exemplar work on time and meeting all deadlines. She worked hard to gain additional typing qualifications, aiming for Level 1 but achieving a Level 2 qualification in text processing. Robyn also supported class mates throughout the year."



"We're delighted to celebrate the efforts and achievement of Robyn in this award which is to encourage students to gain the necessary qualifications and take up their desired role in the financial industry," said Fig Director Marjorie Eade.

Dick Palmer, City College Principal, said it had proved a fantastic occasion.

About Marsh

Marsh, the world's leading insurance broker and risk adviser, has 26,000 employees and provides advice and transactional capabilities to clients in over 100 countries. Marsh is a unit of Marsh & McLennan Companies (MMC), a global professional services firm with more than 55,000 employees and annual revenue exceeding \$11 billion. MMC is also the parent company of Guy Carpenter, the risk and reinsurance specialist; Mercer, the provider of HR and related financial advice and services and Oliver Wyman, the management consultancy. MMC's stock (ticker symbol: MMC) is listed on the New York, Chicago and London stock exchanges. MMC's website is www.mmc.com. Marsh's website is www.marsh.com.

Marsh has had a presence in Norwich since 1972.

The Norwich office is one of 25 within the UK alone, all of which are committed not only to quality, staff training and improving return for its shareholders but also to being good citizens within the local community.



If you have any comments or questions contact michele.t.littleboy@marsh.com Community Relations in Norwich

Marsh Ltd
Victoria House, Queens Rd,
Norwich, Norfolk, NR1 3QQ
www.marsh.co.uk
Tel 01603 660202

International Marine Insurance Courses to be held in Academy

Early in 2010, a meeting between Marsh and Marjorie Eade of the Financial Industry Group (Fig) in Norfolk raised the possibility of finding better, bigger facilities to hold their international marine insurance courses within Norwich. At Fig's suggestion and with its assistance, Marsh's senior marine lecturer Stephen Harris met with City College principal, Dick Palmer, to explore using City College's new superb St. Andrew's House facilities in the centre of the city to host these courses next year. Marsh and City College both saw the huge potential in showcasing the "state-of-the-art" conference facilities Norwich can provide by holding these Marsh marine courses in St. Andrew's House.

In September 2010, a day of the Marsh marine insurance course was held at St. Andrew's House for the first time, and was attended by delegates from Russia, Greece, Switzerland, South Korea, China, Belgium and the UK (from London, Manchester and Norwich). The views of the delegates, including major shipowners, international insurers and



(L-R) Marjorie Eade, Fig; Stephen Harris, Marsh Senior Marine Lecturer; Brian Duddridge, Marsh Marine Lecturer; Dick Palmer, City College

brokers, were highly complimentary. The intention is that St. Andrews House will now be the venue for all Marsh's 2011 Marine Insurance courses.

Stephen Harris, who travels globally on behalf of Marsh to provide marine insurance training courses, and has already done so this year in Washington DC, Tokyo, Busan (South Korea), London and Singapore, is convinced that the facilities provided in Norwich by the Norwich National Skills Academy are as good as any

he has seen anywhere around the world. Stephen will have no hesitation in inviting delegates from every corner of the globe to come to Norwich four times next year for these prestigious marine insurance training courses.

With the superb facilities provided by City College, Stephen's view is that delegates will leave Norwich in the future realising that the city is a financial centre, with "state-of-the-art" conference facilities and a clear commercial vision for the future.



Delegates at the Academy, including major ship owners, international insurers and brokers

Proxama's contactless payment business is back home

Norwich-based Proxama has been bought back from its US company owners by founder Dr Neil Garner.

Instead, he has launched a new partnership with an online banking specialist to take Proxama's contactless or proximity payment mobile phone software to the market. It means phones can be used to pay for items simply by holding them near a payment device.

Dr Garner said that banks and mobile phone network operators all wanted to see people given the ability to pay through their mobile phones. His software also allowed

customers to manage bank accounts, transfer cash, top up balances and potentially even store documents like driving licences.

Proxama was sold to payment specialist American Bank Note two years ago in the hope that it would finance development of the technology.

But the recession limited the opportunities as mobile phone companies were unwilling to fit the necessary hardware to enable Proxama's software to be used.

Now Dr Garner believes the time is right and is turning to a

partnership with online banking specialist Tuxedo Money Solutions to bring the system on to the street. Two new board members have been brought in: Chris Chapman, ex-Lotus and GE Money, and Ed Chandler, previously with Barclaycard, a leading firm in the proximity payment card market.

Dr Garner said there were already 26,000 locations with contactless payment points.

Now with the infrastructure in place, they can chase a market of four billion mobile phones, a tally that is growing faster than the one which has created 1.8 billion credit



cards. Barclaycard and now Norwich-based Virgin Money have already introduced contactless credit card payments on transactions below £15 (see article on page 11).

Dr Garner launched his pioneering technology four years ago and the company is still developing from its Bank Plain base where it employs a team of 11 and continues to explore opportunities in the mobile phone transaction market.

Mills & Reeve Editorial

Proposals for new client money rules

The FSA are proposing changes to the rules on client's money or assets, some of which could take effect from as early as January of next year. This will affect not just firms with investment permissions, like IFA's who hold client monies, but also insurance intermediaries who also hold client monies under their FSA permission. The proposals include the creation of a new client money oversight controlled function which will place personal responsibility on an individual FSA Approved Person within the firm and make that person accountable for matters relating to client money, including proper segregation of client assets from the other assets of the firm. There is also a proposal to re-

introduce a form of client money return to the FSA.

A regulatory reappraisal of the way firms deal with client money was anticipated following the judgment of the Court of Appeal in Lehman Brothers, and firms with permission to hold client money in particular need to be prepared for these changes and seek expert advice and assistance to review the issues for their business.

For more information or to discuss any issues please contact Ian Benson at ian.benson@mills-reeve.com or ring 01603 693329.

MILLS & REEVE

Links with Bristol could promote trade and investment

Norwich's financial world could soon be more shipshape and Bristol fashion following a visit to the South-West city by Fig Director Marjorie Eade.

The two financial centres were brought closer together by an introduction through the UKTI regional forum.

They have begun pooling ideas for raising profile and encouraging international trade and investment in the two cities.

Marjorie met John Dorman, UKTI South West International Trade Adviser, and Helen Hodgson, UKTI SW

Global Partnership Manager.

"We are both large retail financial centres so we exchanged experiences and best practices," said Marjorie.

"We also discussed some of the methods of identifying businesses that would be interested in trade and investment overseas and finding relevant markets."

Bristol, which hosts company headquarters such as Lloyds, TSB, Axa and HBOS, also showed interest in the idea of creating a magazine, like Fig Gazette, to improve communications.

Swiss Re helps BUILD new friends

Swiss Re's Norwich Community, Sports and Social Committee has supported Norfolk-based charity BUILD with funding for a new befriending project being established in Norfolk.

Established in the 1960s, BUILD supports adults and young people with learning difficulties and other disabilities to access the kind of opportunities in their leisure, and while they are learning, that most of us would take for granted.

Working with over 300 people across Norfolk, BUILD facilitates a range of programmes including not only the community-based programme supported by Swiss Re, but also befriending schemes, supporting days out, short breaks and holidays. It also runs a weekly drop-in social club, attracting up to 70 people each time, two youth groups and a social networking programme for young adults.

The ethos at BUILD is about treating people like people, and only adjusting for the disability if really necessary.

BUILD's Chief Executive, James Kearns, explains how

the befriending scheme benefits the people supported by the charity:

"We all like to spend time with our friends, visiting pubs, cafés, restaurants, sports events, shopping, or going walking, bird watching, bowling, or painting, learning a new skill, or just sitting down with a cup of tea and having a chat.

"That's what we do at BUILD. We help people make individual informed choices about leisure and learning opportunities, and then support them in taking part in these opportunities in their local community or further afield if necessary.

"We do this by employing a small team of staff facilitators, providing office-based management back-up and recruiting, training and supporting a team of more than 120 volunteers, who support the engagement. The volunteers receive personal induction training, ongoing skills training, and regular reviews."

BUILD has expanded its services over the last 40 years, led by a board of trustees comprising, and



appointed by, the people who benefit from our services. Four in every five of the trustees has a learning difficulty. They are the equivalent of the board of directors in a private company, they are the decision makers and have legal responsibility to ensure things go right.

"We were really keen to work with BUILD", said Matthew Burrell, Chairman of Swiss Re's Community Sports and Social Committee. "We like to work with groups that have a strong developmental ethos not only for their users, but also volunteers. Some of the

first steps to social integration people take with BUILD could eventually allow for further education and career prospects that may previously not been possible."

In an always challenging financial climate, BUILD recruits volunteers to support a wide range of roles from front line support to marketing, fundraising and event management.

For more information e-mail volunteer@buildnorwich.org.uk or call James Kearns on 01603 618029.



Building opportunities for people with learning difficulties



*Left: The Sponsors from CISI, Alan Boswell, Swiss Re, Validus and Virgin Money
Right: Students at the Virgin Money speed-date*

(continued from page 1)

Ten companies were represented at the convention at the National Skills Academy for Financial Services on November 10. It was organised by Fig, working with the Academy and supported by Norfolk County Council.

Teams of students from across Norfolk took part in the Money Circus, competitive team activities and quizzes to test their knowledge of the money business and to whet their appetites with the promise of team prizes, eventual won by Flegg School.

The Circus was devised by John Bean, from Pfeg (Personal Finance Education Group), who was 'ringmaster' for the day, blowing his playground whistle to move students around the tables.

Then came the 'speed-dating' with ten teams of 15 to 18 year olds, mixed from different schools. They moved around all the employers' tables, talking for 10 minutes at each until they had visited all 10 companies involved - Alan Boswell Group, Aviva, B3 Limited, Barclays Bank plc, HSBC Bank plc, Marsh Ltd, Norwich & Peterborough, Swiss Re,

Validus-ivc Ltd and Virgin Money.

Representatives from City College were also available to tell employers, teachers and students about programmes available, including apprenticeships and work experience.

Teachers with each group were also urged to ensure that everything learned on the day was taken back to the classroom and the word spread to as many other students as possible.

The main objective was to raise the profile of a career in

the financial industry and to let all young people know of the breadth and variety of careers in finance available in Norfolk. At the same time it raised career aspirations and helped enable students to manage their money better.

To support these aims, Fig produced an informative careers booklet that was used at the event but designed also to be used over the whole year. These have been distributed to every High School in the county.

Entitled 'Financial Careers in Norfolk', the booklet stresses the fantastic opportunities for



Left: Students at the Validus speed-date, Right: Students at the Marsh speed-date



*Left: Students at the Alan Boswell table
Right: The speed-dating session at the Student Convention*

a really exciting financial career in the industry with a wide choice of companies working in a huge range of different aspects of the sector.

All the companies involved in the convention are featured in the booklet which also lists lectures taking place throughout the academic year that the professional institutes have specially opened up to students and their teachers.

There is also useful reference material about careers in finance, explaining that the city offers the very best options for training with the

National Skills Academy for Financial Services based in the city centre and run by City College, a long-standing partner of Fig.

Marjorie said: "Companies were able to hear how young people view the industry, assess their own reputations in the outside world, find out about aspirations and concerns of the students and assess how much talent was out there and the level of interest and knowledge in careers in the sector.

"Many companies were represented by people from

HR but there were also those involved in the financial capability aspects.

"Everyone agreed it was a rewarding event and every employer and every school said they wanted to take part in next year's Fig Convention and others have said they want to join the queue."

Teams involved in the convention included: City of Norwich School; Flegg High; Framingham Earl High; City College Sixth Form and the National Academy Foundation Degree students.

Sponsors for the event were: Norfolk County Council, Chartered Institute for Securities and Investment, Alan Boswell group, Swiss Re, Validus-ivc and Virgin Money. Janette Brown from the Academy, who supported the event, ensured that the boisterous day ran smoothly.

So smoothly, in fact, that it will almost certainly be returning as an annual event - possibly with a stronger commercial basis to sustain it for the future.

Post-convention feedback from the employers, teachers and students is on page 12.



Discussions at the speed-dating sessions

New Academy Director ready for extra demands and challenges

John Carter admits that he is taking over as Director of The National Skills Academy for Financial Services for the East of England at a particularly demanding time for the industry.

Adapting to the new role is not just a challenge for him but it comes at a time when the financial services industry is in a state of flux.

That means innovative and lateral thinking is required on all sides with Mr Carter determined that the Academy will play a key role in giving the sector the best possible support.

He has worked with outgoing director John Brierley for three

months and says he has found the experience an enjoyable one.

As one-time Head of Learning and Communication at Marsh, where he worked for 25 years, he is already widely known in the industry.

"As I come from financial services the new role is a huge challenge. I have not had that much exposure to the workings of higher education or further education and it can be complex. That's why John Brierley's input has been so valuable," he said.

But he sees the Academy as steadily establishing and developing its own position within the financial services business.

"These challenging times for financial services provide an opportunity for the Academy and our Provider network, led by the City College Norwich, to support them.

"We want to show that there are different ways to develop and recruit staff. Industry is having to think more laterally about its approach to training and development.

"The Academy and our Providers are developing an exciting range of products which we have created with the help of employers."

Mr Carter wanted to develop business involvement on the

Academy's regional board. He also wanted to see more key businesses on the Academy's regional board.

Strategically, he saw the Academy's role as identifying and meeting the industry's needs, developing even better links with existing employers and spreading its services across the region and the UK.

"I feel my first three months here have been encouraging. When I speak to businesses, they welcome the kind of services that the Academy and our Provider network have to offer. And we do have much to offer.

Horoscope Exclusively forecast for *fig* by Jane Sunderland

To contact Jane Sunderland Tel: 01603 626425 Email: tchenka@lineone.net

ARIES [21 March – 20 April]

January's solar eclipse in the powerful midheaven angle of your horoscope could well trigger changes in your career or public profile, but taking any initiative should still wait a few months. Though Jupiter's entry into your sign is sure to light energetic fires of derring do, it'll be far too easy to bite off more than you can chew. The confidence may be there but, unless you're prepared to go it alone, energy should be expended on making sure that the balance of power between you and everyone with whom you have dealings is fair and reasonable, so that future support can be relied on.

TAURUS [21 April – 20 May]

That which was remote comes close. January's solar eclipse starts a new cycle for you and stirs a deep-seated determination to be more or go further. Start secretly exploring appealing possibilities but make sure you meet current deadlines and keep on top of working demands or else other folks' complaints may trigger a fruitless bout of self-criticism. Efficiency counts for more than inspiration right now but, if you feel unduly burdened by unfair situations or expectations, then it's time to draw lines and raise one or two complaints yourself!

GEMINI [21 May – 20 June]

Careful of the company you keep! An improvement in your social life and widening of your network should flow from Jupiter's expansive influence but there is a darkness hidden beneath all the fun and frivolity. Events and encounters in late February and early March could bring you face to face with hidden motivations and power orientated manipulations. Moreover, they could be your own! Though you have much to gain from accepting offers and invitations from others, it is vital that you are of like mind and heart – otherwise you could end up in a murky underworld.

CANCER [21 June – 22 July]

Fated changes in relationships are foretold by January's solar eclipse. Over the next six months some important connections will break whilst significant new ones will form, perhaps brought about by unexpected revelations. Your star is, nonetheless, riding high and you should find yourself confidently taking a leading role or a larger public profile that you once felt was completely beyond you. Your ability to bring and nurture projects into being is that which is guaranteed to bring you good fortune and March should find you very busy indeed doing just that – perhaps to great acclaim!

LEO [23 July – 22 August]

And so begin six months whose potential is great. The beneficial influence of Jupiter shines on you protectively and encouragingly so that you are given many chances to further develop your innate talents and to enhance your confidence. Avoid arrogance though; its expansive self-importance can tempt you, literally and metaphorically, to travel too far from home and to bite off more than you can chew. Make no definite commitments until after late March, when the reality of your plans and your skills in implementing them will be tested in the cold clear light of practical common sense.

VIRGO [23 August – 21 September]

Late Virgos in particular may find yourselves provoked by the irresponsibility or selfishness of other folks into giving serious thought to the price you have paid for security and respect. The disappearance of something or someone you relied upon should be taken as an opportunity to shed some of your load and gain a little more freedom. Though responsibilities and limitations have been clouding your skies, turn your thoughts now to sorting out your material affairs. March looks like bringing a very tidy windfall to assuage worries and get you standing on firm foundations.

LIBRA [22 September – 22 October]

Continuity back home cannot be relied on. Change is a necessary precursor to your own growth, though it will leave you full of questions. As the cosmic arbitrator of what is fair, you'll have plenty to keep you busy. Saturn's presence in your sign makes you the judge but, when faced with over optimism or selfishness, you'd be advised to think in terms of creative proportion rather than equal shares for all. Strike that balance and relationships of all kinds look set to flourish and prosper. Think you know all the answers and you could be fermenting a rebellion.

SCORPIO [23 October – 22 November]

The pace is picking up. New Year challenges find you with the courage and energy to win through. You need some action – even a new fitness regime would be preferable to the grinding frustrations that might otherwise beset you and foul your temper. It's the perfect time to set wheels in motion and, in trusting your deepest instincts, you will gain far more than you expect. Much is going to be demanded of you but fear not, you have more than enough ability and energy to take on all that is thrown your way and get just the sort of appreciation and reward you secretly love!

SAGITTARIUS [23 November – 20 December]

You're in luck! Though there are disquieting rumbles of insecurity on the financial front, the general tone is one of good cheer and optimism. All is for the best and your innate adventurousness will be sparked once more by distant possibilities that are just too good to ignore. Enjoy yourself and believe in your ability to teach and inspire. Come March, issues of fairness or responsibility in your dealings with other people assume a magnitude that's impossible to ignore. Use its events as a rule against which to measure yourself and be prepared to accept either blame or reward gracefully.

CAPRICORN [21 December – 19 January]

One more solar eclipse in your sign in January could shake the roots of your identity and reveal aspects of the past that are to be left behind. Let "onwards and upwards" be your motto, the demanding task ahead of you requires all your energy and focus. These are indeed testing times, which will bring more than one test of your authority. Pressure builds to a peak towards the end of March when the results of your experience and efforts bring forth unmissable results, perhaps propelling you into a more clearly defined role in which you get the respect you deserve.

AQUARIUS [20 January – 18 February]

Don't let the lure of attractive possibilities tempt you to take your eyes off the ball so that you are accused of laziness or wool gathering! It's a time for serious study and for exploration into the new spheres that have recently started to fascinate. You are entering a six-month period within which your breadth of knowledge and tolerance is set to expand, and you will do no harm and much good by simply following your curiosity! The value of such study will be clearly revealed by the end of March, when you meet the test that decides whether you stop in your tracks or go on with honours.

PISCES [19 February – 20 March]

Though Jupiter moves out of your sign early in the new year, the presence of Uranus for just three more months gives you a last chance to wake up to the essential you – the coincidences that thrill you with excitement will point the way. Money luck is looking good but your innate tendency to "know no boundaries" gives cause for concern. Only after March is it safe to commit yourself to long-term obligations, otherwise you may find that that self-same month brings a severe rap on the knuckles as the limits to your expansive generosity and indulgence are severely defined.

Two out of five charity donors 'forget Gift Aid'

Around two out of five people* who give to charity forget to claim Gift Aid on their donations potentially depriving good causes of a 28% boost on money raised, new research from Virgin Money Giving shows.

Around 53% of charity donors always claim Gift Aid when giving cash to good causes but another 40% say they would do so if reminded, the research shows.

Gift Aid – which enables charities to claim 28% in tax relief on every donation by UK taxpayers who fill in a Gift Aid declaration – is well known with just 7% of taxpayers claiming not to know about the system.

But it is a different matter when it comes to putting it into action with around 2.2 million donors admitting they do not claim Gift Aid despite being able to. Around 1.4 million say they cannot as

they usually give direct to a fundraiser who cannot claim Gift Aid while another 653,000 say they do not understand how to claim.

Virgin Money Giving, the not-for-profit online fundraising website from banking group Virgin Money, has achieved 87% uptake of Gift Aid through its service which has raised more than £25 million for good causes in its first year.

Across the charity sector as a whole, offline uptake of Gift Aid is around 40%**. As a result charities could be losing out on around £750 million a year, according to the Charities Aid Foundation. It is urging charities and fundraisers to fully embrace technology as the best way to maximise money for good causes in the face of the ongoing squeeze on charitable giving.

Jo Barnett, Executive Director

at Virgin Money Giving, said: "Gift Aid is a major resource for charities and should be used to the maximum. Awareness of the system and the benefits it can provide are high.

"However it is clear donors could make better use of the current system with 40% of people admitting they forget to claim. Online giving has demonstrated it can significantly improve uptake of Gift Aid.

"Online giving cuts administration costs, improves Gift Aid uptake and is more convenient and easier to use for charities and fundraisers."

For every £10 donated on Virgin Money Giving £12.47 makes its way to charity assuming Gift Aid donors are UK taxpayers. Its own not-for-profit model and 2% fee to cover costs means it was able to channel £1 million more to

charities during its first year than if the cash had been donated through other online donation services. Virgin Money Giving processes all Gift Aid amounts at no cost to the donor or charity.

Charitable organisations including the Institute of Fundraising and the NCVO are currently campaigning for the Government to create a standard database for Gift Aid claims and to allow charities to file claims online.

Virgin Money Giving has over 2,400 charities registered and 40,000 fundraisers taking part in a range of activities, from the Virgin London Marathon to a team of fundraisers driving a fire engine across the globe.

* Consumer Intelligence surveyed 3,012 adults aged 16+ through an online methodology between 1 and 15 October 2010.

** Charities Aid Foundation UK Giving 2008-2009.

Market-leading cards go contactless

Virgin Money is joining the contactless credit card "tap and go" revolution enabling customers to pay for items worth up to £15 just by swiping their plastic.

All two million cards across the banking group's market-leading range will be replaced with cards containing contactless technology allowing customers to pay for items without entering their PIN.

The move comes ahead of a major expansion of the technology across the UK with leading retailers including Boots, the Co-Op

and Little Chef announcing plans to install terminals.

Around one in five credit and debit cards will be enabled for "tap and go" by the end of this year and Virgin Money has been introducing the technology since October across its range.

Customers pay for items worth £15 or less simply by holding their card against a scanner in stores. The system speeds up queues and is secure as customers have the same protection against fraud as with existing CHIP and PIN technology.

Grant Bather of Virgin Money said: "Contactless payment is fast, secure and convenient enabling customers to cut down time queuing."

When customers first receive the card they need to make an initial CHIP and PIN

transaction in order to activate the technology.

And to further enhance security they will occasionally be asked to enter their PIN. Cards can be used as normal if retailers do not have contactless terminals installed.



Business delight as A11 dualling wins Government approval

The Government has yielded to a final surge by campaigners for the completion of A11 dualling between Norwich and London.

In spite of the spending cuts, the go-ahead has been given to create the £134m new road to replace the nine-mile single carriageway bottleneck through Elveden.

No firm date has been set for

the work to start but MPs, city business leaders, local politicians and pressure groups like Shaping Norfolk's Future are celebrating the success.

They are now pushing for the work to start as soon as possible.

The campaign for the scheme has been active for around 30 years and has only now been approved because of the

argument that it could benefit the local economy by more than £500m.

Roads Minister Mike Penning had already indicated that campaigners were "knocking on an open door" as he had personal knowledge of the congestion and dangers which the Elveden road brought.

He accepted that the dual carriageway between Thetford

and Barton Mills had the very high benefit to cost ratio of 20.

The Chancellor George Osborne ultimately gave the rubber stamp for the scheme to go ahead.

Norwich South MP Simon Wright said the A11 dualling had been the number one priority of all the local MPs and the business community.

EEIDB chief's visit could spur trade and investment

Finance leaders from the Norwich area highlighted the quality and ambition of the sector to Pat Smith, Chief Executive of East of England IDB Ltd (EEIDB) on his recent fact-finding visit to the city.

Fig Director Marjorie Eade hosted the get-together which included Paul Hayes from Swiss Re, David Paulson of TaxAssist, HSBC's Kevin Thorn and Ian Benson from Mills and Reeve.

She said she hoped the visit might open the door to trade and investment opportunities at home and overseas to benefit the industry in the area.

Their efforts appealed to Mr Smith who said afterwards that he was impressed by the discussions as well as by the collaborative approach of the sector and the facilities at the National Skills Academy where the meeting was held.



Pat Smith, EEIDB

His visit was part of a day spent as guest of Norfolk County Council and Norwich City Council.

EEIDB delivers the Business Link services in the region under contract to EEDA. It has also become the preferred supplier for international trade services for UKTI and inward investment services for EEDA.

Feedback from the Fig Student Convention

The feedback from employers was excellent. Comments included: "A great opportunity for students to gain exposure to industry; an excellent format; a very positive experience; really enjoyed the day. I think students learnt more than they realised."

There was positive feedback too from the teachers attending the convention. "It was relaxed but professional – with students engaged immediately," said one.

"Very useful for student outlook - good experience and an opportunity to meet adults in the financial industry," commented another.

Thoughts from the students afterwards proved even more revealing. Among them were:

- "Will definitely recommend it to others"
- It has encouraged and

inspired me to work in the financial sector

- Made me realise that there are many career opportunities and pathways to have an important position in a firm
- I enjoyed the speed dating in which the companies portrayed themselves well and made me want a job with them
- Made me realise that not all jobs in finance are always about handling money
- It showed me in a much clearer way that finance isn't just a desk job but every day something can be different.
- It made me more likely to go into finance as a career."

Aviva reports increased sales, profitability, efficiency and service for 3rd quarter

At a UK headline level, Aviva's Life business has continued to perform well with strong and profitable sales. Their long-term savings sales were up 22% to £8,868 million over the same nine month period last year, life and pension sales increased by 15% to £7,631 million and investment sales almost doubled to £1,237 million.

In general insurance, sales were up for the third consecutive quarter and above the 2009 third quarter level, with nine month general insurance net written premiums of £2,992 million. This improving position reflects excellent retention levels across personal and commercial customers, effective marketing campaigns and the success of the RAC insurance panel.

As part of the latest results at a global level they've announced cost savings of £200m and a further £200m in efficiency gains by the end of 2012. In the UK they expect to deliver a £200m benefit to the profit and loss account from a combination of keeping their costs static as they grow their sales and a continued focus on cost and efficiency. The hard work they have already done to transform their UK operations over the last few years and the continuing growth momentum of their businesses put them in a good position to do this.

Aviva continue to make excellent progress in growing their customer franchise as they deepen their distribution partnerships and invest in their brand and customer service. In the third quarter they saw the highest levels of brand awareness since the

rebrand and ongoing high levels of consideration. Aviva believe that the strength of their brand and focus on service to their 19 million customers is playing an important role in the growth of their life and general insurance businesses. They also renewed their home insurance partnership with Santander and continue their planning for the launch of new life protection products with them in 2011.

Customers continue to turn to brands they can trust as the wider economic environment remains uncertain and Aviva is committed to educating people on the relatively low cost of protecting themselves and their families and providing for their future financial security.

Aviva is unique in the UK as being the only major insurer

offering life, health and general insurance through a broad range of distribution channels. This brings significant strategic advantage from capital diversification, distribution strength and the opportunity to benefit from their scale, shared customer base and brand. With one in three UK households already owning an Aviva product, the aim is to drive value across the UK business and see the potential to increase the number of policies each customer holds.

Looking to the future Aviva will retain its focus on maximising profitability as they grow the life business as well as continuing to grow their general insurance sales profitably into 2011 through improved pricing, retention and new marketing initiatives.

Summary of results Aviva UK:

- Total sales of £12,280 million – up 16% (3Q09: £10,614 million)
- Long-term savings sales of £8,868 million – up 22% (3Q09: £7,295 million)
- Life and pension sales of £7,631 million – up 15% (3Q09: £6,664 million)
- IRR 15% (HY10: 15%)
- COR of 96% (HY09: 98%)
- General and health insurance net written premium of £3,412 million – up 3% (3Q09: £3,319 million)

UK Life:

Strongly positioned to consolidate our leadership position and deliver growing earnings. We will do this while maintaining tight capital discipline as we drive profit from our in-force book and value from new business. We are well-positioned for success following implementation of the Retail Distribution Review in 2013, with a product and distribution breadth which brings us structural competitive advantage.

UK General Insurance:

Significant opportunity for future earnings growth in personal and commercial lines through improved pricing and retention and new marketing initiatives. In the commercial market we will exploit our leadership position in insurance for SMEs and, reflecting the controlled expansion of our risk appetite, build capability in the corporate risks and specialty lines sector.

Norfolk and Suffolk enterprising link

Norfolk and Suffolk's business and council leaders have joined forces to create a new local enterprise partnership (LEP) which looks set to be approved by Government.

Following the scrapping of regional development agencies, the Government asked for business-led

partnerships to be set up across the UK.

But although 24 LEPs were given the green light by Whitehall, initial proposals from the two counties were not included.

Now they have come together to submit a proposal which is likely to meet Government

approval and ensure the voice of local industry is heard. The so-called New Anglia LEP is expected to prioritise the needs of the counties and bid for funds and grants.

"We look forward to working with the new LEP and are happy to see stronger relations develop between the two counties," said Fig

Director Marjorie Eade.

Peter Barry, Chairman of the Norfolk LEP Proposal Board, said: "New Anglia is the first step in stimulating sustainable private sector business growth across the two counties. We expect Government to support our proposal, allowing us to get on with the job."

Prizewinners in spotlight

Around 160 guests at The Insurance Institute of Norwich's annual dinner were able to mix the pleasure of an entertaining event with the business of recognising some outstanding achievements.

Prizes handed out during the celebrations were the Allan Bridgewater Young Achiever Award which went to Stuart

Brown of Heath Lambert; the Fellow of the Personal Finance Society Award to Hayley Tink of Almary Green; and the AC11 (General) Award to Ailish Foster of Marsh.

Hayley and Ailish are both previous prizewinners of the Norwich Institute.

Chartered Insurance Institute

President Chris Hanks was among the top table guests of IIN President Mark Lowther and he spoke about the importance of the profession helping to improve young peoples' financial capability.

The dinner was held at Dunston Hall, near Norwich.

Reception Guests

Photograph © Phil Scott Photography



New course for financial advisers' vital qualification

Financial advisers have another chance in January to sign up for a course which leads to an essential qualification needed in line with the FSA's Retail Distribution Review.

Fig helped attract students for the initial course leading to the *ifs* School of Finance Level 4 Diploma for Financial

Advisers (DipFA).

"It is going well and we're pleased to give our continuing support to IFAs," said Fig Director Marjorie Eade. "They face the challenge of balancing the demands of work with self-study. I know from experience that attending classes with others in the same position provides

greater motivation to complete the studies."

Financial advisers must hold a diploma level qualification, such as this one, from December 2012 if they want to continue in the role.

Courses last nine months and combine home study with evening classes at the

National Skills Academy in Norwich. The next one starts on 13th January, 2011.

For more information contact Carl Fiander at c1fiander@ccn.ac.uk, phone 01603 773721 or attend an open evening at the Academy on Thursday 16 December, 5.30-7.30pm.

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This is a small selection of news stories from the Fig website.
For the full articles and all the latest Fig news see our website: www.fignorfolk.com



Virgin Money profits up 46%

Virgin Money Group, which employs around 250 people at its Whiting Road, Norwich headquarters, has posted operating profits of £38.4m.

The group saw turnover increase £11m to £109.5m at the end of 2009. Operating profit rose 46pc to £38.4m. The result reflected a 16pc growth in income relating to

credit cards. Keeping its credit card products in a "prominent position" in best-buy tables throughout the year had helped drive the group's market share of credit cards.



Sarah wins prestigious marketing award

Sarah Robertson of Norwich based TaxAssist Accountants has been named by the 2020 Innovation Group as Marketing Person of the Year Award, an honour she also took in 2007. Her success at

the prestigious Birmingham awards ceremony comes hot on the heels of TaxAssist Accountants' Gold BFA Franchise of the Year Award win. The award to Sarah, the firm's Business Development

Director, was in recognition of the marketing initiatives she has introduced, her online marketing strategy success and her role in the company's international expansion.



Personal Finance
Education Group

A lesson in personal finance

A recent London forum offered the chance to learn much more about efforts to equip school leavers with the confidence and ability to handle their financial matters.

Education Group, brought together many organisations providing a wide range of finance education.

Fig Director Marjorie Eade, a pfeg forum member, was among those taking part. She

said: "It was an opportunity to share best practice and ideas and talk to groups providing a wide range of personal finance education, such as the Money Circus element of our Student Convention".

Pfeg, the Personal Finance



Knowlden Titlow UK Broker Award

Norwich based Knowlden Titlow Insurance Brokers Ltd has won the Insurance Age award for Claims Service of the Year beating a number of other key brokers to the top spot.

The award from a leading trade journal for the insurance industry was judged by a high profile panel which included the Chief Executive of the Institute of Insurance Brokers and the Head of Technical Services at the British

Insurance Brokers Association.

It was presented to Knowlden Titlow's Managing Director Robin Plaster and the Claims Manager Darren Easton at a ceremony in London.

Free financial and legal advice

A series of joint drop-in surgeries providing free financial and legal advice is planned in a number of Norfolk towns and Norwich by Lovewell Blake Financial Planning in conjunction with three local law firms.

year we're planning to extend the idea across Norfolk.

"Someone might be spurred on to finally sort out their will, take advice on a frozen pension, find out about equity release or the tax implications of their buy-to-let property. They may want to ask an accountant whether they should stay self-employed or set up a limited company. All these questions, and more, can be answered at each surgery."

"We have held three so far in the Wavene Valley and are looking to make these regular surgeries, every month or so," says Karen Last, financial adviser with Lovewell Blake Financial Planning. "Next

The next surgeries will be on December 1 at Harleston with Jackaman Smith & Mulley, on December 8 at Halesworth with Norton Peskett and January 17 at Southwold with Mantins.

Clients can pre-book a 30-minute appointment, or just turn up and take potluck. Appointments can be made through Karen Last on 01986 873163 or e-mail kal@lovewell-blake-fp.co.uk



This is a small selection of forthcoming events.
For details of further events see our website: www.fignorfolk.com

MONTHLY TAX REVIEW

9 December 2010
17.30-19.00
The Norfolk Club
Upper King Street, Norwich
£50 plus VAT
Matthew Hutton
Chartered Tax Adviser
01508 528388

CHRISTMAS LUNCH & FAYRE

10 December 2010
12.00 - 15.00
Potters Leisure Resort
Coast Rd
Hopton on Sea
Great Yarmouth
Norfolk NR31 9BX
£23 + VAT to Members and £29 +
VAT to non Members
Events Team
events@norfolkchamber.co.uk
01603 625977

CAROL SERVICE

14 December 2010
12.30
St Peter Mancroft Church
Norwich NR2 1RD
FREE - no booking required
Insurance Institute of Norwich
Judith Little
07918 138986

HOW TO OBTAIN FINANCE FROM A BANK

Presented by David Thrower, Area
Manager, Barclays Norfolk Business
15 December 2010
18.30 - 19.30
Great House Training Centre
300 St Faiths Road
Old Catton
NR6 7BJ
FREE - refreshments and buffet will
be served
The Association of Accounting
Technicians
Paul Brent
01502 514396

BUSINESS EXPENSES AND CAPITAL ALLOWANCES

05 January 2011
10.00 - 12.30
HMRC
Nelson House
Prince of Wales Rd
Norwich
FREE
HMRC Business Education &
Support Team
0845 603 2691
www.hmrc.gov.uk

A TRIP TO THE BATHROOM (escape of water)

Presented by Dr Andrew Moncreiff,
Director, Hawkins & Associates
11 January 2011
12.30 to 13.45
National Skills Academy
St Andrew's House
St. Andrew's Street
Norwich NR2 4TP
FREE
The Insurance Institute of Norwich
Judith Little 07918 138986
judith@fitzgeraldconsulting.co.uk
www.cii.co.uk/norwich

CURRENT ISSUES IN VAT

Presented by Anne Holt
11 January 2011
16.00 - 19.00
King's Centre, King Street
Norwich
NR1 1PH
£40.00
The Chartered Institute of Taxation
Stuart Wright 01842 754166
snhwright@gmail.co.uk

NEWLY SELF-EMPLOYED - THE BASICS

11 January 2011
10.00 - 12.30
HMRC
Nelson House
Prince of Wales Rd
Norwich
FREE
HMRC Business Education &
Support Team
0845 603 2691
www.hmrc.gov.uk

SETTING UP A LIMITED COMPANY

26 January 2011
10.00 - 12.30
HMRC
Nelson House
Prince of Wales Rd
Norwich
FREE
HMRC Business Education &
Support Team
0845 603 2691
www.hmrc.gov.uk

INTRODUCTION TO ACCESS (2 parts)

26 January & 02 February 2011
09.30 - 12.30
UEA Centre for Staff and Educational
Development
The Registry
University of East Anglia
Norwich NR4 7TJ
£150.00
Jude Smith - IT Course Co-ordinator
01603 593849
judith.smith@uea.ac.uk

FURTHER WORD

01 February 2011
09.30 - 12.30
UEA Centre for Staff and Educational
Development
The Registry
University of East Anglia
Norwich NR4 7TJ
£75.00
Jude Smith - IT Course Co-ordinator
01603 593849
judith.smith@uea.ac.uk

ANNUAL PAYE & NI UPDATE

Presented by Paul Soper
08 February 2011
9.00 - 12.30
Bedford Lodge Hotel
Bury Road
Newmarket CB8 7BX
£50.00 plus VAT
The Institute of Chartered
Accountants in England & Wales
01223 654686
www.icaew.com/eastengland

NEXT STEPS IN ACCESS - Queries

08 February 2011
09.30 - 12.30
UEA Centre for Staff and Educational
Development
The Registry
University of East Anglia
Norwich NR4 7TJ
£75.00
Jude Smith - IT Course Co-ordinator
01603 593849
judith.smith@uea.ac.uk

PERILS OF THE SEA (MARINE CARGO)

Presented by Paul Hiscoe, Regional
Marine Underwriter, Northern
Underwriters
08 February 2011
12.30 - 13.45
National Skills Academy
St Andrew's House
St. Andrew's Street
Norwich NR2 4TP
FREE
The Insurance Institute of Norwich
Judith Little 07918 138986
judith@fitzgeraldconsulting.co.uk
www.cii.co.uk/norwich

CURRENT ISSUES IN CORPORATION TAX

Presented by Michael Steed
08 February 2011
16.00 - 19.00
Holiday Inn
Ipswich Road
Norwich NR4 6EP
£40.00 - all welcome
The Chartered Institute of Taxation
Stuart Wright 01842 754166
snhwright@gmail.co.uk

NEXT STEPS IN ACCESS - Forms

11 February 2011
09.30 - 12.30
UEA Centre for Staff and Educational
Development
The Registry
University of East Anglia
Norwich NR4 7TJ
£75.00
Jude Smith - IT Course Co-ordinator
01603 593849
judith.smith@uea.ac.uk

NEXT STEPS IN ACCESS - Reports

15 February 2011
09.30 - 12.30
UEA Centre for Staff and Educational
Development
The Registry
University of East Anglia
Norwich NR4 7TJ
£75.00
Jude Smith - IT Course Co-ordinator
01603 593849
judith.smith@uea.ac.uk

CAPITAL TAXES - IHT & TRUST PLANNING

Presented by Ian Maston, BDO LLP
15 February 2011
16.00 - 19.30
Bedford Lodge Hotel
Bury Road
Newmarket CB8 7BX
£50.00 plus VAT
The Institute of Chartered
Accountants in England & Wales
01223 654686
www.icaew.com/eastengland

AAT OPEN DAY:

Find out about studying for the AAT
qualification
16 February 2011
10.00 - 18.00
Kaplan Financial
74 St Faiths Lane
Norwich NR1 1NE
FREE
Kaplan Financial
Caron Betts -
caron.betts@kaplanfinancial.co.uk
01603 617638

VAT UPDATE

Presented by Neil Owen, VAT
Advisory Services Ltd
17 February 2011
16.00 - 19.30
University of East Anglia
Sportspark
Earlham Road
Norwich NR4 7JT
£50.00 plus VAT
The Institute of Chartered
Accountants in England & Wales
01223 654686
www.icaew.com/eastengland

NEXT STEPS IN EXCEL (2 parts)

18 & 25 February 2011
13.30 - 16.30
UEA Centre for Staff and Educational
Development
The Registry
University of East Anglia
Norwich NR4 7TJ
£150.00
Jude Smith - IT Course Co-ordinator
01603 593849
judith.smith@uea.ac.uk

NEGOTIATING EFFECTIVELY

Presented by Candy Janetta
22 February 2011
18.00 - 20.30
Institute of Food Research
Norwich Research Park
Colney
Norwich NR4 7UA
FREE
Association of Chartered Certified
Accountants
Email
bookings.london@uk.accaglobal.com
Or visit www.uk.accaglobal.com/nor

ACCA OPEN DAY:

Find out about studying for the
ACCA qualification
23 February 2011
10.00 - 18.00
Kaplan Financial
74 St Faiths Lane
Norwich NR1 1NE
FREE
Kaplan Financial
Caron Betts -
caron.betts@kaplanfinancial.co.uk
01603 617638

FURTHER EXCEL (2 parts)

28 February & 07 March 2011
09.30 - 12.30
UEA Centre for Staff and Educational
Development
The Registry
University of East Anglia
Norwich NR4 7TJ
£150.00
Jude Smith - IT Course Co-ordinator
01603 593849
judith.smith@uea.ac.uk