

Happy 100th

From Mark Hodges, Chief Executive of Aviva UK and Chairman of Shaping Norfolk's Future

The financial services industry is a key economic driver in the Norfolk economy, and as we celebrate the 100th edition of Fig's Gazette, it's an opportunity to honour the Gazette's role in communicating the growth and development of the Norfolk financial services industry.

Communication is fundamental to everything we do and is the key to creating a sense of community across a wide and varied industry. It is important that we recognise the strength of the industry in Norfolk, understand each other's businesses better and work together, representing the Norwich area with a united outlook and a single voice. We are one of the UK's top financial centres and that comes through the sum of all our parts - not just individual achievements.

All key financial services companies in Norfolk are represented in the Gazette. These include my own organisation Aviva, alongside Marsh, Swiss Re,



Virgin Money, ServiceTick, Countrywide Legal Indemnities, Alan Boswell, Moneyfacts, TaxAssist and the numerous smaller operations in the region.

The Gazette plays an important role in communicating the many positive stories that the financial services industry

has to offer in Norfolk. In particular the partnership between Fig and City College which has led to many successes, most significantly the establishment of the National Skills Academy for Financial Services – which Aviva is proud to support.

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Financial Industry Group

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Moneyfacts Group

MARSH

Swiss Re
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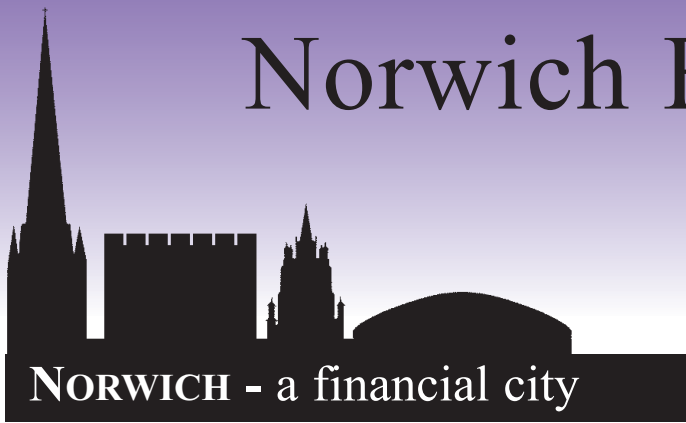
MILLS & REEVE



shaping norfolk's future
The County Economic Development Partnership



Norwich Financial Campus



The National
Skills Academy



FINANCIAL
SERVICES



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 March/April 2011 programme will be 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 (Chartered Institute for Securities & Investment – CISI)

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.



100-up and Gazette brings even more colour into our wonderful financial world

We're not expecting a card from the Queen nor that spectators at Lords will rise to applaud but, yes, we have reached our 100th edition.

So it is a special welcome this time and you'll see that we have put out the bunting – in the shape of some colour and some extra pages in this issue to celebrate the occasion.

I'm not sure anyone expected us to reach this landmark when our first magazine was launched as the result of an idea from John Woods, Chairman of Moneyfacts. He compared it to a parish magazine which, I believe, is a great compliment. We know just how interesting and informative they can be!

Thanks John, for your inspiration and for creating the outlet for me to report all the good, exciting and innovative things going on in our sector here. There is never a shortage of good news, whether it is jobs growth and improved business performances or CSR and voluntary work.

And we have been fortunate in the remarkable support of all the financial firms who sponsor pages – with special thanks to Marsh and Aviva who had the foresight to support the Gazette with sponsorship from day one. There is, of course, now the chance to sponsor us in colour.

Looking at the Gazette front covers on the back page reminds me why I enjoy sharing our upbeat news with anyone who will listen. It may be about growing the economy but at the end of the day it all comes down to focusing on the people behind those success stories. They are the real 'front cover' of our industry.

Having also worked in London and overseas, I have always been particularly impressed by the calibre of staff who work for the sector here in Norfolk. They are well qualified, hard working and up for a challenge. Doing a good job is just part of their culture along with the lifestyle choice of being in Norfolk.

Don't worry, we won't let the colour pages go to our head. But Norfolk and its financial services sector will always be in our heart.

Marjorie
Marjorie Eade

Reach 20,000 Business Professionals in Colour

We are pleased to announce that full colour pages are now available.

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

*discounted to £625 per issue for 4 issues booked at the same time. Also includes FREE front cover logo and FREE editorial on the Fig website, www.fignorfolk.com

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 these new colour rates and for details of further discounts call Marjorie Eade on 01603 773722 or email info@fignorfolk.com

Financier gives students a taste of life in the money world

Former UEA student Mark Edwards returned to the university to talk about his high-pressure life at the sharp end of hedge fund sales and as manager of the European Fixed Income Futures Group.

He described his role with Goldman Sachs International as part of the UEA's Inside Business programme, designed to raise students' aspirations and to give everyone a better understanding of career paths.

His presentation included a snapshot of the average day in his life as Managing Director of Fixed Income,

Currency and Commodities with Goldman Sachs in London.

Throughout, he must be alert to breaking financial news and stock market changes as each opens or closes across the world. He needs constantly to keep clients abreast of developments and his interpretation of how markets will move. It means an early start and late finish to each day – and keeping in touch over weekends.

Mr Edwards also described how it felt reacting to major events and crises, like the Twin Towers disaster, as they developed through the day,

and discussed issues ranging from whether the UK should adopt the euro through to dress code.

He read economics and sociology at UEA, graduating in 1978.

Other speakers in the series

of seminars drawing on successful business people from the UEA alumni have included Hugo Haddon-Grant, founder of Cavendish Corporate Finance. Future visits feature Nick Green of Crédit Agricole and Paul Everitt of the Fund Corporation.



Student Convention back by popular demand

Fig's first Student Convention brought such enthusiasm and support from schools and employers that it will be repeated this year.

So that means another day of information, quizzes and 'speed dating' - face-to-face meetings with financial business leaders - is on the cards.

The programme was designed to give students valuable time in learning about the financial industry – 87% saying afterwards that it made them more likely to consider a career in the sector.

Demand for places is expected to be high again so it's worth making a note of the provisional dates for the 2011



event – October 18th & 19th.

And there is an opportunity to register an early interest online through www.fignorfolk.com. Those who leave their details will be the first to receive more

information about this year's convention.

There is a chance for people to see for themselves the highlights of last year's event through a film shot by City College, whose Principal, Dick

Palmer, showed it at the National Association of Colleges' Convention in Birmingham. Now it can be seen on the Fig website by clicking on the student convention button. The careers booklet can also be downloaded there.

Last year, representatives from the college were on hand to tell employers, teachers and students about opportunities available, including apprenticeships and work experience.

And teachers were urged to take information and material back to the classroom and spread the word to other pupils unable to attend.

Record breaking UK transfer for Swiss Re and Aviva

Celebrations are under way as Swiss Re's Admin Re business marks the successful transfer of nearly three million Aviva policies, from over 20 legacy systems, on to its ALPHA platform.

While transfer fees are smashing barriers in the football world, Admin Re have done the same in the finance world by successfully completing the largest migration in UK history.

The three-year operation has already delivered Aviva with substantial operational and change savings.

Brian McPhail, Deputy Customer Services Director of Swiss Re's Admin Re business, said: "Aviva and Admin Re have a great relationship and I'm proud of

what the staff have accomplished for them."

Around 1,000 staff from both organisations were involved in the migration which also saw 160 systems decommissioned and more than 400 calculations fully documented and tested on ALPHA.

Streamlining meant that 24 direct debit processes were reduced to just one and operating agreements were reached for 40 services.

The result is a simpler business, with more consistency, improved data quality, better controls and fewer queries.

Swiss Re, arrived in Norwich around three years ago. A landmark deal saw 650 Aviva (then Norwich Union) staff

move across to the Admin Re business to take on the administration and handling of three million life and pension policies.

The deal was built on a longstanding business relationship between Norwich Union and Swiss Re dating back to 1954.

Brian McPhail stated that "Swiss Re was proud then to build on its partnership with NU and eager to work alongside such high-calibre staff.

To set up a single administration platform to replace over 20 legacy systems with three million policies represents a huge investment in the city (of Norwich)."



Brian McPhail, Deputy Customer Services Director of Swiss Re's Admin Re

The pioneering agreement means Aviva continues to own the three million policies while their relationship with their customers is managed on its behalf by Admin Re.

Apprenticeships in Finance

More Norwich financial service companies could use apprenticeships to launch and develop careers in the industry.

Donna Barnard and Glen Moore, Employer Services Managers from the National Apprenticeship Service, told a Norwich audience that the chance was there to create apprenticeships on new financial topics if there was demand from employers.

And the idea was supported by Peter Foster, a Hugh J Boswell Director, who started his own career as an apprentice at 16 and still studies along with his staff.

"I want people to see that it can be done. This is not a means to cheap labour it's a means to a career," he said.

In finance, one apprenticeship is in financial services (levels



2 and 3 in general insurance, retail banking, investment administration and pension administration) and a second focuses on advising on financial products (level 3 - mortgage advice, financial advice and long term care insurance).

Government funding can provide up to 100% of the cost of training 16-18 year olds, up to 50% for 19-24 year olds and a contribution for over 25s.

More details are available from apprenticeships.org.uk or telephone 08000 150 600.

Happy 100th

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The Gazette also plays an important role in heralding the strength of the Norfolk financial services sector beyond the county borders,

promoting the banking, insurance and finance sectors in Norwich and Norfolk for the continued economic development of the region. It is imperative that Norfolk shouts about its skills and

successes to ensure local businesses survive and prosper during the current difficult economic conditions, and the Gazette plays an important role in spreading the word.

Just like the businesses it represents, the Gazette is now part of the fabric of our financial industry community. And already there are 100 reasons why we want it to remain there.

Lord Brittan reminded of value of regional financial services sector

There was no easy ride for Lord Brittan when he presented details of the Government's planned Trade and Investment White Paper to an audience of finance leaders at a London meeting.

Many delegates were worried at the White Paper's early suggestion that the UK economy needed to be 'rebalanced' because it was so reliant on financial services.

And Fig Director Marjorie Eade said she would write to Lord Brittan, the Prime Minister's Trade Advisor, voicing her concern that the focus for financial services' growth was wholly on the City of London. Future steps

outlined in the White Paper related only to promoting the capital as a financial centre.

"I wanted to remind him that half of the UK financial services' output comes from the regions," she said. "You could also argue that the work of the regions is more sustainable – with fewer investment banks."

Generally, however, she welcomed the White Paper, particularly with its added support for SMEs and she accepted Lord Brittan's reassurance at the event that the strategy for 'rebalancing' the country's economy would not entail diminishing financial services.

Lord Brittan was introduced by Chris Cummings, Chief Executive of TheCityUK, the independent membership body promoting the UK financial services industry, which hosted the event.

Among the audience were Sir Win Bischoff, Chairman of Lloyds Banking Group, and Sir Tom Harris, Vice Chairman of Standard Chartered Bank Capital markets, as well as representatives from overseas consulates and embassies.

It allowed Marjorie to meet up again with recent Fig visitor Sheela Kulkarni, a member of the British Deputy High Commission in Mumbai and head of the UKTI Financial Services team in India. They

discussed a joint India-UK venture insurance opportunity currently available.

The new White Paper offers more support for SMEs to expand and export. The Government expects to: Improve and expand its trade finance and insurance products Increase the UK Trade and Investment's focus on emerging markets and launch initiatives including a new online service offering access to sales leads around the world Lobby European partners to radically improve the regulatory environment in the Single Market for SMEs.

ServiceTick wins US business

Customer feedback company ServiceTick has won its first contract in the United States after only three years in business.

Kevin Goodings, Founder and Managing Director of the Norwich-based business, described the deal as "the ultimate accolade" for his business. An existing customer was so impressed that they chose them for their international operations.

ServiceTick is to provide a customer feedback service for global insurers Hiscox in America after doing similar work for the firm's UK business Hiscox Direct over more than two years.

"We had always planned to move our products across to America where we have

identified a definite market opportunity," said Mr Goodings. "To be able to launch with one of our longest-standing customers is the icing on the cake."

The success coincides with ServiceTick's launch of a new version of its SessionCam tool, which lets companies see what its customers are doing on their website by recording and analysing activity, looking at online behaviour and usability issues and sending out alerts when performance drops.

The firm, which expects a £3m turnover this year, has also won contracts with Aviva and Carol Nash as well as Capita.

For more information, visit www.fignorfolk.com

Buying and selling financial businesses conference

Norwich recently hosted a conference of special interest to its thriving financial industry entitled 'buying and selling a regulated business.'

Lawyers, accountants and members of the financial services industry came together to hear about the latest developments and discuss the buoyant market for buying and selling financial services business in which the Norwich region is pre-eminent.

The panel was chaired by James Hunter of Mills & Reeve with speaker Ian Benson of Mills & Reeve addressing the important FSA

issues that arise through the buying process and Salv Nigrelli of PwC discussing market developments and valuing regulated business sales. Also on the panel was Phil Sharpe of PwC who led the discussion on the regional mergers and acquisitions market.

Participants were drawn from some of the foremost financial services businesses in Norfolk and joined by Fig Director, Marjorie Eade.

The event took place at the offices of Mills & Reeve in St. James Court.

Virgin Money appears before Treasury Select Committee

Jayne-Anne Gadhia calls for greater transparency and diversity in UK banking sector.

Jayne-Anne Gadhia, Chief Executive of Virgin Money, appeared in front of the Treasury Select Committee on 18 January 2011.

Speaking on the issue of 'Competition and Choice in the Banking Sector', Jayne-Anne Gadhia commented that the UK's largest banks operated as an oligopoly and stated that customers were often treated poorly by the big banks. She argued that there were four main barriers to entry – the oligopoly of the big banks, products, capital requirements and acquisition.

With the big five banks in the UK holding over 90% of the current account market, Jayne-Anne said that 'It is extremely important that competition is introduced into the system to build trust and improve financial stability.' Customers stayed with their bank out of 'brand loyalty' she

added. With only 5% of customers switching their banks each year she argued the need for further diversity within the banking sector.

Speaking to the Treasury Select Committee, Jayne-Anne Gadhia also questioned why the current banking system did not allow customers to easily transfer their account from one provider to another. "If we can give everybody a national insurance number, and we have done that for decades, we should be able to change people's bank accounts."

While the Virgin Money Chief Executive claimed that other banks were reluctant to implement a system because of the costs, she argued that it could revolutionise the banking system, and provide increased transparency for customers.

She added: "I really don't think there's any such thing as free banking. I really do believe that customers need

more transparent disclosure about how current accounts work, and I believe that we should make it much easier for customers to move accounts than is currently perceived and is actually the case."

To further increase transparency and to boost consumer confidence, Jayne-Anne suggested the separation of the balance sheets of retail and investment banks. Ring-fencing the two balance sheets would separate risk and help customers feel safer in the knowledge that their personal finances would not be used on the investment markets to maximise bank revenue, she argued. While this move was mentioned by one of the members of the committee as 'extreme' Jayne-Anne replied that "the extreme problems we have had require some extreme solutions."

By requiring the bigger banks to hold more capital against

their systemic risk this would help to further increase competition and level the playing field within the banking sector.

Discussing the sale of the 318 RBS branches to Santander in 2010, Jayne-Anne admitted that it was a 'lost opportunity' to break the hold of the big five banks. "If we're serious about competition and using acquisition opportunities to enhance competition we should be applying a public interest test to make sure that those acquisitions are good for competition."

The Virgin Money Chief Executive said that her overall ambition was to be the "fifth or sixth biggest bank in the UK and to attract customers, give them great service and great products and I want to be able to aspire to that objective," but that the four issues highlighted were currently 'a barrier to growth.'



New moves to help people better manage their finances

Progress on plans to help people manage their money more successfully were reported to the second meeting of TheCityUK financial capability group at the offices of Citibank in Canary Wharf.

scope and content of the report and a sub-group is being set up - with Marjorie agreeing to be one of its members - to oversee its progress.

They will also develop terms of reference under which this group operates.

Fig Director Marjorie Eade heard that, as she suggested at the inaugural meeting, the group is considering creating a report about financial capability Corporate Social Responsibility programmes run by financial businesses.

Delegates to the meeting heard presentations, including one by the Consumer Financial Education Body (CFEB), which was set up by the FSA, which included details of how they planned to develop and extend their advice service.

There was a discussion on the



The financial capability group feeds into the TheCityUK domestic promotion group which has the overall aim of improving the financial sector's reputation with the public.

Financial organisations represented at the meeting included Santander, Standard Life, RBS, Prudential, Lloyds TSB and Barclays as well as Cass Business School.

Extra development opportunities for accountants

Accountants working in the local financial industry can benefit from specialist continuing professional development (CPD) later this year.

The initiative has the backing of the local professional institutes which means that this special opportunity is also open to accountants in the sector who are members of other institutes, including CIMA and ICAEW.

They are being encouraged to take part in focused CPD events which are planned to meet the specific needs of their sector.

Accountants working in the sector and their CPD training providers who want to know more or suggest CPD topics can contact Astrid Lovelace, Members' Networks Manager at astrid.lovelace@uk.accaglobal.com

It's the idea of Yvonne Kelsey, a local Past President, Norwich panel member and a participant at the national Financial Services Network panel meetings. She is already talking to financial industry companies about the initiative and planning a first CPD event for September.



Norwich's united effort to improve financial capability

More people than ever in the region will be able to improve their financial capability through a new initiative led by the Citizens Advice Bureau.



Supported by Steve Wiseman, Chief Executive of Norwich and West Norfolk CABs, and Norwich North MP Chloe Smith, Norwich Financial Capability brings together interested parties from the public, private and voluntary sectors.

for Barclays and Aviva respectively. They are now working together as part of a group running financial capability programmes in Norwich.

And an introduction by Fig Director Marjorie Eade, at the Student Convention, has added to the project by bringing together Richard Pearce and Andrew Rowlandson, corporate social responsibility representatives

The next steps include setting their terms of reference and planning target groups.

Financial capability is part of many other local financial firms' CSR work and any interested in joining the initiative can contact the group through Marjorie.

MARSH

About Marsh

Marsh, the world's leading insurance broker and risk adviser, has over 24,000 employees and provides advice and transactional capabilities to clients in over 100 countries. Marsh is a member of Marsh & McLennan Companies, a global professional services firm with over 50,000 employees worldwide and annual revenue of \$10 billion, which 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. Its stock (ticker symbol: MMC) is listed on the New York, Chicago and London stock exchanges.

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

RFU Scrum Factory launched at Marsh

Marsh recently hosted the launch of the Rugby Football Union's Scrum Factory programme at its offices in the City of London. The world's leading insurance broker and risk adviser is supporting key programmes for grassroots rugby in England, including the Scrum Factory, which aims to recruit and train front row players together with developing all players in the scrum.

Martin Rayfield, Executive Director, Marsh UK, said: "As official insurance broker to the RFU we are delighted to strengthen further our excellent relationship with the Union in this way. We particularly welcome the opportunity to support programmes for grassroots rugby, of which the Scrum Factory is a part, as well as the RFU's 2000 member clubs."

Gary Henderson, the RFU's Head of Coach and Player Development, said: "The Scrum Factory is about recruitment and retention of players, underpinned by coaching development. The truly competitive scrum is unique to rugby union and we need to train people who can play in the front row safely and regularly. The Scrum Factory is an overarching programme that's



supported by continuous personal development for coaches.

"There are always enough young players and as a game we're very good at recruiting young people, but the challenge is to retain them and a lot of that boils down to good coaching and appropriate competitions. With that in mind the RFU has developed a number of short courses, over two or three hours which complement our normal qualification structure and are designed for coaches who may want to develop their own knowledge of scrum or lineout play. We are extremely thankful that Marsh are supporting this important programme."

England Scrummage Coach, Graham Rowntree, said: "Props and hookers are vital to every team and to play in those positions requires a

huge amount of skill and technique. Marsh's support of The Scrum Factory enables us to extend the coaching of those techniques up and down the country and recruit more players into the front row which, for me, is great news.

"I was lucky enough to have had some very talented coaches throughout my playing career and without those guys I wouldn't be here today. I'm sure the players involved in The Scrum Factory will find the expert coaching just as beneficial."

Marsh's association with the RFU also includes the RFU's Emergency First Aid Course, Concussion Awareness Programme, Injury Surveillance Project and Leadership Academy.

For further information, visit www.fignorfolk.com





Set up in Norwich just 16 years ago, TaxAssist Accountants are now the largest network of accountants in the UK specifically serving small business clients. They have expanded into Ireland and launched their national training academy in Norwich, and picked up numerous top business awards along the way.

WHO WE ARE

TaxAssist Accountants are the largest network of accountants in the UK who specialise in providing bookkeeping, payroll, tax and accountancy services to small businesses with a turnover of less than £1 million.

Each accountant runs his or her own business and is supported by the TaxAssist Accountants network – one of the UK's fastest growing networks with over 35,000 satisfied clients.

Whilst TaxAssist Accountants are a network of accountants with national coverage, each TaxAssist Accountants firm is a small business in their own

right. We trade with local businesses and are very much part of the community. Founded in 1995 by a group of dedicated professionals, the TaxAssist Accountants franchise is based on a concept that was, and still is, fundamentally simple: to bring first class professional services to the small business owner.

OUR BACKGROUND

TaxAssist Direct Ltd was founded in 1995 to operate as a franchisor company with the aim of developing a network of franchise owned outlets delivering accountancy and tax services to small businesses throughout the UK.

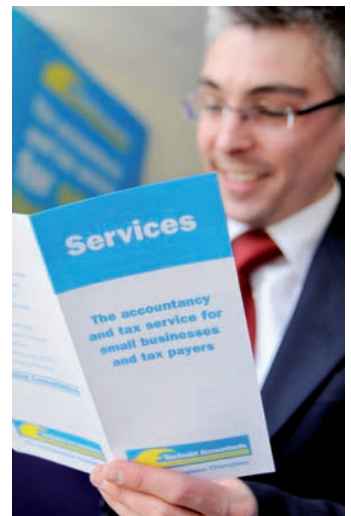
We recognised that there was, and increasingly is, considerable demand in the marketplace for basic accountancy and taxation services for non-incorporated businesses and small limited companies. In addition, with the advent of Self Assessment, TaxAssist Direct Ltd allowed a demand for tax returns for the self-employed client to be met cost-effectively.

TaxAssist Direct Ltd appointed its first franchisee in July 1996 and through consistent recruitment now has a regional network of 185 accountancy practices across the UK.

The support centre is based in Norwich and is fully staffed with the services of qualified accountants, training, and marketing and administration personnel.

OUR CLIENTS

Our network supports over 35,000 personal tax payers and small business owners including sole traders, partnerships and small limited companies. Establishing a network that focuses solely on smaller businesses, we are targeting a market that has a need for our services whilst operating from key shop-style premises or office-based locations making us far more visible and accessible.



OUR BRANCHES

We have over 200 outlets across the UK, 125 of which are shops. Through retailing accountancy services, our intention is to depart from the look and characteristics of traditional accountancy practices.

Our shops provide modern, accessible and welcoming locations for our small business clients allowing them to access our services at their convenience.

INTERNATIONAL OPERATIONS

In 2009 we established a Master Franchise operation in the Republic of Ireland and continue to build on our success through the implementation of our





International Development Strategy in conjunction with UK Trade & Investment and we are now in a position to offer our Master Franchise Rights to selected international markets.

Whilst there are many differences between the UK and our target countries, both cultural and legal, there is one constant – every country has a high number of small businesses and tax payers that are in need of our services!

INDUSTRY RECOGNITION

In January 2011 TaxAssist Accountants were recognised by Accountancy Magazine as one of the Top 50 networks being ranked as the 28th largest network with sales of £16.4 million. We were one of

just seven firms that saw double digit growth in sales for the period with the average growth being just 3%.

In 2010 our Business Development Director of just four years has been named as Marketing Person of the Year by the 2020 Innovation Group.

The British Franchise Association and HSBC announced TaxAssist Accountants as the Gold winner at the Franchisor of the Year Awards for 2010. The awards, presented at the bfa annual conference in June 2010, aim to highlight outstanding business acumen, passion and achievement of franchise businesses across the UK and we were up against tough competition with household names including McDonalds and Dominos Pizza.

BRAND INTEGRITY

We provide training, helpdesk support, technical audits and a mandatory CPD programme to ensure that our network delivers the high level of service that our small business clients expect.

Through the TaxAssist Training Academy we provide our franchisees with the training they require to run a successful accountancy practice. We provide 33 days

initial training and ongoing courses including accountancy, taxation, social networking media, business development and marketing.

From working from home when Fig Norfolk was first launched, to shop fronts and an international presence, TaxAssist Accountants has developed enormously over the last 10 years and, as with Fig, continues to evolve to offer the best possible service to our clients.



Sponsors could make Tour of Britain a racing certainty

Norfolk hopes to host a stage of the Tour of Britain cycle race for a second successive year but much depends on the support and sponsorship from the business world.

Financial services companies are among those being urged to promise their backing for an event which brought a £5.4m boost to the county's economy.

Around 200 businesses along the 117-mile route helped promote the event last year and some held their own special promotions.

There was an estimated live audience of 130,000 for the professional race as it snaked its way across the county from Kings Lynn to Great Yarmouth. The tour also brought invaluable publicity with national and international media coverage, including a television broadcast seen by three million people worldwide.

A recent report suggested that nine out of 10 people would like to see the Tour return this year.

Ann Steward, Norfolk County Council's cabinet member for sustainable development,

said it had been a fantastic event, well supported and great for the Norfolk economy.

"It would be incredible if we could get businesses behind us to get it back as we cannot put it on again without their sponsorship," she said.

She thought the success of the 2010 event would have alerted many businesses to the opportunities the tour

presented and both Sweetspot (the organisers) and the council were keen to explore the potential for local companies to play a greater part in helping to secure a stage this year.

For more details contact Fiona Roberts, Tour of Britain Project Manager at fiona.roberts@norfolk.gov.uk or call 01603 222096.



Horoscope Exclusively forecast for fig by Jane Sunderland

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

ARIES [21 March – 20 April]

Coincidences and surprises come thick and fast. They may well shatter safe havens but, if you have the eyes to see and the courage to take up the exciting challenge, are nonetheless bringing you heaven-sent opportunities to show a new face to the world. Things really kick off in April, putting you in the possibly uncomfortable position of having to weigh up both your responsibilities and your obligations to others in the light of this almost irresistible drive to break new ground. Don't panic. Your independent fiery spirit will lead you to fortunate and profitable new territory.

TAURUS [21 April – 20 May]

Although life circumstances continue to test the comfort of the relationship between the demands of your daily duties and your inner ideals and imaginings, the prognosis for the next few months is good. Forces are conspiring to build up to a creative and probably profitable period in May that finds you with the vision, talent and determination to do Great Work. Apply yourself obsessively to what then fascinates and obsesses you and you can move mountains as well as forming life changing relationships and doing world changing deeds – even if your world is a small one!

GEMINI [21 May – 20 June]

Exciting new connections perk you up and bring a breath of fresh air to your social life. Accept all the invitations coming your way and follow the synchronicities, even if at first they seem too far out or unconventional. They hold the promise of growth opportunities for you; opportunities that your restless soul is in need of if you are to become all that you might be. The new plans, projects and movements that result have the potential to stir up powerful forces of change in your immediate world but rest assured that only old worldviews that are truly redundant are threatened.

CANCER [21 June – 22 July]

Keep your hard hat handy! Your sign is currently being directly targeted by powerful cosmic influences that are guaranteed to bring about change. But do not doubt that in the face of betrayal or loss, a new heroic spirit will ignite within you, leading on to a more individual and independent role. Events in April open the floodgates and demand that you put yourself out there in a new role or a different way but by May you should be hard at work within an energetic and supportive network that brings you to a deeper wisdom and understanding. It's who rather than what you know that counts.

LEO [23 July – 22 August]

The Spring equinox sounds the starting pistol on what promises to be a most opportune few months. Look ahead. Get out your binoculars and scan the horizon for the opportunity to apply existing skills in new arenas or to develop parts of you that life has so far neglected. Disturbing situations or revelations in your workplace are likely to prompt the eruption of a new vision, which it is your job to carry forth into the world. Look for the big lucky break in April. Go where you have never gone before. Have confidence and you will not regret it.

VIRGO [23 August – 21 September]

Life is showing you the benefits of surrendering control! Although abandonment can be ecstatic, it obviously may not be very comfortable when you feel unheard and cannot influence events as you might wish. Try to be sensitive to whatever is being given for therein lies a treasure! Unexpected financial windfalls may be part of it but so too is a covert invitation to start investigating aspects of life whose mystery has been hidden. By May very fortunate influences have locked in to you – you'll be working hard, using innate skills to sow some exciting seeds for a profitable and productive future.

LIBRA [22 September – 22 October]

The end of March brings you face to face with a testing time, one in which your values of justice and reciprocity in all of your relationships is challenged. Rebelliousness or what you interpret as irresponsibility in others is fate's way of demonstrating where you have compromised your own self-expression in service of what you have perceived as your obligations to others. It could be time for a big rethink. Loosen your grip on the reins of control a little and you may be surprised at the positive results that start flowing your way. You may even find yourself carried away on a renewed tide of passion!

SCORPIO [23 October – 22 November]

Unexpected reorganisations and revolutions in the daily routine put you on your toes and bring out a side to you that few suspect. When the unexpected arrives like a bolt from the blue, it's time to explore different methodologies and to develop new techniques. Draw on deeply held beliefs and put some of your ideals and imaginings into practice. You'll find the folks you need are drawn to your side so that by May you should find yourself reassured by the pleasurable help and support around you, that enables you to influence your world powerfully and act with a great deal of influence.

SAGITTARIUS [23 November – 20 December]

This is a year of fun, self-expression and speculation. Those folks and activities that kindle fires of enthusiasm within during late March and April should be cultivated if you want to capitalise on this fortune. Have the confidence to show who you are and what you're capable of, even though you may be understandably wary about negative judgements from friends and colleagues. Put your skills and talents to work; do your creative thing and by May you should be reaping a very productive and enriching harvest. Money luck then is looking particularly beneficent.

CAPRICORN [21 December – 19 January]

You have the depth and inner strength that can survive even the harshest of metaphorical winters. This Spring is unusually significant for you; aspects of your character that have been hidden come bursting into consciousness like new buds opening! Feelings of irritation with the old and restlessness for difference must be attended to and, eventually, acted upon. Your home base and family could well be the arena within which this drama is played out and unexpected revelations or removals will be par for the course. However, therein lies your chance to do it and be it different.

AQUARIUS [20 January – 18 February]

Communications chaos characterises this Spring. Computers are plagued by gremlins, unexpected news throws you off balance, electric faults sabotage your best laid plans. The world is veritably buzzing! But there is meaning to all of this. New patterns of connectivity are beginning to form; new interests and awarenesses are taking shape. As long as your mind remains open to otherness and willing to learn, you could use this potentially productive time to enliven both your thinking and your environment through the magic of cross-fertilization with other kindred spirits.

PISCES [19 February – 20 March]

Your money, financial security and possessions are the focus of the current powerful cosmic activity. Your material values are due for change and development, so any unexpected events should catalyse a rethink and re-evaluation. From the equinox, through April, you should stay attuned for the whisper of new possibilities that will improve your material growth prospects. If this means taking a leap into something new, then have the faith to go where you have never gone before, even if this means renegotiating a commitment or obligation to someone else.

Aviva and The Citizenship Foundation give young people the Chance to be Chancellor

Since 2007, Aviva have worked with The Citizenship Foundation to deliver 'Paying for It'. This educational programme forms part of Aviva's Corporate Responsibility activity and takes economic citizenship into schools nationwide. It addresses the economic elements of the citizenship curriculum and encourages young people to think about issues of financial and social importance.



Jamie Ellis meets George Osborne, Chancellor of the Exchequer

In 2010, the 'Paying for It' material, was delivered with the help of over 100 volunteers from 8 Aviva sites in the UK taking advantage of the company's 21 hours annual paid leave for voluntary work. In Norwich, this has included the Hewett School, Framingham Earl High School and City College Norwich. The resources are also made available for teachers to download for free from payingforit.org.uk, a facility that enabled over 3,000 lesson plans to be downloaded during the year.

Competition which encourages young people across the UK to get to grips with the Budget and give their perspectives on the UK economy. Entrants, aged 14-18, are asked to review and prioritise a series of policy options, similar to those faced by the government, as well as justifying their choices.

In 2010, the competition winner and runners up got the chance to meet Chancellor Osborne and discuss their

views on the economy as part of the awards ceremony held at HM Treasury. Aviva Marketing Director Gary Price said: "We were delighted that the Chancellor was able to show his support for this programme. As a major financial services company, Aviva believes in the value of financial education programmes. In economic times like this, they're vital."

The 2010 winner, Jamie Ellis, 17, from Merchant Taylors'

School, in Middlesex, said: "Chance to be Chancellor allowed me to express my own thoughts and meet in person the people who make the decisions. It was amazing to meet the Chancellor and speak to him about the policies I suggested in my entry."

The 2011 competition launched in January and will remain open until 4 March. Hosted online (chancetobechancellor.org.uk), this year we are collating all responses to create the first ever *Youth Budget*, which will be presented to HM Treasury a week after the Budget. The competition has been supported by Chloe Smith, MP for Norwich North, who said: "Good financial and economic understanding is vital for young people. It's what allows you to be part of the world around you. I am passionate about young people being involved in politics and society, so I urge people to sign up to this competition."

A key part of this initiative is the Chance to be Chancellor

TAKE PART IN THE YOUTH BUDGET



For more information e-mail cccc@aviva.co.uk

Bright Ideas wanted for Climate Week

Could a team from your business come up with a brilliant idea and a great plan of action in just one day? Do you have what it takes to win the Climate Week Challenge? Two challenges during climate Week (March 21st – 27th) can help you do just that!

The main Climate Week Challenge takes place on the first day of Climate Week. It will involve thousands of people in schools, colleges and workplaces all over the country simultaneously tackling the

same task on the same day.

The challenge will be revealed online at 9am on Monday 21 March 2011, and needs to be completed by 2pm.

There are six age categories, with different levels of sophistication expected from the entries, but everyone – from primary pupils to senior managers – will rise to the same core challenge. No preparation is required – a table to work at is all each team needs.

Tom Oxley, CR Manager at Aviva – Climate Week supporting partners – said: "This is a brilliant way of taking part in a new national occasion. It is free, and designed for teams of four to six. So any organisation can enter any number of teams. There's also the mini challenge which can happen any time during the week."

Mini challenge

There's also a Mini Challenge during the whole week which

takes no longer than an hour to complete. It is designed for teams of up to six people. No preparation is required and the exact Climate Week MiniChallenge will also be released at 9am on Monday 21 March 2011.

Winners will be selected by Climate Week so log on today and register your company at www.climateweek.com

New Anglia plans to prosper

The New Anglia Local Enterprise Partnership is out of its cradle and taking its first tentative steps towards reality.

And the first goal is to persuade as many people and businesses as possible to make their feelings and ideas known as the new LEP goes about its challenge of driving forward the local economy.

New Anglia represents Norfolk and Suffolk which will work together, with the support of civic leaders, to

build a better economic future for both counties.

Fig Director Marjorie Eade was at the group's first event at the University of East Anglia in January when there was a good attendance with many people putting forward valuable thoughts and ideas during various workshop sessions.

"I was there as I wanted to ensure that the new body is aware of the importance to the economy of the financial

industry," she said, adding that she was looking forward to working closely with the LEP. "It's important for all financial business leaders to bring their thoughts to the table."

Further discussions on the LEP took place at the Lord Mayor's Reception.

Over the coming months, under the Chairmanship of Andy Wood, Chief Executive of Adnams, and Peter Barry, Managing Director of Pasta Foods, work will go ahead on a business plan which incorporates a desire for new businesses and new jobs at the heart of LEP's work. It will take on board ideas from the UEA meeting and expects further get-togethers to sound out opinions and to report

progress.

The LEPs are being established as Parliament seeks a real power shift away from central Government and quangos and towards local communities and local businesses who really understand the barriers to growth in their areas – and the ways they have been tackled.

Many more ideas and contributions will be welcomed and businesses which have not already been involved can log on to www.newanglia.co.uk to register and add a voice to the thousands of others who have already shared their views on what can be done to bring the two counties an expanding and prosperous future economy.

NEWANGLIA

Local Enterprise Partnership
for Norfolk and Suffolk

Mills & Reeve Editorial

Proposals for new client money rules

1 February 2011 marked the end of the transitional period for the implementation of the Consumer Credit Directive by six sets of regulations. All those involved in lending money or making credit available to customers should ensure they are familiar with the obligations placed on them by the Consumer Credit Act and these new regulations. These regulations contain a number of important changes to this legislation, not least as they

severely restrict the availability of the useful 'high net worth' exemption under the Consumer Credit Act. They also introduce a fundamental requirement on creditors to have in place a number of new company policies in place to govern their dealings with customers.

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

MILLS & REEVE

Santander develops new agency links with Howards

Santander has opened four new banking agencies in Norfolk, working in partnership with Howards Financial Services.

They are at Thorpe (Plumstead Road), Hellesdon (Aylsham Road), Poringland (The Street) and Gorleston (High Street).

Howards' Chief Executive, Shane Hull, explained that the development had created a number of financial services jobs in Norfolk with the potential for more this year as Santander grew the network.

The new link-up followed the withdrawal of Halifax banking agencies across the country

in November and closure of Nationwide agencies nationally in December.

Mark Hixon, Director, Santander Agency Distribution, said that after the decision of the Lloyds Bank Group to close its 265-strong agency network, they assessed which of its Halifax agencies represented a suitable fit with Santander's existing network - and also had the largest Halifax savings customer base. Howards' offices fell into that category.

The new Santander agencies can provide a full range of competitive banking services.

Norfolk businesses battle it out at UEA Sportspark

Companies from across the Norfolk region will converge on the UEA Sportspark on Friday 10 June 2011, as the venue plays host to the 3rd Active Norfolk Fit4Work Corporate Games.

The event, sponsored by Swiss Re, offers a unique opportunity for staff and clients to pit their teamwork and sporting skills against teams from other local businesses.

The Fit4Work Corporate Games promises to be an action-packed day, providing firms with valuable opportunities to network and

promote themselves to potential customers. Competitors will take part in ten activities throughout the day, ranging from golf to archery and dodgeball, in teams of five and above.

Having forged a strong bond with Active Norfolk, Swiss Re is proud to be associated with the games. "Through our sponsorship of the Corporate Games for the last two years we have developed a great relationship with Active Norfolk, who have supported opportunities for our staff to take part in various activities with the aim of improving their wellbeing," said Matthew

Burrell, chairman of Swiss Re's Norwich Community, Sports & Social committee.

As well as the opportunity to meet with other local businesses, the Corporate Games are an ideal opportunity for staff to spend time together outside the office. However, the benefits don't stop there. With studies showing that physically active staff take around 27% fewer days off sick, there is a real business case for encouraging employees to be active. This event presents an opportunity to introduce them to a wide range of activities.

Shelley Starkings, Project Officer at Active Norfolk, says, "There are activities to suit all abilities at the Fit4Work Corporate Games, giving everyone the chance to shine. You just need bags of enthusiasm and a good team spirit to prove that your team is just as good in the sports hall as they are in the boardroom!"

For more information on the games visit www.activenorfolk.org/corporate or contact Shelley Starkings on 01603 731564 or Shelley.starkings@activenorfolk.org



Advice panel launched to support research park businesses

Special advisors will be offering a helping hand to businesses and start-up organisations locating at Norwich Research Park (NRP).

NRP Innovation Centre, which provides top quality facilities for science-related businesses, launched its Professional Advisors Panel drawn from specialist firms. They are making themselves available to provide tenants, and those considering starting a science-related business, with a range of free business advice services.

Fig Director Marjorie Eade attended and took the opportunity to meet with other representatives from the research park. Consequently she will also be discussing with Dr Jonathan Clarke how

to ensure other developing businesses on the park can seek the finance they need.

Members of the new advice panel are drawn from firms specialising in services as diverse as law, finance and IT to marketing, intellectual property and innovation. Among them are financial firms Finance East and NatWest Bank.

NRP Innovation Centre project co-ordinator, John Irving, said: "There is an increasing number of tenants at the Norwich BioIncubator and the NRP Innovation Centre. Each will be able to benefit from all manner of business advice from panel members, all of whom are well suited to working closely with the specialist demands of start-up, small and expanding

organisations."

A monthly programme of free-to-attend presentations and advice clinics has begun with businesses and organisations on, or considering moving to, the NRP invited to attend, along with other small and medium sized businesses throughout Norfolk.

The next is on Thursday 24th March with sessions which include Lees, on what businesses should be getting from their accountants, to NatWest, on how it can help small and medium sized businesses. For more details contact Karen Brown at Karen.Brown@nrpic.com or telephone 01603 274402.



Company Secretary post

PRINCIPALSHIP

Company Secretary/Clerk to the Corporation Ref: 3108

£29,538-£37,317pa, 29.6-37hrs per week pro rata (hours to be agreed with the successful applicant), permanent

This post will help develop City College Norwich's exciting and innovative proposals for developing a Federation of institutions in the county.

This post works closely with the Chairman of City College Norwich Corporation and Chairman of City Academy Norwich to advise the Governing Bodies and their committees on the proper exercise of their powers. You will have experience in a legal, local government, educational or corporate

environment and have the ability to prepare briefing papers and interpret legislation and legal documents. If this is you we would like to hear from you.

City College Norwich is a progressive college of Further and Higher Education. We have a clear focus upon the skills agenda and deliver a broad base of provision including academic, vocational and professional courses.

One of the College's key strengths is in employer engagement. The College is now involved with seven National Skills Academies, in Financial Services, Creative and Cultural Skills, Manufacturing, Hospitality, Retail, Renewables and Enterprise.

We are looking for committed, passionate individuals who want to work in a stimulating and challenging environment and aspire to being the best.

Closing date for applications: Friday 11th March 2011 (5pm).

To apply online visit www.ccn.ac.uk and select the vacancies tab. Alternatively to request an application pack please contact Human Resources on jobs@ccn.ac.uk or **01603 773 009**.

City College Norwich welcomes applicants from all sections of the community and is committed to safeguarding and promoting the welfare of young people and vulnerable adults and expects all staff and volunteers to share this commitment.



N & P chief to retire

Matthew Bullock is to step down as Chief Executive of the Norwich and Peterborough Building Society after 12 years at the helm.

His retirement comes after a demanding period for the society during the recession and facing problems arising from the collapse of investment firm Keydata in 2009.

Mr Bullock, 61, admitted that Keydata had dominated much of his last 12 months.

“Yet over the last 12 years, it has been providing personal service, and engagement with the needs of members and staff, which have been my over-riding passions, and which I shall miss.”

But he felt that having steered the society through many changes, including the worst of the financial crisis in 2008/09, it was an appropriate

time to go.

Chairman Gordon Horsfield recorded the board’s appreciation of Mr Bullock for his commitment to the society and its members. He had introduced many significant and innovative changes.

Mr Bullock, who had previously spent 24 years with Barclays Bank, will stand down when a successor is found.



Financial advice shake-up

Major changes in financial planning and advice regulations could lead to a dramatic shake-up in the way the business operates.

Carl Lamb, Managing Director of Norwich-based Almayr Green Independent Financial Advisers, welcomed the Retail Distribution Review which takes effect from December 31, 2012. He predicted that many small firms would be forced out of business by soaring costs but believed the reform would result in a smaller number of operators providing a better service.

Already Norwich and Peterborough Building Society has said it will stop its own independent advice service, with its planners becoming Aviva tied agents. Barclays’ announced it would no longer offer financial planning services.

“I anticipate a shrinkage of about 20%, with lots of

businesses closing or merging,” said Mr Lamb. “Since the beginning of the year I have been approached by five firms asking if Almayr Green would be interested in buying them.”

Classes will resume at the National Skills Academy in Norwich from March leading to a Level 4 qualification designed to meet the requirement of the RDR. Fig was key to getting them established.



Virgin’s major step into high street banking



Virgin Money will strengthen its bid to become a significant high street bank by opening four new bank branches this year.

One will be in Norwich, where the company was founded, and the others in London, Manchester and Edinburgh.

The bank wants to sign 50,000 customers in the first year and, once the business is up and running, expects to open a new branch every month, building towards a total of 70

in the first five years.

Jayne-Anne Gadhia, Chief Executive, said the firm would be a significant banker within 18 months and its assault on the high street would combine a revolution in banking with the evolution of banking products. They would also reintroduce good products which had fallen by the wayside.

She said market research had put Virgin well ahead of Tesco which has plans to open bank

branches in its stores.

Virgin already had three million customers across a range of products and business was growing and was profitable. It gave them a good base to build on.

“We have significant investment capital from Wilbur Ross and we are currently building and developing our own systems to really make an attack on high street banking,” she added. “We want to do everything right

and we want to give people a bank of the future.”

She said that Virgin’s failure to buy up Royal Bank of Scotland branches being sold off under divestation rules had not set their plans back but that it was a loss to competition on the high street. – and competition was something they felt strongly about.

Visit www.fignorfolk.com for further information.

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

'HOW TO MOTIVATE YOUR TEAM'
Includes full English breakfast
02 March 2011
07.45 - 09.30
Barnham Broom Hotel
Honingham Road
Norwich NR9 4DD
First visit free of charge, thereafter
£23.50 inc VAT
Larking Gowen
0845 450 2476
www.larking-gowen.co.uk
bbf@larking-gowen.co.uk

HOW TO GET YOUR MESSAGE ACROSS TO WIN NEW BUSINESS
7 March 2011
09.30 - 16.00
Broadland District Council
1 Yarmouth Road, Thorpe St Andrew
Norwich NR7 0DU
£80
Broadland Council Training Services
0800 389 1113
www.broadland.gov.uk/trainingcourses
business@broadland.gov.uk

PFS REGIONAL CONFERENCE
08 March 2011
08.30 - 13.00
De Vere Dunston Hall
Ipswich Road
Norwich NR14 8PQ
FREE for affiliate CII members, non members £60
The Personal Finance Society
Paul Myers
paul@myers-group.co.uk
www.thepfs.org

CRIME PREVENTION
Presented by Gail Kevern & Brian Moore, Norfolk Constabulary
8 March 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

CHAMBER HR FORUM
8 March 2011
14.00 - 17.00
Dunston Hall Hotel
Norwich
£25 (members), £50 (non-members)
Norfolk Chamber of Commerce
01603 625977
www.norfolkchamber.co.uk

MONTHLY TAX REVIEW
9 March 2011
17.00 - 18.30
c/o Grant Thornton UK LLP
Kingfisher House, 1 Guilders Way
Norwich NR3 1UB
£50 plus VAT
Matthew Hutton
Chartered Tax Adviser
01508 528388

HOW BETTER PURCHASING CAN HELP YOUR ORGANISATION
Presented by Clarke Willis, Chief Executive, Anglia Farmers Ltd

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

WHAT SHOULD YOU BE GETTING FROM YOUR ACCOUNTANT
For SME's 1400 - 1630 Professional Advisor Clinics
24 March 2011
12.30
NRPIC
Norwich Research Park
Colney Lane, Norwich NR4 7GJ
FREE to SME's
NRP Innovation Centre
Karen Brown
01603 274402
karen.brown@nrpic.com

SOLICITORS' ACCOUNTS RULES
Presented by Mike Ulrich
29 March 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
01908 248179
www.icaew.com/eastengland

ANNUAL ACCOUNTING UPDATE
Presented by Charles Gubbins, Kaplan Hawksmere
5 April 2011
09:00 - 17:00
University of East Anglia
Sportspark
Earlham Road
Norwich NR4 7JT
£100.00 plus VAT
The Institute of Chartered Accountants in England & Wales
01908 248179
www.icaew.com/eastengland

P11D & YEAR END COMPLIANCE
Presented by Cathy Rouse, Baker Tilly
07 April 2011
16:30 - 19:30
University of East Anglia
Sportspark
Earlham Road
Norwich NR4 7JT
£100.00 plus VAT
The Institute of Chartered Accountants in England & Wales
01908 248179
www.icaew.com/eastengland

CLAIMS LITIGATION
Presented by Stephen King, Just Law (Amlin UK)
12 April 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

EXAM MASTERCLASS:
Exam preparation and technique
13 April 2011
18.00 - 19.30
Kaplan Financial
74 St Faiths Lane
Norwich NR1 1NE
FREE
Kaplan Financial
Caron Betts -
caron.betts@kaplanfinancial.co.uk
01603 617638

DAY CONFERENCE
Presented by Giles Mooney
14 April 2011
09.00 - 17.00
King's Centre, King Street
Norwich NR1 1PH
£110.00 including lunch
The Chartered Institute of Taxation
Stuart Wright 01842 754166
snhwright@gmail.com

AGM followed by VAT online filling
20 April 2011
18.15 - 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

ANNUAL GENERAL MEETING
26 April 2010
12.30 - 13.30
Marsh UK
Victoria House
Queen's Road
Norwich, NR1 3QQ
FREE
The Insurance Institute of Norwich
Judith Little 07918 138986
judith@fitzgeraldconsulting.co.uk
www.cii.co.uk/norwich

LLPs: LEGAL & ACCOUNTING ISSUES
Presented by Mike Ulrich
27 April 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
01908 248179
www.icaew.com/eastengland

RECRUITMENT AND SELECTION
6 May 2011
09.30 - 16.00
Broadland District Council
1 Yarmouth Road, Thorpe St Andrew
Norwich NR7 0DU
£80
Broadland Council Training Services
0800 389 1113
www.broadland.gov.uk/trainingcourses
business@broadland.gov.uk

BUDGET UPDATE
Joint event with ACCA
10 May 2011
18.30 - 19.30
The Curve, The Forum
2 Millennium Plain
Bethel Street, Norwich NR2 1TF
FREE - refreshments and buffet will be served
The Association of Accounting Technicians
Paul Brent
01502 514396

ANNUAL TAX SEMINAR
10 May 2010
09:30-17:00
Sportspark, UEA
Earlham Road
Norwich NR4 7TJ
£80.00 plus VAT
The Institute of Chartered Accountants in England & Wales
01908 248179
www.icaew.com/eastengland

EMPLOYING FOR THE FIRST TIME
17 May 2011
09.30 - 16.00
Broadland District Council
1 Yarmouth Road, Thorpe St Andrew
Norwich NR7 0DU
£80
Broadland Council Training Services
0800 389 1113
www.broadland.gov.uk/trainingcourses
business@broadland.gov.uk

INHERITANCE TAX & TRUSTS
Presented by Lesley King (joint meeting with STEP)
17 May 2011
16.00 - 19.00
Park Farm Hotel
Hethersett
Norwich NR9 3DL
£40.00
The Chartered Institute of Taxation
Stuart Wright 01842 754166
snhwright@gmail.com

DEVELOP YOUR CONFIDENCE AND IMPROVE YOUR PROFESSIONAL IMAGE
20 May 2011
09.30 - 16.00
Broadland District Council
1 Yarmouth Road, Thorpe St Andrew
Norwich NR7 0DU
£80
Broadland Council Training Services
0800 389 1113
www.broadland.gov.uk/trainingcourses
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Biba's Young Broker award opens for nominations



The British Insurance Brokers' Association (Biba) is now inviting nominations for the 2011 Biba Young Broker of the Year award.

The award, which carries a cash prize of £1,500, is now in its tenth year and is designed to recognise young brokers for

their outstanding performance. According to Biba, it also encourages commitment to the future professionalism of the insurance industry.

The deadline for entries is Thursday 31 March 2011 and the prize will be presented on 11

May at the 2011 Biba conference. Last year the Young Broker of the Year Award went to Victoria Parry of Norwich brokers, Hugh J Boswell Ltd. Victoria was recognised for her outstanding achievement for the firm and her passion to win business and help growth.

Foolproof to join forces with Flow Interactive



Norwich based web usability business Foolproof is to join forces with Flow Interactive, which specialises in user-centred design, customer experience strategy, user research, usability testing and auditing and training services.

Partner Tom Wood said: "Flow is a company that we've

admired for as long as we've been in business at Foolproof and in recent years we've got to know them pretty well.

"In our sector most of the main agencies probably consider each other 'Frenemies'. Technically, we're competitors but there's plenty of work meaning that

competition rarely becomes fierce or unpleasant. Broadly we all know that we're pulling in the same direction, trying to create a positive change in both business and society.

"What do we – and our clients – get out of this? I'd sum it up in two words: bigger and better."

Proxama acquires Hypertag



Proxama, the Norwich-based leading developer of mobile contactless payments and near field communications technology, has acquired proximity marketing specialist Hypertag.

Proxama will retain the Hypertag brand in the deal as

well as incorporating members of the Hypertag senior management team and key staff into the new set-up. Neil Garner will hold overall responsibility for the group

He said: "2011 promises to be a very exciting and fast-moving

year for mobile phone usage. The joining together of Proxama with Hypertag is a most natural fit and we now have an established platform to bring a sea-change to the use of mobile phones as the most valued payment and information tool in people's hands."

Smith & Pinching May Ball



The Smith & Pinching Charitable Trust May Ball will be held at the Marriott Sprowston Manor Hotel & Country Club on Saturday 21st May 2011.

The annual Charitable Trust Ball has been a great success,

with businesses attending from across the region. First held in May 2005, the May Ball has now become a well established event, with ticket sales reaching capacity months before the event takes place. Guests enjoy a five

course dinner with dancing to live music well into the early hours.

Since the Trust was launched in 2005, it has donated £159,131 to a wide variety of deserving causes.

R&Q Norwich Rendez-Vous



Norwich will play host to 'risk carriers' from across the globe in June when R&Q hosts its 15th Annual Norwich Rendez-Vous.

The Commutations Rendez-Vous will once again take place in St Andrew's Hall, which will;

be kitted out with individual booths to provide offices where delegates can conduct their global business in private.

Recognised as one of the premier events for the legacy industry, the event will see some 300 run-off and live

market practitioner and service providers welcomed to Norwich.

The event is organised by the R&Q office in Rose Lane, Norwich which was previously Cavell Management Services.

