

Winter 2012 Issue 107

Norwich's independent financial voice

Student convention captures world of financial services

In this issue...

Fig's third Student Convention again gave an invaluable insight to those interested in the sector as a career path

Norwich Chartered Financial Adviser is named UK's Number One at Personal Finance Society's Chartered Awards

Norfolk finance companies make an impact on the first Top 100 guide produced by the Eastern Daily Press and East Anglian Daily Times

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Funding may be available.

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be posted on the Fig website when available

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or call the National Skills Academy
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For information about courses at
the University of East Anglia,
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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.

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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.

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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.

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A frantic year but with a firm focus on the future

The future may not be ours to see – but that is why it must remain at the forefront of our minds. We cannot change the past, we can respond to the challenges of the present but we have time to prepare for a buoyant future. That is why I've been striving to stimulate maximum interest in financial services from people with the potential to help shape its future – ambitious and enterprising young people coming out of education and looking for a fantastic career.

Our Student Conventions epitomise that aim. They allow students to come face-to-face with the real world of finance and its people to see and hear for themselves what it is all about. Their enthusiastic feedback would be reward enough but our event has rapidly developed over the years and now we see it extend into a highly successful joint event with UEA for their own undergraduates. We had the compliment of Ann Steward, Norfolk County Council Cabinet Member for Economic Development, opening and getting involved in this year's Convention. Many employers joined in and pledged to come back for more. And we've been able to add our support to the Norfolk Apprenticeship initiative.

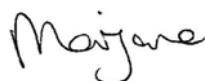
Next year's Convention and the joint UEA event will be on Tuesday October 15th. Employers and schools can sign up now at: www.fignorfolk.com/content/student-convention/

This is our future.

But there have been many other Fig success stories over a hectic 12 months. Among them we've:

- Hosted financial services representatives from UKTI, the Square Mile and across the UK at the National Skills Academy
- Promoted Norwich at the City of London financial industry briefing course event for UK embassy and diplomatic representatives from across the world
- Been directly involved in the new Norfolk MPs and business group leaders forum and kept financial services on its agenda
- Taken part in institute AGMs, seminars and events across the region including the ACCA, Pensions Management Institute, the CISI, the CII and the IoD
- Participated at the 2012 TheCityUk debate in London with businesses and organisations from the Square Mile.

Here's hoping for a happy and more prosperous New Year. And if there are any seasonal ghosts, let's focus on the one for Christmas Yet To Come.



Marjorie Eade
Editor



Convention captures true world of financial services



Ann Steward, Cabinet Member for Economic Development at Norfolk County Council, who jointly sponsored the convention

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I'm sure every student at the exciting and informative convention took something away with them and will look on it as an important milestone in their career. There was a wealth of information about the qualifications and personal qualities needed to work in the financial sector.

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Young people's preconceptions of financial services were swept aside as Fig's third Student Convention again gave an invaluable insight to those interested in the sector as a potential career path.

There was praise from Ann Steward, Cabinet Member for Economic Development at Norfolk County Council, which sponsored the event, for the way Fig had used experience and feedback from two previous conventions to further develop the 2012 Convention.

The message is clearly getting out. Two students who had not been able to book through their school were driven in from Diss by a parent at the last moment so that they could absorb the benefits. Feedback suggests they were delighted with the invaluable experience.

No one needs to risk missing out next time as bookings are already being taken for the 2013 Convention – again at the National Skills Academy for Financial Services, on Tuesday October 15th.

“I'm sure every student at the exciting and informative convention took something away with them and will look on it as an important milestone in their career,” said Ms Steward. “There was a wealth of information about the qualifications and personal qualities needed to work in the financial sector, one which has much to offer for the future. Despite a tough few years for the economy, the financial sector in Norwich is growing and I believe we will see many more businesses starting up or being attracted to our city.”

Around 60 students and teachers attended the Convention at the Academy's conference centre, City of Norwich School, Hewett, Wayland Academy (part of the Ten Group) and City College Norwich being among those represented.

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The Convention clearly demonstrates the wide variety of interesting career choices there are on offer in financial services across Norfolk and beyond.

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The event started with the exciting Money Circus by pfeg (Personal Finance Education Group), a finance education organisation, with Ring Master Richard Kwiatkowski at the helm. Activities included quizzes and games to help develop students' skills in their own personal finance. A 'speed-dating' session allowed students 10 minutes talking face to face with representatives from each employer to discuss specific details on life in financial services.

Foundation degree graduates described their personal experiences studying at City College or UEA and getting a job – while Apprenticeships Norfolk outlined the attractions of the apprenticeship scheme.

City College filmed parts of the event to be shown later on the website: fignorfolk.com

Fig's 2012 Careers Directory was launched and used in the speed-dating for background on participating employers and for students' notes. Filled with useful contacts and information, it will also be distributed to high schools throughout Norfolk for use by pupils and as a resource for the careers library.

"It was once again a very enjoyable event and the Marsh team welcomed the opportunity to share career choices within the financial services sector with the student delegates," said Amanda Browne, HR Leader for the Convention's corporate sponsor Marsh. "The Convention clearly demonstrates the wide variety of interesting career choices there are on offer in financial services across Norfolk and beyond."

Fig Director Marjorie Eade added: "It was excellent to have such professional guidance from across the industry for so many interested young people. We intend to continue developing the Convention to ensure students realise what a golden opportunity the financial world can offer them – and how they can take it."

As well as Marsh, employers taking part included Admin Re, Aviva and Alan Boswell. There was also full support from City College.



UEA students inspired by new joint convention

The first ever Fig UEA Student Convention proved that you cannot get enough of a good thing. Based on the established format of the Fig Student Convention for schools, and held later on the same day, the event was a resounding success. There were 49 students taking part and all but one said afterwards that they were more likely to join the financial sector as a result of the event.

Representatives of all the employers involved – including event sponsors Marsh along with Swiss Re, PricewaterhouseCoopers and Alan Boswell – said the event met their expectations and they wanted to return next year. The convention will take place on 15th October and bookings are already open.

The success of the joint UEA/Fig Convention delighted David Dowdeswell-Allaway, Employability Officer and Lecturer in Business Skills Development for the UEA's Norwich Business School. He was convinced Business School under graduates would benefit from such an event.

Amanda Browne, HR Leader for sponsors Marsh, said: "Extending the concept of the Convention allowed even more bright and ambitious young people to discover the many varied and exciting opportunities there are for them in financial services."

The Convention, held in the UEA's Thomas Paine building, followed a similar programme to the schools event with the pfeig Money Circus followed by 'speed dating' sessions for students with potential employers and UEA Careers Adviser Antony Cotterill was also on hand to offer advice.

Fig Director Marjorie Eade said: "I share the enthusiasm of the UEA, students and employers for this new event which captured the imagination of everyone taking part. The feedback was evidence enough of how much the students felt they gained from the first-hand experience and information on offer during the evening. And even more significantly, how much more likely they now are to consider a career in finance."

Among student feedback responses were:

"I know more about the companies in Norwich now. They are friendly people I want to work with"

"The insight made me think I could get a job in finance"

"I'm more interested in a career in finance now. There was useful information for CV, work experience and possible challenges in work"

"It helped me understand what the different roles are"

"I'm already looking forward to a career in finance."



Money Circus winners with David Dowdeswell-Allaway second from left, and Marjorie Eade, Fig, right



Convention's corporate sponsor Marsh's representative



Brighter future for finance students

Fig is working ever closer with the University of East Anglia to develop links which will make students more aware of the significance of the financial sector and the opportunities offered.

Marjorie Eade, Fig Director, attended the UEA Careers Fair 2012 and as a follow-up will shortly join a Bright Futures event at the university: "I met the UEA Bright Futures' President Paola Mabiongo and described Fig and the local sector. At their event, I can emphasise local opportunities and enjoy face-to-face discussions with over 60 students."

Bright Futures is a not-for-profit group, established in 1977 as a student pathway to success by developing essential key skills demanded by employers. The Careers Fair involved around 45 companies with graduate level openings. Among local contributors were Aviva and Marsh along with businesses including Larking Gowen.



Virgin Money Cyclone entries now open



Entries for one of the country's biggest mass cycle rides, the 2013 Virgin Money Cyclone Challenge, opened on 1 November. It is the second year of Virgin Money as headline sponsor.

The event, which will take place on Saturday 29 June 2013, attracts more than 3,500 cyclists every year from beginners and families to professional riders. Taking place on the scenic roads around Newcastle and Northumberland it is part of the Virgin Money Cyclone cycling festival, which will be sponsored by Virgin Money for the second year running.

Full details of the 2013 Virgin Money Cyclone weekend will be released later in October, with the festival set to include the Tyne 6 Bridges Leisure Rides on the Thursday (27 June) for the first time. In 2012, these new 9.5 and 14.5 rides designed for families and beginners had to be cancelled because of heavy rain and thunder storms.

Such is the attraction of the Virgin Money Cyclone Sunday event it regularly attracts the very best of British Cycling and previous participants have included Olympic medal winners Bradley Wiggins, Mark Cavendish, Victoria Pendleton, Lizzie Armistead and multi-medal winning Paralympian Sarah Storey.

Paul Lloyd, Marketing Director at Virgin Money, said: "2012 was the inaugural year of the Virgin Money Cyclone and it was an excellent festival of cycling for all those taking part and watching. We are pleased to continue our sponsorship of what is the UK's premier festival of cycling. The Cyclone continues to attract some of the sports biggest names and is a great event for all the family to come and see these great athletes in action."

"Combined with our sponsorship of the Virgin London Marathon and the Edinburgh Festival 'Fringe on the high street', the sponsorship of the Cyclone embeds our involvement in the communities we serve."

Peter Harrison, the creative mind behind the Cyclone, said: "I am delighted that we have Virgin Money on board as the main sponsor for a second year and I am expecting a flood of entries following what has been a remarkable year for British cycling. Previous years have seen cyclists of the calibre of Bradley Wiggins and Victoria Pendleton take part. Last year we saw Sarah Storey storm to victory in the Curlew Cup and I am sure that 2013 will be another superb four days of cycling."

For more information: visit www.virginmoneycyclone.co.uk, follow @VMCyclone on Twitter or like the Virgin Money Cyclone page on Facebook.

Norwich Chartered Financial Adviser is UK's Number One

Hayley Tink of East Anglian Independent Financial Advisers, Almary Green, has been named as the UK's 2012 individual chartered financial planner at the Personal Finance Society's Chartered Awards Dinner in Birmingham, hosted by James Nesbitt.



Ms Tink, who is based at Almary Green's Head Office in Norwich, came out top from a record number of entries for the PFS chartered awards this year.

"I am absolutely thrilled to have won this amazing award" she said. "It means so much to be recognised in this way and I couldn't have achieved this without the wonderful support that the Almary Green team gives me. The PFS clearly emphasises the importance I place on putting my clients first and recognises my commitment to professionalism and raising standards within the financial planning sector. I would also like to take this opportunity to say a big thank you to my clients – without their support and their interesting lives to inspire me I would never be where I am today."

This is the second major individual award for Ms Tink this year; in June she was named the Student of the Year by the Society of Trust and Estate Planners (STEP) when she achieved the top mark in the UK in their specialist financial services examination.

Almary Green's Managing Director, Carl Lamb, was delighted with the news. "We're really proud to have Hayley on the team. She is a shining example of today's financial planner. She's highly qualified, intelligent and supremely well-informed about all aspects of the financial landscape. But, just as importantly, she is empathetic and approachable and seems to know exactly how to put clients at ease and to build their confidence."

Almary Green is racking up the award nominations as a firm too. They have been named one of the top 100 firms in the UK by industry specialist publisher New Model Adviser and will be accepting the 2012 Incisive Media Gold Standard Award for Independent Financial Advice at an event at the House of Commons later this month. This year has also seen the firm named a finalist in the Money Marketing Awards 2012 and the Professional Adviser Awards 2012.

Aviva come out tops again

Aviva took first place in Post Magazine's Top 100 Insurers supplement, topping the list with £4,835m of Gross Written Premiums in 2011.

There was double success for the company which also headed the Brand Finance Insurance 50 league reported in Post. As well as strongest brand, it was rated AAA.

The magazine noted that Aviva had 9095 UK general insurance staff and reported: "Aviva's UK general insurance business continued to perform strongly for the first half of 2012. Excluding RAC, operating profit increased on a like-for-like basis by 17% as it delivered profitable growth through a focus on underwriting, claims and cost management."

Tables were compiled by leading credit rating organisation A.M. Best.

Santander's new-look office to boost Norfolk business

Santander Corporate Banking has launched a bigger and better office in Norwich to strengthen its support for businesses in the area.

The refurbished office, above The Bell Hotel branch in Orford Hill, creates extra space to grow the Santander team and further support the region's small and medium sized businesses.

A team of five there will provide a bespoke relationship banking service to commercial customers with a turnover above £250,000. They are led by Martyn Dawson, Regional Director for Anglia, who has been building the business across the Anglia region over the past two years. In the year to the end of June he grew lending to small and medium sized businesses by 88%, providing £97m of new loans to firms across Anglia.

"We are focussed on growing our business lending and supporting the companies which make up the backbone of the local economy," he said.

The move is part of a wider £7 million investment programme by Santander including eight new Corporate Banking Centres across the UK in 2012. The Norwich office was officially opened at a launch event at the city's Assembly House.



Marsh Volunteers Aid Restoration at Felbrigg Hall

Thirty-two colleagues from Marsh's Financial and Professional Practice in Norwich dug deep and assisted the National Trust with its heathland restoration project at Felbrigg Hall in Norfolk.

Two teams each spent a day at Felbrigg Hall in August and September, and contributed to the Trust's long term plan to re-establish an increasingly rare lowland habitat by cutting and clearing scrub.

Sue Woolterton, a Senior Vice President in Marsh's Financial and Professional Practice in Norwich, said of the experience: "The teams thoroughly enjoyed their experience at Felbrigg Hall. We are grateful to the National Trust for providing us with the opportunity to get involved in such a rewarding project."

Richard Daplyn, National Trust Forester at Felbrigg Hall, added: "Marsh's volunteers were a huge help with our Felbrigg heath restoration project, which is being carried out as part of a DEFRA-funded Higher Level Stewardship Scheme. The groups worked with good spirit and enthusiasm, and cleared a considerable area of scrub in what were two very successful days."

The volunteers from Marsh's Norwich operations undertook the task as part of the company's volunteering and community service programme, which encourages colleagues to engage with and support their local communities around the world.



UEA careers event

Postgraduate students from the University of East Anglia (UEA) attending the university's Postgraduate Careers Event in September had the opportunity to learn from Marsh about the potential career prospects in insurance and risk management.

The event, New Horizons – Careers Beyond Academia, was attended by over 50 PhD graduates from the UEA. Delegates learned about Marsh's UK Graduate Development Programme and graduate career opportunities within its Norwich office, the company's largest UK site outside London.

"While the financial crisis has stripped banks of their gilded status, the insurance industry has emerged relatively unscathed and is in reasonably solid financial shape. Increasingly, the insurance sector is seen as an attractive career choice for graduates," commented Colin Bashford, Global HR Operations Leader.

"Marsh is a great place to work and our Graduate Development Programme provides stretching, fulfilling career development opportunities for the future lifeblood of the global insurance industry."

For more information about Marsh's Graduate Development Programme 2013, please visit: <http://www.pareto.co.uk/marsh.aspx>

About Marsh

Marsh, a global leader in insurance broking and risk management, teams with its clients to define, design, and deliver innovative industry-specific solutions that help them protect their future and thrive.

It has approximately 26,000 colleagues who collaborate to provide advice and transactional capabilities to clients in over 100 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global team of professional services companies offering clients advice and solutions in the areas of risk, strategy and human capital.

With 53,000 employees worldwide and annual revenue exceeding \$11 billion, Marsh & McLennan Companies is also the parent company of Guy Carpenter, a global leader in providing risk and reinsurance intermediary services; Mercer, a global leader in human resource consulting and related services; and Oliver Wyman, a global leader in management consulting.

Follow Marsh on Twitter @Marsh Inc.

Celebrating success at Institute dinner

Around 160 people attended an evening of entertainment and awards at the Insurance Institute of Norwich Annual Dinner at De Vere Dunston Hall.

And they heard from President Alison Palmer that around £1,300 had been raised for the dinner charities, the Insurance Charities and Nelson's Journey. Alison and Education Secretary Sue Donmall presented awards to Institute prizewinners freelance trainer Derek Elms and Sue Clark who is from Uttings Insurance Brokers.

Derek won the Institute award for best completion of the Fellowship of the Personal Finance Society by a member of the Institute and Sue the Institute award for best completion of the Advanced Diploma in Insurance by a member of the Institute.

Keith Fenwick, Head of Office at Marsh, presented the Marsh Cup to Richard Hubbard for best completion of the Advanced Diploma in Insurance by an employee of Marsh, Norwich.

After dinner entertainment was provided by speaker Rod Woodward.



Alison Palmer and Sue Donmall with prizewinners Derek Elms and Sue Clark



Keith Fenwick presents Marsh Cup to Richard Hubbard

Horoscopes by Jane Sunderland

December 2012 – February 2013

♈ ARIES [21 March – 20 April]

Although the urge towards freedom and independence continues to propel you onwards and outwards into irresistible fresh vistas, the January 27th full Moon reveals the inner or outer obstacles in your way. Face the truth, painful though it may be. You know change has to happen, you just have to find the way to make it without causing others pain. Build up a network of like-minded individuals. Together you can build up the critical mass to achieve goals that you alone could never reach. Be patient. Not long now till it's the right time to act!

♉ TAURUS [21 April – 20 May]

Saturn's move into your opposite sign of Scorpio holds up a stern and unforgiving mirror to your relating skills and values. A cycle of self expression that began approximately fourteen years ago is reaching culmination and reaping its consequences – for both good and ill. If you don't like what you see, then learn lessons and take steps to remedy the situation. The mature acceptance of responsibility and the delineation of boundaries lie at the core of Saturn's lessons. Fortunately February's full Moon will give you the inside information that strengthens your position enormously.

♊ GEMINI [31 May – 20 June]

With Jupiter, the great benefic, travelling through your sign this year, this is a once every twelve-year chance to broaden your horizons, mentally, spiritually or physically. The opportunity to do more of what you're innately skilled at will come out of the blue. Travel, social networking, communicating and connecting – new worlds promise education, luck and fulfilment. You can inspire others with your faith and confidence, but beware of wrong turnings in early February when wishful thinking could lead you right up the garden path.

♋ CANCER [21 June – 22 July]

These are not the most stable of times and they are not going to calm down soon. Major cosmic influences are stirring powerful change on both a personal and collective level and Cancerians are in their focus. Don't hide your head in the sand; seize the nettle and allow yourself to explore the intangible worlds and to imagine alternatives. Tensions and difficulties within the sphere of relationships, particularly in February, should be taken as a powerful prod to some in depth talking and thinking. What you discover is going to catalyse the changes within you or without you that are brewing.

♌ LEO [23 July – 22 August]

Though you may feel that too many "oughts" and "shoulds" are currently weighing heavily on your playful spirit and a guilty frustration is building up, give them the priority that the times are demanding. The full Moon at the end of January will bring them to a head so that for good or ill, you'll be much clearer about where you stand. In some part of your life, something completely different is concurrently emerging – and the cycle that began about 7 years ago is getting ready to move into a new chapter. Get your house in order so that you have the firm foundation you need for this to take root.

♍ VIRGO [23 August – 21 September]

Value down-to-earth common sense and keep a practical head on you! The big danger currently is letting your sensitivity and imagination get the better of your pragmatic judgement. Over-idealism or a lack of your own self worth makes you easy prey to deceivers and self-delusion. Best to channel them into worthwhile acts of charity where your willingness to make sacrifices for others won't get you into trouble and your sensitivity can be a constructive help and can receive real appreciation. But even at best - give no more away than you can happily afford to lose!

♎ LIBRA [22 September – 22 October]

Saturn's move into the money area of your horoscope pinpoints finances and resources as being an area of necessary attention. Chickens are coming home to roost. By the full Moon on 27th January you'll know what they are bringing. You may find that past efforts are reaping tangible rewards or you may find yourself in a debt crisis. Either way, radical responses are called for. These are times of profound change in your life; something akin to a new season is beginning. Take whatever steps are necessary. Don't be afraid to get rid of that which is weighing you down.

♏ SCORPIO [23 October – 22 November]

Serious matters are sure to occupy as Saturn, the judge and teacher, transits your sign. You could become more than usually conscious of the passing of time and the wisdom that experience brings. Face the consequences of your past and re-evaluate your current position in their light. Deep reflection is called for, as is imaginative speculation about what comes next. Surprising financial windfalls could provide you with the wherewithal to make the innovations within your daily routine that bring a spring back into your step!

♐ SAGITTARIUS [23 November – 20 December]

Your ruling planet Jupiter is currently in Gemini, your opposite sign and therein opening up the possibility of fulfilment, of joy and of learning in and through your relationships with other people. From mid-December to early January, your life will be one big social whirl. You'll meet many larger than life characters who seem to open glamorous doorways into potential futures. Keep one foot on the ground at all times. People promise more than they can deliver. Avoid becoming beguiled by the vision they tempt you with and don't make promises you'll later have to renege on.

♑ CAPRICORN [21 December – 19 January]

Unpredictable and destabilising influences look set to colour your festive season. Hidden secrets or resentments could erupt without warning, threatening traditional routines. Be ready to break with the past and to welcome in new futures. You are in the front line to pick up on the patterns of change affecting us all and small gestures now could avert a greater upheaval later. Enjoy the time by doing what you want to do rather than what you think you ought to do; sit back with a drink and let your imagination wander, wonder and reflect.

♒ AQUARIUS [20 January – 18 February]

You may have been questioning your value and direction of late, but instinctive social behaviour that just comes naturally to you is now likely to reap its harvest. You have acquired many contacts and colleagues over the past few years and this might be the time to pull them all together into a cohesive network, whose aim is some kind of innovation. A lot is going on behind the scenes and under your surface. Your imagination holds a vision of financial possibility within which you see true merit. Share it and see.

♓ PISCES [19 February – 20 March]

A strong need to let go and go with the flow might lead to spirited family festivities but keep the discipline and focus handy. You'll need them to cope with the dramas that the early months of 2013 hold. Uncertainties within the structures that provide your security could leave you all adrift in turbulent waters. Within these waters, your life-raft is constructed of your personal vision and your belief system – both of which demand attention now. Start lessons or acquire a discipline that will enable you to turn a vague longing or distant dream into a living part of your life.

AVIVA-VA-VA-VOOM!

That's the sound of me, speeding away in a gas-guzzling 4X4 at the end of the year. I'm leaving Aviva after seven and a half years of convincing the former Norwich Union to be more ethical.

During that time I've managed to:

- Race the chief executive around the Lotus test track at 140mph in a bioethanol car
- Replace everyone's screensaver with an annoying repeating message which tells them to turn off their monitor when they're not using it
- Help the carbon footprint in no small way by leaving the company as part of a restructure and taking my methane elsewhere

It's been marginally more successful than my attempt to occupy the Occupy Norwich movement by convening a meeting of the executive there. But in other news I did create a fascinating flood simulation project in Boroughbridge, Yorkshire with locals and emergency services – the learning from which fed into the town's emergency plans.

And over the years I've written a bunch of useful things such as Aviva's diversity training, fairness and equality at work policy, six corporate responsibility reports... And the odd FIG article.

Writing for FIG is a precariously emotional occupation. You have to method act into the future trying to predict how things will be in a few months. For example it's currently October and there's Christmas ads on the telly during a *Have I Got News For You* from May 2011. My finger couldn't be more on the pulse – which is appreciated by you, dear reader, as expressed by the many letters, honours list nominations and corridor comments: "I saw your thing in that Financial Magazine," they mumble, not wanting to look me in the face and pretending they've got to hurry to a meeting.

But, seriously, I have tried to at least offer a progressive narrative rather than dust down old news releases based on committee-approved community initiatives involving multi-nationals with unsustainable charitable donations on flash-reflective cheques to a man in a bear suit (because no one has the time to write fresh copy). I hope this is no exception. Here goes, me on a soapbox, one last time...

It's obvious the financial services world has a long way to go to prove itself worthy of the incredible amounts of money which passes through it. Moreover there remains, even at these austere times, what I see as an imbalance of salaries in companies of employees who are leaders vs those who actually deliver what's important to our customers. This isn't some sort of sour-graped side-swipe as I exit, pockets filled with stationery. This is my honest opinion of why there's a big trust gap and why banking and insurance shall remain a distress purchase experience until we (that is, YOU) do something to change people's minds.

It's not about beliefs, it's about behaviours. And there are good people and there are amazing projects. One such area is the work Aviva, Lloyds Banking and Nationwide are doing to make our companies more dementia-friendly. We're leading a robust response to the Prime Minister's Challenge on Dementia. It involves better training, services and product development to give life back to the years of people living with dementia – including their families. Brilliant project. It costs little except time, an internal sponsor – thank you Executive Director, Developed Markets Trevor Matthews – and a few tickets to London.

Our work on making Aviva more dementia friendly is the sort of project that genuinely helps improve people's lives. It could be a major opportunity for

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product development. Consider the potential for the long term care market after the autumn's Dilnot report (into what the government may provide in terms of long term care for the elderly.) But there isn't enough of this stuff.

Nor does it run all the way through our behavioural DNA to financial services customers (which is everyone). I.e. we don't talk about it. And adverts still seem to be dominated by transactional merits such as price, not pride.

In the years to come how many of us sit at work wishing we were sending fewer emails and doing something we would want to tell our descendants about? "Daddy," they might say, "What did you do during your working life?" "Had meetings, produced spreadsheets and sent emails. Occasionally went on facebook..."

Or you could say something like, "I joined up with other great people and did what I could to make life better for other people. I was a champion of the environment at a time when we realised we were changing it by our behaviours. I stood up for equality and people who were different, such as those with mental health problems at a time when we were learning about how it was stigmatised. We came up with an amazing care product for families living with dementia. I helped people think that money wasn't evil by engendering trust in our industry through a genuine desire to make customer service excellent and our products serve people not make money out of them..."

“

Unless someone like **you** cares a whole awful lot, nothing is going to get better, it's not!

Dr Seuss

”



Tom Oxley, Aviva's Corporate Responsibility Manager

UKTI reminded of area's financial assets

Two UKTI representatives met Fig Director Marjorie Eade as part of an east of England fact-finding mission.

She outlined the local financial services background to Ross Hurley, Senior Sector Lead at UKTI for business, financial and professional services, and Linda Leehane, Senior Account Manager for the sector.

"I also explained how innovative and significant the sector was, the advantages of being based here and that we were ready for more," she said. "I know Linda and Ross from UKTI Regional Forum and told them it was vital that regional groups continued to exchange views. Because of the invaluable intelligence, contacts and access the regions could provide, UKTI should continue to get involved and develop its effective speaker programme."

Marjorie added that she was grateful to be allowed use of the National Skills Academy boardroom to host the meeting which was joined by Ellen Tilney, Economic Development officer at Norwich City Council. Norfolk County Council arranged the local visits.

Marjorie also accepted an invitation to the City of London Corporation's Financial Services IBC Networking Reception which offered a chance to meet delegates from across the UK sector and representing 16 countries worldwide.



Joined-up thinking from business leaders and MPs

Co-operation and collaboration were high on the agenda as business group leaders and MPs met up in Norwich to explore ways of working together on key issues.

It was the second meeting of the new forum which has a wide-ranging remit across the commercial world. Fig was represented by Marjorie Eade, Director, who said it was encouraging to see business groups enjoying the opportunity to work closely with MPs.

Among many topics discussed was the New Anglia LEP for which Chris Starkie talked about potential funding for new projects. He also reminded everyone of the new business information portal which has much relevant information to help local businesses. It's at www.bizinfoportal.com

Kevin Horne, from NWES, told delegates that start-up activity was good but there was not the grant funding needed to help businesses grow as little money was available from the banks.

Dick Palmer outlined changes at City College, Norwich, and his own new role with the TEN Group (Transforming education in Norfolk) while Rod Whitwood explained the Inspired Youth Programme, linking local students with businesses from the area.



Finance firms star in the first 100 guide

Norfolk finance companies made a healthy impact on the first Top 100 guide produced jointly by the Eastern Daily Press and East Anglian Daily Times, covering businesses in Norfolk and Suffolk.

Based on annual turnover, Aviva's £14bn easily steered it into top spot with The One Account filling 19th, Virgin Money at 35 and Central Trust 99th.

Aviva is the country's largest insurer with 14 million UK customers and 18,500 employees worldwide, 6,000 at its Norwich headquarters.

Conceived as a joint venture between Virgin Direct and The Royal Bank of Scotland, Norwich-based The One Account pioneered the offset mortgage in this country and its current sales of £191m put it high up the ratings.

Virgin Money started 2012 by completing a £747m deal to buy Northern Rock out of public ownership. It employs around 250 people in Norwich and recorded nearly £138m annual turnover, up around 60% on the previous year.

Offering no-fee loans to homeowners, Central Trust has its registered offices in Norwich and is the largest independently-owned specialist secured loan lender in the UK, a trade which brought in nearly £40m turnover.

Joint sponsors of the Top 100 were Mills & Reeve and PriceWaterhouseCoopers while the New Anglia LEP also helped Archant produce it.

Zak joins Hugh Boswell

Zak Lummis has joined Hugh J Boswell which has continued to invest in its people and future, despite difficult financial conditions.

Zak brings over 28 years of insurance industry experience with him, including 10 years at a national insurance company and more recently an Account Executive role at a Norfolk based insurance broker. In his spare time Zak, like Hugh J Boswell supports the East Anglian Air Ambulance through various charity events.

Director Peter Foster said: "We are proud to be welcoming such an experienced and professional member of staff to our team. It is because of people like Zak that we are excited about the future of Hugh J Boswell."



Admin Re highlighted as good sports



Following in the footsteps of Team GB in the 'summer of sport' employees at Swiss Re's Admin Re operation based in Norwich are celebrating their own success after being awarded the Sporting Business of the Year at the BBC Active Norfolk Radio Norfolk 2012 Norfolk Sports Award.

The award was announced at a glittering award ceremony attended by two hundred people and hosted by BBC Look East's Shaun Peel at the Forum on Wednesday 7 November. Collecting the award on behalf of Admin Re was Steven Hitcham, a customer services representative based in the organisation's Colegate office. Steven is Admin Re's 'Sport Maker' a volunteer role that co-ordinates and signposts a rolling series of activities to enable employees at the firm to get more active and take their wellbeing seriously.

Admin Re was a founding member of Active Norfolk's Fit4Work programme, this was a natural progression from their sponsorship of the Fit4Work Corporate Games.

Fit4Work is a project that aims to promote the benefits of a healthy and active lifestyle to employees. It is a 'hands on' project and provides the organisation with activities for employees to be involved in, rather than just guidance and advice.

Launched by Active Norfolk after research showed the physically active people take 27% fewer sick days a year, the programme also aims to have an impact on staff turnover, employee satisfaction and workplace motivation and morale. Currently 90 Norfolk organisations are taking part in Fit4Work.

During the last three years Steven has arranged for nearly half of the 600 Norwich based employees, who administer life and pension books on behalf of Aviva, to take part in some form of activity. Many of the events organised have raised hundreds of pounds for charity including sponsored 'kayak the channel' and cycle rides using Active Norfolk's watt bikes.

"Collecting this award was a great honour for me" said Steven "Fitness is a personal passion of mine and I am so pleased that my employer has given me the opportunity to coordinate Fit4Work in our office. I really believe that I have personally contributed to a better and healthier company"

Other more long term investments have included a nutrition and healthy eating programme, free health checks organised for employees in the office and subsidised cycle mechanic visits to promote cycling to work.

"Working with Active Norfolk has been brilliant" commented Matthew Burrell, Co-ordinator of Community Activities at Admin Re, Norwich, "Right from the very start when they first approached us about sponsoring the Fit4Work Corporate Games it was clear that working with them would be a true partnership. The great challenges that they have supported in the office have created a bit of fun and some healthy competition but the real value is in the legacy, those employees who have found a new sporting past-time or joined a sports club through our connection with Fit4Work"

The Norfolk Sports Awards, now in their sixth year are an opportunity to honour sporting achievement and services. Awards include Community Coach of the Year, sponsored by Admin Re, Sports Personality of the Year, Unsung Hero and Sporting Village of the Year. This year awards were presented by Norfolk's Olympic judoka Colin Oates and Paralympic cyclist Jody Cundy MBE.

"Admin Re richly deserve the Sporting Business of the Year Award." said Laurie Hull, Director of Active Norfolk, "Their commitment to wellbeing in the workplace is well known with their various events and challenges, many of which are used to raise funds for charity. Admin Re, through their own activities and their support of the Norfolk Corporate Games, provide an excellent example of the benefits of workplace health and fitness".

The sportsmen and women at Admin Re show no signs of slowing down, with a "rollerdrome" bicycle race already in the diary to raise money for Children in Need.



Admin Re employees raising money for charity at one of the many Fit4Work events.



L-R Paralympic cyclist Jody Cundy MBE, Admin Re's Steven Hitcham, Sally-Ann Edmonds from Production Bureau sponsors of the Sporting Business of the Year award and Olympic judoka Colin Oates

Local talent helps Norwich expansion

Proxama, the Norwich-based provider of near field communications (NFC) mobile wallet and mobile marketing technology, has announced that it is offering permanent positions to all six interns it took on earlier this year, four of whom have been studying at the UEA.

The six are:

- Emily Russell, 21, from Mileham, Norfolk. Emily left Coventry University with a First class degree in Marketing Management and has been appointed a Marketing Administrator.
- Josh Mann, 22, from Norwich, has a Business Management and Marketing degree from Nottingham Trent University. Josh has been appointed a Business Analyst.
- Jennie Ruskin, 27, originally from Manchester, has lived in Norwich for eight years and has a Computer Graphics degree from the UEA. Jennie has been appointed an R&D Junior Developer.
- Alan Lambert, 23, from Norwich, has a Computer Graphics First class degree from the UEA and has been appointed a Software Developer.
- Jonathan Roy, 23, from Norwich, has a Finance and Accounting degree from the UEA and has previously spent some time working in ecommerce. He has been appointed an R&D systems analyst.
- Lenora Caton, 23, originally from the Netherlands, has a First Class Masters degree in Brand Leadership from the UEA and is now appointed a Product Marketing Analyst.



Proxama has also teamed up with the New Entrepreneurs Foundation (NEF) to offer a one year placement to Edward Winters-Ronaldson. He will be working closely with Proxama founder and CEO Neil Garner and Managing Director Miles Quitmann on product marketing in the NFC mobile payments sector.

Proxama is enjoying rapid growth and has been recruiting the best young minds in the county to drive forward its operation from its HQ at St James' Mill, Norwich. It now has 60 staff and offices in London.

Founder and CEO of Proxama, Neil Garner, commented, "When I started this business I was committed to having our headquarters here in Norwich so that we could enjoy a better working environment and overall quality of life. But that hasn't compromised our ability to travel the world and work alongside some of the biggest brands in the world. I am delighted that we have been able to employ very successfully from the pool of talent that is based here in Norfolk."

Insurance group make two new appointments

Alan Boswell Group has appointed Katherine Campbell as an Account Executive and Mike Gates as a Senior Underwriter in its Insurance division and both are based in Norwich.

Katherine has 10 years' experience in the industry and joins the company from NFU Mutual. Katherine will focus on attracting new commercial business. Mike has been underwriting for four years and joins the company from Towergate Commercial Underwriting in Colchester. "I'm fitting in with the team very well and it's exciting to be working in this new and challenging role," said Mike.

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

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E-mail: info@fignorfolk.com
Website: www.fignorfolk.com

Design: Brand Experience
Print: Swallowtail Print

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International business delegates come to Norwich

Norwich has continued to welcome shipping and insurance industry delegates from every corner of the globe to take part in the prestigious Marsh marine insurance training courses led by Marsh's Senior Marine Lecturer Stephen Harris. Pictured are the groups who took part in the two recent courses held at St Andrew's House.



Pensions – into the future

The future of pensions was the theme of the latest Pensions Management Institute (PMI) Eastern Region seminar in Norwich, sponsored by Aviva.

Blair Reid from Goldman Sachs gave a fascinating talk on "Behavioural Finance – from biases to bubbles" which gave much food for thought. He explained that it is very hard to spot a "bubble" when it is going on and emphasised the importance of structuring your decision-making groups, suggesting that fewer than five people is best as they are less likely to just agree with each other.

Dan Smith, Ensors Financial Planning, gave an amusing presentation on the serious subject of the many choices available at retirement. These days there are far more options than just the conventional annuity.

Martin Koch of National Employment Savings Trust (NEST) Corporation looked at meeting the auto-enrolment challenge and how NEST can help, such as by speaking in Plain English (e.g. "trivial commutation" becomes "taking your retirement pot as cash"). NEST is currently working with the largest employers so others can all benefit from their experience.

Finally, PMI National President Susan Andrews briefly explained how she came to become President, "who's who" at the PMI and its campaigns for 2012 (including auto-enrolment, being designated an accredited body for RDR and their new partnership with Imperial College London).

There was plenty to take in during one afternoon. For details of future seminars please email susan.eldridge@aviva.co.uk



**The Pensions
Management
Institute**

New route encourages Dutch links

Guests at a Norwich International Airport reception welcomed news that KLM Royal Dutch Airlines is adding a fourth daily flight from the city to Amsterdam's Schiphol from next April.

Among them was Fig Director Marjorie Eade who said later that the group had long been aware of the potential benefits of working with Dutch banks and financial services.

"In particular, we'd like to encourage those working in their companies' London offices to do their training, including regulatory qualifications, in Norwich at City College and the National Academy," said Marjorie, who knew of others, such as the UEA, keen to encourage more Dutch students to Norwich.

The airline announced that the increased frequency on the route cemented Norwich's position as one of the building blocks of KLM's extensive UK network.

Seminars & Events

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

INSURANCE – NUCLEAR RISKS

Presented by Alan Rickett – Northcourt
4 December 2012
12.30 – 13.45

National Skills Academy
St Andrew's House
St Andrew's Street
Norwich NR2 4TP

FREE
The Insurance Institute of Norwich
Suzie Little
07738 411820
littlestuzie88@hotmail.co.uk

www.localinstitutes.cii.co.uk/norwich/Events/ForthcomingEvents/tabid/4864/Default.aspx

MONTHLY TAX REVIEW

Matthew Hutton
13 December 2012
17.00 – 18.30

Grant Thornton UK LLP
Kingfisher House
1 Guilder's Way
Norwich NR3 1UB

£50 plus VAT per delegate
Grant Thornton UK LLP
01508 528388

CAROL SERVICE

19 December 2012
12.30 – 13.45

St Peter Mancroft Church
The Chantry
Norwich NR2 1QZ

FREE – no need to book
The Insurance Institute of Norwich

GET READY FOR BUSINESS

8 January 2013
09.30 – 16.00

Norwich Enterprise Centre
Norwich NR2 1JH

Free
NWES
0845 6099991

CAPITAL ALLOWANCES PLANNING

Steven Bone (CloT) Event
9th January 2013
16.00 – 19.00

Holiday Inn South
Ipswich Road
Norwich NR4 6EP

£45
The Chartered Institute of Taxation
Stuart Wright
01842 754166
snhwright@gmail.com

MONTHLY TAX REVIEW

Matthew Hutton
9 January 2013
17.00 – 18.30

Grant Thornton UK LLP
Kingfisher House
1 Guilder's Way
Norwich NR3 1UB

£50 plus VAT per delegate
Grant Thornton UK LLP
01508 528388

ENGINEERING

(CII EVENT)
15 January 2013
12.30 – 13.45

National Skills Academy
St. Andrew's House
St. Andrew's Street
Norwich NR2 4TP

Free
The Insurance Institute of Norwich
Suzie Little 07738 411820
littlestuzie88@hotmail.co.uk

MONTHLY TAX REVIEW

Matthew Hutton
6 February 2013
17.00 – 18.30

Grant Thornton UK LLP
Kingfisher House
1 Guilder's Way
Norwich NR3 1UB

£50 plus VAT per delegate
Grant Thornton UK LLP
01508 528388

CURRENT RESIDENCE AND DOMICILE ISSUES

John Barnett
19 February 2013
16.00 – 19.00

Holiday Inn South
Ipswich Road
Norwich NR4 6EP

£45
The Chartered Institute of Taxation
Stuart Wright
01842 754166
snhwright@gmail.com

ACCOUNTING STANDARDS UPDATE

Charles Gubbins – Kaplan Hawksmere
19 February 2013
18.00 – 20.30

National Skills Academy
St. Andrew's House
St. Andrew's Street
Norwich NR2 4TP

Free
Association of Chartered Certified Accountants
bookings.london@uk.accaglobal.com

VAT UPDATE

Mike Stead – Kaplan Hawksmere
23 February 2013
9.30 – 12.00

National Skills Academy
St. Andrew's House
St. Andrew's Street
Norwich NR2 4TP

Free
The Association of Accounting Technicians
aat.org.uk

MONTHLY TAX REVIEW

Matthew Hutton
6 March 2013
17.00 – 18.30

Grant Thornton UK LLP
Kingfisher House
1 Guilder's Way
Norwich NR3 1UB

£50 plus VAT per delegate
Grant Thornton UK LLP
01508 528388

VAT ON LAND AND PROPERTY

Neil Warren
12 March 2013
14.00 – 17.00

Norfolk Snowsports Club
Whitlingham Lane
Trowse
Norwich NR14 8TW

£45
The Chartered Institute of Taxation
Stuart Wright
01842 754166
snhwright@gmail.com

MONTHLY TAX REVIEW

Matthew Hutton
10 April 2013
17.00 – 18.30

Grant Thornton UK LLP
Kingfisher House

1 Guilder's Way
Norwich NR3 1UB
£50 plus VAT per delegate
Grant Thornton UK LLP
01508 528388

ANNUAL ACCOUNTING UPDATE

Charles Gubbins – Kaplan Hawksmere
16 April 2013
9.30 – 17.00

UEA Sportspark
Earlham Road
Norwich NR4 7TJ
£110 (+VAT)
ICAEW
01223 654686
eastangliansca@icaew.com

CII ANNUAL GENERAL MEETING

16 April 2013
17.30 – 18.00

Marsh Ltd
Victoria House
Queens Road
Norwich NR1 3QQ

The Insurance Institute of Norwich
Suzie Little
07738 411820

BUDGET UPDATE – FOLLOWED BY AGM

Roger Jones – Larking & Gowen
17 April 2013
18.00 – 20.30

National Skills Academy
St. Andrew's House
St. Andrew's Street
Norwich NR2 4TP

Free
Association of Chartered Certified Accountants
bookings.london@uk.accaglobal.com

CIOT DAY CONFERENCE AND BRANCH AGM

Giles Mooney
1 May 2013
9.00 – 17.00

John Innes Centre
Norwich Research Park
Colney
Norwich NR4 7UH

£115
The Chartered Institute of Taxation
Stuart Wright
01842 754166
snhwright@gmail.com

ANNUAL TAX SEMINAR

Marion Hodgkiss – Kaplan Hawksmere
8 May 2013
9.30 – 17.00

UEA Sportspark
Earlham Road
Norwich NR4 7TJ

£110 (+VAT)
ICAEW
01223 654686
eastangliansca@icaew.com

MONTHLY TAX REVIEW

Matthew Hutton
8 May 2013
17.00 – 18.30
Grant Thornton UK LLP
Kingfisher House
1 Guilder's Way
Norwich NR3 1UB

£50 plus VAT per delegate
Grant Thornton UK LLP
01508 528388

EASCA ANNUAL CHARITY DINNER

17 May 2013
19.00

Ickworth House – West Wing
Horringer
Bury St. Edmunds IP29 5QA

Price: TBC
ICAEW
01223 654686
eastangliansca@icaew.com

INHERITANCE TAX AND TRUSTS

Chris Whitehouse
21 May 2013
14.00 – 17.00

Park Farm Hotel
Hethersett
Norwich NR9 3DL

£45
CIOT joint meeting with STEP
Stuart Wright
01842 754166
snhwright@gmail.com

CV WRITING

Riva Hutchinson – Hays
29 May 2013
18.00 – 19.30

National Skills Academy
St. Andrew's House
St. Andrew's Street
Norwich NR2 4TP

Free
The Association of Accounting Technicians
aat.org.uk

LARKING GOWEN BUSINESS BREAKFAST

Discussions around a chosen business topic
5 June 2013
7.45am – 9.30am
Barnham Broom
Norwich

Full English or Fruit Alternative
Free of charge for first attendance - £23.50 thereafter
Debbie Ware
Debbie.ware@larking-gowen.co.uk
0845 450 2476

CCP SUMMER CONFERENCE

6-7 June 2013
ESRC Centre for Competition Policy, UEA

CCP, UEA
Norwich Research Park,
Norwich NR4 7TJ

Price on application
01603 591111

competitionpolicy.ac.uk/summer-conference-2013

MONTHLY TAX REVIEW

Matthew Hutton
12 June 2013
17.00 – 18.30

Grant Thornton UK LLP
Kingfisher House
1 Guilder's Way
Norwich NR3 1UB

£50 plus VAT per delegate
Grant Thornton UK LLP
01508 528388