

Fig

Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

NORWICH – a financial city

Freshers Forum

Following a successful 12 months for Norwich's pioneering Foundation Degree in Financial Services, this year's intake of new students has just been finding out more about what is in store for them.

The Foundation Degree, the first of its kind in the UK, combines part time study with paid employment in the financial industry.

The recent convention enabled managers and students to find out more about both the facilities at the Centre and the syllabus, making it easier for managers to create work schedules for the students in line with the progression of the course. It also provided an opportunity for students to

meet with fellow students as well as the other line managers involved with the degree.

Keith Page, Norwich Union's Head of Learning and Development Services, said: "Norwich Union has been very enthusiastic about the progress made in year one of the Foundation Degree and we are really pleased to be able to increase the number of students this year. We would also be delighted to welcome other employers who might wish to get involved."

A limited number of student places are still available and employers can contact Jenny Probert by email at jprobert@ccn.ac.uk or telephone 01603 773395.



Trailblazers: The first ever intake of Financial Services Foundation Degree students celebrate the end of year one.

in this issue

News From:

FIRST ACTIVE	
Monty Don	5
NORWICH UNION	
Refurbishments	7
MONEYFACTS	
Air Ambulance Boost	11
MARSH	
Marie Curie	13

Regulars:

Norwich Financial Campus	2
Welcome	3
Comings & Goings	4
News	6,10,12,15
Horoscope	10
Training & Events	8,9

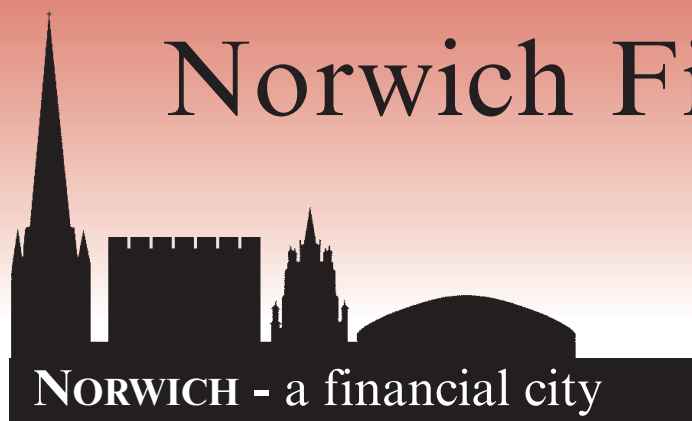
Financial Industry Group

Alan Boswell
Anglia Business Associates
Bank of Scotland
Cavell • Central Trust
Countrywide Legal Indemnities
Digital Insurance • First Active
Freedom Finance
Highway Glass • HSBC • its4me
Marsh • Moneyfacts
Norwich and Peterborough
Norwich Union
TaxAssist Accountants
The Money Centre
The One account
Travellers Protection Services
ULR • Virgin Money

SUPPORTED BY:-

shaping **the future**
the economic development partnership for norfolk

Norfolk County Council



Norwich Financial Campus



NORWICH CITY COLLEGE
5 Ipswich Road
Norwich NR2 2LJ



UNIVERSITY OF EAST ANGLIA
Norwich NR4 7TJ

Financial Industry Courses in Norwich Norwich City College

School of Financial Services Hotline 01603 773510 or 01603 773210

Email: busschool@ccn.ac.uk

Certificate in Financial Planning

CF 1: UK Financial Services, Regulation and Ethics

This new course is the first module for both the Certificate in Financial Planning and the Certificate in Mortgage Advice and will provide a broad-based grounding in the financial services market.

Start date: 18 October, 12 weeks, Tuesdays 18:00 - 20:00.

No classes 20 & 27 December

Course fee: £220

CF2: Investment and Risk

This course is aimed at helping students understand the factors that can affect investment and the risks involved.

Start date: 29 September, 12 weeks, Thursdays 18:00 - 20:30

Course fee: £240

Certificate in Mortgage Advice

CF1: UK Financial Services, Regulation and Ethics

Start date: 18 October, 12 weeks, Tuesdays 18:00 - 20:00.

No classes 20 & 27 December

Course fee: £220

CF 6: Mortgage Advice

This is the second unit in the Certificate in Mortgage advice.

Start date: October / November, please ask for details, 7 week course

Course fee: TBA

Advanced Financial Planning Certificate

AFPC G10: Taxation and trusts

Start date: TBA, 12 weeks, Tuesdays, 18:00 - 20:30

Course fee: £240

Certificate in Insurance

Insurance Foundation 1: Insurance, Legal and Regulatory

Start date: 15 September, 14 weeks Thursdays 18:00 - 20:10

No classes 27 October, 22 & 29 December

Course fee: £240

Insurance Foundation 2 & 3 combined course

Start date: 21 February, 16 weeks, Tuesdays 18:00 - 20:40

No classes 11 & 18 April, 30 May

Course fee: £320

Diploma in Insurance

P05: Insurance Law

Start Date: March - September 2006, evening classes

Course Fee: £320

Advanced Diploma in Insurance

530: Business and Economics

Start date: 19 September 2005, 16 weeks, Mondays 13:00 - 16:00

Course fee: £300

Certificate in Financial Administration

The Certificate is a broad-based qualification specifically designed for those involved in life and pensions administration within both company and intermediary organisations. Importantly it also satisfies the regulatory examination requirements for life and pensions 'overseers'.

FA1 Life Office Administration

Start date: TBA 8 weeks, Wednesdays 18:00 - 20:00

Course fee: £170

FA2 Pensions Administration

Start date: Please ask for details

Course fee: TBA

Financial Industry Training Programme

In partnership with WEETU and The One Account.

This training programme incorporates the Certificate in Financial Studies (CeFS), which is an exciting new Level 3 qualification that aims to address the poor levels of financial awareness in the UK. It is the equivalent of one AS Level and is designed to equip future generations with the knowledge to make confident choices about their financial futures.

Start date: September 2005

Entry Requirements: Students must have a good standard of Maths and English, as well as good IT skills

Fee: none, as the course is supported by The One Account. Other costs may also be supported by WEETU including child care costs.

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 our hotline to discuss. We are accepting applications for courses and request that you complete an application form as soon as possible. We will advise you closer to the date when the course will commence.



Welcome

The Financial Industry Gazette is the magazine of the Norwich and Norfolk Financial Industry Group. The Group is part of the Shaping the Future Economic Development Partnership for Norfolk 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 Group
Chairman John Woods**

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Financial industry gazette**
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Becoming the Best

Recognising the Best

If we ever questioned the quality of the local financial industry, then this issue is sure to dispel any doubts.

Digital Insurance and McTear Williams Wood, speaking at a recent Top Table lunch (page 6), explained how their businesses have gone from strength to strength.

For the second year running, Norwich and Peterborough has achieved the prestigious national Mortgage Magazine award as Best Building Society for its consumer mortgage service (page 15).

The same magazine has named The One account Best Current Account Mortgage for the third year running and it was highly commended in the Best Flexible Mortgage category. At the same time, First Active has been awarded Best Remortgage Lender and was highly recommended in the Best Direct Lender category (page 5).

Valuing the Best

It is always rewarding and motivating to have external confirmation of your achievements and I was delighted to learn that the Insurance Institute of Norwich had created the Young Achiever award, to reflect the most positive contribution to the insurance profession.

Developing the Best

As the second intake of new students embark on their studies (page 1), trail blazing Foundation Degree students are already making their mark.

Talent needs encouraging and Norwich has now developed a comprehensive portfolio of lifelong professional industry training to do just that. Combining this with the practical input of the industry, I am confident that Norwich now has the key to create the next generation of award winners.

Marjorie Eade

Changes at Virgin Money

Chief Executive Officer Dr Paul Pester will be leaving Virgin Money Group after six years with the business, initially with Virgin Direct, and will be announcing his new position shortly. Managing Director, Mark Hodgkinson, will continue to lead the Virgin Money UK Group.





Comings & Goings



Robert Chalmers has been re-elected for a second term as chairman of the CHARTERED INSTITUTE OF TAXATION, East Anglian branch. Robert, who works at Kester Cunningham John, said, "The Institute is celebrating its 75th anniversary and I am keen to make businesses and others aware of the level of specialist expertise that Chartered Tax Advisers offer." Robert has contributed to management courses at the University of East Anglia and talked to schools about a career in taxation.



Aaron Widdows has been appointed a new partner with PKF. He joined the company in 1995 as a manager and has spent the last two years as a director. With extensive experience in all areas of company based work, including audit and assurance, corporation tax and wealth extraction, Aaron also assists with corporate finance advice across the region. An accomplished speaker, Aaron has presented many seminars, including a recent joint property briefing held at Norwich City Football Club.



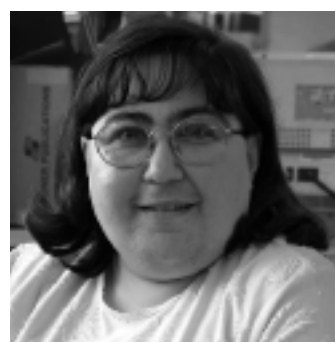
Colin Chamberlain has been promoted to manager at LOVEWELL BLAKE. He has been with the firm since 1984, working predominantly in the accountancy and audit team at Thetford, until 1999 when he decided to specialise in tax affairs. He became a taxation technician in 2000 and then qualified as a chartered tax adviser in 2003. Senior partner Christopher Dicker said: "We see our role as supporting businesses throughout their life cycle, which requires a wide range of accountancy and tax expertise."



Anna Marriage has been appointed into the Management Services Division of BANHAM GRAHAM, the Norwich-based accountants and business advisers. She will have responsibility for both business and individual clients. Formerly Finance Manager for Castle Personnel, Anna joins Banham Graham from Norwich-based Off The Wall Marketing. A member of the Association of Accounting Technicians, she is currently working towards full ACCA Chartered Accountant status. Banham Graham's Management Services Division is responsible for the maintenance of both business' and individual's accounts.



BARCLAYS have appointed **Sheila Ford** as the new Personal Banker at North Walsham Branch, Norfolk. Sheila said: "I am really looking forward to taking on this new role. I know that we have not had a personal banker in the branch for over two years and I am therefore looking forward to building relationships with all my customers." David Spanton, Branch Manager added: "Sheila's appointment will be very popular with our customers and is long awaited."



Maria Garofalo is Chairperson of the Norfolk Branch of the ASSOCIATION OF ACCOUNTING TECHNICIANS, having joined the Association in 1991. She is a Group Accountant, working for North Norfolk District Council. Maria said she is keen to see a strong local branch because it can be an important support to members and students in their career development. Please contact Maria on 01263 516114 for details if you wish to join the committee or attend meetings.



Travel insurance specialist TRAVELLERS PROTECTION SERVICES has appointed **Mark Brown** as Marketing Manager, with a brief to grow the company's own-brand products, with a particular emphasis on driving online sales. He joins the company from the AA, where he was Online Marketing Manager, responsible for marketing membership services and insurance products via the web. Prior to this he spent time at a number of London advertising agencies, working on a variety of blue chip accounts.



BARCLAYS is pleased to announce the appointment of **Lisa Mann** as the new Branch Manager for Eye, Suffolk. Lisa will be responsible for the day-to-day running of the branch and management of staff. Lisa has been with Barclays for 15 years, previously working as cash manager. Lisa said: "I am really keen to develop my team and raise the profile of Barclays in the town. In this respect, I will be extending the branch opening hours."

Details and photographs should be sent to the editor info@fignorfolk.co.uk. Contributions to the next issue by 29 July please.



First Active



MONTY DON AND FIRST ACTIVE AT THE ROYAL SHOW

Renowned gardening writer and TV presenter Monty Don offered lucky visitors to the Royal Show, Warwickshire handy hints and tips about getting their gardens ready for the summer, as he spoke at award-winning mortgage lender, First Active's tour bus stand.

Monty Don presented a series of free seminars on how to improve your garden. Monty offered expert advice on everything from the right flowers and plants for your garden to the importance of garden structure and design, and suggested ways in which organic gardening can make a garden even more beautiful. The seminars ran throughout the day, so there were plenty of chances to hear Monty's advice.

Andrew Nicholson, Marketing Manager at First Active, said: "We were delighted to have Monty Don on the stand, offering friendly and practical tips on how to make sure you get the best out of your garden. The First Active tour bus provided a unique space where visitors could talk to experts about its mortgages. First Active has become renowned for mortgages with rates that start low and stay low and that are quick and easy to arrange."

First Active also ran a prize draw, offering two visitors each day the chance to have their mortgages paid for a month, freeing up funds for those home or garden projects they've been meaning to do.

The First Active tour bus will be out and about this summer at a number of events and locations around the country.



Mortgage Magazine Awards

First Active was recently named by Mortgage Magazine as Best Remortgage lender and was highly commended in the Best Direct Lender category. A First Active spokesperson said, "We are delighted that our efforts have been recognised. The Remortgage award was especially pleasing to receive because it was voted for by intermediaries and acknowledges that our policy of offering deals to all customers, not just new ones, is an attractive one."

Sister company, the One account was named as Best Current Account Mortgage for the third year running in Mortgage Magazine's 2005 awards. It was also highly commended in the Best Flexible Mortgage category. A delighted One account spokesperson commented, "To win an award three years running really demonstrates that we are getting things right consistently. Our current account mortgage offers customers the ultimate in flexibility being able to over pay, underpay or take payment holidays with interest only being payable on the outstanding loan once the savings and income paid into the account have been offset." The One account was also named as Best Current Account/Offset Lender at the Moneywise 2005 awards.

John Critoph joins Lovewell Blake FP

John Critoph, the Great Yarmouth based IFA, has been acquired by Lovewell Blake Financial Planning Limited, with all staff being retained in the business.

John Critoph was established over 30 years ago, originally as a general insurance broker. The staff of five, including IFAs Roger Loy and Mark Dubbins, will operate from the existing Church Plain officers pending transfer of the business to the Lovewell Blake premises at North Quay. Mike Gibbins, Managing Director of Lovewell Blake Financial Planning said, "The sector faces radical change with the advent of multi-tied advisers and new pension legislation allowing investment in residential property. Strengthening our team will put us in a good position to continue developing the business in the changing environment."



Heading the enlarged team — from left Michael Gibbins (Managing Director), Roger Loy (Consultant), Andrew Edge (Director), John Mee (Director), Mark Dubbins (Consultant).

Fig Top Table

Demonstrating the diversity of the local sector, leaders from the financial industry and guests from professional institutes and the public sector learnt recently about two very different local financial companies.

Speaking to an audience of over 30 people at the Financial Industry Group Top Table lunch were Craig Wright, Director of Digital Insurance and Chris Williams, Partner at McTear Williams Wood.

Craig Wright explained how the business, part of Digital Phones, was set up to meet the needs of insurers to compare and cost replacement mobile phones in an environment of non-stop technical enhancement. Building on the success of its claims handling system for mobiles, the Great Yarmouth based organisation is now developing the range of products covered by its claims handling system.

'Business turnaround' is how Chris Williams described McTear Williams Wood, rather than simply insolvency practitioners. Comparing the bad debt situation today with the difficulties of the early nineties, he believed that banks were now much better at supporting clients through financial difficulties than in the past. He did, however, acknowledge that there was little change in one of the key factors contributing to business survival; once they had recognised a financial problem, clients still rarely took action quickly enough.

Norwich Union's completes first phase of refurbishment programme

The first phase of Norwich Union's refurbishment plans for its headquarters was completed this month. The insurer's buildings in the centre of Norwich, known as the Island Site, are currently undergoing a large scale refurbishment programme which is expected to be finished by the end of 2007. The completion of the first wing, known as 'Sienna', now means that over 500 staff will be moving back into the new building from the end of June.

The updated offices will be much more suitable for a 21st century working environment. More open plan spaces have been incorporated into the designs to create greater flexibility and interaction between buildings. Up to date technology including TFT monitors, multifunctional print devices and digital telephony have been installed and new chilled beams allow the temperature to be controlled with comfort cooling.

However, this first phase is only the beginning of the Island Site refurbishment project. Three further phases are expected include completion of the remaining wings and construction of a brand new glass Atrium. The Atrium will be the highlight of the development, situated towards the rear of the historic Marble Hall. This new part of the site will house a staff restaurant and informal meeting areas on the first level and a training suite and additional meeting rooms on the lower levels.

The refurbishment is a significant investment by Norwich Union and is expected to last the company for at least the next 25 years.



Royal Norfolk Show

Norwich Union's longstanding relationship with the Royal Norfolk Show continued in spectacular style this year with the sponsorship of the School Trails. The trails ran over both of the days of the show and saw almost 5,000 children participating from Norfolk schools. The trails have varying themes, including 'Care of the Countryside-Citizenship Trail', 'Waste Management' and 'Norfolk Beekeeping'. They require the children to follow the trail, collecting information from stands and exhibitions around the show. The trails catered for differing ranges of age and ability, from Reception to High School and can be followed up once the children are back in school.

This year saw a heightened Norwich Union presence at the Show with the appearance of the 'Go-Get Active Tour' bus. The big yellow American school bus is travelling around the country this summer and made a stop off at the show to provide fun tests for youngsters in running, balance and general agility. Buses were a theme at the show, as the Norwich Union Personal Finance team also brought a double-decker bus for people to come on board and discuss equity release.

New CSR Manager Appointed

No climate change here, CSR is still a hot topic within Norwich Union!

This month has seen the appointment of Tom Oxley as Norwich Union's new Corporate Responsibility Manager. Tom will work alongside the Public Affairs and Community team to develop the NUI corporate social responsibility (CSR) strategy and an internal and external communications plan for the company's CSR achievements.

He will also manage reporting and various functions such as staff volunteering in Norwich, Worthing and Perth in Scotland.

Tom, 28 and from Norwich, was previously account director with marketing communications agency

foxmurphy, where he spent nearly seven years. He directed public relations accounts on clients including First Eastern Counties buses and Norfolk County Council's recycling and Park & Ride initiatives.

He said, "There is a great amount of community and volunteering work which is undertaken by our staff and through direct sponsorships. Across the country there are also

strategies for wider ethical corporate practice and products for Norwich Union in which I will be involved. Corporate responsibility is a growing issue for all companies and I am pleased to be joining a company that believes strongly in its practice."





Training & Events

FELICITIES AT THE RACES

25 July 2005

Ladies Night
Great Yarmouth Racecourse
£60 plus VAT
Felicities
01603 626264

WOMEN'S PRESENTATION SKILLS

26 July 2005

Oaklands Hotel,
Norwich
£150
Richard Parramint
Positive Speech
01508 482753

PROJECT MANAGEMENT

Glenda Bennett for Matrix Training
26 July 2005
9.30 to 16.30
Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich
Members £150 plus VAT
Non-members £200 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

IDENTIFYING TRAINING NEEDS

28 July 2005

9.30 to 12.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
Holly Bammant
Broadland District Council
0800 3891113

INSTRUCTIONAL TECHNIQUES

28 July 2005

13.00 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
Holly Bammant
Broadland District Council
0800 3891113

LIGHT LUNCH

29 July 2005

12.45 to 14.00
Last Wine Bar, Norwich
£15 Members
£15 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
01379 678925

MEETINGS, AGENDAS AND MINUTES

29 July 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

DIGITAL PHOTOGRAPHY

1 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95
Holly Bammant
Broadland District Council
0800 3891113

ACCESS 2002 & 2003 - ADVANCED USER

1 & 2 August 2005

Software International Training Limited,
8 Thorpe Road, Norwich
£250 plus VAT
Software International Training
Limited
01603 667308
Other courses available

PRODUCING A POWERPOINT PRESENTATION

2 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95
Holly Bammant
Broadland District Council
0800 3891113

CHARTERED MANAGEMENT INSTITUTE

3 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

MOTIVATING PEOPLE

4 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

EXCEL 2002 & 2003 - STANDARD USER

4 & 5 August 2005

Software International Training Limited,
8 Thorpe Road, Norwich
£250 plus VAT
Software International Training
Limited
01603 667308

DIGITAL PHOTOGRAPHY

5 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95
Holly Bammant
Broadland District Council
0800 3891113

DESKTOP PUBLISHING TECHNIQUES

8 & 9 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95 per day
Holly Bammant
Broadland District Council
0800 3891113

FIRST AID AT WORK

TWO DAY REQUALIFICATION

9 - 10 August 2005

9.00 to 16.30
St John Ambulance Training Centre,
Norwich
£115 plus VAT
St John Ambulance
01603 431639
Other courses available

BUSINESS INTRODUCTORY WORKSHOP

10 August 2005

9.30 to 16.30
Norwich Enterprise Agency Trust
Norwich Training Room,
Labour in Vain Yard, Norwich
Free
Norwich Enterprise Agency Trust
(NEAT)
01603 677510

CHARTERED MANAGEMENT INSTITUTE

10 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

POWERPOINT 2002 & 2003 - STANDARD USER

11 August 2005

Software International Training Limited,
8 Thorpe Road, Norwich
£125 plus VAT
Software International Training
Limited
01603 667308

EMERGENCY AID FOR APPOINTED PERSONS

11 August 2005

9.00 to 13.00
St John Ambulance Training Centre,
King Street, Norwich
£55 plus VAT
St John Ambulance
01603 431639

FACE TO FACE COMMUNICATION/ PROFESSIONAL TELEPHONE BEHAVIOUR

11 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

GET WET AND WILD WITH FELICITIES

12 August 2005

15.00
Bramley Lanes Development Centre,
Horsford
£45 plus VAT
Felicities
01603 626264

EMERGENCY AID FOR APPOINTED PERSONS

12 August 2005

9.00 to 16.30
St John Ambulance Training Centre,
King Street, Norwich

£55 plus VAT

St John Ambulance
01603 431639

DELIVERING A PROFESSIONAL PRESENTATION

12 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

INTRODUCTION TO EXCEL

15 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95
Holly Bammant
Broadland District Council
0800 3891113

BASIC COMPUTER SKILLS PART 1

16 August 2005

9.30 to 12.30
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
Holly Bammant
Broadland District Council
0800 3891113

FIRST AID AT WORK

16 - 19 August 2005

9.00 to 16.30
St John Ambulance Training Centre,
King Street, Norwich
£190 plus VAT
St John Ambulance
01603 431639

CHARTERED MANAGEMENT INSTITUTE

17 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

WORD 2002 & 2003 - INTERMEDIATE

17 August 2005

Software International Training Limited,
8 Thorpe Road, Norwich
£125 plus VAT
Software International Training
Limited
01603 667308

INTERMEDIATE WEBSITE DESIGN

18 & 19 August 2005

9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95 per day
Holly Bammant
Broadland District Council
0800 3891113



Training & Events

INTRODUCTION TO WORD

22 August 2005

9.30 to 16.00

Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95

Holly Bammant

Broadland District Council
0800 3891113

BASIC COMPUTER SKILLS PART 2

23 August 2005

9.30 to 12.30

Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew,
Norwich

Holly Bammant

Broadland District Council
0800 3891113

CAREER SKILLS - RETURNING TO WORK

24 August 2005

9.30 to 16.00

Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew,
Norwich

£65

Holly Bammant

Broadland District Council
0800 3891113

BUSINESS INTRODUCTORY WORKSHOP

24 August 2005

9.30 to 16.30

Norwich Enterprise Agency Trust
Norwich Training Room,
Labour in Vain Yard, Norwich

Free

Norwich Enterprise Agency Trust (NEAT)

01603 677510

INTRODUCTION TO ACCESS

25 & 26 August 2005

9.30 to 16.00

Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew,
Norwich

£95 per day

Holly Bammant

Broadland District Council
0800 3891113

LEGAL STRUCTURES AND

CHARITABLE

STATUS - TRAINING FOR SOCIAL ENTERPRISES

26 August 2005

10.00 to 13.00

The Guild, Burlington Buildings, 11
Orford Place,
Norwich

Free

The Guild

01603 615200

BASIC COMPUTER SKILLS PART 3

30 August 2005

9.30 to 12.30

Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew,
Norwich

Holly Bammant

Broadland District Council
0800 3891113

MANAGE YOURSELF, INCREASE YOUR TIME

AND ACHIEVE YOUR GOALS

31 August 2005

9.30 to 16.00

Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew,
Norwich

£65

Holly Bammant

Broadland District Council
0800 3891113

EXPORT PROCEDURES AND DOCUMENTATION TRAINING

5 September 2005

9.00 to 17.00

Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich

Members £117.50 inc VAT

Non-members £146.88 inc VAT

Suzanne Wollaston

Norfolk Chamber of Commerce
01603 729712

FIRST AID AT WORK

5 - 8 September 2005

9.00 to 16.30

St John Ambulance Training Centre,
King Street, Norwich

£190 plus VAT

St John Ambulance

01603 431639

TELEPHONE TECHNIQUES

Melanie Ruse for Matrix Training

6 September 2005

9.30 to 12.30

Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich

Members £80 plus VAT

Non-members £130 plus VAT

Margaret Read

Norfolk Chamber of Commerce
01603 729703

VIRGIN WINES - ROWAN GORMLEY

8 September 2005

18.00

Dunston Hall, Norwich

£20.50 Members

£23 Non-members

Irene Tibbenham

Institute of Directors Norfolk Branch
01379 678925

EFFECTIVE TELE SALES

Melanie Ruse for Matrix Training

8 September 2005

9.30 to 16.30

Chamber Offices, 9 Norwich

Business Park, Whiting Road, Norwich

Members £125 plus VAT

Non-members £175 plus VAT

Margaret Read

Norfolk Chamber of Commerce

01603 729703

EXPORT MARKETING TRAINING

12 September 2005

9.00 to 17.00

Chamber Offices, 9 Norwich

Business Park, Whiting Road,

Norwich

Members £170.38 inc VAT

Non-members £229.13 inc VAT

Suzanne Wollaston

Norfolk Chamber of Commerce
01603 729712

MANAGING ABSENCE

13 September 2005

9.30 to 16.30

Great House Training Centre,
300 St Faith's Road, Old Catton,
Norwich

£120 plus VAT

Age Concern Norfolk

01603 785238

ASSERTIVENESS TECHNIQUE

Joe Mills for Matrix Training

13 September 2005

9.30 to 16.30

Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich

Members £125 plus VAT

Non-members £175 plus VAT

Margaret Read

Norfolk Chamber of Commerce
01603 729703

NEW WAVE EVENT - GROWING AND EXPANDING YOUR BUSINESS - DEALING WITH CHANGE

18-35 year olds - Networking Group

14 September 2005

18.00 to 20.30

£11.75 inc VAT

Gail Harrington

Norfolk Chamber

01603 729704

OUTLOOK 98, 2002 & 2003 - STANDARD USER

14 September 2005

Software International Training Limited,
8 Thorpe Road, Norwich

£125 plus VAT

Software International Training Limited

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RECEPTION SKILLS TRAINING

Melanie Ruse for Matrix Training

15 September 2005

9.30 to 12.30

Chamber Offices, 9 Norwich

Business Park, Whiting Road,

Norwich

Members £80 plus VAT

Non-members £130 plus VAT

Margaret Read

Norfolk Chamber of Commerce
01603 729703

CONFLICTING RESPONSIBILITIES OF A PRACTISING ACCOUNTANT IN THE NEW

AUDIT EXEMPT ENVIRONMENT

Andy Perkins, The Financial Training Company

20 September 2005

18.00 to 20.30

Norwich City Football Club,
Carrow Road,
Norwich

Free

Karen Wilcox

Association of Chartered Certified Accountants

0121 456 5903

NORWICH BUSINESS BREAKFAST

20 September 2005

7.45 to 9.30

"Top of the Terrace", Norwich City
Football Club,
Carrow Road, Norwich

Members £19.98 inc VAT

Non-members £25.85 inc VAT

Debbie Harrison

Norfolk Chamber of Commerce
01603 729705

BUSINESS INTRODUCTORY WORKSHOP

26 September 2005

9.30 to 16.30

Norwich Enterprise Agency Trust
Norwich Training Room,

Labour in Vain Yard,

Norwich

Free

Norwich Enterprise Agency Trust (NEAT)

01603 677510

APPRAISAL

27 September 2005

9.30 to 16.30

Great House Training Centre,
300 St Faith's Road, Old Catton,
Norwich

£120 plus VAT

Age Concern Norfolk

01603 785238

LEGAL STRUCTURES AND

CHARITABLE

STATUS - TRAINING FOR SOCIAL

ENTERPRISES

29 September 2005

10.00 to 13.00

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Norwich

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The Guild

01603 615200

LIGHT LUNCH

30 September 2005

12.45 to 14.00

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Norwich

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£15 Non-members

Irene Tibbenham

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01379 678925

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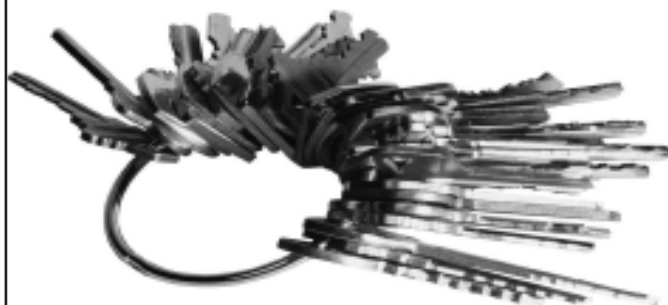
e-mail: norwich@financial-training.com
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News & Horoscope

Buy-to-let

the essential guide



Free Buy-to-Let guide

The Money Centre has developed and launched an essential guide to buy-to-let which is available to readers free of charge. The guide, which includes information on growing a portfolio, minimising financial costs, reducing risks and maximising returns is available via the website, www.themoneycentre.net or by calling

0800 374611.

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and Gareth Thomas, *Senior Lecturer in Law*
Norwich Law School
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September 2005

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Norwich NR4 7TJ
01603 592516 – e-mail: Lclayden@uea.ac.uk

NORWICH LAW SCHOOL

Horoscope Exclusively forecast for *fig* by Jane Sunderland

ARIES [21 March - 20 April]

Your extra dynamic energies may have ruffled more than one set of feathers over the past month or two and it might now be appropriate to pour oil on troubled waters. Stop your hurry, listen carefully and you'll experience stirrings of compassion. You have an amazing opportunity to understand others in deeper and more sensitive ways and to realise that you can excel in a helping role.

TAURUS [21 April - 20 May]

Get physical, use your muscles and stamina to practical effect, and otherwise your stick in the mud stubbornness could infuriate your nearest and dearest. If those practical efforts bring about the creation or acquisition of something beautiful, then so much the better because this promises to be a mighty enriching period. Determine to begin a new leisure activity that warms your heart and makes you enjoy life even more.

GEMINI [21 May - 20 June]

If there are deals to be done, stories to be told or cruises to be enjoyed, then you'll find yourself in your element. When others may find the going too slippery or uncertain, your imagination and adaptability will ride the wave to success. There's an inspiring plan afoot that deserves your best attention and although disappointing news may initially make you think you've failed, wait a while and all will turn in your favour.

CANCER [21 June - 22 July]

Wishing and hoping is not enough. An atmosphere of confusion or of possibility clouds your rational vision as far as finances are concerned. Carelessness or corruption may find you losing out. So even though information comes your way that makes you speculate on investment possibilities, make sure that you read the small print or else you may be a long time paying for your naivety.

LEO [23 July - 22 August]

The New Moon falls in your sign on the 5th. This is your personal New Year and so it's appropriate to consider suitable resolutions and to take steps to implement change. Falling under the spell of enchanting potential partners is something to beware of - all is not as it seems and whether you know it or not, you have a pair of rose tinted glasses on the end of your nose! Someone is leading you up the garden path.

VIRGO [23 August - 21 September]

Working with film or images or in the voluntary, charitable sectors is a way to bring love and happiness into your life right now. You'll find that the more generous you are with your time and resources, the more fate brings you in return. Finding out what is really important to you is one hidden benefit of this month's planetary pattern - and the revelation might surprise you into thinking of making important changes.

LIBRA [22 September - 22 October]

Calmer weather prevails, enabling you to tune in once again to the higher things in life. Tune in to music and the arts; find experiences to lift your spirit. Be warned that you are extra vulnerable and sensitive these days, which is wonderful for such experiences but also makes you prone to infection and hard to diagnose ailments. In your desire to be extra generous, don't give too much away or you'll regret it when the feeling passes.

SCORPIO [23 October - 22 November]

Scorpios are more often associated with the darker and more mysterious sides of life, but this month, you expect the light to dawn! Psychic hunches, meaningful dreams and wonderful fantasies all promise to carry you away to the realm of possibility. Use the inspiration you gain to enrich your mundane reality and to point you in novel directions. You could pick up on an emerging trend on which you'll ride to fame and fortune.

SAGITTARIUS [23 November - 20 December]

This month's new moon should open your eyes to a whole new world of possibility. Your achievements to date must be advanced into a new arena, either through study, through travel or through a connection with far away places. You were never one to sit still for long and your itchy feet will see you on the move again. So follow the signposts and see how you can use old skills in different ways.

CAPRICORN [21 December - 19 January]

The past months have been full of promise on the career front but disappointments and delays may have led you to believe that your hopes were unrealistic. However, events beyond your control should bring you a second chance. Don't ignore any window of opportunity that promises to bring you nearer your goal. By the end of the month your stars are riding high and you should have plenty of causes to party.

AQUARIUS [20 January - 18 February]

Dreamy and out of this world, you're not going to find it easy to concentrate on the nitty gritty detail. Don't set yourself tight schedules because something else wants you to sit back and take it easy. See what and whom the tide brings your way for they hold the key to future happiness. Distant shores are so full of promise that you ought to consider learning to sail! Being is more important than doing.

PISCES [19 February - 20 March]

Unexpected tricks of fate will keep you on your toes and you'll be game for anything a bit different. You'll positively prefer to do things in your own way in your own time, so don't tie yourself up too tightly in partnership promises. Your health unfortunately looks vulnerable and stray viruses may lay you low. Maybe this is a cosmic reminder to start to take better care of yourself.

Moneyfacts Group was founded in 1988 with the launch of Moneyfacts, a ground-breaking six page financial fact sheet. For the first time, financial professionals could find all the savings and lending rates from all the major banks and building societies in one place.

Moneyfacts has expanded hugely from these beginnings to become the UK's largest selling professional financial monthly - an authoritative source trusted by intermediaries, providers and journalists alike. Today the Group employs 100 staff at its state-of-the-art offices in Norwich, and publishes three monthly trade titles with a combined readership of over 82,000.

Moneyfacts now provides real time news and data services to virtually every bank and building society in the UK and an increasing number of life offices. It supplies online point of sale systems for bank branches and call centres, and product sourcing systems for intermediaries.

The Group also designs and hosts websites for external organisations such as the British Bankers' Association and Which?. In fact, over half the leading financial sites in the UK rely on Moneyfacts data.

Moneyfacts reaches the public via its own consumer website - www.moneyfacts.co.uk - as well as through the charts it provides to most of the national and provincial press and media.

Moneyfacts Group has pioneered financial data gathering and distribution in the UK. It has also been at the forefront of the concept and design of financial data IT systems. All Moneyfacts IT systems are designed and developed in-house. More than one quarter of its staff are employed on IT development.

To this day Moneyfacts Group still remains faithful to its original concept - to provide accurate, independent financial information in an accessible format.



Moneyfacts™ Group

MONEYFACTS GROUP plc
Moneyfacts House,
66-70 Thorpe Road, Norwich
NR1 1BJ. DX 135010 NORWICH 7
Telephone 0870 2250 476
e-mail: info@moneyfacts.co.uk

Air Ambulance boost

Moneyfacts staff member Wendy Woolsey recently celebrated her 60th birthday. However, instead of gifts, Wendy insisted that all partygoers donate to the East Anglian Air Ambulance. Raising nearly £400,

the funds will help the valuable work of the air ambulance team. By way of a 'thank you', Wendy and husband Colin were invited to meet the crew. Serving Cambridgeshire, Norfolk and Suffolk, the air ambulance began

operations in January 2001. The ambulance flies an average of four missions per day, seven days a week, 365 days per year. It became the second busiest air ambulance in the UK during 2003. The helicopter is equipped with a stretcher, defibrillator and multimotors, well as an ECG and a respiratory ventilator. All this vital equipment means that running costs alone top £65,000 per month. The next improvement planned is to upgrade the helicopter to provide room for a relative on board. The projected cost for this is at least £2.5 million.



If you would like to donate to the East Anglian Air Ambulance, call 08450 669 999 or visit www.eastanglianairambulance.org.uk

Datascreen version 4 released

Moneyfacts has recently unveiled the latest version of DataScreen, the industry standard research tool. Used by virtually all banks, building societies and credit providers, DataScreen gives unlimited online access to the Moneyfacts databases, allowing users to compile customised reports as well as analyse and compare products in detail across the market.

Version 4 now allows users to extract the data they need from the system more quickly and efficiently than ever.

Improvements include:

- Full cross referencing of menu options for a single product line on one screen
- Multiple results pages viewable at a glance
- Customisable favourites selection
- 'Quick Find' search and 'Quick Find' category menu

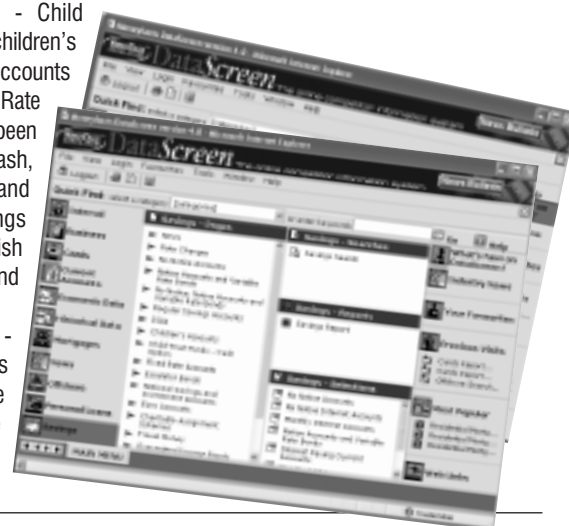
- Drop down menu bar for instinctive navigation.

There are also a number of brand new features:

- **Business Accounts Report** - Comparison and analysis of Sterling and Euro cheque and investment accounts.
- **Savings report** - Child trust funds and children's regular savings accounts added. Also, Rate Type Filter has been added to Mini Cash, TESSA only and regular savings ISAs to distinguish between fixed and variable rates.
- **All Reports** - Analysed reports now include totals of those better, worse or the same as for

each column, helping to compare any particular feature quickly.

To see a brief demonstration of DataScreen version 4 in action, visit www.moneyfacts.co.uk/datascreen/demo4. For further information email sales@moneyfacts.co.uk or call us on 0870 2250 500.



Moneyfacts Conference 2005

This year's Moneyfacts conference takes place at the prestigious

Novotel London Euston on Tuesday 8 November. Tickets are excellent value at just £199 (plus VAT) per delegate. The theme this year will be 'The Future of the Finance Sector: Influences on the Next

Decade'. Don't forget you can take advantage of our earlybird **Three tickets for the price of Two** promotion if you order by **31 August 2005**. For more information call 0870 2250 100.



Flux offers new servicing support

Adrian Flux Insurance has announced a joint initiative with the National Service Network to provide clients with lower cost servicing, fixed pricing and full guarantees. The specialist car insurer, which is based in East Winch near Kings Lynn, believes the arrangement will give the price and personal service of a local garage with the confidence of a national network. A call to a single national number will get clients an estimate for the repair and details of the nearest garage that can carry out the work quickly. Gerry Bucke of Adrian Flux said: "Not only can it save a lot of money, but we feel more confident that the cars we are insuring will be well looked after."

CII Young Achiever



CII President
Alison Palmer

The Insurance Institute of Norwich is looking for nominations for its inaugural Young Achiever Award aimed at recognising the young person in the region who has made the most positive contribution to the insurance profession.

Open to anyone employed in the insurance sector in Norfolk, whether or not they are studying for qualifications or are members of the Institute, the award will be presented at the Institute's Annual Dinner on 25 November at the Hilton Hotel and will include a cash prize. Employers are invited to nominate candidates from their organisation which should be submitted by the end of September 2005.

President, Alison Palmer said: "This is an exciting opportunity for the Institute to encourage excellence and celebrate the achievements of the most dynamic members of our profession."

Further details and the nomination form are available from Alison. Email palmea1@norwich-union.co.uk or telephone 01603 682554.

RUNNING THE GAUNTLET

Ten local entrepreneurs will be selected to pitch their business to venture capitalists in a Dragon's Den style competition called The Gauntlet with support from the East of England Development Agency.

The winner will receive up to £250,000 in equity funding. The closing date is 2 September.

For details visit www.runningthegauntlet.com or telephone 01223 484590.

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Marsh has had an out of London office since 1972 and Norwich is the main operational base for the Client & Market Services (CMS) department.

In addition the Risk Management Practice department of Marsh (RMP) has had an increasing presence in Victoria House and the building is also shared with representatives from Guy Carpenter and Marsh Corporate Services – all other MMC companies, as well as Price Forbes Limited.

The Norwich office is one of more than 30 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. Victoria House currently employs more than 1000 members of staff making Marsh a significant local employer.



Marsh Ltd
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www.marsh.com
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MARSH EMPLOYEES WALK THE PENNINE WAY

Alistair Sutherland and Colin Hayman, employees from risk and insurance services firm Marsh in Norwich, recently walked the 280 mile Pennine Way. They raised over £2,450 for Marie Curie Cancer Care, the Marsh Local Charity of the Year.

The Pennine Way, the first of the UK's long distance footpaths, celebrated the 40th anniversary of its opening in April this year. It follows an uncompromising line, seeking out the most dramatic ridges and vast areas of moorland from Edale in Derbyshire to Kirk Yetholm just over the Scottish border.

Both Alistair and Colin commented on the generosity of all they had approached in support of Marie Curie Cancer Care charity. Speaking of their experience, they said:

"The walk was not without its physical discomforts. During the 16 day trek we endured periods of high wind, torrential driving rain, electrical storms, hail and snow. However the weather was glorious for the last few days. The walk gave us great pleasure and insight into the history and geography of this unique area of the British Isles."

Jennifer Holloway, Norfolk Community Fundraising Co-ordinator, Marie Curie Cancer Care, said: "It is brilliant to see Marsh employees taking part in this challenging walk. The money they have raised will go to support free home nursing care for people dying of cancer. We are always very grateful when people fundraise for our cause."

Provides the broadest range of services in the cancer care field. Primarily the charity provides high quality nursing, totally free, to give terminally ill people the choice of dying at home supported by their families. In addition to the nursing care for the patient, Marie Curie nurses are also there to give emotional support and advice to the family. Our ten hospices across the UK offer day care facilities and home care visits, so patients can continue living at home as long as they are able.

All our nurses, doctors and healthcare staff are trained to give the very best in palliative care and through a wide range of education programmes, this expertise is shared with other healthcare professionals. In addition to caring for cancer patients and their families, the charity is also researching the disease on two fronts.

One of our research teams is looking at ways of improving quality of life for today's patients, studying a range of topics from the side effects of drugs to the uses of complementary therapies. At the same time, scientists at the world-renowned Marie Curie Research Institute are looking at the causes and treatments of cancer. Locally our Nursing Team operating out of Norwich work in the Primary Care Trusts that cover the City, Broadland, South Norfolk, Great Yarmouth and Waveney, while Marie Curie Cancer Care funds are provided for the services that currently operate in North Norfolk and West Norfolk.

- Around 10,000 nursing hours are currently being worked each year by Marie Curie nurses in Norfolk with a typical nine hour shift costing around £180.
- Nationally the charity is able to care for around 25% of the people who choose to die at home.

Marie Curie
Cancer Care



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National Award for N&P

Norwich and Peterborough Building Society has won a prestigious national award as Best Building Society for the second year in a row.

The Society's consumer mortgage service was judged best in a competition by the consumer publication Mortgage Magazine. An assessment of product range and the Society's commitment to the community were all taken into account along with other factors including the results of mystery shopping. The final judgement was made by a panel of nine IFAs. Editor of Mortgage Magazine, Ben Wilkie, said: "Norwich and Peterborough Building Society's staff are knowledgeable and keen to help even the most nervous borrower through their paces. It is a shining example of how customers and communities both benefit from mutuality."

N&P's Chief Executive, Matthew Bullock, was delighted with the award. He said: "Despite the burden of regulation we have widened our product range. We extended and improved our buy-to-let service and introduced 'light adverse' mortgages to help homebuyers who are trying to get back on their feet after financial difficulties."



PMI Seminar

Reflecting the fast-changing nature of the pensions sector, members of the Pensions Management Institute (PMI) Eastern Region Group recently enjoyed a half day seminar that was topical, wide-ranging and thought provoking.

The lively seminar, held at Willis in Ipswich, was chaired by Alan Herbert, Chairman of the Advisory Council of Opdu (Occupational Pensions Defence Union) and a Director of Willis Pension Trustees Limited. Lectures included 'The case for a pensions authority' by Kevin LeGrand of Mellon HR&IS (which has an office in Ipswich), 'Simplification means simple administration?' by Ian McQuade of Dunnett Shaw and 'Pension scheme risk management' by Neil Knights of Baker Tilly.

Amongst other key figures attending the seminar was Roger Cobley, National President of the PMI.

Foolproof sign HSBC International

Foolproof Business Services, the Norwich based online sales consultancy specialising in the financial industry sector, has signed HSBC International to their growing list of national and international clients. The business gathered consumer insights to help guide the design and structure of the new HSBC International site.

Managing Partner Peter Ballard said, "We use consumer research, usability techniques plus traffic and conversion metrics to build a picture of the sales process from the consumer's point of view. This approach almost always has a dramatic effect on sales." Other clients include Royal Bank of Scotland, Alliance & Leicester, smile.co.uk and Halifax Bank of Scotland.



Managing Partner Peter Ballard

Foolproof™
Online Sales Improvement



Financial Industry Group

The Financial Industry Group is the independent organisation that promotes and develops the banking, insurance and finance sector in Norfolk.

ACHIEVEMENTS

Working with partners over the last four years the Group has developed and launched

- the first School of Financial Services outside London
- the first Foundation Degree in Financial Services in the UK
- the Norwich Academy of Finance
- annual industry recruitment conferences

Financial Industry Gazette

The Financial Industry Gazette is the only magazine to reach the whole of the financial industry in the region and has an estimated readership of 20,000 people every month. It is available to everyone working in the local sector. Its aim is to keep them up to date with what is going on in the sector and to encourage professional development and training. It has recently celebrated its 50th edition.

Reader Profile

The magazine is distributed to local

- banks ●
- insurance companies ●
- financial companies ●
- building societies ●
- Independent Financial Advisers ●
- accountants ●
- solicitors ●
- estate agents ●

We also distribute to the training companies, local authorities, schools, libraries, job centres and to members of the Chamber of Commerce. Fig is also available at Norwich International Airport.

It is also distributed to a growing number of strategic sites in London, including the Financial Services Authority, the Treasury and the professional institutes and is read by Senior Executives and decision-makers in the financial industry.

Advertising benefits

As the only magazine to reach the whole of the financial industry in Norfolk and with an estimated readership of 20,000, FIG raises the profile of sponsors and advertisers in the business and financial community.

The Financial Industry Gazette is read by Senior Executives and decision-makers in the financial industry.

The Financial Industry Group's reputation as the external industry representative for the region is continuing to grow. **By advertising with us you can be part of this success.**

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Inside pages:	full page	£500
	half page	£300
	quarter page	£200

Two Colour

Logo branding on front cover	£150
Back cover	£1,500
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For further information about advertising and sponsorship opportunities contact Marjorie Eade on 01603 476180 or email info@fignorfolk.co.uk