

Fig FINANCIAL INDUSTRY GAZETTE

NORWICH – a financial city

NORWICH WINS NATIONAL ACADEMY



Celebrating Norwich's successful bid for the National Financial Services Academy
L-R Roland Russell, Operations Director of The One account, Peter Harrison-Jones, Senior Vice-President, Marsh, Jenny Probert, Head of City College's School of Business and Finance and Simon Machell, Managing Director of Aviva-owned RAC.

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Financial Industry Group

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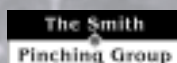


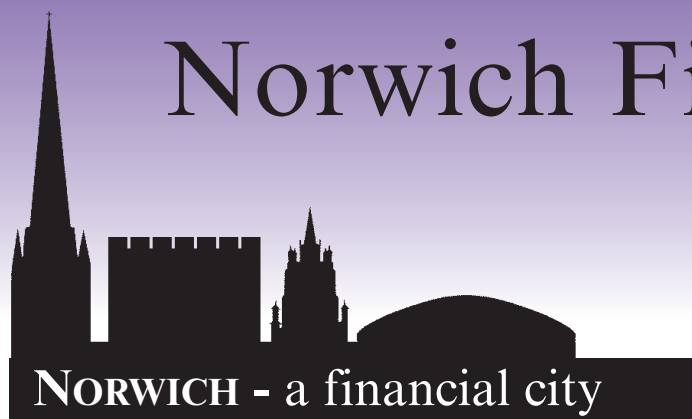
MARSH



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Financial Industry Courses in Norwich Norwich City College

School of Financial Services Hotline 01603 773510

Email: busschool@ccn.ac.uk

Certificate in Financial Planning

CF 1: UK Financial Services, Regulation and Ethics

Start date: 10 January, 12 weeks, Tuesdays 18:00 - 20:00

Course fee: £220

CF2: Investment and Risk

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

Course fee: £240

CF3: Financial Protection and CF4: Retirement Planning (combined course)

Start date: 11 January, 12 weeks,
Wednesdays 18:00 - 20:30

Course fee: £240

CF7: Lifetime mortgage activities

Start date: February 2006

Course fee: TBA

Certificate in Mortgage Advice

CF 1: UK Financial Services, Regulation and Ethics

Start date: 10 January, 12 weeks, Tuesdays 18:00 - 20:00

Course fee: £220

CF 6: Mortgage Advice

Start date: 6 February, 7 weeks, Mondays 18:00 - 20:30

Course fee: £175

Certificate in Insurance

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

Dates: Thursdays 9 March to 13 July 2006,
Tuesdays 5 September to 3 October

Time: 18:00 - 20:15

Duration: 20 weeks. No classes: 13 & 20 April;
1 & 8 June, 20 July to 31 August

Course fee: £320

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'.

CF 1: UK Financial Services, Regulation and Ethics

Start date: 10 January, 12 weeks, Tuesdays 18:00 - 20:00

Course fee: £220

FA1: Life Office Administration

Start date: January 2006, 8 weeks,
Wednesdays 18:00 - 20:00

Course fee: £170

FA2: Pensions Administration

Start date: Please ask for details

Course fee: TBA

Course fees exclude course materials and exams, for which students are responsible.

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.

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Financial industry gazette**
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**MERRY
CHRISTMAS
TO ALL OUR
READERS**

Academy brings a bright future

Norwich is to be home to the first UK's National Financial Services Academy, following a recent government announcement. The successful bid by the Financial Services Skills Council, worth £10 million to the partnership, means the Academy will be set up by City College Norwich and partners Tower Hamlets College, London and Manchester Enterprises, with support from the University of East Anglia.

This decision gives national recognition to the pioneering work of City College, the UEA and the financial industry in Norfolk and it reinforces Norwich's lead as a centre of financial excellence.



“In my view it is very exciting that Education and Skills Secretary Ruth Kelly and Trade and Industry Secretary Alan Johnson have announced that the National Financial Services Academy is to be located in Norwich, with courses scheduled to begin in September 2006.

As well as having a national centre for financial training on our doorstep, what does it mean to the financial industry in Norfolk?

✓ It reinforces the reputation of the local industry in the UK and beyond. Government has set industry at the heart of the Academy and this step recognises the strength of the sector here and the lead it has taken in developing skills and qualifications.

✓✓ It allows local financial companies to strengthen their profile in the national arena as a supporter of the Academy and of the Financial Industry Group.

✓✓✓ Critically, it will give the local industry the potential to influence national decisions on training, skills and regulatory qualifications.

The greatest potential, in my view, is the opportunity it offers to influence the skills and regulatory environment within which we operate. The FSSC now holds authority for training and qualifications (delegated by the FSA) and it has given a commitment to having a private sector majority on the Academy boards, including the Norwich board. This will give the local industry the opportunity to influence national decisions on skills and training, including regulatory qualifications.

Fundamental to the selection of the three cities was employer engagement. Director of Skills at the Learning and Skills Council (LSC) said: “The Academies put employers in the driving seat in developing high-quality and relevant training programmes for their sector.” The three bid partners will be working with the Financial Services Skills Council (FSSC) and the Learning and Skills Council (LSC). The financial industry in Norwich has a strong record of strong partnership working so we can look forward very positively to developing further successful partnerships.

This achievement now gives us the perfect opportunity to get actively involved in shaping both workforce skills and our own business environment.”

Marjorie

Marjorie Eade



Clydesdale

Clydesdale Bank

Dave Stutchbury, Managing Partner of Clydesdale Bank Financial Solutions Centre said: "Clydesdale has been in business since July this year and already we are expanding the team to deliver on our members' expectations. We are also training our people internally to move into partner roles as and when the business requires expansion".



Viv Payne has been promoted to Partner at Clydesdale Bank in Norwich. Viv has been with Clydesdale for ten months and has supported the recruitment and establishing the company within Norwich. Her new role as partner will be largely to focus on private accounts whilst also looking at the small to medium sized businesses. "The last ten months has been great fun and very rewarding. As a team we are looking forward to exceeding our members' expectations moving into 2006," said Viv.

Dan Hewitt joins the Clydesdale Bank team as a Private Associate. He has worked previously for Norwich and Peterborough as a mortgage underwriter as well as having some experience working with an accountancy firm. Dan will support the partners with the processing of accounts and member service. "I am very excited to be a part of a growing business and I am looking forward to progressing my career within Clydesdale," said Dan.



Mark Colman has worked with HM Revenue & Customs for the past 17 years, serving as an Inspector of Taxes since 2001. Mark was looking to forward his career and work towards a new challenge so he decided to join Clydesdale as Managing Partners Associate, working directly for Dave Stutchbury. "Upon meeting Dave and the rest of the Clydesdale team, I saw a group of highly professional and motivated individuals. It did not take me long to make up my mind that I wanted to be a part of this exciting opportunity and to grow a successful new career," said Mark.



Nicholas Hunt has worked in farm management and agricultural consultancy in Norfolk for eight years since moving to Norfolk from Kent. After four years assisting in the day to day running of 30,000 acres for a farm management company, he joined Norfolk Rural Business Advice Service working out of Easton College. Nicholas has now joined Clydesdale as a Partner of Agribusiness. "I joined Clydesdale Bank in Norwich as I saw a gap in the market for a new approach to a personal banking relationship and saw its proposition as the only bank to offer its members this facility," commented Nicholas.



Philip Edwards joined Clydesdale Bank as a Senior Wealth Partner. Phil joins Clydesdale from years of experience within his field, with the last few years working for Howes Percival. "I am extremely excited to be working with Clydesdale which has a great approach of getting into the marketplace. Members will benefit from the integrated team working and I will be joining Business and Private Partners in their meetings, so we can look at a members full financial package," said Philip.



Marsh

MARSH

MARSH

Marsh is the world's leading risk management and insurance services company offering a full range of services to identify, value, control, transfer and finance risk. It generates revenues exceeding US \$3.6 billion and employs over 38,000 professionally qualified consultants and support staff worldwide who serve clients in more than 100 countries.

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 1,000 members of staff making Marsh a significant local employer.



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

MARSH COLLEAGUES RAISE £16,000 IN SUFFOLK TREK



Over 320 employees from Marsh, the world's leading risk and insurance services firm, took part in the '76 Club Walk' fundraising walking event in Suffolk recently.

The teams, from all over the UK, raised over £16,000 in total, with £13,000 being donated to Marsh's national Charity of the Year, the Alzheimer's Society, and the remaining £3,000 to the firm's Charity of the Year in Norwich, Marie Curie Cancer Care, and to the Suffolk Wildlife Trust.

The 76 Club Walk is an annual one-day walking event for company employees in teams of four. The event is hosted by various Marsh offices across the UK and is a challenge involving planning, problem solving, navigational skills, stamina and comradeship.

The location varies from year to year, most often within different areas of natural beauty. Teams are expected to establish the whereabouts of checkpoints, plan their routes and then navigate these on foot to gain the maximum points that they can.

The inaugural walk was held in 1978 when around 20 Teams tackled the 42 mile Lyke Wake Walk in Cleveland. By 1999, the event had grown tenfold with over 200 teams entering to compete in the Yorkshire Dales. Past locations have covered a wide variety of the National Parks of England and Wales.



This year's event was organised by colleagues at the Norwich office on Queens Road and took place in the Rendlesham Forest area of the Suffolk Heritage coast, an area of outstanding natural beauty.

Commenting on this year's event, Chris Scrivner, Managing Director of the Risk Management Practice at Marsh in Norwich said:

"This year was a very successful event involving a high number of colleagues and the fundraising element was exceptional. I would like to congratulate the winners and the organising committee in Norwich and we hope our colleagues across the UK enjoyed the opportunity to view what the East of England has to offer."

RBS EXPANSION

New premises at Broadland Business Park were recently launched with an official opening by UK Head of Corporate Banking, Alan Dickinson. The centre is part of an ongoing investment programme by RBS in East Anglia: the event was attended by over 250 local business people.

The move of offices brings together a range of RBS services for business customers, including Corporate and Commercial Banking under the RBS and NatWest brands, together with Lombard and NIG (the National Insurance and Guarantee Corporation).

Paul Dick, Director of Commercial Banking, Norfolk and Fenlands said: "We had outgrown our existing premises, having expanded from six to 16 managers in the last three years. Our strategy is to keep adding more managers as we grow, keeping portfolio numbers down, thereby ensuring closer relationships with our clients."

The premises, which currently houses 60 people, includes top quality meeting and conference rooms and the latest video-conferencing facilities which, as Mr Dick explained, makes it easy to bring together different parties from around the UK to provide the quickest and best service for clients. "The new office gives our clients easy access and gives us room to expand. It

also provides immediate access to other Group divisions", he added.

Ian Hall, Director for Norfolk and Waveney Business Centre heads up Lombard, the asset finance business. Regional Sales Director, Deborah Ring, also attended the launch.

NIG, part of RBS Insurance, the second largest insurer in the UK, is a broker-only supplier and has been in business for 100 years. The NIG team is led by David Charles and, while the organisation operates on a regional office basis, business in Norwich justifies having its own branch, one of just three NIG branches in the country.

RBS - Big and getting bigger in Norfolk

As The Royal Bank of Scotland Group formally launches its new premises at Broadland Business Park, the Group's commitment to an ongoing investment programme in Norwich is more than apparent. As Paul Dick, Director of Commercial Banking, Norfolk and Fenlands observed, the move follows expansion of the business.

With some 1,200 employees in the region now, the expansion across the group makes RBS one of the biggest private sector employers in the region and the largest financial company after the only insurance giant, Norwich Union.

It was just a few months ago that The One account and fast-growing First Active, both part of the RBS Group, moved 350 staff into the award-winning call centre located



by Norwich International Airport which was originally purpose-built at a cost of £4 million.

Commenting on the Group's expansion in the area Mr Dickinson said: "We are the sixth biggest bank in the world by market capitalisation and handle three quarters of business in the UK. We don't want to stop growing in the UK and there are parts where we are looking to grow. Norfolk and Norwich is one of those areas."

Alan Boswell Fifth Investors Seminar

Jonathan Rice, brother of Sir Tim and styled 'a cross cultural business guru', entertained guests recently at the fifth annual investors seminar of Alan Boswell and Company (ABCO) held at the Norfolk Suite, Carrow Road. ABCO is the financial services division of the Alan Boswell Group and provides services across the UK. The seminar attracted an audience of over 150 local private investors, who also heard about world stock markets from private banking expert Simon Davies, Managing Director of SC Davies and Co, where he explained of 'mosaic investments', which involves holding a wider portfolio of assets, and revealed their potential benefits.



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The One account

the **one** account

SASSY is more savvy

The One account has identified a new breed of woman who has as sharp an eye for her finances as she does for her power suits.

She's career-focused, ruthlessly competitive, rising to the top and she doesn't think twice about re-mortgaging her home if she finds a better product that will save her money and suit her lifestyle.

Enter the SASSY woman. Smart, Ambitious, Self-Sufficient, and Young, the SASSY is just as commanding over her money as she is at earning it. With role models such as Charlotte Church, this new breed of woman is emerging across the UK.

Ignorance is not bliss where finances are concerned, and women will not accept their finances sitting down. Women are more willing to take control of their finances and do their homework to make sure they are getting the best deals out there. Ever the savvy shopper, the SASSY regularly checks the market for the most competitive offers on her mortgage, credit cards and investments.

Research by the One account revealed that:

- **43% of women feel they are in control of their personal finances and are doing the best with their money, versus just 37% of men**
- **Most men and women know how much they pay each month on their mortgage, but women (35%) are more likely than men (30%) to shop around for a better deal when their discount period ends**
- **45% of women say they regularly shop around for the best insurance deals**
- **38% regularly surf the web for 'best buy' tables for their financial products**
- **32% know their mortgage's standard variable rate (SVR)**

Debbie Milsom of the One account says: "The SASSY woman is emerging as the most formidable figure in today's consumer society. Always the trendsetter, the SASSY is just as eager to make a statement with her personal finances as she is with her sense of style.

"With her mortgage, the SASSY woman shops around and understands the market. She is confident she is getting the best deal that suits her lifestyle. She knows how much she pays each month and will re-mortgage if she finds a more suitable product."

The research also found that 44% of females say they would use penalty-free flexible mortgage features, such as those provided by the One account, to finance their lifestyles rather than pay sky-high interest rates on a credit card or overdraft, versus just 32% of men.

Debbie Milsom adds: "Whereas many men might ignore areas of their finances as they climb the corporate ladder, the SASSY is keener than ever to make the most of her money. Just because she can afford the finer things in life doesn't mean she wants to spend over the odds when she doesn't have to."





Ifs

***ifs* ANNOUNCES DEVELOPMENT OF NEW COMMERCIAL MORTGAGES MODULE**

A specialist Commercial Mortgages module is in development at the Institute of Financial Services (*ifs*), with launch expected early in 2006. Although the final syllabus has yet to be confirmed, it is anticipated that this module will address the specialist lending requirements of this sector and the range of products that are now available to this market.

"There has been much growth in the commercial sector in recent months with many lenders developing new products that are more in keeping with those currently available in the private sector," commented Mark Roberts, Head of Faculty - Financial Regulation, at the *ifs*. "This module offers a means of demonstrating specialist knowledge and competence for those already advising in this area; it can also be used to extend knowledge for those who wish to branch into this market."

Upon successful completion of the module, candidates will be able to analyse customer proposition, recommend and apply suitable and affordable mortgage solutions, taking into account any existing arrangements, using knowledge and understanding of the advice process; the market for commercial mortgages and related solutions; common types of finance; the regulatory and legal framework; the different types of mortgage solution and the criteria for determining their suitability and affordability.

The new module forms part of the new Advanced CeMAP[®] launched earlier this year. Candidates will now have a choice of three specialist product modules: Lifetime Mortgages, Alternative Residential Lending and Commercial Mortgages.

For more information about Advanced CeMAP[®], please visit www.ifslearning.com.

Advanced Certificate in Mortgage Advice and Practice

An appropriate qualification for mortgage advisers

Developed for qualified mortgage advisers, Advanced CeMAP[®] is an advanced qualification for mortgage professionals bringing together the current key areas of the FSA focus.

To achieve Advanced CeMAP[®], you need to have completed CeMAP[®] (or equivalent) and then have taken three further modules. The Certificate in Customer Care (CeRCC) is a compulsory module and you will be offered a choice of further modules, from which you must choose two, including:

- Supervising in a Regulated Environment
- Lifetime Mortgages
- Alternative Residential Lending
- Commercial Mortgages

For more information about Advanced CeMAP[®] please contact us on:

T: 01227 818609

E: customerservices@ifslearning.com

W: www.ifslearning.com

The *ifs* is the official brand of The Chartered Institute of Bankers, a registered charity.



Trafalgar Celebrations

Norwich Union is sponsoring a community tree planting day in North Norfolk as part of the Trafalgar Celebrations. The Earl of Leicester has agreed that a plot of land in Burnham Thorpe be given over to *Tonnant Wood*, named after one of Nelson's ships, as part of the Woodland Trust's *Trafalgar Woods* project.

The event is on Sunday 27 November at Burnham Thorpe – and FIG members and their families are very welcome. People interested in planting some trees should contact sueroe@woodland-trust.org.uk and get their spades ready! www.woodlandtrust.org

The Royal Navy has given permission for its flag, the White Ensign, to be raised for the first time on public buildings and flagpoles. As part of the Trafalgar Day celebrations, Patrick Snowball, Chief Executive, Norwich Union raised the White Ensign from the top of Marble Hall.



Plant a tree for free



Woodland Trust
tree for all

NU hears call for Children in Need

BBC CHILDREN IN NEED APPEAL

Every penny you give goes towards helping children and young people in the UK.



Norwich Union staff took calls as part of this year's Children in Need event. The company supplied phone lines across the UK to take donations, with staff taking calls on the night and joining in the fun.

Aviva scores on CSR indexes

Following an annual review, Aviva continues to be included in the FTSE4Good Index series, the Dow Jones Sustainability World Index and the Dow Jones STOXX Sustainability Index (Europe) – the only UK insurer to be included in all three.

The FTSE4Good index measures the performance of companies that meet globally recognised standards on corporate responsibility. The Dow Jones indices track the financial performance of the leading sustainability-driven companies worldwide. The annual review is based on an assessment of the company's economic, environmental and social performance.

Our performance in both the Dow Jones and FTSE4Good Indexes is very important to us, partly because they use a balanced assessment technology and partly because certain investors take increasing account of them.

Celebrations at Clydesdale



The Lord Mayor welcomes CEO Lynn Peacock

Managing Partner Dave Stutchbury and his team from Clydesdale Bank enjoyed a day of celebrating in style as their £1 million Norwich branch was formally launched.

Lynn Peacock, Chief Executive of Clydesdale Bank, which is part of the

National Australia Bank Group, visited Norwich to join in the celebrations and was accompanied by Head Office colleague, Karen Childs, NAB Group Business Support Manager.

After visiting the purpose built state-of-the-art offices on the Meridian Business

Park in Thorpe, they accompanied Dave Stutchbury to a reception in the Lord Mayor's parlour and were joined by Chris Popplewell, City Council's Head of European and Economic Development, Anna Graves, Director of Development and Chris Hill, Head of Business

Support at Broadland District Council. The Lord Mayor, Councillor Michael Banham, formally welcomed them and said he was delighted that Clydesdale Bank had set up an operation in Norwich for the first time in its 200 year history and looked forward to the Bank thriving here for another two hundred years.

He presented Mrs Peacock with the Norwich civic brooch and a brass paperweight which was a replica of the medallion on the Lord Mayor's chain. Mrs Peacock said that the bank had opened over thirty offices in the last year but had received the warmest welcome of all from Norwich.

The celebrations did not stop there and, as the haunting sounds of a lone piper played out across Norwich, some 120 of the bank's clients, associates and colleagues gathered for a its Trafalgar Dinner. Held at the Assembly Rooms, Theatre Street, it was the same venue as the original Trafalgar Ball exactly 200 years ago. The Nelson theme of the dinner could not be missed, as the dining room was decked out in nautical style and maritime pastimes were revived.

At the dinner Mr Stutchbury announced that he was delighted with the progress of the branch, which was already handling projects of £100 million.

Horoscope Exclusively forecast for *fig* by Jane Sunderland

ARIES [21 March - 20 April]

You've got to sort out your priorities and evaluate what is of long lasting importance to you. The ways and means to expand your influence and get more of what you desire will become apparent but all too soon the price you have to pay becomes obvious. Deep thought is required if you aren't to get yourself into a situation where you become trapped and resentful. There is no growth without responsibility. Are you really up for the job ahead?

TAURUS [21 April - 20 May]

Significant times. The pressure is on as Mars stands still in your sign, bringing the energies of assertiveness or anger into clear focus and a long standing desire comes close to fulfilment. Don't take on too much at this time and opt for negotiation rather than outright conflict in interpersonal difficulties. You may feel like you're being offered the chance to prove something to others but you must beware that any debt you incur won't cripple you in its repayment.

GEMINI [21 May - 20 June]

The Full Moon in your sign on the 15th stirs up the undercurrents in close partnerships, bringing hidden feelings and factors to life. You won't like what you see in others at this time and rocky situations may crumble under the strain. But a part of you is ready to break free of old patterns and this could well be the time to try to reorganise, readjust and refresh that which has grown stale and boring - even your wardrobe!

CANCER [21 June - 21 July]

The focus is on how things are working - both in your health and in your daily routine. Concentrated application to detail will enable you to move mountains and achieve some degree of recognition but watch out for unexpected surprises. Changes are in the air which promise to give you more space within which to be creative and have fun - don't let your commitments crush the life out of you. You may be called on to let go of something.

LEO [22 July - 22 August]

A power point in time has arrived. Opportunity is there, so too is responsibility - a responsibility that will be a long term commitment. So think carefully about what you agree to in order to keep other people happy. It is indeed time to move up the ladder of maturity and achievement but don't surrender too much of your own personal autonomy or else you'll soon feel imprisoned by that which now seems a good idea.

VIRGO [23 August - 22 September]

Let your creative imagination ponder colourful possibilities within your home base, and don't be afraid to admit where it is now cramping your style. Have a good clear out of old fashioned stuff and set to to rearrange your routine so that you can function much more efficiently. There are many places to go and things to learn this month. You don't need to be distracted from your adventures into new territory by hassles back home.

LIBRA [23 September - 22 October]

Deep fears and uncertainties about your material and emotional security could see you putting the brakes on some long term project whilst you do some more checking of facts and figures. You need to be very sure of the motivations of anyone you're involved with, a matter in which your unusually suspicious nature at this time will help. If there are secrets to be ferreted out, then you're the one to do it but you still need to be ready for unexpected revelations of an unpleasant kind.

SCORPIO [23 October - 21 November]

The force is with you and you may find that you are capable of a ruthlessness you never suspected in order to capitalise on an offer being made right now. Take everything very seriously. This is a significant time in your life in which a foundation is being laid for the next seven years of your life. Focus lies particularly on your relationships with others, in which issues to do with personal as opposed to collective power grab the headlines. Ultimately, the power is yours alone.

SAGITTARIUS [22 November - 20 December]

There is more to life than meets the eye. If dissatisfaction and lack of meaning are eating away at your inner contentment, then turn your attention to matters of faith and belief. Nature has given you your questing spirit in order that you can explore, speculate and encourage. You must do this in spiritual and intellectual realms just as much as in the physical world. So think big. Think beyond. Wonder and question. A solution to your troubles will crystallise.

CAPRICORN [21 December - 20 January]

Your neighbourhood at work and at home is where surprises, which initially throw you off balance, will open your eyes to a whole vista of new possibilities, enabling you to expand your circle of social connections as well as to feel more positive about the future in general. Great things can be achieved through determination and dogged persistence, but be aware that you could also be challenged to break through some of your deeper fears and inhibitions. Not comfortable!

AQUARIUS [21 January - 18 February]

Being compassionate and fair minded has its limitations, as you're about to find out. As soon as you begin to feel taken for granted or abused by others, then don't hesitate to lay down firm boundaries. "So far and no further" should be your motto. Your wisdom and clear advice are needed and could well be so much appreciated that you find new career opportunities opening up which will improve your status, earn you respect and give you the rewards that are due. But you have to be firm.

PISCES [19 February - 20 March]

This month's New Moon on the 1st sets a scene of change and excitement for all Pisceans. You've been feeling restless or bored but the opportunity is coming to shake off the cobwebs and take a bold, and some may think, risky, step into something completely different. Trust your heart and pay attention to those coincidences and synchronicities. Magic is at work. Let the past go and have faith in your right to be your own true self. Get ready to take a leap.

Want to reach your potential?

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Willis, the well established global insurance broker is energised and resourced to deliver on its mission to be the world's finest risk management organisation. The company's client focused and sales driven culture has resulted in consecutive quarters of record earnings. This dynamism is reflected in our plans for an iconic new HQ in London which we will occupy in 2007. Over 70% of our Associates are shareholders. Our clients consistently benefit from the Willis approach to managing risk exposures: innovative, entrepreneurial and utilising the Group's global resources to deliver superb local service.

Willis is a company looking to invest in your future. As a group we believe in motivating our Associates to achieve their best, and provide stimulating and challenging work environments and competitive financial rewards. Willis is now recruiting experienced insurance professionals. You will be given the opportunity to take full responsibility to demonstrate your drive and abilities in an environment that will encourage you to make decisions and to exceed your clients' expectations.

To this end Willis are looking to recruit experienced professionals for the following:

- Project Managers
- Business Analysts
- MI Analysts
- Operational Managers
- Team Leaders
- Reinsurance Technicians
- Insurance Technicians
- Credit Controllers
- Accounts Controllers
- Claims Handlers/Technicians
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Willis

*Fig**Worldwide sports*

Worldwide Sports

Insurance for sports people by sports people

A real sport. That is just how you would describe Graeme Jolly, who runs Worldwide Sports Insurance UK Ltd in Thorpe Road, Norwich, providing all types of sports and leisure insurance. Graeme's enthusiasm for his work stems from his love of sport. "We do it because we love sport – it's our passion. We really are here to help sports people in the UK."

The business looks after the governing bodies and associations of several national amateur sports, including niche sports. Since setting up just a year ago, they already count amongst their clients The Welsh Hockey Union, The British Council for Chinese Martial Arts, as well as The England Basketball Association and The Scotland Basketball Association.

"We also like to look after small amateur sports groups who often previously had to cancel events because the cost of public liability or other insurance was prohibitive. With our specialist experience we have been able to come up with cover for as little as 50 pence per participant. It gives us immense satisfaction to work with these groups as they are the backbone of sport in the UK and, like us, do it for the love of sport."

"We are a UK business," said Graeme, "but locally our clients include a number of clubs including Norwich United, Kirkley, Stowmarket and Needham Market football clubs. Since joining the Financial Industry Group, we are now also working with Travellers Protection Services in Norwich, to provide specialist cover to the Sports industry."

Graeme, who is ACII qualified and a Chartered Insurance Broker, was named International Broker of the Year by Sportscover International, two years ago. He was later approached by Peter Nash, the Managing Director and an ex professional Australian Rules footballer, to set up the UK operation for his other business, Worldwide Sports Pty Ltd, based in Melbourne, Australia. Graeme took him on.

"Soon after we set up we were approached by the organisers of a prestigious long distance running event, which was in danger of being cancelled because tragic deaths at a previous event had made it impossible to find insurance. We were able to come up with affordable cover and so the show could go on. I feel really proud when we make the difference between a sports event being cancelled and being able to go ahead. We want to help people take part in sport, not to hinder them. Yes, we are running a business, but we are also protecting UK sport."

A year on the team has grown to four and income is already ahead of budget. As ambitious as he is enthusiastic, Graeme sees Worldwide opening satellite branches across the UK in the future and Norwich becoming the European headquarters for the group. "That's all part of the game plan," he said.



Graeme Jolly who heads up
Worldwide Sports Insurance UK

the
complete
printing
service



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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 110,000.

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.



Moneyfacts Group™

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66-70 Thorpe Road, Norwich
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e-mail: info@moneyfacts.co.uk

Moneyfacts Annual Conference 2005

Over 200 delegates, including key decision makers from the Banks and Building Societies as well as finance journalists, attended this year's Moneyfacts conference at the prestigious Novotel London Euston.

The theme, for what was the 10th annual conference, was 'The future of the finance sector: Influences on the next decade'. Moneyfacts brought together some of the key figures from the finance industry to discuss the challenges and opportunities that we will all be facing in the near future.

Ivan Lewis MP, Economic Secretary to the Treasury was first on stage, giving a summary of Government policy for personal finance matters and discussing what the future may hold.

Andrew Hagger, Moneyfacts press officer and co-organiser of the event said: "We were proud to offer the

financial industry some really thought provoking commentary from such a high profile set of speakers. A wide spectrum of topics was covered, and speaking to delegates after the event, the general consensus was that regulation and advances in technology will represent the greatest challenges during the next few years."

Some of the most popular presentations this year were from Peter Williams, Deputy Director General of The Council of Mortgage Lenders, Sandra Quinn, Director of Corporate Communications at APACS and Paul Lucraft Vice President and General Manager UK of Mastercard Europe.

To see full PowerPoint presentations of this year's conference, go to <http://www.moneyfactsgroup.co.uk/conferencepresentations/>. For a full events and conference calendar visit www.moneyfactsgroup.co.uk.



NatWest networks Moneyfacts DataScreen

NatWest has become the latest financial provider to network Moneyfacts DataScreen across its business, using it for competitor analysis across all product ranges. Networking DataScreen allows it to be used across all departments, meaning more than just marketing can benefit from the data.

DataScreen - the UK's leading financial competitor information system - gives users unlimited online access to the Moneyfacts databases. The system covers comprehensive product information for residential and buy-to-let mortgages, savings and investments, cards, personal loans, offshore and business accounts, as well as a real time product news service.



Alan Hough, Sales Director at Moneyfacts, said, "The competitive nature of the personal finance sector means that the whole organisation now needs to know the latest market changes to keep abreast

of the opposition. Multiple licences to DataScreen allow not just marketing departments to keep ahead, but research, product development and press offices as well."

Its interactive search and report facilities let users decide how much information to use and in what format. Reports can be downloaded to Microsoft Excel for further analysis. Additionally, the Product Analyser feature uses a colour-coded system to show immediately and exactly where a product, or potential product, will sit in the market. The Company Product search allows users quickly to see every product that a company provides. Product designers can even use this new facility to check if a prospective product name is already being used.

Nigel Morris, Online Sales Manager at Moneyfacts, said, "We are very pleased to have NatWest utilising multiple licences of DataScreen in such a way. It is a very powerful market analysis tool that fits the aspirations of NatWest extremely well."

Moneyfacts Quiz Night

The Moneyfacts Group recent quiz night was a big success and fun was had by all! The quiz featured five question rounds, as well as four bonus individual rounds, which included a cracker eating competition and space hopper racing! Congratulations go to 'Big Jim's' team which stole the night with its amazing knowledge in the 80's music round, which resulted in victory by a staggering number of points!



N&P Award

Norwich and Peterborough Building Society (N&P) has received a prestigious award for its electronic mortgage trading service, which was named Innovator of the Year (regional) in the 2005 Mortgage Finance Gazette Awards. The award, which was contested by scores of building societies and banks, was announced at a black tie dinner at The Gibson Hall in Bishopsgate, London.

The product was developed for the Society's own use by its in-house team, but is now also available to other financial services companies, through its subsidiary, Lynchwood Services, using a simple registration process. It offers benefits to brokers including access to key facts illustrations, a quick 'approval in principle' facility and case tracking. For more information call 0845 120 1419.



Norwich and
Peterborough
BUILDING SOCIETY

All aboard for Norwich

The eleven Directors of Norwich and Peterborough Building Society Board held their last monthly board meeting in Norwich and took the opportunity of visiting the new Chapelfield branch, its first-ever advice-only branch in the country. Chief Executive, Matthew Bullock said: "This is such an exciting new development we thought it important enough to take all the directors there." The decision to provide an advice-only service came from listening to customer feedback. The branch, which also has three cash machines and access to the website, has had 200-300 visitors a day.

Pensions Management Institute

The Pensions Management Institute Eastern Region Group held a half day seminar on future pensions changes in Norwich recently at Norwich Union's Sentinel House. The event was chaired by David Giles, Pensions Actuary at Norwich Union.

Richard Dinham of Investment Solutions spoke about the advantages of Multi Management and Hannah Boardman, the representative from the Government's Pension Protection Fund, spoke about the Risk Based Levy. She reassured the audience that the Government was continuing to consult with industry to come up with a system that was as fair as possible.

Alistair Meeks of Pinsents then gave an update on the legal position on amendments to pensions, which many schemes will require in time for Simplification in 2006. He was sorry to conclude: "Too many schemes won't be ready for 2006."

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RAC Update at Top Table event

Leaders from the Financial Industry Group and the public sector found out recently what has been happening at RAC since it was acquired by Aviva earlier this year. RAC Managing Director, Simon Machell, previously Customer Services Director at Norwich Union Insurance, was speaking at the latest FIG Top Table lunch, held at the Debut restaurant within City College. Afterwards, Jenny Probert, Head of the College's School of Business and Finance provided further details about setting up the National Skills Academy in Finance in Norwich and the role that industry could play. (See pages one and three for further details.) Below is a summary of Simon Machell's remarks. A fuller report is available by email from info@fignorfolk.co.uk.

RAC the first choice motoring services provider

"I'd like to talk to you today about the progress of the integration of the RAC into Norwich Union. The UK organisation is split into two divisions – Norwich Union General Insurance – NUGI – run by Mark Hodges and RAC, run by myself. Behind these two operating units HR, Finance, IT and Central Services are all shared functions.

"NUI has a clearly defined strategic direction: strategy combines scale and efficiency to enhance customer value. The RAC acquisition is the latest stage in realising our strategy. RAC provides us with the opportunity to take a substantial step towards our aim of securing high value business by gaining increased access to our customers, understanding them better and broadening our product range to increase customer retention. With our range of product offerings and capabilities, the combined group will touch customers at all stages of their motoring lives. In doing so, we will have a pre-eminent position in both the UK insurance and motoring services market.

"Our ambition is for RAC to become the 'first choice motoring services provider'. We'll achieve this by offering a tailored range of RAC and Norwich Union services to meet all of our customers' motoring needs. To do this we've transformed the Roadside business unit into RAC Rescue. We've created RAC Services which incorporates the British School of Motoring (BSM), loans, car buying and selling, telematics, claims services, legal services and the vehicle history checking business, HPI.

Financial overview

"At the time of the acquisition we said that, as part of Norwich Union, RAC would bring £80 million existing profit stream; deliver £80 million of cost savings; and had substantial potential for revenue growth. Just over six months after taking control of RAC, we estimate that by 2008 we will have turned the £80 million profit stream we bought into £250 million.



So what does this mean for Norwich & Norfolk?

"We currently have more than 8,000 staff in Norwich, which is the HQ of our general insurance business in the UK and a key centre for our other UK operations. Norwich is also now the headquarters of the RAC.

"I hope this has given you a brief flavour of RAC and our ambitions as part of the AVIVA group".

Simon Machell, Managing Director, RAC

Training & Events

**BUSINESS NETWORK
INTERNATIONAL
NORWICH CASTLE CHAPTER**
Every Wednesday
7.00 to 8.30
The Oaklands Hotel, Yarmouth Road,
Norwich
Helen Whittaker
01603 283456

**THE BUSINESS REFERRAL
EXCHANGE
NORWICH GROUP**
Every Friday
7.30 to 9.00
The Oaklands Hotel, Yarmouth Road,
Norwich
Jeremy Gilks
07832 228068

**BUSINESS NETWORK
INTERNATIONAL
NORWICH CHAPTER**
Every Friday
6.45 to 8.30
The Oasis, Pound Lane, Norwich
Brenda Bowler
01603 861447

MS OUTLOOK - INTRODUCTION
1 December 2005
9.30 to 16.30
Jarrold Training, St James' Mill,
Whitefriars, Norwich
£135
Jarrold Training
01603 677107
Other courses available
**FIG READERS - 10% DISCOUNT ON
1 DAY MICROSOFT OFFICE
COURSES**

INTRODUCTION TO ACCESS
1 December 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

**EXCEL 2002 & 2003 STANDARD
USER**
1 & 2 December 2005
Software International Training Limited
8 Thorpe Road, Norwich
£250
Software International Training
01603 667308
Other courses available

**INSTITUTE OF DIRECTORS
CHRISTMAS LUNCH**
Carolyn Bowden, EDP and
Stephen Bumphrey, BBC Radio Norfolk
2 December 2005
13.00
Dunston Hall
£28.50 Members
£31.00 Non-members
Irene Tibbenham
01379 6787485

**MEETINGS, AGENDAS AND
MINUTES**
5 December 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

FIRST AID AT WORK
5 December 2005
9.00 to 16.30
St John Ambulance Training Centre,
Norwich
£55 plus VAT
St John Ambulance
01603 431639
Other courses available

BASIC WEB AUTHORIZING (2 PARTS)
5 & 12 December 2005
13.30 to 16.30
Centre for Staff and Educational
Development,
The Registry, University of East Anglia
£140
Jude Smith
University of East Anglia
01603 593849

**WHAT HAPPENS WHEN HMRC
PAYE YOU A VISIT**
Joint Event CIOT and ICAEW
6 December 2005
17.30 to 19.00
De Vere Dunston Hall
£25
Stuart Wright (CIOT)
01842 754166 or
Tim Vogel (ICAEW)
01760 725880

MANAGING A SMALL BUSINESS
7 December 2005
9.00 to 12.00
Business Suite, Broadland District
Council,
Thorpe Lodge,
1 Yarmouth Road,
Thorpe St Andrew,
Norwich
Holly Bammant
Broadland District Council
0800 3891113

**REGIONAL PERSONAL FINANCE
SOCIETY (PFS) MEETING**
Justin Urquhart-Stewart - How to be
certain
In an uncertain world (the markets &
investment disciplines)
Workshop - Lifetime mortgages
7 December 2005
10.00 to 16.00
Wensum Valley Hotel,
Norwich
Free to members
£60 Non-members
John Booth
Personal Finance Society
01362 851118

INTRODUCTION TO EXCEL
8 December 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

SUPERSEC MEETING
8 December 2005
18.00 to 19.30
The Assembly House,
Theatre Street,
Norwich
Free
Margaret Read
Norfolk Chamber of Commerce &
Industry
01603 729703

**BUSINESS INTRODUCTORY
WORKSHOP**
8 December 2005
9.30 to 16.00
Norfolk and Waveney Enterprise
Services
(NWES), 4 Tombland, Norwich
Free
Norfolk and Waveney Enterprise
Services
01603 628715

**MARKETING AND SALES FOR YOUR
SMALL BUSINESS**
9 December 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
12 December 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

FIRST AID AT WORK
12 to 15 December 2005
9.00 to 16.30
St John Ambulance Training Centre,
Norwich
£115 plus VAT
St John Ambulance
01603 431639

DIGITAL GRAPHICS
13 December 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

**FINANCIAL MANAGEMENT FOR
YOUR
SMALL BUSINESS**
14 December 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

**NORFOLK CHAMBER OF
COMMERCE
AND INDUSTRY
NORWICH CHRISTMAS LUNCH**
David Jones, Chairman of NEXT
15 December 2005
12 for 12.30 to 14.25
De Vere Dunston Hall,
Norwich
£32.90 Members
£41.12 Non-members
Margaret Read
Norfolk Chamber of Commerce &
Industry
01603 729703

**WEB SITE DESIGN
DREAMWEAVER MX STANDARD
USER**
15 & 16 December 2005
Software International Training Limited
8 Thorpe Road,
Norwich
£300
Software International Training
01603 667308

**INTRODUCTION TO DESKTOP
PUBLISHING**
15 & 16 December 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

FURTHER WORD XP
16 December 2005
9.30 to 12.30
Centre for Staff and Educational
Development,
The Registry, University of East Anglia
£70
Jude Smith
University of East Anglia
01603 593849

MS POWERPOINT - INTRODUCTION
19 December 2005
9.30 to 16.30
Jarrold Training, St James' Mill,
Whitefriars,
Norwich
£135
Jarrold Training
01603 677107
**FIG READERS - 10% DISCOUNT ON
1 DAY MICROSOFT OFFICE
COURSES**

**INTRODUCTION TO INTERNET AND
EMAIL**
19 December 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

INTRODUCTION TO WORD
20 December 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

MOTIVATING PEOPLE
21 December 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