

Fig

Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

50th Issue

NORWICH – a financial city

UK Recruitment First

Norwich notches up another UK first for industry education. The FIT (Financial Industry Training) programme has been celebrating its success in expanding the pool of staff available to work in the local financial sector.

Financial companies joined in the celebration at a lunch and mini jobs fair at City College and are now planning to develop the programme for the future.

FIT is a partnership between The One account, City College, WEETU (Women's Enterprise Employment and Training Unit) and the Financial Industry Group. It is aimed at attracting and fully preparing adult returners to join the financial industry by providing enhanced training through the partnership free of charge.

FIT delivers soft skills, such as team work and

interview skills, support from industry mentors and industry visits, tutoring which brings personal finance to life and the completion of the Certificate in Financial Studies qualification of the Institute of Financial Services. As a result the 15 students acquire a good overall understanding of money and personal finance as well as the skills and confidence to join the sector.

An interesting spin-off from the programme is that the partnership has created an effective and efficient adult literacy programme.

If other industry employers would like more information about taking part in the programme, contact Marjorie Eade at info@fignorfolk.co.uk



Photo Alan Howard

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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
 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



MARSH



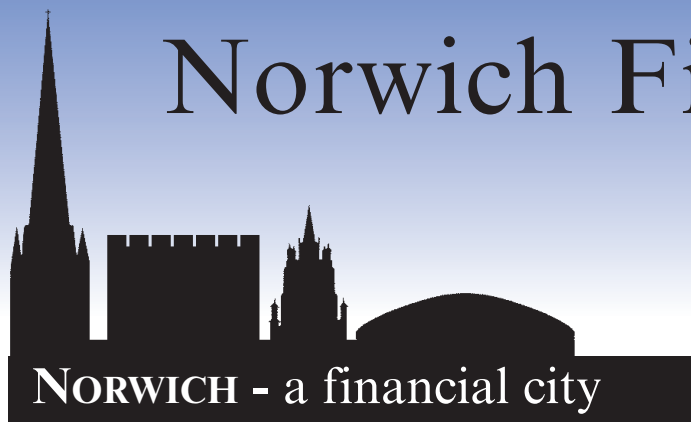
the **one** account

Edward Jones
 Serving Individual Investors

Moneyfacts Group

THE MONEY CENTRE





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

CF1: 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.

This now replaces the FP1.

Start date: 5 July, 12 weeks, Tuesdays 18:00 - 20:00

Course fee: £190

CF2: Investment and Risk

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

Start date: 7 July, 12 weeks, Thursdays 18:00 - 20:30

Course fee: £220

Certificate in Mortgage Advice

CF1: UK Financial Services, Regulation and Ethics

Start date: 5 July, 12 weeks, Tuesdays 18:00 - 20:00

Course fee: £190

CF6: Mortgage Advice

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

Start date: Please ask for details, 7 week course

Course fee: TBA

Financial Planning Certificate 3

This qualification aims to help people to apply, in the client's interest, the knowledge of the industry, regulation and generic products tested in FPC1 and 2.

Start date: 27 June 2005, 3 weeks, Mondays 18.00 - 21.00

Course fee: £170

Advanced Financial Planning Certificate

AFPC G10: Taxation and trusts

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

Course fee: £220

Certificate in Insurance

Insurance Foundation 1: Insurance, Legal and Regulatory

Start date: 5 September, 15 weeks (no classes 27 October, 22 & 29 December), Thursdays 18:00 - 20:00

Course fee: £225

Insurance Foundation 2

General Insurance Business

Start date: Please ask for details

Course fee: TBA

Insurance Foundation 3

Insurance underwriting Process

Aim of the qualification is to provide knowledge and understanding of the role of underwriting.

Start date: Please ask for details, 14 week course

Course fee: TBA

Certificate in Financial Administration

CF1: UK Financial Services, Regulation and Ethics

Start date: 5 July, 12 weeks, Tuesdays 18:00 - 20:00

Course fee: £190

FA1 Life Office Administration

Start date: 6 July, 8 weeks, Wednesdays 18:00 - 20:00

Course fee: £170

FA2 Pensions Administration

Start date: Please ask for details

Course fee: TBA

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'.

Certificate in Financial Studies

In partnership with WEETU and The One Account

The Certificate in Financial Studies (CeFS) 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 1 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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Fig is entirely independent but would like to thank Moneyfacts Group for providing free of charge all our office and support facilities and for taking responsibility for its organisation and publication.

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Financial industry gazette**
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Telephone 01603 476181
Fax 01603 476185

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Are we taking our responsibilities seriously?

If you sometimes feel the national media give a bad press to the financial industry then this issue of Fig will demonstrate that a lot of good things are going on here.

For instance, Smith and Pinching has just raised £14,000 for their Charitable Trust to benefit local communities (page 15), whilst two walkers are donating £3,000 to charity (page 12).

With adult financial literacy so high on the UK's agenda, and acknowledging that the FIT Programme (page 1) is designed to attract adults into the industry and is also equipping individuals on the scheme with an invaluable skill for life.

Successful companies do care that customers are dealt with fairly and that they trust them. They want to do things properly; their businesses would not survive for long otherwise. This is why Mark Alexander at The Money Centre is calling on the Government and the Financial Services Authority for more regulation to protect consumers in the buy-to-let market (page 6).

A thriving financial industry offers good local employment prospects and strengthens the regional economy. Firms such as Edward Jones (page 6) that also operate from the high streets of market towns are directly supporting these communities.

The financial industry in Norfolk clearly takes its responsibilities very seriously and can be very proud of its contribution both to the local economy and to local communities.

Marjorie Eade

50th issue

We are delighted to have reached the milestone of our 50th issue of the Financial Industry Gazette. We would like to thank all the many organisations that, over the years, have supported the Gazette and the Financial Industry Group.

SPONSORSHIP AND SUPPORT

Monthly Rates

Black & White

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

Two Colour

| | |
|------------------------------|--------|
| Logo branding on front cover | £150 |
| Back cover | £1,500 |
| Inside front/back cover | £1,250 |

For more information contact: Marjorie Eade on 01603 476180 or e-mail info@fignorfolk.co.uk

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



Alison Palmer has been elected as the new President of the INSURANCE INSTITUTE OF NORWICH. Alison has worked in a number of different roles at Norwich Union and is currently a Consultant Team Manager in Household Underwriting. She has been a committee member of the Insurance Institute for a number of years. Alison is looking forward to working with the local institute council to support members and employers during a challenging time for the industry.



BARCLAYS is pleased to announce the appointment of **Jeremy Rance** as the new Regional Director for Medium Business and Agriculture in the Eastern Region. Jeremy has had an interesting career to date, having gained experience with NatWest, Allied Dunbar, Pearl Assurance and KPMG Consulting. He has also run his own business before joining Barclays 18 months ago. Commenting, Jeremy said: "We have a great heritage across this region and I am delighted to be leading such a talented and committed team."



Steve Kendall has been appointed Personal Lines Director at the NORWICH AND PETERBOROUGH INSURANCE BROKERS (NPIB) - the general insurance broking subsidiary of the Building Society. He was previously Regional Divisional Director with Hill House Hammond. Steve will use his experience to help NPIB sales staff to achieve the highest standard of personal customer service. David Farrington, Managing Director of NPIB said: "Steve has been recruited to help expand and grow sales and marketing to individuals and businesses across our newly-enlarged network."



Christian Moore has been appointed as BARCLAYS new Savings and Investments Specialist at 5/7 Red Lion Street, Norwich. Christian has been through intensive training and is equipped to review an individual's current savings portfolio, regardless of where they bank. He is available free of charge to anyone wishing to maximise their money in the run up to the end of the tax year, as well as identifying future savings needs and long term investment goals.



Adrian Rayner, Group Operations Director of corporate insurance and risk-management broker Alliance, has been appointed to the CBI EAST OF ENGLAND COUNCIL. The steering group is the principal voice of business in the East of England and was set up to formulate and present business opinion on matters of importance to business competitive on a national, regional or international level. Adrian said: "I am delighted to be co-opted onto the Council to assist them in the valuable work they do."



Corporate insurance and risk-management broker, ALLIANCE has appointed a new Account Handler, **Natalie Doran**. Natalie has had several years experience of handling insurance and her role will be to look after some of Alliance's local commercial customers. Adrian Rayner, Group Operations Director at Alliance said of Natalie's appointment: "I am delighted to have Natalie on board. We chose her because of her great personality, excellent customer service skills and specialist knowledge."



Nick Marsham has been promoted to manager within the Norwich corporate finance team of LOVEWELL BLAKE. He joined the firm in 1995, working in the corporate services group at the Lowestoft office for seven years before moving to Norwich early in 2003. A member of the ICAEW's corporate finance faculty, he is involved in a wide range of business planning and deal management services, including due diligence, management buy-outs, debt and equity fund raising and company disposals.



David Wright joins Norwich-based accountants and business advisers BANHAM GRAHAM as Senior Auditor. David who is ACCA (Association of Chartered Certified Accountants) qualified, originally studied at Larking Gowen from 2000 to 2003 before becoming a Senior Accountant at sole practitioner firm Aston Berry. He joins Banham Graham's Audit department to take responsibility for general accounts and tax preparation for Limited Company clients, company audit and company secretarial work, and to assume a line management role in the department.

Details and photographs should be sent to the editor info@fignorfolk.co.uk. Contributions to the next issue by 24 June please.

Moneyfacts Group was founded in 1988 with the launch of Moneyfacts, a groundbreaking 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 116,000.

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

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A step back in time



This month's 200th edition of Moneyfacts has focused our minds on quite how much our financial services market has altered in the last 17 years.

We have seen some dramatic changes since Moneyfact's first issue in November 1988. The publication has expanded in order to keep up with the new trends, which has resulted in a twentyfold increase from six pages in 1988 to the current 120! The original issue included mortgages, credit cards and investment accounts, showing both annual and monthly interest and regular savings accounts. It also managed to fit in chequebook accounts - all 25 that existed then and also the four unsecured personal loans that were available at the time.

The range of products we now cover has expanded drastically. Institutions in 1988 offered a choice of notice or no notice savings accounts. It is now not unusual for an institution to offer four or five standard accounts, plus the extras such as Child Trust Funds, Cash & TESSA-only ISAs, not forgetting offshore accounts in several currencies. The mortgage market has also grown not only in size but also in diversity. In 1988 institutions offered only their standard variable rate. The full list of providers used to take up one page; now we have over 35 pages (and the font is a lot smaller!). Those with less than perfect credit ratings have also found themselves able to buy with the assistance of the flourishing credit impaired market.

Even areas such as personal finance have been through an overhaul. The original chequebook accounts now come in various forms; the provision of credit cards has also become a growth area, expanding from 19 providers to over 60. We are sure that the markets will continue to grow as each provider tries to find its niche market. We look forward to the 250th Issue.

If you are not already a Moneyfacts subscriber this milestone is the perfect moment to find out what you've been missing for the last 200 issues. Call our subscriptions hotline on 0870 2250 100.

iPod winner revealed

Congratulations to Rolf Norfolk of Retirement Planning Ltd. He is the lucky winner of our Moneyfacts user survey, and is now the proud owner of a brand new Apple iPod mini courtesy of Moneyfacts. Mr Norfolk admitted, "I'm not sure how an iPod works, but I'm pleased to have helped Moneyfacts and won!" iPod is the gadget of the moment so he should find no shortage of people able to offer a helping hand.

Many thanks to all of our readers who took part in the recent user survey. We appreciate you taking the time to go online and complete the form. The response was fantastic, and every

completed survey assists us in maintaining and improving the content of your Moneyfacts.



Moneyfacts Conference 2005 update

Preparations for the 10th annual Moneyfacts conference are gathering pace. The theme this year will be 'The Future of the Finance Sector: Influences on the Next Decade'. Just confirmed as a speaker is Peter Williams, Deputy Director General of the CML. Mr Williams is due to speak about the Government's initiative for first time buyers, one of the hottest topics in the current mortgage market. Keep reading; more speakers will be confirmed in the coming weeks.

This year's conference takes place at the prestigious Novotel, London Euston on Tuesday 8 November. Tickets are excellent value at just £199 (plus VAT) per delegate. However, anyone booking **before 1 September** can take advantage of our earlybird **Three tickets for the price of Two** promotion. For more information call 0870 2250 100.

Moneyfacts Group

Graduate Advertising Sales Trainee OTE 30K+

Moneyfacts Group plc is looking for a bright, ambitious graduate (preferably with a marketing/media studies degree) to join our advertising sales team.

You will have:

- excellent communication skills and a flair for negotiation and relationship building
- career ambitions and be commercially minded

The role involves selling advertising space into our publications and websites, and will eventually lead to the management of your own portfolio of clients.

You will be money motivated, target driven and enthusiastic about doing business with some of the most reputable companies in the financial services industry. Full training for this position will be provided

Financial Researcher Mortgage Team

Due to continuous expansion Moneyfacts Group is looking for an intelligent, committed person to join the team.

The role involves researching, analysing and updating all the financial information that features in our monthly publications and online services.

An eye for detail is required for this interesting and demanding positions. Applicants should have a minimum of 5 GCSE's or equivalent, be IT literate and have a sound knowledge of financial products and the mortgage market, gained from working within the Financial Industry. FPC/Ce-Map qualifications would be an advantage.

The positions offer excellent remuneration packages, free car parking, contributory pension scheme, occupational sick pay scheme and leisure centre membership.

If you wish to be part of this prestigious organisation then forward your CV to Debbie Akers, HR Department, Moneyfacts, 66-70 Thorpe Road, Norwich, NR1 1BJ or e-mail dakers@moneyfacts.co.uk

Call for stronger industry regulation

In a rare step for a financial company, a local industry leader is calling for more regulation to protect consumers from quick-fix investment businesses.

Mark Alexander is Managing Director of The Money Centre, one of the biggest providers of buy-to-let mortgages in the UK which is setting records by handling over £125 million of mortgage applications a month. He was commenting in the wake of recent reports of six buy-to-let firms being taken to court by the DTI for so-called get rich quick property schemes.

“There are several buy-to-let companies in the industry which are continuing to damage the reputation of the market as a whole”, said Mark. “The recent bad press is scaring investors from entering the market and damaging the image of the many reputable companies which operate entirely ethically.

“More and more people are aware of the huge personal financial benefits of buy-to-let investment and so are attracted to companies promising easy ways of

entering the market and making a quick fortune. These companies are taking advantage of naive investors and are not making people fully aware of the commitment and risks involved. I am pleased to hear these businesses have been put

under the spotlight for damaging the reputation of the industry as a whole and creating mistrust among potential investors. I am wholly supportive of the calls for the Government and the Financial Services Authority to expose such companies and for tighter guidelines to be put in place to rid the market of buy-to-let ‘cowboys’. We want to see the market’s reputation fully restored and ensure new investors are placing their personal finances in the hands of people they can trust.”



Mark Alexander, Managing Director of The Money Centre

Mark has always been a strong advocate of proper controls and he and Director Mike Woodfine were, more than a decade ago, founder members of the National Association of Commercial Finance Brokers, the industry body that supports high professional standards in sourcing commercial funding through a

Code of Practice which is registered with the Office of Fair Trading.

Edward Jones' Worldwide Leader Visits Norwich



The global leader of one of the largest investment firms in America recently visited Norwich to see for himself what he calls “the success story of the Norwich area”.

Doug Hill, Managing Partner of Edward Jones, which has more than 9,000 offices, including 100 in the UK, visited the branches of Investment Representatives Mark Loveday in Thorpe End, Stuart Fairhurst in Taverham, and Matthew Moyes in Unthank Road to help celebrate their fifth anniversaries and the success of Edward Jones in the region. Doug explained: “Our offices are in the high street and our Investment Representatives all live and work in the locality and play an active part in the local community.”

The group offers a full range of investments from shares through to life insurance and is the only major financial services and stockbroking firm serving individual investors and small businesses exclusively.

Doug Hill, Managing Partner of Edward Jones

Fun, Fun, Fun!

Sunday 15 May was a day of fun for all at the Norwich Union sponsored Family Day, part of the Norfolk & Norwich Festival. The centre of Norwich from St George's Street to Tombland was transformed into a cultural quarter for the afternoon. There were carnival workshops, music workshops, face painters, a treasure hunt and the grand finale was a fantastic carnival procession. From 12pm until 4pm families enjoyed the street entertainment with acts such as Bedlam Oz – Slinkylove, acrobats the Black Eagles, one man street theatre performer Herbie Treehead and music with street band Swervy World.

Norwich Union staff were on hand giving out goodie bags and balloons on St George's Street and at Chapelfield Gardens, where there was also a face painter and the world famous Luminarium. Nick Pierson, Head of Public Affairs at Norwich Union Insurance took his family along and said, "We are delighted to be involved with the Festival Family day, it was magical. I know my children really enjoyed the event."



Changes at the top

Simon Machell, formerly Customer Services Director for Norwich Union Insurance, is the new Managing Director of RAC. Simon is an economics graduate and became a chartered accountant before joining Norwich Union in 1994. He took over the running of claims in 1998 and his role as Customer Service Director for Norwich Union Insurance carried responsibility for all aspects of claims management and the underwriting, servicing, and credit control for personal lines, small business insurance and corporate partners. Simon is married and lives in Norfolk.

Mark Hodges, formerly Finance Director for Norwich Union Insurance, is the new Managing Director for Norwich Union General Insurance (NUGI). NUGI brings together sales and marketing, distribution and operations to ensure that the end to end insurance process is joined up in one new team. Mark joined Norwich Union in January 1991 and has progressed

through the organisation in various roles, culminating with his appointment as NUI Finance Director in April 2001. Mark is a professionally qualified accountant with an MBA from Cranfield Business School and is married with two daughters and a son.





Training & Events

DEVELOPING ASSERTIVE BEHAVIOUR/ DEALING WITH AGGRESSION PART 2

1 July 2005
9.00 to 12.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew,
Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

EMERGENCY AID

4 July 2005
9.00 to 16.30
St John Ambulance Training Centre,
King Street,
Norwich
£55 plus VAT
St John Ambulance
01603 431639
Other courses available

BASICS 4 BUSINESS

4, 5 & 6 July 2005
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew,
Norwich
£65 per day
Holly Bammant
Broadland District Council
0800 3891113

WORD 2002 & 2003 - STANDARD USER

4 & 5 July 2005
Software International Training Limited,
8 Thorpe Road, Norwich
£250 plus VAT
Software International Training Limited
01603 667308
Other courses available

FIRST AID AT WORK CERTIFICATE

4 to 7 July 2005
8.45 to 16.30
Professional Training Centre,
Easton College, Easton, Norwich
£170
Professional Training Centre
Easton College
01603 731211

EAST RUSTON OLD VICARAGE

Graham Robeson & Alan Gray
5 July 2005
18.00
East Ruston
£20.50 Members
£23 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
01379 678925

GROW YOUR FAMILY BUSINESS

5 July 2005
9.30 to 12.00 lunch 12.30
The Links Country Park Hotel and
Golf Club, West Runton, Cromer
Free
Gateway Team
Business Link for Norfolk
08457 218218

FAMILY BUSINESS: IMPROVE PERFORMANCE THROUGH YOUR PEOPLE

5 July 2005
Lunch 12.30 13.30 to 16.30
The Links Country Park Hotel and
Golf Club, West Runton, Cromer

Free
Gateway Team
Business Link for Norfolk
08457 218218

HANDLING DIFFICULT CUSTOMERS

Melanie Ruse for Matrix Training
5 July 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

MS EXCEL - INTRODUCTION

6 July 2005
9.30 - 16.30
Jarrod Training, St James' Mill,
Whitefriars, Norwich
£135 plus VAT
Jarrod Training
01603 677107
Other courses available
FIG READERS - 10% DISCOUNT
ON 1 DAY MICROSOFT OFFICE COURSES

ICAEW PRESENTATION ON PRACTICE ISSUES

6 July 2005
9.30 to 16.30
Sportspark, University of East Anglia,
Norwich
£50 inc VAT
Victoria Spratt
ICAEW
01223 257873

EFFECTIVE APPRAISALS

Margaret Wade for Matrix Training
6 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

SUCCESSFUL TEAMS

A visit to Classic Team Lotus
Workshops
7 times World Champions
Hosted by Clive Chapman
7 July 2005
18.30 to 20.30
Lotus
£30
Richard Parramint
Positive Speech
01508 482753

WORKING TOGETHER

Workshop to promote close
working between HMRC and Practice
7 July 2005
13.45 to 17.15
Knights Hill Conference Centre, South
Wootton,
King's Lynn
£32.50 inc VAT
Victoria Spratt
ICAEW
01223 257873

DISCIPLINARY AND GRIEVANCE ISSUES

Joe Mills for Matrix Training
7 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

FACE TO FACE COMMUNICATION/ PROFESSIONAL TELEPHONE BEHAVIOUR

7 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

TAX AND THE LAW IN A FAMILY BUSINESS

- AN INTRODUCTION
7 July 2005
9.30 to 12.00 lunch 12.30
The Links Country Park Hotel and
Golf Club, West Runton, Cromer
Free
Gateway Team
Business Link for Norfolk
08457 218218

AN AUSSIE WINE TASTING WITH FELICITIES

7 July 2005
17.30 to 19.30
At Buy the Case, St Mary's Works,
Duke Street, Norwich
£25 plus VAT
Felicities
01603 626264

DEALING WITH STAFF PROBLEMS/ DEVELOPING COLLEAGUES

8 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

PRESENTING EFFECTIVELY USING POWERPOINT

11 July 2005
9.30 to 13.00
Centre for Staff and Educational
Development,
University of East Anglia, Norwich
£60
Jude Smith
UEA
01603 593849

DOCUMENTARY LETTERS OF CREDIT TRAINING

11 July 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

ADVANCED ACCESS

11 & 12 July 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

EFFECTIVE TIME MANAGEMENT

Margaret Wade for Matrix Training
12 July 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

AN EVENING AT THE ABBEY

12 July 2005
17.30 to 19.30
The Abbey, Carrow, Norwich
£35 plus VAT
Felicities
01603 626264

INTRODUCTION TO DIVERSITY

13 July 2005
9.30 to 16.30
Great House Training Centre,
300 St Faith's Road, Old Catton,
Norwich
£120 plus VAT
Age Concern
01603 785238

CHARTERED MANAGEMENT INSTITUTE

13 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

EFFECTIVE TELE SALES

Melanie Ruse for Matrix Training
13 July 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

FINANCE FOR THE NON-FINANCIAL MANAGER

Steve Laughter for Matrix Training
14 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

MARKETING AND SALES FOR YOUR SMALL BUSINESS

15 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

EFFECTIVE INTERPERSONAL SKILLS

Margaret Wade for Matrix Training
18 July 2005
9.30 to 16.30



Training & Events

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

FIRST AID AT WORK REFRESHER
18 to 19 July 2005
8.45 to 16.30
Professional Training Centre,
Easton College, Easton, Norwich
£105
Professional Training Centre
Easton College
01603 731211

EXECUTIVE PRESENTING
19 July 2005
Oaklands Hotel, Norwich
£199
Richard Parramint
Positive Speech
01508 482753

NORWICH BUSINESS BREAKFAST
19 July 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
Mandy Ridgeway
Norfolk Chamber of Commerce
01553 770880

**FINANCIAL MANAGEMENT FOR
YOUR SMALL BUSINESS**
19 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

**NEW WAVE EVENT - SUMMER
SOCIAL**
18-35 year olds - Networking Group
20 July 2005
18.00 to 20.30
Pinebanks, Norwich
£11.75 inc VAT
Gail Harrington
Norfolk Chamber
01603 729704

**CHARTERED MANAGEMENT
INSTITUTE**
20 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
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**POWERPOINT IS A WONDERFUL
TOOL
BUT IT'S THE CARPENTER THAT
BUILDS THE HOUSE**
21 July 2005
Oaklands Hotel,
Norwich
£150
Richard Parramint
Positive Speech
01508 482753

**INFLUENCING SKILLS AND
MANAGING CONFLICT**
Joe Mills for Matrix Training
21 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

**INTRODUCTION TO WEBSITE
BUILDING**
21 July 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

OFF ROADING WITH FELICITIES
22 July 2005
15.00 to 19.00
Bramley Lakes Development Centre
£45 plus VAT
Felicities
01603 626264

**INTRODUCTION TO EMAIL AND
INTERNET**
22 July 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

FELICITIES AT THE RACES
25 July 2005
Ladies Day
Great Yarmouth Racecourse
£60 plus VAT
Felicities
01603 626264

ADVANCED EXCEL
25 & 26 July 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

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

**CHARTERED MANAGEMENT
INSTITUTE**
27 July 2005
9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew,
Norwich
£65
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Broadland District Council
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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
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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
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LIGHT LUNCH
29 July 2005
12.45 to 14.00
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Norwich
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£15 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
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MEETINGS, AGENDAS AND MINUTES
29 July 2005
9.30 to 16.00

Business Suite, Broadland District
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Thorpe St Andrew,
Norwich
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DIGITAL PHOTOGRAPHY
1 August 2005
9.30 to 16.00
Business Suite, Broadland District
Council,
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1 Yarmouth Road,
Thorpe St Andrew,
Norwich
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Broadland District Council
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**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
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**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
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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
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DIGITAL GRAPHICS
5 August 2005
9.30 to 16.00
Business Suite, Broadland District
Council,
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Thorpe St Andrew,
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Ryan Backs Eastern Angles

East Anglia's professional touring theatre company, Eastern Angles, has their summer show on the road, thanks to the backing of Ryan Insurance. This is third year in a row that Ryan has sponsored Eastern Angles, whose plays are known for their local flavour. This year's show, 'Beyond the Breakers', is based on real life stories of the North Norfolk lifeboat crews. Managing Director, Tim

Ryan, said "We have been sincere admirers of this wonderful group for some time, not only for their fine productions but also for their genuine commitment to the small communities of East Anglia."



Tim Ryan, Managing Director of Ryan Insurance at the helm on the set of the new show.

Horoscope Exclusively forecast for *fig* by Jane Sunderland

ARIES [21 March - 20 April]

The heat is on! With your ruling planet Mars passing through your sign, you certainly have plenty of power to your elbow, along with the dazzling charm to ensure that people don't get too mad if you get your own way all the time and run off with all the prizes. Make sure you're fighting for a worthy cause rather than total self interest - otherwise you'll run headlong into a brick wall at the end of the month when an important test looms.

TAURUS [21 April - 20 May]

Home is where your heart is and it is within all things connected with home and the past that your best interests are served. Old interests are rekindled and if there was ever a time to get out the paintbrush to transform your boudoir into the palace of your dreams, then this is it. You have just entered a significant period within which your base must be secured and stabilized to serve as your springboard to the future.

GEMINI [21 May - 20 June]

The realms of communication are where your attention should focus. Follow your enthusiasms and the heart-warming connections you make, and you should not only find pleasure but also come across important opportunities to express creativity and affection. New money making schemes hang tantalisingly in the air and are worth exploring, but you'll have to do some wheeling and dealing with the law or other authorities.

CANCER [21 June - 22 July]

The New Moon on the 6th falls in your sign. This is your personal New Year, which is extremely propitious for making new starts and initiating new ventures. Adrenalin raising challenges should be faced bravely, for there is a real chance of making your mark and fulfilling a long held dream. If your wheel of fortune is to turn, you're going to have to give it a push. So get the bit between your teeth and make those overtures.

LEO [23 July - 22 August]

The planet Saturn moves into your sign for a two year stay. A reality check is upon you. What you do well will be rewarded with greater authority and status. Where you fail will also reap its just rewards. Life will be the teacher - but either way, it won't be a piece of cake. In the meantime, have fun in the Sun; enjoy the company of friends, the pleasures of travel and the fires of passion. It won't last!

VIRGO [23 August - 21 September]

You're going to be forced by circumstance to dig deeper below the surface than is your want, but don't be afraid - the hidden will come to light and the past holds buried treasure! Even though one particular set of people is no longer as attractive as it used to be, you are ready to move onwards and upwards into a new social scene. A new connection could put you on the track of financial fortune.

LIBRA [22 September - 22 October]

If you're searching for more challenge or a new role, then this month's New Moon on the 6th is your starting date. Friction with others will be the catalyst to get you moving and when you're in a temper, you're capable of greater things than you are when you're at peace. Spend time getting intimate with folks - those deep bonds of connectivity will be your lifelines in times of trouble.

SCORPIO [23 October - 22 November]

The next two years are important. Ambitions will crystallise, positions of authority will come your way and your abilities will thereby be tested. If you focus this month on using your skills practically to make your own creative vision work, then substantial rewards could be in the offing as well as perhaps giving yourself something to sit back and be proud of. Do what turns you on the most and you'll be on the right track.

SAGITTARIUS [23 November - 20 December]

Fire is your natural element and so you should be feeling wonderful as the inner fires of enthusiasm, passion and strong beliefs continue to burn. Adventure and exploration is the name of your game currently. You need to enjoy yourself by breaking new ground and taking a few risks. Few would dare to go where you lead but your intuition is acute and if you follow it, success is yours.

CAPRICORN [21 December -19 January]

For two years now your partnerships and relationships have been facing a time of trial, but the planetary picture has moved on and you should become aware of a lightening of pressure after the Full Moon on the 21st brings this testing period to a close. A new start can be made, both personally and professionally. Great things are possible. You may have thought they had passed you by but fate will bring you a second bite of the cherry.

AQUARIUS [20 January - 18 February]

When there's something you want, you are more than capable of being ruthlessly manipulative. Observe this trait in action this month as you launch a terrifying charm offensive in order to impress. It'll work for you, maybe all too well. Even though you get your own way, you may well discover that the object of your efforts wasn't really all that keen after all and just let your force of personality carry them along.

PISCES [19 February - 20 March]

The tide is flowing in your favour and bringing some rich treasures your way. Your energy levels are high and those in authority will be impressed with your drive and abilities. Use your intimate connections to pull strings to get you a few more notches up the ladder. Concentrate on practical efficiency and on the application of your skills. If they're not sufficient for your ambition - get more.



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ACCA Annual Charity Dinner

The Norwich Member's Network of ACCA (Association of Chartered Certified Accountants) recently hosted the President's Annual Charity Dinner at Norwich City Football Club. The Lord Mayor, Councillor Joyce Divers, attended the event and received a cheque for £600 from Local President, Esther Parr, for the civic charity, the Assist Trust.

ACCA International President John Brace was amongst the 100 guests with representatives from other local professional institutes, including Sian Carrel of the Law Society, Jason Keogh of the Norfolk and Norwich Society of Chartered Accountants, Robert Chalmers of the Chartered Institute of Taxation, Richard Forwood of the Chartered Institute of Management Accountants, Alison Palmer of the Chartered Insurance Institute and Marjorie Eade of the Institute of Financial Services. Local television presenter Kevin Piper entertained guests after the dinner which was sponsored by Reed Finance, Reed Accountancy Recruitment and the Financial Training Company.



L-R Carolyn Piper, Kevin Piper, television presenter, Esther Parr, local ACCA President, Lord Mayor of Norwich Councillor Joyce Divers and Alistair Pitty, consort, Caron Betts, local ACCA Vice President.

Coast to Coasters raise £3000 for charity



End of the road:
Walkers Charles McDonald, left, and Steve Macey

Cancer Research and the MS Trust charities are the beneficiaries of a 192 mile walk undertaken by two friends from financial companies in Norwich and Ipswich.

IFA Steve Macey of St Andrews Financial Services in Norwich and his walking mate Charles McDonald from the Ipswich office of JLT Benefit Solutions (part of the global risk management and employee benefits group, Jardine Lloyd Thompson) recently completed 'Wainwright's Coast to Coast' walk. Starting at St Bees Bay in Cumbria, they crossed three major National Parks, namely the Lake District, the Yorkshire Dales and the North York Moors, and finished at Robin Hoods Bay near Whitby.

"We asked family, friends and workmates for sponsorship", said Steve, "and thanks to their generosity, including JLT's 'pound for pound' scheme, we've raised more than £3,000. We decided to go for sponsorship because we wanted to support the charities and also didn't think our partners would like the idea of us disappearing for 11 days on what they saw as a glorified pub crawl".

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AWARD WINNING PRESS OFFICERS

FT/AXA Pensions Manifesto Challenge

Senior Communications Manager Jason Wyr-Smith has won the 'Pensions and Investments Professionals' category of the Financial Times and AXA UK Pensions Manifesto Challenge. Entrants were invited to write a vote winning and workable manifesto on pensions, imagining they were representing a political party. 102 manifestos from financial companies and individuals were entered, anonymised and shortlisted before being judged by a panel of pension industry experts including Ros Altmann, Governor of the London School of Economics and the Pensions Policy Institute.

The winning manifesto, entitled 'Ending Pensioner Poverty Forever' was described by the judges as *'fair, practical and easy to understand, yet is a genuinely radical way of reforming the system that we now have.'*

The proposal gives a central role to employers and proposes scrapping the State pension system in favour of a simple Citizen's pension. The manifesto also suggests a radical change to the way pensions contributions are incentivised which caused the judges to remark whether any political party would have the nerve to implement it.

Jason will collect his prize, an award certificate and £5000 towards an educational course, at a presentation being held at the Financial Times headquarters on 7 June.

Jason Wyr-Smith



2005 HEADLINE MONEY AWARDS

Virgin Money Head of Media Relations Scott Mowbray was named 'Press Officer of the Year' in the General Insurance category at the prestigious Headline Money Awards held at the London Grosvenor Hotel on the 27 April.

The awards, which recognise the work of financial journalists and personal finance professionals, are based on nominations and votes from people working in the personal finance media and industry.

Scott Mowbray

Flux helps celebrate 50 years of Lotus at Le Mans

One of the world's rarest Lotus cars is back in Europe from the US, thanks in part to the support of King's Lynn –based Adrian Flux.

The Lotus 9, originally owned and raced by Colin Chapman, founder of Lotus, and now owned by a retired Harvard professor, has been brought back for display by SELOC, the Lotus enthusiasts club, as part of the 50th anniversary celebrations of Lotus at Le Mans. Flux, which has close ties with SELOC and offers discounted insurance to club members, provided sponsorship to cover the costs of shipping the car from Boston to Le Mans.



S&P Raise £14,000 at inaugural Charity Ball

Smith and Pinching launched its Charitable Trust at a Ball at Sprowston Manor Hotel recently. Guests included local businesses, clients and friends of the group who enjoyed a gourmet six course dinner and entertainment by Tuxedo Junction until the early hours. Fund raising activities throughout the evening, including a charity auction hosted by Anglia Television presenter Kevin Piper, raised over £14,000 for the trust which is set up to benefit the community in East Anglia..

Marketing Manager Teresa Bird said "We are thrilled that the evening was such a huge success and our thanks go to all the companies which sponsored the event and donated prizes. With such complimentary feedback we have now started making plans for next year."

Ethics in Business lecture

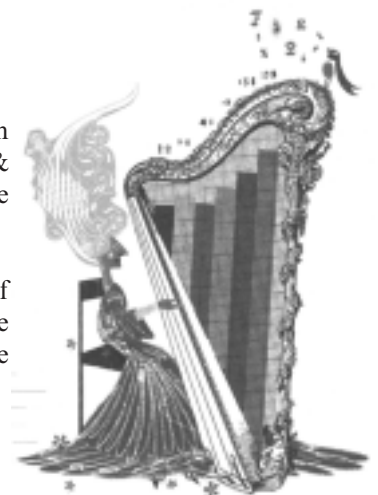
Ethics in Business was the subject of a recent lecture delivered by the national President of CIMA (Chartered Institute of Management Accountants) and the UEA's Chair in Management Accounting, Professor G Roland Kaye. The lecture, held at the UEA as a joint event between the University and CIMA, discussed the roles and responsibilities of accountants and managers in business ethics.

London Sinfonia at home in Norwich

When the City of London Sinfonia visited Norwich recently as part of the Norfolk and Norwich Festival, it must have felt like home from home since it is a partner of and supported by Marsh & McLennan Companies, of which Marsh is a part. Marsh, the world's leading risk and insurance services firm, has its largest UK office outside London in Norwich.

Chris Scrivner, Director at the Norwich office said: "MMC is delighted to be principal sponsor of the City of London Sinfonia. Our relationship is based upon a true partnership. Through both the 'MMC Concert Series' and the 'MMC Music in the Community' programme, our aim is to provide a leading-edge approach to the understanding and enjoyment of orchestral music."

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