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Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

NORWICH – a financial city

Marsh President visits Norwich

Norwich's crucial role in the development of the UK's financial services industry came under the microscope when the President of the Institute of Financial Services visited the City to deliver his Prestige Lecture.

Bruce Carnegie-Brown, who is also President and CEO of insurance giant Marsh, was in the city to talk about "Qualifications for a competitive edge".

Speaking in the historic surroundings of the Assembly House he said there were two reasons why he was pleased to be in Norwich – the long and distinguished history of the City's chapter of the IFS and because Marsh's Norwich office was increasingly becoming established as the company's operational

centre of excellence not only for its UK business, but also internationally.

Mr Carnegie-Brown is President and Chief



Executive Officer of the Europe and Middle East region of Marsh Inc, which is the risk advisory and insurance broking

subsidiary of Marsh and McLennan Companies Inc. He is also Chief Executive Officer of Marsh Ltd, the UK business of Marsh Inc.

He has a long and impressive career in the industry. Prior to joining Marsh in 2003, he spent 18 years with JP Morgan in a variety of roles in Europe and Asia. Before that Mr Carnegie-Brown spent four years at Bank of America.

He is a Fellow of the Chartered Institute of Bankers and a Vice-President of the Insurance Institute of London.

Mr Carnegie-Brown also met the Dean of Norwich Cathedral and attended a reception in his honour hosted by the Lord Mayor of Norwich. *For more details turn to page 6.*

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Financial Industry Group

Alan Boswell
Bank of Scotland
Cavell • Central Trust
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Digital Insurance • First Active
Freedom Finance
Homeserve • HSBC • its4me
Marsh • Moneyfacts
Norwich and Peterborough
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Norwich Financial Campus



NORWICH CITY COLLEGE
5 Ipswich Road
Norwich NR2 2LJ



UNIVERSITY OF EAST ANGLIA
Norwich NR4 7TJ

Financial Industry Courses at Norwich City College

City College Norwich Information Centre 01603 773773

www.ccn.ac.uk/businessandfinance

Certificate in Financial Planning

CF 1: UK Financial Services, Regulation and Ethics

Start date: 18 July, 12 weeks, Tuesdays 18:00 - 20:00
Course fee: £220

Start date: 17 October, 12 weeks, Tuesdays 18:00 - 20:00
Course fee: £230

CF2: Investment and Risk

Start date: 20 July, 12 weeks, Thursdays 18:00 - 20:30
Course fee: £240

CF3: Financial Protection and CF4: Retirement Planning (combined course)
Start date: please ask for details

CF5: Integrated Financial Planning

Start date: May/June 2006, please ask for details

CF7: Lifetime Mortgage Activities

Start date: TBA, 6 weeks, Mondays 18:00 - 20:30
Course fee: £175

Certificate in Mortgage Advice

CF 1: UK Financial Services, Regulation and Ethics

Start date: 18 July, 12 weeks, Tuesdays 18:00 - 20:00
Course fee: £220

Start date: 17 October, 12 weeks, Tuesdays 18:00 - 20:00
Course fee: £230

CF 6: Mortgage Advice

Start date: please ask for details

Certificate in Insurance

These courses focus on study and exam techniques

IF1: Insurance, Legal and Regulatory

Start date: week commencing 4 September 2006,
Mondays 17:30/18:00 - 19:00
Course fee: £85

IF2: General Insurance Business and IF3: Insurance Underwriting Process combined course

Start date: week commencing 4 September 2006,
Mondays 18:00/19:00 - 20:00
Price: £230

Diploma and Advanced Diploma in Insurance

You now have the opportunity to take the following Insurance courses under Chartered Insurance Institute Accreditation of Prior Learning Scheme at the Business School, City College Norwich.

P01: Insurance Practice and Regulation
P05: Insurance Law
P10: Commercial Insurance Practice
510: Risk, regulation and capital adequacy

Start date: week commencing 4 September 2006,
Mondays 15:30 - 17:30

Course fee: from £296. Please ask for details.

These courses require that you commit to a large amount of self study. City College will however provide you with:

- A 2 hour induction session, 2 hours on assessment techniques, assessment and tutorial support
- Course material available through the City College Norwich Blackboard web site
- CII Accreditation
- A CII course book with an update service
- We will be your liaison with the CII
- You will be liable for any additional CII costs e.g. membership, registration and key facts booklets.

Remember that you need to take one external CII exam in order to achieve the Diploma in Insurance.

For this reason we are offering the following courses for which you will have to sit the external exam.

P04: Business Practice
530: Business and Economics

Start date: week commencing 4 September 2006,
Mondays 15:30 - 17:30

Course fee: £296

These courses require that you commit to the Chartered Insurance Institute's Continuous Assessment study option.

City College will however provide you with:

- Course material available through the City College Norwich Blackboard web site
- We will be your liaison with the CII
- You will be liable for any additional CII costs e.g. membership, registration and key facts booklets.

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



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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Big Players show their commitment to Norwich

Norwich's reputation in the financial services industry gains considerable strength from the broad range of companies that are based in and around our historic city.

We have niche companies like Travellers Protection Services and Digital Insurance Services. We have supply specialists such as Foolproof and Modus Agendi.

But it is very easy to overlook the sheer size and importance of the large companies. Norwich Union employs some 8,500 people, Marsh and RBS more than 1,000 each - but it's good to see them repeatedly recognising, in practical terms, the key role of their people in Norwich.

Last month we reported on the multi-million pound investment in offices at Amsterdam Place by Royal Bank of Scotland and there is more good news today.

At Norwich Union Executive Chairman Patrick Snowball opened the newly refurbished Marble Hall and the new Atrium, in Norwich, part of a £90 million investment programme (Page 5).

Marsh President Bruce Carnegie-Brown, who was visiting the city to give a lecture and meet local dignitaries, took time out to praise the local team for the improved effectiveness of the Norwich office. It has won higher-value roles from the London office and is now sharing best practice developed in Norwich with colleagues internationally (Page 6).

All these companies, both large and small, do their bit to make financial services the largest private sector employer in the city and the benefits are there for all to see.

Above-average pay and the increased spending power that goes with it bring a positive impact to supplier companies and mean that the financial services are of critical importance to the economy of Norfolk.

Marjorie Eade

“ Large companies are recognising the key roles of their staff in Norwich ”

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.

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

Young helped to figure out their finances

An enthusiastic crowd of young people turned out to hear how to handle their finances and quiz experts on everything from student finance to personal debt. Held at the Connexions Centre in the former Barclays headquarters in Bank Plain, Norwich, the Question Time-style event was staged as part of a bid to raise awareness of financial issues, and identify sources of help for young people. Jim Shepherd, Assistant Branch Manager, Barclays St Stephens, Norwich, said: "It was a fantastic event and I really like the fact that Connexions is encouraging young people to ask questions. Money has an important impact on our lives and we all need to speak to someone about current and future money planning."

The event was hosted by DoughUK.com, a one-stop personal finance resource built with the specific need of young people in

mind. From budgeting, to dealing with bills, to understanding tax, the site, www.doughuk.com, offers a range of activities and information aimed at answering specific questions and building young people's understanding of finance.

DoughUK.com's development is steered by a voluntary partnership group supported by an education consultant. The group has representation from Connexions Norfolk, the Citizens' Advice Bureau and Norfolk County Council's Children's Services department. The site is also supported by the Financial Services Authority, and was awarded the PfEG (Personal Finance Education Group) Quality Mark in recognition of its relevance to young people. Close links have also been forged with another local initiative, AskCAB, to provide complementary advice on personal finance issues.

CHARTERED INSTITUTE OF TAX APPOINTS NEW CHAIRMAN

The Chartered Institute of Taxation (CIOT) has appointed a new chairman of its East Anglia Branch - Roger Jones of Larking Gowen.

Mr Jones has been an active member of the local committee, working as a technical officer within the CIOT, and is familiar with its work and commitments.

The committee has elected him to become Chairman and he officially took up his new post after the Annual General Meeting.

"I am delighted to become Chairman, and help direct how regional issues are managed in the Institute. Our primary purpose is to promote education in the practice of tax, both inside and outside the profession," commented Roger.

Roger Jones has been with Larking Gowen for 12 years, and is currently Senior Tax Manager. He regularly contributes articles to the general and specialist press and has published two books. The first was 'Incorporating a Business' and the second, 'Extracting Profit from the Family Company'.



Roger Jones, appointed as new chairman of the Chartered Institute of Taxation, East Anglia Branch

Changes at Virgin Money

Virgin Money is continuing its programme of partnership development and moving its administration department and customer services roles to IFDS, based in Basildon, Essex. Under the programme operational functions are carried out through partners, such as MBNA, dealing with credit cards. Spokesman Scott Mowbray explained: "All the key Head Office functions will remain in Norwich, such as Product Development, Compliance, HR, Commercial department, Finance, Marketing as well as the Customer Experience team."

Fireworks at Norwich Union



The half-way stage of a £90 million

investment programme in the city was celebrated recently at the official opening of Norwich Union's newly refurbished Marble Hall and Atrium.

Fireworks marked the occasion as both buildings were officially opened at the ceremony by the Lord Lieutenant of Norfolk, Richard Jewson. He joined Patrick Snowball, Norwich Union Executive Chairman, staff, business partners and guests, to celebrate a significant and very visible milestone in the four-year refurbishment programme to the home of Norwich Union General Insurance and the RAC.

The Marble Hall – now the main visitor reception in Norwich, in Grade 1 listed Surrey House is an historic building with strong links to the city, and has been restored to its former glory as part of Norwich Union's ongoing island site refurbishment programme. With a new reception area, the new Marble Hall is

now open as the entrance and reception for all visitors.

The new glass Atrium, built at the rear of Marble Hall and complete with brand new restaurant, coffee shop and meeting areas, opened to staff in February.

In his speech Patrick Snowball said, "The redesign and refurbishment has allowed the space to be reconsidered so that it is even better suited to 21st century ways of working and meets the challenges of a modern business environment. I'm also thrilled that the Marble Hall has become the centrepiece for the main Norwich Union office complex in Surrey Street.

"All in all the restoration of the Marble Hall, the significant investment in upgrading our office buildings, and the construction of the new Atrium, are very clear examples of Norwich Union's commitment not only to its employees but also to Norwich as a core base for the company in the UK."



Photo Philip Scott Photography

High-quality staff to choose high-quality employers

Scarce high-quality workers will soon be choosing employers who will give them an education “through a culture that values and supports ongoing learning”, according to Bruce Carnegie-Brown.

In a lecture that began with the foundation of Norwich Union the President of the Institute of Financial President and CEO of insurance giant Marsh, forecast major changes in the financial service industry’s training regime.

Speaking to an audience of over 150 business people, he said there would always be a shortage of truly outstanding people ready to “deliver competitive edge in the decade to come” partly because basic financial literacy across the UK was poor and greater investment in introducing financial literacy courses as part of the 14 to 19-year-old curriculum was needed.

As more people went to university the value of a first degree would diminish and the “best and brightest” would seek second qualifications – a trend that was already in evidence.

While the responsibility for getting these qualifications would migrate from employer to employee and basic skills training would increasingly be outsourced to third-party providers, high-quality individuals would become increasingly choosy about the quality of their employers and require an “education, through a culture that values and supports ongoing learning”.

He said: “In those firms, compliance with regulation will be second nature to employees – adhering to regulation will not be burdensome, or time consuming. Instead they will use their time with clients to understand their needs and challenges, and with colleagues to innovate and bring new solutions to clients, that also differentiate their firms from the competition.”

Mr Carnegie-Brown is leaving Marsh and will be succeeded by Alex Moczarski.



Quote from Mr Carnegie-Brown’s speech

Learning in the business environment is often less about taking in new information than it is about connecting with people who help put that information in context and suggest new ways of understanding it. Patterns emerge and those in turn encourage new ideas and constant innovation.

In large, complex, global, multi-product financial institutions an important part of value-added learning comes from shared experience. It begins with cross-selling the capabilities of the entire organisation but needs to develop into an ability to think laterally about the synergies which exist in bringing one specialist part of an organisation together with another. These opportunities develop more quickly when people learn from one another. Research from China, where the culture has institutionalised the concept of a personal network, suggests that 85% of managers get information critical to project success from their networks of relationships – and the strongest predictors of effective learning from a network include knowing another person’s expertise and when to turn to him or her.

Lord Mayor’s Reception

The Lord Mayor of Norwich, Councillor Michael Banham, stressed the importance of Marsh to the City and to the East of England when he hosted an official reception for Bruce Carnegie-Brown and local business leaders. Following a visit to Norwich Cathedral, the Marsh President was welcomed into the Lord Mayor’s parlour for one of his final functions in his term of office. Over a three course lunch wide-ranging discussions took place during which Mr Carnegie-Brown recognised the important role of the Norwich office to Marsh’s global business.

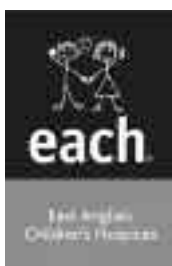
Mr Carnegie-Brown and the Lord Mayor were joined by Chris Scrivner, Director, Risk Management Practice, and Patrick Mina, Chief Executive Officer International Client & Market Services, both from Marsh. The local business community was represented by: David Marlow, Chief Executive EEDA (East of England Development Agency); Laura McGillivray, Chief Executive, Norwich City Council; Sandra Dinneen, Head of Economic Development, Norfolk County Council; John Woods, Chairman, Financial Industry Group and Chief Executive, Moneyfacts Group; and Mrs Marjorie Eade, Director, Financial Industry Group.



Norwich and Peterborough Building Society



N&P thanks its members for voting at AGM



Thanks to its members, Norwich and Peterborough Building Society has donated £3,250 to two deserving local charities. East Anglia's Children's Hospices (EACH) received £2,000 and the East Anglian arm of IndependentAge picked up a cheque for £1,250.

The Society agreed to donate 10p for every voting form returned by members in the run-up to its Annual General Meeting held in Norwich, in April, and to double its donation to 20p for every vote cast online.

EACH offers a range of services to support children and young people with life-threatening conditions. Care and support is provided in hospices, in family homes and other settings.



IndependentAge helps older people protect their independence and provides assistance to more than 5,500 people aged over 65 and living on low incomes in the UK. The charity offers a small regular extra income for life, grants for emergencies, equipment to help older people to achieve their independence, and the support and friendship of a wide network of volunteers.

Tsunami Donation

Around 2.7 million people in India were affected by the tsunami in December 2004 - that's the equivalent of 15 times the population of Norwich!

Following the disaster, N&P acted as a collecting point for donations from its customers and members of the public, in association with Y Care International.

The funds raised through N&P's branches totalled around £136,000 (including a £10,000 donation by N&P) and will meet the cost of building around 70 homes in India.

More than a year on from the disaster, Pat Turner, General Manager HR, took up the offer to join Y Care International on a project visit to India to see how work was progressing. The visit provided Pat with a great opportunity to see how the funds donated by the Society's customers were being used to restore the lives of those affected from the small and remote fishing villages skirting India's southern coastline.

Pat's lasting memories of the recent trip are of the generous reception he was given by local people in the fishing villages and communities he visited, the energy and commitment being made by the villagers to rebuild their lives and the beaming smiles of the children, who have seen more tragedy than most of us will ever experience.

Pat left India knowing the funds donated through N&P's branches were being used to great effect and had already contributed to tangible improvements in the post-tsunami era.



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ifs

ifs *institute of
financial services*
School of Finance

New *ifs* supervisory module proves popular with advisers

The new supervisory module, launched by the Institute of Financial Services (*ifs*) at the end of 2005 has proved extremely popular with advisers.

The module, 'Supervising in a Regulated Environment', has been completed by students as part of the Advanced CeMAP qualification and early completers have been extremely positive about their experience.

"I have found the module extremely relevant and focused towards some of my regulatory tasks and responsibilities as a controller of the business," commented Geoffrey Beard, Managing Director of Shire Direct Mortgages, who was one of the first to complete the module. "Possibly like others, the danger is that we can fall into the trap of thinking we know all there is to know - the module throws some very interesting light onto this theory!"

The module is delivered as a self-study course covering the principles of supervision and team management, as well as FSA T&C requirements, record-keeping and maintaining competence.

"The role of the supervisor is becoming increasingly important as regulation moves towards a principles-based approach to Training and Competence," added Mark Roberts, Head of Faculty, Financial Regulation at the *ifs*. "The new module offers students an alternative to paper-based exams and I am delighted that the feedback has been so positive."

The Supervising in a Regulated Environment module forms part of the new Advanced Certificate in Mortgage Advice and Practice (Advanced CeMAP®). The module costs just £120, which includes learning materials and examination.

For more information about the Supervising in a Regulated Environment module, 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.

Bruce Carnegie-Brown Visits Norwich

As part of his role as President of the Institute of Financial Services, Bruce Carnegie-Brown, Chief Executive Officer of Marsh Ltd presented a lecture at the Assembly House in Norwich on Tuesday 16 May.

Following a visit to the Marsh Norwich office to meet various colleagues, Bruce was interviewed by the EDP Business Editor

Chris Starkie in which he talked very positively about the regional branch. In this exclusive interview, Bruce Carnegie-Brown praised the skills of staff based in the city, revealing that they are helping transform the prospects of the company.

He delivered an upbeat message about its Norwich operation - saying it is the envy of the group.



Chris Starkie, EDP

Insurance broker Marsh employs more than 1,000 people in Norwich, making it the company's largest operating centre in the UK outside London.

Over the past two years it has become the headquarters of the firm's Client and Market Services operation, processing business for Marsh operations across the UK.

Now it is playing a bigger role, running the company's offshore operations in the Indian city of Pune and has begun to handle work for Marsh businesses in other parts of the world including the US.

Mr Carnegie-Brown, who is Chief Executive of Marsh's UK operations, said: "Two years ago when we piloted offshoring to India many of our people in Norwich were worried that jobs in Norwich would be replaced by jobs in India.

"Two years on those fears have proved unfounded. It is true that we have relocated a number of administrative and processing activities from Norwich to India, but we have also migrated higher value career opportunities from our offices in London and across the UK to Norwich.

"As our Norwich operations have improved the effectiveness and efficiency of its skills and processes, so it is now competing to win operational business from our offices in North America, and elsewhere across the company's international office network.

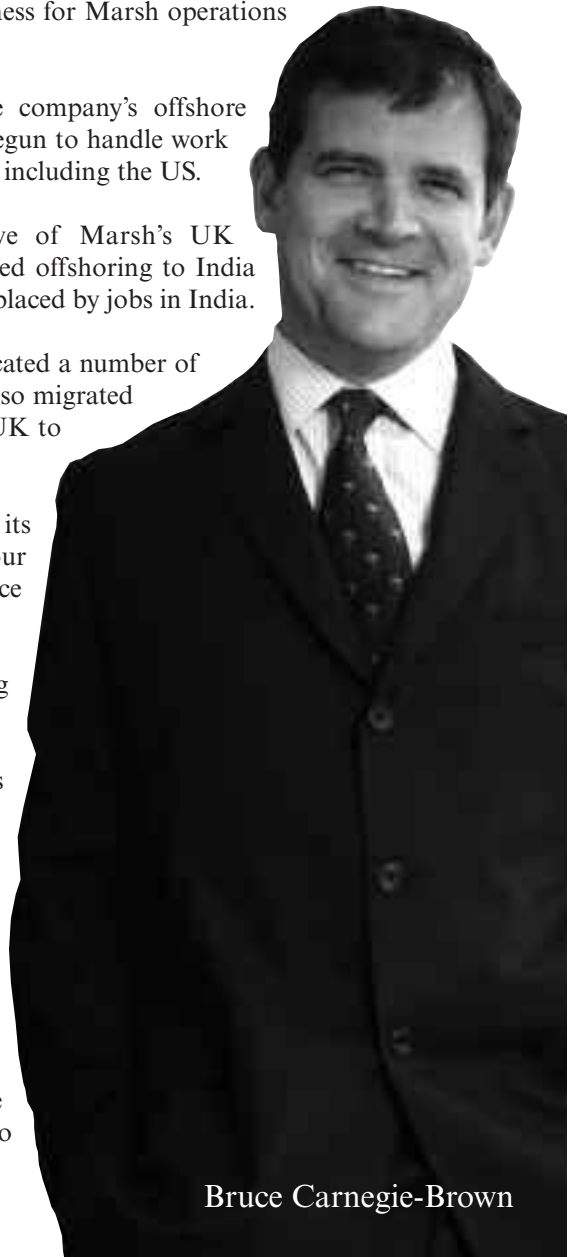
"Our staff in Norwich travel to these Marsh offices across the world, sharing with international colleagues the best practice we have developed locally."

He said almost 100 staff from Norwich had spent time in the company's offices in Pune, which is expected to employ around 150 workers by the end of the year.

"Going to India has really been a positive move for the staff; they have really enjoyed and learned from the experience," he said.

Mr Carnegie-Brown said one disappointment was the difficulty of persuading staff from other parts of the country to relocate to Norwich.

"We have been transferring jobs from London and other parts of the country to Norwich," he said. "I would really have liked to improve the skill base here by transferring more people. The difficulty is that lots of people do not want to relocate and the impression can be that there are fewer opportunities here."



Bruce Carnegie-Brown



News & Horoscope

Free car insurance from Flux

A new policy that enables motorists to drive their latest model away from the showroom without worrying about insurance for seven days has been introduced by Adrian Flux Insurance Services.

Drive-Away is an innovative new policy that allows a car buyer to log on to a website whilst still at the dealers and get seven days' free fully comprehensive insurance there and then, so that they can drive away in their new vehicle.

Dealers must register for the scheme so that their customers can simply log on to the Flux Drive-Away website (www.7dayinsurance.co.uk) and fill in their details. Cover is issued immediately and automatically, 24 hours a day, seven days a week, and neither the customer nor the dealer has to pay for it.

There is no obligation to take out a policy with Flux at the end of the seven days - although the company believes enough drivers will decide to stick with Flux to make the scheme worthwhile.

The policy applies to vehicles valued at £25,000 or less with a UK number plate.

Horoscope Exclusively forecast for *fig* by Jane Sunderland

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

ARIES [21 March - 20 April]

Open your heart, let it rule your head and be prepared to defend your beliefs about social rights and wrongs. There's a touch of the spiritual-warrior about you this month! What you want is going to come easily to you in the first half of the month; later on, you'll maybe have to fight dirty. Your ruthless determination could then prove intimidating to those who haven't been taking you seriously.

TAURUS [21 April - 20 May]

You are building up to some kind of new beginning on the property or domestic front at the end of the month. Till then, it'll be hard to feel in control, let alone know what's really going on! Let the cosmic forces have their way until the 25th, after which you should feel more grounded. A particularly fortunate offer is coming your way in the last week of the month - a real bolt from the blue. Be open to whatever is offered - it's good for you!

GEMINI [21 May - 20 June]

With Mercury, your ruling planet, retrograde and moving slowly, it'd be amazing if you didn't also feel stuck, bored and going nowhere! But there is a point to this. You're being given the chance to review recent decisions, maybe about finances or purchasing. Change your mind, be indecisive, go back over lost ground - it's the time for it. But don't try to force decisions - you'll regret it if you do.

CANCER [21 June - 22 July]

There are some unusually fortunate strokes of good luck heading your way this month. The trick lies in recognising that luck when it knocks on your door - but if you bear in mind that it will be bringing a chance for you to develop and express your own unique talents in innovative and exciting ways, that should help you seize the moment! So too will going more slowly and appreciating the beauty around you.

LEO [23 July - 22 August]

With Mars still transiting your sign, you continue to hold the reins of power and should not be afraid to take the initiative or to push your own agenda. Be patient with folks who are hard to pin down because the longer they elude you, the more power you are building in your secret armoury! By the end of the month, nothing and no one will be able to resist your dynamic force!

VIRGO [23 August - 21 September]

Networking and socialising are where this month's opportunities lie. Get up to speed in the IT world, join up with kindred spirits who share your enthusiasms and beliefs and be prepared to be tolerant and open minded where your own relationships are concerned. Though you may initially feel that change is being forced upon you, you'll discover in time that you wouldn't choose it any other way.

LIBRA [22 September - 22 October]

Concentrate on your career direction and on furthering your aims and ambitions. An unexpected reshuffle or technological innovation may well create a perfect opening for one with talents such as yours, and if you're quick off the mark and cheeky enough, you could do much to improve your position. A vacuum, a hiatus, is just waiting for you to move into the space.

SCORPIO [23 October - 22 November]

The openings and opportunities coming your way this summer are the foundation of your growth and development over the next twelve years - so you really and truly should be exploring each and every attractive offer or individual that crosses your path. Times like these come rarely and represent a Big Chance for you to move onwards and upwards as well as broadening your social circle and embryonic creative abilities.

SAGITTARIUS [23 November - 20 December]

Some things have to go before a new dawn can break, so when you are called upon to wield the axe don't allow yourself to be inhibited by too much maudlin sentimentality or fear of your public image! When it comes to doing the dirty work, it just has to be you this month - much as you do not appreciate the task. But the space you clear will allow you to move forward into a fresh and uplifting new horizon.

CAPRICORN [21 December - 19 January]

Waiting for other folks to make their minds up may be infuriating, but if they delay it's a sign that you yourself should be having second thoughts. Don't commit yourself to any deal right now - it's not a good time because you don't have all the information. Be patient and wait for the last week when all sort of exciting romantic and social opportunities look set to kick off - get your glad rags ready to boogie - or whatever!!!

AQUARIUS [20 January - 18 February]

The ball is in the other's court. Whether they're angry with you or lusting after you, you're going to pick up on the month's critical issue through what is coming at you from colleagues and partners. Look beneath presenting images and problems. Try to imagine what could be possible, and be prepared to throw away what isn't working. That way you will gain a lot of respect from those you need to impress.

PISCES [19 February - 20 March]

There's a dark and perhaps frightening undercurrent to the month. Your well-being and confidence may be undermined by feelings of resentment or suspicion. Take nothing and no one for granted. On the positive side, you may also discover a tough streak within yourself that enables you to take a decision that other folks might consider ruthless. But you know you're just doing what has to be done to survive!

GREEN LIGHT FOR NU'S BIO-FUEL TRIALS

A pleasing thing happened amid the squalling storms that have so far been our summer at the time of writing. Two flex-fuel cars capable of running on environmentally friendly fuel have taken to the county's roads.

Thanks to the work of a partnership including Norwich Union, Renewables East and the CRed Programme at the University of East Anglia, Renewables East has bought a flex-fuel Ford Focus. Norwich Union, trialling a Saab 95 demonstration model, is putting bioethanol-fuel cars on its company cars' choice list. Both can run on 85% mix of bioethanol, available from a number of local Morrisons forecourts.



Simon Machell, Chief Executive of Norwich Union Insurance has tested the Saab himself and said, "The performance seems excellent from a driver's perspective and I am pleased to say we have begun our journey into looking at new bio-fuel and car technology – but we have a long way to go.

"However, after the trial and when fuel becomes more readily available, discussions could take place as to the adoption of the model within the Aviva fleet. Company car drivers at Norwich Union can already elect to drive bio-fuel cars as their vehicle of choice."

James Beal, Managing Director of Renewables East said, "To be honest I would rather not own a car, but in delivering our mission as the regional renewable energy agency I find that travelling on public transport is often not viable and I need a car. However I am now delighted that in running a bioethanol car I can reduce my personal carbon emissions by around 50%.

Not only is that good for the planet but its going to help me sleep better. In my professional capacity I will now be able to stand proud in the knowledge that Norwich Union and

Renewables East are leading this agenda, taking best advantage of the commitment that Morrisons have made in establishing the UK first e85 bioethanol filling station in Norwich."

Bruce Tofield of CRed said, "Transport is a major and growing contributor to carbon dioxide emissions and climate change because it depends on oil, a fossil fuel. However biofuels, obtained from plants, recycle carbon dioxide that is already in the air.

"CRed has been working with Norwich Union to help the company take action to combat climate change and we're very pleased to see NU taking the lead in cutting carbon dioxide emissions from car use."

Earlier this week, the team that manages Norwich Union's Sustainable Futures funds said high petrol prices, energy security fears and political initiatives to reduce carbon dioxide emissions will increase demand for biofuels.

However there are counter arguments: if UK farmland becomes covered in crops to power these motors, our food miles would rocket. Similarly, it is counter-productive to remove Brazilian rainforest in order to grow starchy matter for the fuel used in Sweden.

My parry and riposte is this: it's still better than fossil fuel oil and makes you think differently about energy use. I see this shift in mindset as being crucial to responsible behaviour as global consumers.

Why don't you get your company to trial one? The financial services industry could be the sector that shows the way to others. E-mail me and I will happily pass on details of CRed and Renewables East. We ought to take more notice of these excellent organisations.



L-R Dr Bruce Tofield, UEA's CRed programme, Cheryl Taylor, Fleet Manager, Simon Machell, Chief Executive, Norwich Union Insurance, Richard Parker, Renewables East.

Staff are key to TMC's success

Good staff who are loyal, ambitious and hard working have the opportunity for promotion within The Money Centre, the UK's leading buy-to-let mortgage broker. The fast-growing business, which employs 100 people in Norwich, proved the point last year when it made three internal appointments to the board. Linsey Scrivener was promoted to Marketing Director, Wayne Kilby to Operations Director and Dawn Bowyer to Business Development Director.



Clockwise: Wayne Kilby, Linsey Scrivener, Dawn Bowyer.

"Linsey was 26," says founding partner and Managing Director, Mark Alexander. "Regardless of her youth, Linsey's determination, dedication and loyalty to the company were rewarded with a promotion to the board just five years after joining us."

With 200 employees in six offices across the UK, the company believes the key to its success is the quality and dedication of its staff. The business has gone to great lengths to ensure the best people are attracted to work for them and are retained.

The business processed over £1.4 billion worth of buy-to-let mortgage requests in 2005, a record breaking year which doubled the £700 million processed in 2004. The projection for 2006 is a massive £2 billion.

The Money Centre has devised a number of motivational, training and bonus incentives to maintain a high level of staff morale and to reward top performing employees. As a result, the company has a very low turnover of staff.

Promoting a culture of contribution and support, it places all new employees on a two-week training programme, which to this day is still hosted by the Managing Director.

Mark Alexander said: "To encourage our employees to remain motivated and ambitious, just like the company, we offer several employee incentives and bonuses. One of these is the chance to recoup £100 a month towards a brand new car. To take on the initiative, all employees have to do is cover the cost of insurance and tax, and choose a black model so we can brand it. This has proved really popular with employees, with many people taking up the opportunity.

"We also run the Stars awards. To receive a Stars award, employees have to be nominated by a work colleague in recognition of a significant contribution to the business, either through money saving ideas, innovative ideas to improve business performance or by working above and beyond the call of duty. And at the end of the year, all Stars winners and top performing consultants have the opportunity to win an all expenses paid holiday. In 2005, The Money Centre took 12 employees and their partners on a luxury holiday to Orlando, Florida.

"Employees enjoyed a seven-night stay at the Hard Rock Hotel in Universal Studios, limousine transfers, and a visit to Sea World where they dined with world famous killer whale, Shamu. They also visited Universal Studios, Wet & Wild Water Park, Busch Gardens and Universal Islands of Adventure with special VIP passes. This year, the holiday in everyone's sights is a whale safari and the opportunity to see the Northern Lights - a once in a lifetime experience to show our staff just how much their hard work is appreciated."

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Moneyfacts

Moneyfacts® Group

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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e-mail: info@moneyfacts.co.uk

Moneyfacts 2006 Award Winners Announced

On Friday 9 June, at the Brewery in London, the winners of the prestigious Moneyfacts awards were announced. The esteemed event, presented this year by TV and radio comedian, Tony Hawks, played host to hundreds of industry professionals from the leading financial institutions and industry bodies.

The top performers from the world of personal finance

gathered to receive their much coveted Moneyfacts awards, which are presented in recognition of product excellence and outstanding service, following independent assessment by Moneyfacts' experienced research teams. It is this fair and independent judging process that makes a Moneyfacts Group award one of the most prized commendations in the industry.

For a full list of this year's winners visit www.moneyfactsgroup.co.uk/events/awards/mf_awards2006/



Fantastic opportunities for the right individuals

Moneyfacts Group plc is one of the UK's leading providers of personal financial information (mortgages, savings, cards, loans, business, life and pensions). Virtually all of the major Banks, Building Societies and Life and Pensions companies in the UK use our software solutions and publications.

Moneyfacts Editor

Moneyfacts is the UK's largest selling professional financial monthly. It is the only publication that delivers accurate, unbiased and comprehensive personal finance data to audience of over 20,000 subscribers each month.

We are looking for a person with strong personal finance experience who has good writing skills. You will be responsible for continuously improving all data and editorial content whilst raising the profile of the publication.

You would need rapidly to develop a thorough understanding of the business challenges whilst having a hands on approach. You will need to build relationships with the Industry, Networks and Trade Bodies.

Underlying objectives are to increase circulation, increase subscription income and increase advertising revenue. You will be responsible for managing the editorial team.

Advertising Sales Manager

Are you looking for a challenging role? We need an enthusiastic self starter, dynamic and driven sales professional with a proven track record in selling.

You will need at least three years' experience in media sales from either a print publication or online background.

Be self motivated and relish the challenges of motivating and managing a team of six Media Sales Executives, working across a portfolio of leading publications.

A proven history of working to tight deadlines and achieving targets in a face to face and telesales environment is necessary.

You will have the sales ability to generate long term business relationships, building rapport and generating revenue at senior client level and within the advertising agency area.

Overall responsibility for management of the advertising team, sales training, marketing information, media kits and reporting to senior management on performance.

If you have the initiative and are hungry for a challenge,

email abarnard@moneyfacts.co.uk or write direct to Alison Barnard, Head of HR and Training, Moneyfacts Group plc, 66-70 Thorpe Road, Norwich, NR1 1BJ.

If you would like to see more of Moneyfacts Group plc then visit our website at www.moneyfacts.co.uk.

Closing date for the above positions is 30 June 2006

Moneyfacts® Group



FANS GIVE UP SEASON TICKETS AS COSTS SOAR

Virgin Money research shows up to 200,000 season ticket holders won't renew next season

Rising costs and poor football to blame

Virgin Money's Football Inflation Index shows 8.79 per cent rise in three months

More than 200,000 season ticket holders will not renew next season, according to new research from Virgin Money. The company says that as many as 29 per cent of the country's estimated 690,000 season ticket holders won't be renewing, with the rising costs of following their team and the poor quality of football on offer the main reasons.

The research among fans of all major British football clubs showed that around 96,000 of those not intending to renew their tickets blame the increasing cost of watching live football or believe the quality of football on offer makes paying for another season a waste of money.

The shock findings of the survey for the Virgin Money Football Fans Price Index illustrate the threat rising costs of being a fan pose to the future of football.

Virgin Money estimates the total spent per season by football fans across Britain is a staggering £8.8 billion, with season ticket

holders spending an average £1,875 each a season.

Malcolm Clarke, chairman of the Football Supporters' Federation, said: "We've been begging clubs to peg ticket price rises for ages now. It appears that if this research proves correct, our worst fears will be proved correct. Football in this country is simply pricing itself out of the market compared with other top European countries like Germany and Spain. With the new money coming in to football from the newly announced Premier League television deals, there should be a price freeze on tickets at a minimum."

Virgin's Football Fans' Prices Index will be run every three months and will look at the cost of a typical basket of goods, monitoring the ups and downs of prices. The firm's research team will look at the cost of items such as a gallon of petrol; match tickets; food; alcohol; train tickets and replica shirts. Prices sourced on 24 April 2006 show the typical cost of the football fans' basket of goods is £84.80.

SEAN CONNERY STILL HOLDS LICENCE TO THRILL!

Sean Connery may be old enough to draw his pension but he still holds a licence to thrill, according to the results of a new poll out today.

The Scotsman has come top in The Sexy Pensioners Poll, which was conducted by Virgin Money Pensions to celebrate life after retirement, receiving a massive 52% of votes in the Sexiest UK male category. Star Trek's Patrick Stewart was second with 18%.

Broadcaster David Frost was the least sexy UK male pensioner, receiving even less votes than John McCririck or Jimmy Saville.

In the UK female category, the poll revealed that Helen Mirren is still the nation's favourite mature pin-up, receiving 21% of the votes, narrowly beating Goldfinger Bond girl Honor Blackman (19%).

And the Iron Lady, Dame Margaret Thatcher, is the least lusted after UK female, coming bottom of the category despite the under 25s in the UK ranking her above Cilla Black and HRH the Queen.

Also in the Sexiest UK Female category, more than twice as many men than women voted for Delia Smith, perhaps proving that the true way to a man's heart really is through his stomach.

In the sexiest Hollywood male contest, Paul Newman (17.3%) beat Robert Redford (17.1%) by just one fifth of a percent, 37 years after they first teamed up in the classic film 'Butch Cassidy and the Sundance Kid'. But Woody Allen, despite being voted world's sexiest man by Scarlet Johansson recently, came last. Goldie Hawn (22%) was the clear winner of the sexiest Hollywood ladies poll with Sophia Loren (11.3%) second and Jackie Stallone bringing up the rear.

The poll also revealed:

- Honor Blackman is particularly popular amongst the ladies in the UK, with nearly a quarter of them rating her as the sexiest female pensioner, compared with only 12% of men.
- Al Pacino is considered the sexiest male Hollywood pensioner among 16-34 year olds.
- Britt Ekland is a firm favourite among UK men (8.2%), but only 1.7% of women think she is the sexiest over 60.
- Susan Sarandon is the ultimate older Hollywood sex symbol for under 25s (20.8%) whereas the over 50s were lusting after Sophia Loren and Goldie Hawn.

Jason Wyer-Smith, from Virgin Money Pensions, said: 'Although most of our retirements won't be quite as glamorous as these celebrity pensioners, thinking about your retirement plans sooner rather than later will help you to live your life to the full after you've given up work.'

N&P scoops awards at home and abroad



Robert Lankey, Executive Manager, Commercial Manager

Norwich and Peterborough Business Building Society (N&P) has scooped two awards – one at home and the other abroad.

The Society beat off strong competition from a list of lenders including Abbey Commercial Mortgages and Blackhorse Finance to be named Business Lender of the Year at the CreditToday Awards 2006 gala dinner held recently at the Grosvenor House Hotel, Park Lane, in London.

On the same night it won the Mortgage Lender of the Year (Overseas Property) award in Financial Adviser magazine's Mortgage Awards 2006 at Quaglino's restaurant in central London.

The CreditToday judges looked at different aspects of the business, including innovation and customer satisfaction. They also looked for good management, HR practices and employee development and considered the Society's contribution to the cause of better business and credit practices externally, for instance through involvement in cross-industry benchmarking groups, trade associations, lobbying groups and so forth.

Robert Lankey, N&P's Executive Manager, Commercial Lending, said: "We were particularly pleased to win this award, following on closely from being named Best Commercial Mortgage Provider in the Business Moneyfacts Awards 2006 in March for the third time running, something no other lender has ever achieved."

Linda Cooper, N&P's Business Manager for Gibraltar and Spain, picked up the Financial Adviser award.

She said: "My team offers a friendly, high-quality service and has good local knowledge. They should feel duly proud."



Linda Cooper, Business Manager, Gibraltar & Spain and Mike Sketch, Head of Retail Operations



Direct Mortgage Answers, the mortgage packager based in Wymondham but covering niche mortgages for brokers throughout the UK, has appointed Lisa King as

Business Development Manager for East Anglia. Lisa, who is CeMAP qualified, joined Direct Mortgage Answers from Norwich Union in November 2002. She progressed through enquiry handling to become Processing Supervisor. After a short absence from the company she returned as Business Development Manager from 1 May this year. Lisa says: "My time dealing with all aspects of mortgage enquiries and being at the sharp end of running the processing team has equipped me well for helping all my broker friends out in the field."

Building society backs WI cooks

Women's Institute members in east Suffolk have earned Foundation Certificates in Food Hygiene thanks to sponsorship from Ipswich Building Society.

The society, a WI supporter for over 20 years, felt it wanted to offer members formal training on how to prepare food hygienically for community occasions.

The sponsorship enabled 90 members of the Suffolk East Federation of Women's Institute to attend food hygiene courses at Blythburgh, Ipswich and Wickham Market. After a full-day course they received the certificates, which are now an essential requirement for anyone involved with preparing food for the public.



Training & Events

PROBLEM SOLVING, CREATIVE THINKING, DECISION MAKING 3 July 2006

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

OTHER COURSES AVAILABLE

BUSINESS WRITING SKILLS - INTRODUCTION

3 July 2006
Jarrold Training,
St James' Mill, Whitefriars, Norwich
£225 plus VAT
Jarrold Training
01603 677107
info@jarroldtraining.co.uk

OTHER COURSES AVAILABLE

EXCEL 2002 & 2003 ADVANCED USER

3 & 4 July 2006
Software International Training Limited,
8 Thorpe Road, Norwich
£250 plus VAT

Software International Training Limited
01603 667308
training@softwareinternational.co.uk
OTHER COURSES AVAILABLE

EFFECTIVE TELE SALES

Melanie Ruse for Matrix Training
4 July 2006
9.30 to 16.30
Norwich 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

EAST ANGLIAN SOCIETY OF CHARTERED ACCOUNTANTS NETWORKING LUNCH

5 July 2006
12.30 for 13.00 to 14.30
Norwich City Football Club,
Carrow Road,
Norwich
£21.15 including VAT
Julie Trim
ICAEW East England
01223 257873
eastengland@icaew.co.uk

MANAGING A NATURE RESERVE - STRUMPSHAW FEN, NORFOLK BROADS

5 July 2006
18.00
Brundall, Norwich
Members £21
Non-members £26
Irene Tibbenham
Institute of Directors - Norfolk
01379 678748
norfolk@iod.net

BASICS 4 BUSINESS

5, 6 & 7 July 2006
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

MARKETING ESSENTIALS

Valerie Bullard for Matrix Training
6 July 2006
9.30 to 16.30
Norwich 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

WRITING EFFECTIVE BUSINESS LETTERS, MEMOS & EMAILS

10 July 2006
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

PROJECT 98, 2000, 2002 & 2003 STANDARD USER

10 & 11 July 2006
Software International Training Limited,
8 Thorpe Road, Norwich
£300 plus VAT
Software International Training Limited
01603 667308
training@softwareinternational.co.uk

WEB PAGE DESIGN

MS FRONTPAGE INTRODUCTION
11 July 2006
Jarrold Training,
St James' Mill, Whitefriars, Norwich
£150 plus VAT
Jarrold Training
01603 677107
info@jarroldtraining.co.uk

MANAGING A SMALL BUSINESS (WORKSHOP 2)

11 July 2006
9.00 to 12.30
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
Holly Bammant
Broadland District Council
0800 3891113

MONTHLY TAX REVIEW

13 July 2006
17.30 to 19.00
The Norfolk Club, Upper King Street,
Norwich
£50 plus VAT
Matthew Hutton
Chartered Tax Adviser
01508 528388
mhutton@paston.co.uk

MOTIVATING PEOPLE

13 July 2006
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

MARKETING & SALES

14 July 2006
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

PRODUCING A POWERPOINT PRESENTATION

17 July 2006
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

THE ANTIDOTE

Norwich business networking event
Guest speaker: Simon Hazeldine, on
Bare-knuckle Selling & Negotiating
19 July 2006
18.00 to 21.00
Marriott Sprowston Manor Hotel,
Wroxham Road, Norwich
Delegate Tickets £10
New Guests £5
Book online, pay on the door
Nial Adams
The Antidote
0870 896 4456
www.theantidotetnetwork.co.uk

FINANCIAL MANAGEMENT

19 July 2006
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

THE APPRENTICE/Dragons Den COULD YOU COMMUNICATE YOUR THOUGHTS IN AN INSTANT?

A one day course to discover how to
communicate with power
20 July 2006
9.30 to 16.30
The Oaklands Hotel, Norwich
£150 including lunch
Limited to six delegates
Richard Parramint
Positive Speech
01508 482753
richard@positivespeech.co.uk

INTRODUCTION TO WORD

20 July 2006
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

APPRAISAL SKILLS

21 July 2006
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

DEVELOPING ASSERTIVE BEHAVIOUR

24 July 2006
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

VISIT TO FLORANOVA WITH BRIAN MINERS

25 July 2006
18.00
Dereham
Members £21
Non-members £26
Irene Tibbenham
Institute of Directors - Norfolk
01379 678748
norfolk@iod.net

MANAGING A SMALL BUSINESS (WORKSHOP 3)

25 July 2006
9.00 to 12.30
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
Holly Bammant
Broadland District Council
0800 3891113

ADVANCED EXCEL

27 & 28 July 2006
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

INSTITUTE OF DIRECTORS - LIGHT LUNCH

28 July 2006
12.45 to 14.00
The Last Wine Bar, Norwich
Members £14
Non-members £16
Irene Tibbenham
Institute of Directors - Norfolk
01379 678748
norfolk@iod.net

INTRODUCTION TO INTERNET & EMAIL

31 July 2006
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

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NEWLY EXTENDED 1030M CIRCUIT
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THE AIRFIELD, NORTH PICKENHAM, SWAFFHAM