



Fig

Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

NORWICH – a financial city

FIT FOR THE FUTURE

FIT is getting new recruits into shape to join the industry

Norwich's unique Financial Industry Training (FIT) initiative is proving an outstanding success in providing the skills and training for new recruits joining the financial industry.

The programme offers six months free training to adults looking to return to work leading to the Certificate in Financial studies, an AS Level equivalent financial literacy qualification. At the same time the 16 students are receiving support in skills development from staff at The One account, such as mentoring. The mid-term report shows excellent progress with all students passing parts 1 and 2 and some scoring over 90%.

The initiative, which also provides free child care and travel, was an original concept of Des Bishop, Business Learning Manager at The One account and is being delivered in partnership with City College, the Learning and Skills Council, WEETU (Women's Enterprise Employment and Training Unit) and the Financial Industry Group.

Industry Training and Recruitment Managers are invited to find out more about the initiative and plans for future developments at a meeting on 24 May. For more details turn to page 3.



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Financial Industry Group

Aioi • 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



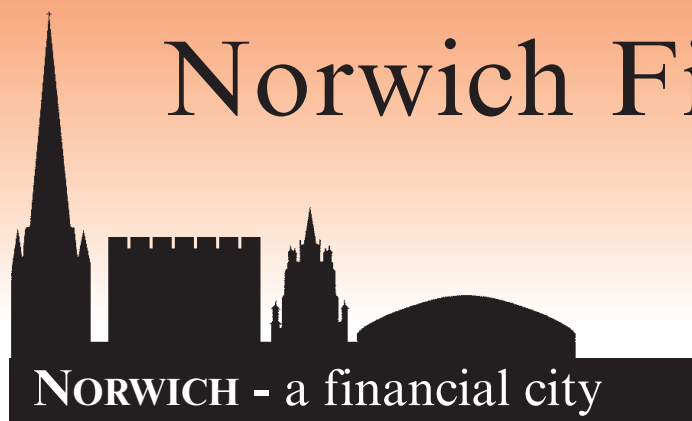
the **one** account

Edward Jones
 Serving Individual Investors

Moneyfacts

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

CF 1: UK Financial Services, Regulation and Ethics

This new course is the first module for both the Certificate in Financial Planning and the Certificate in Mortgage Advice and will provide a broad-based grounding in the financial services market. This now replaces the FP1.

Start date: Please ask for details

Course fee: £190 12 week course

CF2: Investment and Risk

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

Start date: Please ask for details

Course fee: £220 12 week course

Certificate in Mortgage Advice

CF1: UK Financial Services, Regulation and Ethics

See Certificate in Financial Planning.

CF 6: Mortgage Advice

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

Start date: Please ask for details

Course fee: £170 7 week course

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: Monday 13 June 2005 18.00 to 21.00

Course fee: £170 3 week course

Certificate in Insurance

Insurance Foundation 1

Insurance, Legal and Regulatory.

Start date: Please ask for details

Course fee: TBA

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

Course fee: TBA 14 week course

Certificate in Financial Administration

CF1: UK Financial Services, Regulation and Ethics

See Certificate in Financial Planning

FA1 Life Office Administration

Start date: Wednesday 11 May 18.00 – 20.00

Course fee: £170 8 week course

FA2 Pensions Administration

Start date: Please ask for details

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.

Start date: September 2005

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.

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 when the course will commence closer to the 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.

**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.

**Norwich & Norfolk
Financial industry gazette**
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Norwich NR1 1BJ
Telephone 01603 476181
Fax 01603 476185

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Tackling Staff Shortages

The Financial Industry Group's successes are all about working in partnership and the Fig Forum, for training and recruitment managers, is no exception.

The Forum was set up to meet skills shortages by sharing information about successful programmes and developing new initiatives. Whilst no two companies have exactly the same needs, some have taken part in some really successful programmes, as this issue demonstrates, and now other financial industry companies are being invited to get involved.

The FIT programme is the inspired concept of The One account (see page 1). A pilot in the UK, it uses a financial literacy qualification designed for 17 year olds to provide adults with an understanding of finance and groom them for working in the sector.

In a separate initiative, also with Norwich City College, The Money Centre is harnessing the enthusiasm and new ideas of young IT students whilst providing paid employment to help them gain skills needed to work full time in business (page 10).

Both companies have provided staff mentors and this has become as popular with the mentors as it is with the students.

“The Fig Forum is helping companies share successful initiatives from original thinking companies.”

These are just two examples of original thinking and they benefit in three ways: attracting work-ready employees, developing life skills and raising the profile of the company. Now let us do more.

Financial industry training and recruitment managers are invited to attend the next Fig Forum when The One account and The Money Centre will share details of these programmes and show how others can get involved.

The Forum takes place on Tuesday 24 May from 9.00 to 10.30 at Moneyfacts House, Thorpe Road, Norwich. Please note that places must be reserved in advance by e-mailing me at info@fignorfolk.co.uk

Marjorie Eade

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



BARCLAYS is pleased to announce the appointment of **Jim Bligh** as Branch Manager for Halesworth, Suffolk. He will be responsible for the day-to-day running of the branch and management of 4 staff. Jim joined Barclays in 2003 as a Personal Banker at St Stephen's branch in Norwich. Prior to this, he was a professional football player for Colchester and Ipswich Town reserves. Jim said: "Customers will find me approachable and easy to talk to."



NORWICH AND PETERBOROUGH INSURANCE BROKERS (NPIB) - the general insurance broking subsidiary of the Building Society - has appointed **Ceri Langford** as the new Commercial Lines Director. He was formerly European Commercial Director for Marsh, which provides insurance services and risk management expertise to clients ranging from multi-national businesses to private businesses. David Farrington, Managing Director of NPIB said: "Ceri is joining NPIB, one of the largest general insurance brokers in East Anglia, at a time of change and growth for our general insurance business."



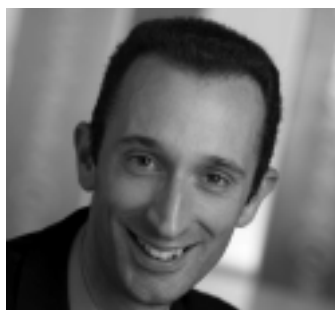
John Griffin has joined D K WILD & CO from solicitors Hansells. Before becoming an independent financial adviser John was an Area Manager at Alliance & Leicester Building Society. John has passed the Advanced Financial Planning Certificate. Michael Wild, Chairman said: "This is one of the first appointments since the company was sold to IFG plc. John has many years experience, making the company well placed to provide independent financial advice to both existing and new clients."



Julian Stiff has been appointed a partner in G M HOWARD & COMPANY, to grow the company's emerging range of business services. He originally joined the company as an audit manager four years ago. Julian said: "Our clients are mainly fast growing, service based businesses which run with a limited number of staff. They therefore outsource many of the accounting procedures; we can help with anything from the preparation of monthly accounts, to the training of staff on accountancy software."



N A T W E S T C O M M E R C I A L BANKING NORFOLK has announced the appointment of **Andrew Moss** to the new position of Director of Business Development. Andrew will work closely with the existing team, continuing to focus on developing close relationships with local businesses in order to provide financial solutions and advice specific to the Norfolk business environment. Andrew commented: "This is a very successful team with a long term commitment to the region. I look forward to being a part of that."



Stephen Hart has joined PRICEWATERHOUSECOOPERS. An experienced senior manager specialising in the provision of financial due diligence services to both buyers and sellers, Stephen has spent the last eight years of his career in Paris. Stephen's appointment also represents a real return to his roots: he was brought up in East Anglia and worked as an auditor in Ipswich for three years prior to moving to Paris for what was initially planned to be an 18 month secondment.



Matt Howard has been made a partner at LARKING GOWEN. He joined the Business Recovery Department at Larking Gowen in 1996 after completing an accounting degree at the UEA. Matt now heads up the department which has seen impressive growth over the past few years. Commenting on his appointment Larking Gowen Managing Partner, Bob Rose said, "As a practice we take training our staff and their personal development very seriously and we are delighted that Matt has become a partner."



BARCLAYS is pleased to announce the appointment of **Keith Obee** as the new Branch Manager for Aylsham Road, Norwich. Keith has worked for the bank for 15 years, having previously been Cash Manager at St Stephens and Branch Manager at Long Stratton. He is passionate about customer service and as part of his new role he will be holding a customer forum in early summer to canvass customers' opinions and to enable him to gain a local view of their needs.

Details and photographs should be sent to the editor info@fignorfolk.co.uk. Contributions to the next issue by 22 April please.

Norwich Union hand over two minibuses to Children's charities

Norwich Union has reconfirmed its support to the community by donating two minibuses to children's charity groups, Thyafan - The Children's Hospice in Wales and The Children's Trust in Surrey.

Thyafan, The Children's Hospice in Wales opened in January 1999 to provide help and support for the 300 plus families, living within Wales, where one or more of the children suffer from a life limiting illness. The Hospices mission is to improve the quality of life for children with life threatening disorders as well as for their families, by providing a high standard of respite and palliative care. Importantly, this is engendered in a caring, therapeutic and family atmosphere without cost to the families involved.

The Children's Trust, based at Tadworth in Surrey, provides special care for severely disabled children, many of whom have particularly complex health needs. Set in 24 acres of gardens and woodland, The Children's Trust provides a highly attractive, safe and home-like environment in which the children can have dignity and autonomy as well as participation and involvement with the local community. The Children's Trust offers a unique combination of skills and experience in meeting all the complex needs of children with profound disabilities.

As well as transporting the children and their families on day trips, the minibuses will play a vital role in the Hospice's fundraising activities by transporting much needed volunteers to events.

Norwich Union invests a huge amount of time in helping the community on a range of issues such as youth development and training, where Norwich Union are working in partnership with the Citizenship Foundation to deliver the National Youth Parliament competition. Norwich Union's staff charity of the year is the "Make-A-Wish Foundation", which grants the wishes of 3 - 18 year olds with life threatening illnesses. Norwich Union's community work also impacts the crime prevention arena. By working in association with Crime Concern, Norwich Union is working on the pilot of the Youth Apprenticeship Scheme.

Patrick Snowball, Norwich Union Insurance Chief Executive said: "I am delighted to be able to hand the minibuses over to two great charities, The Welsh Children's Hospice and The Children's Trust, as I am sure they will get a tremendous amount of use out of them.

Norwich Union aims to help both local and national communities through sponsoring community-based projects and also by giving money to key charities."





Two National Award Nominations for The Money Centre

The Money Centre, the leading UK buy-to-let mortgage specialist has been nominated for two prestigious national financial industry awards.

The Norwich based business has been elected a finalist in the Mortgage Strategy Awards as Best Buy-to-Let Mortgage Broker following nominations by the sales force of lenders. The winner will shortly be announced at a glittering awards dinner at London's Royal Lancaster Hotel.

The Money Centre has also been nominated by industry experts as Best Specialist Intermediary in the Mortgage Magazine Awards. The winner will be announced in August.

These nominations come as the Money Centre celebrates its most successful year ever, processing over £700 million of buy-to-let mortgages in 2004.

A Fine Bank for a Fine City

The prestigious banking giant Handelsbanken recently celebrated its arrival in Norwich with the opening of a new city centre branch.

Officially opened by the Lord Mayor, Joyce Divers, the branch in Colegate has four managers, led by John Harper, previously Area Corporate Manager for Barclays, who expects the branch to double its staff within 12 months.

Handelsbanken was established in Sweden in 1871 and has around 9,000 staff worldwide. It is listed on the Swedish Stock Exchange and is now establishing itself in the UK. It prides itself on providing a traditional and personal style of service to businesses, forging long term relationships with a smaller number of clients. It caters for corporate clients who are looking to borrow or deposit a minimum of £500,000, while the figure for personal clients is £200,000. It offers a bespoke service and Corporate Account Manager Peter Daines explains: "We offer a localised service in which all decisions are made from Norwich."

Handelsbanken can be contacted on 01603 62 87 66



Picture: Newsmakers PR

A Fine Bank for a Fine City: So say the Svenska team . L-R André Garratt, Chris Hoffman, Peter Daines, John Harper.

Turning Theory into Business Reality

Business management students at the UEA learnt about the realities of putting management theories into practice when Andrew Turner, Managing Director of award winning loan company Central Trust, delivered a lecture recently. Describing the history, growth and ambitious plans of the business, Andrew shared the business philosophy, views and management techniques that have led to the company's unqualified success. "Growth is part of our DNA," he said "and our culture underpins our success." Summing up his personal philosophy he quoted the inspirational Helen Keller: "Life is but a daring adventure... or nothing."

The Fig logo features a stylized leaf icon to the left of the word "Fig" in a large, elegant serif font.The Marsh logo consists of the word "Marsh" in a classic serif font.The MARSH logo is the word "MARSH" in a bold, uppercase, sans-serif font.

Local service. Worldwide resource.

Managing risk today involves more than mitigating the impact of adverse effects – it means implementing innovative risk solutions that help increase revenues and protect earnings.

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Marsh & McLennan Companies



Training & Events

ENGLAND'S OLDEST CHILDRENS SHOE COMPANY

Jane Wilson, Managing Director, Start-rite
Shoes
25 April 2005
18.00
Dunston Hall, Norwich
£20.50 Members
£23.00 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
01379 678925

BASIC COMPUTER SKILLS PART 5

26 April 2005
9.30 to 12.30
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
Holly Bammant
Broadland District Council
0800 3891113
Other courses available

INSURANCE INSTITUTE OF NORWICH ANNUAL GENERAL MEETING

26 April 2005
17.30
Marsh Limited, Norwich
Free entry
Pat Seaman
Insurance Institute of Norwich
01603 688336

NEXT STEPS IN EXCEL 2 PARTS

26 April and 3 May 2005
13.30 to 16.30
Centre for Staff and Educational
Development,
University of East Anglia, Norwich
£120
Jude Smith
University of East Anglia
01603 593849

CHARTERED MANAGEMENT INSTITUTE

27 April 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

ANNUAL TAX SEMINAR

Paul Soper
27 April 2005
9.30 to 17.00
Town Close Room, Sportspark,
UEA, Norwich
£82.25 inc. VAT
Victoria Spratt
Institute of Chartered Accountants
In England and Wales
01223 257873

BUSINESS BUILDER FORUM AND HOT TOPIC PRESENTATION

AVN Advantage Limited
27 April 2005
Di Chapman or Elaine Hubbocks
AVN Advantage Limited
01603 262000

BUSINESS INTRODUCTORY WORKSHOP

28 April 2005
9.30 to 16.30
Norwich Enterprise Agency Trust
Norwich Training Room,

Labour in Vain Yard, Norwich
Free

Norwich Enterprise
Agency Trust (NEAT)
01603 677510

COMPUTING FOR ABSOLUTE BEGINNERS

28 April 2005
9.30 to 12.30
Centre for Staff and Educational
Development,
University of East Anglia, Norwich
£35
Jude Smith
University of East Anglia
01603 593849

MS POWERPOINT - ADVANCED

28 April 2005
9.30 - 16.30
Jarrol Training, St James' Mill,
Whitefriars, Norwich
£135 plus VAT
Jarrol Training
01603 677107
Other courses available

MICROSOFT OFFICE ACCESS 2002 & 2003

STANDARD USER
28 & 29 April 2005
Software International Training Limited,
8 Thorpe Road, Norwich
£250 plus VAT
Software International Training Limited
01603 667308
Other courses available

MARKETING & SALES FOR YOUR SMALL BUSINESS

29 April 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

LIGHT LUNCH

29 April 2005
12.45 to 14.00
Norwich
£15 Members
£15 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
01379 678925

BASIC COMPUTER SKILLS PART 6

3 May 2005
9.30 to 12.30
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
Holly Bammant
Broadland District Council
0800 3891113

DEVELOPMENTS IN TRUST LAW

Chris Whitehouse, Barrister, BA, BCL, TEP
3 May 2005
16.00 to 19.00
Norfolk Lounge, Norwich City Football
Club,
Carrow Road, Norwich
Joint meeting with STEP
£35
Sue Catton
Chartered Institute of Taxation
01603 223177

EFFECTIVE TIME MANAGEMENT

Margaret Wade for Matrix Training
3 May 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

MICROSOFT OFFICE EXCEL 2002 & 2003

ADVANCED USER
3 & 4 May 2005
Software International Training Limited,
8 Thorpe Road, Norwich
£250 plus VAT
Software International Training Limited
01603 667308

FINANCIAL MANAGEMENT FOR YOUR SMALL BUSINESS

4 May 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

EMERGENCY AID FOR APPOINTED PERSON

4 May 2005
9.00 to 13.00
St John Ambulance Training Centre,
Norwich
£38 plus VAT
St John Ambulance
01603 431639
Other courses available

VAT & PAYE UPDATE

4 May 2005
9.00 to 11.00
The Regent Dolphin Hotel, Gt Yarmouth
£35 inc VAT
Georgina Hitchborn
Baker Tilly
01603 610181

WORKING WITH WINDOWS 2 PARTS

4 May 2005
13.30 to 16.30
5 May 2005
9.30 to 12.30
Centre for Staff and Educational
Development,
University of East Anglia, Norwich
£120
Jude Smith
University of East Anglia
01603 593849

CUSTOMER SERVICE EXCELLENCE

Valerie Bullard for Matrix Training
5 May 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

VAT & PAYE UPDATE

5 May 2005
10.00 to 12.00

De Vere Dunston Hall Hotel, Norwich

£35 inc VAT
Georgina Hitchborn
Baker Tilly
01603 610181

ADVANCED WORD

5 & 6 May 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

MICROSOFT OFFICE WORD 2002 & 2003

STANDARD USER
5 & 6 May 2005
Software International Training Limited,
8 Thorpe Road, Norwich
£250 plus VAT
Software International Training Limited
01603 667308

ADVANCED EXCEL

9 & 10 May 2005
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95 per day
Holly Bammant
Broadland District Council
0800 3891113

FIRST AID AT WORK CERTIFICATE

9 - 12 May 2005
8.45 to 16.30
Professional Training Centre,
Easton College, Easton,
Norwich
£170
Professional Training Centre
Easton College
01603 731211

GLOBALISATION OF WORK

Shaun Meadows, Director of Client
Services,
Norwich Union and Kevin Duffy of
Winchester White,
Management Consultants
10 May 2005
17.30
Assembly House, Theatre Street, Norwich
Joint event with Chartered Insurance
Institute
Free
Marjorie Eade
Institute of Financial Services
info@fignorfolk.co.uk

BUSINESS INTRODUCTORY WORKSHOP

10 May 2005
9.30 to 16.30
9 Whiting Road,
Norwich
Free
Norwich Enterprise
Agency Trust (NEAT)
01603 677510
FIRE MARSHAL
10 May 2005
9.00 to 13.00
St John Ambulance Training Centre,
Norwich
£75 plus VAT
St John Ambulance
01603 431639



Certificate of Regulated General Insurance (CeRGI)
150 examination centres throughout the UK

www.ifslearning.com/cergi

01227 828262



Training & Events

NEXT STEPS IN ACCESS 3 PARTS 10, 12 & 17 May 2005

13.30 to 16.30
Centre for Staff and Educational
Development,
University of East Anglia, Norwich
£180
Jude Smith
University of East Anglia
01603 593849

CHARTERED MANAGEMENT INSTITUTE 11 May 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

ASSERTIVENESS TECHNIQUES

Joe Mills for Matrix Training
11 May 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

INSTITUTE OF DIRECTORS ANNUAL DINNER

11 May 2005
19.00
Dunston Hall,
Norwich
£45 Members
£50 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
01379 678925

NEW WAVE EVENT

Networking Group for 18-35 year olds
**HOW TO REACH NEW AND EXISTING
CUSTOMERS**
11 May 2005
18.00 to 20.30
Quarterdeck Restaurant, Swallow Nelson
Hotel,
Prince of Wales Road,
Norwich
£11.75 inc VAT
Gail Harrington
Norfolk Chamber
01603 729704

DESK TOP PUBLISHING & DESIGN PHOTOSHOP - INTRODUCTION

11 & 12 May 2005
9.30 - 16.30
Jarrol Training, St James' Mill,
Whitefriars, Norwich
£450 plus VAT
Jarrol Training
01603 677107

SELLING SKILLS WORKSHOP

Valerie Bullard for Matrix Training
12 May 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

ADVANCED ACCESS

12 & 13 May 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

BUSINESS INTRODUCTORY WORKSHOP

16 May 2005
9.30 to 16.30
Norwich Enterprise Agency Trust
Norwich Training Room,
Labour in Vain Yard,
Norwich
Free
Norwich Enterprise
Agency Trust (NEAT)
01603 677510

FIRST AID AT WORK REFRESHER

16 - 17 May 2005
8.45 to 16.30
Professional Training Centre,
Easton College, Easton,
Norwich
£105
Professional Training Centre
Easton College
01603 731211

INTERMEDIATE WEBSITE DESIGN

16 & 17 May 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

VAT PITFALLS

David Fiddy, Lovewell Blake
17 May 2005
18.00 to 20.30
Norwich City Football Club,
Carrow Road, Norwich
Free
Karen Wilcox
Association of Chartered Certified
Accountants
0121 456 5906

NETWORKING BREAKFAST

17 May 2005
8.00 to 9.30
Top of the Terrace, Norwich City Football
Club,
Carrow Road,
Norwich
£17 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

INTRODUCTION TO POWERPOINT 2 PARTS

17 and 24 May 2005
9.30 to 12.30
Centre for Staff and Educational
Development,
University of East Anglia,
Norwich
£120
Jude Smith
University of East Anglia
01603 593849

THE ROLE OF THE MANAGER

Margaret Wade for Matrix Training
19 May 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

WEB PAGE DESIGN

MS FRONTPAGE - INTRODUCTION
19 May 2005
9.30 - 16.30
Jarrol Training, St James' Mill,
Whitefriars,
Norwich
£150 plus VAT
Jarrol Training
01603 677107

RISK ASSESSMENT

19 May 2005
9.00 to 13.00
St John Ambulance Training Centre,
Norwich
£65 plus VAT
St John Ambulance
01603 431639

INTRODUCTION TO WORD

20 May 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

THE ESSENTIALS SELF AND TIME MANAGEMENT WORKSHOP

20 May 2005
9.30 to 16.30
Precept Management Limited,
191 Queens Road, Norwich
£145 plus VAT
Precept Management Limited
01603 630631

PUBLISHER 2002 & 2003 STANDARD USER

20 May 2005
Software International Training Limited,
8 Thorpe Road,
Norwich
£150 plus VAT
Software International Training Limited
01603 667308

PRODUCING A POWERPOINT PRESENTATION

23 May 2005
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95
Holly Bammant
Broadland District Council
0800 3891113

FIRST AID AT WORK CERTIFICATE

23 - 26 May 2005
8.45 to 16.30
Professional Training Centre,
Easton College, Easton,

Norwich

£170
Professional Training Centre
Easton College
01603 731211
Please note

The ifs prestige lecture originally scheduled
for
May 24 at the UEA Sportspark
has been postponed. Revised details to
follow.

STAYING IN THE PREMIERSHIP NORWICH CITY FOOTBALL CLUB

Neil Doncaster
24 May 2005
18.00
Norwich City Football Club,
Carrow Road,
Norwich
£20.50 Members
£23.00 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
01379 678925

CHARTERED MANAGEMENT INSTITUTE 25 May 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

POWER BREAKFAST

26 May 2005
7.30 to 9.00
New Museum of Contemporary Art,
King Street,
Norwich
£12 plus VAT
Felicities Limited
01603 626264

MS OUTLOOK - INTRODUCTION

26 May 2005
9.30 - 16.30
Jarrol Training, St James' Mill,
Whitefriars,
Norwich
£135 plus VAT
Jarrol Training
01603 677107

DELIVERING A PROFESSIONAL PRESENTATION

27 May 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

MEETINGS, AGENDAS AND MINUTES

31 May 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

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Investing in tomorrow's workforce

Buy-to-let mortgage specialist The Money Centre is supporting an initiative by Norwich City College to offer post GCSE students a professional education. The Money Centre will be providing two students with two weeks' paid work placements in their own IT team followed by a six month paid placement during the summer.

17 year old Rachel Dixon and 16 year old Alex Bradley-Stanton from the IT Centre of Vocational Excellence at the College take on the role of IT technician and will be mentored by team members Stephen Pengilly and Andrew Gibson.

The Money Centre has strong links with the College and many of their team gained qualifications there. Head of Marketing, Lynsey Scrivener said: "We are proud to be investing in the workforce of tomorrow and hope we can offer the possibility of a permanent IT position at the end of their placement." She added: "As a forward thinking and expanding Norwich based national



L-R Lynsey Scrivener, Stephen Pengilly, Alex Bradley-Stanton, Rachel Dixon, Andrew Gibson.

company, it is vital to our business culture that we invest in people and look to capitalise on the wealth of youthful, ambitious, enthusiastic talent that exists in the area. This is why this initiative is so worthwhile and valuable both to The Money Centre and to the business community at large."

THE MONEY CENTRE
Buy-to-let mortgages made easy

Horoscope Exclusively forecast for *fig* by Jane Sunderland

ARIES [21 March - 20 April]

Depending too much on the understanding or generosity of your nearest and dearest or other important folks is asking for trouble. You'll see them differently after the surprises this month has in store. The change in circumstance may leave you feeling a bit wobbly but you'll have learned an important lesson about the importance of honest communication in a partnership of equals. You may only have yourself to blame.

TAURUS [21 April - 20 May]

Revel in your earthiness. Take long walks in the countryside, get busy in the garden, sort out your money and treat yourself to a massage or a fine evening out. The more you connect with life's physical dimension, the more chance you have of finding the propitious chance that could propel you into a new social circle and into a situation that encourages you to acquire some important new skills. Watch for it around the 19th.

GEMINI [21 May - 20 June]

Uplifting experiences and wonderful views will stir your soul. Sometimes it will all seem just out of this world! So it may be, but it should still inspire you to explore a magical new landscape. You have to pay as much attention to what satisfies your heart as to what may make more logical sense, and allowing yourself to experience something that lies beyond your routine boundaries is the way to do it. So set sail!

CANCER [21 June - 22 July]

Tense planetary aspects, such as those currently affecting you, can make life very uncomfortable. Structures and security are creaking and cracking at the seams. Something has to give. Put your own emotional satisfaction at the top of the scale of priorities and don't let what you feel to be responsibility frustrate your desires for more stimulation. The new friends promised by this month's New Moon could give or help you find what it is that the doctor orders.

LEO [23 July - 22 August]

You'll be very aware of your popularity and the affection of friends but unexpected twists of fate could disturb your comfort zone. The more complacent you are, the greater the shocks may be. But sometimes, the awakening shudder such a surprise brings, shakes off the cobwebs and makes you look at things afresh. It's possible that a new ambition will emerge, one that will enable you to use your own strengths to help others or your own enthusiasm to inspire them.

VIRGO [23 August - 21 September]

Unexpected outbursts of aggression or a spate of accidents will make you feel like you're living in a war zone. The more reliant you are on the approval of others, the more chaotic it will be. The cosmos urges you to not only change the ways you relate but also the sorts of people you relate to. Stop reacting on automatic pilot and take notice of weird and wonderful strangers - for they could in time grow into specially significant friends.

LIBRA [22 September - 22 October]

The daily routine is liable to be unpredictable and working colleagues unreliable. Take it in your stride and reflect upon whether or not you are being taken for granted. Have you allowed your tolerance and desire for a congenial atmosphere to paper over your reactions to faults and flaws? A vacation or other escapist treat will give you the time you need to think things through as well as really recharging your batteries.

SCORPIO [23 October - 22 November]

This month's New Moon on the 8th initiates a more socially effective stage of the year. Moving out beyond purely personal concerns, you're in a powerful position to make an impact through your beliefs and experience and you shouldn't be surprised if other folks are tempted to make a bit of a guru of you. Be true to yourself and keep your feet on the ground. But keep on pushing ahead - you have important transformative work to do.

SAGITTARIUS [23 November - 20 December]

There are certain limitations that no amount of huffing and puffing can demolish. If you find yourself hurling plates in frustration, be more philosophical. The will to get your own way, no matter how good you may con yourself the cause is, has to take a back seat and fate must be allowed to run its course. Don't fool yourself about personal weaknesses - now you know where your programme of self-improvement must focus.

CAPRICORN [21 December - 19 January]

Don't allow your frustrating struggles with recalcitrant authority figures to blind you to the pleasure available in other life arenas. You may feel absolutely sick to death of someone's attitude, but patience will bring you face to face with another situation that leaves you open mouthed with amazement and pleasure. Something new is coming into being - it will change all your current priorities.

AQUARIUS [20 January - 18 February]

Having faith in yourself and in your abilities to do the necessary will enable you to start making one particular dream a working reality. This month finds you sowing important seeds whose potential for enriching the landscape of your life is vast. Be cautious with your resources. Unpredictable influences could bring gains but are also capable of taking them away if you've been foolish or unreliable.

PISCES [19 February - 20 March]

Unspoken resentments and frustrations are likely to make the atmosphere in your relationships positively crackle with tension. You're prone to accidents and to flying off the handle. But the gateway is in sight. Coincidences and synchronicities reveal the new possibilities guaranteed to enrich your life and also the means whereby you can become more of the person you wish you were - all without upsetting an appletart.



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 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

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

Independent Thinking



The Independent & Independent on Sunday have chosen to use Moneyfacts best buy charts. Moneyfacts best buys are now to

be found in the Independent every Tuesday, Wednesday and Saturday as well as The Independent on Sunday. They join the long list of quality newspapers which choose Moneyfacts to provide their best buys, including The Times, The Telegraph, The Financial Times and The Guardian.

When asked about switching to Moneyfacts charts, Stuart Hone, The Independent's Financial Advertising Manager explained: "I needed to

change The Independent's best buy information provider at very short notice. I discussed our requirements with Moneyfacts on 5 January and by 7 January they had supplied the complete tables." Moneyfacts tables made their debut appearance in the Independent's pages on 8 January. Mr Hone added: "I was delighted with the way Moneyfacts went out of their way to help The Independent, by providing this information extremely quickly in a very easy to use format."

The Independent group's tables were uniquely customised by Moneyfacts to meet the paper's specifications. As Jane Dawson, head of Moneyfacts Press & PR explained: "There are six different tables and we have worked in close liaison with Francois Morrow, Art

Director at The Independent to ensure the layouts, style & sizes are absolutely right. Moneyfacts updates the product information each week and then delivers the tables electronically in a format that can be laid straight onto the Independent's pages." Jane welcomed The Independent as best buy list customers, stating: "As always, the data supplied by Moneyfacts is completely impartial and I am delighted that we are providing the readers of The Independent and The Independent on Sunday with information on the best financial products available."

For more information on using Moneyfacts charts, please contact our press office at pressoffice@moneyfacts.co.uk or call 0870 2250 511.

Training support

If you are a trainer in the financial field you may be interested to learn that Moneyfacts now offers training copies of all publications for the nominal sum of just 1p per copy. Sessions can be enhanced when trainees have instant access to real world product data with Moneyfacts accurate and up to date information.

In addition to being a data reference

for trainees, Moneyfacts is an invaluable source of industry news, articles and surveys suitable for all levels of knowledge and experience - not just for those new to the financial world. Our editorial features can even count towards Continued Professional Development (CPD) requirements.

Whether your candidates are training in personal finance, business finance,

pensions, insurance or investments, there is an ideal Moneyfacts publication you can request for just a penny a copy.

For more information, or to see a sample copy of any of the publications, please call subscriptions on 0870 2250 100, or e-mail enquiries@moneyfacts.co.uk



Eastern financial businesses show strength at Moneyfacts awards

The Hilton, Park Lane was the venue for this year's Moneyfacts Awards on Friday 22 April. The highly coveted awards spanned all elements of personal finance with the aim of recognising the providers offering the most competitive products, best service and demonstrating the greatest innovation in the last 12 months.

The Moneyfacts Awards are completely independent. Moneyfacts' research teams select the winners from the providers listed in the magazine. The full range of products from each individual provider is assessed for each category and every company

contained within Moneyfacts' comprehensive databases is equally eligible to win. As a result, a Moneyfacts award is recognised as highly prestigious, and companies winning awards are considered leaders in their field.

Particular commendation goes to The One account, who picked up the award for best current account and offset mortgage provider, and Norwich & Peterborough who claimed the best variable rate mortgage provider gong. Both are representative of the generally strong showing of businesses from the Eastern region. **To see the full list of this year's winners visit www.moneyfactsgroup.co.uk.**

Moneyfacts Group

House Manager

(Full Time position with some weekend working)

We are looking for an intelligent, sensible person to supervise the housekeeping and staff facilities in our modern office block. The ideal candidate should have previous hotel/conference/housekeeping experience.

This 'hands on' post will have responsibility for the whole office environment, maintaining the highest standards of cleanliness, appearance and facilities as well as managing a small team of porters, cleaners and maintenance staff.

Please send your CV to: Debbie Akers, HR Assistant, Moneyfacts Group plc, 66-70 Thorpe Road, Norwich, NR1 1BJ. Closing Date: 21st April 2005

Disaster Recovery Lecture



Personality and personal resilience - these were the unlikely factors on which the future of a disaster - struck business could depend, according to Peter Garnham, Head of Loss Adjusters Partnership. Peter was speaking recently on Post Loss Risk Management at a joint event held by the Insurance Institute and the

Institute of Financial Services.

Based on his real life experience, Peter took the audience through the realities that faced a business after a factory fire. Businesses could expect to hear almost at once from the emergency services, utility companies, local authorities and others concerned about potential hazards, as well as staff, the media, clients checking on their order and the insurer, amongst many others. The firm's Business Interruption Plan would play a critical role and mean that teams already knew their responsibilities, and especially in the field of public relations.

Explaining that after a disaster a business was never the same as before, Peter suggested that it took determination and strength from management and support from staff to get through the 18 - 24 months it was likely to take to return the business to normal.

Peter's message for business was to plan well ahead and get experts to assess fully Business Interruption risks beforehand.

Peter has served twice as President of the local Insurance Institute, in 1987 and 1996 and received the prestigious Distinguished Service Award from the Chartered Insurance

Institute in 2003. He is a Fellow of the Institute and was elected an Honorary Life Vice President in 1999.

Top Marks for Helen

Helen Roberts received an award from the Insurance Institute of Norwich for gaining the highest pass mark in her Diploma in Insurance examination. Helen, who works in the Aircraft division of Marsh, received the cup from Norwich President Graham Tate. Helen plans to continue her studies to achieve the full ACII qualification.



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*Fig**Virgin Money*

10th Birthday celebrations



When we entered financial services in 1995 under the name Virgin Direct, the industry was infamous for complicated products, rip-off charges and poor service. Customers were generally getting a poor deal - typical Virgin territory. We aimed to be a breath of fresh air, revolutionising the way customers ran their finances. Starting with savings and investments, then credit cards and loans and most recently insurance. We've expanded our product range year on year, and in 2003 took our first step into the global market with the launch of the Virgin Credit Card in Australia.

Along the way we've picked up a host of awards for our pioneering approach to financial services and the ground breaking products we've launched. We've ambitious plans to continue expanding our product range in this country and overseas and look forward to the next ten years in Norwich.

The team celebrated our anniversary with fun events, competitions, games and prize challenges around the business. These included: a picture hunt around the offices where teams had to take specific pictures for points; a business wide quiz with a weekend trip for two as first prize; and a special hog roast lunch. The day was topped off with a champagne toast and after hours drinks. All staff were given a fleece jacket to commemorate the day which were worn with pride for the all company photographs. Our 'Founders' - staff who have been with the company from day one - were also honoured.



Foolproof™

Online Sales Improvement

Online sales consultancy Foolproof promises clients a measurable improvement in online profitability. To achieve this, their approach is to improve the usability of clients' websites through user research and user-centred design techniques.

Counting amongst its clients across the UK HSBC, Norwich Union, Alliance and Leicester, HBOS, Nationwide, Lloyds TSB, Smile, The One account and First Active, Foolproof sees itself very much a part of the financial industry in Norfolk.

Offering professional support services to the sector was a natural step for partners Tom Wood and Peter Ballard, who set up three years ago after working at Virgin Money. With backgrounds in advertising and sales, they say their business is about selling on the basis of how people behave. They also publish research on buying behaviour for financial products.

The workforce of the business, which is based in Queens Street, Norwich, has expanded quickly to 13 people and with a turnover of £1.5 million has already gained significant share in the estimated UK market of £25 million.

For more information contact visit www.foolproof.co.uk



Tom Wood



Peter Ballard

alliance corporate risk management

Alliance works with Lovewell Blake

Corporate insurance and risk management broker, Alliance, has joined forces with Lovewell Blake, Chartered Accountants to offer a new service to help directors to manage financial risk. The Bury St Edmunds based broker is offering a financial risk review to existing and potential new customers to identify areas in which they might be susceptible, including fraud and employee theft. Chief Executive John McLaren-Stewart said "We are delighted to be able to offer a comprehensive means of assessing all financial risks and identify areas where their business may be vulnerable."

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**UEA
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Adrian Flux Expands into Herts

Leading King's Lynn based insurer Adrian Flux has acquired Herts Insurance Consultants PLC (HIC).

The acquisition of the Bishop's Stortford based provider of modified and cherished car insurance products strengthens Flux's position within the niche motor insurance market and represents the first step Adrian Flux has taken outside its traditional Norfolk base. The company however, an important employer in the King's Lynn area, remains committed to its East Winch headquarters which could see further growth from the acquisition.

David Flux, Senior Partner, stresses that HIC will remain independent. "The trading name will remain Herts Insurance Consultants, with its own identity and the company will continue to operate from its original base. With over 40 employees and the capacity to expand, there will be no redundancies."

For more information visit www.adrianflux.co.uk



Adrian Flux's Headquarters in East Winch, Kings Lynn which has acquired Herts Insurance Consultants

The New and the Old at Barclays

Barclays Aylsham Road is to get a spring makeover. The refurbishments will provide a more spacious banking hall, new and more private personal banker desks and a new interview room. Branch Manager Keith Obee said: "Both staff and customers are looking forward to the new improvements to the branch. We will have to go through a little disruption but the results will be well worth it."

It has also been announced that the clock will be turned back at Bank Plain, Norwich, which was formerly under the long standing ownership of Barclays and, until recently, synonymous with Barclays Norfolk. The labyrinthine basement of the Grade II listed building is to be used once again as a secure storage facility. It will be operated below 'Open', the youth centre planned for the former banking hall, and will be called 'Closed'.

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Kevin Duffy of Consultants Winchester White.**

**What impact will globalisation have on
the financial industry in Norfolk?
Is the case for globalisation proven?**

Date: Tuesday 10 May 2005

Time: 5.00pm for 5.30pm

Venue: Assembly House, Theatre Street, Norwich

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Joint event



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info@fignorfolk.co.uk**