



Fig

Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

NORWICH – a financial city

Double Winners

dis
Specialised claims handling



Back Row (Left to Right) Phil Rider - (Managing Director), Matt Buck (Operations Director), Craig Wright (Sales Director)

Front Row (Left to Right) Garry Dixon (Technical Director), Paul Reed (Finance Director)

Staff at Digital Insurance Services (DIS) are celebrating the unique accolade of walking off with two top awards at the prestigious Eastern Daily Press Business Awards 2006 Gala Dinner recently.

The company, established just seven years ago, was named winner of both the Enterprise Challenge Initiative, sponsored by Grant Thornton, and the Customer Service Award, sponsored by Norwich and Peterborough Building Society. The Great Yarmouth based business offers a service to insurers for customers who need replacement mobile phones or digital cameras.

Craig Wright, Sales Director said "We are thrilled with both these awards. These great accolades celebrate the success of our strategy and add great credibility to the unique service we offer."

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Financial Industry Group

Alan Boswell
Bank of Scotland
Cavell • Central Trust
Countrywide Legal Indemnities
Digital Insurance • First Active
Freedom Finance
Homeserve • HSBC • its4me
Marsh • Moneyfacts
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The Money Centre
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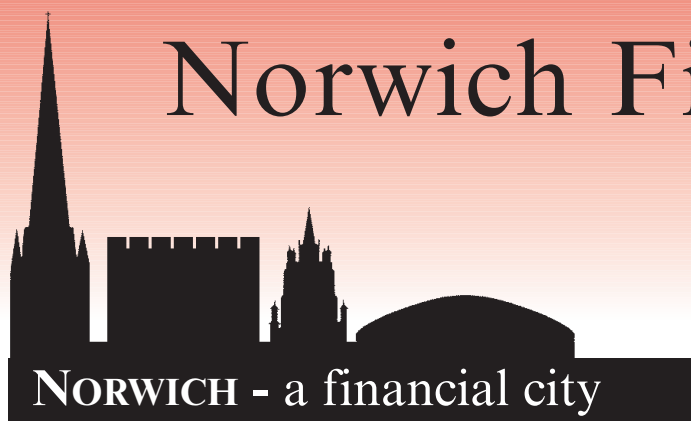


MARSH



shaping norfolk's future
The County Economic Development Partnership

Norfolk County Council



Norwich Financial Campus



NORWICH CITY COLLEGE
5 Ipswich Road
Norwich NR2 2LJ



UNIVERSITY OF EAST ANGLIA
Norwich NR4 7TJ

Financial Industry Courses at Norwich City College

TEL: 01603 773510

www.ccn.ac.uk/businessandfinance

Certificate in Financial Planning

CF 1: UK Financial Services, Regulation and Ethics

Start date: January 2007, 12 weeks, Tuesdays 18:00 – 20:00
Course fee: £230

CF2: Investment and Risk

Start date: October 2006, 12 weeks, Thursdays 18:00 – 20:30, please ask for details
Course fee: £240

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

Start date: January 2007, 12 weeks, Tuesdays 18:00 – 20:30
Course fee: £255

CF5: Integrated Financial Planning

Start date: please ask for details

CF7: Lifetime Mortgage Activities

Start date: please ask for details, 6 weeks, Mondays 18:00 – 20:30
Course fee: £185

Certificate in Mortgage Advice

CF 1: UK Financial Services, Regulation and Ethics

Start date: January 2007, 12 weeks, Tuesdays 18:00 – 20:00
Course fee: £230

CF 6: Mortgage Advice

Start date: please ask for details, 8 weeks, Wednesdays 18:00 – 20:30
Course fee: £215

Certificate in Insurance

These courses focus on study and exam techniques/practice.

IF1: Insurance, Legal and Regulatory

Start dates: October, January, April or July, 1 hour per month for four months (normally a Tuesday or Thursday, 6pm – 7pm)
Exam dates: January, April, July or October
Price: £85

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

Start dates: October, January, April or July, 2 hours per fortnight for four months (normally a Tuesday or Thursday, 7pm – 9pm)
Exam dates: January, April, July or October
Price: £230

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

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, rather than by public examination.

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

Start date: flexible, any time after 1 October 2006
Assessment dates: January, April, July or October
Cost: 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 including study skills (either October, January, April or July), 2 hours on assessment techniques and practice (either November, February, May or August), written assessments (either October, January, April or July), and tutorial support via e-mail
- Pre-assessment revision sessions may also be available (either December, March, June or September)
- Course material available through the City College Norwich Blackboard web site
- CII Accreditation
- A CII coursebook 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: flexible
Exam dates: April or October
Price: from £296

These courses require that you commit to the Chartered Insurance Institute's self-study option. City College will however provide you with:

- CII Course material available through the City College Norwich Blackboard website
- 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.

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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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 leads field in professional development

Norwich's dynamic financial industry is continually changing as a result of new demands from clients, government, regulators and a society that constantly reinvents itself.

Such change can only be handled both with the availability of skilled staff and with the facilities and expertise that enables those staff to keep abreast of new developments as they arise. Fortunately, here in Norwich the financial industry leads the field in the UK outside London in offering the opportunity to gain

ongoing professional development.

So what have we here in Norwich that will ensure we have the skills and qualifications to stay ahead of the rest of the country? Well, first of all, our professionals work together better than their counterparts in other cities. Such co-operation is embodied in the Professional Institutes Events Guide. Now in its sixth year, it has been in existence longer than any UK guide of its kind and includes the broadest range of institutes working together.

The Events Guide makes continuous personal development easily available to everyone, including younger students like those award-winners who received their rewards at Norwich City College's recent further education awards evening. (Page 12)

There has long been a strong commitment by volunteers from local institutes to work together. Good examples featured in this issue are Richard Coe, President of CII, and Gwen Davenport, the new President of the East Anglian Society of Chartered Accountants, who both have a long record of voluntary work on behalf of their respective organisations.

All this is delivered against a background of great strength of community in professional development. Nowhere was this in evidence more than at the very successful CII dinner attended by more than 200 people. This formal but relaxed event was also an opportunity to present awards for professional qualifications and embodied the spirit of the Norwich financial industry.

Indeed we really have something to shout about in Norwich. We are rightly proud of the city's record in the industry and of its ability not only to respond to change but also to see the changes coming over the horizon and pre-empt them with new ideas and new and exciting initiatives. Long may it continue.

Marjorie Eade

Continued from page one

He added: "Receiving the Customer Service Award is recognition of the fantastic efforts made by each of our staff every day to deliver a truly unparalleled service to our mutual customers. Our business ethos has always been to build a successful business that champions the needs of the customer. Our business systems and processes have been tailored over the years to achieve this."

DIS, which is a member of the Financial Industry Group, offers a service to insurers for customers who need replacement mobile phones or digital cameras.

It offers independent validation and claims management that minimises the cost to the insurance company and excels in customer service and so enhances the claimant's loyalty to the insurer.

It has a database of 175,000 products which details all key features using **Valid8** software. It matches the most appropriate replacement and delivers it to the claimant the next day. If it cannot replace a lost or stole mobile with an identical match because it is out of production **Valid8** finds a current product with matching or better features.

Agency kicks off with Canaries competition



Yorkshire Building Society has opened a new agency in Norwich and kick-started its campaign to win new business with a competition for tickets for Norwich City's Boxing Day clash with Southend United.

The Society, which is the 2006 Mortgage Magazine Awards Lender of the Year, has set up at 5 Charing Cross where Howards Estate Agents will not only

offer property services, but will also provide details and services for the Society's fantastic range of savings products.

It was officially opened by Shane Hull, Chief Executive of Howards Financial Services. To celebrate the event there was a free competition to win two tickets in an executive box at Norwich City Football Club with a pre-match

meal at Delia's Restaurant included.

Wayne Boardman, Agency Development Manager for the Society, said: "We are delighted to be opening a new agency in Norwich. The Society is committed to developing its branch and agency network, particularly in areas where other large financial institutions have closed their smaller, community branches."

BARCLAYS APPOINT NEW REGIONAL DIRECTOR FOR INTERNATIONAL TRADE, EASTERN REGION

Barclays is pleased to announce the appointment of Gary Griffiths as Regional Director, International Trade, for the eastern region.

Gary, who has been with Barclays for over 20 years, has held a variety of senior roles in the bank including Barclays Trade Services, Corporate Foreign Exchange Dealer, and a strong background in International Trade Finance, having been a highly successful International Corporate Manager for Barclays in London and the eastern region.

After a spell as Area Corporate Director for Barclays in Norfolk, Gary is relishing the challenge of leading the International Relationship Managers as they seek to assist customers with their international banking requirements.

With more and more businesses trading abroad, Gary's role will be vital in advising businesses how Barclays can support them in making trading abroad easier.



Sarah Carter FCCA

Sarah has just been elected Vice President of the ACCA Norwich Members' Network for 2006-07. She will continue with her roles as Careers Liaison Officer and ACCA representative on the Norfolk Professional Institutes Events Guide Group.

Sarah qualified in 1997 and spent the following eight years as Financial Controller for a US Nasdaq listed technology company. She now works for her husband's accountancy practice, Carter & Co.

Sarah is a past president of ACCA Norwich. She is delighted to be given the opportunity to serve the network as Vice President again and is very much looking forward to assisting Andrew Burwood, the new President.




Marsh

MARSH

MARSH

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

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

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

The Norwich office is one of more than 30 within the UK alone, all of which are committed not only to quality, staff training and improving return for its shareholders but also to being good citizens within the local community. Victoria House currently employs more than 1,000 members of staff, making Marsh a significant local employer.



Marsh Ltd
Victoria House, Queens Rd,
Norwich, Norfolk, NR1 3QQ
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Tel 01603 660202

MARSH TEAMS INCREASE ACCESS TO TRUST

Teams of colleagues at Marsh, the world's leading risk and insurance services firm, have been swapping their suits for old clothes, wellingtons and tough gloves to help increase public access at a local nature reserve.

Thirty-five colleagues from Client and Market Services at Marsh's Norwich office are spending four separate days helping the Hawk & Owl Trust build a boardwalk to provide free access for all visitors to new parts of Sculthorpe Moor.

Carol Plunkett, Community Relations Officer at Marsh Norwich, said: "The volunteers have been making a huge contribution towards the development of the reserve. So far the Hawk & Owl Trust has made one-third of the site available for free public access and would now like to double the accessibility by creating another 700 metres of boardwalk.

"The opportunity to help with the project has been given to us as part of our membership of Business in the Community. Our work with the organisation has enabled our colleagues to take an active part in their local community through many different charities and trusts."

Business in the Community is a unique independent business-led charity whose purpose is to inspire, engage, support and challenge companies continually to improve the impact they have on society. Marsh Norwich was recently presented with a national award recognising its long running support for the organisation.



Williams Lea opens multi-million-pound centre in Norfolk

Some of the biggest names in the financial industry were present at the official opening of Williams Lea's flagship solutions centre for the UK.

More than 400 staff are providing an alternative to offshoring at the centre in Wymondham, near Norwich, by handling correspondence for mainly financial companies, notably Norwich Union.

And the new corporate information centre (CIC) will act as a central hub for its clients alongside Williams Lea's other CICs in London, Scotland, Chennai (India) and 13 US cities.

During the last 18 months, Williams Lea has experienced unprecedented growth, both in terms of operating in new markets such as the US and Australia and in the development of its Corporate Information Solutions to new clients and market sectors in the UK.

As a result, the company recognised the opportunity to invest in a purpose-built, 70,000 sq ft facility in Wymondham.

The multi-million pound investment is the first of its kind in the UK. The centre provides its clients with specialist off-site support for their corporate information requirements, which Williams Lea defines as the information exchanged between an organisation and its internal or external audiences.

Integrating the latest in technology, equipment and workflow processes, Williams Lea manages its clients' end-to-end customer correspondence and marketing communications channel. This includes the scanning and indexing of incoming mail, which is then uploaded direct to clients' workflow systems, and the composition, printing and distribution of all outgoing correspondence.

Williams Lea's Group Chief Executive, Tim Griffiths and Dr Hans-Dieter Petram, member of the board of the company's new principal investor, Deutsche Post World Net, opened the centre. Guests were provided with a comprehensive insight into its capabilities and use of technology to deliver these solutions.

Mr Griffiths said of the opening: "Williams Lea is delighted to be launching its new flagship Corporate Information Centre for the UK. We recognise the importance of continuing to invest in and develop our Corporate Information proposition and subsequently look forward to building upon the capabilities of the centre for new and existing clients."

Among the clients attending the opening were Norwich Union, Prudential, RBS, Abbey and Bradford & Bingley.



L-R Williams Lea's Group Chief Executive, Tim Griffiths, Joe Mooney, Mayor of Wymondham, Dr Hans-Dieter Petram, member of the board of the company's new principal investor, Deutsche Post World Net



HSBC Chief Economist to visit Norwich

Denis Turner, Chief Economist of HSBC will be offering an insight into the economy at the John Innes Centre, Norwich in a lecture entitled "Where do we go from here?" on Thursday 23 November.

The free event is organised by the Association of Chartered Certified Accountants. Registration 6.30 pm. Lecture 7 pm.

To book a place email tracey.johnson@uk.accaglobal.com



OVER A THIRD OF HOMEOWNERS WILL STILL BE PAYING OFF THEIR MORTGAGE IN RETIREMENT

36% of homeowners predict they'll be at least 60 before they own their home
43% of homeowners believe their mortgage prevents them from saving

More than a third of homeowners face the prospect of working into retirement just to pay their mortgage, according to new research from current account mortgage provider The One account.

The research also shows that the size of the UK's mortgage debt is preventing people from saving, with 43% admitting that they are unable to put anything aside for a rainy day or more importantly for their retirement. For 25-29 year olds, 17% admitted that their mortgage repayments are preventing them from starting a family.

The research shows how many people see owning their home as a priority above all others; 20% of homeowners believe they won't pay off their mortgage until they are in their 50s and, as a result, many believe that they won't be able to live the lifestyle that they would like to live in their retirement years.

Debbie Milsom, The One account comments: "Paying off a mortgage should not mean that people have to put their life plans on hold. It is worrying that homeowners perceive that it will take them until they are in their 60s before they pay it off, when they should be spending this time preparing financially for their futures. A mortgage is perceived by many to be a huge burden, but there are ways that people can manage these payments in a flexible way - giving them the opportunity to pay off their mortgage early."

A current account mortgage from The One account is the ideal way to make your income work for you; by paying your earnings into a current account mortgage every month, you can reduce the charge on your mortgage borrowing.

Got a mortgage that's impacting on your spending plans? Have a go on the Mortgage Shrinker at www.oneaccount.com

Here's an example of the savings that could be made by a typical mortgage holder, showing a One account current account mortgage and the equivalent rate of interest that a traditional 25 year mortgage would need to offer of save the same amount:

House value	£193,000
Mortgage	£70,000
Term	25 years
Repayment method	Capital and interest
Household income(monthly after tax)	£2,500
Monthly overpayment	£100
Interest repayments saved	£25,490
Equivalent rate of interest	3.8%



Combining a mortgage and current account allows people to repay years earlier than a traditional mortgage – the example above allowed the customer to shrink the life on the mortgage by over eight years.

Graham Wells and Rachel McKay at Finance Shop

Graham Wells and Rachel McKay have recently joined the Finance Shop in Salhouse Road, Norwich

Graham Wells, a Mortgage Consultant was delighted to join the Finance Shop from County Life, an IFA. Graham owned County Life and said the growth of regulation had become burdensome for businesses of its size. He has found a larger firm offers bigger back-up, such as an in-house compliance officer, leaving him free to spend time looking after the client. He says the Finance Shop has been in business for over 16 years and gets on with its business quietly. He adds: "It has an excellent reputation and I was delighted to join."

Rachel, also a Mortgage Consultant, has a specialist expertise in commercial properties. She joins with CeMAP and FPC1, 2 and 3 qualifications. Previously a mortgage researcher at Moneyfacts, before that she was with Bradford and Bingley Building Society, where she worked for three years. Prior to this she was with Lloyds TSB. Rachel says that many referrals come from existing clients and she really enjoys establishing long term relationships with clients.



Graham Wells



Rachel McKay

7 Second Impact Opportunity Addressed with Funding

With research showing that people make judgements about your organisation within 7 seconds of making a call, in this highly competitive world market there is no room for a second chance. Take the number of times you receive an inbound call into your centre, add your outbound calls and multiply it by the number of staff you employ, then the potential for lost business is staggering.

This month Poultec Training of Mattishall near Dereham has been appointed by the Learning & Skills Council to deliver an Apprenticeship aimed directly at giving Norfolk companies cutting-edge skills. This recognises Norwich's emergence as the UK's second financial city and with the UK's pre-eminence in world financial markets, a city with world ambition.

The course, an Apprenticeship in Contact Centre Operations, is designed for those between the ages of 16 & 25 and delivers employers with staff equipped with skills to maximise each and every moment they spend on the phone with customers and potential customers, covering the skills for that vital 7 second window; communication, customer acquisition, customer care, performance management and staff resource planning.

The Learning & Skills Council has allocated funds to support these apprenticeships. Poultec can apply for these funds on your behalf. Poultec is a well respected local training provider and delivers a wide range of apprenticeships including Business Administration, Management & Leadership and Customer Service. For more information contact Jonathan Whitbread at Poultec on 01362 850983 or email on jonathan.whitbread@poultec.co.uk

Maximise YOUR

7 second window of impact

Apprenticeships

Poultec delivers Apprenticeships in
Contact Centre Operations
...learning in the workplace

GET IT RIGHT WITH:

- Communication
- Customer Acquisition
- Customer Care
- Performance Management
- Staff Resource Planning
- Staff Retention

Funding Grants Available

poultec
PROMOTING EXCELLENCE IN TRAINING

Tel: 01362 850983
www.poultec.co.uk
South Green Park Enterprise Centre
Mattishall, Dereham, NR20 3JY

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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Moneyfacts Conference 2006

7 November 2006, The Shaw Theatre, London

Last Chance to Book!



The 2006 edition of the Moneyfacts Annual Conference is set to welcome an influential and varied financial industry audience, with attendees representing organisations such as:

AA Personal Finance, Abbey, AEGON Scottish Equitable, Alliance & Leicester Commercial Bank, Anglo Irish Bank, AXA, Bank of Ireland - Mortgages UK, Barclays, Barclays Asset & Sales Finance, Birmingham Midshires, Bradford & Bingley, Bradford & Bingley International, Britannia Building Society, Britannia International, BUPA, Cardiff Pinnacle, Cheshire Building Society, Co-operative Bank, Coutts & Co, Coventry Building Society, Dentists Provident, Derbyshire Building Society, Direct Line/Lombard

Direct, Dunfermline Building Society, Earl Shilton Building Society, FBN Bank (UK) Ltd, Fiat Auto Financial Services, Financial Ombudsman Service, Friends Provident, GE Money Home Lending, Google, HBoS plc, HBoS Specialist Lending, Homeloan Management Ltd, HSBC, ING Direct, Investec Bank (Channel Islands) Ltd, Investec Bank, UK, Ipswich Building Society, John Charcol, Liverpool Victoria, Lloyds TSB, Marsden Building Society, MBNA, Medcash Health Benefits Ltd, Mortgages Plc, National Counties Building Society, National Savings & Investments, Nemo Personal Finance, Northern Rock, Norwich & Peterborough Building Society, Norwich Union, Nottingham Building Society, Pink Home Loans, Portman Building Society, Principality Building Society, RBS Intermediary Partners,

Royal Bank of Scotland, Saffron Building Society, Scarborough Building Society, Scottish Widows Bank, Standard Life Bank, The Funding Corporation, The Loughborough Building Society, The One account, The Paragon Group of Companies Plc, Tipton & Coseley Building Society, Uffindellwest, Venture Finance, Vernon Building Society, Virgin Money, West Bromwich Building Society and the Yorkshire Building Society.

The conference will focus on Reputation and Retention issues in Financial Services Marketing - visit the web page www.moneyfacts.co.uk/conferences/mf06 for more information.

If you wish to join them then book now on 0870 2250 100. Tickets cost £349 plus VAT or £200 plus VAT per delegate if three or more are booked at the same time.

Visit Moneyfacts at the Mortgage Business Expo 2006

The Mortgage Business Expo, which is supported this year by the CML and AML, is taking place on 15/16 November 2006 at London's Earls Court Two.

The show, which benefits from free entry, provides intermediaries with the opportunity to network and meet

companies face to face. Over 250 exhibitors will be represented and a series of free seminars will run throughout both days. **Moneyfacts Group will be on stand C36**, so be sure to come and visit us for a chat and a demonstration of www.emoneyfacts.co.uk. You will also be given the chance to

pick up a free copy of all our publications and subscribe at discounted rates exclusive to those attending the show.

To save you time and secure your place, you can pre-register for you free ticket at www.mortgagebusinessexpo.co.uk.

Cycle Ride for Charity



Moneyfacts Group researcher, Julia Harris, recently undertook a cycle

ride across France to raise money for East Anglia's Children's Hospices charity, EACH. These hospices, which are based in Norfolk, Suffolk and Cambridge offer a range of services that support children and young people with life-threatening and life-limiting conditions and their families.

The sponsored cycle ride, which

took Julia from Calais to Paris, through the countryside of northern France, took a total of four days with all the cyclists who took part finishing their ride under the Eiffel Tower! The final amount raised, along with a generous donation from Moneyfacts Group, enabled Julia to collect a total of £600 for this vital local charity.



News & Horoscope

Green builders in line for £5,000 prize

Householders who have incorporated sound environmental principles when building their own homes could be in line for a £5,000 prize from Norwich & Peterborough Building Society.

N&P says that around one in every four detached homes built in the UK is a 'self-build' and the society is keen to reward environmentally friendly self-builders.

The Society said: "An estimated 20,000 people self-build their own homes every year and many more dream about it. With the effects of climate change, such as increased flooding, being felt increasingly, the aim of green mortgage lender N&P's competition, now in its fifth year, is to raise awareness of how homes can be built in a more environmentally responsible way."

The competition is open to all home-owners (not just to N&P mortgage customers) who have undertaken a self-build that is kinder to the environment. The winner of the £5,000 cash prize will be the entrant whose property has, in the opinion of the judges, a most positive impact on the environment.

Winners of the 2006 Eco-build Award were Ben and Merry Albright from Pembridge, Herefordshire.

EXPANSION OF THE HANDELSBANKEN TEAM IN NORWICH



Simon Harper

Handelsbanken is pleased to announce that it has expanded its team in Norwich with the appointment of Simon Harper as Senior Corporate Account Manager.

Simon joins from NatWest, with 32 years' banking experience primarily in Corporate Banking relationship management roles. Latterly based in West Norfolk, Simon is delighted to be returning to his roots in Norwich. He is keen to renew acquaintances over the weeks and months ahead. John Harper, Branch Manager said: "I am delighted that Simon has chosen to join my team. This appointment demonstrates Handelsbanken's continuous commitment to the business community in Norwich and Norfolk."

Horoscope Exclusively forecast for fig by Jane Sunderland

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

ARIES [21 March - 20 April]

Deep passions are stirring and threaten to undermine your self-control and sense of right and wrong. But whether they are coming from within you or from external sources, the truth should be faced honestly and dealt with maturely rather than being swept under the carpet. If you attempt to do this, you're surely laying a landmine that'll prove destructive in times to come. So try to avoid being over impulsive and headstrong.

TAURUS [21 April - 20 May]

Bonfire night's full moon falls in Taurus, bringing with it some wonderful experiences of togetherness and inspiring visions of colourful possibilities. But as you are currently very susceptible to over idealism and illusion, be aware that you could be being led up a right royal garden path. The truth will be revealed towards the end of the month, so take no steps you cannot retrace.

GEMINI [21 May - 20 June]

Your wellbeing and practical efficiency are put to the test. Faults and flaws will be revealed and irritation or even disillusionment and apathy will result unless you view problems as a clarion call to improved techniques and methods. Even if you feel invisible and unappreciated at the month's beginning, stir yourself and organise your routine so that by the month's end you're ready to make a new start.

CANCER [21 June - 22 July]

The stars are ripe for romance and creativity. Either way, there'll be plenty of pleasure in the air and your imagination will be working overtime, as will your nurturing nature. So whether you learn to paint, fall pregnant or find yourself cooking up great feasts, bear in mind that the exciting new activities you find yourself involved in are a wonderfully lucky environment for future development.

LEO [23 July - 22 August]

The pressure on you to get your domestic scene functioning efficiently and looking great could prove overwhelming unless you question your own standards and perhaps realise that much of the pressure is coming from your desire to impress. Ask yourself what is really necessary and enjoy what you have rather than being hard on yourself for what you don't. All those visitors are there for you rather than the furniture!

VIRGO [23 August - 21 September]

Follow your curiosity and find out how it's done, or what the neighbours are up to or how you're going to get there. A new fascination is about to be hatched, one which will lead you into unknown territory, but first you have to discover all the relevant facts for yourself. If you listen to rumour or gossip you could be badly misled and end up with egg on your face. Share your secret worries and make plans for some kind of future expansion.

LIBRA [22 September - 22 October]

What may seem to be a good cause or worthwhile investment is possibly a castle in the air, so demand proof and check the small print before committing large sums of money. There's an unusually busy period of financial activity ahead of you and you'll be fortunate to reach month's end without some kind of loss. But be willing to do it differently and seize the unexpected opening: you could find you come out smiling.

SCORPIO [23 October - 22 November]

Bonfire night under the full moon should be colourful, glamorous and out of this world if you're on the lookout for romance! Most Scorpios will now sense a turning of the tide, encouraged by liberating new vistas of possibility that open a path of good fortune for future development. Be patient and rather sceptical until the 21st, after which you get the chance to show what you can do and have a better guarantee of success.

SAGITTARIUS [23 November - 20 December]

Don't get too frustrated if things aren't progressing as quickly as you'd like, because cosmically speaking you're winding up an old cycle ready for an exciting resurgence of verve and vigour after the new moon on the 21st. Grand and glorious Jupiter, your ruling planet, moves into your sign then after an absence of twelve years. A fun filled adventurous and lucky year starts then - enjoy to the full!

CAPRICORN [21 December - 19 January]

Many of your deep-seated fears and principles are going to be challenged. A wise goat will see where their inner resistance or caution is in fact a paralysing fear that is inhibiting your full and free self-expression. Face the fear and do it anyway. Seize the chance to take on more authority. Speak the truth as you see it and don't let worry about what others will say stop you - but be very tactful!

AQUARIUS [20 January - 18 February]

Anything may seem possible, on both the professional and romantic fronts, but a deceptive veil of illusion is clouding your eagle eye and you could find yourself crashing down to earth if your flights of fancy take you too high. But consciously weave a spell of possibility and potential and you could find yourself rewarded when what seemed a remote possibility becomes a tangible reality.

PISCES [19 February - 20 March]

What excitement! What thrills! The world has got surprises in store that will link you with foreign countries, new spiritual beliefs or stimulating higher educational prospects. You must stretch yourself mentally or physically and go where you have never gone before if you want to capitalise on this chance for a truly cosmic awakening. Life may never be the same again.

FIRST WOMAN PRESIDENT FOR INSTITUTE SOCIETY

A female partner at Norwich firm Sexty & Co has been appointed the first woman President of the East Anglian Society of Chartered Accountants in 72 years.

Gwen Davenport ACA, a native of Norfolk, has lectured widely on accountancy and was previously a sole practitioner. She therefore has wide experience of the accountancy profession and brings this to her role as President. The East Anglian



Society represents the interests of chartered accountants in Norfolk, Suffolk, Cambridgeshire and North Essex and is one of the largest societies

in the country by geographical area, with more than 3,800 members.

Said Gwen on her appointment: "I feel very honoured to be appointed to this position and will endeavour to maintain the high standards of my predecessors.

"The business world is changing rapidly and in order to remain leaders of and advisers to the business community, we must be able to adapt ourselves accordingly. I am looking forward to being, with the members of this region, an active participant in this period of change."

Young Enterprise seeks business advisers

The search is on for business advisers willing to share their expertise with teenagers who are preparing for the world of work by setting up their own companies.

The Young Enterprise (YE) Company Programme gives hundreds of Norwich school students the experience of setting up and running their own companies.

But it needs business advisers for students aged 15-17 at Thorpe St. Andrew School, Costessey High School, East Norfolk Sixth Form College (Great Yarmouth) and Diss High School.

Contact: Gill Hall on 01953 455 324 or gill.hall@yeee.org.uk

Libya looks to East Anglian expertise

East Anglia is playing a key role in efforts to help Libya boost its reputation and economy after years of international sanctions.

Ian Benson, a banking and finance lawyer based at the Norwich office of Mills & Reeve, is among 12 members of a UK government-backed steering committee set up by the Law Society. Professor Alastair Mullis of the UEA Law School is the committee's rapporteur.

The aims of the joint steering committee are to help modernise Libya's banking and commercial law system, to make it more attractive to foreign investors, and to build up the country's reputation in the international community. Since the committee was established in November last year, it has met three times in London and twice in Tripoli. Mr Benson said he had been surprised at the Libyans' openness and their desire to establish a more mixed economy.

He said: "I believe it says something about the expertise in East Anglia that two organisations from the region are represented in this forum, which is having such an influence on the thinking of Libya."

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College celebrates rising stars of financial industry

High-flying students were stars of the show when financial industry professionals turned out in force to share in their success at Norwich City College's Further Education Awards.

The excitement of the evening, at which further education students from every school in the College picked up prizes recognising their performance during the year, shines out from the picture, showing Jacob Wardrop receiving the Barclays Bank Award for Outstanding Progress.

A similar scene greeted Vladimir Korman who notched up some notable successes to scoop the Financial Industry Group Award- Outstanding Student Achievement at the end of his second year BTEC National qualification.

He was nominated for the award for an outstanding and consistent achievement which included gaining 16 out of a possible 18 distinctions and two A/B grades in A levels.

Vladimir is going on to study Accountancy and Law after gaining a place at the UEA with an equally impressive performance - he required 320 UCAS points for the place but excelled to get 440.

The awards ceremony was the second to be held at St Andrews & Blackfriars Hall, Norwich. It was also the second year in succession that Vladimir Korman carried off the outstanding student award.

Welcoming the guests College Principal Dick Palmer stressed the importance of the business and industry to the College.

He said: "Business and industry are key partners in developing and supporting the curriculum at the College. Their help in shaping the curriculum so that our students have the appropriate skills necessary for the 21st century workplace is a critical component part of the future economic success for the region."



Jacob Wardrop receives the Barclays Bank Award for Outstanding Progression from Stuart Dack



Vladimir Korman received the Financial Industry Group Award for Outstanding Student Achievement

The awards sponsored by the financial industry included:

School of Business

Financial Industry Group Award for Outstanding Student Achievement:

Vladimir Korman

Barclays Bank Award for Outstanding Progression: Jacob Wardrop

Marsh Award for Outstanding Community Spirit: Stacey Rivett

Moneyfacts Award for Outstanding Achievement in Financial Services:

Jack Zhang

Norwich Union Award for Achievement in Insurance Qualifications:

Lindsay Springall

Alan Boswell Award for Most successful Accountancy Student: Samantha Parker

School of Computing and Information Systems

The Money Centre Award for Outstanding Community spirit: Jonathan Lovatt

Norwich Union Award for Outstanding Progression: Simon Corbyn

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GREEN FINGERS



Dionne and Tom get turfed out of the office

cricket season (while the funds drip out of my wallet, my waistline grows and my nutrition levels plummet). I'd like to turn this around and out of it produce good food.

Supermarkets have their place in convenience, but the fruit and veg can be pallid or premium in terms of price. The market produce is better (and the people you get there are of greater interest and variety than there are second uses for a tetra-pack carton.) I'd just like to grow my own, in soil I can call Norfolk soil. There's something special about it. John Innes compost counts too.

Encouraged by a fair crop of tomatoes, spinach and herbs from le patio d'Oxley 2006, I'm going to branch out a bit. If you can't remember the smell of a tomato vine then I urge your nose to seek one out. And the fruit, cricket-ball red and swollen with vitamins, tastes tremendous. Broads? Runners? French? I'd like to say I've 'bean there, done that.'

Here's another thing: I have zero experience, apart from helping create a sensory garden with the CSR team for NCH in Scarborough, which was fantastic. It yielded the aforementioned aches of contentment and one of the best night's sleep I've ever had, despite my room overlooking platform eight at York station. More than this, though, I'd like to learn the skills of my parents and grandparents who have provided from the garden for years. I like the feeling of heritage and in this sense I need a hobby out of which I have something to show. And, may be, eat.

And finally, there's a benevolent side to this earthy scene: at work when you say, "I've got to edit the CSR report now," you don't tend to get random strangers proffering useful advice and tips, sharing their wisdom and generally giving you a hand when you're on holiday. You do when it comes to allotments.

Asparagus and other gardening tips to thomas.oxley@norwich-union.co.uk

I think I'm going to try to get an allotment. Friends and relatives have begun to ridicule this suggestion, but my mind's made up and I can't wait.

I know it is going to be hard work. Some of the allotted plots are large – bigger than several cricket wickets. Bring on the digging! My hands are as smooth as the smile of a slippery salesman, having faced nothing more serious than a paper cut during years of office life. It's not self-flagellation. I simply fancy the blister of toil for non-corporate reward, not just a bit of a bad back. That, surely, will feature too but somehow it will feel worthwhile.

Exercise and fresh air is just what the doctor ordered. It's easy for a city centre dweller to spend time on licensed premises outside work and the



Debi and Kev brush up for NCH

John Gaskell trains his way to an MBA in Norwich

You can't keep a good man down. No sooner has John Gaskell received a distinction for his MBA at the UEA than he is looking at the possibilities of working towards a doctorate in business administration.

Not that that is so surprising when you look at his long and varied career that has led him from stockbroking to Product & Propositions Development Manager in the marketing department at Norwich Union Personal Finance (NUPF). But the central theme of his success has been the willingness to improve his own qualifications and help others do the same by harnessing the breadth and depth of the many training opportunities in Norwich.

He said: "I've lived and worked in this area for many years now and I'm always slightly taken aback by the range of training that is available to people in and around Norwich, whether they are already in the financial industry or about to launch a new career.

"The UEA's MBA is just one example that I can well and truly recommend. I used it to link various strands of my previous career together and it has resulted in a second career in the marketing team at NUPF.

"It seems to me that we have the facilities, expertise and courses to satisfy practically any demands from people who want to join the industry or gain qualifications which will enable them to climb the career ladder. We also have the willingness to innovate so that we can keep ahead of the changing demands of a fast-developing industry. It is that sort of anticipation that has kept Norwich at the forefront of the financial services industry."



Career History

Graduated from UEA (economic history and social science)

Private client stockbroker in London

Fellow of the Securities and Investment Institute, with credits in his exams

Personal financial planner, initially with Martin & Acock, Norwich, then Leathes Prior

Fellow of the Institute of Financial Planning. Was one of the first Certified Financial Planners in UK

Mail on Sunday award as one of the best 20 advisers in the UK
NW Brown Cambridge including working with UEA Innovation Centre on projects for the commercialisation of ideas and intellectual capital

Senior Private Client Wealth Manager at Deloitte's

Worked for City College in the FIT (Financial Industry Training)

Retained as City College sessional lecturer and IFS external examiner

Gained distinction in UEA MBA (studied part time) which included a dissertation on impact of regulation on Personal Financial Planner roles

Product & Propositions Development manager in the marketing department at NUPF

Next aspiration is to work towards a doctorate in an appropriate discipline. However, if in the meantime he gets bored, he may re-train to pursue a third career as a lawyer

Thumbs down for young driver proposal

Adrian Flux Insurance has broken ranks with the Association of British Insurers (ABI) over proposals to introduce a 12-month probation period for young drivers.

The proposal for a 12-month probation period for 17 to 20-year-olds was announced recently at the first national motor conference organised by the ABI.

But Gerry Bucke of Adrian Flux Insurance said: "Young adults need to learn how to drive better. It's not about how long it takes, it's about how good they are."

As one of the UK's biggest insurers of young drivers, Flux has

pioneered schemes to encourage youngsters to be better drivers, including offering a 25 per cent discount on insurance to teenagers and twenty-somethings passing an advanced driving course.

Mr Bucke said the good thing about the ABI suggestion was that it had got people to talk about the issue. But the 12-month rule would effectively raise the driving age by a year.

He added: "Obviously we're in favour of cutting accidents amongst young drivers. But in our experience you need to teach them better, not necessarily teach them for longer."

Rugby star tops bill at CII dinner



Photographs Martin Fry

From left to right - Allan Bridgewater, *Past President of CII*; Allen Prior, *CII Representative and Director of The Insurance Charities*; Richard Coe, *Norwich Institute President*; Martin Bayfield, *Guest Speaker*; Allen Sweeney, *Norwich Institute Deputy President*.

Ex British Lion Martin Bayfield topped the bill when the Chartered Insurance Institute held its annual dinner in Norwich recently.

The former Rugby Football Player of the Year drew on his rich catalogue of rugby anecdotes to entertain the audience as he lined up alongside fellow speakers Richard Coe, President of the Norwich Institute, and Deputy President, Allen Sweeney.

Mr Coe said the packed evening had been a huge success.

He said: "Martin Bayfield gave us a real insight into the world of club and international rugby, as he recounted some very amusing stories about the situations in which he had found himself during an outstanding career.

"It was good to see such a splendid turnout of Institute members from around the region and meet new and old friends from the companies representing every section of the industry."

The Chartered Insurance Institute was represented by Allen Prior and Past President of the CII Allan Bridgewater CBE, while the President's guests included Presidents of the Institutes in Ipswich, Peterborough and Cambridge as well as Presidents and representatives from the local Law Society, Institute of Financial Services, ICAEW, ACCA, and BIBA.

Other guests of the President at the event at Sprowston Manor Hotel were Charles Howden, Ian Darby and David Rouse who had passed CII exams.

Tables were taken by **Norwich Union, AUA, Heath Lambert,**



From left to right - Sue Donmall, *Norwich Institute Education Secretary*; David Rouse; Richard Coe, *Norwich Institute President*; Charles Howden; Lisa Coomber

Garnham Partnership, Marsh UK, Cunninghams, Digital Insurance Services, NIG, Smith and Pinching, Fenton Insurance Solutions, Crawfords, Premium Credit and Allianz Cornhill.

As a curtainraiser to the dinner the Institute hosted a golf tournament during the day.

Richard Coe, President

President of the Insurance Institute of Norwich, Richard Coe was elected to this role earlier in the year, having previously had a term in office in 1999- 2000. Richard is a Director of Smith and Pinching and is enjoying the role of President a second time around.

"My aim this year is to continue the theme of value for money for our members. This was started last year by Alison Palmer, the immediate Past President. We want to make sure that training is readily available and especially for the smaller firms. We are not talking about professional qualifications, which are already well provided for, but are thinking in terms of soft skills and non technical training."

Speaking of the Annual Dinner he said: "We have had some excellent feedback on the dinner from some of the 250 guests. As I said at the time, I just could not carry out this role without the huge support given by the Insurance Institute Council. I was very pleased to present the Institute's prizes at the Annual Dinner, because it takes a lot to reach the academic levels that they achieve and really deserves full recognition."



Training & Events

ENTERPRISE IN NORFOLK 2006 EXHIBITION

1 November 2006
Norwich City Football Club
Norfolk Chamber of Commerce
01603 729703
www.enterprisenorfolk.co.uk

DISCIPLINARY AND GRIEVANCE ISSUES

Joe Mills for Matrix Training
7 November 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
www.norfolkchamber.co.uk
OTHER COURSES AVAILABLE

ETHICS FOR THE PROFESSIONAL ACCOUNTANT

Sundee Takwani, Head of Ethics & Assurance, ACCA
7 November 2006
18.00 to 20.30
Norwich City Football Club, Carrow Road,
Norwich
Free
Karen Wilcox
Association of Chartered Certified Accountants
0121 456 5903

NETWORKING AT SIX

8 November 2006
The Assembly House, Norwich
Norfolk Chamber of Commerce
01603 729708
www.norfolkchamber.co.uk

MINUTE TAKING

8 November 2006
Jarrod Training,
St James' Mill, Whitefriars, Norwich
£225 plus VAT
Jarrod Training
01603 677107
info@jarroldtraining.co.uk
OTHER COURSES AVAILABLE

DIGITAL GRAPHICS

9 November 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95
Louise Carroll
Broadland District Council
0800 3891113
OTHER COURSES AVAILABLE

MONTHLY TAX REVIEW

9 November 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

10 November 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich

£65

Louise Carroll
Broadland District Council
0800 3891113

INTRODUCTION TO DESKTOP PUBLISHING

13 & 14 November 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95 per day
Louise Carroll
Broadland District Council
0800 3891113

SAGE LINE 50 V2007 INTELLIGENT REPORTING AND PAYROLL SEMINAR

14 November 2006
9.00 to 11.30
Brasteds, Framingham Pigot
Kirsty Bedder
Lovewell Blake
01603 663300
kjb@lovewell-blake.co.uk
OTHER SEMINARS AVAILABLE

PENSION PLANNING POST A-DAY

Mike Truman
14 November 2006
16.00 to 19.00
De Vere Dunston Hall, Ipswich Road,
Norwich
£40 per person
Stuart Wright
The Chartered Institute of Taxation
01842 754166
wright@79cr.freesevice.co.uk

DRAWING AND DESIGN IN MICROSOFT OFFICE

14 November 2006
9.30 to 12.30
Centre for Staff and Educational Development,
University of East Anglia, Norwich
£70
Jude Smith
University of East Anglia
01603 593849
OTHER COURSES AVAILABLE

THE PERSONAL FINANCE SOCIETY NORFOLK REGIONAL MEETING

15 November 2006
9.30 to 16.00
The Holiday Inn, Ipswich Road,
Norwich
Free to members
£60 non members
David Hickman
The Personal Finance Society
01508 492818
djh@poringlandic.co.uk

MICROSOFT OFFICE

POWERPOINT 2002 & 2003 STANDARD USER
15 November 2006
Software International Training Limited,
8 Thorpe Road, Norwich
£125 plus VAT
Software International Training Limited
01603 667308
training@softwareinternational.co.uk
www.softwareinternational.co.uk
OTHER COURSES AVAILABLE

PRESENTATION SKILLS

Joe Mills for Matrix Training
15 November 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
www.norfolkchamber.co.uk

BASICS 4 BUSINESS

15, 16 & 17 November 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65 per day
Louise Carroll
Broadland District Council
0800 3891113

NEW WAVE GROUP

16 November 2006
Lava/Ignite, Norwich
Norfolk Chamber of Commerce
01603 729708
www.newwave.org.uk

DUNSTON HALL - BEHIND THE SCENES

20 November 2006
18.00
Dunston Hall
Members £21
Non-members £26
Irene Tibbenham
Institute of Directors - Norfolk
01379 678748
norfolk@iod.net

PROJECT MANAGEMENT

Joe Mills for Matrix Training
21 November 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
www.norfolkchamber.co.uk

DEALING WITH AN EMPLOYER COMPLIANCE VISIT

Robin Woodhouse,
PricewaterhouseCoopers LLP
22 November 2006
19.30 to 20.30
University of East Anglia, Sports Park,
Earlham Road,
Norwich
Free
Jeremy Nottingham
The Association of Accounting Technicians
01263 837710

NORFOLK & NORWICH SOCIETY OF CHARTERED ACCOUNTANTS CHARITIES UPDATE

Greyham Dawes, Horwath Clark
Whitehall
23 November 2006

16.00 for 16.30 to 19.30
Sportspark, UEA, Norwich
£50 inc VAT
Margaret Jackson
Institute of Chartered Accountants
In England & Wales
01284 774730
eastangliansca@icaew.co.uk

INSTITUTE OF DIRECTORS - LIGHT LUNCH

24 November 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

MARKETING & SALES FOR YOUR SMALL BUSINESS

24 November 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Louise Carroll
Broadland District Council
0800 3891113

THE ROLE OF THE MANAGER

Margaret Wade for Matrix Training
28 November 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
www.norfolkchamber.co.uk

MEETINGS, AGENDAS & MINUTES

28 November 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Louise Carroll
Broadland District Council
0800 3891113

FINANCIAL MANAGEMENT FOR YOUR SMALL BUSINESS

29 November 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Louise Carroll
Broadland District Council
0800 3891113

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