

# Fig

## Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

**NORWICH – a financial city**

### New Offices for One account

#### Norwich is meeting the needs of the thriving RBS group

As the One account and First Active announce their move into the award-winning call centre located by Norwich International airport, the city demonstrates that it has the capacity to respond to the demands of its ever-thriving financial industry.

The sister organisations, that have seen considerable growth since they were established, will move 350 staff into the former KLM building in Amsterdam Place, which was purpose built at a cost of £4 million. Staff will be moving from a number of sites, including the Woodland Place, Austin House, Whiting Road and Barrack Street.

Along with NatWest, the businesses are part of the Royal Bank of Scotland group, yet each has a distinctive and strongly independent brand.

The group now has a powerful representation in Norwich, employing 1,200 staff, making it one of the top five private sector employers in the region and the largest financial industry company after Norwich Union, which employs over 8,000 people.



## Get your FREE Lecture Guide

See pages 3 and 4

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#### Financial Industry Group

Alan Boswell  
Anglia Business Associates  
Bank of Scotland  
Cavell • Central Trust  
Countrywide Legal Indemnities  
Digital Insurance • First Active  
Freedom Finance  
Highway Glass • HSBC • its4me  
Marsh • Moneyfacts  
Norwich and Peterborough  
Norwich Union  
TaxAssist Accountants  
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



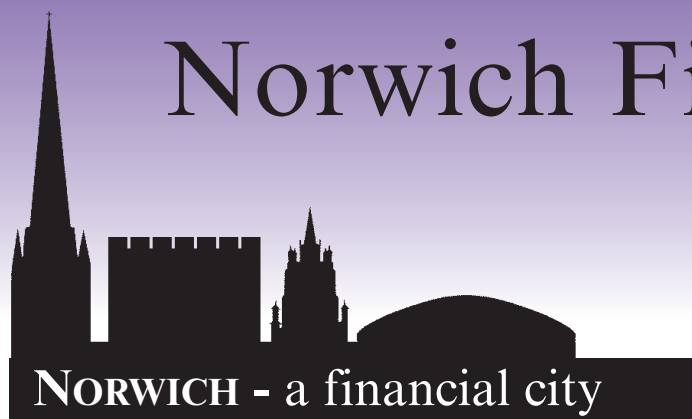
**MARSH**



**Edward Jones**  
Serving Individual Investors

**Moneyfacts Group**





# 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 Business School Hotline 01603 773510**

### 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.

**Start date:** 18 October, 12 weeks, Tuesdays 18:00 - 20:00

No classes 20 & 27 December

**Course fee:** £220

#### CF2: Investment and Risk

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

**Start date:** 29 September, 12 weeks, Thursdays 18:00 - 20:30

**Course fee:** £240

### Certificate in Mortgage Advice

#### CF1: UK Financial Services, Regulation and Ethics

**Start date:** 18 October, 12 weeks, Tuesdays 18:00 - 20:00

No classes 20 & 27 December

**Course fee:** £220

#### CF 6: Mortgage Advice

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

**Start date:** 31 October, 7 week course, Mondays 18:00 - 20:30

**Course fee:** £175

### Advanced Financial Planning Certificate

#### AFPC G10: Taxation and trusts

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

**Course fee:** £240

### Certificate in Insurance

#### Insurance Foundation 1: Insurance, Legal and Regulatory

**Start date:** 15 September, 14 weeks, Thursdays 18:00 - 20:10

No classes 27 October, 22 & 29 December

**Course fee:** £240

#### Insurance Foundation 2 & 3 combined course

**Start date:** 21 February, 16 weeks, Tuesdays 18:00 - 20:40

No classes 11 & 18 April, 30 May

**Course fee:** £320

### Diploma in Insurance

#### P04: Business Practice

**Start date:** 19 September 2005, 16 weeks, Mondays 13:00 - 16:00

**Course fee:** £300

#### P05: Insurance Law

**Dates:** Thursdays 9 March to 13 July 2006, Tuesdays 5 September to 3 October 2006 18:00 - 20:15

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

**Course fee:** £320

### Advanced Diploma in Insurance

#### 530: Business and Economics

**Start date:** September, evening course please ask for details

**Course fee:** TBA

### Certificate in Financial Administration

The Certificate is a broad-based qualification specifically designed for those involved in life and pensions administration within both company and intermediary organisations. Importantly it also satisfies the regulatory examination requirements for life and pensions 'overseers'.

#### CF1: UK Financial Services, Regulation and Ethics

**Start date:** 18 October, 12 weeks, Tuesdays 18:00 - 20:00

No classes 20 & 27 December

**Course fee:** £220

#### FA1 Life Office Administration

**Start date:** TBA 8 weeks, Wednesdays 18:00 - 20:00

**Course fee:** £170

#### FA2 Pensions Administration

**Start date:** Please ask for details

**Course fee:** TBA

### Financial Industry Training Programme

In partnership with WEETU and The One Account.

This training programme incorporates the Certificate in Financial Studies (CeFS), which 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 one AS Level and is designed to equip future generations with the knowledge to make confident choices about their financial futures.

**Start date:** w/c 19 September 2005

**Entry Requirements:** Students must have a good standard of Maths and English, as well as good IT skills

**Fee:** None, as the course is supported by The One Account. Other costs may also be supported by WEETU including child care costs.

*All course fees exclude course materials and exams, for which students are responsible. Students are expected to study on their own time in addition to attending classes.*

All courses are subject to change and will run with sufficient demand.

If a course that you are interested in taking is not shown, please call our hotline to discuss. We are accepting applications for courses and request that you complete an application form as soon as possible. We will advise you closer to the date when the course will commence.



# Welcome

**The Financial Industry Gazette is the magazine of the Norwich and Norfolk Financial Industry Group. The Group is part of the Shaping the Future Economic Development Partnership for Norfolk between the Public and private sectors.**

*The Group aims to keep Norwich at the forefront of the financial services industry and to help maintain its position as a leading financial centre. It is an independent, not-for-profit organisation but is grateful for the funding provided by the industry and the public sector.*

**Financial Industry Group  
Chairman John Woods**

**Financial industry gazette  
Editor Marjorie Eade**  
*info@fignorfolk.co.uk*  
Tel: 01603 476180  
Fax: 01603 476185

**Advertising Sales:**  
Susanne Paice  
*sales@fignorfolk.co.uk*  
Tel: 01603 476181  
Fax: 01603 476185

**Print:** Crowes of Norwich

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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**  
66-70 Thorpe Road  
Norwich NR1 1BJ  
Telephone 01603 476181  
Fax 01603 476185

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## Norwich, a national leader

We all know that, in our ever-evolving sector, the skills and qualifications required by our workforce are growing all the time. But where national programmes that meet our specific needs are not readily available, Norwich has been quick to develop its own solutions, through partnership working, to stay ahead.

These solutions are not just a flash in the pan. Now into its fourth year, the FIG School of Financial Services, the first outside London, is standing the test of time. Offering students a growing and responsive portfolio of courses, a supportive student community and expert industry tutors who bring their subject to life, it is no surprise that our students are so successful in gaining

their qualifications. As well as catering for Norfolk companies of all sizes, where using this shared resource makes good business sense, the School, based in City College, has attracted those seeking work, others travelling from Ipswich as well as overseas students.

To take just two examples of partnership solutions, Norwich's Financial Services Foundation Degree, the first in the UK, and the Financial Industry Training programme, which is increasing adult recruitment through a comprehensive financial literacy and business skills package, are already showing outstanding results.

**“Norwich is contributing substantially to the UK's supply of professional development programmes”**

Further broadening local development opportunities, the local professional institutes, with their annual Event Guide, have opened up special interest events to everyone, regardless of whether they are members of the organising body.

In this way Norwich is contributing substantially to the UK's supply of professional development programmes. With partnership working and programmes designed to meet the needs of today and tomorrow, it has created a model of working that is leading the way.

**Marjorie Eade**

## Congratulations

I am delighted that the University of East Anglia has chosen to bestow an honorary doctorate upon John Woods, Chairman of the Financial Industry Group and Chief Executive of Moneyfacts Group plc. I would like to add my personal congratulations on this well-deserved accolade.

# Lecture Guide celebrates 5<sup>th</sup> anniversary

The 5<sup>th</sup> annual Professional Institutes Events Guide, which is supported by the Financial Industry Group, is now out. FREE copies are available through your local professional institute or non-members can e-mail Susanne Paice, of the Financial Industry Group at [sales@fignorfolk.co.uk](mailto:sales@fignorfolk.co.uk) Turn to page 4 for more information about the volunteers who publish the guide.



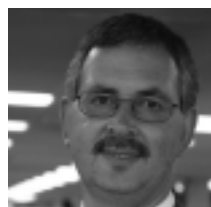


# Comings & Goings

## Norwich Joint Professional Institutes Group

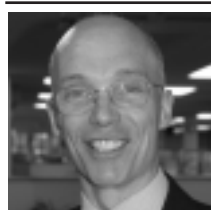
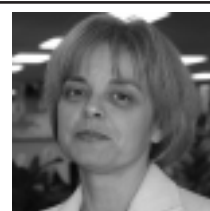
As the 2005-2006 Professional Events Guide is launched, it is a tribute to the commitment of the local professional institutes that this pioneering little booklet is now five years old. FIG is delighted to support the guide once again and, as Institute of Financial Services representative, I know that much is owed this year to Chairman, David Woodcock, who has not only overcome a number of challenges in getting the guide published, but has also laid an excellent foundation for its future so that, despite any changes in personnel, we can all look forward to celebrating its tenth birthday.

**Marjorie Eade President, Institute of Financial Services, Norwich Centre**



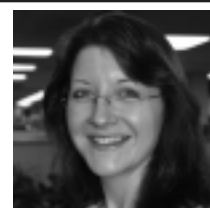
**David Woodcock FCCA FMAAT MCMI DMS AIMIS** is chairperson of the Joint Institute Group that produces the Professional Events Guide for the Norfolk and Norwich area. David is Finance Officer for the Broads Authority (an organisation that has National Park status). He is also the Publicity Officer for the ASSOCIATION OF ACCOUNTING TECHNICIANS Norfolk Branch. David would like to thank the dedicated group of volunteers, mentioned on this page, who have worked in partnership to produce this year's event guide.

**Sue Donmall ACII** is a Chartered Insurer and has been involved with the Joint Institutes Group since its formation five years ago. She is a Vice President of the INSURANCE INSTITUTE OF NORWICH and also its Education Secretary. Sue said: "We have seen an increase in the number of guests attending lectures since FSA regulations were introduced at the beginning of the year. The Professional Events Guide offers a wide range of events to assist both employers and their staff with continuing professional development."



**Steve Bradshaw CTA** represents the East Anglia branch of both the Chartered Institute of Taxation and the Association of Tax Technicians for the Professional Events Guide. As Programme Secretary of the East Anglia branch of CIOT, Steve is responsible for putting together the calendar of branch events. Steve, who took over the responsibility of contributing to the guide in 2004, has also written articles for publication in the local press and is on Grant Thornton's panel of speakers, presenting live business reports on BBC Radio Norfolk.

**Sarah Carter FCCA** is a Past President of the ACCA Norwich Members Network and regards her role as Careers Liaison Officer as increasingly important. With Continuing Professional Development now mandatory for most ACCA members, the importance of selecting relevant courses to give a fair spread of topics is paramount. Sarah describes her time spent with the Professional Events Guide team as being a major highlight during her ACCA career. To be able to work alongside other like-minded professionals representing the organisations which support the production of this booklet has been very rewarding and at the same time fun.



**Tony Meale FCII** is a long-standing contributor to the Professional Events Guide on behalf of the Norfolk Region of The PERSONAL FINANCE SOCIETY (formerly the Life Insurance Association). It represents all those involved in the financial services industry that live or work in Norfolk, with over 400 members, spread over a wide variety of industry sectors. Tony has now retired from financial services, but is a past Chairman and Secretary of the Society and a Chartered Insurer, and worked for 32 years at Norwich Union, eight years as a financial adviser and three years at Age Concern, spending his whole career in the Norfolk/Suffolk area.

**Richard Forwood ACMA MICM** started his second year as president of the East Anglia Branch of CIMA in July 2005. After graduating from The London School of Economics in 1968, he joined GEC/Marconi as a graduate trainee management accountant, qualifying in 1975 as an Associate Member. Having spent most of his career in the manufacturing industry, eleven of which as Finance Director of a small electrical connector company, he has now had a change of direction in his career. His current position is Finance Officer at a local Sure Start scheme in North Norfolk.



**Jason Keogh ICA** is the representative of The Norfolk and Norwich Society of the INSTITUTE OF CHARTERED ACCOUNTANTS in England and Wales and joined the Joint Institutes Group in 2004. A member of the Audit Faculty and immediate Past President of the Society, Jason was brought up in Wales and both studied and then worked at the University of East Anglia. After working at PricewaterhouseCoopers, he became Technical and Training Manager at Price Bailey Chartered Accountants, where areas including Continuing Professional Development and money laundering keep him on his toes.

*Details and photographs should be sent to the editor [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk). Contributions to the next issue by 26 August please.*

## NORWICH UNION STAFF DON WELLIES AND GET DIGGING

A team of nearly 50 Norwich Union staff from the pricing team volunteered to spend a day helping two Norfolk organisations - the Norfolk Eating Disorders Association (NEDA) and Norwich City Council on 21 July.

Part of the team helped to decorate the NEDA centre in Colegate, Norwich. NEDA is a charity providing information, help and support to all sufferers and carers concerned with eating disorders.

Other members of the team worked with 'Green Spaces' - part of Norwich City Council which manages parks and green spaces within the city - to clear the Norwich Castle steps, build a pond at Heigham Park and clear the pond at Cow Tower.

Gary Sullivan, Consultant in e-development at Norwich Union, said: "We wanted to do something completely



different on our away day and also give something back to the local community. We all enjoyed the tasks immensely and are very proud of our achievements."

Lesley Nadel, NEDA Director, said: "We are so grateful to the staff at Norwich Union for their help. We want the Colegate Centre to provide a friendly safe haven for visitors and the newly decorated centre goes a long way in helping us achieve this."

Principal Green Spaces Officer, Richard Hackney said: "It is fantastic to be able to work with volunteer groups such as those from Norwich Union. It is something which is not only enjoyable and educational for everyone involved, but really can make a difference to our environment. The benefits of such partnership working really can enhance our spaces for both users and the wildlife and I would like to thank Norwich Union for all their efforts."

## Norwich Union Direct celebrates 10th birthday

Norwich Union Direct is celebrating its tenth birthday. Norwich Union was one of the first companies to venture into the relatively new world of direct insurance in 1995 and its success has contributed to Norwich Union becoming the largest insurer in the UK.

Norwich Union Direct (NUD) first began with just 300 staff. Ten years on this number has risen to over 4,000 staff working across eight customer centres.

Mark Hodges, Managing Director, Norwich Union General Insurance said: "We are delighted with the success of Norwich Union Direct and wanted to thank our staff for their valuable contribution in helping us become a leading force in direct insurance."

## Aviva plc Results

Interim results for the six months ended 30 June 2005

- Worldwide operating profit up 21% to £1,318 million
- Life operating profit up 5% to £857 million, with more than 60% coming from businesses outside the UK; Group margin up at 3.6% (2004: 3.5%)
- Strong long term savings sales growth, up 13% to £12,078 million, with bancassurance a major driver for growth in continental Europe and Asia
- Sustained excellent general insurance performance, with general insurance and health profits up 18% to £694 million, and worldwide combined operating ratio ahead of target at 95% (2004: 97%)
- Strong performance from fund management with profits up 94% to £33 million, on an IFRS basis, (2004: £17 million) and assets under management up to over £290 billion (31 December 2004: £280 billion)
- Interim dividend increased by 5%.

## Aviva appoints new Chairman

The Board of Aviva plc has announced that Lord Sharman of Redlynch OBE will succeed Pehr Gyllenhammar as Chairman of Aviva with effect from 1 January 2006. Lord Sharman, 62, joined the board of Aviva in January 2005 and has wide international experience, gained largely through his career at KPMG. He is also Chairman of Aegis Group plc and a member of the supervisory board of ABN AMRO NV.

## UEA honours John Woods



John Woods (left) with Nikolaos Tzokas, UEA's Head of the School of Management

John Woods, Chief Executive of Moneyfacts Group plc and Chairman of the Financial Industry Group has become an honorary doctor of civil law conferred by the University of East Anglia.

At the ceremony Professor Nikolaos Tzokas, Head of the School of Management, mentioned the outstanding growth of Moneyfacts, its integrity, independence and value to the financial community as well as the accomplishments of the Financial Industry Group, as he outlined the University's reasons for conferring the degree.

Responding, Mr Woods told the assembly that he was nearly 45 when he founded Moneyfacts and would say to anyone who decided they wanted to do something different: "It really is never too late."

Vice Chancellor David Eastwood said that the University had a history of honouring people of distinction and high achievement. Other honorary graduates included wildlife expert David Attenborough and Lord Bragg, previously the presenter of the South Bank Show.

## Its4me celebrates 10 million quotes

Leading insurance intermediary its4me.co.uk is celebrating giving out its 10 millionth quote.

Launched in October 2000, the company, which is based in Rosary Road, Norwich and employs 100 people, has grown rapidly and won a string of awards within the insurance and customer service sectors alike.

A recent redesign of its website means the car insurance specialist now offers an extensive range of other insurance products through sister company, Swinton, the UK's largest high street insurance broker.

Patrick Smith, who is Chief Executive of both companies said: "It is a huge milestone for the company to reach 10 million quotes in less than five years trading. I am immensely proud of our team's dedication and hard work which has made the achievement possible."

Projecting £26m of premium income in 2005, its4me is on course to exceed this year's target of £0.5m profit.

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# Understanding Mortgages

**Mark Roberts, Head of Faculty Financial Regulation at the  
Institute of Financial Services (ifs)**

As we enjoy the main holiday season, the mind turns to the effect of increased and more detailed regulation. No, I am not suffering from too much sun, and the FSA hasn't yet thought about regulating where you can go on holiday. In less regulated times, when advisors were on holiday, people could cover for them. So, if Wayne, the expert on equity release, was spending three weeks in the sun doing things we better not mention here, others would advise. For most standard mortgages, the question of cover during holiday or sick periods is not usually a problem. But with the increased importance of specialist areas, advisors are not allowed to offer advice on areas they are not competent on. Asking the customer to wait until the specialist returns is not really acceptable. What makes a lot more sense is to ensure that as many people as possible are confident with, and qualified in, as many areas as possible.

Managers and team leaders may think they can get away with relying on other people's skills in specialist mortgages, but to lead a team or manage it effectively, you need to be fully conversant with the products. Doubters will argue that one buy-to-let product is very similar to another, but the differences can be crucial in deciding what is best fit for a customer. Lifetime mortgages are such a fast growing area, with new providers each month, and an array of offerings that even specialists have difficulty in keeping up.

Once you start looking at specialist areas, it is hard to stop. Right to buy, self build mortgages, and sub-prime mortgages spring immediately to mind.

You could rely on the literature from mortgage providers to get knowledge of these specialist areas, but they will concentrate on the good things and play down the risk. Ensuring any mortgage is suitable is important, but on specialist areas it can be crucial. *ifs* has realised that advisors need help in these areas, so have designed some new specialist training modules.

Advanced CeMAP® consists of three modules. There is the compulsory Certificate in Regulated Customer Care (CeRCC) module, focusing on the principles of treating customers fairly. Then there is a choice between Supervision in a Regulated Environment and two specialist modules. For the specialist module you can take either Lifetime Mortgages or the newest one, Alternative Residential Lending. This new qualification on advanced mortgages and practice is going to be very useful to mortgage advisors. The more you understand about these growing and unusual mortgages, the better it is for your business.

For further information contact Vanessa Chance, Marketing Officer, Institute of Financial Services by telephone on 01227 818650 or email [vchance@ifslearning.com](mailto:vchance@ifslearning.com)



## **ifs** Certificate in Regulated Customer Care (CeRCC)

- ◆ Ensure that customers are treated fairly, appropriately and equally.
- ◆ Provide those dealing with customers with a framework of knowledge and understanding of the issues relating to treating customers fairly.

For more information please contact  
the Customer and Student Services team on:

**T:** 01227 818609

**E:** [customerservices@ifslearning.com](mailto:customerservices@ifslearning.com)

**W:** [www.ifslearning.com](http://www.ifslearning.com)

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



# Training & Events

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

**BUSINESS REFERRAL NETWORK  
NORWICH BRANCH**  
Every Friday  
7.15 to 9.00  
Oaklands Hotel, Yarmouth Road,  
Norwich  
£5  
Richard Copsey  
01638 714455

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

**BUSINESS INTRODUCTORY  
WORKSHOP**  
1 September 2005  
9.30 to 16.40  
Norwich Enterprise Agency Trust  
Norwich Training Room,  
Labour in Vain Yard, Norwich  
Free  
Norwich Enterprise Agency Trust  
(NEAT)  
01603 677510

**VALUING STAFF, IMPROVING  
EFFECTIVENESS  
AND CUTTING COSTS**  
1 September 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  
Other courses available

**MOTIVATING PEOPLE**  
2 September 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

**EXPORT PROCEDURES AND  
DOCUMENTATION TRAINING**  
5 September 2005  
9.00 to 17.00  
Chamber Offices, 9 Norwich  
Business Park, Whiting Road,  
Norwich  
Members £117.50 inc VAT  
Non-members £146.88 inc VAT  
Suzanne Wollaston  
Norfolk Chamber of Commerce  
01603 729712

**MEETING, AGENDAS AND  
MINUTES**  
5 September 2005

9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£65  
Holly Bammant  
Broadland District Council  
0800 3891113

**FIRST AID AT WORK**  
5 - 8 September 2005  
9.00 to 16.30  
St John Ambulance Training Centre,  
King Street, Norwich  
£115 plus VAT  
St John Ambulance  
01603 431639  
Other courses available

**SPEED READING**  
6 September 2005  
13.00 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
Holly Bammant  
Broadland District Council  
0800 3891113

**TELEPHONE TECHNIQUES**  
Melanie Ruse for Matrix Training  
6 September 2005  
9.30 to 12.30  
Chamber Offices, 9 Norwich  
Business Park, Whiting Road,  
Norwich  
Members £80 plus VAT  
Non-members £130 plus VAT  
Margaret Read  
Norfolk Chamber of Commerce  
01603 729703

**MS EXCEL - AVANCED**  
7 September 2005  
9.30 - 16.30  
Jarrold Training, St James' Mill,  
Whitefriars, Norwich  
£135 plus VAT  
Jarrold Training  
01603 677107  
Other courses available  
FIG READERS - 10% DISCOUNT  
ON 1 DAY MICROSOFT OFFICE  
COURSES

**FINANCE FOR THE NON-  
FINANCIAL MANAGER**  
Steve Laugher for Matrix Training  
7 September 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

**VIRGIN WINES - ROWAN  
GORMLEY**  
8 September 2005  
18.00  
Dunston Hall,  
Norwich  
£20.50 Members  
£23 Non-members  
Irene Tibbenham  
Institute of Directors Norfolk  
Branch  
01379 678925  
EFFECTIVE TELE SALES

Melanie Ruse for Matrix Training  
8 September 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

**EXPORT MARKETING TRAINING**  
12 September 2005  
9.00 to 17.00  
Chamber Offices, 9 Norwich  
Business Park, Whiting Road,  
Norwich  
Members £170.38 inc VAT  
Non-members £229.13 inc VAT  
Suzanne Wollaston  
Norfolk Chamber of Commerce  
01603 729712

**SAGE LINE 50 - INTRODUCTORY**  
12 to 13 September 2005  
9.30 to 16.30  
Suite 3B, Keswick Hall, Norwich  
£280 plus VAT  
Paul Barber  
PMB Software Solutions  
01603 667716

**CONFLICTING RESPONSIBILITIES  
OF A PRACTISING ACCOUNTANT  
IN THE NEW AUDIT EXEMPT  
ENVIRONMENT**  
Andy Perkins, The Financial Training  
Company  
13 September 2005  
18.00 to 20.30  
Norwich City Football Club,  
Carrow Road,  
Norwich  
Free  
Karen Wilcox  
Association of Chartered  
Certified Accountants  
0121 456 5903

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

**ASSERTIVENESS TECHNIQUES**  
Joe Mills for Matrix Training  
13 September 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

**SAGE PAYROLL**  
14 September 2005  
9.30 to 16.30  
Suite 3B, Keswick Hall,  
Norwich  
£280 plus VAT  
Paul Barber  
PMB Software Solutions  
01603 667716  
NEW WAVE EVENT - GROWING  
AND EXPANDING YOUR BUSINESS

**- DEALING WITH CHANGE**  
18-35 year olds - Networking Group  
14 September 2005  
18.00 to 20.30  
£11.75 inc VAT  
Gail Harrington  
Norfolk Chamber  
01603 729704

**OUTLOOK 98, 2002 & 2003 -  
STANDARD USER**  
14 September 2005  
Software International Training  
Limited,  
8 Thorpe Road, Norwich  
£125 plus VAT  
Software International Training  
Limited  
01603 667308  
Other courses available

**A FLUTTER WITH FELICITIES**  
14 September 2005  
13.30 to 17.30  
Great Yarmouth Racecourse  
£45 plus VAT  
Felicities  
01603 626264

**BASICS 4 BUSINESS**  
14, 15 & 16 September 2005  
9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£65 per day  
Holly Bammant  
Broadland District Council  
0800 3891113

**RISK ASSESSMENT**  
15 September 2005  
9.00 to 16.30  
St John Ambulance Training Centre,  
King Street, Norwich  
£65 plus VAT  
St John Ambulance  
01603 431639

**RECEPTION SKILLS TRAINING**  
Melanie Ruse for Matrix Training  
15 September 2005  
9.30 to 12.30  
Chamber Offices, 9 Norwich  
Business Park, Whiting Road,  
Norwich  
Members £80 plus VAT  
Non-members £130 plus VAT  
Margaret Read  
Norfolk Chamber of Commerce  
01603 729703

**SAGE LINE 50 - INTERMEDIATE**  
15 to 16 September 2005  
9.30 to 16.30  
Suite 3B, Keswick Hall, Norwich  
£280 plus VAT  
Paul Barber  
PMB Software Solutions  
01603 667716

**POWERPOINT 97 & 2000  
ADVANCED USER**  
16 September 2005  
Software International Training  
Limited,  
8 Thorpe Road, Norwich  
£125 plus VAT  
Software International Training  
Limited  
01603 667308  
GROW YOUR FAMILY BUSINESS  
20 September 2005





# Training & Events

9.00 to 12.30  
McGregor Building, Norfolk  
Showground,  
Norwich  
**Free**  
**Business Link for Norfolk**  
**08457 218 218**

**SPEED READING**  
**20 September 2005**  
13.00 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

**HOW TO USE BENCHMARKING TO  
BECOME AN INDUSTRY LEADER**  
**20 September 2005**  
9.00 to 12.00  
**Diane Chapman**  
**Avn Advantage Limited**  
**01603 262000**

**NORWICH BUSINESS BREAKFAST**  
**20 September 2005**  
7.45 to 9.30  
"Top of the Terrace", Norwich City  
Football Club,  
Carrow Road, Norwich  
**Members £19.98 inc VAT**  
**Non-members £25.85 inc VAT**  
**Debbie Harrison**  
**Norfolk Chamber of Commerce**  
**01603 729705**

**IMPROVE PERFORMANCE  
THROUGH YOUR PEOPLE**  
**20 September 2005**  
13.30 to 17.00  
McGregor Building,  
Norfolk Showground,  
Norwich  
**Free**  
**Business Link for Norfolk**  
**08457 218 218**

**FINANCIAL MANAGEMENT FOR  
YOUR SMALL BUSINESS**  
**21 September 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**

**TRAIN THE TRAINER**  
**22 September 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**

**PRESENTATION SKILLS**  
Joe Mills for Matrix Training  
**22 September 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**

**TAX AND LAW IN A FAMILY  
BUSINESS:  
AN INTRODUCTION**  
**22 September 2005**  
13.30 to 17.00  
McGregor Building,  
Norfolk Showground,  
Norwich  
**Free**  
**Business Link for Norfolk**  
**08457 218 218**

**THE GREAT YARMOUTH  
EXPERIENCE**  
**22 September 2005**  
17.30 to 19.30  
Atlantis Viewing Tower  
**£45 plus VAT**  
**Felicities**  
**01603 626264**

**MANAGING THE RISKS OF  
E-BUSINESS**  
**22 September 2005**  
16.00 to 19.00  
Park Farm Hotel, Hethersett,  
Norwich  
**Members free**  
**Non-members free**  
**Margaret Read**  
**Norfolk Chamber of Commerce**  
**01603 729703**

**SUCCESSION, TIME FOR A  
CHANGE?**  
**22 September 2005**  
9.00 to 12.30  
McGregor Building,  
Norfolk Showground,  
Norwich  
**Free**  
**Business Link for Norfolk**  
**08457 218 218**

**MS WORD - INTRODUCTION**  
**26 September 2005**  
9.30 - 16.30  
Jarrold Training,  
St James' Mill,  
Whitefriars,  
Norwich  
**£135 plus VAT**  
**Jarrold Training**  
**01603 677107**  
**FIG READERS - 10% DISCOUNT  
ON 1 DAY MICROSOFT OFFICE  
COURSES**

**BUSINESS INTRODUCTORY  
WORKSHOP**  
**26 September 2005**  
9.30 to 16.40  
Norwich Enterprise Agency Trust  
Norwich Training Room,  
Labour in Vain Yard,  
Norwich  
**Free**  
**Norwich Enterprise Agency Trust  
(NEAT)**  
**01603 677510**

**APPRAISAL**  
**27 September 2005**  
9.30 to 16.30  
Great House Training Centre,  
300 St Faith's Road, Old Catton,  
Norwich  
**£120 plus VAT**  
**Age Concern Norfolk**  
**01603 785238**

**SELLING SKILLS WORKSHOP**  
Valerie Bullard for Matrix Training  
**27 September 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**

**MARKETING AND SALES FOR  
YOUR  
SMALL BUSINESS**  
**28 September 2005**  
9.30 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge,  
1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**£65**  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

**EFFECTIVE TIME MANAGEMENT**  
**28 September 2005**  
9.30 to 16.30  
Chamber Offices, 9 Norwich  
Business Park, Whiting Road, Norwich  
**Members £146.88 inc VAT**  
**Non-members £205.63 inc VAT**  
**Margaret Read**  
**Norfolk Chamber of Commerce**  
**01603 729703**

**THE MARKETPLACE -  
UNDERSTANDING IT  
AND ADDRESSING IT**  
**28 September 2005**  
14.00 to 17.00  
The Business, Jarrold Stand,  
Norwich City  
Football Club  
**Free**  
**Business Link for Norfolk**

**08457 218 218**  
**SEPTEMBER POWER BREAKFAST**  
**29 September 2005**  
7.30 to 9.00  
Clydesdale Bank,  
Meridian Way,  
Thorpe St Andrew,  
Norwich  
**£12 plus VAT**  
**Felicities**  
**01603 626264**

**LEGAL STRUCTURES AND  
CHARITABLE  
STATUS - TRAINING FOR SOCIAL  
ENTERPRISES**  
**29 September 2005**  
10.00 to 13.00  
The Guild, Burlington Buildings,  
11 Orford Place,  
Norwich  
**Free**  
**The Guild**  
**01603 615200**

**IDENTIFYING TRAINING NEEDS**  
**29 September 2005**  
9.00 to 12.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

**INSTRUCTIONAL TECHNIQUES**  
**29 September 2005**  
13.00 to 16.00  
Business Suite, Broadland District  
Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
**Holly Bammant**  
**Broadland District Council**  
**0800 3891113**

**LIGHT LUNCH**  
**30 September 2005**  
12.45 to 14.00  
Last Wine Bar,  
Norwich  
**£15 Members**  
**£15 Non-members**  
**Irene Tibbenham**  
**Institute of Directors Norfolk Branch**  
**01379 678925**

**IDENTIFYING AND MANAGING  
STRESS**  
**30 September 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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# News & Horoscope

## US Chamber leader in Norwich

The US Chamber of Commerce Executive Committee chairman was the speaker at a dinner hosted in Norwich recently by two local branches of Edward Jones, the investment company with the largest branch network in the US.

John Bachmann, now a Senior Partner of Edward Jones, during the 1980s and 1990s he led the business overseeing branch growth from 200 to 8,700. He was Chairman of the US Securities Industry Association and on the Steering Committee for the Group of 30, an international group that examines global financial issues. Previously a member of the board of governors of the Chicago Stock Exchange and on the New York Stock Exchange's Regional Firms Advisory Board, he is also on the board of American Airlines.

Guests at the dinner, held at Dunston Hall, included the Sheriff of Norwich, Brenda Arthur, as well as clients of George Gunning and Matt Ingram, who are Edward Jones Investment Representatives at Wymondham and Charing Cross, Norwich branches.



Sheriff, Brenda Arthur with John Bachmann

## Horoscope Exclusively forecast for *fig* by Jane Sunderland

### ARIES [21 March - 20 April]

Close and happy times with loved ones open positive vistas of potential for you. There are countless benefits to be gained through partnerships at the moment - business as well as personal and if you can link these good relationships into a money making scheme, then all sorts of benefits could follow. Make sure you're fit enough to keep up with the demands on your time and energy this month will make.

### TAURUS [21 April - 20 May]

This month brings a new birth. A child of your body or of your imagination is set to be revealed to the world. You have the courage and determination to implement those creative ideas that occur to you on or soon after the 3rd. Get involved with friends in joint creative activities and even more benefits will accrue. Organizations formed now could be the cauldron within which your long term visions cook to completion.

### GEMINI [21 May - 20 June]

Romance is in the air. You have cosmic permission to let your hair down and reveal the playful facet of your personality, for through such plain and simple pleasure significant new connections may be formed. Changes in the home and family are indicated too. Something new is coming into being upon which you will build in the months to come. If you aren't moving house, the least you can do is move the furniture around!

### CANCER [21 June - 22 July]

Call up friends and get your working colleagues together for some joint activity. Outings and journeys undertaken with them will lead to the birth of a new idea or desire to learn something new. Fate calls upon you to take a leap into the unknown. Then, of course, you'll have to follow it up with some hard work but the information coming your way is nevertheless an important clue as to your future direction.

### LEO [23 July - 22 August]

You'll enjoy using your brain this month, so if there are essays to write, proposals to write or ideas to discuss, you'll learn a lot and get some very good advice. Career prospects are looking good and extra efforts could well be rewarded with an improvement in your financial position. Share your plans, ask for guidance and you could find yourself busily promoting a brand new business.

### VIRGO [23 August - 21 September]

Reflect on your achievements of the past year and give some consideration to the direction you now wish to go in. The New Moon on the 3rd falls in your sign and is your own personal starting gun for whatever new initiative takes your fancy. Take your experience so far and explore possible development. Someone close to you is going through big changes. There's no reason for you to remain impervious.

### LIBRA [22 September - 22 October]

Luck is right on your doorstep, right now. Say yes to life and wonderful experiences will result. The connection you've been waiting for arrives and offers you a way to personal fulfilment. It may not be exactly what you imagine it to be. Say yes to everything and you won't miss out. Unexpected upsets in your daily routine may throw your plans into chaos but will thereby free you up to do things differently.

### SCORPIO [23 October - 22 November]

The circle of friends or community you find yourself in is in need of your organisational skills and life experience. Don't be afraid to take control because you'll be able to implement some very constructive changes. By the end of the month you could have found yourself a new set of fans and be enjoying the power of your enhanced personal magnetism.

### SAGITTARIUS [23 November - 20 December]

A conjunction of Venus with your ruling planet makes this an unusually fortunate month for each and every kind of social interaction. Friends are where it's at, so leave the knitting at home and get yourself out and about - where wonderful experiences are in store. Perhaps new openings destined to appear in your working arena will give you a good reason to celebrate. Enjoy!

### CAPRICORN [21 December - 19 January]

Expand your market, teach others your skills and enjoy your moment in the limelight that should be yours. A new spirit of optimism reigns and you're advised to invest in a telescope with which you can start scanning the far horizons. Nothing ventured, nothing gained. Your speculations may upset those closer to home but you have valuable ideas whose time has come.

### AQUARIUS [20 January - 18 February]

Cruise the internet, network madly and you'll be catching the smoothest and most propitious wave this month. It'll be easier to be impartially friendly than passionately intimate. You'll benefit from long distance contacts. The way ahead is rarely as trouble free as it is now, so you might well be advised to take the easiest option, but don't fail to keep a weather eye open for the answer to your prayers. It'll be there.

### PISCES [19 February - 20 March]

Expect the unexpected! It may take the form of a surprise windfall; it may be a coincidental encounter. Whatever the trick fate has in store for you, its disrupting effect will throw you off balance just enough to let a new light dawn. You're ready to move into new relationships and new roles in relation to others; no longer can you live contentedly in your old shell.

Fig

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 world-wide who serve clients in more than 100 countries.

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

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

The Norwich office is one of more than 30 within the UK alone, all of which are committed not only to quality, staff training and improving return for its shareholders but also to being good citizens within the local community.

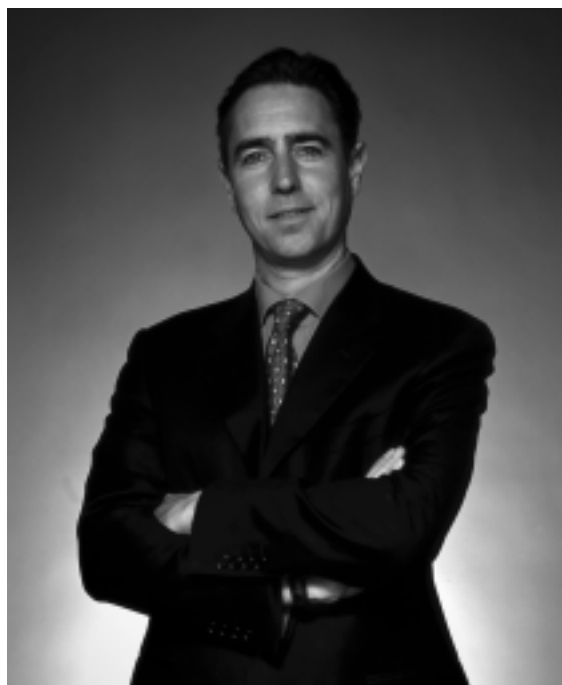
Victoria House currently employs more than 1000 members of staff making Marsh a significant local employer.



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# MARSH RESTRUCTURES CLIENT AND MARKET SERVICES PRACTICE

*Programme to fuel growth, improve services, drive industry reform*



Marsh, the world's leading risk and insurance services firm, today announces its 'Service Centre of Excellence' Strategy for its Client and Market Services practice (CMS). The strategy will further facilitate improvements in customer focus, efficiency and service, and drive industry reform within CMS.

Based in Norwich, London and Pune in India, CMS handles the London market servicing operations and some retail servicing operations for Marsh in the UK. Over the past three years, CMS has achieved significant service improvements whilst reducing cost through the redesign of key processes, the introduction of a performance management framework and of customer service and relationship training programmes.

Among the significant changes to be implemented are:

- The creation of a new management structure to increase the focus on best practice and process improvement, service efficiency and strategic development within each business stream
- The introduction of Six-Sigma methodologies to fuel continuous improvement throughout the business.

CMS's operation in Pune is a key part of the Service Centre of Excellence strategy. By dealing with selected back office and administrative functions in Pune, the Norwich business will be able to increase its focus on the higher value added aspects of the services it currently provides to internal and external clients.

Commenting on the restructuring, Patrick Mina, Chief Executive Officer of CMS, said:

"Our achievements to date are part of a longer term strategy of transforming CMS into a Service Centre of Excellence for Marsh, and have resulted in the migration of more processes to Norwich from other areas of the business. In particular, CMS now provides services for Marsh's US and European operations, as well as finance services for our UK retail operations and consultancy services for our Asian operations.

"Our goal is to be recognised as a global centre of excellence, not only in Marsh, but the wider industry as a whole. The Service Centre of Excellence strategy will accelerate our progress towards achieving this goal through delivering unparalleled customer service and process efficiencies."



# CIOT Celebrates 75 Years

The Chartered Institute of Taxation this month reaches its 75<sup>th</sup> Anniversary with the East Anglian branch celebrating with a Schools Competition across the region.

Robert Chalmers, East Anglia branch Chairman and Tax Adviser at Kester Cunningham John, says: "At branch level the CIOT manages a full programme of technical seminars for its members. Strong links have been developed with schools and other educational establishments to promote an understanding of taxation and to encourage careers in what is both a demanding and interesting area of work."

Membership of the CIOT is earned by passing some testing examinations, with pass rates often as low as 40%, and every member is obliged to keep up to date through CPD and may then use the designation Chartered Tax Adviser. The only professional institute exclusively concerned with taxation, the CIOT was founded as a charity to promote education and gained its royal charter on 1994. It also liaises with government to improve the tax system.



## Charity Ball

Peter Daines and his team at Handelsbanken are hosting a charity ball on Friday 23 September from 7pm at the Hilton Hotel, Norwich. Including a champagne reception, luxury auction and live entertainment, the ball will aim to take their fund-raising for the charity in the last three years through the £50,000 barrier. For more details contact Peter on 07795 127807 or email [pda08@handelsbanken.se](mailto:pda08@handelsbanken.se)

# Excellence in retail banking

A must-have resource for all retail banks, *The Art of Better Retail Banking* is a thought-provoking look at the state of the art in retail banking. Written by three banking experts to focus on the running of banks, strategy, IT and marketing, it covers everything from day-to-day operations to more advanced strategies, and provides a lively but challenging analysis of the sector - both now, and in the future.

*The Art of Better Retail Banking*, published by John Wiley & Sons is available now from high street and online booksellers.



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0-470-01320-6 • 277 pages • March 2005 • Hbk • £34.99



7595



# 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 82,000.

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](http://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,**  
**66-70 Thorpe Road, Norwich**  
**NR1 1BJ. DX 135010 NORWICH 7**  
**Telephone 0870 2250 476**  
**e-mail: [info@moneyfacts.co.uk](mailto:info@moneyfacts.co.uk)**

# Moneyfacts DataFeeds

## power



## The Motley Fool

**Fool.co.uk**

Moneyfacts now provides the data behind The Motley Fool's ([www.fool.co.uk](http://www.fool.co.uk)) new whole market, personal finance searches. Moneyfacts provides Motley Fool with a full XML datafeed for credit cards to power its consumer search facilities. This is soon to be followed by datafeeds for personal loans, savings accounts and mortgages.

Commenting on why The Motley Fool chose Moneyfacts to provide its personal finance data, Saul Devine, Commercial Director at The Motley Fool, said: "The aim of The Motley Fool is to tell people the truth about finance, helping them take control of their money and make better financial decisions. Moneyfacts' independence and industry renown for accuracy fits in with our ethics. The datafeed allows us to provide whole market searches for our customers in order for them to make their important financial decisions."

Alan Hough, Sales Director, Moneyfacts Group, said: "Motley Fool wanted to improve their

coverage and position in the personal finance market. Moneyfacts' years of experience in delivering XML data feeds for website customers was a key factor in being chosen to provide this service. We are proud to list The Motley Fool website as a DataFeeds client."

**"The aim of The Motley Fool is to tell people the truth about finance, helping them take control of their money and make better financial decisions. Moneyfacts' independence and industry renown for accuracy fits in with our ethics. The datafeed allows us to provide whole market searches for our customers in order for them to make their important financial decisions."**

Craig Johnstone, Database Analyst at Moneyfacts, oversaw the

technical implementation of the XML credit card datafeed. He added: "Crucially, customers need to understand the data in order to be able to display it correctly. The Motley Fool was an eager listener and asked the right questions during the implementation phase. The ease with which we installed the feed means I look forward to the next phases of the project - personal loans, savings accounts and mortgages."

Motley Fool joins other sites that rely on personal finance data from Moneyfacts, such as Moneyextra, Which?, uSwitch and Find.co.uk. Customers are coming to Moneyfacts because Moneyfacts understands their business requirements. Clients trust Moneyfacts to work with them for their long term benefit.

For further information or a copy of our XML datafeed key feature document, please contact us on [sales@moneyfacts.co.uk](mailto:sales@moneyfacts.co.uk) or call 0870 2250 482.

# The Moneyfacts Conference 2005

## FULL SPEAKER LIST CONFIRMED

The theme for this year's Moneyfacts conference is 'The Future of the Finance Sector: Influences on the Next Decade'.

The conference programme will deliver expert insight from an exciting line-up of motivating and informative key political and industry speakers, including Ivan Lewis MP, Economic Secretary to the Treasury and Peter Williams, Deputy Director General, Council of Mortgage Lenders.



For a full list of speakers visit <http://www.moneyfactsgroup.co.uk/events/conference/2005.asp>

The conference also offers the ideal opportunity for networking and the exchanging of experiences and ideas with delegates responsible for such areas as marketing, product development, press relations, competitor analysis and IT.

The Moneyfacts Conference 2005 takes place at the prestigious Novotel London Euston on Tuesday 8 November. Tickets are excellent value at just £199 (plus VAT) per delegate.

For more information and to book call 0870 2250 100.



*Fig**Virgin Money*

# Virgin Money



On Sunday 31st July an intrepid team of 17 represented Virgin Money at a Dragon Boat Racing event at Fritton Lake for Marie Curie Cancer Care.

The team performed very well, winning two of their three races but unfortunately not paddling quickly enough to get through to the finals.

Everyone who took part had a great time (despite the weather) and have vowed to win the event next year!

The 'Virgin Sailors' team raised £500 for charity.

## Record Profits at



Virgin Money has seen record profits flow in as it continues to attract more and more customers. The 2004 launch of its general insurance products, and the sale of its life business, helped Virgin Money record pre-tax profits of £10.1m compared with £1.9m a year earlier.

The £33m sale of the life operation and the successful launch into the general insurance market has helped Virgin Money break the £10m mark. On top of this, the credit card has continued to grow rapidly and has now over one million customers.

Virgin Money has also restructured its international operation which has seen the departure of chief executive Paul Pester. As part of the restructure Mr Pester was offered a new role but decided to leave to take up a fresh challenge. The business has now been brought into line with other Virgin companies, with international operations managed by a central Virgin Management team. The UK arm of Virgin Money will continue to be run by Managing Director Mark Hodgkinson.



## Flux in MTV deal

When MTV decided to do a UK version of their car makeover programme, genteelly entitled "Pimp my Ride", they had no shortage of people wanting a makeover for their car. The queue to insure the exotic conversions so they could be taken out on the road, however, was much shorter. Enter local company, Adrian Flux, specialists in modified cars, who took up the challenge.

The bizarre range of cars they covered includes a 22 year old hearse given a rock makeover, a 1986 Ford Capri with an interior studded with over a thousand Svarowski crystals and a black London taxi with mirrored ceiling, 14 TV screens, smoke machines and lasers. Gerry Bucke of Flux, a fan of the programme, said: "What matters to us is whether the car is legal and safe, not how modified it is."



## Securities and Investment Institute



Managing Director of the Securities and Investment Institute, Ruth Martin, was the guest speaker at the East Anglia branch's annual dinner recently.

Held in the magnificent Old Hall of Queens College, Cambridge, the dinner was hosted by Marcus Johnson, Branch President. Ruth Martin gave an update on the activities of the Institute, outlining

how the Institute had turned in a significant profit and explaining how diversification was offering better value to members. As well as developing internationally, working with China, India and the Middle East, she said, the Institute was now promoting financial education through its Introduction to Investment qualification.

## Formula Ford Championsip success

The Money Centre's ongoing sponsorship of racing driver Chris Levy from Wretton in Norfolk and his Formula Ford 2000 car has seen him make excellent progress in the Formula Ford championships. Chris reached the fourth round at Snetterton, following successful races at Silverstone and Brands Hatch. Chris, who has already won the Classic Formula Three Championships and the Class Championship in 2004 in just five years on the professional circuit, said the backing of the Money Centre had been invaluable.

## Better by Design

Media training, sound and vision studios, film, television, and the production of commercials will be some of the many industries exhibiting their skills at the Creative Industries Trade Fair on Wednesday 7 September from 10.00 to 16.00 at Norwich City Football Club. To register your attendance email Richard Cox, Shaping the Future Creative Industries Director, at [richard.cox.stfcreative@norfolk.gov.uk](mailto:richard.cox.stfcreative@norfolk.gov.uk)

Nick Lamia  
Investment Representative  
Edinburgh, Scotland

**STAY WHERE YOU ARE AND  
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