

Fig

Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

NORWICH – a financial city

Financial Secretary visits Norwich

The Financial Secretary to the Treasury, Stephen Timms MP, recently visited Norwich in order to find out more about the fast growing financial industry cluster and found a city that “other financial industry centres should follow.”

Responsible for banking, insurance and financial services and the FSA as well as corporate social responsibilities, Mr Timms was impressed by the strength of the local sector and its recent accomplishments, especially in the fields of education and skills, which had been achieved through working in partnership.

Following a visit to the Moneyfacts Group, an introduction to the local sector and the activities of the Financial Industry Group, Stephen Timms joined some 30 senior industry executives and public sector leaders for further discussions over lunch at the Debut restaurant at City College.

Hosting the lunch, David Marlow, Chief Executive of the East of England Development Agency (EEDA), who initiated the visit, said Norwich had developed “a distinctive, unique and significant financial sector through partnership working.” He confirmed that EEDA had been pleased to support the Financial Industry Group through the Shaping the Future partnership and confirmed it would continue to support in order to further develop this important cluster.

Over lunch, Mr Timms referred to the Government’s approach to European regulation and financial capability, especially for young people. Afterwards, he had more detailed discussions with representatives from Norwich Union, Marsh and Virgin Money at Norwich Union’s Marble Hall.



in this issue

News From:

FIRST ACTIVE	
Norwich Station Clock	5
MARSH	7
MONEYFACTS	
Winning and Dining	11
NORWICH UNION	
Aviva to acquire RAC	13

Regulars:

Norwich Financial Campus	2
Welcome	3
Comings & Goings	4
News	6,10,12,14,15
Horoscope	10
Training & Events	8,9

Financial Industry Group

- Aioi • Alan Boswell
- Anglia Business Associates
- Bank of Scotland • Cavell
- Central Trust • Countrywide
- Legal Indemnities Digital
- Insurance • First Active •
- Freedom Finance •
- Highway Glass • HSBC • its4me
- Marsh • Moneyfacts
- Norwich and Peterborough
- Norwich Union • TaxAssist
- The Money Centre
- The One account
- Travellers Protection Services
- ULR • Virgin Money

SUPPORTED BY:-

shaping **the future**
the economic development partnership for norfolk

Norfolk County Council



MARSH



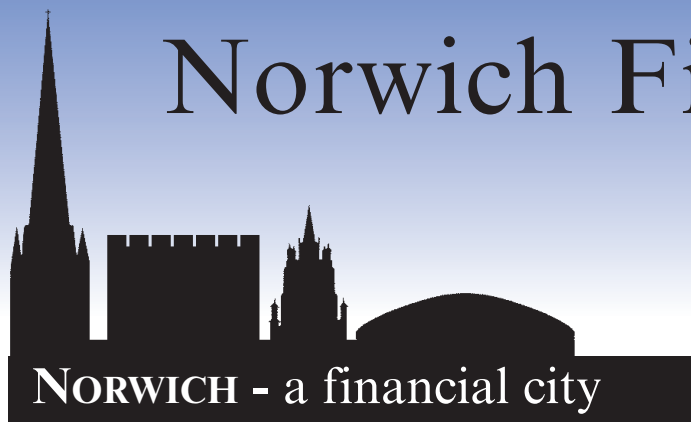
the **one** account

Edward Jones
Serving Individual Investors

Moneyfacts

THE MONEY CENTRE





Norwich Financial Campus



NORWICH CITY COLLEGE
5 Ipswich Road
Norwich NR2 2LJ



UNIVERSITY OF EAST ANGLIA
Norwich NR4 7TJ

Financial Industry Courses in Norwich Norwich City College

School of Financial Services Hotline 01603 773510 or 01603 773210

Email: busschool@ccn.ac.uk

Certificate in Financial Planning

CF 1: UK Financial Services, Regulation and Ethics

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

This now replaces the FP1.

Start date: Tuesday 19 April 2005 18.00 to 20.00

Course fee: £190 12 week course

CF2: Investment and Risk

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

Start date: Thursday 21 April 2005 18.00 to 20.30

Course fee: £220 12 week course

Certificate in Mortgage Advice

CF1: UK Financial Services, Regulation and Ethics

See Certificate in Financial Planning

CF 6: Mortgage Advice

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

Start date: Tuesday 12 April 2005 18.00 to 20.30

Course fee: £170 7 week course

Financial Planning Certificate 1

Revision day

Start date: Friday 8 April 2005 all day

Fee: £80

Financial Planning Certificate 3

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

Start date: Monday 13 June 2005 18.00 to 21.00

Course fee: £170 3 week course

Certificate in Insurance

Insurance Foundation 1

Insurance, Legal and Regulatory.

Start date: Please ask for details

Course Fee: TBA

Insurance Foundation 2

General Insurance Business.

Start date: Please ask for details

Course Fee: TBA

Insurance Foundation 3

Insurance underwriting Process

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

Start date: Please ask for details

Course Fee: 14 week course

Certificate in Financial Administration

CF1: UK Financial Services, Regulation and Ethics

See Certificate in Financial Planning

FA1 Life Office Administration

Start date: Wednesday 11 May 2005 18.00 to 20.00

Course fee: £170 8 weeks

FA2 Pensions Administration

Start Date: Please ask for details

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

Certificate in Financial Studies

In partnership with WEETU and The One Account.

Start date: May 2005

The Certificate in Financial Studies (CeFS) is an exciting new Level 3 qualification that aims to address the poor levels of financial awareness in the UK. It is the equivalent of 1 AS Level and is designed to equip future generations with the knowledge to make confident choices about their financial futures.

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

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

All courses are subject to change and will run with sufficient demand. If a course that you are interested in taking is not shown please call our hotline to discuss. We are accepting applications for courses commencing in the Spring and request that you complete an application form now. We will advise you when the course will commence closer to the date.



Welcome

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

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

**Financial Industry Group
Chairman John Woods**

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Fig is entirely independent but would like to thank Moneyfacts Group for providing free of charge all our office and support facilities and for taking responsibility for its organisation and publication.

**Norwich & Norfolk
Financial industry gazette**
66-70 Thorpe Road
Norwich NR1 1BJ
Telephone 01603 476181
Fax 01603 476185

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Developing the Norwich Cluster

In the last few years, Norwich has developed a powerful infrastructure to support the financial industry.

Our facilities for education and qualifications that meet the specific and changing needs of the local sector are second to none.

The city has developed a strong reputation as a leading financial centre and has significantly better internal communications than other financial clusters, running more cross-industry events and producing its own industry magazine, the Gazette. As a result the industry nationally has a better understanding of the strength of the Norwich financial sector. More and more leaders of key national organisations are being drawn to visit us to consult with the sector here.

It is no coincidence that throughout this time the financial industry in Norfolk has been thriving. The latest figures show that the sector now accounts for 31% of employment in Norwich, up from 25% when the Group began four years ago. Financial companies large and small have experienced significant organic growth and more and more organisations are choosing to set up offices here. In recent months alone, these have included First Active, Svenska Handelsbanken and Freedom Finance.

This month's Gazette demonstrates that the cluster is continuing to get stronger and is becoming better recognised as a leading centre of excellence and a pre-eminent example for others. The Financial Secretary to the Treasury has recognised that what is going on in Norwich leads the way for other centres (page 1). The Home Secretary recently recommended to Dutch and UK leaders our Foundation Degree as an inspiring example of engagement between business and education (page 10).

The good thing about developing a powerful cluster is that it becomes a virtuous circle. For instance, suppliers are key to a comprehensive support structure for the sector. The predominance of the industry enables local businesses to develop specialist expertise in the sector. Poynter's IT support (page 6) is just one example.

FIG has been delighted with the growth of all parts of the financial industry and is committed to continue working to support the cluster and its infrastructure to take it from strength to strength.

Marjorie Eade

SPONSORSHIP AND SUPPORT

Monthly Rates

Black & White

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

Two Colour

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

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

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



Stuart Gould has been promoted to senior manager for KPMG's Corporate Recovery group in East Anglia. Stuart undertakes restructuring advisory work on behalf of banks and their clients and manages the trading activities of companies in receivership. Stuart has worked for KPMG's Papua New Guinea practice covering all aspects of insolvent companies. Since then he has worked with businesses within a variety of industries including Construction, Computer Software/Services, Textiles and Clothing and Agriculture and Fisheries.



GRANT THORNTON UK LLP is a leading financial and business adviser to mid corporate businesses and their owners with 34 local offices. They have recently appointed **Daniel Smith** as Financial Planning Manager. With over 15 years of experience, Daniel will work with his team to provide financial planning solutions to individuals, trusts and corporate clients. Daniel previously worked in the private client division of an international bank and brings with him a wealth of experience.



Insurance and risk-management company ALLIANCE has appointed **Dan Brown** as an Account Handler. Dan brings plenty of commercial underwriting experience to the role having previously worked for two of the UK's leading insurers. His role will be to support Alliance's Account Directors with their growing portfolio of larger client accounts. Adrian Rayner, Group Operations Director commented: "I am delighted to welcome Dan to the team and his enthusiasm for the business is already impressing our customers."



BARCLAYS is pleased to announce the appointment of **Lee Newrick** as Branch Manager for Southwold, Suffolk. He will be responsible for the day-to-day running of the branch and management of 4 staff. Lee said: "I have inherited a really lovely team who are dedicated to providing good customer service." Lee is passionate about charities and community work. Last year he raised nearly £4,000 for The National Asthma Campaign by doing a free fall sky dive from 11,000ft.



BARCLAYS is pleased to announce the appointment of **Richard Pinnock** as the new Branch Manager for Diss. He has worked for Barclays for 26 years in a variety of roles from cashier through to Personal Banker at Harleston, St Stephens, Norwich and Brandon. Richard said: "I have inherited a really lovely team who are dedicated to providing good customer service at Diss. One of the first things I have introduced is longer opening hours."



Norwich independent financial adviser DK WILD & CO has announced the appointment of **Alan Nelson**. He has joined from sister company IFG Financial Services, following a period of secondment. Before becoming an independent financial adviser, Alan worked at Scottish Equitable in Norwich where he was sales development manager. Chairman Michael Wild said: "Alan brings with him considerable experience in the pensions field. His understanding of a complicated subject will help our clients."



Sandra Chalmers has been appointed as Deputy Principal of City College Norwich. She has joined from Newham College where she had cross-college responsibility for all 14-19 education including A Levels and GCSEs. In her career, Sandra has held responsibility for most of the curriculum areas in Further Education. Sandra said: "I'm very impressed with City College, by its range of provision and the quality and innovative work going on in many areas of the college."



NORWICH AND PETERBOROUGH BUILDING SOCIETY is delighted to announce that **Alan Brown**, a member of the Banking Code Standards Board Review Panel, has joined its board as a non-executive director. Alan has 36 years' experience in financial services and is currently also non-executive chairman of Banquo Credit Management LLP. During a distinguished career with Barclays, Alan was latterly a member of the Group Executive with overall responsibility for risk management issues, including credit, market & operating risk, compliance and internal audit.

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

*Fig**First Active*


FIRST ACTIVE UNVEILS NEW STATION CLOCK

First Active, the Norwich based mortgage brand, has unveiled its sponsorship of the clock at Norwich Railway Station. Having launched in June 2004, First Active has quickly grown its business and with that the number of employees in the city. Currently, over 300 people are employed at its Norwich head office.

Andrew Nicholson, Head of Marketing, said, "In recognition of our commitment to Norwich and our ambitious growth plans, we felt it appropriate to demonstrate visibly our presence in the city. The station is an important feature of our thriving city, with its high footfall and critical transport links to London. Sponsoring the station clock is a great opportunity to be able to welcome visitors to Norwich and welcome back commuters from London."

First Active's ambition is to become one of the top ten mortgage lenders in the country. It sells its mortgages online, over the phone and through mortgage intermediaries. It is

currently on-air with a TV advertising campaign that aims to shatter some of the myths that surround mortgages.

First Active offers mortgages that start low and stay low – 'the way mortgages are meant to be'. It has a range of competitive fixed rate and discount products that are set to change the way people look at mortgages.

Research has shown that homeowners are fed up with having to switch their mortgage provider every few years to get the best deal. First Active is making it easy to get great value by combining competitive initial deals

with a market beating long term rate of 0.99% above the Bank of England rate, currently 5.74%.

In addition, customers have the option of switching to a new deal once their initial deal ends - something other mortgage providers usually only reserve for new customers.




First Active is part of the Royal Bank of Scotland Group. Its Managing Director is Jayne-Anne Gadhia who is also Chief Executive of sister company The One account, which is also based in Norwich and has itself enjoyed huge success. First Active has already seen considerable growth and has plans to employ over 300 people in Norwich.

For more information visit www.firstactive.com

Best Commercial Mortgage for N&P



For the second year in succession Norwich and Peterborough Building Society has been named the Best Commercial Mortgage provider by Business Moneyfacts, beating off competition from the high street banks and other building societies. Head of Commercial Lending Robert Lankey collected the award recently at a ceremony in London.

He was delighted with the award and said: "Our aim is to be innovative in developing new ways to help our customers. We followed the launch of our unique 'Green' Commercial Mortgage with the UK's first true offset mortgage, which can save commercial borrowers thousand of pounds."

Local IT support for Price Forbes

Price Forbes, the Lloyds of London wholesale insurance broker, has appointed Norwich based Poynter Professional Services to provide IT support at its Norwich office. Specialists brokers in marine insurance, certain areas of non-marine insurance and reinsurance, Price Forbes also has offices in London and Bermuda. Guy Realf, Director of Price Forbes said: "It is reassuring to know there is local expertise on hand to help maintain the efficiency of our IT systems."

Poynter's local clients include The One account and The Money Centre. Poynter Director, Nick Vincent, said: "The experience gained from working in the financial and insurance sector in Norwich and the UK allows Price Forbes to benefit from high quality innovative IT support."

Freedom a Top Ten Employer

A financial company new to Norwich has just been named in the Sunday Times '100 Best Companies to Work for'. Freedom Finance, which provides secured and unsecured loans, took 49th position in the national rankings, a 30 place jump from last year and achieved an impressive position as 9th best financial company.

The company, which has its Head Office with around 400 staff in Wilmslow and recently moved into offices in Prince of Wales Road, Norwich, is proud of its record in staff welfare. Director Martin Chapman, who is responsible for the Norwich office said: "We feel it is important to listen to staff and find out what they are looking for from work. Training is also very important to us and is welcomed by our staff. People seem to appreciate a pleasant working environment and a friendly and positive culture. I thought that one of the hardest parts of my job would be to export the Freedom culture from Wilmslow to Norwich, but the reality is that the calibre of people we have found has made it much easier than I thought."

Martin, who in the coming year will be recruiting more Relationship Managers and outbound Call Centre staff, has been very impressed by the calibre of staff he has been recruiting in Norfolk. "We now have 40 staff, having just taken on 11 new people. I have found that as well as being experienced and well trained our staff in Norwich are particularly dedicated and hard working."




THE SUNDAY TIMES





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.



Marsh Ltd
Victoria House, Queens Rd,
Norwich, Norfolk, NR1 3QQ
www.marsh.com
Tel 01603 660202



The world's leading Insurance Broker currently has Insurance Accounting opportunities in Norwich.

Insurance Accounts Technicians

Responsible for handling accounts for insurance clients and underwriters including credit control, payment and receipt of funds, reconciliation of accounts, correspondence with customers and close liaison with other departments and offices within Marsh.

Ideally you will possess an accounting or insurance background, together with the following minimum qualifications/experience and skills:

- A Level (or equivalent) standard or 2 years in a similar field
- Computer literate
- Numerate
- Communication and interpersonal skills
- Analytical and problem solving skills

In addition, you should be keen to learn, customer focussed, able to work as part of a team and deal with multiple tasks in an efficient and accurate manner.

Candidates who have experience in other business sectors with transferable skills relevant to these positions will also be considered. People without relevant experience but who possess the requisite academic qualifications and are looking to commence a career will be considered for trainee positions.

Project Accountants

Opportunities exist for up to 3 recently qualified Chartered Accountants to assist the management team with a range of projects within the Insurance Accounting Department. These are new positions arising as a result of the continued expansion of the Department in Norwich.

You will gain experience of the insurance industry and will be expected to make a significant contribution towards the successful delivery of key projects and improving services to clients and underwriters.

Successful candidates are likely to have previous project management or supervisory experience, possess excellent analytical, communication and inter-personal skills, demonstrate enthusiasm and a willingness to learn.

You will enjoy: A competitive salary, minimum of 22 days holiday a year (pro rata), private medical insurance, free daily lunch, staff discounts and the benefits of an active sports and social club.

This is a great opportunity to work for a company where there is a keen commitment to invest in your professional development.

Previous applicants need not apply.

For an application form and to find out more please contact the HR Department on 01603 207792 or e-mail UK.Recruitment@marsh.com
www.marsh.com

MARSH

Marsh UK Ltd is an agent of Marsh Ltd.
Marsh Ltd is a member of the
General Insurance Standards Council, (GISC).



Marsh & McLennan Companies



Training & Events

VB.NET

1 April 2005
9.30 - 13.30
Jarrod Training, St James' Mill,
Whitefriars, Norwich
£65 + VAT
Jarrod Training
01603 677107
Other courses available
FIG READERS - 10% DISCOUNT
ON LISTED PRICES

FACE TO FACE COMMUNICATION/ PROFESSIONAL TELEPHONE BEHAVIOUR

1 April 2005
9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113
Other courses available

PCS, WINDOWS, INTERNET & EMAIL STANDARD USER

1 April 2005
Software International Training Limited,
8 Thorpe Road, Norwich
£125 + VAT
Software International Training
Limited
01603 667308
Other courses available

INTRODUCTION TO EXCEL

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

FIRST AID SKILLS UPDATE

4 April 2005
9.00 to 16.30
St John Ambulance Training Centre,
Norwich
£55
St John Ambulance
01603 431639
Other courses available

RISK MANAGEMENT

By Industry Surveyor
5 April 2005
12.30
Marsh Limited, Norwich
Free entry
Buffet available from 12.00
Pat Seaman
Insurance Institute of Norwich
01603 688336

DISCIPLINARY AND GRIEVANCE ISSUES

Joe Mills for Matrix Training
5 April 2005
9.30 to 16.30
Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich
Members £150 plus VAT
Non-members £170 plus VAT

Margaret Read
Norfolk Chamber of Commerce
01603 729703

BASIC COMPUTER SKILLS PART 2

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

FIRST AID AT WORK

5 & 6 April 2005
9.00 to 16.30
St John Ambulance Training Centre,
Norwich
£115
St John Ambulance
01603 431639

FIRST AID AT WORK

5 - 8 April 2005
9.00 to 16.30
St John Ambulance Training Centre,
Norwich
£190
St John Ambulance
01603 431639

THE KEY TO SUCCESSFUL HOLIDAY LETTING IN THE UK

6 April 2005
16.30 for 17.00
Larking Gowen, Summerhill House,
1 Sculthorpe Road, Fakenham
£17.63 inc. VAT
For up to 2 people
Anna Nursey
Larking Gowen
01603 624181

CHARTERED MANAGEMENT INSTITUTE

6 April 2005
9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

FIRST AID AT WORK APPOINTED PERSON

7 April 2005
9.00 to 13.00
St John Ambulance Training Centre,
Norwich
£38
St John Ambulance
01603 431639

EFFECTIVE INTERPERSONAL SKILLS

Margaret Wade for Matrix Training
7 April 2005
9.30 to 16.30
Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich
Members £125 plus VAT
Non-members £145 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

DESK TOP PUBLISHING & DESIGN MS PUBLISHER - INTRODUCTION

7 & 8 April 2005
9.30 - 16.30
Jarrod Training, St James' Mill,
Whitefriars, Norwich
£300 + VAT
Jarrod Training
01603 677107
FIG READERS - 10% DISCOUNT
ON LISTED PRICES

DEPLOYING AN ACCESS DATABASE

7 & 8 April 2005
9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95 per day
Holly Bammant
Broadland District Council
0800 3891113

CHARTERED INSTITUTE OF TAXATION ANNUAL DINNER

8 April 2005
19.30
Sunningdale Suite, De Vere Dunston
Hall,
Ipswich Road, Norwich
Sue Catton
Chartered Institute of Taxation
01603 223177

INTRODUCTION TO EMAIL AND INTERNET

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

WEB SITE DESIGN DREAMWEAVER MX STANDARD USER

11 & 12 April 2005
Software International Training Limited,
8 Thorpe Road, Norwich
£300 + VAT
Software International Training Limited
01603 667308

FIRST AID AT WORK CERTIFICATE

11 - 14 April 2005
8.45 to 16.30
Professional Training Centre,
Easton College, Easton,
Norwich
£170
Professional Training Centre
Easton College
01603 731211

MARKETING ESSENTIALS

Valerie Bullard for Matrix Training
12 April 2005
9.30 to 16.30
Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich
Members £125 plus VAT
Non-members £145 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

RAISING FINANCE

Paul Storer, Price Bailey
12 April 2005
18.00 to 20.30
Norwich City Football Club,
Carrow Road, Norwich
Free entry
Karen Wilcox
Association of Chartered
Certified Accountants
0121 456 5903

BASIC COMPUTER SKILLS PART 3

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

LOVEWELL BLAKE FINANCIAL UPDATE

13 April 2005
18.00
Dunston Hall, Norwich
£20.50 Members
£23.00 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
01379 678925

EFFECTIVE APPRAISALS

Margaret Wade for Matrix Training
13 April 2005
9.30 to 16.30
Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich
Members £125 plus VAT
Non-members £145 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

BUSINESS INTRODUCTORY WORKSHOP

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

THE ASSOCIATION OF ACCOUNTING TECHNICIANS - AGM

FOLLOWED BY BUDGET UPDATE
Roger Jones, Larking Gowen
13 April 2005
19.30 to 21.30
University of East Anglia Sports Park,
Earlham Road, Norwich
Free Entry
David Woodcock
The Association of
Accounting Technicians
01603 756046

CHARTERED MANAGEMENT INSTITUTE

13 April 2005
9.30 to 16.00
Business Suite, Broadland District
Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich



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

www.ifslearning.com/cergi

01227 828262



Training & Events

£65
Holly Bammant
Broadland District Council
0800 3891113

INTRODUCTION TO EXCEL 2 PARTS
13 and 20 April 2005

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

CONFIDENCE THROUGH
PRESENTATION
14 April 2005

9.30 to 16.30
 Oaklands Hotel,
 Norwich
£150
Richard Parramint
Positive Speech
01508 482753

THE KEY TO SUCCESSFUL
HOLIDAY LETTING IN THE UK
14 April 2005

16.30 for 17.00
 Larking Gowen, 15 Upper King Street,
 Norwich
£17.63 Inc. VAT
For up to 2 people
Anna Nursey
Larking Gowen
01603 624181

INTRODUCTION TO ACCESS
14 & 15 April 2005

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

INTRODUCTION TO WEBSITE
BUILDING
18 April 2005

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

FIRST AID AT WORK REFRESHER
18 - 19 April 2005

8.45 to 16.30
 Professional Training Centre,
 Easton College, Easton, Norwich
£105
Professional Training Centre
Easton College
01603 731211

BASIC COMPUTER SKILLS PART 4
19 April 2005

9.30 to 12.30
 Business Suite, Broadland District
 Council,

Thorpe Lodge, 1 Yarmouth Road,
 Thorpe St Andrew, Norwich
Holly Bammant
Broadland District Council
0800 3891113

CHARTERED INSTITUTE OF TAXATION
DAY CONFERENCE

Tim Good BA (Oxon), FCA
19 April 2005
 9:00 to 17:00
 Sunningdale Suite, De Vere Dunston Hall,
 Ipswich Road,
 Norwich
£90
Sue Catton
Chartered Institute of Taxation
01603 223177

BASICS 4 BUSINESS
20, 21 & 22 April 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

WEB PAGE DESIGN
MS FRONTPAGE - INTRODUCTION
21 April 2005

9.30 - 16.30
 Jarrold Training, St James' Mill,
 Whitefriars, Norwich
£150 + VAT
Jarrold Training
01603 677107
FIG READERS - 10% DISCOUNT
ON LISTED PRICES

TELEPHONE TECHNIQUES

Melanie Ruse for Matrix Training
21 April 2005
 9.30 to 12.30
 Chamber Offices, 9 Norwich
 Business Park, Whiting Road, Norwich
Members £55 plus VAT
Non-members £75 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703

PROJECT 98, 2000, 2002 & 2003
STANDARD USER
21 & 22 April 2005

Software International Training Limited,
 8 Thorpe Road,
 Norwich
£300 + VAT
Software International Training Limited
01603 667308

NORFOLK & NORWICH SOCIETY
OF CHARTERED ACCOUNTANTS
ANNUAL DINNER

AND NORFOLK YOUNG CHARTERED
ACCOUNTANT OF THE YEAR AWARD
 Jack Piercy, Inspire Science Project
22 April 2005
 19.30
 Barnham Broom Golf Club
£40
Black Tie Event
Jason Keogh
Norfolk & Norwich Society of
Chartered Accountants
01603 666036

INTRODUCTION TO ACCESS 3 PARTS
22 and 29 April and 6 May 2005

9.30 to 12.30
 Centre for Staff and Educational
 Development,
 University of East Anglia, Norwich
£180
Jude Smith
University of East Anglia
01603 593849

ENGLAND'S OLDEST CHILDRENS
SHOE COMPANY

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

BASIC COMPUTER SKILLS PART 5
26 April 2005

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

INSURANCE INSTITUTE OF NORWICH
ANNUAL GENERAL MEETING
26 April 2005

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

NEXT STEPS IN EXCEL 2 PARTS
26 April and 3 May 2005

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

CHARTERED MANAGEMENT
INSTITUTE

27 April 2005
 9.30 to 16.00
 Business Suite, Broadland District Council,
 Thorpe Lodge, 1 Yarmouth Road,
 Thorpe St Andrew,
 Norwich
£65
Holly Bammant
Broadland District Council
0800 3891113

ANNUAL TAX SEMINAR

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

BUSINESS BUILDER FORUM
AND HOT TOPIC PRESENTATION

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

BUSINESS INTRODUCTORY
WORKSHOP
28 April 2005

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

COMPUTING FOR ABSOLUTE
BEGINNERS
28 April 2005

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

MS POWERPOINT - ADVANCED
28 April 2005

9.30 - 16.30
 Jarrold Training,
 St James' Mill,
 Whitefriars,
 Norwich
£135 + VAT
Jarrold Training
01603 677107
FIG READERS - 10% DISCOUNT
ON LISTED PRICES

MICROSOFT OFFICE
ACCESS 2002 & 2003
STANDARD USER
28 & 29 April 2005

Software International Training Limited,
 8 Thorpe Road,
 Norwich
£250 + VAT
Software International Training Limited
01603 667308

MARKETING & SALES FOR YOUR
SMALL BUSINESS
29 April 2005

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

LIGHT LUNCH
29 April 2005

12.45 to 14.00
 Norwich
£15 Members
£15 Non-members
Irene Tibbenham
Institute of Directors Norfolk Branch
01379 67892

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Financial Degree a Model for Europe



The launch in Norwich of the first Foundation Degree in Financial Services in the UK was held up recently to Dutch and UK leaders as a leading model for Europe. Speaking of the importance of engagement between business and education, Home Secretary Charles Clarke was addressing leaders from the fields of business, education and politics at the Apeldoorn Conference reception at the Forum in Norwich.

The annual Anglo-Dutch conference, set up in 2000 by Prime Minister Tony Blair and his Dutch counterpart, is designed to provide an opportunity to discuss issues of common interest and political relevance. It took place in Norwich following a successful bid by the Shaping the Future Europe and International Group with the support of Charles Clarke.

Speakers at the conference included Evan Davies, BBC Economics Editor more recently known as host of BBC 2's Dragon's Den programme.

L-R Count J M V A de Marchant et d'Ansembourg - Ambassador of the Netherlands to the UK; Mrs Maria van der Hoeven - Netherlands Minister of Education, Culture and Science; Charles Clarke MP - UK Home Secretary and MP for Norwich South.

Horoscope Exclusively forecast for *fig* by Jane Sunderland

ARIES [21 March - 20 April]

Focus on change. Be prepared to turn over a new leaf, particularly in any kind of relationship, property or domestic scenario and you can rest assured that you are going with the cosmic flow! A solar eclipse in your sign on the 8th will bring crises to a head, putting a full stop to a cycle of twenty years and initiating a new one. But as you're so good at breaking new ground, you'll almost certainly enjoy the challenge.

TAURUS [21 April - 20 May]

Your energy levels will be low and disappointments are likely in the first couple of weeks. You may feel invisible or unheard. Be patient and use the time to reflect and to recharge your batteries. If your imagination focuses on self-development, on further education or expanding spheres of influence, then determine to follow it up. Great opportunity is on offer and dreams can come true - just as long as you are prepared to put in the extra effort.

GEMINI [21 May - 20 June]

A whole new social circle could open up around you this month. Be ready to travel, be ready to meet on an equal footing those folks who used to intimidate you. Seeing feelings and motivations hidden beneath the surface is easy for you now and you can get closer to people because of this understanding, as well as forge connections that are deep and long lasting. Personal self-esteem will grow and your position in the eyes of the world can improve.

CANCER [21 June - 22 July]

Career matters are in sharp focus as a solar eclipse on the 8th ends one cycle and opens up a new field of opportunity for you. It's a lucky month; one of growth and expansion but it could also prove expensive, especially if you give in to every whim for luxury goods or special treats. Remember that Saturn has not yet left your sign and that you therefore have to be disciplined and responsible as well as fun loving. Follow the rules and great success can be yours.

LEO [23 July - 22 August]

Veils could fall from your eyes as this month's solar eclipse strips away illusion about someone you used to hero worship. No longer will you dream of particular far horizons and are urged to seek the happiness you crave much closer to home. Honesty is vital to your well being and issues of trust must be resolved before you feel free to move on again. But remember that a loss of faith is a prelude to regaining it on a sounder footing.

VIRGO [23 August - 21 September]

Through loss comes gain. That which was hidden comes to light. Pain and unhappiness may be felt as you are forced by unexpected events to face certain hidden fears, but having faced them, you become stronger. Those folks who were blocking or denying that which would bring you fulfillment lose their power and you will be free to move on into a profitable new venture. The least you can expect is an unexpected windfall - don't spend it all at once.

LIBRA [22 September - 22 October]

This is an extremely important month as far as partnerships go, both at work and at home. Existing ones could come to an end; new ones could start. Either way, the situation is in flux and your position in relation to significant others will be notably different by month's end. The positive opportunities drifting in the air like so many castles, finally come into manifestation - for good or ill, you now know exactly what works for you and where you have been fooling yourself.

SCORPIO [23 October - 22 November]

Get yourself involved in work that engages you on the emotional or spiritual plane as much as the material one. Even if it's volunteering, let the world see that you are a deep feeling, charitable soul who is as much concerned with the quality of life as with quantities of dosh! Think of greater things and you'll discover that your confusion eases as an inspiring new direction engages your enthusiasm.

SAGITTARIUS [23 November - 20 December]

Love is in the stars! Passion is a dangerous emotion though for it will lead you into deep waters that can sweep away aspects of your life that are fruitful as well as those which are moribund. Having been warned, you should nevertheless enjoy people and activities that stir your desires - they're sure to re-ignite the enthusiasm for life that you may have thought burnt out.

CAPRICORN [21 December - 19 January]

It's a turning point. The wheel of life is moving into a new cycle and it's up to you to catch onto that incoming tide as quickly as you can. Embrace the new and be ruthless in cutting out dead wood. This is most definitely not the time to put up with, to endure or to make do. Property deals and working opportunities are particularly significantly starred, so if you're stuck on the buying or the selling, or the promotion ladder, get ready for action pretty soon.

AQUARIUS [20 January - 18 February]

Beware of getting swept away by feelings of generosity, of drinking too much, or of setting too high ideals. Whilst your idealism can be positively inspiring, you really need to keep your feet firmly on the ground this month in order to keep it within realistic confines, otherwise you could run into stormy, and potentially dangerous seas within which you could lose things that are of enormous value to you. Wear your life jacket at all times!

PISCES [19 February - 20 March]

Just what is it that is of value and importance to you? Where do your priorities lie? Be alert to the fact that your values may be dramatically changed by unexpected events this month. The quicker you pick up on this energy of change, the easier you will find it to go with the flow into fertile ground where your unique talents can flourish. Throw out old clothes, ornaments and bric-a-brac that are creating clutter. You need space to move and breathe more freely.



Moneyfacts

Moneyfacts™

Moneyfacts Group was founded in 1988 with the launch of Moneyfacts, a groundbreaking six page financial fact sheet. For the first time, financial professionals could find all the savings and lending rates from all the major banks and building societies in one place.

Moneyfacts has expanded hugely from these beginnings to become the UK's largest selling professional financial monthly - an authoritative source trusted by intermediaries, providers and journalists alike. Today the Group employs 100 staff at its state-of-the-art offices in Norwich, and publishes three monthly trade titles with a combined readership of over 116,000.

Moneyfacts now provides real time news and data services to virtually every bank and building society in the UK and an increasing number of life offices. It supplies online point of sale systems for bank branches and call centres, and product sourcing systems for intermediaries.

The Group also designs and hosts websites for external organisations such as the British Bankers' Association and Which?. In fact, over half the leading financial sites in the UK rely on Moneyfacts data.

Moneyfacts reaches the public via its own consumer website - www.moneyfacts.co.uk - as well as through the charts it provides to most of the national and provincial press and media.

Moneyfacts Group has pioneered financial data gathering and distribution in the UK. It has also been at the forefront of the concept and design of financial data IT systems. All Moneyfacts IT systems are designed and developed in-house. More than one quarter of its staff are employed on IT development.

To this day Moneyfacts Group still remains faithful to its original concept - to provide accurate, independent financial information in an accessible format.



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 e-mail: info@moneyfacts.co.uk

Winning and dining

The Moneyfacts Group Awards took place this year on Wednesday 2 March. Over 350 leading figures from the business finance industry gathered together in The Brewery, Chiswell Street, London for the presentation. For the first time the awards brought together Business Moneyfacts with Investment, Life & Pensions Moneyfacts. Keith Heron, Chief Executive of National Association of Commercial Finance Brokers presented the business awards. Delegates then enjoyed lunch, followed by Moneyfacts Chief Executive, John Woods speaking ahead of the Investment, Life & Pensions awards. The awards were presented to reward the providers offering the most competitive products, best service and demonstrating the greatest innovation in the last 12 months.

The Moneyfacts Group Awards are

completely independent and the winners are selected by the Moneyfacts' research teams from the providers listed in the magazines. No entry fee is charged for the awards; every company contained within Moneyfacts' comprehensive databases is equally eligible to win. The full range of products from each individual provider is assessed for each category. The fair and independent nature of the judging process means that a Moneyfacts Group Award is a much-coveted and highly prestigious commendation. Companies winning these awards are considered leaders in their field. Congratulations go to all the winners with a particular mention for Norwich & Peterborough Building Society. They picked up the award for Best Commercial Mortgage Provider for the second year running, underlining the strength of the local financial

industry. A comprehensive list of this year's winners can be found at www.moneyfacts.co.uk.

For information on subscriptions to Business Moneyfacts or Investment, Life & Pension Moneyfacts, please contact us at subscriptions@moneyfacts.co.uk, or call 0870 2250 100.



Key staff appointments

Moneyfacts is pleased to announce the promotion of three members of staff to key roles within Moneyfacts Research and Press Offices.



Darren Cook has been promoted to the new role of Head of Mortgages. Darren studied economics at the University of South Africa and holds a higher diploma in Bank Credit Management. He spent twelve years working in Pretoria with First National Bank of Southern Africa as Manager of Customer Accounts and Business Manager. Returning to the UK in 2000, Darren was Business Manager at NatWest before joining Moneyfacts twelve months ago.



Natwest lost another Business Manager when Daniel Newbolt moved to Moneyfacts. Daniel studied business in Norwich before joining Natwest as Branch Manager and then moved to Moneyfacts last year. He is now working towards FPC qualifications and has been promoted to the role of Head of Cards and Loans. Daniel said: "I am very much looking forward to the new challenges ahead at Moneyfacts."



The Moneyfacts press office gains Andrew Hagger who is promoted to the role of Press Officer. Andrew

spent twenty two years with Barclays, with his last role being Regional Office Service Analyst. In 2001 he moved to Virgin Money in Norwich as Service Account Manager. Since joining Moneyfacts a year ago, Andrew has been interviewed on television and radio several times. He is also quoted regularly in the national and regional press.

Commenting on the appointments, Moneyfacts Chief Executive, John Woods said: "My congratulations to Darren, Daniel and Andrew on their well deserved promotions. They all bring very strong financial backgrounds and skills to the jobs and the new roles will further strengthen our expanding research and press departments."

Macmillan
cancer relief

Marathon Man

Andrew Hagger (see above) also deserves a further mention as he is currently training hard ahead of taking part in this year's London

Marathon on 17 April. He is running in aid of Macmillan Cancer Relief and aims to raise in excess of £500 for this very worthwhile cause. If

you can help Andrew to hit this target, please dig deep and email a pledge with your details to ahagger@moneyfacts.co.uk

John McCarthy at Ipswich AGM

John McCarthy, well known as the British hostage imprisoned by kidnappers in the Lebanon for nearly 2,000 days will be the guest speaker at Ipswich Building Society's AGM. All the Society members are invited to attend and be inspired by the author and broadcaster's story.

The Society has recently announced its annual reporting assets at £341million, mortgage lending up by 14%, net investment from members up by 260% and a total membership of 61,500. It has also added its voice to the call for the Government to review the issue of Stamp Duty for first-time buyers by taking part in the presentation of the 'Raise the Roof' petition to Downing Street. The campaign aims to increase the tax threshold on Stamp Duty, specifically on residential homes from £60,000 to £150,000 to help first-time buyers and people on low incomes.



Risk Management

Alarming images of a massive explosion in a grain plant, caused by the accumulation of grain dust, proved that the cleaner is sometimes more important than the Chief Executive. Andrew Muston, a Director of Hawking & Associates, consulting scientists and engineers, was speaking recently to an audience of 70 people at a joint lecture of the local Chartered Insurance Institute and Institute of Financial Services.



An engineer, whose cases have included explosions in distillation columns, an explosion and fire in a chemical plant during commissioning, leaks from sprinkler systems and boiler explosions, Andrew was speaking about managing risk before an incident occurred.

Andrew explained the steps of the Risk Management Process were: identify the hazards; identify what might be harmed; assess the risks; decide on precaution to take; record the findings for ongoing use; review the assessment regularly.

CIOT Double Delight

Two members of the Lovewell Blake tax consultancy team have qualified as Chartered Tax Advisers. Kevin Bunting and David Curtis have completed the Chartered Institute of Taxation exams and Graham Skillet, the firm's Tax Partner and former Regional Chairman of the Chartered Institute of Taxation, is delighted. "This double success in final exams where the national pass rate is well below 40% is an outstanding achievement. This strengthens our tax planning and advisory team which, with eight specialists, is one of the largest in East Anglia."

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Norwich Union



Aviva to acquire RAC

“A substantial vote of confidence in Norwich”

Patrick Snowball, Chief Executive of Norwich Union Insurance, which has its Head Office in Norwich, announces Aviva's intention to acquire motor services business RAC.

“We believe the combination of NUI and RAC, two powerful and trusted brands with high public recognition, will consolidate NUI's position as the UK leading general insurer and substantially advance our provision of motoring services to customers. The acquisition will also provide an opportunity to realise the full potential of the RAC brand in insurance and financial services.

We are delighted to make the announcement as it fits in with the strategy for NUI to become a service provider with insurance at the core of our business. Customers will benefit from a greatly enhanced range of propositions, in insurance and motoring services, and the increased scale and buying power of NUI plus RAC will enhance customer service and value for money. We already have a good relationship with RAC across a number of business areas, such as claims management, breakdown services and legal expenses. The acquisition is a substantial vote of confidence in the future growth of NUI, and hence for our operations in Norwich, Perth, Worthing and the rest of the UK.

The announcement comes on the same day as the release of Aviva's preliminary results for 2004. Aviva is thriving following a strong set of results from managing our business for value for customers and shareholders. We've delivered healthy dividend growth for shareholders, strongly underpinned by significant statutory profits. I am delighted to say that our UK general insurance business has made a substantial contribution to the Group.”

Aviva Results

Preliminary results for year to 31 December 2004

- Worldwide operating profit up 25% to £2,344 million
- Life operating profit up 9% to £1,611 million
- Accelerating long term savings sales growth up 12% to £20,687 million
- Continued excellent general insurance performance with profits up 47% to £1,326 million with worldwide combined operating ratio ahead of target at 96.7%
- Total dividend increased by 5%.

First Fantasy Share Winner

A team of students from Reepham High School are celebrating becoming the first 'Winner of the Month' in the EDP Schools Fantasy Share League. One of four teams entered by the School, the modestly titled 'Team England World Investors' found their portfolio had achieved the highest value in the first month of the competition. They were assisted by their business partner, Sophia Richards, who is the Local Development Manager at Lloyds TSB.

Over 300 students are competing in the challenge which will culminate in May in the Stock Market Challenge event which replicates the atmosphere of the trading floor of the Stock Exchange, condensing three days trading into half a day.

The programme has been organised by the Norfolk Education Business Exchange following discussions with the FIG Training and Recruitment Managers Group who were convinced this would help students learn about the stock market and show how exciting finance can be. Also working with the Exchange is the Eastern Daily Press, Larking Gowen Chartered Accountants and Hill Osborne.

Share the Challenge

The Stock Market Challenge has proved so successful that a second challenge is to be offered to all businesses and educational establishments. This takes place on Wednesday 4 May from 18.00 at the Open Norwich Youth Venue on Bank Plain (previously Barclays Bank). Entry costs £95 for a team of five. For further details contact Janet Cockburn at janet.cockburn@norfolk-exchange.org.uk

NORWICH LAW SCHOOL DAY SEMINARS

**Employment Tribunals:
How they work and how to prepare for them**
4 May 2005 - 09.30-16.00
Cathy Tribe
Regional Chairman of Employment Tribunals
and
Professor Ian Smith
Clifford Chance Professor of Employment Law

**Resolving Employment Problems
The Role of ACAS**
10 May 2005 - 09.30-16.00
Peter Harwood
Area Director, ACAS East of England
and
Professor Ian Smith
Clifford Chance Professor of Employment Law

**Postgraduate Certificate
in Employment Law**
Commences in October 2005
10 x 2 hour evening tutorials taught by
Professor Ian Smith, *Clifford Chance Professor of
Employment Law* and
Gareth Thomas, *Senior Lecturer in Law*
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NORWICH LAW SCHOOL



pfeg is an independent charity working with teachers to promote financial education in schools through its website, a quality assurance process on teaching resources - pfeg Quality Mark, and a number of innovative pilot projects to demonstrate how financial capability can be delivered in schools in an inclusive manner. Amongst many of its educational activities, pfeg worked with 300 secondary schools across England from 2001-2004. It is currently completing a pilot project on working with primary schools, and has started projects working with vulnerable young people in England and Wales. pfeg has also developed a CD-Rom with DfES on linking mathematics and financial capability, and is working with the Qualification and Curriculum Authority to develop financial capability within functional mathematics as part of the new curriculum pathways, 14-19.

For more information, please contact Vola Parker on 020 7833 2184 or visit our website www.pfeg.org.

Stars in their Eyes at TMC

The King's Lynn Stars Speedway team will be enjoying a second year of sponsorship from The Money Centre, one of the UK's largest providers of buy-to-let mortgages. Managing Director of the Norwich based company, Mark Alexander, is an avid fan of the sport and is keen to see speedway's profile raised

across the region. "We hope our sponsorship can help the team on their way to success and wish The Money Centre King's Lynn Stars the very best of luck for the 2005-2006 season," he said.

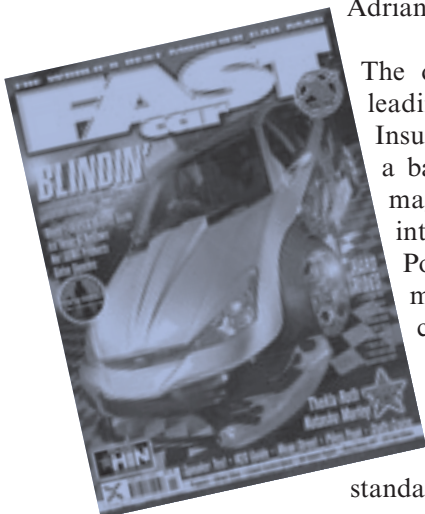


One of the largest companies of its kind, The Money Centre now has four satellite offices around the UK and a staff of 200 people including nearly 100 consultants. All consultants have their own property portfolios and can guide clients to maximise their returns in the buy-to-let market.

The Money Centre is currently offering free one to one consultations with their experts to people in Norfolk who are interested in buy-to-let investment. For more information telephone 01603 428500.

Flux Defends Fast Car Mags

Direct insurers who have condemned fast car magazines have been criticised by King's Lynn based specialist car insurer Adrian Flux.



The direct insurers, quoted in leading insurance paper Insurance Times, had called for a ban on the sale of 'lad car mags' to under-21s 'in the interests of road safety'. Max Power and Fast Car magazines were particularly criticised because they 'might encourage unsafe driving' and especially as 'both magazines focus heavily on modifying standard cars.'

"Both of the magazines actively promote safe driving," said Flux's Operations Director, Gerry Bucke. "It shows how little these direct insurers understand the market," he added. "Drivers who modify cars are, according to our statistics, less likely to have a crash. And it's not surprising - they've spent time and money on their pride and joy and care for it. That's why we even give discounts for some modifications."

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GLOBALISATION OF WORK

**With Shaun Meadows,
Director of Client Services, Norwich Union
and
Kevin Duffy of Winchester White,
Management Consultants.**

Date: Tuesday 10 May 2005

Time: 5.30pm

Venue: Assembly House, Theatre Street, Norwich

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info@fignorfolk.co.uk**