



Fig

Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

NORWICH – a financial city

Norwich Bids for National Academy of Finance

Norwich City College has been invited to by the Financial Services Skills Council to apply to become one of the first National Skills Academies in the UK. The combined bid for the first National Financial Academy, will be submitted with partners from London and Manchester.

It is a fundamental requirement of the bid that it is supported by the industry and, if successful, it will establish a national centre for the development and accreditation of learning and skills designed and developed by the financial services industry. This will give Norwich a significant opportunity to have its views represented.

Dick Palmer, Principal of City College Norwich, said: "The bid is part of a competition and there will be many such applications being submitted to become one of the first four National Skills Academies. We are confident that we have a great partnership in place – not just here in Norwich with FIG and City College Norwich but also in London and Manchester too – so fingers are well and truly crossed!"

John Woods, Chairman of the Financial Industry Group and Chief Executive of Moneyfacts Group, said: "This is an important milestone for the City. It recognises Norwich's increasing importance as one of the financial centres in the UK. If our bid succeeds it will not only help employers, it will also increase Norwich's standing in the financial world. It is important that everyone does all they can to make sure it happens."

Financial organisations can find out more about sponsorship opportunities by contacting Jane Bacon, PA to Dick Palmer on 01603 773308.

See Welcome on page 3.

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Financial Industry Group

Alan Boswell
Anglia Business Associates
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Cavell • Central Trust
Countrywide Legal Indemnities
Digital Insurance • First Active
Freedom Finance
Highway Glass • HSBC • its4me
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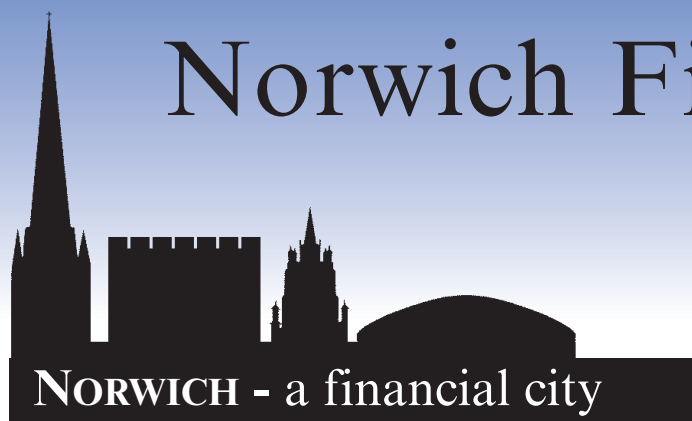
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CITY COLLEGE NORWICH



Norwich Financial Campus



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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

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.

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: TBA, 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: TBA, 14 weeks Thursdays 18:00 - 20:10

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

P05: Insurance Law

Dates: Thursdays 9 March - 13 July 2006, Tuesdays 5 September to 3 October 2006

Time: 18:00 - 20:15

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

Course fee: £320

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

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

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

If a course that you are interested in taking is not shown, please call 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.

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Chairman John Woods**

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Financial industry gazette**
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A National Financial Services Skills Academy in Norwich?

The financial industry in Norfolk is holding its breath as it awaits the outcome of City College's bid to make Norwich a home to the trailblazing National Financial Services Skills Academy. The Financial Services Skills Council (FSSC) invited City College to submit its application and is putting forward a bid, which also includes Tower Hamlets College London and a third educational body in Manchester. The bid will be submitted in competition with other sectors to the Department of Education and Skills which will make its decision later this month. The first Academy will open for

business in September 2006. If successful, this will give the local financial industry the opportunity to play a leading role in the governance of the Academy.

The support of the financial industry was crucial to the bid and receiving the invitation itself reflects the strength of the sector here and its record of working on a co-operative basis to address skills and recruitment issues. It follows a number of outstanding accomplishments of the partnership between City College, FIG, its members and partners. These include:

- Establishing the first School of Financial Services outside London offering a portfolio of professional qualifications to meet local needs
- Development and launch of the UK's first Foundation Degree in Financial Services
- Launch of the Academy of Finance for age 16 plus education
- The development and launch of FIT (Financial Industry Training), a concept of The One account and a unique recruitment and financial literacy programme
- A regular forum for industry training and recruitment managers, FIG Forum.

The Academy will address issues identified by the FSSC through national research, including difficulties in recruiting young people and adults with suitable skills, an annual recruitment bill of £2 billion and the need to replace nearly 0.5 million people by 2012, due to turnover and retirement.

The FSSC concluded that it was vital that education and training systems should address these needs and that the system should be led by the industry.

FIG too has long identified an industry-led and responsive training and education system as a key to maintaining a thriving, dynamic and cutting edge sector. Having such a strong resonance with the views of FIG, we are delighted that the FSSC invited the City College's application and we give the College bid our unequivocal support.

Marjorie

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.



Ellie Smith has been appointed Account Manager at SVENSKA HANDELSBANKEN in Norwich. Following a diverse and successful career of nearly 20 years at Barclays, her new role includes supporting both the Corporate and Private Sector Managers as well as the Branch Manager in a number of areas, including technical support. Ellie said: "I am enjoying the new challenge of working in a small team environment and the opportunity it provides of making a direct impact on the business."



Martin Drury, Risk Services Director of corporate insurance and risk-management broker Alliance, has been appointed to the CBI's Health and Safety steering group. The steering group was founded by the CBI in October 2004 to garner business opinion and advice regarding policy, legislation and best practice issues in Health & Safety. The group also informs CBI members as well as influencing UK and EU policy. Martin said: "It's a great privilege to be asked to represent UK plc with regard to such an important issue."



Ray McMillan has been promoted to Customer Service Manager at the corporate insurance and risk-management broker ALLIANCE. He will look after Alliance's London clients and be responsible for handling compliance issues as well as heading up the administrative team. Adrian Rayner, Group Operations Director at Alliance said: "Ray has been instrumental in the success of the company over the last few years and his promotion is a result of his hard work and commitment."



Stephen Moore, Branch Manager of BARCLAYS Wymondham Branch, is pleased to announce, as part of the Woolwich integration with Barclays, that **Tom Garland**, who has worked within the financial services industry for six years and is currently Woolwich Mortgage Specialist, has joined his team. Tom Garland comments: "The Woolwich have a comprehensive range of market leading products and I will be offering a personal and friendly service. I am also happy to visit customers in their homes."



BARCLAYS is pleased to announce the appointment of **Kelly Newrick** as the new Branch Manager for Long Stratton, Norfolk. Kelly will be responsible for the day-to-day running of the branch and management of staff. She has been with Barclays for six years and was previously one of the bank's high performing personal bankers. Kelly said: "Long Stratton already has a good record for customer service and I will be working with my staff to build on this."



Daren Moore, who originally qualified in 1997, has been promoted to Partner at BAKER TILLY in Norwich. Daren's role will be to build on the success of the firm in recent years, and to help the local partners to continue to grow the office. He will also be involved in the development of some of the key specialisms existing within the national firm on a local level, including charities, education, motor dealers, AIM and strategic planning.



BARCLAYS PREMIER BANKING is continuing to expand its team of Relationship Managers and is pleased to announce the appointment of **Steve Collins**. He will be responsible for the Great Yarmouth and Lowestoft areas and will be working closely with his existing portfolio of high net value personal clients. Steve previously worked for the Retail Management team at Barclays, Lowestoft. He is looking forward to expanding the portfolio of local clients and will be working closely with both branch staff and local professionals.



Caron Betts, senior manager at PKF East Anglia, has been elected as President of the ASSOCIATION OF CERTIFIED CHARTERED ACCOUNTANTS (ACCA) Norwich Members' Network, which supports local ACCA accountants with training events, social functions and network opportunities. Caron said: "Ensuring all our members are up to date with the latest training and accountancy issues is vital to maintain professional standards. I hope to combine my local knowledge and technical expertise fully to support our members."

Details and photographs should be sent to the editor info@fignorfolk.co.uk. Contributions to the next issue by 30 September please.

OSTRICHES MISS OUT ON MORTGAGE SAVINGS

Homeowners continue to stick their heads in the sand when it comes to their mortgages. Two thirds of homeowners don't know what rate they're going to have to pay when their initial deal period ends. Not that it seems to matter, as only 33% will even bother to look when that time comes, according to a new survey by First Active.

The older generation is the worst, with 71% of over 55s not knowing what their new rate will be, meaning they are completely unaware of how much they could save if they switched to a better deal. Not surprisingly, this makes the over 55s the most loyal, with 88% saying they planned on sticking with their existing mortgage provider.

By contrast, the so-called 'rate tart' generation of young buyers are the most likely to move to a better deal. 47% of 25 to 34 year olds said they planned on switching once their initial deal period ended.

When it comes to switching their mortgage, the Welsh are the least loyal to their lenders and perhaps the most financially savvy, with 39% saying they plan on switching to a better deal once their discount period has ended. In contrast, homeowners in the South East are the most ostrich-like, with only 18% planning to change mortgage provider.

Andrew Nicholson, Marketing Manager, commented, "These days, mortgage providers are making it easier than ever for borrowers to save money by switching to a better rate. Yet despite the availability of attractive, money-saving options, many homeowners mistakenly believe the process will be overwhelming and not worth the hassle.

"However, homeowners don't necessarily have to shop around. At First Active, we offer all customers the same great deals. Once their initial deal ends, customers can take their pick from our best offers with no penalties and no basic legal and valuation fees. Or they can simply move onto our competitive long term rate of 5.74% (0.99% above BoE rate) for the remainder of their mortgage."



First Active launch Buy-to-Let mortgages

First Active has launched their first buy-to-let mortgages with a fixed rate and discounted rate product.

First Active National Partnership Manager Louis Kaszszak said: "Our new products offer competitive long-term value for landlords looking to refinance their existing loans and free up cash to expand their portfolios."

Louis Kaszszak, First Active National Partnership Manager

Flux Call Centre Closer to Home



Like many insurance companies Adrian Flux, which is based at East Winch near King's Lynn, has decided to relocate its call centre. The specialist vehicle insurer is not, however, planning a move abroad – just 'up the garden path'.

The company, which employs 300 people in its headquarters at the historic East Winch Hall, is currently constructing the new Underwriting Centre in its grounds, where up to 160 staff will be based.

Operation's Director Gerry Bucke said: "To many customers it seems to be a big reassurance to be able to talk to staff who are located in the UK. Over recent years it has actually become a big selling point for us."

He added: "We have experienced huge growth in the past few years. When we moved to East Winch in 2001 we had just over 180 staff – by the end of 2006 there could be 450 here."

Recruitment will begin after completion of the centre, scheduled for spring 2006.

BIBA Regulation Deal for steeles

Norwich based law firm steeles has gained a prestigious national contract with the British Insurance Brokers Association (BIBA) to support members in keeping on the right side of the FSA. Based in Whiting Road, Norwich and with an office in London, steeles will advise insurance brokers on assessing and managing possible conflicts of interest, such as when they seeking deals for their customers.

Eric Galbraith, Chief Executive of BIBA, the national insurance broker representative, said: "Brokers can run the risk of enforcement action by the FSA, leaving themselves open to civil action and reputational damage. Circumstances now dictate the need for clearer documentation."

Taking advantage of steeles's national reputation for specialist investigation work, the deal is a collaboration with Liverpool-based lawyers O'Connors LLP. Leading the project for steeles is Head of Inquiries and Investigation Charles Holloway. "By obtaining this contract," he said, "we have shown we can operate on the national stage and in an innovative way in the complex field of insurance, insurance law and investigative work. The project is about delivering results in a highly prescriptive regulatory climate."

Already steeles has helped draw up a 'Managing Conflicts' briefing for BIBA members and produced a Conflicts Investigation Service for insurance broking businesses.



Charles Holloway of steeles

ANGLIA KARTING CENTRE

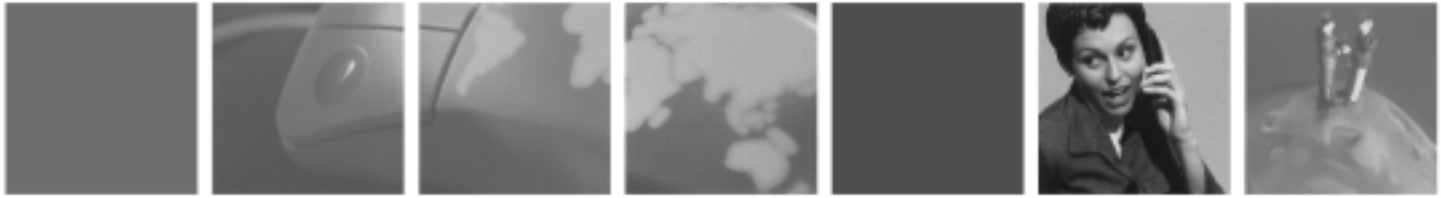
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NEWS IN BRIEF

NU in deal with CIS

Norwich Union has reached agreement to distribute a range of its products through Co-operative Insurance Society's financial advisers. NU Life employs 4,000 staff in Norwich.

R3 advise "act soon"

Eastern Region Chairman of R3, the Association of Business Recovery Professionals, Chris Williams, has commented on the DTI's recently announced rise in corporate liquidations (up 6%) and personal insolvencies (up 37%). The partner of McTear Williams & Wood stressed that anyone facing a significant drop in trade should get professional advice early before the impact on cash flow becomes critical.

Managing Risk Theatre Style

The Chief Executive of the Theatre Royal, Norwich admitted that hosting the epic love story Miss Saigon earlier this year was a calculated risk that paid off. Peter Wilson, who is also a West End producer, was speaking recently at a seminar organised by Howes Percival solicitors about managing business risks.

Foundation Degree classes grow

Following the great success of the Financial Services Foundation Degree which was launched last year at the School of Financial Services within City College, the second year intake has now grown from eight people to eleven. Supported by general insurers Norwich Union Insurance and Marsh and tailored to their specific local needs, the qualification is a unique combination of academic study and practical work experience as an employee. The degree, the first of its kind in the UK, incorporates a course of study which leads to the Diploma of the Chartered Insurance Institute.

As the programme goes from strength to strength, options are now being considered to tailor a degree to other financial industry sectors. With flexible arrangements available to fit in with business needs, employers are invited to find out more by contacting Jenny Probert on 01603 773395 or by email at jprobert@ccn.ac.uk

Ryan celebrates 30th birthday

Celebrating in style, staff at brokers Ryan Insurance marked its 30th anniversary by chartering the Orwell Lady and cruising down the river to Harwich. Enjoying a drinks reception and buffet, the staff and fellow directors Robin Belsom and Trevor Ward made a captive but willing audience for Managing Director Tim Ryan's rousing speech.

Ryan, which has offices across East Anglia, is an independent, privately owned company and wants to stay that way. Demonstrating its commitment to independence, it has launched a 'refreshing independent' strap line and corporate branding, including a new look website.



Certificate in Financial Administration

City College Norwich has this month added another new course to its growing portfolio of professional qualifications, offering classroom support from industry experts. The School of Financial Services is responding to the needs of life and pensions businesses locally, which employs some 4,000 people at Norwich Union Life alone, including many in administrative roles. It is now offering the Certificate in Financial Administration which satisfies the FSA's examination requirements for life and pensions 'overseers'. Qualification CF1: Financial Services, Regulation and Ethics will be available from 18 October. FA1 Life Office Administration and FA2 Pensions Administration are scheduled to follow.

For more information ring the School of Financial Services Hotline on 01603 773510.

NEW BUILDING REVEALED

The latest new office building for Norwich Union currently being built at Broadland Business Park in Norwich has been revealed in a new architect's impression. The 60,000 sq. ft. building, the first of two to be built on the site, is expected to be completed in the first quarter of 2006. The second building, for which ground clearance has been completed, will be of 50,000 sq. ft. Both buildings will provide a new home for the majority of Norwich-based Norwich Union Central Services staff from 2006, between them housing over 1,000 staff. Currently, NUCS staff are based across a number of offices in central Norwich.

"Broadland Business Park provides an excellent opportunity for us to build a dedicated and purpose-built facility that, for the first time, will bring the majority of our Norwich-based staff together under one roof," said Jeremy McNulty, Head of Norwich Tactical Plan for Norwich Union. "It will enable us to

provide staff with brand new buildings, high quality surroundings and an improved working environment. We expect the first building to be ready



during the spring of 2006, housing staff from areas such as operations, professional services, HR, finance and business development. The second building is due to be completed during the autumn of 2006 and will be designed for NUCS's IT staff."

Broadland Business Park already houses Norwich Union's state-of-the-art Horizon Business Centre built in 2003.

Elsewhere on Broadland Business Park, building work has been completed on Lakeside 300, the first phase of a series of six prestigious office buildings for single or multiple occupancy on the western side of the park, all with ample car parking and easy access to public transport.

Simon Radford, chief executive of KBC Asset Management, advisors to the park's owners, Lothbury Property Trust, said: "We are pleased with the progress at Broadland Business Park. This is all further evidence of the park becoming a

preferred destination for occupiers seeking new high quality buildings in a well maintained, parkland environment."

Details of Broadland Business Park can be found at www.broadlandbusinesspark.co.uk. Agents are Roche Chartered Surveyors on 01603 619876, contact James Allen and Knight Frank in London on 020 7629 8171, contact Mark Webster.

NU BACKS YEAR OF VOLUNTEER

Norwich Union is backing the Home Office's *Year of the Volunteer* (YoV) and *Billion Minutes* campaigns for 2005, joining Norwich City Football Club as major local partners. Last year Norwich Union completed over 8,500 hours of volunteering during work time and that trend is set to continue throughout schemes in Norfolk as part of its central corporate responsibility programme.

The YoV campaign celebrates the valued work volunteers do and encourages more people – including young people and those at risk of social exclusion – to get volunteering. More than 26 million people in the UK volunteer and their voluntary work is worth more than £40 billion a year to the economy.

Tom Oxley, corporate responsibility manager said, "The *Year* is owned by volunteers, led by a partnership between Community Service Volunteers (CSV) and the Volunteering England Consortium, and is funded by the Home Office. Norwich Union has been involved for some years because people enjoy contributing to local community projects, from pond-clearing to mentoring programmes with businesses and schools. Members of staff also find it a beneficial addition to their personal development programmes – a very positive side effect. I would encourage other organisations in the FIG group to start a volunteering programme if they haven't already, through the website or by speaking with Business in the Community which is highly experienced in organising such programmes."

A dedicated website - www.yearofthevolunteer.org - provides loads of information about volunteering, contact details for voluntary groups and all the support needed for people to learn about events throughout the year. It also contains a postcode search facility, where people can find local volunteering opportunities.





News & Horoscope

TaxAssist Recognised for Training

TaxAssist Accountants, the leading accountancy, tax and business services supplier to the small business sector, is celebrating a double as it receives formal recognition for its training from two leading professional bodies.

In a step that underlines the high calibre of professional development provided to franchisees, the Association of Chartered Certified Accountants (ACCA) and the Institute of Chartered Accountants in England and Wales (ICAEW) have both recently conferred approvals in two areas.

TaxAssist Accountants Norwich Support Centre has

received the highest training accolade from the ACCA, having last year received authorisation to offer training in the Association of Certified Accountants' qualification to staff from franchisees' offices across the UK. It has now been awarded 'Platinum Approved Accredited Employer' status for its training for the 'ACCA Professional scheme' qualification. Under this arrangement trainees with three years' experience can apply for ACCA membership using a simplified application.

The ICAEW has now authorised TaxAssist Accountants to offer training to Chartered Accountants, a

step which will add further to the attraction of working in a TaxAssist Accountants office.

The national operation, whose headquarters are based in Thorpe Road, was set up ten years ago to provide financial support to small businesses and now boasts nearly 200 offices and approaching 20,000 small business clients.

Chief Executive, Karl Sandall said: "We are absolutely delighted to have received this recognition. We have always prided ourselves on providing first class back up and these professional approvals are a testament to the calibre of our training, our staff and our network."



Karl Sandall Chief Executive



Horoscope Exclusively forecast for fig by Jane Sunderland

ARIES [21 March - 20 April]

It's who rather than what you know that is the key to an important lucky break. A most fortuitous encounter is promised between the 5th and 22nd, so keep your eyes and ears open and determine to consider seriously what is offered to you. Your present activities are likely to run into obstacles and maybe this newfound friend has the key you have been looking for.

TAURUS [21 April - 20 May]

Giving in to tantrums and sulks when frustration and resentment build to boiling point may be a natural reaction but it isn't going to do you any favours with colleagues. With Mars retrograde in your sign you have a month ahead of setbacks and delays. Catch up with tasks you should have done and rectify mistakes. Coincidentally, these delays will mean that you are there to meet a special person you'd otherwise have missed.

GEMINI [21 May - 20 June]

Beware of the downside of your speediness! Like quicksilver you may complete your tasks and be tapping your toes in impatience for more to do but it'll be all too easy to be careless, in which case older folks will come down on you like a thundercloud. Or are you running scared? In which case don't allow the inner panic to push you into a course of action that'll undo all the good work you have done.

CANCER [21 June - 22 July]

Good news makes you start thinking of new ventures. Wanting to move house? Thinking of more space? You should certainly have reason to feel satisfied as recent efforts are acknowledged and appreciated. Loved ones may not feel quite so positive; in fact misunderstandings could create a very tense atmosphere. But whilst the latter is only temporary, the former is more permanent.

LEO [23 July - 22 August]

Legalities and obligations must take priority. It's important to be clear in all communications or you'll find yourself carrying the can for someone else's mistake. This is a wonderful time for planning and scheming. Your self-discipline and application will win medals - and you might even enjoy the sense of control your eagle eye and efficiency bring.

VIRGO [23 August - 21 September]

Invest in your learning potential because any expansion of your skills and knowledge looks set to put you in line for an improvement in your financial position. Your curiosity provides the clues as to where you should focus your attention. You'll probably have to overcome that demon of self-doubt but it really is worthwhile exploring ways to fulfil a long term desire.

LIBRA [22 September - 22 October]

Though you may occasionally feel like you're swimming through treacle, be patient and don't expect rapid or easy progress. You've much to mull over and should put off decisions for a while. This month's new moon brings a subtle change in your affairs by bringing along the person whose ideas can shed new light on old problems. Seize this message as the definitive answer to your purpose and direction.

SCORPIO [23 October - 22 November]

Let go of the past and look to the promising future beginning to unfold. There's a lot of chemistry buzzing in the air, which should make you aware of your own attractions and abilities. Jovial Jupiter enters your sign on the 26th, initiating a year-long period within which you can grow in influence and understanding. Look forward and determine to start enjoying all the positive benefits you already have as well as those to come.

SAGITTARIUS [23 November - 20 December]

The wires are buzzing and the news is positive. Keep your address book up to date for there are influential friends just waiting to hear from you. Physical setbacks may create friction between you but clear the air and you'll find ways of improving mutual understanding. The passage of Venus through your sign enhances your love of travel and adventure by bringing you a taste of the thing that turns you on the most.

CAPRICORN [21 December - 19 January]

You've been waiting long enough and by the end of the month your express to fulfilment should arrive. Between the 5th and 22nd an offer will come to you - one which you should take if you know what's good for you! You may prefer the devil you know to the riskiness of the new, but even that way you'll learn about how you can be your own worst enemy.

AQUARIUS [20 January - 18 February]

You've only yourself to blame if you feel disillusioned or deceived. You've been seeing what you want to see rather than the actual facts of the situation. But if you're travelling in fantasyland, then expect your passage to be smooth and easy.... so easy that you may lose contact with the real world altogether. So keep your feet on the ground and double-check everything before embarrassing yourself.

PISCES [19 February - 20 March]

Get up to date and take the chance to modernise your equipment or ways of working. Life is full of surprises, all of which show you alternative possibilities to the life you take for granted. So if you stare out of the window, yearning to escape, wake up to the fact that rescue is right at hand - but at your own hand. No one else can do it for you. You're at the threshold of a big adventure.



Training & Events

MS EXCEL - INTRODUCTION

3 October 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**

MENTAL TOUGHNESS -

ARE YOU TOUGH ENOUGH?

Doug Strycharczyk, Managing Director,
AQR Limited

4 October 2005

18.00 for 18.30

Norwich Nelson Hotel, Prince of Wales
Road,
Norwich

Free

Cathy Mcgrath

Chartered Institute of Management

Accountants

01379 608666

EFFECTIVE APPRAISALS

4 October 2005

9.30 to 16.30

Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich

Members £176.25

Non-members £235.00

Margaret Read

Norfolk Chamber of Commerce

01603 729703

DRESS FOR SUCCESS

Judith Howard-Rees, Mill Lodge
Enterprises

5 October 2005

19.30 to 21.30

University of East Anglia Sportspark,
Earlham Road, Norwich

Free

David Woodcock

Association of Accounting

Technicians

01603 756046

WORD 2002 & 2003 INTRODUCTION

6 October 2005

Software International Training Limited,
8 Thorpe Road,
Norwich

£125 plus VAT

Software International Training

Limited

01603 667308

Other courses available

ST PETER'S BREWERY

6 October 2005

18.00

Bungay

£20.50 Members

£23 Non-members

Irene Tibbenham

Institute of Directors Norfolk Branch

01379 6787485

RECRUITMENT AND SELECTION

7 October 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

EXCEL CHARTS

7 October 2005

9.30 to 12.30

Centre for Staff and Educational
Development, UEA, Norwich

£70

Jude Smith

University of East Anglia

01603 593849

Other courses available

THE BIG C CHARITY BALL

WITH THE NORFOLK

INSTITUTE OF DIRECTORS

8 October 2005

19.00

The Hilton, Norwich

£55 Members

£55 Non-members

Janice Hullett

The Big C

01603 751691

THE ROLE OF THE MANAGER

10 October 2005

9.30 to 16.30

Chamber Offices, 9 Norwich

Business Park, Whiting Road, Norwich

Members £176.25

Non-members £235.00

Margaret Read

Norfolk Chamber of Commerce

01603 729703

BUYING AND SELLING

BUSINESSES

IN ASSOCIATION WITH THE

SCRUTTON BLAND GROUP

11 October 2005

8.00 to 10.30

The Cornwallis Country Hotel, Eye

Free

Beth Wilson

steeles

01603 598000

PREPARING FOR PENSIONS A-DAY

Steve Etherington,

PricewaterhouseCoopers LLP

Followed by an EGM to approve the
annual accounts

11 October 2005

17.30 to 19.00

De Vere Dunston Hall

£25

Stuart Wright

Chartered Institute of Taxation

01842 754166

EFFECTIVE MEETINGS

Tessa Simpson, Aquarius International

11 October 2005

18.00 to 20.30

Norwich City Football Club,
Carrow Road, Norwich

Free

Karen Wilcox

Association of Chartered

Certified Accountants

0121 456 5903

CUSTOMER SERVICE EXCELLENCE

11 October 2005

9.30 to 16.30

Chamber Offices, 9 Norwich

Business Park, Whiting Road, Norwich

Members £176.25

Non-members £235.00

Margaret Read

Norfolk Chamber of Commerce

01603 729703

FIRE MARSHAL

11 October 2005

9.00 to 16.30

St John Ambulance Training Centre,

Norwich

£75 plus VAT

St John Ambulance

01603 431639

Other courses available

EASCA NETWORKING EVENT

12 October 2005

12.30 to 14.30

Norwich City Football Club

Carrow Road, Norwich

£21.15

Julie Trim

East Anglian Society of Chartered

Accountants

01223 257873

NEW JARROLD PRINTING WITH

BOB PITTS

AND SPONSORS LOVEWELL

BLAKE

12 October 2005

18.00

New Jarrold Printing

£20.50 Members

£23 Non-members

Irene Tibbenham

Institute of Directors Norfolk Branch

01379 6787485

PRESENTATION SKILLS

12 October 2005

WEETU Offices, Sackville Place,

Magdalen Street, Norwich

Free

Julie Bytheway

Women's Employment Enterprise

And Training Unit (WEETU)

01603 216398

HANDLING DIFFICULT CUSTOMERS

12 October 2005

9.30 to 12.30

Chamber Offices, 9 Norwich

Business Park, Whiting Road, Norwich

Members £94.00

Non-members £152.75

Margaret Read

Norfolk Chamber of Commerce

01603 729703

APPRAISAL SKILLS

14 October 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

CENTENARY LECTURE - CLIMATE

CHANGE

Professor David Crichton

18 October 2005

17.30 to 19.00

City Hall Council Chambers, Norwich

Free

Judith Little

Insurance Institute of Norwich

07918 138986

DEVELOPING ASSERTIVE

BEHAVIOUR

19 October 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

MARKETING ESSENTIALS

20 October 2005

9.30 to 16.30

Chamber Offices, 9 Norwich

Business Park, Whiting Road, Norwich

Members £176.25

Non-members £235.00

Margaret Read

Norfolk Chamber of Commerce

01603 729703

DEALING WITH STAFF PROBLEMS

20 October 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

FUNDING YOUR BUSINESS

25 October 2005

16.30 to 19.30

Sportspark, UEA, Norwich

£32.50

Margaret Jackson

East Anglian Society of Chartered

Accountants

01284 774730

MEETINGS, AGENDAS AND

MINUTES

26 October 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

IOD LIGHT LUNCH

28 October 2005

12.45 to 14.00

The Last Wine Bar, Norwich

£15 Members

£15 Non-members

Irene Tibbenham

Institute of Directors Norfolk Branch

01379 6787485

WRITING EFFECTIVE LETTERS,

Council Leader welcomes Clydesdale to Broadland

The Chief Executive of Broadland District Council gave a warm welcome to management and staff at Clydesdale Bank recently, as it establishes its first ever office in Norfolk at an investment of £1 million.

Chief Executive Colin Bland heard from Managing Partner Dave Stuchbury how they had carefully chosen both the Meridian Business Park site and the county of Norfolk. He explained how they saw that the county offered potential for future growth and a high calibre workforce. They had chosen Meridian Park at Thorpe St Andrew, as it offered clients a purpose built, state-of-the-art venue which provided easy access without parking or traffic problems.

Mr Bland, who was accompanied by Phil Kirby, Strategic Director and Chris Hill, Head of Business Support, also learnt something of the history of Clydesdale, which is part of the National Australia Bank Group, as well as the team's ambitious plans for growth and long term commitment here.

Mr Bland said: "We welcome Clydesdale into the area and wish them every success with their new venture. We all found it very interesting to hear about their refreshing approach to banking."



The Institute of Business Advisers Christmas Bazaar

Understanding Christmas trading issues

5 October 9.00 – 3.30 at 'The Business' NCFC

Kate Wilde (01603) 418970

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Moneyfacts

Moneyfacts™ Group

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

Moneyfacts has expanded hugely from these beginnings to become the UK's largest selling professional financial monthly - an authoritative source trusted by intermediaries, providers and journalists alike. Today the Group employs 100 staff at its state-of-the-art offices in Norwich, and publishes three monthly trade titles with a combined readership of over 110,000.

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

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

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

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

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



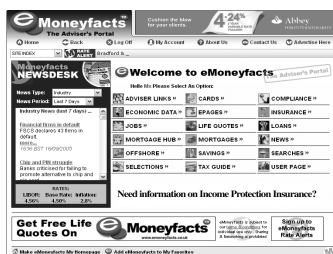
Moneyfacts™ Group

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

Moneyfacts Group to Launch New Investment, Life & Pensions Web Portal

Moneyfacts Group, the UK's leading supplier of financial data and information, is **recruiting a project team** to build the new Investment, Life & Pensions portal for its market-leading intermediary website, eMoneyfacts.

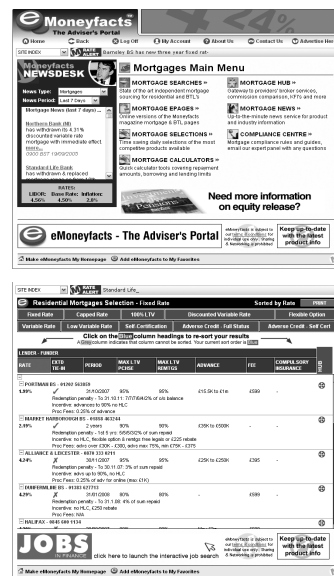
eMoneyfacts - the adviser portal - was launched in April 2004 and has already attracted over 7,000 registered users, making it one of the largest intermediary web tools in the market.



eMoneyfacts already covers all areas of personal finance

including mortgages and savings; now Moneyfacts Group is looking to add Investment, Life and Pensions content. This will include product searches, reports, analysis tools and calculators across the spectrum of this area of the financial services market - life assurance, income protection, annuities, pensions, bonds and ISAs.

"Moneyfacts Group is one of the leading names in the financial industry. eMoneyfacts has already proven itself as an invaluable research tool for the intermediary. The addition of this new Investment, Life and Pensions content will further enhance its position in the intermediary market, making this an extremely high-profile project." Says Emma Butler, eMoneyfacts Editor.



"This new content, alongside the continual growth of eMoneyfacts, means this is an excellent opportunity for people wanting to be involved in an exciting and complex new project."

Vacancies

Investment Life & Pensions Web Project

Project Manager/Team Leader

Reporting to IT Programme Manager.

The ideal candidate will be educated to degree level or equivalent and have solid Financial Services & Project Management experience in the Investment, Life and Pensions market. As project leader for this new Investment, Life & Pensions portal, you will take responsibility for initial implementation studies, meeting with the providers and regulator as well as sales representatives and internal teams. You will manage the Delivery Team of Business Analysts & Developers from a project perspective and will also be responsible for staff management within the team, including appraisals. You will need excellent communication and IT skills, with the ability to drive and motivate a team within a pressurised environment.

Business Analyst

Reporting to the Project Manager/Team leader.

Applicants must be educated to degree level or equivalent and have experience of business analysis or systems analysis in the Life and Pensions services. We are seeking trained Business Analysts who are skilled across the entire BA and project life cycle (i.e. user requirements, business & requirement specifications, data and process modelling, UAT testing, implementation as well as hand over to BAU). The role will involve project initiation, analysis, documenting and reviewing business specification and test plans, test enhancements against business requirements and contributing to the creation and improvement of development standards. You will need excellent IT skills, be a strong communicator and have excellent documentation skills. The successful candidate will be expected to facilitate workshops in order to collate full business & system requirements.

Financial Researcher

The role involves researching, analysing and updating the financial information that will feature on our online services. An eye for detail is required for this interesting and demanding position. Applicants should be educated to tertiary level, be IT literate and have a sound knowledge of financial products and the life/pensions market, gained from working within the financial industry. FPC/CFP qualifications would be an advantage.

Database Developer

The Database Developer is a key role in the development of this new project. The successful applicant will set high standards and rigorous procedures to define and control the data and all subsequent development. Applicants should have a minimum of two years commercial experience in programming and a good working knowledge of SQL server, VB, COM/DCOM. Knowledge and experience in VB.NET & ASP.NET will be an advantage. The successful candidate must be a self-starter, articulate, able to set standards and have the ability to influence and persuade others.

These positions offer excellent remuneration packages, free car parking, contributory pension scheme, group life cover, occupational sick pay scheme and leisure centre membership.

To apply please send a copy of your CV, stating your current salary to Debbie Akers, HR Assistant, Moneyfacts Group Plc, Moneyfacts House, 66-70 Thorpe Road, Norwich, NR1 1BJ Closing Date: 30th September 2005

Treating Customers Fairly

Mark Roberts, Head of Faculty Financial Regulation, at the ifs

How can you treat a customer fairly if there is no laid down definition of what treating customers fairly (TCF) actually means? This has been the conundrum facing financial advisers and product providers as the Financial Services Authority (FSA) presses forward with its TCF initiative.

One of the easiest ways for firms to prove they are compliant with the regulations is to show evidence of training that staff have gone through, and have records of the advice given and the circumstances to which it pertains. As such, documentation is imperative and this is the case not only in relation to TCF, but also across the regulatory regime more generally.

In training staff to be aware of TCF, the question arises of how best this can be done. Clearly there is a need to ensure a good working knowledge of the facts and principles involved, but it is then a matter of being able to ensure they are applied in the right manner to various situations.

To help firms, The Institute of Financial Services (*ifs*) has developed a single module qualification focusing on the subject of TCF, the Certificate in Regulated Customer Care (CeRCC). The module has been built around scenario-based assessment; rather than asking trainees simply to learn facts and figures which can be recalled at a latter date, the idea is to teach the principles which the FSA would like to see firms adopt and then, by applying them to differing situations, to see what they might mean in practice.

For more information about CeRCC or to see examples of TCF scenarios, please visit www.treatingcustomersfairly.com.




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www.ifslearning.com

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

Central Trust Star

A 20-year-old loans underwriter at Central Trust has been rewarded with a brand new £12,000 car after she defied doctor's orders to return straight back to work after a serious illness.

Melissa Martin will receive a Mini One after being named Star of the Year at the fast-growing company's summer party held at the Weston Longville Dinosaur Park. "I'm absolutely overwhelmed," said Miss Martin. "The only slight problem is that I don't actually drive yet, but I'm looking forward to having lessons now!"

The former Hewett School pupil's success reflected not only her consistently outstanding performance, but also her bravery and determination to return to work as quickly as possible after a tumour was found on her knee shortly before Christmas. She was off work for three months, but following a successful operation she insisted on returning to work in a wheelchair just a week later – despite being advised to take another three months off while she regained full mobility. "I wanted to get back as quickly as possible," said Miss Martin. "I work in an exciting department, and the problems with my knee were diagnosed just as I had risen to the top of a new pay structure. I enjoy my work and I wanted to get straight back into it."

Central Trust Managing Director Andrew Turner said: "Mel has shown, through her attitude to overcoming a very serious illness, what great character she has. She has bounced back with grit and drive, and thoroughly deserves this accolade. I know she was pleased, because people told her when she left school that she should go to university. But she wanted to go and be successful in the workplace, and this award shows just how successful she has been."

Central Trust is the UK's largest independent finance business and specialises in the marketing and administration of mortgages and personal loans. Last year the award-winning company recorded annual turnover of £67million and profits of £27million. In 2005 the business was named 30th in The Sunday Times' list of top 100 UK companies for fastest-growing profits and listed by Real Business in the Top 100 for fastest-growing turnover.



Andrew Turner, Managing Director of Central Trust, star employee Melissa Martin (front of car), and Sharon Turner

The Money Centre Charity Ball

The West End will be coming to Norwich soon as Norwich-based buy-to-let and commercial finance specialists, The Money Centre, hosts its annual charity event at the Hilton Hotel. The West End-themed event, which includes a four course meal and entertainment, takes place on 22 October. The black-tie ball is in aid of The British Heart Foundation and Cancer Research UK: tickets cost £35 per head. Contact Elise Jarvis on 01603 5428582 for further details.

Caprice Means Business

Supermodel Caprice brought a touch of glamour to Norfolk recently, revealing her special secrets for business success. She was speaking as VIP guest and key note speaker at the 'Celebration of the Entrepreneur' event organised by Norwich & Waveney Enterprise Services (NWES). The celebration incorporated a graduation ceremony for over 100 people who completed the New Entrepreneur Scholarship Programme in the Eastern Region. Other speakers included Richard Ellis, Chairman of the East of England Development Agency and George Derbyshire, Chief Executive of the National Federation of Enterprise Agencies.



Financial Industry Group

The Financial Industry Group is the independent organisation that promotes and develops the banking, insurance and finance sector in Norfolk.

ACHIEVEMENTS

Working with partners over the last four years the Group has developed and launched

- the first School of Financial Services outside London
- the first Foundation Degree in Financial Services in the UK
- the Norwich Academy of Finance
- annual industry recruitment conferences

Financial Industry Gazette

The Financial Industry Gazette is the only magazine to reach the whole of the financial industry in the region and has an estimated readership of 20,000 people every month. It is available to everyone working in the local sector. Its aim is to keep them up to date with what is going on in the sector and to encourage professional development and training. It has recently celebrated its 50th edition.

Reader Profile

The magazine is distributed to local

- banks ●
- insurance companies ●
- financial companies ●
- building societies ●
- Independent Financial Advisers ●
- accountants ●
- solicitors ●
- estate agents ●

We also distribute to the training companies, local authorities, schools, libraries, job centres and to members of the Chamber of Commerce. Fig is also available at Norwich International Airport.

It is also distributed to a growing number of strategic sites in London, including the Financial Services Authority, the Treasury and the professional institutes and is read by Senior Executives and decision-makers in the financial industry.

Advertising benefits

As the only magazine to reach the whole of the financial industry in Norfolk and with an estimated readership of 20,000, FIG raises the profile of sponsors and advertisers in the business and financial community.

The Financial Industry Gazette is read by Senior Executives and decision-makers in the financial industry.

The Financial Industry Group's reputation as the external industry representative for the region is continuing to grow. **By advertising with us you can be part of this success.**

SPONSORSHIP AND SUPPORT

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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 further information about advertising and sponsorship opportunities contact Marjorie Eade on 01603 476180 or email info@fignorfolk.co.uk