

Fig

Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

NORWICH - a financial city

**Free
Event guide
inside**



Marsh creates 100 jobs in Norwich

Insurance giant Marsh is to create 100 jobs in Norwich in the first stage of a recruitment drive that could see more people taken on as the expertise of its Norfolk workers is recognised.

Marsh, one of the world's biggest insurance brokers, already employs more than 1,000 people in the city, which is the company's biggest operation outside London. It is the headquarters of Marsh's Client and Market Services (CMS) business and runs the company's offshore operations in Pune in India as well as Asia and Europe. It also handles work for Marsh business units in London and the USA.

It is this increase in work that has prompted the company to recruit 100 more people in Norwich.

Patrick Mina, Chief Executive of CMS and head of the Norwich office, said the quality of the staff at Norwich had been vital to turning the base into a centre of excellence. He said that more jobs could follow if the Norwich team delivered on its commitments, and he was confident that it could.

He said when the Pune base had been set up two or three years ago, there were

fears that jobs would go in Norwich but that wasn't the case because the two sites worked well together. Indeed staff from Pune and Norwich had helped colleagues in Singapore and Hong Kong to become more efficient by redesigning their process. The project had been so successful it was being repeated to help set up in China.



Patrick Mina, Chief Executive of CMS

in this issue

News From:

NORWICH UNION	
Trains, planes and flexi-fuel cars	7
MARSH	
Teams go global	9
MONEYFACTS	
Moneyfacts Conference	11
VIRGIN MONEY	
Big V cancer	13

Features:

BARCLAYS	5
-----------------	---

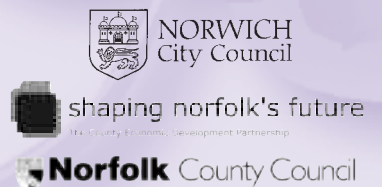
Regulars:

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

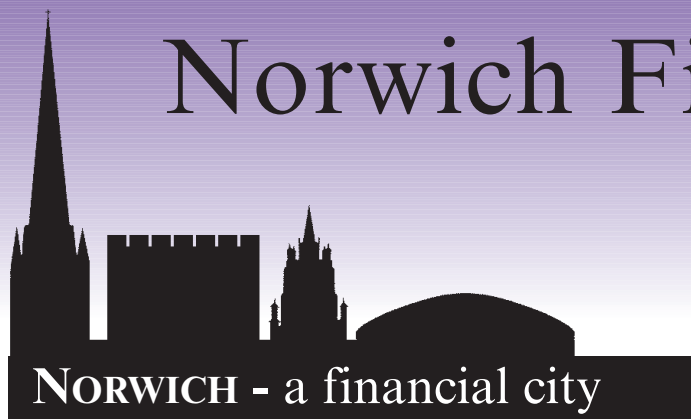
Financial Industry Group

- Alan Boswell
- Bank of Scotland
- Cavell • Central Trust
- Countrywide Legal Indemnities
- Digital Insurance • First Active
- Freedom Finance
- Homeserve • HSBC • its4me
- Marsh • Moneyfacts
- Norwich and Peterborough
- Norwich Union • RAC
- Royal Bank of Scotland
- Smith & Pinching
- TaxAssist Accountants
- The Money Centre
- The One account
- Travellers Protection Services • ULR
- Virgin Money

SUPPORTED BY:-



Norwich Financial Campus



NORWICH CITY COLLEGE
5 Ipswich Road
Norwich NR2 2LJ



UNIVERSITY OF EAST ANGLIA
Norwich NR4 7TJ

Financial Industry Courses at Norwich City College

TEL: 01603 773510

www.ccn.ac.uk/businessandfinance

Certificate in Financial Planning

CF 1: UK Financial Services, Regulation and Ethics

Start date: 17 October 2006, 12 weeks, Tuesdays 18:00 – 20:00
Course fee: £230

CF2: Investment and Risk

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

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

Start date: 3 October 2006, 12 weeks, Tuesdays 18:00 – 20:30
Course fee: £255

CF5: Integrated Financial Planning

Start date: please ask for details

CF7: Lifetime Mortgage Activities

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

Certificate in Mortgage Advice

CF 1: UK Financial Services, Regulation and Ethics

Start date: 17 October 2006, 12 weeks, Tuesdays 18:00 – 20:00
Course fee: £230

CF 6: Mortgage Advice

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

Certificate in Insurance

These courses focus on study and exam techniques/practice

IF1: Insurance, Legal and Regulatory

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

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

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

Diploma and Advanced Diploma in Insurance

You now have the opportunity to take the following Insurance courses under Chartered Insurance Institute Accreditation of Prior Learning Scheme at the Business School, City College Norwich, rather than by public examination.

P01: Insurance Practice and Regulation

P05: Insurance Law

P10: Commercial Insurance Practice

510: Risk, regulation and capital adequacy

Start date: any time after 1 October 2006
Assessment dates: January, April, July or October
Cost: From £296. Please ask for details

These courses require that you commit to a large amount of self study. City College will however provide you with:

- A 2 hour induction session including study skills (either October, January, April or July), 2 hours on assessment techniques and practice (either November, February, May or August), written assessments (either October, January, April or July), and tutorial support via e-mail
- Pre-assessment revision sessions may also be available (either December, March, June or September)
- Course material available through the City College Norwich Blackboard website
- CII Accreditation
- A CII coursebook with an update service
- We will be your liaison with the CII
- You will be liable for any additional CII costs e.g. membership, registration and key facts booklets.

Remember that you need to take one external CII exam in order to achieve the Diploma in Insurance.

For this reason we are offering the following courses for which you will have to sit the external exam:

P04: Business Practice

530: Business and Economics

Start date: flexible
Exam dates: April or October
Price: from £296

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

- CII Course material available through the City College Norwich Blackboard website
- We will be your liaison with the CII
- You will be liable for any additional CII costs e.g. membership, registration, and key facts booklets.

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 to discuss. We are accepting applications for courses and request that you complete an application form as soon as possible.
We will advise you when the course will commence closer to the start date.



Welcome

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

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

**Financial Industry Group
Chairman John Woods**

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

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

Print: Crowes of Norwich

All rights reserved. No part of this publication may be reproduced in any form without the prior permission of the publishers.

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

© FIG 2006



Cultivating Future Growth

Norfolk's financial industry is flourishing and looking forward to new growth, as its long-established reputation for excellence circles the globe and companies strive to create a sustainable workforce. Leaf through this issue of FIG and the evidence of success and good practice are there for all to see.

Marsh is not only recruiting 100 more people at its Norwich base in the spring but it is anticipating further growth after that. The increase is because, with the help of its staff, Norwich has become a centre of excellence for Marsh and has attracted work from around the world.

On the jobs front The Money Centre has taken on 19 new staff, bringing its total Norwich workforce to more than 100 for the first time and the jobs reflect the fact that the company has just had its most successful year.

There is further good news from Norwich and Peterborough Insurance Brokers which has taken over the general insurance services of Mansbook Brosche.

Of course, a thriving industry needs a growing pool of talent and that's why the Financial Services Skills Council is inviting industry to contribute to research on the sector's training needs through its Skills Bill. With that in mind it is good to see how the local industry is working with partners to address the challenge by developing new talent.

The Foundation Degree in Financial Services has just turned out its first eight graduates and most are now going on to the new honours degree.

And continuing the twin themes of co-operation and good communication, the latest Norfolk Professional Institutes Event Guide can now be accessed via the worldwide web.

With all these developments I think it's fair to say that the local financial industry is playing a full role in ensuring the sector has a skilled workforce, capable of sustaining development and nurturing future growth.

Marjorie Eade

SPONSORSHIP AND SUPPORT

Monthly Advertising 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

Company Sponsor Rates

Full black & white page plus front cover logo £600

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.

First Foundation Degree Students Graduate

Pioneering students have taken the first step towards high-flying careers by completing the unique Foundation Degree in Financial Services at City College Norwich.

The two-year course, which is the first and only Foundation Degree in Financial Services in the country, was developed by City College with the University of East Anglia and the Financial Industry Group including major input from Norwich Union and Marsh. The degree is open to other employers to take up as an innovative way to recruit and train staff with management potential.

Four of the graduates are from Norwich Union, the other four from Marsh and most will be continuing their studies next year at UEA on the brand new BA Hons Professional Studies degree. Claire Cullum, aged 20, from Norwich became the youngest person ever to achieve the CII Advanced Diploma examination, which is embedded within the Foundation Degree.

David Clark, the External Examiner for the Foundation Degree in Financial Services, has been highly impressed with what he has seen. He said, "City College has put a teaching team in place which brings together lecturers with first-class academic skills and practitioners who have a real knowledge of the marketplace. This combination clearly entuses the students who are encouraged to participate fully in the learning process. This

is an excellent course and I anticipate it will go from strength to strength."

Keith Page, Head of Learning and Development at Norwich Union said: "This is by no means an easy option but it does provide people with a fantastic mix of qualifications and experience on which to build a career in financial services."

For more information contact Jenny Probert, the Head of the Business School at City College Norwich, on 01603 773395.



Some of the first graduates of the Foundation Degree in Financial Services, all of whom are now progressing on to the new BA Hons Professional Studies top up degree at UEA. From left to right: Natasha Humphrey, Alex Chappell, Claire Cullum, Adam Motts, Natasha Burton and Matthew Harman.

Drivers call for cut in congestion

Motorists want action to alleviate road congestion and road pricing could be the answer – if they get something in return, according to a new report from the RAC.

"The RAC Report on Motoring 2006 is a substantive piece of research into the state of motoring and the perceptions of UK road users, and as such will provide a framework for debate on the pressing issues and challenges of managing Britain's roads," said Nick Pierson, Director of Public Affairs at Norwich Union, which like RAC is part of Aviva.

The research looked at all the challenges facing motorists today and in the future. It investigated whether UK motorists were prepared to address these challenges and what might persuade them to change. But the main areas of focus were congestion, technology, road safety and the environment. Nick said: "The key findings of the report are that motorists accept that radical action is needed to tackle congestion. It also shows that public acceptance of road pricing is increasing but that it is still fragile, with a clear majority of motorists prepared to accept road pricing as a policy, provided there are some trade-offs."

*Fig**Barclays*

BARCLAYS

£800,000 BOOSTS COMMUNITY SPORTS IN AND AROUND NORWICH

Communities in and around Norwich are set for a great summer as work comes to an end on creating fantastic new sports facilities in local neighbourhoods and villages.

Norwich and the surrounding area have received more than £800,000 funding from Barclays Spaces for Sports, a three-year, £30million community sponsorship programme to create and improve sports facilities in communities across the UK. The programme is a partnership between Barclays, Groundwork and the Football Foundation.

Three sites across Norwich and a fourth at Freethorpe village have been regenerated to provide a range of community sports from the popular activities and sports to the more unusual such as Futsal and the extreme of BMX racing.

The projects will all work to ensure long term activity on the facilities and will provide coaching kit and equipment to encourage residents to take part and get the most out of the new facilities.

Ian Thornton of Norwich City Football in the Community said: "Our experience shows that people really value the opportunity to have a say in improving their neighbourhood and make them better places to live, work and play. Getting involved in these projects gives people confidence and makes us all feel proud of where we live."

Kate Kingshott, Community Relations Manager, said: "At Barclays we are striving to strengthen the local communities in which we live and work. Barclays Spaces for Sports will create hundreds of new sports sites up and down the country. Our aim is to have a significant and long-lasting impact on local communities and grassroots sport throughout Norwich, East Anglia and the rest of the UK for many years to come."

Community groups, schools and sports teams across Norwich can still benefit from Barclays Spaces for Sports. The scheme is providing 1,200 coaching packs per year, donating them to teams and groups who have the greatest need. To find out if you are eligible to apply, contact The Football Foundation on 0800 0274221 or email enquiries@spacesforsports.org.uk.

A partnership between Barclays, Groundwork and the Football Foundation, Barclays Spaces for Sports will deliver more than 50 sports facilities each year from large sports based regeneration projects to multi-use games areas offering basketball, netball, tennis through to skateboard and BMX tracks. Every site will be supplied with sports equipment and support such as coaching to help the community get the most out of the new facilities. In addition 1,200 coaching kit and equipment packs will be distributed each year to teams and groups in most need across the UK.

The Barclays Premiership and Barclays Spaces for Sports make Barclays one of the UK's biggest supporters, investing £87million over three years.



BARCLAYS
Spaces for Sports

New guide committed to cyberspace

Norfolk finance professionals can keep bang up to date with the very latest events run by nine leading financial institutions after the launch of a new website.

The Norfolk Professional Institutes Event Guide booklet was put together by a group of representatives of the local professional financial institutes and chaired again this year by David Woodcock from the Association of Accounting Technicians.

Now in its sixth year, it lists a complete programme of institute events for the coming year in Norfolk, ranging from fraud and professional ethics to the fire service. It also provides local contact details and explains the services provided by each organisation. The aim of the publication is to help more people with professional development by making it easier for everyone from the sector to attend any financial event they are interested in. The guide, which is supported by FIG and available free with this issue, has inspired a number of regions to follow Norfolk's lead. But now it will be even easier to find out what is going on because the information has been put on the worldwide web at www.npieg.org and will provide the latest updates.



Chris Starkie, Eastern Daily Press

The website and guide will both be officially launched at the UEA Sportspark where Eastern Daily Press Business Editor Chris Starkie will be speaking about "Life in the media".

Free copies are available through your local professional institute. Non-members can e-mail Susanne Paice, of the Financial Industry Group at sales@fignorfolk.co.uk for a free copy.

Norfolk Professional Institutes Event Guide

2006/2007

www.npieg.org



Finance in the classroom

Financial experts went back to the classroom recently in a bid to introduce 150 pupils to the ins and outs of personal finance.

Representatives from Norwich Union, Lloyds TSB, Connexions, Labour Behind the Labels and Pfeg (Personal Finance Education Group), were at Acle High School, Norfolk, for a day of activities under the PHSE (Personal, Social and Health Education) banner.

And it was a big success according to PHSE Co-ordinator, Mr Bufford. He said: "This will help increase the awareness of many of our pupils about the issues facing them when they leave school and home."

NPIB keeps on growing

Norwich and Peterborough Insurance Brokers (NPIB) has taken over the general insurance services of Mansbook Brosche.

The move will help the building society's general insurance broking arm to expand its existing insurance business and enhance the range of services provided by the Group. The combined general insurance business now trades under NPIB. Staff members Steve Crowe, Tracey O'Brien, Sue Lambert and Christine Taylor have joined NPIB and will continue to help commercial and personal customers with their insurance

requirements from the city centre office on Prince of Wales Road, Norwich.

David Farrington, Managing Director of NPIB, said: "This is a mutually beneficial acquisition."



David Farrington, Managing Director of NPIB

Trains, planes and flexi-fuel cars

Planes

One task for a CSR person is to encourage charitable endeavour, so I thought I'd raise a few quid myself. Recently I jumped out of a perfectly good plane for charity.

The beneficiary of my fundraising is Nelson's Journey, a charity that helps young people in Norfolk through bereavement. It really makes a big difference to a small number of small people.

Nelson's Journey helped one young girl who kept an old t-shirt of her father's under her pillow. She had become seriously introverted after he died. But after a camping trip with Nelson's Journey where she made friends, she realised she wasn't the only one feeling the way she did. She now wears the t-shirt and tells everyone about her dad.

I didn't suffer bereavement when I was young but I loved how that story, and the young lady within it, changed for the better. That's why I took a leap of faith to raise money.

So, to the jump. I had total trust in the guy I leapt with (he'd been jumping for 28 years and his wife had put on the rig that attached me to him) so, I thought, "Well there's not a lot I can do to muck this one up," meaning the most difficult bit was asking colleagues, friends and family for a few quid each. The English aren't great at asking for money, but that's really all it takes (apart from falling at 120 miles an hour with your jowls flapping as with dogs when they put their heads out of car windows).

My two pieces of advice for novice jumpers is to have a doze as you rise through the clouds in the tiny, tinny aircraft that drags its way to 12,000 feet. There's nothing else to do on the 20-minute ascent. And also think twice before you shell out for the cheesily-soundtracked DVD that the fine people of UK Parachuting twist your arm to buy. Then again I'm

watching it again now for a little inspiration. Blue-sky thinking, you might say.

I drifted down gently in the silence of the sky, steering the parachute towards New, then Old Buckenham. I landed reasonably gently on my derriere and I'm still the same height as I was before. I'd encourage anyone to do the same. It's amazing. jump@uk-parachuting.co.uk

Trains

A little plea to employers of train announcers: when you get front-line staff to apologise on your behalf for the lateness of a train, please can we have a little more information, honesty and openness?

For example, "We apologise for the late running of the 13.22: it is due to the late departure of the train from the station." Brilliant! That explains everything, then.

It makes me feel conned. I *know* the train's delayed – I was sitting on it when it left the station half an hour later than I'd hoped. Now can you tell me *why*? I need to know for when I arrive late for my next meeting.

My suggestion is to be upfront with customers and they'll appreciate it.

Cars

And finally, if you buy a Ford Focus that runs on bio-ethanol fuel (the stuff that comes out of Morrison's forecourt pumps in East Anglia and the South West) then get your insurance through Ford Insure.

You'll enjoy a 15% discount through the providers, Norwich Union. Carbon-neutralise me happy!



Tom Oxley, looking like Chubby Brown with a beard, lands safely at Old Buckenham with instructor Pete on his back. Picture courtesy of CFSO.

New face at Foolproof

Foolproof, the UK's third largest usability and accessibility consultancy which counts a number of national financial companies among its clients, has signalled its expansion plans by recruiting a new Group Account Director from Spanish bank BBVA and opening a new office in the City of London.

New Group Account Director Hayley Wheeldon will be responsible for working with existing clients to develop relationships and manage the delivery of projects. In the past she has worked in customer acquisition and retention marketing roles at Norwich Union, Virgin Money and BBVA. At BBVA she spearheaded the marketing and product development of new products for the UK market.

Foolproof Managing Partner Peter Ballard said: "It's fantastic to welcome Hayley on board. She brings a wealth of marketing experience with her from her time with a number of large financial services organisations that will be of huge value in her new role. Hayley will lead the development of the quality of client service we provide, ensuring that appropriate resource is attributed to each piece of work." Hayley was equally delighted to be joining Foolproof and she forecast that the company would broaden its appeal to "more and more clients".

Foolproof's new London office is at 5-7 Folgate Street in the City. It doubles Foolproof's research capacity and will house two interview rooms coupled with a client viewing room, a board room and work stations for up to nine staff. The offices will be kitted out with the latest Tobii eye-tracking technology that enables users' eye movements to be tracked as they scan screens. 'Heat maps' can be produced to provide evidence to clients of the effectiveness of their web pages.



Hayley Wheeldon,
Foolproof's new
Group Account
Director

Jeff Wilson joins Alan Boswell

Alan Boswell & Company has confirmed a leading promotion to its IFA service.

With immediate effect, Jeff Wilson is to be a Senior Executive, advising both private and corporate clients on a wide range of financial issues. Jeff is based in Norwich and will report to John Whitehead, Managing Director of Alan Boswell and Company Limited. He will be supported by the firm's existing team of planners and administrators.

Jeff is highly qualified and has previous experience at Scottish Equitable, Clerical Medical, Commercial Union and Sedgwick Offshore Resources, where he started his career in 1981. In recent years he has specialised in UK-based and offshore investment and pensions.

John Whitehead F.P.C., Managing Director of Alan Boswell and Company Limited commented: "This appointment adds substantial experience and expertise to our business and will facilitate our continued growth. By choosing Jeff we are adding to a first class team of advisors, to ensure that we can continue to deliver the highest level of service to our clients."



College students given taste of finance

Students from Dereham Sixth Form College got a taste of what financial service careers have to offer at an event organised as part of the Aim Higher initiative.

Representatives from Norwich Union lined up with businesses including John Lewis and Dereham solicitors Hood Vores and Allwood to run workshops aimed at giving the students

information about career routes, qualifications and training.

Lesley Bambridge, Project Worker with The Exchange, who worked on the event with Dereham Sixth Form College, said she was always seeking business contacts for this sort of event. Contact Lesley at lesley.bambridge@norfolk-exchange.org.uk or telephone on 07876 556696.

MARSH

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

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

In addition the Risk Management Practice department of Marsh (RMP) has had an increasing presence in Victoria House 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 1,000 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

MARSH TEAMS GO GLOBAL

Teams of colleagues at Marsh, the world's leading risk and insurance services firm, have taken part in the 'Norwich Jailbreak', an event that challenges people to get as far away from the office as possible all in the name of charity.

Teams competing were challenged to see how far they could travel from Norwich in 36 hours, trying to get as many free journeys by using their skills of negotiation and persuasion, with the team that traveled the furthest winning.

The event was organised by the sports and social club at Marsh's Norwich office, with

nearly £4,500 raised for the East Anglia's Children's Hospices in Quidenham and the Alzheimer's Society.

The jailbreak was won by 'Have Charm, will travel', a team made up of Chris Stockwell and Glen Gilmore and sponsored by Ken Lister.

"We'd like to thank Ken Lister and the team at Castlegate Seat for sponsoring our flights and lending us a car for the weekend," Glen said.

'Have Charm, will travel' managed to make it all the way to the Jerez in Spain's south, over 1,500 miles, and raised just under £1,000.

"It took a few well placed smiles and a lot of fast talking, but all in all people were pretty friendly and generous," Chris said.

Thanks must also go to the five other teams that competed, with people finishing as far off as Marseilles in France and Palma in Spain.



L-R Robert Bradford (SEAT), Chris Stockwell and Glen Gilmore (MARSH)

Compass rises to the bait

Great Yarmouth-based Compass Oilfield Supply Company was well and truly hooked when Barclays business banker Carl Crame mixed business with pleasure to land its account.

Carl, 37, a relationship manager with the Barclays Norfolk and Waveney Business Banking team, visited Compass' headquarters at James Watt Close when the company invited Barclays to tender for its business account.

After a tour of the premises with husband-and-wife team John and Kathy Jennings and son Simon, who run the family firm, the talk turned to other things – in particular a predatory pike that was attacking wildlife in a lake at the Jennings' home.

Within a week Carl, along with his brother Mark and three Barclays colleagues, were at the lakeside where Mark eventually landed the troublesome fish and reintroduced it into the wild at a nearby broad.

Compass company accountant Jonny Moore said: "We were impressed with what Barclays had to offer our business. Catching the pike showed how much extra effort Carl and his team were prepared to put in for their customers and everything just came together nicely."



Picture: Jacqueline Wyatt

Brought to Account: Carl Crame and Pike

Horoscope Exclusively forecast for fig by Jane Sunderland

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

ARIES [21 March - 20 April]

Busy, busy! Pay attention to detail or unexpected mishaps will cause chaos. Get equipment serviced and check out your own health too. A crisis point in one relationship, either with friend or foe, forces you to get your act together and take a stand for truth and justice - but you were never one to run away from a fight. Make sure you have right on your side and don't be selfish.

TAURUS [21 April - 20 May]

Doing what you love to do with those you love to do it with, eases tensions and brings you into contact with someone who can lead and guide you towards a constructive future. New friends open doorways; new leisure activities develop latent skills. If you've been envious or feeling unfulfilled, this is the right time to take decisive actions that will help you reclaim your power.

GEMINI [21 May - 20 June]

This month's solar and lunar eclipses fall on a powerful angle of your chart, signifying that this month's events hold the seeds of a radical shift in your life's direction. Whether you're thinking of moving house or changing career, circumstances could well impel you in the new direction faster than you had anticipated. Stay watchful for meaningful coincidences and they could signpost your most productive direction.

CANCER [21 June - 22 July]

New horizons are opening up for you that promise more personal fulfilment as well as a taste of an excitingly different environment. You always take your responsibilities seriously, but can sometimes allow your spirit to be trapped by them. Now you can see a way to bring a more harmonious balance into your life. Go where you have never gone before and you will discover a signpost that brings clarity where there was confusion.

LEO [23 July - 22 August]

Recent worries and fears should be resolved by the entry of something or someone completely different onto the stage of your life's drama, giving you a new sense of freedom. Now you're in a position to strike a creative balance between your need for comfort and security and the need to fulfil certain practical responsibilities. Make sure in your choices that you neither overburden yourself nor leave yourself vulnerable.

VIRGO [23 August - 21 September]

This month's solar and lunar eclipses affect your life path and your relationships very intensely. Eclipses bring hidden problems to the surface and precipitate change - whether it's convenient or not! The response should be to take the cosmic hint and move as easily as possible into the new, which should ideally provide you with greater freedom externally to express skills and talents that have so far been incubating inside.

LIBRA [22 September - 22 October]

Unexpected events show you where situations should be cleared up and wound up so that you are free of past hurts, guilts and fears. Friendships and social connections are the forum within which dramas of trust will be played out and should be seen as the microcosmic version of a more significant macrocosmic issue in your life. Increased sensitivity and compassion help you to find a way to gain more fulfilment.

SCORPIO [23 October - 22 November]

The energies of fortunate change, which have been hovering around for some months, are brought to crisis point by eclipses of both the Sun and Moon this month. That makes it pivotal! So get ready for that all-important first step into whatever new chapter you have set your eyes on. The feelings and events of the early part of the year are revealing their hidden purpose. Say yes to new social and community involvements.

SAGITTARIUS [23 November - 20 December]

The unsettled and unstable energies affecting the place you're "coming from" are brought to crisis point by the eclipse of the Moon on the 7th. You must be open to any possibility, even those you have not heretofore considered. The wheel of life is turning into a new cycle and the quicker you pick up on the fact that this is the time to find the structure that will help you materialise a dream, the better you'll do!

CAPRICORN [21 December - 19 January]

For you there's no power without responsibility and the solar eclipse on the 22nd brings within the following few weeks the perfect new opportunity to synthesise the two in a positive change in public status. A wider world is opening up for you and you must stay open minded and willing to learn the skills and languages necessary for the new environment. Your life journey takes an unexpected turn to strange new places!

AQUARIUS [20 January - 18 February]

You still have less control or knowledge than you're comfortable with; but if you can go with the flow and let go of what is obviously on the wane, you should find yourself propelled by unexpected events into a position of greater influence. You'll have the power to satisfy both the demands of duty and those of your own free spirit that yearns for new adventures.

PISCES [19 February - 20 March]

The eclipse of the Moon on the 7th falls in your sign, bringing current frustrations to crisis point in the following weeks. Whatever unexpected events occur, remember they are fortunate! The way out of your current impasse is presenting itself. Positive, or even negative input from someone will help you negotiate the deal that will bring the forces of expansion and security into a constructive balance.

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 110,000.

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

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

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

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



Moneyfacts® Group

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

The Moneyfacts Conference - 7 November 2006

Early-Bird Deadline Extended for Finance Industry Gazette Readers

With two months still to go, the Moneyfacts Conference 2006 has seen unprecedented bookings and there will be an impressive line-up of organisations represented at the event in November. Bookings so far have come from Anglo Irish Bank, Barclays, Birmingham Midshires, Bradford & Bingley,

Confused.com, Co-operative Bank, Coutts & Co, Direct Line and Dunfermline Building Society, and that is just the start of the alphabet!

Will you be joining them?

The deadline for the Early-Bird bookings (priced at £249 plus VAT, instead of £349 plus VAT)

was 7 September 2006, but, for readers of the Finance Industry Gazette, this has been extended to 29 September 2006. To take advantage of this deadline extension you must quote code **FIGMF06** when calling the bookings team on 0870 2250 100 or registering online at www.moneyfacts.co.uk/conferences/mf06

Of course, many of the people attending the conference bring their entire team along. To recognize this, a multiple discount will apply with bookings of three delegates or more, giving a per delegate price of just £200 plus VAT. This discount will automatically be applied when registering as above.

We look forward to seeing you there!



Advertising Sales Manager

Are you looking for a challenging role? We need an enthusiastic self starter, dynamic and driven sales professional with a proven track record in selling.

You will need at least three years' experience in media sales from either a print publication or online background.

Be self motivated and relish the challenges of motivating and managing a team of six Media Sales Executives, working across a portfolio of leading publications.

A proven history of working to tight deadlines and achieving targets in a face to face and telesales environment is necessary.

You will have the sales ability to generate long term business relationships, building rapport and generating revenue at senior client level and within the advertising agency area.

Overall responsibility for management of the advertising team, sales training, marketing information, media kits and reporting to senior management on performance.

Graduate Advertising Executive

Are you bright and ambitious, target driven, enthusiastic and commercially minded? You will need excellent communication skills and a flair for negotiation and relationship building. This role involves selling advertising into our publications and

websites, as well as awards packages and exhibition stands at our conferences. You will be responsible for your own portfolio of clients. Remuneration for this role will consist of base salary and uncapped commission.

If you have the initiative and are hungry for a challenge,

email abarnard@moneyfacts.co.uk or write direct to Alison Barnard, Head of HR and Training, Moneyfacts Group plc, 66-70 Thorpe Road, Norwich, NR1 1BJ.

Moneyfacts® Group

If you would like to see more of Moneyfacts Group plc then visit our website at www.moneyfactsgroup.co.uk.

International recruits join booming buy-to-let company

Nationality is no barrier to a career at The Money Centre where staff numbers at its Norwich head office have just topped 100 for the first time.

The company, one of the UK's leading independent buy-to-let mortgage providers, has recently recruited 19 new staff in their largest ever recruitment drive and acquired a new 1,600 square foot office for training.

And among the 19 were Sofia Salgado from Mexico, who has relocated to the region to become a Lotus Notes Developer, Australian Oliver Shaw, who joins the marketing team as an Administrator, and Mary-Ann Van der Merwe, from South Africa, who has joined as a Case Owner.

Managing Director of The Money Centre, Mark Alexander, said: "We are delighted to welcome so many new faces to the company. All will be invaluable to their respective departments, and indeed the business as a whole. We experienced our most successful year in 2005, and have continued to grow and develop the business in 2006."



L-R Mary Ann Van Der Merwe, Oliver Shaw and Sofia Salgado, international recruits who have joined The Money Centre recently.

Interested in Non-Executive Roles and Issues?

FIG readers can take advantage of a **special offer** to join **The Non-Executive Director**.

Visit www.non-execs.com/affiliates/fig to learn more about the UK's only comprehensive service for Non-Executive Directors.

Save the joining fee of **£75**. A special offer for **FIG** readers lets you join for the annual membership fee of only **£50 + VAT**.

The **Non-Executive Director**
non-execs.com

Chartered Institute of Bankers becomes *ifs* School of Finance

Changes to the Royal Charter and the adoption of a new branding and name mark an "exciting milestone" for the former Chartered Institute of Bankers.

The institute, a registered charity, has been renamed the *ifs* School of Finance after changes to Royal Charter gave it the appropriate governance structures to pursue degree-awarding powers. The institute will immediately cease using the Chartered Institute of Bankers and Institute of Financial Services (*ifs*) names and logos.

ifs School of Finance Chief Executive Gavin Shreeve said: "This is an exciting milestone in the ongoing development of the *ifs* as a fully fledged educational body dedicated to financial learning. Indeed, we are now uniquely placed in the educational sector to continue to build a specialist offering that spans financial education from GCSE level through to taught Masters, first in partnership with other tertiary providers and then eventually on our own. We are now set fair to build a base and a proposition that will compete with the best."

He added that the Associateship would continue to be linked to the award of an honours degree and the coveted titles of ACIB and FCIB were enshrined in the new charter.



Virgin Money



BEN FOGLE GRABS NEW WORLD SPEED SAILING RECORD

Big V glory for Ben's young guns

Travel writer and presenter Ben Fogle has set a new world sailing speed record in the inaugural Big V Race from Portsmouth to Cork.

Ben, racing with the RYA's Keelboat squad, finished the race in a time of 49 hours, 19 minutes and 39 seconds.

The Big V race is organised by Virgin Money, the innovative insurer behind Big V Cancer Insurance, which launched earlier this year. The Cork Week feeder race was created to help raise awareness and funds for the Everyman Male Cancer Campaign and all proceeds from the Big V race will go to Everyman.

Reflecting on the record Ben said: "I am absolutely delighted. It was incredibly close throughout. We got off to tremendous start and the guys worked so hard to get us into a great position ahead of Team Caffari. Even though the winds completely left us, the team was brilliant: they got absolutely everything they could out of the boat. Team Caffari took a real risk by going further west but we just got our heads down and concentrated on doing everything right and it paid off.

"I thoroughly enjoyed the whole experience. It was a real privilege

to sail with the RYA Keelboat squad, and I will certainly be following their progress in future. However, hopefully the real winner overall is cancer awareness. The Big V is a great event. It will help to fund more essential research by Everyman into male cancers, so I am delighted to have been a part of it and look forward to coming back and trying to better the record in 2008!"



Ben's boat, the Farr 45 *John Merricks*, was skippered by Luke McCarthy. The crew was picked from the RYA's Keelboat Programme, which is designed to give talented young sailors the opportunity to break into the world of top level keelboat sailing.

Virgin Money's Marketing Director Trevor Field said: "Everyone is pleased for Ben

and the RYA Keelboat crew; they were magnificent throughout. It was a tight race between Ben and Team Caffari from start to finish and the range of conditions created a real test for all the teams."

"The inaugural Big V Race has been a great success. It should certainly have helped warm everyone up for Cork Week. Hopefully by creating this event, Virgin has added something a bit different to the racing calendar, and we very much look forward to 2008!"

B*LL*CKS TO CANCER!

Ten top music artists including Paul Weller, Stereophonics, The Rakes and Hundred Reasons have joined together to say "B*ll*cks to Cancer!" They've lent their support and donated some 'crown jewel' songs to the **B*ll*cks to Cancer CD in aid of the Everyman Male Cancer Campaign**. All profits from the CD - available exclusively from Virgin Megastores, priced at £4.99 - will go to the charity. The CD can also be downloaded at www.virgindigital.com

The CD has been put together by Virgin Money, the innovative insurer behind 'Big V' Cancer Cover, which launched earlier this year.

Your Money Award for Big V Cancer

Virgin Money won the Publishers Special Award at the Your Money Awards. Luke Broadhurst, Publishing Director of Your Money said: "By tackling a taboo area without euphemism or evasion, Virgin Money's Cancer Cover is a groundbreaker and has merited a rare Publishers Special Award."

FSSC calls for responses to skill survey



Teresa Sayers, Chief Executive of the Financial Services Skills Council

The Financial Services Skills Council (FSSC), the body which is establishing the National Financial Services Skills Academies, is urging employers to help it identify and tackle the skills issues faced by the industry by responding to its online Skills Bill survey.

This is the first stage of an 18 month project that aims to transform

the way that skills are developed and delivered. By setting out exactly what skills employers want their people to have and planning how the necessary training will be funded and supplied, the Skills Bill aims to equip the industry with the skilled workforce it needs to build upon and maintain its world leading status.

Chief Executive, Teresa Sayers, said: "Employers are always telling the FSSC that they expect the education sector to

produce employable people. They want to see less bureaucracy and more value from engaging with the public sector. They also want relevant qualifications, and the assurance that the substantial sums spent each year on training represent a sound business investment.

"The FSSC is working to ensure that all this happens, by forging much closer links between employers and education and directing the whole of private and public investment towards education and training that adds real value to financial services businesses."

The eventual outcome will be a costed action plan – known as a Sector Skills Agreement – that will be signed up to by employers and all other parties involved in planning, funding and supplying education and training. Its implementation will be led by the FSSC.

Employer input to this first stage of the project is vital. The FSSC wants anyone with responsibility for recruitment, training or performance review in financial services firms – of whatever size - to visit www.fssc.org.uk/skillsbill and complete the online questionnaire. If better skills and improved business performance are not incentive enough, Red Letter Days experiences and Ticketmaster vouchers are on offer in a prize draw for all those taking part.

CII launches campaign to tempt star students

The CII's Life and Pensions Faculty is to establish a new designation in a bid to attract the best school leavers and graduates into the sector.

More than 2,000 eligible people are being encouraged to apply

for the Cert CII (Life and Pensions) designation which is being made available to Faculty members who have passed the CF1 unit (UK financial services, regulation and ethics) of the Certificate in Financial Planning or equivalent and have a further 25 relevant CII examination credits.

the
**complete
printing**
service



t:01603 403349 f:01603 485164 e:sales@crowes.co.uk www.crowes.co.uk



Training & Events

INTRODUCTION TO WORD

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

£95
Louise Carroll
Broadland District Council
0800 3891113

OTHER COURSES AVAILABLE

BANHAM ZOO BEHIND THE SCENES

6 September 2006
18.00
Banham

Members £21
Non-members £26
Irene Tibbenham
Institute of Directors - Norfolk
01379 678748
norfolk@iod.net

EUROPEAN COMPUTER DRIVING

LICENCE (ECDL)
6 September 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich

£95
Louise Carroll
Broadland District Council
0800 3891113

EFFECTIVE TIME MANAGEMENT

Margaret Wade for Matrix Training
6 September 2006
9.30 to 16.30
Chamber Offices, Norwich Business Park,
Whiting Road, Norwich

Members £125 plus VAT
Non-members £175 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703
www.norfolkchamber.co.uk
OTHER COURSES AVAILABLE

MONTHLY TAX REVIEW

7 September 2006
17.30 to 19.00
The Norfolk Club, Upper King Street,
Norwich

£50 plus VAT
Matthew Hutton
Chartered Tax Adviser
01508 528388
mhutton@paston.co.uk

ADVANCED ACCESS

7 & 8 September 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich

£95 per day
Louise Carroll
Broadland District Council
0800 3891113

DESK TOP PUBLISHING & DESIGN

INDESIGN - INTRODUCTION
11 & 12 September 2006
Jarrod Training,
St James' Mill, Whitefriars, Norwich

£450 plus VAT
Jarrod Training
01603 677107
info@jarroldtraining.co.uk
OTHER COURSES AVAILABLE

BASICS 4 BUSINESS

11, 12 & 13 September 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich

£65 per day
Louise Carroll
Broadland District Council
0800 3891113

OUTLOOK 2000, 2002 & 2003

USING MORE EFFECTIVELY
12 September 2006
9.30 to 12.30
Software International Training Limited,
8 Thorpe Road, Norwich
£75 plus VAT
Software International Training Limited
01603 667308
training@softwareinternational.co.uk
OTHER COURSES AVAILABLE

ALIGNMENT OF TAX AND ACCOUNTS

Presented by John Cullinane, CIOT
President
12 September 2006
16.00 to 19.00
De Vere Dunston Hall, Ipswich Road,
Norwich
£40
Stuart Wright
The Chartered Institute of Taxation
01842 754166
wright@79cr.freeserve.co.uk

TRUSTS

Presented by Jerry Craggs, Craggs & Co
12 September 2006
18.00 to 20.30
Norwich City Football Club, Carrow Road,
Norwich
Free
Karen Wilcox
Association of Chartered Certified Accountants
0121 456 5903

MARKETING ESSENTIALS

Valerie Bullard for Matrix Training
14 September 2006
9.30 to 16.30
Chamber Offices, Norwich Business Park,
Whiting Road, Norwich
Members £150 plus VAT
Non-members £200 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703
www.norfolkchamber.co.uk

DEPLOYING AN ACCESS DATABASE

14 & 15 September 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95 per day
Louise Carroll
Broadland District Council
0800 3891113

DEVELOPING ASSERTIVE

BEHAVIOUR AND NEGOTIATION SKILLS
18 September 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£65
Louise Carroll
Broadland District Council
0800 3891113

RECEPTION SKILLS TRAINING

Melanie Ruse for Matrix Training
19 September 2006
9.30 to 12.30
Chamber Offices, Norwich Business Park,
Whiting Road, Norwich
Members £80 plus VAT
Non-members £130 plus VAT

Margaret Read
Norfolk Chamber of Commerce
01603 729703
www.norfolkchamber.co.uk

HANDLING DIFFICULT CUSTOMERS

Melanie Ruse for Matrix Training
19 September 2006
13.30 to 16.30
Chamber Offices, Norwich Business Park,
Whiting Road, Norwich
Members £80 plus VAT
Non-members £130 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703
www.norfolkchamber.co.uk

IHT NEW RULES ON TRUSTS - NORFOLK REGIONAL MEETING

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

CPD WORKOUT

Presented by Nigel Race, CIMA CPD Manager
20 September 2006
18.30 for a 19.00 start
Willis Limited, Friar Street, Ipswich
Free
Cathy Mcgrath
Chartered Institute of Management Accountants
01379 608666
cathy.mcgrath@cimaglobal.com

MARKETING & SALES FOR YOUR SMALL BUSINESS

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

ADVANCED EXCEL

25 & 26 September 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95 per day
Louise Carroll
Broadland District Council
0800 3891113

DIRECTORS AND OFFICERS LIABILITY INSURANCE

Presented by Reg Brown, Reg Brown & Co
26 September 2006
12.30 to 13.30
Buffet available from 12 noon
Marsh Limited,
Norwich
Free
Judith Little

Insurance Institute of Norwich
07918 138986
www.insuranceinstituteofnorwich.co.uk

EFFECTIVE TELE SALES

Melanie Ruse for Matrix Training
26 September 2006
9.30 to 16.30
Chamber Offices, Norwich Business Park,
Whiting Road, Norwich
Members £125 plus VAT
Non-members £175 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703
www.norfolkchamber.co.uk

FINANCIAL MANAGEMENT FOR YOUR SMALL BUSINESS

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

CUSTOMER SERVICE EXCELLENCE

Valerie Bullard for Matrix Training
27 September 2006
9.30 to 16.30
Chamber Offices, Norwich Business Park,
Whiting Road, Norwich
Members £150 plus VAT
Non-members £200 plus VAT
Margaret Read
Norfolk Chamber of Commerce
01603 729703
www.norfolkchamber.co.uk

PROGRAMMING ACCESS

28 & 29 September 2006
9.30 to 16.00
Business Suite, Broadland District Council,
Thorpe Lodge, 1 Yarmouth Road,
Thorpe St Andrew, Norwich
£95 per day
Louise Carroll
Broadland District Council
0800 3891113

INSTITUTE OF DIRECTORS - LIGHT LUNCH

29 September 2006
12.45 to 14.00
The Last Wine Bar,
Norwich
Members £14
Non-members £16
Irene Tibbenham
Institute of Directors - Norfolk
01379 678748
norfolk@iod.net

INSURANCE INSTITUTE OF NORWICH ANNUAL DINNER

29 September 2006
19.00
Sprowston Manor,
Norwich
Judith Little
Insurance Institute of Norwich
07918 138986

ANGLIA KARTING CENTRE

ARRIVE & DRIVE CORPORATE ENTERTAINMENT
NEWLY EXTENDED 1030M CIRCUIT
RING FOR FURTHER DETAILS TEL. 01760 441777
THE AIRFIELD, NORTH PICKENHAM, SWAFFHAM

Looking for the region's best direct response agency?

You've just found us.

- 20 years award winning industry experience
- National client base – specialising in financial services
- Strategic and creative solutions which deliver results
- Integrated campaigns that maximise brand leverage
- Experts in direct response mail, press, door to door, digital, directories and data

To discover how we can transform your business call **01603 861613** or email info@businessgrowthdirect.co.uk

BGD

Business Growth Direct



www.businessgrowthdirect.co.uk

direct marketing • digital • directories • data