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# Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

**NORWICH - a financial city**

## “A Really Vibrant Financial Community”

**MPC Member, Richard Lambert**

“I simply had not realised the depth of the financial services sector in the city.” Richard Lambert, one of the nine members of the Bank of England’s Monetary Policy Committee and previously editor of the Financial Times, was speaking following a recent two-day visit to Norwich, organised by Chris Bailey, the Bank’s Agent for the South East and East Anglia.

During the visit, the Bank hosted a Financial Industry Group Top Table lunch meeting where Mr Lambert addressed a group of leading figures from the financial industry and the public sector. After outlining the role and process of the Committee and commenting on the economy, he took the opportunity to consult with members of the Financial Industry Group, to seek individual views on the economic outlook.



Talking to the Eastern Daily Press after the lunch, Richard said: “The financial services companies I met seemed confident in their prospects. I must say I simply had not realised the depth of the financial services sector in the city... I was impressed with their innovative approach to distributing their plans to increase market share and launch new products. There seems a really vibrant financial services community here.”

Each month the Bank’s regional agents assess their local economy, based to a large extent on latest discussions with business contacts. He added: “Visits such as this give MPC members the further benefit of a first-hand dialogue and a chance to explain the Committee’s view of the outlook for the economy overall.”

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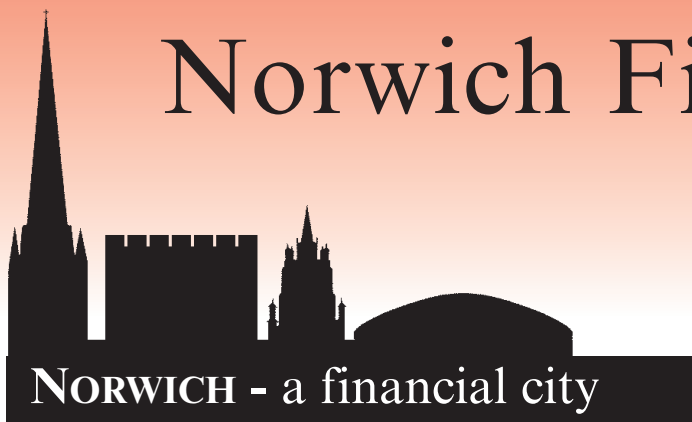
#### Financial Industry Group

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

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# Norwich Financial Campus



**NORWICH CITY COLLEGE**  
5 Ipswich Road  
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**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](mailto:busschool@ccn.ac.uk)**

### Certificate in Financial Planning

#### CF 1: UK Financial Services, Regulation and Ethics

This 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: 10 January, 12 weeks, Tuesdays 18:00 - 20:00  
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: 12 January, 12 weeks, Thursdays 18:00 - 20:30  
Course fee: £240

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

Start date: 11 January, 12 weeks, Wednesdays 18:00 - 20:30  
Course fee: £240

### Certificate in Mortgage Advice

#### CF 1: UK Financial Services, Regulation and Ethics

Start date: 10 January, 12 weeks, Tuesdays 18:00 - 20:00  
Course fee: £220

#### CF 6: Mortgage Advice

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

Start date: 6 February, 7 week course, Mondays 18:00 - 20:30  
Course fee: £175

### Certificate in Insurance

#### 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'.

#### CF 1: UK Financial Services, Regulation and Ethics

Start date: 10 January, 12 weeks, Tuesdays 18:00 - 20:00  
Course fee: £220

#### FA1 Life Office Administration

Start date: January 2006, 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.*

**Financial Industry Group  
Chairman John Woods**

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## National Academy a Step Closer

**As this issue goes to press we are just days away from a Government decision that could see Norwich becoming a home to one of the first National Academies in the UK.**

Whilst Norwich's place as home to the National Financial Services Skills Academy has now been secured, irrespective of when the Academy is launched, the bid for Financial Services to be one of the first industries to establish a National Skills Academy has reached the sector shortlist.

If successful the bid would see the National Financial Services Academy based in three centres in the UK, Norwich, London and Manchester, with courses organised by City College up and running from September 2006.

**“ This is a huge vote of confidence in Norwich ”**

### Panel Presentation

Following the shortlisting I was delighted to join City College Principal Dick Palmer and his colleague Jenny Probert to support Norwich's proposal as part of the panel presentation by Teresa Sayers of the Financial Services Skills Council and partners. We now await the outcome.

It is a huge vote of confidence in Norwich and, quite rightly, in City College to be asked to join the FSSC bid and for the bid to be shortlisted. However, since a fundamental requirement of the National Academy is having the support of the sector, it also squarely recognises the strength and pioneering approach of our financial industry.

### Golden Opportunity

This could be a golden opportunity for Norwich as it gives financial companies the opportunity to have our say in industry training and skills on the national stage. With the FSSC's delegated authority from the FSA for qualifications and its commitment that the private sector will be in a majority on the local and national governing boards, this could be the start of a huge opportunity for the financial industry in Norfolk to really influence its environment.

*Marjorie Eade*

**Marjorie Eade**

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.

## SPONSORSHIP AND SUPPORT

### Monthly Rates

<b>Black &amp; White</b>		<b>Two Colour</b>	
Inside pages:	full page      £500	Logo branding on front cover	£150
	half page      £300	Back cover	£1,500
	quarter page   £200	Inside front/back cover	£1,250

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



BARCLAYS is pleased to announce the appointment of **Mark Dembicki** as Corporate Manager, joining the Medium Business and Agriculture team. Mark will be responsible for a portfolio of medium business customers in the area and joins the 15 strong team of managers who provide customer service to businesses in Norwich and Norfolk. He has 17 years' banking experience at Barclays, with the majority of this time spent within the business sector and more recently with Barclays Private Clients.



BAKER TILLY in Norwich has promoted **Alexandra Fegan** to Assistant Tax Manager. Alexandra joined the firm in February 2002 and specialises in compliance and advisory services for corporate clients. She has a diverse portfolio of clients including businesses in the construction and automotive sectors. Colin Fish, Managing Partner in Norwich said: "We have developed a strong team of specialists in Norwich and Alexandra's knowledge and experience will continue to be of great value to clients."



Corporate insurance and risk-management broker ALLIANCE has promoted **Jackie Phillipson** to Associate Director as a result of her innovative work with Alliance's larger customers and her contribution to Alliance's new Health & Safety audit service. Adrian Rayner, Group Operations Director said: "We have an excellent career development programme in place and as a result we have been able to fill this senior level position by drawing on the existing talent that we have within the organisation."



LARKING GOWEN has promoted **Stephen Coby** to the post of manager at its Norwich office. He joined Larking Gowen in 1994, became a Qualified Chartered Certified Accountant in 1999 and a Fellow this year. He specialises in providing tax and accountancy services to a wide range of businesses but in particular agricultural clients and independent schools. "I am looking forward to my new role within the practice and the challenges it will bring with existing and new clients," commented Stephen.



GRANT THORNTON has appointed **Darren Bear** as Associate to work with its corporate finance team, focusing on mergers and acquisitions and corporate finance activity. He completed his accountancy training with KPMG in 2000 before moving to Ernst & Young, later joining Norwich Union where he focused on mergers and acquisitions. Darren has gained extensive experience advising on a wide range of disposals and acquisitions across a broad range of sectors with deal sizes ranging from £2 to £150 million.



**Dawn Rollins** has been appointed to head the newly enlarged agricultural team at LOVEWELL BLAKE'S Norwich office. The expansion provides for an increasing number of farmers using the firm's services as well as the need for more specialist expertise to deal with the financial complexities of modern farming. Dawn has moved to Norwich from the firm's Great Yarmouth office and has 16 years experience in advising farmers on a wide range of accountancy and taxation issues.



The EAST ANGLIAN SOCIETY OF CHARTERED ACCOUNTANTS has elected **Robert Millea** as their President. Rob is employed by the Institute as an examination marker for the Advanced Case Study and for the Financial Reporting and Audit/Assurance papers in the Professional Stage exams. A council member for the East Anglian Society, he is retained by the UK 200 Group, a consortium of independent accountancy firms, as a practice reviewer. He has recently been appointed to the General Teaching Council as a lay member.



**Elaine Mather** has been appointed Senior Business manager at NATWEST BANK, covering the Lowestoft area. Previously working as a Commercial Director of a group of SMEs, she is looking forward to relating her business background to the banking environment in order to add value to her business customers. Elaine is a keen networker and welcomes the opportunity to work with others within the financial industry to add value to Natwest clients. Office 01502 572053, mobile 07799 868809.

*Details and photographs should be sent to the editor [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk). Contributions to the next issue by 28 October please.*

## NORFOLK SCHOOLS PITCHING FOR PLAYGROUND CASH

Norfolk schools are to have the opportunity to transform their playgrounds following the launch of the Norfolk Playsafe project. Norwich Union, the largest sponsor of UK Athletics, will select local schools to receive financial support for the development and transformation of their playgrounds, in a project in conjunction with Norfolk County Council.



Calling All Schools: Debi O'Malley, Norwich Union Community Affairs Consultant and Martin Radmore, PE and Sport Adviser for Norfolk County Council, want to hear from local schools.

For more information schools can visit [www.norfolkesinet.org.uk/playsafe](http://www.norfolkesinet.org.uk/playsafe) or call Martin Radmore (Norfolk County Council) on 07799 656687.

The playground transformation could include new play apparatus and traversing walls, stages and platforms, planting and shade, trackways for wheeled toys and markings using letters and numbers.

Deborah O'Malley, Norwich Union community affairs consultant said, "It is really important to encourage children to participate in physical exercise. Developing a safer environment for school children to play facilitates happier, healthier playtimes and reduces bad behaviour and playground accidents. Brighter zoned areas provide shade, stimulus for senses and promotes pupils' well-being, improving attitudes to learning."

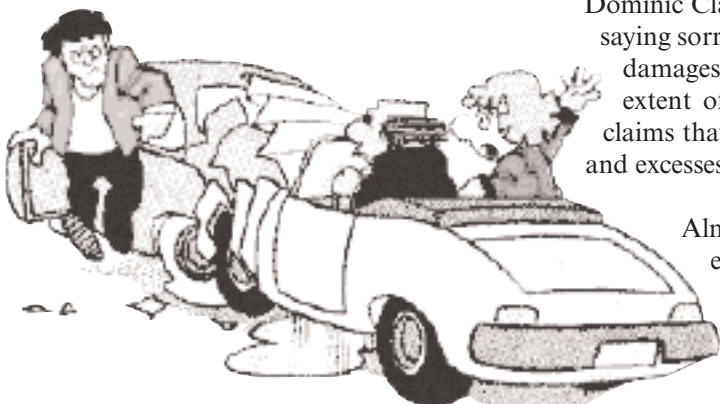
Schools have until 25 November to submit a design of their proposed playground and a plan of how their school would benefit from the transformation.

## SORRY! REALLY IS THE HARDEST WORD SAY UK MOTORISTS

Not saying sorry after an accident costs UK motorists at least £28 million a year – Norwich Union's new 'Sorry! Report' reveals today.

Although nearly nine out of ten (88%) motorists claim they want to say sorry following an accident, two out of five (38%) think doing so would adversely affect their own insurance claim or prevent them successfully claiming from the other party involved. And men are twice as likely as women to not say sorry following an accident.

Norwich Union is starting a campaign today to reassure motorists that saying sorry is just an expression of regret, not an admission of guilt.



Dominic Clayden, Norwich Union's director of technical claims says: "Not saying sorry has two effects; it encourages some people to exaggerate minor damages or injuries and prevents others from correctly identifying the extent of their injuries. Both have an escalatory affect on the cost of claims that are passed on to motorists in the form of increased premiums and excesses."

Almost a third (31%) of motorists admitted they would be likely to exaggerate injuries or vehicle damage if the other party involved in an accident was angry or accusatory, whilst two out of five (40%) said they would be less likely to do this if the other driver was friendly, showed sympathy and said sorry.

# FIT for *ifs* Award

FIT, the Financial Industry Training programme which supports local industry recruitment, has been shortlisted for one of the prestigious Institute of Financial Services (*ifs*) Innovations Awards. In the category 'Most Innovative Training Initiative or Programme (technical)', the programme features alongside such industry heavyweights as Barclays, Nationwide, Citigroup, the British Insurance Brokers Association and the Chartered Insurance Institute. The finals take place on 1 December at London's Guildhall.

## FIT into Successful Recruitment

FIT is a unique package of training and support, providing adults returning to work by joining the financial industry with a foundation in personal finance. It is a partnership between The One account, the Financial Industry Group, City College and WEETU (Women's Employment Enterprise and Training Unit).

## Outstanding Results and 100% passes

The successful pilot, which ran from January this year, achieved 100% exam passes and the results of two students, Sarah Cracknell and Susan Kelly, were so outstanding the Institute presented them with special awards.

## FIT the Programme

With FIT, students develop their financial literacy skills and gain a holistic understanding of personal financial through a combination of classroom training and study for *ifs* exam the Certificate in Financial Studies. They gain business and employability skills through soft skills coaching from WEETU as well as individual support from industry mentors. Other industry support, including visits to financial companies, gives them the chance to find out what it is really like working in the sector. The programme culminates in a mini Jobs Fair, so FIT graduates can get straight to work. FIT is free to students looking to join the sector and travel and childcare costs are covered.

## Get involved Get Ahead!

Following the success of the pilot, FIT is now being rolled out for all local financial industry companies to take advantage of, with a second intake of students. This will provide companies with the opportunity to support potential new recruits in a number of ways.

Any companies wishing to become involved and find out more about these opportunities should contact Marjorie Eade at [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk)



**FIT will be one of the initiatives under discussion at the next Fig Forum. All Training and Recruitment Managers from the financial industry are invited to join the Forum which takes place in on Monday 21 November. For further details and to reserve your place, contact Marjorie Eade by email at [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk)**

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](http://www.moneyfacts.co.uk) - as well as through the charts it provides to most of the national and provincial press and media.

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

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



## Moneyfacts Group™

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**NR1 1BJ. DX 135010 NORWICH 7**  
**Telephone 0870 2250 476**  
**e-mail: [info@moneyfacts.co.uk](mailto:info@moneyfacts.co.uk)**

# Co-operative Bank subscribes to Moneyfacts Mortgage Comparisons

Co-operative Bank has implemented Moneyfacts Mortgage Comparisons system in its call centre. The system is being used to help retain existing customers and also to acquire new business.

Using the software, Co-operative advisers can instantly compare mortgage products side by side on a single screen. A red and green colour coding system highlights immediately how the Co-operative mortgage compares with that of the competitor. This means that, when challenged by a customer thinking of switching to or from another provider, staff can quickly highlight the benefits of the Co-operative.

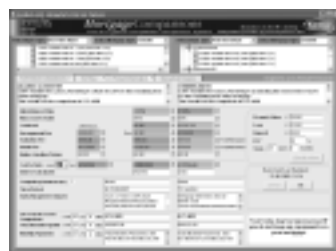
Alan Hough, Sales and IT Director at Moneyfacts Group added, "We are delighted that the Co-operative

Bank is using Mortgage Comparisons. With a complex mortgage market, sales and retention, staff often find it difficult to stay abreast of the market. They can also find it hard to talk with authority when faced with a comparative situation. Mortgage Comparisons lets the adviser and the customer see the real benefits of the Co-operative's mortgages."

Alan Hough continued, "Mortgage Comparisons provides a very quick return on investment. Although each lender is different, our tests with users show that retention success can increase by as much as 20% when trained staff have access to comparative information."

Co-operative Bank is the latest in a long line of organisations turning to

Moneyfacts to provide the data and technology for their systems, intranets and websites. Among these are Which?, who commissioned a bespoke mortgage website for its subscribers and the general public; HSBC, which has implemented Mortgage Comparisons system throughout its branch network, and Interactive Investor, which now uses Moneyfacts data from an XML datafeed into its customer facing website.



## The Moneyfacts Conference 2005

There is now just one week left to book places at the Moneyfacts Conference 2005.

The conference, which will be chaired by Chris Cummings, Director, AMI and Director General, AIFA, takes place on Tuesday 8 November 2005 at the Novotel London Euston and will examine the influences on the financial sector over the next decade.

The conference programme will include informative and thought-provoking presentations from an impressive line-up of key political and industry speakers and provides delegates with the ideal opportunity for both networking

and meeting key members of Moneyfacts staff.

**Tickets are still excellent value at just £199 (plus VAT) per delegate. For more information and to book call 0870 2250 100.**



## Moneyfacts Supports 'Jeans for Genes' Day

On Friday 7 October 2005 Moneyfacts participated in the national 'Jeans for Genes' event to help the charity celebrate its tenth Birthday.

To support the appeal, which raises money for children with genetic disorders, all members of Moneyfacts staff were invited to throw out their usual dress code and wear jeans or

casual clothing to work for the day in return for donating £2 to the appeal.

The appeal benefits nine national charities, including the Great Ormond Street Hospital Children's Charity and the Muscular Dystrophy campaign. Proceeds help to fund vital research into genetic disorders affecting children and provide valuable support services for families across the UK.

## Visit us at the Mortgage Business Expo - London 2005

**MORTGAGE BUSINESS EXPO**  
 London, Earls Court  
 16 - 17 November 2005

The Mortgage Business Expo takes place on 16 to 17 November 2005 at London's Earl's Court.

Entry to the Expo is free and provides intermediaries with the opportunity to network and discuss the latest developments in the market. Over 120 exhibitors will be represented and a series of free seminars will run throughout both days.

**Moneyfacts Group will be on stand C36** so come and visit us for a demonstration of [www.emoneyfacts.co.uk](http://www.emoneyfacts.co.uk) and to pick up a free copy of the latest issue of all our publications. You will also have the opportunity to take advantage of our special subscription offers exclusive to new subscribers attending the show.

**To save you time you can pre-register for your FREE ticket by visiting [www.mortgagebusinessexpo.co.uk](http://www.mortgagebusinessexpo.co.uk) or by calling 020 7370 8039.**

## Good News at its4me

“That glorious day” - that is how Patrick Smith, Chief Executive of its4me, described the day when, five years after setting up with finance of £6 million, the business no longer needed to borrow. Speaking at a recent Top Table lunch, Patrick said he believed in old fashioned ‘Revenue and Expenses’ budgeting. It obviously proved its worth as the borrowing was accurate to budget to just a couple of percent, but he admitted that running such an operation then felt frighteningly near failure for much of the time.

The company, which is based in Rosary Road and now employs 126 staff, has written 80,000 policies with £26 million a year in premium income and for 2005 will turn in a profit of about £650,000. Also Chief Executive of Swinton Insurance, Patrick said his future plans included bringing the two businesses closer together.



## Restructure ahead at Virgin Money

After ten years of success in Norwich, Virgin Money is planning more rapid growth and is reviewing the structure of its operation to support this. It has confirmed it will be outsourcing its back-office administration work in the UK outside the region.

Communications Director, Gordon Maw said: “We have had an unprecedented period of success in the company but we need to review our structure to take the company forward. The system we have now won’t sustain the rapid growth we have in mind.” He also explained that, to ensure growth was rapid, the company would look to a partnership model, such as its partnership with MBNA, which saw the successful launch of the Virgin credit card.

Virgin Money, which recorded turnover to last December of £241 million, was ranked 52 in the Sunday Times Top Track 250, the league table which ranks Britain’s biggest mid-range private companies by sales turnover. The table, which complements its Top Track 100 biggest private companies by listing the next 101 to 350 businesses by size, effectively now marks Virgin Money as 153<sup>rd</sup> biggest in Britain.



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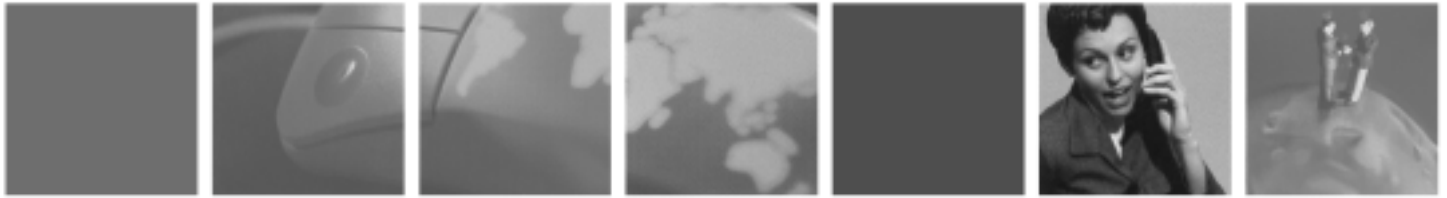
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## Europe

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Thursday 10 November 2005

6.00pm to 8.30pm

The John Innes Centre, Norwich Research Park

Chairs

**Chris Starkie**, Business Editor, EDP

**Jeanette Wheeler**, Chair, Norwich Businesswomen's Network and partner, Eversheds

£15 including refreshments

Profits to Norwich Businesswomen's Network charities

For ticket applications e-mail Marjorie Eade

at [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk)

## N&P in Chapelfield

Norwich and Peterborough Building Society became the only financial services provider in the new Chapelfield Centre when it opened its first ever advice-only branch there recently. On the opening day it had over 300 visitors who were all able to take part in their free prize draw for a *Smart* car. The Branch Manager, Alan Butterworth, leads a team of five experts in financial planning, mortgages, banking, savings and insurance.



## Horoscope Exclusively forecast for fig by Jane Sunderland

### ARIES [21 March - 20 April]

It is vitally important to be ruthlessly practical. All too easily will you be enchanted by visions of possible material gain, miss small but crucial details and end up poorer. Nothing is to be gained without sacrifice this month and the more you understand about and work with the ebb and flow of forces beneath the surface, the more likely you are to stay afloat or even benefit. Take special care when dealing with oil, water, gas or alcohol - they are the sensitive areas.

### TAURUS [21 April - 20 May]

Is it a dream? Or can you rely on it? Confusion reigns and your plans could be dissolved by the fluidity of a situation that is impossible to predict. New connections formed this month carry the same energy. Keep options open and don't put all your eggs in one basket. All is not as it appears to be. The self doubt and depression that results must be taken as an impetus to look further afield - where a lucky break awaits you.

### GEMINI [21 May - 20 June]

When all around you seems stuck in a gloom of dependency, it's up to you to inject some creative vitality into the situation with a new way of thinking. Forge new connections and develop innovative ideas. Build up a new network and you could find exciting new possibilities opening up, giving you reason to think about whether changes in your working life are called for. Keep your ears attuned for an exciting opening between the 8th and 12th!

### CANCER [21 June - 21 July]

It's not an easy time, but one that is brim full of potential. You are pregnant with possibility and the seeds of potential sown after the New Moon on the 3rd have the power to grow into mighty oak trees, enabling you to turn a distant dream into a working reality. Be cautious about colleagues who promise much - they're likely to let you down at the last minute. Make sure you have everything firmly tied up before you let go of your safety net. You'll find out who you can trust.

### LEO [22 July - 22 August]

It's a critical month when extra responsibilities and new structures force you to take firm control and wield your authority. Property and family matters are particularly in need of your attention though you may find you become resentful at having to shoulder so much of the hard work on your own. Partners are distinctly wobbly, unreliable and evasive. You may even feel you've had enough of it. Think deeply about who you want with you in the power base you're building.

### VIRGO [23 August - 22 September]

Education is the key concept for the next year. You'll become aware of subjects about which you need to know more if you are to fulfil your potential and take your current focus onto a new level. You may be plagued by yearnings for greater meaning and significance in your daily routine. Either way, take your time and check out all the options carefully. It seems as though a whole new structure of life is possible. Meditate deeply upon your true desires!

### LIBRA [23 September - 22 October]

Exciting surprises are in store. Keep your diary free between the 8th and 18th when unexpected blasts from the past or bolts from the blue turn up on your doorstep, bringing colour and vitality into areas that have become dull and routine. Your financial situation could also improve as a result if you are brave enough to move into foreign territory. Recognition and appreciation on a wider scale may enhance your confidence and set you dreaming of a wonderful new future.

### SCORPIO [23 October - 21 November]

Believe in yourself and your ability to create the structure you've always dreamed of. The New Moon in your sign on the 2nd is your very own personal New Year and falling as it does in conjunction with mighty Jupiter, the stage is set for you to reap the rewards that are due to you. Read the signs and move confidently into the arenas indicated. Authority is yours for the taking if you have earned it - if not, then learn from those mistakes that'll also appear.

### SAGITTARIUS [22 November - 20 December]

Fire signs like you are not normally noted for their compassion or sensitivity but that looks likely to change this month. Sudden and unpredictable events will plunge you into the waters of deep feeling and spirituality. Yearnings to escape or to find deep inner fulfillment are also calls to take up a spiritual practise or to engage in meaningful community work. Open up to the strange coincidences; there is magic in the air and it takes you on a journey into mysterious realms.

### CAPRICORN [21 December - 20 January]

With Venus, planet of love and beauty in your sign, the pleasures of life are irresistible, especially as sudden surprises bring you more than you have dreamed of! Use the trends by developing your creative talents into new directions and breaking into new social circles. Just don't expect authority figures to approve your wilder plans - you're more likely to get a "no" than a "yes" - especially if you're looking to borrow money.

### AQUARIUS [21 January - 18 February]

The time of reckoning has come. For the past year or so, your dreams and visions may have carried you into idealistic realms of possibility but now it is time to come down to earth. Whether that means a painful bump or the grounded satisfaction of a dream made real, depends on you. Finding out the practicality of your hopes and ambitions can be a steep learning curve, but it does seem as though a new direction is beginning for you.

### PISCES [19 February - 20 March]

Sparkling and flirtatious, you're able to bring fun and laughter into the most boring situation. Spread your net and connect with far away places, foreign foods and cultures. New talents and affections are sure to emerge as you give yourself a taste of the exotic and a surprising lucky break would bring you the wherewithal to make some big changes. Just be careful that unlimited indulgence doesn't do horrible things to your health. Learn the importance of limits!

## ONE YEAR ON

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

I was shocked to see the first Christmas cards appearing in the shops this year before the schools went back, a startling reminder that another year is drawing to a close. It was around this time last year that we were preparing for the onset of FSA regulation and considering the potential impact this would have on those working in the newly regulated areas.

One year on, the FSA's remit has been extended to include general insurance and lifetime mortgages, but their attention appears to have moved away from the administration of individual product areas and turned instead towards the more general principles of business practice, that is: treating customers fairly (TCF).

The Institute of Financial Services (*ifs*) developed a single-module qualification around these principles earlier this year, the Certificate in Regulated Customer Care (CeRCC). Obtaining the qualification is a way of showing the regulator that you are taking steps to ensure the fair treatment of customers throughout your business. On completion of the CeRCC qualification, candidates will be expected to demonstrate knowledge and understanding of:

- the different types of customers and their range of backgrounds, characteristics, requirements and needs
- the FSA's concept of TCF, its scope and relevance, and the benefits of implementing a TCF culture at all levels in an organisation
- the status of TCF within the financial services legal and regulatory framework, including the role and objectives of the FSA and how TCF fits into FSA principles and conduct of business requirements
- the responsibilities of firms in relation to TCF and how it impacts on customer relationship management, quality of service, and staff training, competence and effectiveness
- the implications of addressing TCF in practice, in areas such as product design, customer communication before and after point of sale, and complaints handling.

For more information about CeRCC, please visit our dedicated website at [www.treatingcustomersfairly.com](http://www.treatingcustomersfairly.com) or call our Customer and Student Services team on 01227 818609.



**ifs** institute of financial services  
School of Finance

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- ◆ BSc (Hons) in Financial Services and Associateship

For more information please call the **ifs** on 01227 818609

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

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

## COMPENSATION CULTURE

“Where there’s blame there’s a claim,” they say and a lecture organised by the Insurance Institute of Norwich will examine the dramatic change in people’s attitudes to compensation. Norwich Union’s Director of Technical Claims, Dominic Clayden, and Andrew Deans of Solicitors Hextall Erskine will discuss the issue at an event held on Tuesday 29 November from 5.30 pm at Marsh Ltd. The lecture will be preceded by refreshments and parking at Marsh will be available from 4.45pm. For more information contact Derek Cousins at [norwich.institute@virgin.net](mailto:norwich.institute@virgin.net) or telephone 01603 207464.

### Industry supports Recruitment Event

Presenters from Marsh and Virgin Money were amongst leading speakers taking part in the Open Mind to Recruitment conference organised by the Eastern Daily Press and Jobcentre Plus recently. The event, which took place at Pinebanks, also included a number of workshops and attracted 60 people.

Karen Pink from Virgin Money spoke about motivating staff at work and came up with a number of ideas and suggestions to do this. Cathy Armor from Marsh discussed the issue of equal opportunities, with a special emphasis on women in business.

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**‘A’ Day?**

Edward Jones is running a ‘pensions simplification’ workshop on Thursday 24 November, hosted by Investment Representatives Matt Ingram and George Gunning.

For further details contact  
George Gunning on 01953 601695.



shaping the future

The Economic Development Partnership for Norfolk

## ANNUAL CONFERENCE

Wednesday 30 November 2005  
9.00 to 13.30

John Innes Centre, Norwich  
Research Park

Help shape Norfolk’s future and influence the partnership action plan over the next three years. Your input is important to ensure we address the issues that will effect Norfolk’s economic growth.

**Cost £25 including lunch**

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# Want to reach your potential?

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Willis, the well established global insurance broker is energised and resourced to deliver on its mission to be the world's finest risk management organisation. The company's client focused and sales driven culture has resulted in consecutive quarters of record earnings. This dynamism is reflected in our plans for an iconic new HQ in London which we will occupy in 2007. Over 70% of our Associates are shareholders. Our clients consistently benefit from the Willis approach to managing risk exposures: innovative, entrepreneurial and utilising the Group's global resources to deliver superb local service.

Willis is a company looking to invest in your future. As a group we believe in motivating our Associates to achieve their best, and provide stimulating and challenging work environments and competitive financial rewards. Willis is now recruiting experienced insurance professionals. You will be given the opportunity to take full responsibility to demonstrate your drive and abilities in an environment that will encourage you to make decisions and to exceed your clients' expectations.

**To this end Willis are looking to recruit experienced professionals for the following:**

- Project Managers
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- Operational Managers
- Team Leaders
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- Insurance Technicians
- Credit Controllers
- Accounts Controllers
- Claims Handlers/Technicians
- Compliance Officers/Managers
- Premium Technicians

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If you are interested in joining Willis please send your  
up to date CV to Brad Arnold, Human Resources,  
Willis, Ten Trinity Square, London, EC3P 3AX or  
email: [arnoldb2@willis.com](mailto:arnoldb2@willis.com)**

As an equal opportunities employer, we welcome applications from suitably qualified people regardless of sex, race or disability.

# Willis

## Virgin Money Charity Challenge

The Virgin Money team of directors recently took on the challenge of cycling from our London office in Soho Square to our Norwich base on Whiting Road to raise money for the Virgin Unite charity.

The ride took them through the heart of Essex, Suffolk and Norfolk, passing through places such as Chigwell, Sudbury and Stowmarket. Over the course of three days they completed the 120 mile distance in around 12 hours' riding time, finally arriving back at Norwich at 3:15pm on Wednesday 7 September.

The challenge was instigated by the Virgin Money directors as they wanted to do something as a team to raise money for charity. Virgin Money staff were invited to propose a challenge, which was shortened to five options for staff to vote on. The list included a charity calendar photo shoot, canoeing the Norfolk Broads, mountain biking around Norfolk, recording a charity record and the cycle ride. Fortunately the naked charity calendar option was narrowly pipped by the cycle challenge.

They've so far raised over £10,000 for Virgin Unite, which is an independent charity set up to harness the strength of all Virgin companies. Virgin Unite gets involved in big and small projects both nationally and internationally. Visit [www.virginunite.com](http://www.virginunite.com)



The team of directors taking part were

Mark Hodgkinson - Managing Director  
 Gareth Haver - Credit Products Director  
 Anthony Maybury-Lewis - Protect Products Director  
 Trevor Field - Marketing Director  
 Annette Moody - Customer Experience Director  
 Richard Fairman - Commercial Director  
 Simon Leeming - HR, Legal and Compliance Director



## Barclays Donates £0.5m for city's heritage

Reflecting Barclays' strong links with Norwich and the city's importance to the Bank's heritage, Barclays Bank has donated £500,000 to Norwich Heritage Economic and Regeneration Trust (Heart). The gift was presented by Community Affairs Director Martin Moseley at the city's Roman Catholic Cathedral at the start of the Heritage Open Days festival.

Barclay's history began in Norwich and local wool merchants, the Gurneys, were central to the development of today's bank. Mr Moseley explained that Barclays was keen to support community projects and, because of the Bank's strong connections with Norwich, supporting HEART was an easy decision to make.



Part of our Heritage:  
Barclays, Bank Plain, in the 1940s

Courtesy of Barclays Bank Archives

## Honours at EDP Awards

Two outstanding new financial companies in Norwich were honoured recently at the EDP Business Awards 2005. Mortgage company First Active and Foolproof, the online sales consultants who specialise in finance, received awards as finalists in the Best New Business category sponsored by Shaping the Future.

First Active, a sister organisation to The One account and owned by the Royal Bank of Scotland, has seen rapid and massive growth and presently employs 300 staff in Norwich. Led by local men Tom Wood and Peter Ballard, Foolproof helps e-commerce companies to improve the sales conversion rates of their sites and specialises in helping UK financial businesses.

Other businesses supporting the event included Barclays, which sponsored the Business of the Year award, and Norwich and Peterborough Building Society, which sponsored the Customer Care award.

**Foolproof**  
Online Sales Improvement



**First Active**

## Daisy Ball raises £9,000 for Anthony Nolan Trust

Handelsbanken Corporate Account Manager Peter Daines handed over a cheque to the Anthony Nolan Trust for £9,000 to support its fight against leukaemia and its search for potential bone marrow donors. The money was raised at the Handelsbanken Daisy Ball, attended by 160 people, which incorporated a charity auction with prizes including luxury Caribbean holidays. "This is the third time we have run the Daisy Ball and we are delighted to have raised a total of £44,000 for the Trust," said Peter. Handelsbanken Branch Manager, John Harper said: "The money raised this year will pay for 100 new people to join the bone marrow register in the fight against leukaemia."



# Training & Events

## BUSINESS INTRODUCTORY WORKSHOP

**1 November 2005**  
9.30 to 16.30  
Norwich Enterprise Agency Trust (NEAT)  
Labour in Vain Yard, Norwich  
**Norwich Enterprise Agency Trust (NEAT)**  
01603 677510

## DISCIPLINARY AND GRIEVANCE ISSUES

Joe Mills for Matrix Training  
**1 November 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

## BUSINESS INTRODUCTORY WORKSHOP

**4 November 2005**  
9.30 to 16.00  
Norfolk and Waveney Enterprise Services  
4 Tombland, Norwich  
**Free**  
**Norfolk and Waveney Enterprise Services (NWES)**  
01603 628715

## BUSINESS INTRODUCTORY WORKSHOP

**8 November 2005**  
9.30 to 16.30  
Norwich Enterprise Agency Trust (NEAT)  
Labour in Vain Yard, Norwich  
**Norwich Enterprise Agency Trust (NEAT)**  
01603 677510

## MANAGING A SMALL BUSINESS

**9 November 2005**  
9.00 to 12.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich  
**Holly Bammant**  
**Broadland District Council**  
0800 3891113

## PROJECT MANAGEMENT

Joe Mills for Matrix Training  
**9 November 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

## BUSINESS SKILLS COURSE

**9, 16 and 23 November 2005**  
18.00 to 21.00  
Norfolk and Waveney Enterprise Services  
4 Tombland, Norwich  
**Free**  
**Norfolk and Waveney Enterprise Services (NWES)**  
01603 628715

## EFFECTIVE INTERPERSONAL SKILLS

Margaret Wade for Matrix Training  
**10 November 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

## BEYOND SATISFACTION

**14 November 2005**  
9.00 to 12.30  
The Blue Room at The Abbey, Colmans, Norwich  
**£35 plus VAT**  
**Felicities**  
01603 626264

## IMPROVING PERFORMANCE THROUGH YOUR PEOPLE

**15 November 2005**  
McGregor Building, Norfolk Showground, Norwich  
**Free**  
**Business Link for Norfolk**  
08457 218218

## IR INVESTIGATIONS - UPDATE

Francis Strachan Grant Thornton UK LLP  
**15 November 2005**  
16.00 to 19.00  
De Vere Dunston Hall, Norwich  
**£35**  
**Stuart Wright**  
**Chartered Institute of Taxation**  
01842 754166

## VALUE ADDED SERVICES

Alun Morgan, Director, PCP Limited  
**15 November 2005**  
18.00 to 20.30  
Norwich City Football Club, Carrow Road, Norwich  
**Free**  
**Karen Wilcox**  
**Association of Chartered Certified Accountants**  
0121 456 5903

## GROW YOUR FAMILY BUSINESS

**15 November 2005**  
McGregor Building, Norfolk Showground, Norwich  
**Free**  
**Business Link for Norfolk**  
08457 218218

## A-DAY (PENSION REFORM)

Gary Steward & John Pullin, Alan Boswell & Co Limited  
**16 November 2005**  
University of East Anglia, Sportspark, Earlham Road, Norwich  
**Free**  
**David Woodcock**  
**The Association of Accounting Technicians**  
01603 756046

## VALUING STAFF, IMPROVING EFFECTIVENESS AND CUTTING COSTS

**16 November 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

## COMPETITORS - UNDERSTANDING THEM AND BEATING THEM

**16 November 2005**  
The Business, Jarrold Stand, Norwich City Football Club  
**Free**  
**Business Link for Norfolk**  
08457 218218

## NEW WAVE EVENT - HITTING YOUR GOALS

18-35 year olds - Networking Group  
Speaker - Jon Thaxton  
**16 November 2005**  
18.00 to 20.30  
The Garage, Chapelfield North, Norwich  
**£11.75**  
**Gail Harrington**  
**Norfolk Chamber**  
01603 729704

## INFLUENCING SKILLS AND MANAGING CONFLICT

Joe Mills for Matrix Training  
**17 November 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

## FACE TO FACE COMMUNICATION/ PROFESSIONAL TELEPHONE BEHAVIOUR

**17 November 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

## CREATIVE THINKING

**18 November 2005**  
9.00 to 12.30  
The Blue Room at The Abbey, Colmans, Norwich  
**£35 plus VAT**  
**Felicities**  
01603 626264

## MANAGING A SMALL BUSINESS

**23 November 2005**  
9.00 to 12.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich  
**Holly Bammant**  
**Broadland District Council**  
0800 3891113

## SPEED READING

**23 November 2005**  
13.00 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich  
**Holly Bammant**  
**Broadland District Council**  
0800 3891113

## SUPPER WITH JAMES NAUGHTIE

Presenter on the 'Today' programme, BBC Radio 4  
**24 November 2005**  
18.00  
Dunston Hall Hotel, Norwich  
**£38 plus VAT or £420 plus VAT for tables of 12**  
**Margaret Jackson or Ann Taylor**  
**East Anglia Society of Chartered Accountants**  
01284 774730

## POWER BREAKFAST

**24 November 2005**  
7.30 to 9.00  
Holiday Inn Norwich City Airport Hotel, Norwich  
**£12 plus VAT**  
**Felicities**  
01603 626264

## INSURANCE INSTITUTE OF NORWICH ANNUAL DINNER

**25 November 2005**  
19.00  
Holiday Inn Norwich City Airport Hotel, Norwich  
**Judith Little**  
**Insurance Institute of Norwich**  
07918 138986

## BASICS 4 BUSINESS

**28, 29 and 30 November 2005**  
9.30 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road, Thorpe St Andrew, Norwich  
**£65 per day**  
**Holly Bammant**  
**Broadland District Council**  
0800 3891113

## LIVING IN A COMPENSATION CULTURE

Dominic Clayden, Head of Claims Legal, Norwich Union  
And Andrew Deans, Hextall Erskine  
**29 November 2005**  
17.30 to 18.30  
Marsh Limited, Norwich  
**Free**  
**Judith Little**  
**Insurance Institute of Norwich**  
07918 138986

## TELEPHONE TECHNIQUES

Melanie Ruse for Matrix Training  
**29 November 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

## FINANCIAL ABUNDANCE

**29 November 2005**  
9.00 to 17.00  
The Abbey, Colmans, Norwich  
**£60 plus VAT**  
**Felicities**  
01603 626264