



# Fig

# Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

**NORWICH – a financial city**

## Financial Growth Magnet

Norwich continues to demonstrate its growing attraction to financial companies as Freedom Finance formally launches in Norwich, at its new offices in Prince of Wales Road.

The loan company, which is considered the prime European financial business of majority shareholder JZ International, a US investment company worth US\$ 4 billion, employs nearly 500 people and has its Head Office in Wilmslow, Cheshire.

The company, which was established by entrepreneur Rupert Webb, who continues to run the business and is still a substantial shareholder, generates secured and unsecured loans, prime, sub-prime and niche mortgages, including non status first mortgages and remortgages. It has a wide variety of third party introducers including The One account and First Active.

As the UK's largest loan broker, processing 40,000 loans a month, Freedom chose Norwich to support its expansion because of the city's reputation as a centre of finance and because of its competitive costs. The Norwich Office has responsibility for business to business relationship management and is led by Norwich man, Martin Chapman, who is Freedom's European Commercial Director.

"We came to Norwich because it is a strong financial centre," he said.

Martin joined Freedom two years ago after a financial career in Norwich, working at Central Trust and, before that, in Sales and Marketing at Norwich Union, which he joined in 1978. The Norwich Office currently employs 45 staff but, with plans to grow the loan book and expand in Europe and as part of an organisation that is consistently voted a UK Top 100 employer, Martin is very confident that numbers will grow.

**Freedom finance**



### *in this issue*

#### **News From:**

<b>NORWICH UNION</b>	
New Signing	5
<b>MARSH</b>	
Marsh Cares	7
<b>VIRGIN MONEY</b>	
Right to defend your home	11
<b>MONEYFACTS</b>	
NS&I	13

#### **Regulars:**

<b>Norwich Financial Campus</b>	2
<b>Welcome</b>	3
<b>Comings &amp; Goings</b>	4
<b>News</b>	6,10,12,14,15
<b>Horoscope</b>	10
<b>Training &amp; Events</b>	8,9

#### **Financial Industry Group**

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

#### **SUPPORTED BY:-**

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

 **Norfolk** County Council



**MARSH**



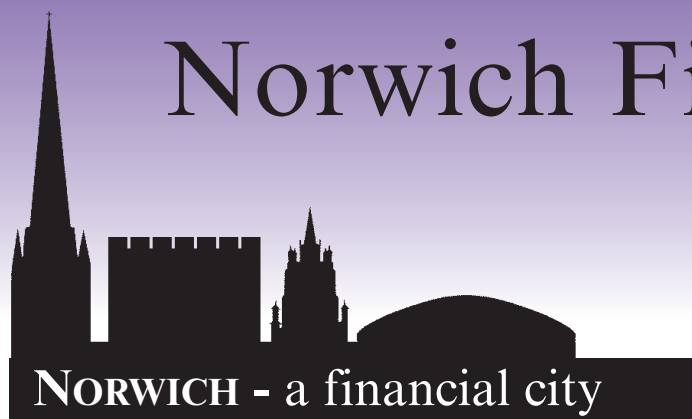
the **one** account

**Edward Jones**  
Serving Individual Investors

**MONEYFACTS**  
GROUP

**THE MONEY CENTRE**





# Norwich Financial Campus



**NORWICH CITY COLLEGE**  
5 Ipswich Road  
Norwich NR2 2LJ



**UNIVERSITY OF EAST ANGLIA**  
Norwich NR4 7TJ

## Financial Industry Courses in Norwich Norwich City College

School of Financial Services Hotline 01603 773510 or 01603 773210

Email: [busschool@ccn.ac.uk](mailto:busschool@ccn.ac.uk)

### Certificate in Financial Planning

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

This new course is the first module for both the Certificate in Financial Planning and the Certificate in Mortgage Advice and will provide a broad-based grounding in the financial services market. This now replaces the FP1.

**Start date:** Tuesday 19 April 2005 18.00 to 20.00

**Course fee:** £190 12 week course

**CF2:** Investment and Risk

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

**Start date:** Thursday 21 April 2005 18.00 to 20.30

**Course fee:** £220 12 week course

### Certificate in Mortgage Advice

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

See Certificate in Financial Planning

**CF 6:** Mortgage Advice

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

**Start date:** Tuesday 12 April 2005 18.00 to 20.30

**Course fee:** £170 7 week course

### Financial Planning Certificate 1

Revision day

**Start date:** Friday 8 April 2005 all day

**Fee:** £80

### Financial Planning Certificate 3

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

**Start date:** Monday 7 March 2005 18.00 to 21.00

**Course fee:** £170 3 week course

### Certificate in Insurance

#### Insurance Foundation 1

Insurance, Legal and Regulatory.

**Start date:** Please ask for details

**Course fee:** TBA

### Insurance Foundation 2

General Insurance Business.

**Start date:** Please ask for details

**Course fee:** TBA

### Insurance Foundation 3

Insurance Underwriting Process.

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

**Start date:** Wednesday 16 March 2005 18.00 to 20.15

**Course fee:** £220 14 week course

### Certificate in Financial Administration (FA1) Life Office 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'.

**Start date:** Wednesday 11 May 2005 18.00 to 20.00

**Course fee:** £170 8 weeks

### Certificate in Financial Studies

In partnership with WEETU and The One Account.

**Start date:** May 2005

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

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

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

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

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

sponsored by





# 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

© 2005



As Freedom Finance joins the growing cluster of financial companies with a base in Norwich, what is it that makes a financial company choose to locate and stay here?

Unquestionably, costs are a contributory factor but no-one could make such a decision on cost grounds alone. Reputation is important and the Financial Industry Group is delighted it has been able to raise the profile of Norwich as a leading centre of financial excellence both nationally and internationally. One of the critical factors is staffing and the high calibre of local personnel is one of our greatest resources.

Norfolk has one of largest pools of ACII and ACIB qualified people outside London. In addition it enjoys the unique range of training and qualifications courses by the FIG School of Financial Services within City College and consequently our region has developed a pool of excellent staff.

The financial industry has also grown enormously in diversity in the last few years and now boasts a wider range of career development opportunities than ever before. Norwich has staff with a variety of industry experience not available elsewhere outside London.

Our dynamic, thriving financial industry cluster means we can attract the best and retain them in Norfolk by offering experience and development opportunities throughout their careers which are unrivalled outside London.

**Marjorie Eade**

## SPONSORSHIP AND SUPPORT

### Monthly Rates

#### Black & White

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

#### Two Colour

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

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





LOVEWELL BLAKE has appointed **Simon Watson** as a new partner. Simon joined the firm in 1995 and qualified in 1997. He has recently returned to the corporate services group and is involved in a wide range of business advisory services and in strategic development for clients. Robin Ashe, Managing Partner said: "I believe we take a broader approach in providing a real all-round service to our clients. We work with our clients as partners, helping them to succeed."



RYAN INSURANCE GROUP, one of East Anglia's leading insurance brokers, is pleased to announce that **David Poet** has accepted the post as Commercial Development Executive for the Norfolk area. David's responsibilities will include increasing awareness of the Ryan Group brand and developing commercial business in Norfolk. He represents the company at the Eastern Region British Insurance Brokers Association Committee co-ordinating the annual programme of events. David has worked for the Ryan Group for 5 years and previously worked for GRE and AXA Insurance.



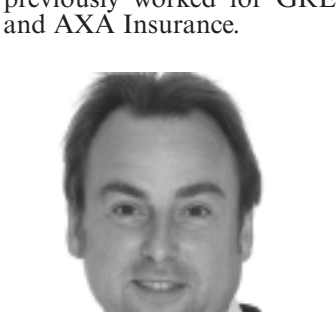
BARCLAYS has appointed **Paul Scarlett** as Local Business Manager. He has been a Business Manager with Barclays for 5 years dealing with customers from most walks of life in both city and rural locations. Paul said: "I gain a real enjoyment from the fact that nearly everyone I have met whilst doing the role has a quality that is to be admired and a real love for what they do, making day-to-day contact with the people concerned a pleasure."



**Chris Astill**, is the current chairman of the EASTERN REGION GROUP OF THE PENSIONS MANAGEMENT INSTITUTE (PMI). He works as a specialist pension consultant in the London office of the stockbrokers Charles Stanley. Chris has worked for over 30 years in the pensions industry and is a fellow of the PMI and an Associate of the Chartered Insurance Institute. To find out more about the PMI and its training and events visit [www.pensions-pmi.org.uk/regional/eastern.shtml](http://www.pensions-pmi.org.uk/regional/eastern.shtml)



ALLIANCE, the insurance and risk-management company has appointed **Andrew Richardson** as a Risk Services Manager, to spearhead a Health & Safety campaign. The new initiative will involve offering free Health & Safety training to all of Alliance's customers to help ensure that they are up to date with the latest legislation, as well as ensuring that they are managing risk as effectively as possible. Andrew will also be responsible for fire risk assessments.



GRANT THORNTON has appointed **Rob Porteous** as Trust Manager. He will oversee the firm's trust department looking after the taxation accountancy and administrative work required for family trusts and estates. Rob has 20 years experience working with trusts including time spent with the trust company of Barclays Bank and with Neville Russell, a national firm of chartered accountants at their Ilford office. Most recently he was Trust Tax Manager for Baker Tilly in Bury St Edmunds.



**Tony Cleary** Dip Arch RIBA Chartered Architect is President of the NORFOLK ASSOCIATION OF ARCHITECTS. After qualifying as an architect he moved to Norwich where he worked with local firms until setting up on his own. The practice worked on commercial and private projects plus one-off projects abroad, including New Zealand. Since becoming president he has helped to raise the profile of architects in Norfolk by instituting a web site ([norfolkarchitects.org.uk](http://norfolkarchitects.org.uk)) and improved communications between members and prospective clients.



**D K WILD & CO LIMITED**, independent financial advisers in Norwich, has announced the appointment of **Rob Spencer**. He joins from Norfolk and Suffolk Insurance Services where he has been providing investment advice since 1999. Michael Wild, Chairman said: "This is one of the first appointments since the company was sold to IFG plc. Rob has many years experience, making the company well placed to provide independent financial advice to both existing and new clients."

Details and photographs should be sent to the editor [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk). Contributions to the next issue by 25 February please.

# Norwich Union unveils new signing!

Norwich Union unveiled itself as the official sponsors of Norwich City Football Club's new corner infill stand at the Norwich City FC vs Middlesbrough FC match. The stand will become known as the Norwich Union Community Stand, with the insurance giant signing a three-and-a-half year sponsorship deal with the Club. The deal further strengthens the links in joint community activities already forged between the Canaries and Norwich Union.



"L-R Duncan MacInnes, Canaries for the Community Project Co-ordinator, Simon Charlton, NCFC defender, Andy Cullen, NCFC's Director of Sales and Marketing, Sarah Ward, Norwich Union Community Affairs Consultant."

within the new stand. The Community Stand will also become the venue for match tickets issued to support different community projects including Football in the Community.

The Club's Director of Sales and Marketing Andrew Cullen said: "We are extremely grateful to Norwich Union for extending their support for our various community projects through sponsorship of the new Community Stand.

"The Club recognises that it enjoys a privileged position in the community and that it has a unique opportunity to harness football's mass appeal into a powerful force for good.

"The additional investment from Norwich Union will not only help to guarantee the on-going status of our various community initiatives but will provide impetus for the Club to develop and embrace new schemes to benefit more people and organisations throughout the region."

Patrick Snowball, Chief Executive Officer of Norwich Union added: "We are delighted to sponsor the Community Stand and excited about the new opportunities this offers the local community. This is a significant investment for us, building on the strong relationship between Norwich City Football Club and Norwich Union." A number of guests joined Patrick to mark the official opening of the stand, including Home Secretary, the Right Honourable Charles Clarke MP, Dr Ian Gibson MP and Norfolk Chief Constable Andy Hayman.



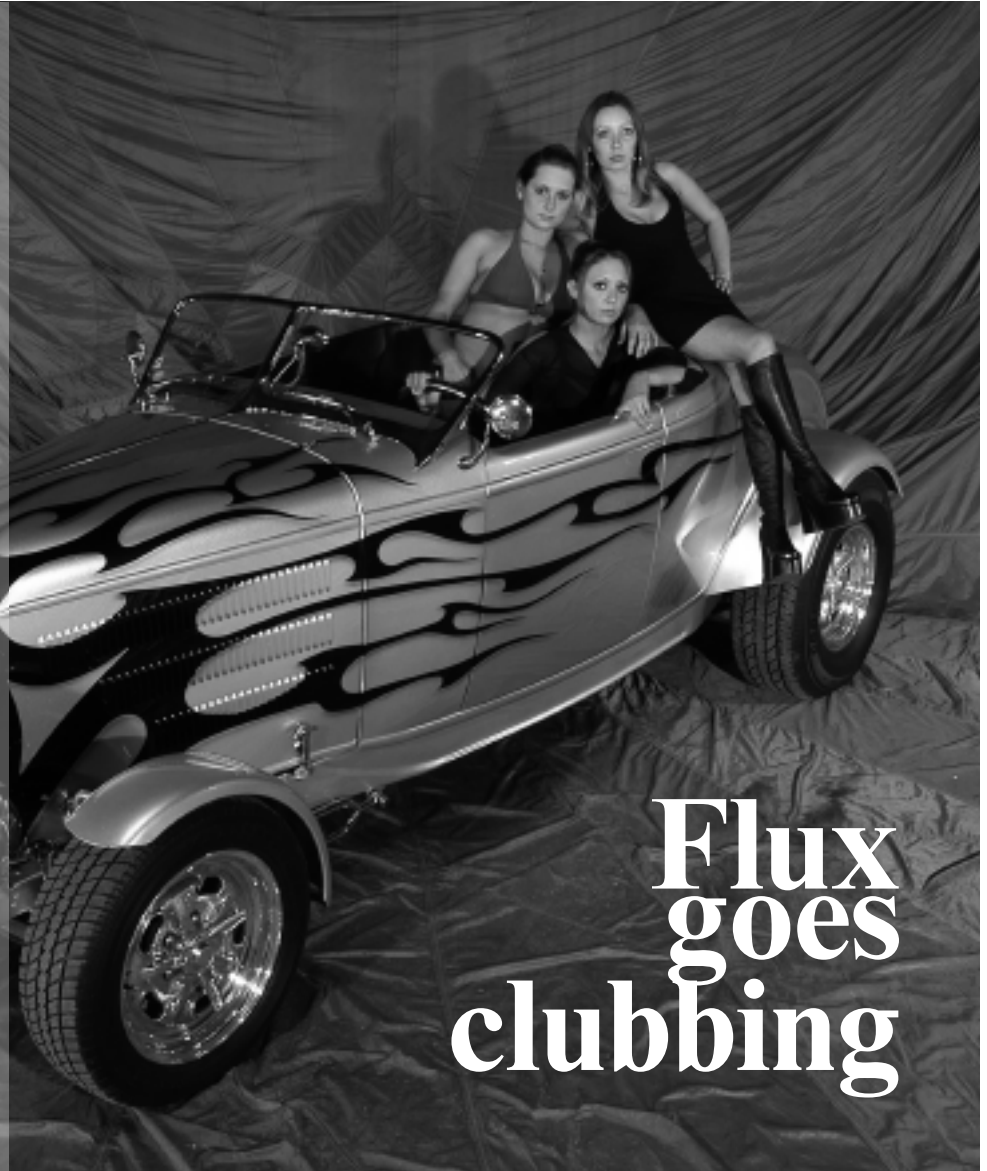
"L-R Charles Clarke MP, Roger Munby, Chairman, NCFC and Patrick Snowball, Chief Executive, Norwich Union Insurance."



Adrian Flux Insurance, the UK's largest independent specialist vehicle insurance provider, is encouraging motorists to 'join the club' by listing hundreds of car clubs and a creating a diary of car club events on its website.

The King's Lynn based company is one of the largest supporters of motoring clubs in the UK, sponsoring and advertising in hundreds of club magazines and offering significant discounts to thousands of their members. Flux's Gerry Bucke commented: "We know of car clubs for almost every vehicle manufacturer, clubs for car types, such as kit cars or 4x4s, regional clubs and clubs for companies. There was even a car club with only one member for a very rare type of car."

"Membership of a club tells us that you are interested in your vehicle and our statistics show that club members make fewer claims than the average. Unless circumstances are exceptional you can expect to be offered at least a five per cent discount and for some clubs it is 10 or 15 per cent." For more details visit [www.adrianflux.co.uk](http://www.adrianflux.co.uk)



## Offshore First for Norfolk

Two Norfolk companies have got together to launch an investment fund based in the Cayman Islands known as the Norfolk Fund SPC. Fund Manager and architect of the unique trading strategy is StJohn Agnew, of Taverner Investment Systems Ltd (TIS), a Norfolk man born in Oulton and who now lives in Sankence near Aylsham. "Investment management is not just the preserve of London," he says. "With modern technology there is no reason why funds cannot be run successfully from any location and Norwich is a logical base for me." StJohn is working with SG Wealth Management which is based in Silver Road, Norwich.

Listed on the Irish Stock Market, the new fund invests in UK shares and is designed to generate positive returns, even in a declining market. Unlike a conventional portfolio or Unit Trust which is managed by the fundamental analysis of individual stocks, the Norfolk Fund is managed purely on a technical analysis of the markets. The fund has attracted significant interest from high net worth investors and institutions in the UK, Dublin and Geneva.

Neil Shillito, Director of SG Wealth Management commented: "Following the last few difficult years in the stock market, investors are looking for alternative strategies that are capable of producing absolute positive returns in all market conditions and TIS is capable of doing just that."

This launch is good news for the Norfolk-based financial industry." For more information contact Neil Shillito on 01603 760866



# Marsh

# MARSH

## MARSH

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

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

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

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

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



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

# MARSH CARES

## NORWICH CHARITY COMMITTEE SUMMARY 2004

A significant element of Marsh's commitment to the community is through charitable giving. Every year, representatives at the Marsh office in Norwich meet quarterly to review all local applications for funding from charities in the area.

### Last year funding was distributed to the following organisations:

- Age Concern
- ASK
- Autistic Way
- Benjamin Foundation
- Community Action Norwich
- Friends of Greenfields
- Friends of Norwich & District Citizens Advice Bureau
- Harford Manor School
- Hebron Trust
- Leeway Women's Refuge
- Mundesley Volunteer Inshore Lifeboat
- Musical Keys
- Nancy Oldfield Trust
- Nelson's Journey
- Norfolk & Norwich Association for the Blind
- Norfolk Deaf Association
- Norfolk Lowland Search & Rescue
- Norwich & District Carers Forum
- Norwich Unemployed Support Trust
- People First of Norfolk
- Rotary House
- St Barnabas Counselling Centre
- St Edmunds Society
- Thalia Theatre Company
- The Broadland Crossroads
- The Garden Science Trust
- The Hand Partnership
- The Matthew Project
- Wymondham, Attleborough Citizens Advice Bureau

**Marsh has established criteria for the corporate discretionary budget so that it can target money to make a greater impact. These criteria are:**

- Children and young people who are disabled or affected by violence
- Cancer care charities (excluding research), hospitals and hospices
- Day centres, shelters and back-to-work programmes for the homeless
- Organisations tackling social exclusion and isolation brought about by poverty, illness or disability.

This year the Norwich Charities Committee will be focusing its donations in that way.



# Training & Events

## RECEPTION SKILLS TRAINING

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

## DISCLOSURE RE MERGER OF THE INLAND REVENUE AND CUSTOMS AND EXCISE

Penny Hamilton CTA (Fellow), LLB  
(Hons), Barrister  
1 March 2005  
17.30 to 19.00  
Norfolk Lounge, Norwich City  
Football Club,  
Carrow Road, Norwich  
£25  
Sue Catton  
Chartered Institute of Taxation  
01603 223177

## PCS, WINDOWS, INTERNET & EMAIL STANDARD USER

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

## EFFECTIVE TELE SALES

Melanie Ruse for Matrix Training  
2 March 2005  
9.30 to 16.30  
Chamber Offices, 9 Norwich  
Business Park, Whiting Road, Norwich  
Members £99 plus VAT  
Non-members £120 plus VAT  
Margaret Read  
Norfolk Chamber of Commerce  
01603 729703

## CHARTERED MANAGEMENT INSTITUTE

2 March 2005  
9.30 to 16.00  
Business Suite, Broadland  
District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£60  
Holly Bammant  
Broadland District Council  
01603 430449

## MS EXCEL - INTERMEDIATE

2 March 2005  
9.30 - 16.30  
Jarrol Training, St James' Mill,  
Whitefriars, Norwich  
£125 + VAT  
Jarrol Training  
01603 677107  
Other courses available  
FIG READERS - 10% DISCOUNT  
ON LISTED PRICES

## PRESENTATION SKILLS

Joe Mills for Matrix Training  
3 March 2005  
9.30 to 16.30

Chamber Offices, 9 Norwich  
Business Park, Whiting Road, Norwich  
Members £99 plus VAT  
Non-members £120 plus VAT  
Margaret Read  
Norfolk Chamber of Commerce  
01603 729703

## ADVANCED WORD

3 & 4 March 2005  
9.30 to 16.00  
Business Suite, Broadland  
District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£90 per day  
Holly Bammant  
Broadland District Council  
01603 430449

## EXCEL 2002 & 2003 - STANDARD USER

3 & 4 March 2005  
Software International Training Limited,  
8 Thorpe Road, Norwich  
£250 + VAT  
Software International Training Limited  
01603 667308

## EVENING WITH THE STRANGER'S CLUB

4 March 2005  
18.00  
Norwich  
£50 Members  
£50 Non-members  
Irene Tibbenham  
Institute of Directors Norfolk Branch  
01379 678925

## MS WORD - INTRODUCTION

7 March 2005  
9.30 - 16.30  
Jarrol Training, St James' Mill,  
Whitefriars, Norwich  
£125 + VAT  
Jarrol Training  
01603 677107  
FIG READERS - 10% DISCOUNT  
ON LISTED PRICES

## MEETINGS, AGENDAS AND MINUTES

7 March 2005  
9.30 to 16.00  
Business Suite, Broadland  
District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£60  
Holly Bammant  
Broadland District Council  
01603 430449

## WEBSITE DESIGN

FRONTPAGE 2000, 2002 & 2003 -  
STANDARD USER  
7 & 8 March 2005  
Software International Training Limited,  
8 Thorpe Road, Norwich  
£300 + VAT  
Software International Training Limited  
01603 667308

## ACCOUNTING STANDARDS UPDATE INCLUDING INTERNATIONAL

Charles Gubbins BSc CA,  
The Financial Training Company  
8 March 2005  
18.00 to 20.30

Norwich City Football Club,  
Carrow Road, Norwich  
Joint event with Association of  
Accounting Technicians  
Free  
Karen Wilcox  
Association of Chartered Certified  
Accountants  
0121 456 5903

## FINANCE FOR THE NON-FINANCIAL MANAGER

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

## FIRST AID AT WORK

4 day course  
8 to 11 March 2005  
9.00 to 16.30  
St John Ambulance Training  
Centre, Norwich  
£190  
St John Ambulance  
01603 431639  
Other courses available

## FURTHER EXCEL 2 PARTS

8 & 15 March 2005  
13.30 to 16.30  
Centre for Staff and Educational  
Development,  
University of East Anglia, Norwich  
£120  
Jude Smith  
University of East Anglia  
01603 593849

## BASIC WEB AUTHORING 2 PARTS

8 & 15 March 2005  
13.30 to 16.30  
Centre for Staff and Educational  
Development,  
University of East Anglia, Norwich  
£120  
Jude Smith  
University of East Anglia  
01603 593849

## BUSINESS INTRODUCTORY WORKSHOP

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

## THE COMMUNICATION OF CHANGE

9 March 2005  
12.00 to 16.30  
Standard Life, Byron House,  
2 Cambridge Business Park,  
Cowley Road,  
Cambridge  
£40 Non-Members  
Sue Curryer  
Pensions Management Institute  
01223 332214

## HANDLING DIFFICULT CUSTOMERS

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

## DESK TOP PUBLISHING & DESIGN PHOTOSHOP - INTRODUCTION

9 & 10 March 2005  
9.30 - 16.30  
Jarrol Training, St James' Mill,  
Whitefriars, Norwich  
£450 + VAT  
Jarrol Training  
01603 677107  
FIG READERS - 10% DISCOUNT  
ON LISTED PRICES

## FIRST AID AT WORK

2 day course  
9 & 10 March 2005  
9.00 to 16.30  
St John Ambulance Training  
Centre, Norwich  
£115  
St John Ambulance  
01603 431639

## WEB PAGE DESIGN

MS FRONTPAGE - INTRODUCTION  
10 March 2005  
9.30 - 16.30  
Jarrol Training, St James' Mill,  
Whitefriars, Norwich  
£150 + VAT  
Jarrol Training  
01603 677107  
FIG READERS - 10% DISCOUNT  
ON LISTED PRICES

## ADVANCED EXCEL

10 & 11 March 2005  
9.30 to 16.00  
Business Suite, Broadland  
District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£90 per day  
Holly Bammant  
Broadland District Council  
01603 430449

## INTRODUCTION TO WORD 2 PARTS

11 & 18 March 2005  
9.30 to 12.30  
Centre for Staff and Educational  
Development,  
University of East Anglia, Norwich  
£120  
Jude Smith  
University of East Anglia  
01603 593849

## TOPICAL ENVIRONMENTAL, REGULATORY AND FINANCIAL ISSUES AFFECTING THE CONSTRUCTION INDUSTRY

14 March 2005  
16.30 to 19.00  
The John Jarrol Suite, UEA Sportspark,  
Norwich  
£15  
Lovewell Blake Clients Free



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

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

01227 828262





# Training & Events

Lesley Penniket  
Lovewell Blake  
01603 663300

## ADVANCED ACCESS

14 & 15 March 2005  
9.30 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£90 per day  
Holly Bammant  
Broadland District Council  
01603 430449

## FIRST AID AT WORK CERTIFICATE

14 - 18 March 2005  
8.45 to 16.30  
Professional Training Centre,  
Easton College, Easton, Norwich  
£170  
Professional Training Centre  
Easton College  
01603 731211

## BUSINESS CONTINUITY SEMINAR NORFOLK MAJOR INCIDENT TEAM (NORMIT)

15 March 2005  
9.15 to 16.00  
UEA Sportspark, Norwich  
NORMIT Members Free  
Non-NORMIT Members £25  
Emergency Planning Unit  
Norfolk County Council  
01603 222016

## DRUGS AND ALCOHOL ARE AFFECTING

YOUR BUSINESS -  
CURRENT PROBLEMS  
FUTURE SOLUTIONS  
15 March 2005  
9.30 to 12.30  
The Campanile Hotel, Basildon  
NORCAS Business Services  
01603 621116

## PROJECT MANAGEMENT

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

## BUSINESS INTRODUCTORY WORKSHOP

16 March 2005  
9.30 to 16.30  
Park Hotel, Diss  
Free  
Norwich Enterprise  
Agency Trust (NEAT)  
01603 677510

## CHARTERED MANAGEMENT INSTITUTE

16 March 2005  
9.30 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£60  
Holly Bammant  
Broadland District Council

01603 430449

## DRAWING AND DESIGN IN OFFICE XP

16 March 2005  
13.30 to 16.30  
Centre for Staff and Educational  
Development,  
University of East Anglia, Norwich  
£60  
Jude Smith  
University of East Anglia  
01603 593849

## DRUGS AND ALCOHOL ARE AFFECTING

YOUR BUSINESS -  
CURRENT PROBLEMS  
FUTURE SOLUTIONS  
16 March 2005  
9.30 to 12.30  
Essex County Hall, Chelmsford  
NORCAS Business Services  
01603 621116

## MS POWERPOINT - INTRODUCTION

16 March 2005  
9.30 - 16.30  
Jarrold Training, St James' Mill,  
Whitefriars, Norwich  
£125 + VAT  
Jarrold Training  
01603 677107  
FIG READERS - 10% DISCOUNT  
ON LISTED PRICES

## EFFECTIVE APPRAISALS

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

## PRESENTING EFFECTIVELY USING POWERPOINT

16 March 2005  
9.30 to 13.00  
Centre for Staff and Educational  
Development,  
University of East Anglia, Norwich  
£120  
Jude Smith  
University of East Anglia  
01603 593849

## RECRUITMENT AND SELECTION

17 March 2005  
9.30 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£60  
Holly Bammant  
Broadland District Council  
01603 430449

## INFLUENCING SKILLS AND MANAGING CONFLICT

Glenda Bennett for Matrix Training  
17 March 2005  
9.30 to 16.30  
Chamber Offices, 9 Norwich  
Business Park, Whiting Road, Norwich  
Members £125 plus VAT  
Non-members £145 plus VAT  
Margaret Read

Norfolk Chamber of Commerce  
01603 729703

## IDENTIFYING TRAINING NEEDS

18 March 2005  
9.00 to 12.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew, Norwich  
£30  
Holly Bammant  
Broadland District Council  
01603 430449

## INSTRUCTIONAL TECHNIQUES

18 March 2005  
13.00 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
£30  
Holly Bammant  
Broadland District Council  
01603 430449

## PUBLISHER 2002 & 2003 - STANDARD USER

18 March 2005  
Software International Training Limited,  
8 Thorpe Road, Norwich  
£150 + VAT  
Software International Training Limited  
01603 667308

## FIRST AID AT WORK REFRESHER

21 - 22 March 2005  
8.45 to 16.30  
Professional Training Centre,  
Easton College, Easton,  
Norwich  
£105  
Professional Training Centre  
Easton College  
01603 731211

## BUSINESS INTRODUCTORY WORKSHOP

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

## DRUGS AND ALCOHOL ARE AFFECTING

YOUR BUSINESS -  
CURRENT PROBLEMS  
FUTURE SOLUTIONS  
22 March 2005  
9.30 to 12.30  
Colchester Town Hall, Colchester  
NORCAS Business Services  
01603 621116

## DIGITAL PHOTOGRAPHY

22 March 2005  
9.30 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
£90  
Holly Bammant  
Broadland District Council  
01603 430449

## CONFIDENCE THROUGH PRESENTATION

24 March 2005  
9.30 to 16.30  
Oaklands Hotel,  
Norwich  
£150  
Richard Parramint  
Positive Speech  
01508 482753

## DEALING WITH STAFF PROBLEMS/DEVELOPING COLLEAGUES

24 March 2005  
9.30 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
£60  
Holly Bammant  
Broadland District Council  
01603 430449

## LIGHT LUNCH

25 March 2005  
12.45 to 14.00  
Norwich  
£15 Members  
£15 Non-members  
Irene Tibbenham  
Institute of Directors Norfolk Branch  
01379 678925

## BASIC COMPUTER SKILLS PART 1

29 March 2005  
9.30 to 12.30  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
Six workshops total cost £45  
Holly Bammant  
Broadland District Council  
01603 430449

## POWERPOINT 97 & 2000 - ADVANCED USER

29 March 2005  
Software International Training Limited,  
8 Thorpe Road,  
Norwich  
£125 + VAT  
Software International Training Limited  
01603 667308

## CHARTERED MANAGEMENT INSTITUTE

30 March 2005  
9.30 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
£60  
Holly Bammant  
Broadland District Council  
01603 430449

## MOTIVATING PEOPLE

31 March 2005  
9.30 to 16.00  
Business Suite, Broadland District Council,  
Thorpe Lodge, 1 Yarmouth Road,  
Thorpe St Andrew,  
Norwich  
£60  
Holly Bammant  
Broadland District Council  
01603 430449

## ANGLIA KARTING CENTRE

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

## The Financial Training Company Ltd.

Professional accountancy qualifications & bespoke business training courses.  
Bookkeeping & funded Modern Apprenticeships.

**Tel: 01603 617638**

e-mail: [norwich@financial-training.com](mailto:norwich@financial-training.com)  
[www.financial-training.com](http://www.financial-training.com)



# News & Horoscope

## Accountants support Priscilla Bacon Lodge

Norfolk and Norwich Society of Chartered Accountants has raised £1,500 to support the Priscilla Bacon Lodge in Norwich, which provides specialist palliative care for patients with advanced illnesses. The Lodge, which is one of the foremost units of its kind in the UK, recently celebrated its 25<sup>th</sup> anniversary. The cheque was presented by the Society's Immediate Past President, Gwen Davenport and funding was raised at events throughout her year as President. A valuable contribution was generated from the Annual Dinner which was sponsored by Nat West, Brasted's Restaurant, Reed Accountancy and Reed Finance.

**COUNT ON THE ACCOUNTANTS:**  
**L-R Paul Dick, NatWest, Toni Cook, Reed Finance, Gwen Davenport, Malcolm Fuller, Priscilla Bacon Lodge, Mark Keeler, Reed Accountancy**



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

### ARIES [21 March - 20 April]

Put care and attention into your close relationships for it is from them that you will gain the help and support to see you through some heavy and frustrating situations that emerge on the working front. Coming up against the full weight of authority and all its attendant obligations, rules and regulations will drive you crazy but unless you work within existing structures, your efforts could come to nought. So stick to the narrow road for now and meet all your deadlines.

### TAURUS [21 April - 20 May]

Avoid being too rigid or conventional in your thinking processes. Though you may need to be clear about rules and regulations, do not let them inhibit you from exploring new arenas nor furthering your own skills in training workshops or courses. You've been dreaming dreams and indulging in speculation, now is the time to start laying the foundations of future gain by committing yourself to the acquisition of necessary skills.

### GEMINI [21 May - 20 June]

There's an aura of excitement and expectation around you which will prompt you to take more than one leap into untried and untested scenery. Sudden surprises bring you face to face with unexpected openings whereby your individual skills and talents are brought to the fore and catalyse changes all around you. The New Moon on the 10th falls in the powerful career area of your chart, indicating that new seeds sown in this arena are destined to grow into mighty oak trees! Get digging!

### CANCER [21 June - 21 July]

Exhaustion threatens as another hurdle appears in front of you around the 8th. Times have not been easy what with Saturn ponderously progressing through your sign, trying to teach you all sorts of important lessons about the responsibilities of life and the results of just being what you are. But you're nearly through. The New Moon on the 10th is your clarion call actively to take on power, authority and responsibility. All your efforts bring rewards and recognition at last - if they don't, it's clearly a time to make a new start somewhere else.

### LEO [22 July - 22 August]

Not everyone is as honest as you are, neither are your own perceptions to be completely trusted. Identifying yourself too closely with victims of unfairness or with those who seem to be the answer to a particular dream could be leading you into a situation where you are either deceived or taken advantage of. Don't allow yourself to be sucked into situations where you have no choices or control. Learn about tough love rather than giving your power away.

### VIRGO [23 August - 22 September]

There's a promise of practical achievement and advancement in the air. As long as you strike a harmonious balance between doing things your own way whilst remaining sensitive to the needs and opinions of the greater group. The new cycle initiated by the New Moon on the 10th holds a great deal of potential for your long-term hopes and expectations. Relationships too could benefit from a new found clarity with regard to what is truly important to both of you.

### LIBRA [23 September - 22 October]

Mighty Jupiter continues to exert a benign influence on your affairs, making you the lucky one! Luck, however, comes in many shapes and forms and is not always what we think it is or wish it might be. So keep your eyes open for invitations or opportunities from any source that encourage you to grow beyond your current state. Follow the trail and by the end of the month you may well discover that one particular idea has developed into a real cause for celebration.

### SCORPIO [23 October - 21 November]

No need to scandalise the neighbours or upset the boss by irresponsible craziness. Though creeping boredom may be making you tend to rashness, be patient. Fate and luck will open up a way for you to find more fun and pleasure in many aspects of your life. Use your cunning and you should be able to construct a situation in which respect and a position of some authority are creatively linked with your own personal talents. And then you'll be a truly happy Scorpion.

### SAGITTARIUS [22 November - 20 December]

This month's new Moon indicates that a new cycle is beginning in your domestic situation. Take steps to ensure that your foundations are secure, that structures are sound and insurances paid up. Messiness and chaos in your environment must be dealt with and nothing taken on trust. When the decks are cleared you'll be all set and ready to receive some exciting surprises or indulge in new furniture or equipment that makes that base a whole lot more comfortable and colourful.

### CAPRICORN [21 December - 20 January]

Conflict must be transformed into co-operation. Feeling blocked by the rigidity or disapproval of others is a sign that your own methods must be re-evaluated and new agreements reached whereby mutual expectations are defined more clearly. Take little on trust and build no castles in the air. Future plans are looking wonderful but need to be firmed up if you are not to waste your time and energy.

### AQUARIUS [21 January - 18 February]

The wheels of progress in your life are still running smoothly. So smoothly that you may not notice that they've been leading you away from practical reality into a landscape of dreams and illusions. Get a grip on yourself and your surroundings this month. Unless you can start to concretise those dreams, let them go. Demand certainty. Draw up schedules and timetables. Ask for commitment. The fruitful potential is still there but needs its roots in solid ground.

### PISCES [19 February - 20 March]

It's an exciting time of new beginnings for you. Uranus, the planet of sudden change and awakening, is linked harmoniously with a new Moon and Venus on the 10th - promising the start of a new and very pleasant cycle in your life. A new romance may be one option. New creative and self expressive outlets may be another. All you have to do is follow your heart and be brave enough to take initiatives to fulfil its desires. A future full of love and beauty could start here - if you're willing to take the leap.



## BRITS DEMAND THE RIGHT TO DEFEND HOME AGAINST BURGLARS

An overwhelming number of Britons believe they should have the right to protect their home and family against intruders, a crime study recently revealed. A study from Virgin Money Insurance found that a massive 99 per cent of people believe they should have the right to defend their home and family against burglars and intruders.

The study, which looks into attitudes on home security, also found that nine in 10 (92%) people would, like Ozzy Osborne, be prepared physically to defend their home against intruders and burglars. And a worrying one in six go as far as keeping a weapon close to their bed at night in case of intruders. Although millions of Britons are prepared to fight to protect their homes, the Virgin Money Insurance research reveals that 87 per cent of people surveyed think that current law is weighted in favour of criminals.

According to the survey, the fear of crime is high, with half of all homeowners worrying about their home being broken into. But, despite three quarters of people saying that hearing stories of other people being burgled makes them feel more vulnerable, one in six people still do nothing to improve current security systems.

### When it comes to home security measures the Virgin Money study found:

- Only a meagre 17 per cent of people have an alarm and only 37 per cent of people have window locks
- Only 4 per cent of people are a member of a Neighbourhood Watch scheme
- Only one in 10 people make changes to their home security after reading about other people being burgled, despite the fact it makes them feel more vulnerable
- Women are more fearful about their security in the home, with six in 10 worried about being broken into at night and eight in 10 feeling more vulnerable after reading about other people being burgled.

### Personal Possessions Loss List

Possession	% saying they would be most upset to lose particular items in a burglary
Photographs	72
Money, cheque book or credit cards	62
Jewellery	44
Family Videos	35
TV/Video	18
Stereo	5
Clothing	5

**Don't  
Be  
Punished  
For  
Paying  
Monthly**



**From Virgin Money's latest campaign  
to promote Virgin Car Insurance**



## UEA's Competition Conference Success

Sir John Vickers, Chairman of the Office of Fair Trading, was the first of three distinguished speakers on competition policy to address at the Inaugural Conference of the Centre for Competition Policy at the University of East Anglia recently. Speaking to an audience of more than 100 people drawn from diverse range of interests in competition, he spoke on the abuse of market power. Professor Lars-Hendrik Röller, Chief Economist at DG Competition and Christopher Bright, Partner in Shearman & Sterling, London, also delivered presentations.

The UEA received funding from the Economic and Social Research Council to establish the ESRC Research Centre for Competition Policy, building on its existing work at the Centre for Competition and Regulation. The initiative brings to together economists, lawyers and researchers in political science and management.

The Centre offers an MA in Competition and Regulation Policy and for more information contact Rupert Sheldon at [r.sheldon@uea.a.c.uk](mailto:r.sheldon@uea.a.c.uk)

**COMPETITIVE EDGE:** Sir John Vickers, Chairman of the Office of Fair Trading with Faculty Director Professor Catherine Waddams.



## Market rationalisation benefits TPS



**TRAVELLERS  
PROTECTION  
SERVICES  
— LIMITED —**

Travel Insurance specialist Travellers Protection Services has been selected to offer travel underwriting to the clients and brokers of Travel and Personal Underwriters Ltd (TPU), which has decided to withdraw from underwriting travel insurance in the UK market.

With the market going through a period of rationalisation driven by changes in the regulatory regime, Chief Executive of TPS, Stephen Thorley said: "We hope that current TPU clients and brokers will see that this deal means they can continue to receive high levels of service and competitive terms from us and that TPU pulling out from the market need not lead to major changes in the way those brokers offer travel insurance to their clients."

TPS will provide insurance administration services, including medical screening and claims handling, as well as underwriting capacity to TPU brokers and clients once the current TPU schemes expire.

Travellers Protection Services (TPS), which employs 60 people at its Norwich Head Office, has 15 years experience in the travel insurance market, running schemes for a number of brokers and business providers, as well as its own portfolio.

the  
**complete  
printing**  
service



t:01603 403349 f:01603 485164 e:[sales@crowes.co.uk](mailto:sales@crowes.co.uk) [www.crowes.co.uk](http://www.crowes.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 116,000.

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

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

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

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

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


**MONEYFACTS**  
GROUP

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

## National Savings & Investments and Moneyfacts Market IntelligenceReports



National Savings & Investments has become one of the latest providers to commission Moneyfacts Market IntelligenceReports.

Wendy Franklin, Media & PR Manager at National Savings & Investments (NS&I), said: "Each quarter we analyse issues affecting the UK's savers. Moneyfacts data is key to monitoring some of the underlying trends in the savings marketplace. The ease of analysis inherent within Market IntelligenceReports helps us to interpret complex data and then to publish our findings easily."

NS&I commissioned reports across the entire savings market, including Instant Access, No Notice, Internet-only, Mini Cash ISAs, Regular Savings, Monthly Interest, Fixed Interest and Current Accounts. The reports were customised to track rates against base rate changes over a period of several months. Their Autumn survey found a general reduction in the mean rate of several savings product types and concluded that mini-cash ISAs currently offer the best savings product.

Oliver Henderson, Database Developer at Moneyfacts Group, added: "Market IntelligenceReports have now moved on to be able to analyse historical as well as current savings rates. This enables quick analysis for NS&I, but also in a way where it can be run on demand. Our ability to segment the market quickly to meet NS&I's specific needs means that the complex analysis work is all automated."

**"Each quarter we analyse issues affecting the UK's savers. Moneyfacts data is key to monitoring some of the underlying trends in the savings marketplace. The ease of analysis inherent within Market IntelligenceReports helps us to interpret complex data and then to publish our findings easily."**

Wendy Franklin,  
Media & PR Manager at  
National Savings &  
Investments (NS&I)

Market IntelligenceReports make the process of competitor and product analysis more efficient and

proactive. The reports are available across the entire range of Moneyfacts' research databases. These include:

- Mortgages (including residential, buy-to-let, credit impaired, equity release, CAM and offset)
- Credit cards
- Personal lending
- Savings (including onshore and offshore)
- Business banking
- Term assurance
- Annuities.

Market IntelligenceReports complement the information already available in Moneyfacts DataScreen, and provide additional capabilities:

- Save time and cost by producing routine reports automatically
- Analyse the market according to user-specific criteria
- Monitor the whole market or specific competitors (or both)
- Option to highlight product changes and new or deleted products - an instant means of monitoring market changes
- Option to highlight market-leading products and relative ranking.

For further information on how Moneyfacts has helped NS&I, visit [www.nationalsavings.co.uk](http://www.nationalsavings.co.uk) and see the Autumn 2004 Savings Survey.

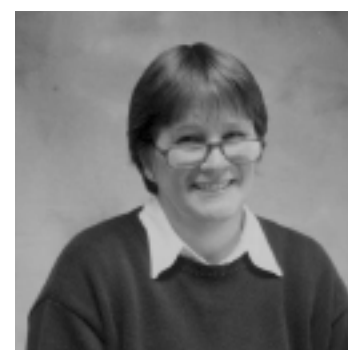
**To see how Market IntelligenceReports can streamline your business, contact us on [sales@moneyfacts.co.uk](mailto:sales@moneyfacts.co.uk) or 0870 2250 482.**

## Linda celebrates 15 years

Moneyfacts Group staff recently gathered together to celebrate a landmark achievement: 15 years of service for one of the company's longest serving employees. Linda Shorthose joined Moneyfacts in January 1990 and has worked in several different areas of the business since then, including

spending over seven years as Editor of Business Moneyfacts magazine.

At a presentation last month Linda cut a special cake to commemorate her 15 years at Moneyfacts and was presented with a bottle of champagne and flowers to mark the occasion.



# Patrick Smith



## a foot in both camps

Will clients buy insurance in the High Street or online in the future?

If the answer is both, then Norwich man Patrick Smith is well prepared as he has a foot firmly in both camps.

As Non-Executive Chairman of leading Online insurance broker [its4me.co.uk](http://its4me.co.uk) and as Chairman of Swinton Insurance, the largest insurance broker on the High Street, Patrick is set to make the most of both the traditional and the new media.

Founded in 2000, its4me, which operates from Rosary Road, Norwich where it employs 60 staff, is the only Internet start-up insurance broker that has survived the boom and bust of the

dot com era. It has won numerous national awards and has reached break-even in just five years.

By contrast, Swinton, which Patrick joined in 1999, opened its first branch office in 1953 and, following the acquisition of Colonnade, now has representation across 90 per cent of the UK with 340 shops and 2,000 staff. It has written 1.5million policies and last year alone it bought 70 brokerages. Locally it took on the personal lines of Waveney Insurance Brokers.

Owned by French insurer MMA (La Mutuelle de Mans Assurance), Swinton, which has its Head Office in Manchester, trades independently in the UK along with sister company MMA (UK). MMA is also a majority shareholder of its4me.

Before all this, Patrick was with Norwich Union for 28 years and built businesses across all areas of life, healthcare and general insurance and established Hill House Hammond. As Managing Director of Norwich Union Direct he was responsible for its launch and the rapid development of the business which reached one million customers.



## Pensions Update

“Goodbye to complexity, hello to deregulation”. That is how Ian Long, Senior Research Consultant at Norwich Union, introduced his discussion on the 2004 Finance Act, part of his recent “Pensions Update” lecture delivered to an audience of sixty people from the financial industry in Norwich.

Advising on all current developments affecting pensions, Ian is a regular speaker to the Pensions Management Institute, both nationally and regionally. Deputy Chairman of the Pensions (Tax) Panel of the Association of British Insurers and Chairman of the Legislation Committee of the Society of Pension Consultants, Ian regularly takes part in Joint Working Group/Inland Revenue Technical Liaison meetings.

Ian gave the audience an insight into the Finance Act 2004, the Pensions Act 2004 and Sandler, including the impact of legislation from April 2005 on stakeholder pensions. He brought to life the changes affecting pensions, from the perspectives of pension companies, employers and employees. After the lecture Ian answered questions covering an extremely wide area since the presentation stimulated so much interest.



## Business Continuity

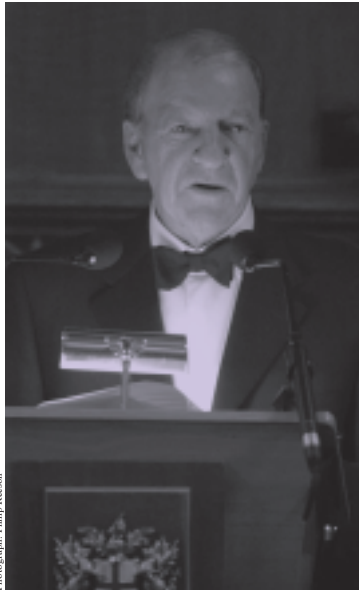
Norfolk Major Incident Team (NORMIT) is running a Business Continuity seminar to help organisations ensure they survive an emergency. Workshops include Disaster Recovery of IT, Work Area Recovery and Emergency Services.

The event takes place on Tuesday 15 March from 09.15 to 16.00 at UEA Sportspark and costs £25 (free for NORMIT members). For more information visit [www.normit.org](http://www.normit.org) or telephone Sarah Alcock on 01603 222016.



# Sandler, Gyllenhammar and Pinsent speak at *ifs* Dinner

Industry leaders from far and wide gathered at London's Guildhall recently to listen to illustrious speakers and to celebrate the Institute of Financial Services (*ifs*) at the President's dinner.



Photograph: Philip Reeson

Aviva's Pehr Gyllenhammar Treasury.

President of the *ifs*, Ron Sandler CBE, FCIB, perhaps best known for his review of long-term retail savings industry in the UK and also Chair of the FSA's Personal Finance Education Group (PFEG), spoke first. He praised the accomplishments of the *ifs* and especially in the fields of financial education and financial literacy.

Pehr Gyllenhammar, Chairman of Aviva and Chairman of the European Financial Services Round Table, put forward his views on the need for a joined up approach by the sector in Europe, to ensure it remains competitive in the global market. Sir Matthew Pinsent CBE, who won gold as part of the victorious coxless fours team at the Olympics in Athens last summer, then gave the audience an insight into the technicalities and the emotions of that great race.

Other Top Table guests included Deputy President of the *ifs* and Chief Executive of Marsh Ltd, Bruce Carnegie Brown, and Stephen Timms MP, Financial Secretary to the



Photograph: Philip Reeson

*ifs* President, Ron Sandler

## Pensions Management Institute

For nearly 30 years the Pensions Management Institute (PMI) has provided a centre of excellence and stability for the industry and continues to expand its range of educational qualifications. One of ten Regions, the PMI Eastern Group includes Norwich, Bury St Edmunds, Ipswich and Cambridge and PMI's National President, Roger Cobley FIA, ASA, FPMI, is indeed a local man.

The Group organises half-day development meetings with a range of speakers, which have included the Chairmen of the National Association of Pension Funds and of OPRA (the Occupational Pensions Regulatory Authority) and the Head of the Inland Revenue Pensions Simplifications team

The Region enjoys sponsorship from Norwich Union, Willis, Mellon and Standard Life. With this support meetings, which are open to members and non-members, are free to members and £40 for non-members. Membership of the Group, however, costs £5 a year.

The next regional meetings will take place on 9 March at Standard Life in Cambridge and 15 June at Willis in Ipswich. For more information visit [www.pensions-pmi.org.uk/regional/eastern](http://www.pensions-pmi.org.uk/regional/eastern)

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

### Natural Selection

Focus your career in Risk and Insurance Management

- ◆ Advanced Diploma in Risk and Insurance Management (AdvDipRIM)
- ◆ BSc (Hons) in Financial Services and Associateship

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

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

Insurance Institute of Norwich presents

# RISK MANAGEMENT

**Presentations for Businesses and the  
Financial Industry**

An expert from the industry will look at systems to put in place to manage business risks at the first lecture. At the second, he will discuss managing the situation after an event or loss.

**First Date:** Tuesday 8 March 2005

**Second Date:** Tuesday 5 April 2005

Time: 12.30pm

Venue: Marsh Ltd, Queens Road - register at reception

Buffet available from 12 noon

**ENTRY BY RESERVATION ONLY**



**Joint event  
with**



***institute of  
financial services***

*School of Finance*

**For more information and to reserve your place contact  
Pat Seaman at [seamanp@norwich-union.co.uk](mailto:seamanp@norwich-union.co.uk)**