



Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

STOP PRESS
NU JOBS CUT - PAGE 3
NORWICH – a financial city

Academy Success

Norwich's long-established financial industry is reaping the rewards of the first academy outside London to offer the UK Careers Academy Foundation programme in Finance.

Over a quarter of Norwich's workforce works in the financial sector, but well-qualified and motivated recruits with management potential are always in demand.

It was with that in mind that the Academy of Finance for 16 year olds plus, which should not be confused with the National

Financial Services Skills Academy, was set up. As the first students on the American-style internship programme at City College Norwich's Business School embark on their new careers, it is already paying dividends.

Many of the students from the first Academy cohort are now preparing to begin their careers, some of them with the employers where they spent their internships. Others are looking to go on to another employer-linked qualification offered at the School, the Foundation Degree in Financial Services, a UEA validated degree.

For further details of this Autumn's Academy of Finance programme, contact the College's Information Centre on 01603 773773.



Three of the first students to complete the Academy of Finance:
Left to Right: James Long, Liam Frost and Dan Gregory with tutors Julie Lawrence, Matthew Scott and Bryan Lingwood.

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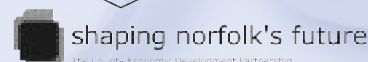
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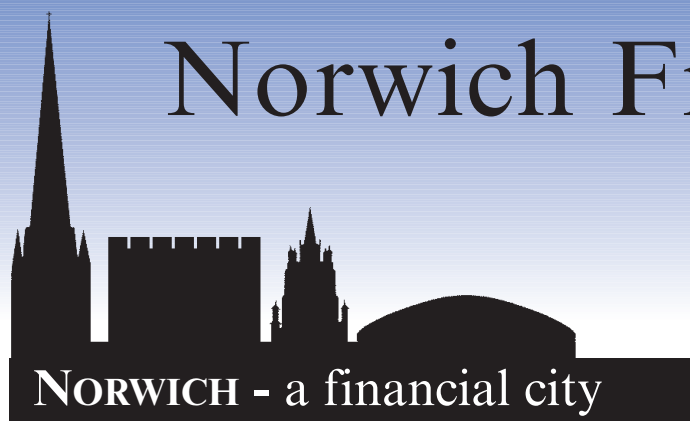
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Financial Industry Group

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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 at Norwich City College

TEL: 01603 773510

www.ccn.ac.uk/businessandfinance

Certificate in Financial Planning

CF 1: UK Financial Services, Regulation and Ethics

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

CF2: Investment and Risk

Start date: October 2006, 12 weeks, Thursdays 18:00 – 20:30, please ask for details
Course fee: £240

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

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

CF5: Integrated Financial Planning

Start Date: please ask for details

CF7: Lifetime Mortgage Activities

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

Certificate in Mortgage Advice

CF 1: UK Financial Services, Regulation and Ethics

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

CF 6: Mortgage Advice

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

Certificate in Insurance

These courses focus on study and exam techniques/practice

IF1: Insurance, Legal and Regulatory

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

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

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

Diploma and Advanced Diploma in Insurance

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

P01: Insurance Practice and Regulation

P05: Insurance Law

P10: Commercial Insurance Practice

510: Risk, regulation and capital adequacy

Start date: any time after 1 October 2006

Assessment dates: January, April, July or October

Cost: From £296. Please ask for details

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

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

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

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

P04: Business Practice

530: Business and Economics

Start date: flexible

Exam dates: April or October

Price: from £296

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

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

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



Welcome

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

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

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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.



Academy is classic model of partnership at work

Well, the Norwich financial industry has pulled it off again.

As the first students leave the ground-breaking Academy of Finance with new qualifications and first-hand experience gathered during their internships, I believe everybody involved is to be congratulated.

The success is the result of the excellent partnership forged between City College and the industry, especially its willingness to provide strong hands-on involvement through internships, mentoring and other types of support. The benefits are already beginning to flow for both students and companies.

Employees who acted as student mentors have helped develop business skills within the local community. Both today's and tomorrow's students will enjoy a set of different "stopping off" points in gaining their qualifications, which gives them flexibility and the opportunity to meet the varied demands of different employers as well as to pursue specific interests.

But the beauty of the programme is that they need not stop there. From this first cohort many young people have been taken on by financial companies, many of whom provided the internships, but others are moving on to the Foundation Degree in Financial Services, which now carries the option of going on for an honours degree.

The Academy of Finance also completes a portfolio of lifelong learning provision for the local financial industry at the School of Financial Services, along with professional courses and the Foundation Degree. It also complements the FIT recruitment/financial awareness programme and other recruitment and schools activities, all of which are part of the partnership.

So it seems everyone linked to the Academy is a winner. It's all down to a partnership in which the financial industry has become directly involved in training support with City College in an innovative and flexible way.

In short it's a classic model of how Norwich became and will remain a leading centre of financial excellence in the UK and beyond, an achievement that others will be eager to copy.

Marjorie

Marjorie Eade

STOP PRESS

Norwich Union has announced job cuts following a business review:

- 850 jobs to go from the Norwich Office by the end of 2007
- Part of a cut of 4,000 jobs across the country
- Half are expected to be compulsory redundancies
- A total of £2.5 million set aside to facilitate employee support services
- The changes aim to ensure Norwich Union remains highly efficient in a competitive and dynamic environment.

As Fig goes to press, Norwich Union has announced 850 redundancies in Norwich as a result of a review of its businesses.

It is always of concern when an organisation like Norwich Union announces job cuts of this magnitude and we all feel for the people affected at such an unsettling time.

Fig's aim is to keep a strong financial industry in Norfolk and so it is keen to ensure the skilled workforce is retained within the sector. Norwich has now grown into a cluster with a large number of financial companies and I would like to think that this creates opportunities to make the most of the talents of those people affected by this announcement.

Marjorie Eade

Magic of the newspaper world

An audience of 50 people was given an entertaining insight into 'Life in the Media' when Eastern Daily Press Business Editor Chris Starkie was the keynote speaker recently at the launch of the Professional Institutes Event Guide.

Proposing an alternative title for his address - All you wanted to know about the EDP but were afraid to ask - Mr Starkie explained how he arrived at his present post.

His career in journalism had taken him to Radio Bristol, the Western Daily Press and Anglia Television before he arrived at the EDP. He said it had also taken him to various places around the world including Kabul and Rio de Janeiro and all at someone else's expense.

He also explained the effort that went into producing the newspaper every day. The volume of words was the equivalent of writing a novel every 24 hours. It was incredibly good value to both readers,



EDP's Chris Starkie

who often enjoyed free newspapers, and advertisers who were put in touch with some 250,000 readers.

At the same time sales were also dictated by content – stories about Norwich Union and Lotus could be relied on to boost circulation.

To get these stories the EDP and its regional network, which included a London office, employs more reporters than the Daily Express and has an established routine to put the paper together. A morning conference for all editors was followed by an update at 3pm as news developed. At 6pm the stories were put in place and the deadline for business stories came along at 7pm.

Mr Starkie answered a wide range of questions from the audience who had been treated to a fascinating insight into the 'magic circle'.

New role for Philip Scott



Insurance giant Aviva has announced that Executive Director Philip Scott, who previously worked in Norwich and lives in Norfolk, is to focus on the further development of Aviva's businesses in North America and Asia Pacific.

The change, which took effect on 1 September, is a direct result of the proposed acquisition of AmerUs Group Co in the USA which will significantly increase the size of Aviva's international operations.

Mr Scott will also retain responsibility for the worldwide operations of Morley Fund Management.

Speculators can accumulate £9,000

University undergraduates are being urged to try their hand at investing a fantasy fortune in a bid to win £9,000 for themselves.

University students from over 60 Higher Education institutions took part in the first ever *ifs* Uni Investor Challenge, which gives individuals a fantasy £100,000 to invest over a three-month period.

Anna-Louise Christie, a 22 year-old student from Aberdeen, took the cash this year: next year it could be you. Visit www.uni-investor.org

Personal insolvencies rocket

Personal insolvencies are soaring, according to Insolvency Service figures, showing that more than 26,000 people in the UK became insolvent in the last quarter – up 66 per cent on last year.

Chris Williams, Eastern region Chairman of the Association of Business Recovery Professionals, R3, and partner at McTear Williams & Wood, said more than 100,000 people became insolvent each year as

personal debt reached record levels. Credit card debt was the main reason but the industry was responding with debt consolidation schemes and specialist mortgages for people with bad credit records.

It's Playtime



Heacham Junior School - One of the recipients of Norwich Union's Playsafe funding to transform their play area.

One of the great things we do here at Norwich Union is to fund a few schools wishing to transform their playgrounds through the Norfolk Playsafe project.

In conjunction with Norfolk County Council, we get primary and secondary schools to bid with playground proposals which are safe, bright and infused with ideas from the school governors to the kids themselves.

Deborah O'Malley, Norwich Union community affairs consultant said: "We need to encourage children to participate in safe, physical exercise and the winning entries will need to inspire us and the kids!"

VOLUNTEERS OFF TO ROMANIA FOR BLITZ BUILD



Volunteers from Norwich Union are travelling to Romania in October to help build homes for the homeless with others from Aviva Romania.

Our company's parent, Aviva, has partnered with the charity Habitat for Humanity and are planning to blitz build as many homes as possible in just five days. Unbelievably, five Norwich Union teams from across the UK have taken up this great challenge with relish, fundraising in the region of £10,000 per team, mainly for building materials in just a few weeks.

The link between Aviva Romania and Norwich Union is a certain Andi McLennan, a super-energetic guy who used to work in Norwich. Andi's inspiring others to get involved with the blitz build which, as he's really only got email to do it, is quite an achievement.

Left to Right:

Rebecca Crothers - Fund Raiser
Neil Bowers - Treasurer
Chris Lumbard - Fund Raiser
Ben Mancini - Team Leader
Sarah Morris - Secretary
Ele Lopes - Fund Raiser

One volunteering team leader Ben Mancini, with treasurer Neil Bowers have already undertaken sponsored leg waxes. And fellow fundraiser Sarah Morris has shaved all her hair off in an attempt to raise much needed funds.

Ben said: "More than 150,000 Romanian families live in poverty housing - often little more than unsafe wooden shacks with no electricity or running water. We felt we had to go out there and do something."

Local businesses are also getting into the effort with, among others, Game Station and Hawkins Bazaar providing prizes and donations.

Neil Bower added: "Other events planned are speed auctions and car washes in Norwich, but we are still looking for more funds from generous donations."

"Developing a safer environment for school children to play makes for happier, healthier playtimes and reduces bad behaviour and playground accidents. Brighter zoned areas provide shade, stimulus for senses and promotes pupils wellbeing, improving attitudes to learning."

Entries are accepted from October, when schools will have a few weeks to submit a design of their proposed playground and a plan of how their school might benefit from the transformation.

People from interested schools can call Martin Radmore at Norfolk County Council on 07799 656687 or visit www.norfolkesinet.org.uk/playsafe

Search on for 'world-class' talent



The UK's largest independent finance company is looking for extra space in Norwich and aims to fill it with "world-class" talent, according to Central Trust founder Andrew Turner.

He said: "We are looking to recruit an extra 1,200 (people) over five years. That number of extra people will necessitate us looking for more space in Norwich."

In the meantime, Central Trust was recruiting on a fairly consistent basis, looking for the right people to take the company forward. Mr Turner said: "We are quite open about it. We are looking to recruit the best talent

available in the marketplace."

Mr Turner was speaking of his future plans as he presented a new Peugeot 207 car to the company's Star of the Year, loans advisor Lindsey McKinnie. Emma Holmes (pictured) from the Norwich office won a 32" high definition television. Under the Star scheme the company celebrates its exceptional employees.

Central Trust was formed by Mr Turner in September 1987. It now employs around 250 people in both its Norwich Head Office and in Watford, and 19 in the Channel Isles.



Emma Holmes who received a television as part of the Star recognition programme.

Project to educate staff on pension planning

Employers can now show that they have their staff's best interest at heart by helping them to make the most of their money. Julia Snow, who runs the 'feather your nest' project for WEETU, an established Norwich not-for-profit organisation, is keen to help local employers with this task – at no cost to the company:

"My remit is to help people make better informed decisions about their financial planning. I am funded until March 2008

to educate staff about the importance of pension planning, including options for longer working, occupational pensions and better money management."

Company pensions, for example, offer a real bonus, but many people don't join because they don't understand the benefits or because short term financial needs are perceived as more urgent. She points out that she is not giving personal financial advice, but rather brings in her experience of 'advice with a difference': "I won't throw jargon, official leaflets or details about legislation at anyone. In workshops or 1:1s we can explore potential future scenarios and choices together. By clear signposting to relevant information we want to enable people to make the right decisions."

You can contact Julia Snow at WEETU on: 01603 767367 or via j.snow@weetu.org



Julia Snow who runs the 'feather your nest' project for WEETU



The One account

the **one** account

THE HEAT MAY BE GONE - BUT IS YOUR MORTGAGE



the **one** account

Recently The One account unveiled a new campaign to help demonstrate to UK homeowners how they can shrink their mortgages. The 'Mortgage Shrinker' campaign illustrates, in a simple and easy manner, the benefits of The One account's current account mortgage.

The centrepiece of the campaign is the 'Mortgage Shrinker' itself - an online tool that automatically calculates by how much people can shrink their mortgages. It illustrates this by showing how a mortgage can be shrunk in terms of the money that can be saved on interest repayments and the reduction in the mortgage term. It also calculates the rate of interest a traditional mortgage would need to offer to compete with a current account mortgage. Only basic information needs to be input into the 'Mortgage Shrinker'...

- the value of the house
- the size of mortgage
- income to be paid into the account
- monthly amount that can be left in the account
- amount of savings and investments that can be put into the account

...and in a matter of seconds, the 'Mortgage Shrinker' shrinks your mortgage on screen before your eyes.

Deborah Milsom, Spokesperson, The One account, commented: "We know that many people who choose a current account mortgage have a 'Eureka moment' when everything falls into place as they work out how it applies to their own set of circumstances. We think the 'Mortgage Shrinker' will help more people have their own 'Eureka moment'.

The One account recently conducted research that shows that mortgages are getting in the way of people's desired lifestyles. 30% of homeowners said that the reason they don't have the lifestyle they yearn for is because of the burden of repaying

their mortgage.

As a result, they are working longer hours and this is having a detrimental effect on other aspects of their lives. 40% said that their fitness was suffering as a result, 30% claimed they are eating less healthily and 29% aren't sleeping well.

Milsom continued: "The Mortgage Shrinker has been designed to illustrate to people how they can reduce their biggest financial burden. It clearly shows people how they can pay off their mortgages early and consequently wrest back control of their lives.

"The fact that 80% of The One account's customers are ahead of plan clearly demonstrates that people are realising the ultimate benefit that a current account mortgage can offer - the ability to pay off your mortgage early."

Summer has now gone - but wouldn't it be great if your mortgage was too?

Have a go on the Mortgage Shrinker at www.oneaccount.com





Finance Shop

Finance Shop keeps on growing

Partners at the Gorleston-based Finance Shop have been rubbing shoulders with the top 100 individual brokers at an event in Spain this summer after winning third place in the 2006 Money Marketing Financial Services Award.

To win the award in the Best Mortgage Adviser section, the firm beat off stiff competition from companies like London and County and gained the support of a panel of judges, as well as collecting votes from lenders and letters of support from other parties.

The Finance Shop collected the award during a glitzy dinner at the Grosvenor Hotel, Park Lane and as a direct result was invited to a mortgage summit and lecture programme put together by major lenders.

The event, organised by Mortgage Strategy in the Spanish town of Jerez this summer, attracted 100 top individual brokers who gathered to hear lectures given by senior industry players.



Danny Steel, Partner

That event shows that Finance Shop has come a long way since it was set up on New Year's Day in 1990 in Gorleston by Danny Steel and three former TSB colleagues.

A Lowestoft branch was added in 1991, a Norwich office opened in 2003 and other IFA firms have been acquired as part of the success story.



Turnover has grown to over £2 million a year and the number of mortgages it handles has risen to 1,500 annually. The expansion has been such that Money Marketing rates the company as the ninth largest IFA in the East of England (including Essex).

"We're proud to say that we have expanded organically. Three quarters of our business is repeat business and the rest is the result of client recommendations. We aim to keep clients for the long term."

Of the four original former TSB partners only Mr Steel and Paul Dashwood remain but they have been joined by Steve James, Steve Mallett, Nick Buchan and Scott Oliver. The partners have 19 consultants working with them.

Mr Steel said: "We're proud to say that we have expanded organically. Three

quarters of our business is

repeat business and the rest is the result of client recommendations. We aim to keep clients for the long term.

"In addition to the successful mortgage arm of the business, Finance Shop is also a major player in the investment and retirement planning market and has seen considerable growth in these areas over the last three years. It is this diversity that has been the cornerstone of our success.

"We have recently developed a new equity share product for key workers, such as nurses and things are going really well. I used to be bored at TSB but the Finance Shop has rekindled my interest in financial services and our expansion is a reflection of the enthusiasm and customer service we offer to our clients.

"We hope to win more awards and expand further in the years to come."



Norwich and Peterborough Building Society



Insuring a better service

The general insurance services of Mansbrook Brosche have been transferred to Norwich and Peterborough Insurance Brokers (NPIB), a subsidiary company of the Building Society.

David Farrington, managing director of NPIB said: "This is a mutually beneficial acquisition. Mansbrook Brosche's general insurance customers will now have access to the wider range of policies arranged by NPIB, whilst still continuing to enjoy the local and personal service offered by staff at the city centre office on Prince of Wales Road, Norwich."

NEW LOOK FOR N&P

N&P recently relocated its Wymondham branch – just across the road!

The new branch, at 10 Market Place, is more spacious and modern. It contains two interview rooms, providing privacy for customers to discuss their financial needs. The branch also has Internet access so that customers can check their accounts online, quickly and easily.

Jenny Didcott, Manager of N&P's Wymondham branch, said: "The new branch is designed to offer a more customer-friendly environment. We are looking forward to continuing to provide exceptional levels of service and helping even more people in and around Wymondham to save money, make money and be in a better financial



N&P's new Wymondham branch

position. Why not pop into our new branch, give us your feedback and enter our free prize draw? The prize is a holiday for two in Portugal next year!"

Meet Jeremy Lofts, Regional Business Manager at N&P

Jeremy Lofts joined the Society in August 1994 and became the Society's youngest Branch Manager, based at Cromer. He then went on to manage the Plumstead Road branch in Norwich and, in January 2000, joined the Development Team at Head Office.

Now, as a Regional Business Manager, his responsibilities are to look after mortgage brokers, independent financial advisers, accountants, solicitors and other third party intermediaries who have business dealings with the Society. He covers the counties of



Jeremy Lofts

Norfolk, Suffolk, Essex and Cambridgeshire.

Jeremy says: "I'm a Norfolk lad, born in Norwich, so I know most of the local professionals with whom we have regular dealings. I genuinely like the people I deal with, some of them have become good friends over the years, and I enjoy problem solving to help them help their clients. My main areas of operation are residential, buy-to-let, commercial and Spanish mortgages, and after the many years of working for N&P, it's fair to say that there aren't many questions to which I don't know the answer!"

**For further information, visit your nearest branch,
call 0845 300 2511, go to www.npbs.co.uk**

Norwich members vote for Andrew Burwood



Andrew Burwood with colleagues from Lovewell Blake who have all been President of the ACCA Norwich Members' Network.
Left to Right: Brian Bale, Keith Shorten, Lesley Penniket, Simon Watson and Andrew Burwood.

Andrew Burwood has been appointed President of the Norwich Members' Network Society of the Association of Chartered Certified Accountants (ACCA).

Mr Burwood, who was recently promoted to Manager within Lovewell Blake's specialist medical group, was voted in by the Network's panel members.

The Norwich Members' Network, one of 39 ACCA networks in the UK, meets at Carrow Road where it usually attracts up to 100 members. The network provides professional support for members in their local area and feeds through local concerns to ACCA's Council.

Horoscope Exclusively forecast for fig by Jane Sunderland

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

ARIES [21 March - 20 April]

Competition at best and conflict at worst conspire to make the first week of the month one in which the temperature is running high and your tendency to be quick on the trigger will be much in evidence. But though unpleasantness has to be faced, once that's dealt with then the atmosphere changes dramatically with the new moon on the 22nd, which brings a very strong likelihood of peace, love and reconciliation. Time to disarm!

TAURUS [21 April - 20 May]

Though difficulties and pressures bring anger and pain, so that you are tempted to let go and drift away on a slow boat, hang on in there a while longer. The opportunity to develop your innate creative talents is looming. What you love to do is more important than what you ought to do and in the last week of the month you could come across the very person you've been waiting for who can teach you what you've always wanted to know.

GEMINI [21 May - 20 June]

Doing your own thing may be stimulating but you're going to have to take other peoples' feelings into consideration if you want to avoid conflict. Play your cards right and by the end of the month you could find yourself in an exciting new relationship with someone or something that brings a lot more fun and laughter into your life. Be cautious about decisions called for around the 22nd - take time to think and don't be rushed.

CANCER [21 June - 22 July]

Pull back into your shell and get your house in order. Career pressures have led to you neglecting important tasks. Home is where the heart is this month. Take out your bad moods on some energetic DIY or cleaning! You'll feel much better for it and discover something of great value too - not necessarily financial, just as likely that it's something that recalls precious and important memories.

LEO [23 July - 22 August]

Be clear about your boundaries and speak out if you feel intruded upon or taken for granted. You have experience and natural authority on your side and can impress others with your communication skills. Your concentration and self-discipline can help you in intellectual tasks and studying as well as enabling you to sort out reality from wishful thinking. Be very very cautious about taking on or giving out too much.

VIRGO [23 August - 21 September]

Make three decisions and you're going to be forced to change your mind on two of them before the month is through unless you take your time and tread warily. Though unexpected news may get you all excited, the attraction may wane as bright ideas are put to the stern test of reality and you learn that all is not as it appears to be. Wait till the end of the month before committing yourself.

LIBRA [22 September - 22 October]

With Mars and Venus travelling through your sign, all the focus is on your relationships and your creative talents. The full moon on the 7th will bring exciting action - maybe even a bit too exciting for comfort, but the new moon in your sign on the 22nd is a perfect opportunity to sign peace agreements, to initiate satisfying new connections and to find ways of bringing more colour into drab and boring arenas.

SCORPIO [23 October - 22 November]

The annual cycle is winding up and you're being called upon to make sure that everything is still functioning as it ought to for maximum performance in the months to come. New horizons are due to open for you, but don't be in too much of a rush to say yes to the first offer that comes along. Next month sees plenty of good luck landing in your lap, so leave some space for a golden egg or two!

SAGITTARIUS [23 November - 20 December]

When you're all het up it's all too easy to remain insensitive to the affect of your behaviour upon the wider group. So if friends and colleagues start picking on you, give their criticisms some serious thought because you could have something important to learn. It's vital that you align yourself with a wider purpose these days, spread your social wings and get involved with doing stuff to make the world a better place.

CAPRICORN [21 December - 19 January]

Things are looking promising if you have career goals in your sights. This is certainly the time to act on feelings of frustration and to push yourself forwards into the limelight. The new moon on the 22nd falls in the powerful mid heaven angle of your chart, indicating that within the weeks following a completely new and very productive cycle is beginning. Watch for the bus and make sure you jump onboard!

AQUARIUS [20 January - 18 February]

Put your long distance spectacles on and scan the far horizons for opportunity, both financial and romantic! Things are going to go much more smoothly than usual for you and you'd be well advised to capitalise on those well oiled wheels and use this time to start exploring territory that has heretofore been foreign to you. Show your sensitivity, share your vision and you could even find a soulmate!

PISCES [19 February - 20 March]

Though you might not end up going where you have plans to go, fresh fields and pastures new are certainly not too far off. But before you set off, certain habits, attitudes and values will have to be jettisoned. Intense negotiations are in store and new fascinations will emerge. The more ready you are to follow the tug of those hidden attraction strings, the better.



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

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

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

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

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

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



Moneyfacts® Group

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

The Daily Mail takes Moneyfacts Best Buy Tables

The Daily Mail has chosen Moneyfacts to provide its best buy selections in the Money Mail section every Wednesday.

Tony Hazell, Personal Finance Editor at The Daily Mail, said, "Money Mail has chosen Moneyfacts to supply its borrowing best buy tables because we wanted genuine independence from a supplier that would cover the whole of the market."



Tony Hazell,
Personal Finance
Editor at The
Daily Mail

"Money Mail has chosen Moneyfacts to supply its borrowing best buy tables because we wanted genuine independence from a supplier that would cover the whole of market."

"We believe it is vital that all the very best mortgages, credit cards and loans are listed so our readers have all the facts on which to base their decisions. Best buy tables should be about

informing the reader, not generating income."

Andrew Hagger, Head of News & Press at Moneyfacts, commented: "Moneyfacts are pleased to be supplying this information to the Daily Mail. As an entirely independent and impartial source, our data is collected direct from providers and sourced from the whole market. A total audience of over 20 million every week use Moneyfacts data on which to base their financial decisions."

Moneyfacts Annual Conference 2006

There are still a few days left for Finance Industry Gazette readers to take advantage the extended Early-Bird offer, which ends on 29 September 2006.

The 11th Moneyfacts Annual Conference, which takes place on Tuesday 7 November at The Shaw Theatre, London, will be covering the topic of marketing financial services and will

provide you with expert insight from several leading financial industry speakers, including marketing 'guru' Max McKeown and Paul Lewis, freelance financial journalist and presenter of Money Box on Radio 4.

To secure your place and take advantage of the deadline extension, call our Bookings Team on 0870 2250 100,

quoting reference MFFIG06 or register online at www.moneyfacts.co.uk/conferences/mf06.



Reader Survey Winner Announced

Congratulations go to Penelope Lake of Thinc Destini whose name was chosen at random from the hundreds of readers who completed the Moneyfacts Reader Survey 2006. Penelope is now the proud owner of the award winning Pure Evoke-1XT DAB Digital Radio, courtesy of Moneyfacts Group. She said:

"I was delighted to win the radio. I rarely win any competition and I do not yet own a digital radio, so it is a particularly welcome prize. I have used Moneyfacts since its very early days and always have it by me for reference."

Many thanks to all our readers who took part in the reader

survey. We really appreciate you taking the time to go online and complete the form. The response was fantastic and every completed survey will help to assist us in maintaining and improving the contents of Moneyfacts Group publications to meet your needs.

Money Centre puts Chris in Fast Lane



A Norfolk sportsman's chances of following in the footsteps of Formula One race aces Damon Hill and Ayrton Senna are being boosted by The Money Centre.

For the fifth year running the Norwich-based buy-to-let specialist is sponsoring Chris Levy from Stoke Ferry in the Classic Formula Ford 2000 championships, a competition which has produced world-class racers.

Chris has been racing for six years. He won the Classic Formula Three Championship in 2003 and the Class Championship in 2004. But with each race entry costing up to £1,000 to enter, and a new set of tyres after each round costing £500, the support of The Money Centre is vital to his racing career.

Chris said: "With twelve rounds in total, and a set of tyres costing £500 each, it certainly helps to be a rich man to excel in this sport. In fact, most competitors are from big corporations, with huge financial backing and a professional team to manage the car. I'm lucky to have racing blood in my family. My father,



Chris Levy

Maurice, is a former Lotus mechanic and mechanic to Formula One driver Graham Hill, and he now looks after the upkeep of my car.

"The generous sponsorship from The Money Centre, coupled with my Dad's mechanical expertise, has enabled me to compete with the big money teams. The sponsorship means I can enter ten of the twelve rounds this year, and with a new set of tyres after every fourth race, it means I have a better chance of racing my way up the league championship table."

New NU underwriting role

Norwich Union has appointed Matthew Betts to the new role of personal lines underwriting consultant within its intermediary business, personal lines regional offices.

Based in Norwich, Mr Betts is one of

four new consultants who will operate in Leeds, Norwich and Birmingham with responsibility for the management and development of underwriting capability within their teams.

They will work closely with the newly

appointed personal lines Specialist Account Managers to develop the personal lines broker business.



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

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

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

The Norwich office is one of more than 30 within the UK alone, all of which are committed not only to quality, staff training and improving return for its shareholders but also to being good citizens within the local community. Victoria House currently employs more than 1,000 members of staff making Marsh a significant local employer.



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

Marsh Norwich helping people help themselves



The Norwich office of Marsh, the world's leading risk and insurance services firm, has been presented with a national award recognising its long running support of Business Action on Homelessness (BAOH), a project run by Business in the Community.

Several people from Marsh's office in Norwich volunteered for the project, spending time working as job coaches and offering advice to homeless people involved in the programme.



Carol Plunkett, Community Relations Officer

Carol Plunkett, Community Relations Officer at Marsh said: "We are very proud to be associated with Business Action on Homelessness. It is an extremely worthwhile project that has proven really beneficial and effective for the participants involved. It is also an excellent opportunity for our employees to share their skills, experience and knowledge of the workplace to benefit others."

BAOH is a unique partnership between businesses, agencies that help the homeless and government. It aims to break the vicious cycle of no job, no home, through helping homeless people to find employment and achieve independent living. Marsh has been a partner of the project since its launch in 1998.

Ready for Work is the key programme run by BAOH. Working closely with local homelessness organisations,

BAOH identifies people who are ready for work and provides the opportunity to enter or re-enter the job market, gain professional training, a minimum of two weeks' work placements, ongoing job coaching and a client support network.

Road Rage - Covered

Road rage victims are being offered compensation through a car insurance policy from Adrian Flux Insurance. Flux has introduced this extra cover to help drivers cope with incidents that range from the shaking of a fist and a few expletives, physical assault or damage to the victim's vehicle.

"There's no getting away from the fact that road rage is unpleasant," says Gerry Bucke of Flux. "We've introduced this cover to try to help our customers through the difficult aftermath of such behaviour."

Flux advises victims to: remain calm and avoid eye

contact with the other driver; stay in the vehicle with doors locked and windows shut; try to get some distance away from the other vehicle. Once clear call the police with details of the offending vehicle.

For an extra £13 on all car, bike and van policies Flux covers personal accident benefits up to £150,000 for the driver and all passengers including a cash benefit for hospitalisation, emergency dental treatment costs, clothing replacement, and up to five sessions of stress counselling.



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Spot-on advice helps scoop award



Barclays Local Business has beaten off stiff competition from the big four UK banks to scoop the Best Small Business Bank Account award from Start Your Business magazine.

Tony Reynolds, Local Business Regional Director for Barclays Eastern, said the secret of their success was a mixture of a fresh approach to business banking and a library of small business information all available at minimal cost.

Barclays Eastern also had professional advisors and relationship managers who delivered "spot-on business advice".

New Business Services Director at N&P



David Jervis

David Jervis has been promoted to the role of Business Services Director by Norwich and Peterborough Building Society (N&P).

Mr Jervis, who was previously General Manager, Business Services, was handed the promotion following the retirement of Operations Director Martyn Willgress on 31 July 2006.

In his new role, David will join the Society's Board of Directors, which currently consists of four Executive Directors and six Non-executive Directors under the leadership of Chairman, Keith Bedell-Pearce.



Press release

Cost-effective safety advice for small businesses

Small businesses are being offered a cost-effective health and safety support service by NFU Mutual Risk Management Services.

Designed to help anyone running a small business identify and manage risks to themselves, employees and the public, the new service offers risk management advice appropriate to the size of businesses.

Hannah Doss, Norfolk's Regional Risk Control Executive, explained that small companies were more likely to face hidden risks that could cost them dear; NFU's service addressed that problem.

**For more information
telephone 0800 132029.**

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2 October 2006

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3 October 2006

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Business Park, Whiting Road, Norwich

Members £125 plus VAT

Non-members £175 plus VAT

Margaret Read

Norfolk Chamber of Commerce

01603 729703

www.norfolkchamber.co.uk

OTHER COURSES AVAILABLE

FINANCE ACT UPDATE

Presented by Phil Williams of Mercia

Group

3 October 2006

16.00 to 19.00

De Vere Dunston Hall,

Ipswich Road,

Norwich

£40

Stuart Wright

The Chartered Institute of Taxation

01842 754166

wright@79cr.freeserve.co.uk

TECHNICAL UPDATE FOR SME'S

Presented by Charles Gubbins, FTC

Kaplan Limited

3 October 2006

16.30 to 19.30

University of East Anglia Sports Park,

Earlham Road, Norwich

£35.25 inc VAT

Margaret Jackson

The Institute of Chartered

Accountants

In England & Wales

01284 774730

margaret.jackson@icaew.co.uk

MEET THE CHAMBER

3 October 2006

City College, Norwich

Norfolk Chamber of Commerce

01603 729708

www.norfolkchamber.co.uk

RELAXATION & MEDITATION

WORKSHOP (PART 1)

5 October 2006

9.30 to 16.00

Business Suite,

Broadland District Council,

Thorpe Lodge, 1 Yarmouth Road,

Thorpe St Andrew, Norwich

£65

Louise Carroll

Broadland District Council

0800 3891113

OTHER COURSES AVAILABLE

FACE TO FACE COMMUNICATION/ PROFESSIONAL TELEPHONE BEHAVIOUR

6 October 2006

9.30 to 16.00

Business Suite,

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Louise Carroll

Broadland District Council

0800 3891113

POWERPOINT - INTRODUCTION

9 October 2006

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www.jarroldtraining.co.uk

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Council, Thorpe Lodge, 1 Yarmouth

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£95

Louise Carroll

Broadland District Council

0800 3891113

ECONOMY UNIT

Presented by John Martin, HMRC

11 October 2006

19.30 to 20.30

University of East Anglia Sports Park,

Earlham Road, Norwich

Free

Jeremy Nottingham

The Association of Accounting

Technicians

01263 837710

ASSERTIVE TECHNIQUES

Joe Mills for Matrix Training

11 October 2006

9.30 to 16.30

Norwich Chamber Offices, 9 Norwich

Business Park,

Whiting Road, Norwich

Members £125 plus VAT

Non-members £175 plus VAT

Margaret Read

Norfolk Chamber of Commerce

01603 729703

www.norfolkchamber.co.uk

MONTHLY TAX REVIEW

12 October 2006

17.30 to 19.00

The Norfolk Club, Upper King Street,

Norwich

£50 plus VAT

Matthew Hutton

Chartered Tax Adviser

01508 528388

mhutton@paston.co.uk

PROBLEM SOLVING, CREATIVE

THINKING

AND DECISION MAKING

12 October 2006

9.30 to 16.00

Business Suite, Broadland District

Council,

Thorpe Lodge, 1 Yarmouth Road,

Thorpe St Andrew, Norwich

£65

Louise Carroll

Broadland District Council

0800 3891113

EFFECTIVE APPRAISALS

Margaret Wade for Matrix Training

12 October 2006

9.30 to 16.30

Norwich Chamber Offices, 9 Norwich

Business Park,

Whiting Road, Norwich

Members £150 plus VAT

Non-members £200 plus VAT

Margaret Read

Norfolk Chamber of Commerce

01603 729703

www.norfolkchamber.co.uk

THE CHARTERED INSTITUTE OF

TAXATION

BRANCH ANNUAL DINNER

13 October 2006

19.30

De Vere Dunston Hall,

Ipswich Road, Norwich

Stuart Wright

The Chartered Institute of Taxation

01842 754166

wright@79cr.freeserve.co.uk

SUPERVISION SKILLS

13 October 2006

9.30 to 16.00

Business Suite, Broadland District Council,

Thorpe Lodge, 1 Yarmouth Road,

Thorpe St Andrew, Norwich

£65

Louise Carroll

Broadland District Council

0800 3891113

INSOLVENCY AND BUSINESS/

CORPORATE RECOVERY

Presented by Chris Williams, McTear

Williams Woods

17 October 2006

16.30 to 19.30

University of East Anglia Sports Park,

Earlham Road, Norwich

£35.25 inc VAT

Margaret Jackson

The Institute of Chartered

Accountants

in England & Wales

01284 774730

margaret.jackson@icaew.co.uk

INFLUENCING SKILLS AND

MANAGING CONFLICT

Joe Mills for Matrix Training

17 October 2006

9.30 to 16.30

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Business Park,

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NEW LOOK NU

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Cathy Mcgrath

Chartered Institute of Management

Accountants

01379 608666

Cathy.mcgrath@cimaglobal.com

EFFECTIVE INTERPERSONAL SKILLS

Margaret Wade for Matrix Training

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9.30 to 16.30

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Margaret Read

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INSTITUTE OF DIRECTORS -

LIGHT LUNCH

27 October 2006

12.45 to 14.00

The Last Wine Bar, Norwich

Members £14

Non-members £16

Irene Tibbenham

Institute of Directors - Norfolk

01379 678748

norfolk@iod.net

APPRAISAL SKILLS

27 October 2006

9.30 to 16.00

Business Suite, Broadland District

Council,

Thorpe Lodge, 1 Yarmouth Road,

Thorpe St Andrew, Norwich

£65

Louise Carroll