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# Fig's First Birthday

The Financial Industry Gazette is celebrating its first birthday.

The magazine is the first of its kind to bring together people at all levels working in insurance, finance and banking in the region. It is the "parish magazine" for the industry and demonstrates what a thriving sector we work in.

Fig reaches more than 10,000 people each month and as well as being distributed to all organisations in the finance industry, both large and small, it is taken by

schools, libraries, local authorities, careers and job centres and is also available from Norwich International Airport.

The purpose of Fig is to let people know who's who and what is going on, to encourage professional training and development and help ensure the needs of the industry are met.

To receive your copy of Fig contact Marjorie Eade on [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk)

## Financial Industry Conference

Reserve your place now for FIG's Industry Conference

shaping the future

the economic development partnership for norfolk



Research is now being completed to identify the skills and training needs of the financial industry in Norfolk, with the generous support of the Norfolk Learning Partnership. Fig is planning a conference to announce the

results of the research and the various solutions proposed to meet these needs.

The Conference is open to anyone in or connected with the industry and takes place on Monday 15th July at 5.30 pm

in the Assembly Rooms, Theatre Street, Norwich. Places are free but must be reserved in advance by providing contact details to the Group Co-ordinator, Marjorie Eade at [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk)

SUPPORTED BY:-

**NORFOLK**  
COUNTY COUNCIL



## CORINTHIAN INSURANCE

*Member of HSBC  Group*

# NEW MOTOR CLAIMS OFFICE IN NORWICH

Corinthian Insurance is part of the HSBC Group and one of the best performing motor insurers in the U.K. Of course, success breeds success. Following strong business growth we have moved our Norwich claims operation into larger premises in Rouen House, close to the Castle Mall Shopping Centre.

We are now recruiting enthusiastic and well motivated individuals to support the further development of our business.

If you would like to be part of these exciting developments, please forward your C.V. to:-

**Mr. J. Stanton**  
**Branch Manager**  
**Corinthian Insurance**  
**Rouen House**  
**Rouen Road**  
**Norwich, NR1 1UP**

Applications are welcomed for the following positions:-

**Third Party Claims Negotiators** – With a minimum two years experience of handling Third Party motor claims, preferably to include personal injury.

**Customer Service Advisers** – With good telephone skills and a desire to provide our customers with the highest level of service.

**Trainee Claims Negotiators** – If you will shortly be sitting your 'A' Level examinations, expect good grades and would like to embark upon a career in insurance, we would like to hear from you.

We offer competitive salaries with a performance related bonus and other benefits. Our training programme will broaden your experience and help you develop your career. We can provide sponsorship for the Chartered Insurance Institute examinations.

**The Financial industry gazette is a self-financing publication. Any surplus goes to support the aims of the Financial Industry Group.**

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## Welcome

### Fig is celebrating its first birthday

*Birthdays are a time to reflect on the past....*

Norwich has a thriving financial industry and it is a sector that has transformed rapidly over the last few years. The separate roles of banks, finance companies and insurers have become much less distinct and the work and skills needs are much more homogenous than in the past.

At the same time technology has accelerated the development of highly specialised products, which has encouraged more innovation in the last ten years than in the previous fifty.

Add to this the dramatic impact of regulation on professional training and competence and we see why the industry that we worked in ten or fifteen years ago is barely recognisable.

And this is not to mention the impact of "remote working", Call Centres, mergers and the complete restructuring within organisations where departments are now defined by sector rather than by the geographical location in which they are based.

Of course, no organisation that has survived has stood still and nor have any of its employees. One of the delights of working in this industry is the obligation to develop to meet the constantly changing needs of customers in an ever-changing environment. The great challenge is also the great opportunity.

The point is that, with all these radical changes, the old support structure in the region, which worked well before, is no longer relevant. For example, where High Street Banks had much regional autonomy, local arrangements would be made to support professional training. Nowadays, this is either provided in-house at a distant Head Office or it is not provided at all. This is because of the vast array of qualifications that will be taken by a relatively small number of staff in each organisation, so it may not seem to be cost effective to support these.

*...and look to the future*

Fig is trying to address these issues so that the industry in Norwich does know what is happening on its own doorstep and can identify and meet the infrastructure needs it has, not as an individual financial organisation, but as a regional industry.

But the magazine is also a catalyst for change. Sector Groups are being set up in response to demand. The training and recruitment group is a good example. Through this group, we are now taking steps to meet the skills needs of the sector by establishing what we believe will develop into a School of Financial Services.

**Marjorie Eade**

## Support and Sponsorship

The *Financial industry gazette* is a self-financing publication. We distribute 10,000 copies to the financial industry, schools and libraries in Norfolk each month.

We always welcome press releases, staff appointments (both junior and senior), event details, letters for publication, details of exam completions and editorial submissions.

### SPONSORSHIP RATES

<b>Page sponsorship plus colour logo branding on front cover</b>	£600.00 per month (minimum 3 mths)
<b>"Spotlight" on a company</b>	£500.00 one page for a single month
<b>Sponsor strip - Logo Branding on Front Cover</b>	£150.00 per month (Colour)

### OTHER SUPPORT

<b>Inside Front Cover</b>	£1250.00 per month (Colour)
<b>Inside pages</b>	£500.00 per page per month (Black & White)
<b>Inside Back Cover</b>	£1250.00 per month (Colour)
<b>FINAL COPY DATE FOR JULY ISSUE IS 30TH MAY</b>	



STEELE & CO has appointed **Mike Broadhead** as a consultant to the Financial Planning team. Mike previously ran his own business. Ian Stevenson, Group Financial Planning Manager for Steele & Co said: "having run an established business and being well known in the industry locally, Mike will further strengthen the breadth and depth of the team at a time of major change within the financial services industry as a whole."



ABA - THE BANKING SERVICE FROM WHICH? - the country's leading bank checking agency based in Wymondham, has promoted **Sue Fleming** to Customer Service Manager. Sue, who has worked for ABA since March 2001, was previously a customer service executive at the company. She has a wealth of experience in the financial services industry, having worked for The Banking Ombudsman and The Financial Services Authority. Sue will be responsible for customer service, public relations and marketing and administration.



**Cathryn Riley**, currently Operations Director, will become Retail Business Director for NORWICH UNION INSURANCE. Cathryn will be responsible for the retail direct business and Hill House Hammond. Patrick Snowball, Chief Executive of Norwich Union Insurance, said: "I believe that Cathryn's operational knowledge and experience will be of huge value to Norwich Union Retail and Hill House Hammond, and that she will drive further growth and success for the business."



**Wayne Fleming**, the founding partner of Wayne Fleming Associates, has been elected as President of the NORFOLK & NORWICH SOCIETY OF CHARTERED ACCOUNTANTS. He has been in the profession since 1988. He initially trained as a chartered accountant and chartered tax adviser, with various firms in East Anglia. Wayne's main aims are the continuing promotion of the profession, the Institute and the strengthening of the committee. Anyone who is interested in joining can contact Wayne on 01362 852168.



**Gwen Davenport** FCCA ACA has been elected Vice President of NORFOLK & NORWICH SOCIETY OF CHARTERED ACCOUNTANTS. Gwen is a partner in Sexty & Co, working from their offices in Norwich and Tacolneston. Prior to joining Sexty & Co she was in practice as a sole practitioner for more than 12 years. Gwen is well known in the East Anglian area having trained locally as well as having spent some years lecturing to accountancy students.



**Sarah Carter** ACCA, has been elected President of the NORWICH SOCIETY OF THE ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS. Sarah qualified in 1997 and is Financial Controller for Therma-Wave Limited, the European Head Office of a U.S. Nasdaq listed Semi-Conductor Company. Sarah represents the ACCA as part of a group of Professional Bodies jointly promoting Continuing Professional Development lectures and events locally. She is also an Assistant Careers Liaison Officer for the ACCA and a school governor.



**Peter Daines** has been promoted to Local Business Manager for BARCLAYS PLC providing a specialist management service for Business's in the Norwich area. Peter has 15 years experience with Barclays having recently specialised in relationship management as a Personal Account Manager and Graduate Manager. Fully qualified in CeMAP and FPC, Peter will be providing a high level of personal service to all his customers and relishes the challenge of using his skills in the business market.



Commercial property expert, **John Hardman**, is one of four solicitors who, together with their support staff, are joining leading Norfolk law firm HANSELLS from Eversheds. John will advise on commercial lending, mortgages and commercial property together with a broad spectrum of other property matters. He will continue his commercial mortgage and property work with locally based financial organisations including reinsurer Aioi. He is a trustee of Norwich MIND and an executive trustee of the Theatre Royal.

*We welcome details of appointments at all levels within the industry and they are published free of charge. Details and photographs should be sent to the editor at [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk). Contributions to the July issue by 30th May please.*


**MONEYFACTS**  
GROUP

Moneyfacts Group plc is the UK's largest provider of personal finance data.

The Norwich-based company employs a total team of around 125 financial researchers, IT specialists, editorial, sales and marketing and support staff at its modern state-of-the-art headquarters.

Its real-time news and data systems are installed in virtually every bank and building society in the UK and an increasing number of life offices.

Moneyfacts information is seen by more than 30 million people every week via its charts in the national and regional press and media such as: *The Financial Times*, *The Express*, *The Sunday Telegraph*, *BBC Ceefax*, *Eastern Daily Press* and most other regional papers. Its data appears on numerous Websites including *BBCi*, *BSA*, *Building Societies Members Association*, *FT Your Money*, *FT.com*, *Good Web Guide*, *Observer* and *This is Money*.

Moneyfacts also provides the data behind an increasing number of third party Websites, for example *FT Your Money*.

Moneyfacts' own publications, which include the UK's largest selling professional financial monthly, have a total readership in excess of 100,000.

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## Moneyfacts Awards winners announced

The Moneyfacts Awards 2002 Celebration Breakfast was held at the London Hilton, Park Lane on 19 April at 10.00am.

The Breakfast was hosted by Paul Lewis, presenter of Radio 4's Moneybox programme, and was well attended by the industry. Paul presented awards in 25 categories covering all aspects of personal finance and details of the winners are given below.



Paul Lewis (left)  
Presenter Radio 4's Moneybox

Below Winners  
Happy to win their Moneyfacts  
Awards 2002

Tim Sturley  
Head of Business  
Development  
Mortgage Express

Cyrilie Salle De Chou  
Senior Business  
Manager  
Capital One Bank

Alexia Kilby  
Head of Savings  
Abbey National

Andrew Gray  
Head of Mortgage  
Products  
Woolwich

### Winners

CATEGORY	WINNER
Best Fixed Rate Mortgage Provider (without redemption tie-in)	West Bromwich Building Society
Best Fixed Rate Mortgage Provider (with redemption tie-in)	Northern Rock
Best Variable Mortgage Provider	Egg
Best Discounted Mortgage Provider	Scarborough Building Society
Best Capped Rate Mortgage Provider	Woolwich
Best Self-Certificated Mortgage Provider	Bristol & West
Best Flexible Mortgage Provider	Woolwich
Best 100% Mortgage Provider	Mortgage Express
Best Current Account & Offset Mortgage Provider	Intelligent Finance
Best Buy-to-Let Mortgage Provider	Mortgage Express
Best Current Account Provider (credit interest)	Cahoot
Best Current Account Provider (authorised overdraft)	Cahoot
Best Current Account Provider (unauthorised overdraft)	Nationwide Building Society
Best Personal Loan Provider (£5K over 3 years - without insurance)	Northern Rock
Best Credit Card Provider (introductory rate)	Capital One Bank
Best Credit Card Provider (standard rate)	Cahoot
Best Credit Card Provider (balance transfer rate)	NatWest
Best Gold/Platinum Card (purchase rate) Provider	Capital One Bank
Best No Notice Account Provider	Intelligent Finance
Best Internet Only Account Provider	Abbey National
Best Notice Account Provider	Scarborough Building Society
Best Mini Cash ISA Provider	Chelsea Building Society
Best Tessa Only ISA Provider	Cheshire Building Society
Best Offshore No Notice Account Provider	Derbyshire (IOM)
Best Offshore Notice Account Provider	Northern Rock (Guernsey)

## It's just not cricket!

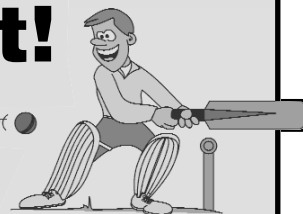
After a successful one match series against Crowes printers last season the Moneyfacts cricket team has decided to throw down the gauntlet to all across the Norwich financial services industry.

Could your team take the humiliation of being beaten in a 20 over evening/evening game (not under lights!) by the might of the Moneyfacts sporting empire?

If you have an established team looking for match practice, or just want to knock up a rough and tumble outfit of sporting reprobates, we will take on allcomers to retain our imaginary crown.

### A brief summary of the rules:

- 20 overs per innings
- Maximum score per batsman of 25
- Maximum of 3 overs per bowler
- Traditional cricket rules apply for everything else



**So, are you up to the challenge? Please call Peter Dew at Moneyfacts on 01603 476871 to arrange when your team is available to lose!**

## Call Centre Training made easier

Norwich City College has launched a new training centre and course to meet the needs of this strong sector of industry. Its school of Business and Finance is offering the NCFE Certificate in Call Centre techniques which provides the telephone, communications and IT skills necessary to begin work in a Call Centre.

Assistant Principal, Keith Finney, acknowledged the support the college has received from both the Learning and Skills Council for Norfolk and the Employment Service. The course has also received support from industry, including Norwich Union Direct, and is an excellent example of partnership between industry and education.



On Call: City College's New Training Centre

## School's nearly out for summer

- Do you have childcare needs to consider?
- Is it hard to find something fun to do with your children during the summer holidays?
- Do you require someone to look after your child during the school holidays?

Below are some of the organisations offering day schemes for children over the summer.

SUMMER 2002 CHILDREN'S ACTIVITIES	
<b>Central and Norwich area:</b>	<b>Contact:</b>
City College	01603 773121
University of East Anglia Sportspark	01603 592398
John Innes Centre	01603 450345
Jubilee	01603 616957 – Lesley Peary
<b>Broadland District Council area:</b>	
Tots2TeensClub	01603 703223 – Ali Bedder
<b>East area:</b>	
South Yarmouth Way Forward	01493 745832

For any information on holiday clubs, play schemes or activities operating during the summer holidays please contact the **Childcare Information Service on (01603) 62 22 92** who hold up-to-date information on all registered providers in the county.

## Corporate Games come to Norwich

This year Norwich has been selected to host the 9th UK and Ireland Corporate Games, a multi-sport festival open to businesses and organisations large and small. There are numerous events to choose from, such as badminton, golf, netball, match fishing, ten pin bowling and karting, and one of the highlights is Dragon Boat racing which will be the first ever race to be held on the UEA broad.

Teams can include employees, family friends, colleagues and clients and there are no qualifying standards. Saturday evening sees a grand parade with closing celebrations on Sunday evening.

The event takes place at the Sportspark at the University of East Anglia from 28 to 30 June.

For more information, call the Games office on 01733 380 888.

## Everyone a winner

### Moneyfacts staff achieve 100% pass rate for FPC

It was congratulations all round to twelve staff from Moneyfacts celebrating their recent success in the Financial Planning Certificate (FPC) exams. With every candidate passing their subject, there was good reason for a double celebration.

Completing FPC 1  
Stuart Cavaliero

Completing FPC 2  
Jane Baker  
Terri Cutworth  
Rachel Madden  
Samantha Owens  
Melanie Stewart  
Rachel Thrussell  
Carol Green  
Nanette Whitwood  
Nikki Cann  
Craig Bailey  
Emma Butler



# Looking after businesses in Norfolk

EAST Anglia's leading building society is out to make life easier for small to medium-sized businesses all over Norfolk. Norwich and Peterborough may be well-known locally for helping people to buy their own homes but not for its lending to businesses.

So why do fewer local businesses turn to N&P when they need commercial finance? Ted Witton, who's just been appointed Business Loans Originator for N&P, says: "Many local business people approach the high street banks for commercial loans as they are not aware that N&P has an experienced commercial lending team that has been assisting businesses with very good value and service for over 12 years."

The maximum N&P will lend on a commercial property is £5m (minimum £30,000). N&P can lend up to 75% of the value of most businesses. Secured on the business premises, loans can be for anything from re-financing to capital raising. N&P's "fixed rate" loans help businesses plan ahead with confidence, knowing exactly how much their repayments will be for a set length of time.

Ted says: "Important decisions about your future expansion may be made hundreds of



**Ted Witton has just joined Norwich and Peterborough Building Society as Business Loans Originator**

miles away. When you ring, do you ever get to speak to the same person twice or are you put through to a call centre in Scotland? What can they know about your highly individual local situation?

"N&P's commercial lending team has worked for the Society for years, know their customers personally and understand their needs. Our customers appreciate face-to-face service.

"This helps N&P provide a much more efficient service. Even new customers comment how quickly we make decisions that enable them to get on with their business. We're proud that we make our lending decisions here in East Anglia and we think that means something to businesses based here," says Ted.

N&P can assist with commercial mortgages or remortgages for industrial

units, factories, warehouses, offices, investment properties, retail units, nursing homes, and hotels. "You name it, we can probably help with it", says Ted. "What's more we don't charge for annual reviews - unlike the banks!"

Ted knows what he's talking about. Born and bred in Norfolk, he attended Norwich School from 1955-63. Ted recently retired from Barclays after nearly 39 years. He worked as a Corporate Manager and latterly Agricultural Manager throughout the county (and beyond). He lives with his partner Lynda, in Postwick. Ted is currently President of Great Yarmouth Haven Rotary, a Governor of Norwich School and Treasurer of East Anglia Air Ambulance. A keen supporter of Norwich City FC since 1957, he also enjoys rugby and cricket - mainly from his armchair! Ted likes most kinds of music and collects and plays electric guitars.

If you run a small to medium sized business, you could get a far superior service - at less cost - from N&P. Ted says: "I think local businesses could get a very pleasant surprise at what a difference we can offer."

Contact Ted on 077899 82486 for further details.

**"You want a commercial mortgage with a rate fixed at 7.10% for five years?"**

To find out more about our commercial mortgages, call us now on **01733 372425**.

Please note that this rate may be withdrawn at any time without notice. You can check the current rates available by phoning 01733 372425 or by visiting our website. [www.npbscommercialmortgages.co.uk](http://www.npbscommercialmortgages.co.uk)

**YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.**

**Principal Office:** Peterborough Business Park, Lynch Wood, Peterborough PE2 6WZ.

Norwich and Peterborough Building Society is regulated by the Financial Services Authority.


**Norwich and  
Peterborough**  
BUILDING SOCIETY

*we can help*



**The Chartered Insurance Institute**

The Institute of Norwich represents CII members living and working in Norwich

## Institute visit to Lloyds

On Thursday, 9th May a party of 35 students from the Norwich Institute visited Lloyds of London, where they were shown round the building after receiving a short introduction to the work undertaken. Lloyds itself was almost brought to its knees by adverse claims but it is clear from the visit that many

improvements in procedure have brought about a dramatic reversal of fortune. Much of this is due to the training of staff, and the insistence that all underwriting personnel must now have adequate qualifications.

No visit to Lloyds would be

complete without viewing the Lutine Bell and the Register recording the loss of the Titanic. Much interest was also shown in the magnificent Nelson Collection, housed in the basement of the building.

To complete the day, the party also visited the Bank of England, which has a fine museum which is open to the public. Here we witnessed the art of the engraver working on the next portrait of the Queen to be used on the

forthcoming banknotes. The history of the Bank was fully explained, and illustrated by some excellent displays.

After visiting the two most prominent financial institutions in London, the party returned by coach having fully enjoyed a most interesting day in the capital. Our grateful thanks go to the staff at both Lloyds and the Bank of England for receiving us in such a hospitable fashion.



Landmark: Lloyds of London

## Ex president joins regional council

After a very successful year as President of the Institute, Allen Sweeney has agreed to represent the Insurance Institute of Norwich on the Regional Council for the Eastern Counties. Allen has been involved in the affairs of the Institute for many years, and his experience and wisdom will add much to the forthcoming work of the Council. It is hoped that the Council will be able to co-ordinate effort in the East of England and to pool ideas for the benefit of the individual institutes. Although his work as

a loss adjuster is based in Ipswich, Allen still lives in Norwich with his wife Linda and his three children.



Past President: Allen Sweeney



## The Life Insurance Association

Membership is open to anyone in the Life Industry who works or lives in the area plus other members of the Life Insurance Association from other Regions who wish to attend specific meetings.

For further information on The Life Insurance Association contact: Mike Burrows Tel: 01603 762614



## Planning for next year's events



Pride of Norfolk: The Millennium Forum

© Mike Harrington photography

**It may seem a long way off but the Local Centre is already planning its programme for the 2002/2003 year**

We want to put together a programme of events that is of interest to anyone in the wider financial industry and their business customers.

Our programme is a mix of prestige events with nationally known figures and local items, to help keep people up-to-date with what is going on around them locally.

Past events have included:

Motivation lecture by BBC television presenter and Olympic athlete, Roger Black MBE

Farmers' Forum, which was an important opportunity for local farmers to discuss business issues of concern to them with the banks' Agricultural Managers

A lecture by a member of the Bank of England's Monetary Policy Committee, Charles Goodhart, about the future of

the Norfolk Economy

Farm walks which provide an insight into the work and financing of various types of farms, including a wind farm

The first ever tour of the Norwich Millennium Forum, the landmark building with the learning shop, Origins Centre, library and other facilities

A lecture by Stockbroker and television personality Justin Urquhart Stewart

A tour of the state of the art offices of Moneyfacts Group

Antiques Road Show with Penny Brittain

The IFS/Fig seminar with Radio Norfolk's David Clayton interviewing Vincent Watts from EEDA and the UEA, John Woods from the Financial Industry Group and Moneyfacts and Keith Finney from Norwich City College.



Antiques Road Show: Marjorie Eade (left) with Penny Brittain

## Financial Institutes' Formal Dinners

Members of a number of Financial Institutes have been enjoying their Annual Formal Dinners in recent weeks, celebrating the end of a successful year under the leadership of their out-going President or Chairman.

**David King**, Chairman of the **Norwich branch of the**

**Chartered Institute of Taxation**, hosted a dinner at Stower Grange, Drayton with an extremely motivational speech by marathon runner Chris Moon.

**Tim Howes**, President of the **Norwich and Norfolk Society of Chartered Accountants**, hosted a dinner at Norwich

City Football Club. Tim talked about the restoration of the student's society and the audience was highly amused by Brian Henderson's speech.

**Simon Watson**, President of the **Norwich Society of Chartered Accountants**, hosted a dinner, also at Stower Grange, which included

entertaining speeches from Sheriff, Sheila Kefford and Keith Simpson MP.

Congratulations to the out-going Presidents and Chairman for highly successful events.

## Direct Line One joins Virgin One

Eighteen new call centre staff have joined Norwich's Direct Line Financial Services, to handle its newly launched Current Account mortgage, Direct Line One.

The business is operating from the Pinetrees Road premises of Virgin One, which is owned by Royal Bank of Scotland and which operates the Virgin One account. The account combines customer borrowings and savings into a single account, offering the benefit of lower interest costs, which are charged on the net amount of the borrowing. Lesley Ferguson of Direct Line Financial Services explained: "We are sharing Virgin One Account's experience and, although the products are similar, there is a strong demand to supply this service to Direct Line customers."



**Ringing success: Celebrating Direct Line's New Current Account mortgage**

## Join Our e-Club Norfolk first for e-business club

Norfolk-based businesses can join a new club to encourage best practice in e-business. Run by Business Link for Norfolk, UK Online for Business and Norfolk Chamber of Commerce, the club is the first to be launched in a network of clubs. It is aimed at businesses which have a Website and who see e-commerce as an integral part of their growth plans. The club will provide monthly meetings, speakers, workshops and seminars. Membership is free and individuals can register online at [www.e-clubnorfolk.co.uk](http://www.e-clubnorfolk.co.uk)

## Central Trust - a Top Ten Business Success

**Norwich-based company achieve fastest profit growth in Britain**

**Central Trust has officially been named as one of the fastest profit-growth firms in Britain, having achieved ninth place in a league table of unquoted firms drawn from an initial database of one million firms.**

The accolade comes from research carried out for the Sunday Times Profit Track 100 league table, which based performance on an objective assessment of financial growth followed by face-to-face research with the top organisations. Central Trust is the only East Anglian company to have reached one of the top 50 places.

Profit Track 100 league table ranks Britain's unquoted companies in terms of profit growth over a three year period.



To qualify companies had to have been in business for at least four years since 1997 and demonstrate sustainable growth.

Central Trust acts as an intermediary between borrowers and organisations

such as Barclays Bank and Lloyds TSB, matching financial products to the customer's needs. It drove up profits 81% per annum from £652,000 in 1997 to £3.9 million in 2000.

The organisation has gone from strength to strength with pre-tax profits rising in 2001 from £3.7 million to £6.5 million and now employs some 150 staff.

Managing Director, Andrew Turner, who is a member of the Norwich Financial Industry Group, said: "Moving to Norwich was the best thing we ever did."

## Summer Sports with Pinebanks

### Stick Your Oar in?

The recent Norwich Union Pinebanks River Yare Rowing Challenge saw staff row the length of the river Yare without leaving the dry land of the North Tower, where static rowing machines were installed. Congratulations to Justin St Ruth for achieving the fastest overall time for the 5,000 metres

in 18.51 minutes and Trevor Carnell for the fastest 2,500 metres in 9.08 minutes.

### On Yer Bike

Following on from the success of this event Pinebanks is organising a Tour de Norwich Union Challenge, using static cycles, from midday on June

11. Participants will cycle the distance between all of the Norwich Union offices within the city. For more information contact Vicky Vine at Pinebanks on 01603 824129.

### Carry On Camping Pinebanks Sports Camp 2002

Pinebanks is running summer activities for young people between 22 July and 23 August. Open to children and grandchildren of members aged between eight and fourteen, the camp is an opportunity to let off steam with activities such as athletics, softball, netball and soccer. The programme kicks off with a "Commonwealth Games Festival" week, which, uniquely, is open to members and non-members. For more information contact reception on 01603 774125.

### Anyone for (Free) Tennis?

In conjunction with the Lawn Tennis Association "Play Tennis 2002", Pinebanks is hosting a day for people of all ages and all abilities to come and try tennis. The event takes place on Saturday May 25 from 2 pm to 4 pm. For more information contact Robert Greengrass on 01603 300931 after 6 pm on weekdays or at the weekend.



Challenge: Rowing without leaving dry land

## Stop and think before you put your car keys down!

In an age of increasingly sophisticated car security, more and more thieves are finding the easiest way to steal a modern car is to take the keys - and millions of British motorists are doing nothing to protect themselves.

Norwich Union, in conjunction with the leading tracking and vehicle recovery company TRACKER, have seen the number of incidents of car theft where the car keys have been taken from the owner's home double in the last two years.

Last year TRACKER recovered more than seven million pounds worth of cars stolen in this way - a 52 per cent increase on 2000.

Thieves steal the keys in a number of ways. One common method involves thieves using a hook and cane to reach the keys through people's letterboxes. Norwich Union's claims investigators in the North West estimate that up to 40 per cent of motor theft claims in the region involve keys taken using this method.

A survey carried out by Norwich Union reveals three in five people don't worry about their car keys as much as other household items, despite the fact that the average cost of a car is thirty times that of a household TV and Video.

Norwich Union urges motorists to take greater care of their keys and recommends that they should keep them in a locked cabinet or out of sight, not on the hall table.

## Enter the Dragon

Staff at Norwich Union are looking forward to taking part in the first ever visit to Norwich of the Corporate Games, the multi-sport festival open to businesses of all sizes. This year Norwich Union is sponsoring Dragon Boat racing on the University of East Anglia broad, an opportunity to capitalise on both brawn and creativity. The weekend of activities at the UEA Sportspark begins on 28 June.

## Barclays Staff Care

Two members of Barclays staff in Norwich wanted to celebrate their silver wedding in style and at the same time raise money for charity.

branch, chose the Eastern Daily Press We Care Appeal. They have first hand knowledge of the excellent work the carers do, as Eve's mother cares for her father



**Sweet Charity: Participants at the Charity Golf day**

Richard and Eve Innes, who are both based at Bank Plain

who has been diagnosed with Alzheimer's.

EDP  
**We  
care**  
**2000 APPEAL**

The Norfolk Millennium Trust for Carers  
Registered Charity Number 1071671

Rather than receive gifts from friends they asked everyone to purchase a ticket for their silver wedding anniversary party. They raised the sum of £825, and received a further contribution of £750 through Barclays' £ for £ scheme.

Branch staff then went on to organise a Charity Golf Day which raised an additional £1,886 for the We Care appeal.

## BARCLAYS

## Endsleigh get first approval

**Endsleigh Insurance Services' in-company training programme win first Chartered Insurance Institute (CII) approval for Insurance Foundation Certificate (IFC)**

Endsleigh have decided that all their sales staff will take the baseline level Foundation Insurance Test (FIT) and, on successful completion of this and their in-company training programme, will be awarded the full, higher level IFC qualification. The long-term agreement will see Endsleigh staff becoming members of the CII with bespoke training being provided.

The arrangement was put in place by CII's Training and Advisory Service, which also provides an accreditation service on behalf of the General Insurance Standards Council.

Endsleigh's Prince of Wales Road, Norwich Office, Manager, James Monkhouse, said his staff were delighted with the news that they would be assisted with their

professional development. He said: "We believe it is of direct benefit to customers and employees alike."

Kevin Ball, HR Manager at Endsleigh, explained the strong business case for investing in staff development. "Our staff have always been our most important asset," he said.

## Financial Innovation Awards

**institute of  
financial services**  
**ifs**

The Institute of Financial Services is holding the 2002 Financial Innovation Awards and dinner at the City Guildhall, London on 28 November. The deadline for entries for the various award categories is 12 July. For more information ring Jackie O'Connor on 0207 444 7114 or e-mail [innovationawards@ifslearning.com](mailto:innovationawards@ifslearning.com)

## Regulation of mortgages and general insurance

The FSA has announced its timetable for the implementation of the changes required to enable it to regulate both mortgage provision and advice and general insurance.

TIMETABLE		
2002	Mortgages	General Insurance
June	Legislation in Parliament and FSA consultation starts	
July		Draft legislation published for consultation and FSA consultation starts
October		Legislation in Parliament
December	FSA consultation addressed to both sectors and covering issues relating to meeting the special conditions for authorisation	
2003		
Q1	FSA consultation on Conduct of Business rules	
H2	Final FSA rules published	
2004		
Q2	Legislation becomes effective; firms have to be authorised by this date and FSA rules come into effect	

## Time Management and the Art of Delegation



**Denis Bishop, a Business Counsellor for Business Link Norfolk and Waveney Enterprise Services, knows all about the problems of managing time and how to get more out of the day. Here, he gives his views on the art of delegation.**

Few of us ever have enough time. We often take on too many things, some of which we are not necessarily good at, and to make matters worse we allow ourselves to be distracted by those around us which prevents us from achieving the goals we had set for the day.

The cure lies in effective delegation. But this doesn't always come easily to us and may seem to require a considerable act of faith. If, however, you have selected your staff carefully, you should be prepared to put your faith in them.

Delegation becomes easier once you begin to establish with your staff concrete and measurable objectives. If these are made clear and specific, people will feel more comfortable about acting on their own. But it's important to focus on the end results and hold people accountable for them rather than for the day-to-day output. Effective delegation means giving staff the tools they need to solve problems themselves. Whilst in the short term this may mean more training, it will save time and

money in the longer term.

Get as much information as you can from monthly feedback reports and make it clear to staff that you don't expect them to report back at every stage of a project unless you specifically ask for it. In this case, let people know the critical points you'd like to focus on and where you need to be kept fully informed.

Be specific and clear about your objectives. Offer realistic deadlines that can be achieved but be strict about meeting them. Recognise individual talents and allow people to use their full abilities to help you build your business. Most of all, accept that mistakes happen. Even when the consequences are serious, try to remember that some of the greatest scientific breakthroughs have come from mistakes.

If you allow people to use their abilities and to learn how to take responsibility, you will probably find that they do the job better than you could have done and you will have been freed up to manage rather than fight fires.

For further information on numerous business issues call 08457 218218 – your gateway to business support in Norfolk.



**Business Link**

### Employment-related Health & Safety Law an overview

**Professor Ian Smith, Mike & Jacqui Welham,  
Robin Thomas**

**12 June 2002 - 9.30-16.00**

\*\*\*\*\*

### Essential Discrimination Law

Gareth Thomas

*Director of the Centre for Employment Law*

**3 July 2002 - 9.30-16.00**

\*\*\*\*\*

### Work-Life Balance

*This Course, originally scheduled for July, has been postponed pending the publication of Regulations implementing the "family-friendly" measure on the Employment Bill currently before Parliament*

### FORTHCOMING SEMINAR COURSES

#### Health & Safety Law Course

A Series of eight seminars on Health & Safety Law commencing in October 2002

#### Employment Law Course

A Series of ten seminars on Employment Law commencing in October 2002

**Both seminar courses may also lead to the award of an Advanced (Graduate) Certificate on completion of an optional dissertation**

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For further details and application form contact: CPD Administrator, Beverley Hodges, The Norwich Law School, University of East Anglia, Norwich NR4 7TJ  
01603 592516 - e-mail B.Hodges@uea.ac.uk



These events are open to all. They are subject to change, so please check and book your place first.

### Training Courses and Seminars

Event	Date/Venue/Time	Entry Cost	Further information/ Tickets from
<b>Telephone Techniques</b> Creating the Right Impression Melanie Ruse Clear Training Consultants	29 May 2002 Chamber Offices, Great Yarmouth 9.30 to 12.30	Members £45 + VAT Non-members £80 + VAT	Margaret Read Norfolk Chamber of Commerce Tel 01603 729703
<b>Marketing Workshop</b> Marketing Life Insurance	5 June 2002 Wensum Valley Hotel, Taverham 9.30 for 10.00	Free to CII members Others, 2 free visits before joining	Mike Burrows Life Insurance Association Tel 0796 831 8573
<b>Accountancy Software Comparisons</b> For the Smaller Business Geoff Wood ACA	5 June 2002 Swallow Hotel Nelson, Norwich 16.30 to 19.30	£45 + VAT	Tim Howes ICA Tel 01603 617638
<b>Statutory Sick Pay Workshop</b>	6 June 2002 Inland Revenue, Norwich 9.00 to 12.00	Free	Latisha Spears Inland Revenue Tel 01603 776030
<b>Microsoft Word Training</b>	10 June 2002 Great Yarmouth College 9.30 to 16.30	Members £90 + VAT Non-members £115 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>First Aid at Work</b> 4 days certificated course	10/11 & 17/18 June 2002 Hotel Victoria, Lowestoft 9.00 to 16.30	£180 + VAT	Angela Fickling First Aid & Safety Training Tel 01502 742190
<b>Microsoft Word Training</b>	10 June 2002 Catalyst, King Street, King's Lynn 9.00 to 16.00	Members £90 + VAT Non-members £115 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>Microsoft Excel Training</b>	11 June 2002 Catalyst, King Street, King's Lynn 9.00 to 16.00	Members £90 + VAT Non-members £115 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>Microsoft Powerpoint Training</b>	12 June 2002 Catalyst, King Street, King's Lynn 9.00 to 16.00	Members £90 + VAT Non-members £115 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>Business Development</b> Steve Yarham Business Development Adviser	12 June 2002 Maids Head Hotel, Tombland, Norwich 8.00 to 9.30	Members & guests £10 + VAT	Margaret Read Norfolk Chamber of Commerce Tel 01603 729703
<b>Microsoft Word Training</b>	12 June 2002 Jarrold Software, Norwich 9.30 to 16.30	Members £99 + VAT Non-members £125 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>Microsoft Excel Training</b>	12 June 2002 Great Yarmouth College 9.30 to 16.30	Members £90 + VAT Non-members £115 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>Employment-related health &amp; safety law</b> Professor Ian Smith Professor of Employment Law	12 June 2002 Norwich Law School, UEA 9.30 to 16.00	£225 inc. VAT	Beverley Hodges Short Course Administrator, UEA Tel 01603 592516
<b>Microsoft Excel Training</b>	13 June 2002 Jarrold Software, Norwich 9.30 to 16.30	Members £99 + VAT Non-members £125 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>Professional Tax Update</b> Matthew Hutton	13 June 2002 The Norfolk Club, Norwich 17.00 to 18.30	£40 + VAT	Cheryl Gould Tel 01508 528388
<b>Microsoft Access Training</b>	13 June 2002 Great Yarmouth College 9.30 to 16.30	Members £90 + VAT Non-members £115 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>Business Advice Open Day</b>	13 June 2002 Carrow Road, Norwich Telephone to confirm	Free	Business Link Norfolk Tel 08457 218218



These events are open to all. They are subject to change, so please check and book your place first.

### Training Courses and Seminars

Event	Date/Venue/Time	Entry Cost	Further information/ Tickets from
<b>Microsoft Access Training</b>	13 June 2002 Catalyst, King Street, King's Lynn 9.00 to 16.00	Members £90 + VAT Non-members £115 + VAT	Steve Belton West Norfolk Chamber of Commerce Tel 01553 770880
<b>Emergency First Aid</b>	24 June 2002 Hotel Victoria, Lowestoft 9.00 to 16.30	£45 + VAT	Angela Fickling First Aid & Safety Training Tel 01502 742190
<b>Human Resources Seminar</b>	26 June 2002 Eversheds, The Close, Norwich 10.00 to 12.00	£70 + VAT	Steph Cooper Eversheds Tel 01603 272700
<b>Atypical Workers &amp; Employment Update</b> Understand types of Atypical Workers and the Legal issues associated Steele & Co's Employment Team	2 July 2002 Park Farm Hotel, Hethersett 14.00 to 17.30	£110 + VAT	Alice-Rose Howden Steele & Co Tel 01603 274700
<b>LIA Role in the future of our Industry</b> Gavin Tishaw, President LIA	3 July 2002 Wensum Valley Hotel, Taverham 9.30 for 10.00	Free to CII members Others, 2 free visits before joining	Mike Burrows Life Insurance Association Tel 0796 831 8573
<b>Essential Discrimination Law</b> Gareth Thomas, Director of Centre for Employment Law, UEA	3 July 2002 Norwich Law School, UEA 9.30 to 16.00	£225 inc. VAT	Beverley Hodges Short Course Administrator Tel 01603 592516
<b>Professional Tax Update</b> Matthew Hutton	4 July 2002 The Norfolk Club, Norwich 17.00 to 18.30	£40 + VAT	Cheryl Gould Tel 01508 528388
<b>Debt Restructuring – Getting the Best Deal</b>	10 July 2002 Larking Gowen, 15 Upper King Street, Norwich 17.00	Free	Anna Nursey Larking Gowen Tel 01603 624181
<b>Limited Liability Partnerships – One Year On</b> David Woods, Partner Eversheds	10 July 2002 Swallow Hotel Nelson, Norwich 16.30 to 19.30	To be confirmed	Tim Howes ICA Tel 01603 617638
<b>Emergency First Aid</b>	15 July 2002 Hotel Victoria, Lowestoft 9.00 to 16.30	£45 + VAT	Angela Fickling First Aid & Safety Training Tel 01502 742190
<b>Computing for Beginners</b> 4 day course	15 to 18 July 2002 Wensum Lodge, King Street, Norwich 10.00 to 16.00	£45	Wensum Lodge Centre for Adult & Continuing Education Tel 01603 666021
<b>Disciplinary &amp; Grievance Procedures Workshop</b> Steele & Co's Employment Team	16 July 2002 Park Farm Hotel, Hethersett 10.00 to 16.30	£190 + VAT	Alice-Rose Howden Steele & Co Tel 01603 274700
<b>Neuro Linguistic Programming</b> 2 day course	22 to 23 July 2002 Wensum Lodge, King Street, Norwich 10.00 to 16.00	£24	Wensum Lodge Centre for Adult & Continuing Education Tel 01603 666021
<b>Internet Introduction</b> 4 day course	22 to 25 July 2002 Wensum Lodge, King Street, Norwich 10.00 to 16.00	£45	Wensum Lodge Centre for Adult & Continuing Education Tel 01603 666021

We welcome details of forthcoming professional events. They are published free of charge and should be sent to *The Editor, Financial industry gazette, 66-70 Thorpe Rd, Norwich NR1 1BJ* or e-mail [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk) for July's issue, by 30th May please.

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