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# Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

DECEMBER 2002

ISSUE 19

NORWICH - a financial city

SUPPORTED BY:-

shaping *the future*  
the economic development partnership for norfolk



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### Financial Industry Group

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# Norwich business wins two top awards



Pot of Gold: Stuart Askew (left) and Trish Hopkins receive their award from Managing Director of Rainbow International UK, Melvin Lusty, for the success of their Poringland business.

A Poringland-based business has just received national recognition for its success in running the Norwich branch of disaster restoration specialists, Rainbow International, winning two top awards from the franchise company.

At the Annual Awards Dinner recently, Trish Hopkins and Stuart Askew were crowned Restorer of the Year and were runners-up as Franchisee of the Year, beating off competition from 130 franchisees across the UK.

The partners work on behalf of insurance companies and loss adjusters, delivering restoration services to local policyholders who have suffered from fire, flood or accidents in their home or business. Their award as Restorer of the Year recognises how they have successfully restored goods rather than have them replaced.

They joined Rainbow International in June 2000, taking over an existing business, and within two years

they had trebled turnover, doubled the size of its premises and taken on five staff and now boast a state-of-the-art truck-mounted cleaning system.

With a background in sales and marketing, they decided they had had enough of constantly travelling and working away from home and decided to take up the franchise. In addition to looking after the local customers of national insurance companies who are clients of the franchise company,

they are also appointed by loss adjusters or approached direct by clients who have suffered damage or loss.

Trish said, "Our team are absolutely thrilled to win these awards. The last two years have been hard work but great fun."



# Norwich Financial Campus



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



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

## CERTIFICATE IN MORTGAGE ADVICE & PRACTICE 1

Two day revision course

Gaining this qualification will become compulsory for anyone advising on mortgages as from 31 December 2002.

**Date:** December 2002 - 9.00 - 17.00

**Course Fee:** to be confirmed

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## CERTIFICATE IN MORTGAGE ADVICE & PRACTICE 2,3

One day revision courses

**Date:** December 2002 - 9.00 - 17.00

**Course Fee:** to be confirmed

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## INSURANCE FOUNDATION CERTIFICATE 1

A qualification that gives a basic understanding of general insurance and provides entry to the Certificate in Insurance Practice.

**Date:** 17 December 2002 - 18.00 - 20.30 course will run subject to demand

**Course Fee:** £150

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## INSURANCE FOUNDATION CERTIFICATE 1

One and a half day Saturday revision course

**Date:** 4 January 2003 - 9.00 - 13.00, 11 January 2003 - 9.00 - 17.00

**Course Fee:** £140

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## FINANCIAL PLANNING CERTIFICATE 1

Saturday revision courses

**Date:** 11 January 2003 - 9.00 - 17.00

**Course Fee:** £95

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## FINANCIAL PLANNING CERTIFICATE 2

Saturday revision course

**Date:** 11 January 2003 - 9.00 - 17.00

**Course Fee:** £95

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## FINANCIAL PLANNING CERTIFICATE 1

The first of a 3 part qualification aimed at providing a broad-based grounding in the financial services market. Units include: Regulation and Compliance, Legal Requirement, Economic Conditions and Taxation, National Insurance and Social Security Benefits. See page 5 for more details.

**Start Date:** Tuesdays 18.30 - 21.00 from 14 January 2003

**Course Fee:** £150

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## FINANCIAL PLANNING CERTIFICATE 2

The second of a 3 part qualification aimed at providing a broad-based grounding in the financial services market. Units include: Protection, Savings and Investments, Pensions and Mortgages.

**Start Date:** Thursdays 18.00 - 20.30 from 16 January 2003

**Course Fee:** £150

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## CERTIFICATE IN INSURANCE PRACTICE

One day revision course

This course builds on the Insurance Foundation Certificate. It consists of five subjects at three levels - foundation, branch and technical.

**Date:** Spring term 2003 - course will run subject to demand

**Course Fee:** to be confirmed

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## FINANCIAL PLANNING CERTIFICATE 3

This qualification aims to help people to apply, in the client's interests, the knowledge of the industry, regulation and generic products tested in FPC 1 and 2.

**Start Date:** Spring term 2003 - course will run subject to demand

**Course Fee:** to be confirmed

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## ADVANCED FINANCIAL PLANNING CERTIFICATE

This qualification aims to demonstrate that the holder is capable of advising clients whose levels of income and capital require a more sophisticated scheme of investment than is normally prepared by an FPC-level adviser.

**Start Date:** Spring term 2003 - course will run subject to demand

**Course Fee:** to be confirmed

**Contact:** Rob Leigh, Business Account Manager on 01603 773380 or e-mail rleigh@ccn.ac.uk

**NORWICH CITY COLLEGE, Services to Business**

## COMPETITION AND REGULATION POLICY - MASTERS

Part-time, modular degree comprising six 3 or 4 day residential courses over 2 academic years. Designed for practitioners for analysing and understanding the development of competition and regulation policy and the response of companies. Individual units available.

**Start Date:** 17 October 2002

**Course Fee:** £7,700

**Contact:** Laurence Wild, Centre Coordinator on 01603 593715 or e-mail ccr@uea.ac.uk

**UEA Centre for Competition and Regulation**

## MASTER OF BUSINESS ADMINISTRATION

2-year part-time programme designed for the practising manager in, or advancing to, a senior position in an organisation. Includes multidisciplinary skills, strategic analysis and managerial decision-making. Individual units available.

**Start Date:** September 2002

**Course Fee:** £9,000

**Contact:** Kerensa Rands, Admissions Clerk on 01603 593209 or e-mail k.rands@uea.ac.uk

**UEA School of Management**

sponsored by



**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

### Innovation and enterprise

Norwich has a strong reputation for innovation – just look at the Business Innovation Centre, the Norwich Research Park and John Innes Centre.

But it would be wrong if this left the impression that science alone sparks innovative enterprises here.

As our series of Professional Profiles shows, one thing that distinguishes the local financial industry is the large number of niche financial organisations that serve the whole of the UK from their base in Norfolk. Think of Central Trust, ULR, Moneyfacts, TaxAssist, Travellers Protection Services or Colegate Group. The list goes on - and these organisations employ significant numbers.

When start-up business failures are so common in other sectors, why are these niche financial companies so successful?

Part of the answer is that, by and large, these people started their enterprises already equipped with the business and management skills needed to make their ideas succeed. Many gained this experience working either in or alongside the financial industry and understanding finance and profit generation obviously adds a valuable skill.

“ The local financial industry is distinguished by the large number of niche financial organisations that serve the whole of the UK from their base in Norfolk. ”

If you add these technical, business and management skills to the attention to detail and profits focus that characterise the sector, it is little wonder that their businesses have more likelihood of long-term growth and success than those who lack the business background to turn their idea into a successful venture themselves.

Even more important, those who have both the idea and the business skills to make the venture work get to keep all the profits they generate – a positive incentive if ever there was one.

**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

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

### OTHER SUPPORT

Inside Front Cover	£1250.00 per month (Colour)
Inside pages	£500.00 per page per month (Black & White)
Inside Back Cover	£1250.00 per month (Colour)

FINAL COPY DATE FOR JANUARY ISSUE IS 28TH NOVEMBER



ALAN BOSWELL GROUP has appointed **Michelle Fincham** as a Personal Lines Assistant.

Michelle has a great deal of experience in the insurance business having worked throughout the 1990s as a senior mortgage adviser at the Cheltenham & Gloucester Building Society.

"Initially I moved to Alan Boswell part-time," said Michelle. "However, they quickly persuaded me that my experience in mortgage advice could be used in broader areas, and I was delighted to be offered a full-time post".



**Simon Price** has joined MONEYFACTS GROUP PLC as a senior member of the Advertising Sales team. In this role he sells advertising space in the Moneyfacts family of publications. Previously a freelance in advertising sales, Simon also has experience of working for a contract publishing group, with clients like Saab as well as the Eastern Daily Press. He says he was attracted to a new challenge of working in a respected organisation like Moneyfacts.

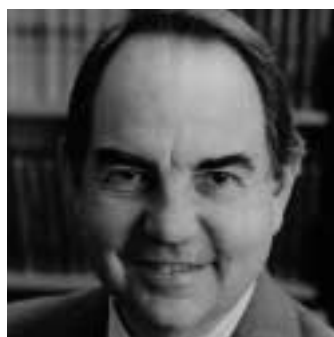


**Griff Williams** has recently joined TAXASSIST DIRECT LIMITED on a full-time basis as technical manager. Griff has primary responsibility for training and for conducting review visits of franchisees to monitor quality control. As a Chartered Accountant of many years standing - he qualified with KPMG in London - Griff gained a Master of Business Administration from Cranfield University and was a senior Lecturer with Bournemouth University for a number of years.



**Robert Marjoram** has joined TAXASSIST DIRECT to manage their new office, opening next month in Norwich. TaxAssist Direct is the UK's leading accountancy network servicing the small business sector.

Since graduating from Kingston University Robert has worked in financial services with a wide range of experience including employment at Virgin Direct, and Virgin One account. Robert said: "With the amount of enquiries we have received from potential clients wishing to make appointments, we are going to be very busy!"



**Jeremy Heal** has been re-appointed Chairman of the Norwich and Norfolk branch of STEP, the Society for Trust and Estate Practitioners. A senior partner in Howes Percival's Norwich office, he heads the Property and Estates department. Jeremy regularly lectures and writes on inheritance tax, trusts, valuation and other tax-related topics. He is an Associate of the Chartered Institute of Arbitrators, a member of the Agricultural Law Association and a professional member of the Country Landowners Association.



MONEYFACTS GROUP PLC has appointed **Mukesh Rughani** as the new Head of Sales & Marketing. Mukesh has worked within the financial and marketing industries for many years, with Euromoney, Lotus (Software), and Grolier & Franklin Mint, amongst others. Mukesh said, "I intend to extend further the reputation of Moneyfacts within the financial industry, by not only underlining the practices already in place but also by working closely with customers to provide the best possible service that we can offer".



**Glyn Hall** has been appointed Sales Director of BECKETT FINANCIAL SERVICES. For the past three years he has been Head of Sales and will now take control of the firm's 13-strong new business sales and support team.

Glyn claims that "the role of the Independent Financial Adviser has never been more important and the strict controls now placed on them by the Financial Services Authority ensure greater professionalism and more protection for clients."



**Wayne Fleming** is the founding partner of Wayne Fleming Associates. Wayne has been in the profession since 1988 having trained as a chartered accountant and chartered tax adviser with various firms in East Anglia. He is the incoming president of the NORFOLK & NORWICH SOCIETY OF CHARTERED ACCOUNTANTS. Wayne said: "My main aims are the continual promotion of the profession and the Institute and the strengthening of the committee." Anyone who is interested in joining can contact Wayne on 01362 852168.

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

# Financial Industry Courses

## Winter 2002/2003

Course	Type	Date	Duration	Time	Cost
IFC1	Evening	17 Dec	12 weeks	18.00 – 20.30	£150
IFC1	Revision	4 & 11 Jan	1½ days	9.00 – 13.00 & 9.00 – 17.00	£140
FPC1	Revision	11 Jan	1 Day	9.00 – 17.00	£95
FPC2	Revision	11 Jan	1 Day	9.00 – 17.00	£95
FPC1	Evening	14 Jan	12 weeks	18.30 – 21.00	£150
FPC2	Evening	16 Jan	12 weeks	18.00 - 20.30	£150
CeMAP1	Revision	Dec	2 Days	9.00 – 17.00	To be confirmed
CeMAP2	Revision	Dec	1 Day	9.00 – 17.00	To be confirmed
CeMAP3	Revision	Dec	1 Day	9.00 – 17.00	To be confirmed

### Other Courses

Finance for Non-Financial Managers: 30 and 31 January, 9.00 – 17.00, cost £295.

*For further information contact Rob Leigh, Business Account Manager by e-mail at [rleigh@ccn.ac.uk](mailto:rleigh@ccn.ac.uk) Courses will run subject to demand and should be booked in advance.*

## New Head to support Finance Sector

Jenny Probert will be putting her first-hand experience of innovative training schemes and working with business to work in Norfolk as new Head of the School of Business and Finance at City College. She was previously Associate Director of Business Development at South East Essex College in Southend.

Whilst at the College, she developed a pioneering training programme for First Data Group in Basildon, which



Jenny Probert  
Head of School of Business & Finance - City College

provides processing services to banks.

One technical course she managed at the college was so popular that it quickly surpassed its annual target of 200 students and ended up training 4,000 people. To cope with demand, her team even created a unique mobile learning centre to take the training to the learners.

Jenny is delighted to be applying for COVE (Centre of

Vocational Excellence) status for the School which would provide financial benefits. She is very enthusiastic about working with the financial industry in Norfolk to help meet its training needs.

# Fig News

## ULR firmly on the map



**ULR Norwich pulls off a property coup – with a square on the Norwich Monopoly board.**

The local insurance claims firm, which has its Head Office in Whiffler Road, has ousted Regent Street to take possession of a green square worth £300. And ULR Norwich is rubbing neighbourly shoulders with a host of local Norwich landmarks on the new Norwich Monopoly board.

The Norwich board is a limited edition Monopoly game to be produced under licence by Winning Moves UK. Apart from the locations, the Monopoly game is unchanged with all the favourite features of jail, free parking, Chance and Community Chest cards – and the winner is the richest player while the loser goes bankrupt.

ULR provides a round-the-clock service for insurance brokers, banks, building societies and insurance companies and specialises in the handling of motor and household claims.

The business has grown in 12 years from a two-person business to become a leader in its field in the insurance industry. It now employs 125 staff and further growth is planned.

The new Norwich Monopoly game was launched recently at the Forum in Norwich. It is available from the Forum, Langleys and WH Smith at £24.99.

**Winning Ways:** (Left to right) ULR Norwich's managing director Rob Kay and ULR's chief executive Nigel Sayer pictured at the launch of the Norwich Monopoly game.

### Competition Policy and Regulation Conference



The UEA is hosting a conference entitled Competition Policy and Regulation on Monday 16 December from 11 am to 5

pm. For more information contact Laurence Wild, Centre for Competition and Regulation on 01603 593715.

### Christmas Carols at Barclays Bank Plain



The Barclays Carol Service is taking place at their Bank Plain, Norwich branch on Thursday 19 November, marking the end of a long-standing tradition as staff prepare to move to alternative accommodation as the premises are sold.

invited to this popular event and, to mark the special occasion, Deputy Chairman, Sir Brian Jenkins will attend the event.

Customers of Barclays Bank and staff past and present are all

In line with tradition, singers from the Norwich Cathedral School Choir will lead the Carols. The service begins at 11.30 am.

### MAQ Deadline Approaches

As the year-end deadline set by the Mortgage Code Compliance Board (MCCB) approaches, the Chartered Insurance Institute (CII) has seen an increase in applications for MAQ exams.

Financial Planning Certificate, MAQ will satisfy their professional qualification requirements for all registered advisers offering advice and recommendations on mortgages. The same combination also counts as a half-credit towards the CII's Advanced Planning Certificate.

The MCCB recognises that, held in conjunction with the

### Moneyfacts win HR and Training awards

Moneyfacts was recently selected from over 100 local organisations for the Archant Recruitment Awards 2002. They received the "Highly Commended Certificate" in the category of "Best HR and Training Team" and the

Certificate of Merit in the "Best Company In-House Training and Development Programme".



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Moneyfacts

**MONEYFACTS**  
 GROUP

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

The Norwich-based company employs a total team of over 100 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*, *Daily Express*, *The Sunday Telegraph*, *BBC Ceefax*, *Eastern Daily Press* and most other regional papers. Its data appears on numerous Websites including *BBCi*, *BSA*, *Best Advice*, *FT.com*, *Good Web Guide*, *HouseWeb*, *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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 e-mail: [info@moneyfacts.co.uk](mailto:info@moneyfacts.co.uk)

## Moneyfacts Conference 2002



This year's Moneyfacts Conference held at the Shaw Park Plaza, London was a huge success. Over the past seven years the Moneyfacts Conference has established itself as one of the leading events for Banks and Building Societies. A record number of delegates attended our lectures

and seminars on the theme: What Next?

Speakers covered a wide range of interesting topics about the future of the finance world. Luke March, Chief Executive of the Mortgage Code Compliance Board chaired the morning session which saw Professor David Llewellyn, Professor of Money and Banking at Loughborough University deliver the keynote speech and John Woods, Chief Executive of Moneyfacts Group emphasising that not all banks and building societies need to be the same.

Both Anne Ashworth, Personal Finance Editor of *The Times* and James Evans, Head of Media

Relations at Norwich Union Life highlighted the necessity of building a solid relationship between the Press and the Industry.

Graham Stow, Chairman of the Building Societies Association and Executive Vice Chairman of Britannia Building Society, chaired the afternoon product seminars. Topics discussed included mortgages, savings and credit cards.

Judging by this year's success and positive feedback we look forward to hosting many more events such as this one.

**The next date for your diary will be the Business Moneyfacts Awards at The Brewery, Chiswell Street, London on 5 March 2003. For further details please call Simon Price on 01603 476809.**



## Winner collects

John Woods, Moneyfacts Group Chief Executive (on the left of the picture), presents Richard Child of Paradigm Capital Management, winner of the Moneyfacts Group Reader Questionnaire prize draw, with his state-of-the-art DVD player.





## The Chartered Insurance Institute

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

# Where there's Blame there's a Claim

## Centenary Debate on Liability Insurance

Despite the appalling weather on the evening of Tuesday 15 October, an audience of forty people turned up at City Hall to hear the pros and cons of the present system of claims representation.

The debate put forward the proposition that the claimant needs better access to representation, rather than leave the issues in the hands of insurers. The debate was skilfully chaired by Radio Norfolk personality David Clayton while Peter Garnham of Garnham Partnership and Andrew Deans of Hextalls solicitors were persuasive in their pleadings. They argued that insurers have caused the current influx of claims advisers by getting rid of experienced claims staff, leaving the general public unhappy to accept settlements or refusing to pay.

In defence of insurers, Dominic Clayden, Norwich Union's Head of Claims Legal, contended that greater representation would inevitably lead to greater cost, with the result that premiums would rise even further. He argued that at present there was too much

representation of claimants, as evidenced by the debate, which required two speakers for the motion as against one in defence!

Conducted in a lively and entertaining manner, the debate attracted numerous comments from the audience which represented the views of a wide

range of sectors within the industry before the vote was taken. The motion was defeated by a large majority.

However, a late revision to the proposition was suggested by Graham Tate, the local Institute's Education Officer. This proposed that the claimant needs "more

competent" representation rather than "more representation". The new proposal received enthusiastic support from all parties, including Dominic Clayden!

A thought-provoking debate, the discussions continued long afterwards over a glass of wine.



Deep in Debate: L-R: Peter Garnham, Domonic Clayden, Sue Donmall (Norwich CII President), David Clayton, Andrew Deans

### Local contacts

For further information about the Insurance Institute of Norwich and its activities, please contact:

**Secretary**  
Pat Seaman  
01603 684742

**Assistant Secretary**  
Derek Cousins  
01603 207464

## Carols for Christmas

The Insurance Institute of Norwich is delighted to welcome colleagues, friends, and families to their ever-popular Christmas Carol service.

This takes place on Tuesday 17 December at St Peter Mancroft Church at 5.30 pm. For more information contact Pat Seaman on 01603 684742



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# Financial Institutes



For further information about the Institute, contact Customer and Student Services. Tel: 01227 818609, Website: [www.ifslearning.com](http://www.ifslearning.com) For information about local activities, contact Marjorie Eade, Norwich Centre President. Tel: 01603 476180, e-mail: [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk)

## CPD Programme

Continuing Professional Development (CPD) is a key part of the Institute of Financial Services (*ifs*) strategy and enables us to assist members in maintaining their professionalism and broadening of their knowledge. The CPD programme is open to all members regardless of qualification and is a free benefit of membership.

In order to increase CPD opportunities for members the *ifs* is co-operating with a number of professional institutes to open up relevant local centre and branch events to each other's members. This provides an excellent opportunity to meet with the wider business community and those from other professions, in addition to providing support for personal continuing competence.

Members are welcome to attend the relevant events of the following organisations:

**Association of Accounting Technicians (AAT)**

**Association of Corporate Treasurers (ACT)**

**Association of Chartered Certified Accountants (ACCA)**

**British Bankers' Association (BBA)**

**Chartered Institute of Marketing (CIM)**

**Chartered Institute of Management Accountants (CIMA)**

**Chartered Institute of Personnel and Development (CIPD)**

**Finance and Leasing Association (FLA)**

**Institute of Business Advisers (IBA)**

**Institute of Directors (IoD)**

**Institute of Financial Accountants (IFA)**

**Securities Institute**

CPD events include lectures, prestige lectures and outside visits. Provided a formal presentation is included on the running of the business it can be claimed under category 6 of the *ifs* CPD scheme.

For more information on the *ifs* CPD programme please telephone on 01227 818601 or email [cpd@ifslearning.com](mailto:cpd@ifslearning.com). Alternatively access the website at [www.ifslearning.com](http://www.ifslearning.com) for full details on all *ifs* local centre events and services.

## CIB President

Deputy Group Chief Executive of Barclays, John Stewart FCIB, has become the new president of the Chartered Institute of Bankers (CIB) following the recent AGM. The Local Centre is planning a presentation by him in Norwich for next Spring.



With 25 years experience in the financial services industry at the Woolwich, John has a reputation for developing innovation within the bank and was

instrumental in developing the "Open Plan" account concept - an integrated personalised banking system.

His flexible approach to creating market-leading solutions fits well with the direction being taken by the Institute of Financial Services (*ifs*), the official brand of the CIB, believes the Institute's Timothy Fox.

He added, "The Institute has set itself apart from other education providers in its innovative solutions-based approach to developing and delivering education to the financial services industry. It is one of the leading bodies for the provision of education and life-long career support services to the financial services industry."

At the AGM Citibank's Michael Kirkwood was elected deputy president.

## Data Protection -

### Information Commission Prestige Lecture

If you ever had any doubts about whether you were using your data and records appropriately, make sure you mark your diary for our annual Prestige Lecture by the Information Commission.

The event takes place on Tuesday 25 March 2003 in Norwich City Football club at 5.30 pm. For more information contact Marjorie Eade.

# Fig News

## N&P Judicial Review



Judgment was delivered today in the judicial review of the decision of the Financial Ombudsman Service regarding the interest paid on Norwich and Peterborough Building Society's TESSA Select Account. The Court found in favour of the Ombudsman.

The decision has given clarity to the Society and its members over the issue.

N&P announced before commencing legal action, that if it was unsuccessful, it would pay extra interest to members with qualifying TESSA accounts. This payment will amount to an estimated £1.3 million.

Matthew Bullock, Chief Executive, said: "We will be making payments and crediting the accounts of our TESSA members who

were in this position within the next four weeks, irrespective of whether or not they complained.

"The fact remains that throughout the period in question, from 6th April 1999 to 19th September 2000, we consistently paid our members amongst the top rates of the major bank and building society providers of TESSA and ISA accounts, and we did

not downgrade our TESSA accounts either before or during this period. We genuinely believed that this was a very fair way to behave."

"We are disappointed at the outcome but we had to ensure that the interests of all our members were properly considered, not just those that complained."

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

### Aries

(21 Mar - 20 Apr)



Optimistic news received early in the month should cause a radical rethink of your future goals. Follow your curiosity into fascinating fantasies for within them lies a distinct possibility that could bring some much needed glamour and excitement into your life.

### Taurus

(21 Apr - 20 May)



The need to make your home base more comfortable should not be ignored, even if it implies that you have to be tough in cutting back the dead wood and throwing out what you no longer have a place for. The festive season itself is looking good on the romantic front.

### Gemini

(21 May - 20 Jun)



This month marks an important cosmic turning point. An eclipse of the sun on the 4th and the full moon on the 19th both point to the fact that one particular chapter in your life is most definitely drawing to a close. All you can do is roll with the punches.

### Cancer

(21 Jun - 22 Jul)



There should be some good news coming on the working front which will make you feel much more confident about your long-term financial future. It'll be an over the top Christmas as far as fun, love and pleasure are concerned.

### Leo

(23 Jul - 22 Aug)



The positive planetary vibes are still your constant companions, so it's up to you to make the very most of such propitious times. Remember to stretch yourself, to try new things, go to new places and meet more people. The world is your oyster and something very positive indeed should come out of this period.

### Virgo

(23 Aug - 22 Sep)



Forces beyond your control could well bring certain chapters of your life to a close, forcing you to reconsider both domestic and career directions. This is your chance to get back on the right track if you have strayed or to leave behind unproductive activities.

### Libra

(23 Sep - 22 Oct)



You'll know by the end of the month whether you have passed the test. An apprenticeship is coming to an end and the feedback you get from those you respect will be your clearest indication as to whether or not you should continue along one particular path.

### Scorpio

(23 Oct - 22 Nov)



With both magnetic Mars and loveable Venus in your sign this month, your personal magnetism is enhanced and love and creativity will colour your world. Your personal charisma is strong and career matters will benefit as a result.

### Sagittarius

(23 Nov - 20 Dec)



Areas of life that used to be important to you will lose their allure and you'll be forced to reconsider and refocus. Your deepest beliefs may be found wanting and your change of heart may disconcert your nearest and dearest who'd be much happier if you stayed exactly the same.

### Capricorn

(21 Dec - 19 Jan)



If there was ever a cosmic control freak, then it has to be you, but even you will not be able to maintain a grip on events this month. Your organisational skills are being tested for their flexibility, so see the constant chaos as a challenge. Don't push your blood pressure up by fighting the inevitable.

### Aquarius

(20 Jan - 18 Feb)



Respect for other people's rights and needs is one of your strong points and should serve you in good stead when certain organisational or management tasks have to be done. Your individualistic ways of doing things will do the trick where the conventional fails.

### Pisces

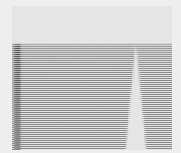
(19 Feb - 20 Mar)



The attraction of old ambitions may fade as this month's solar eclipse forces a fundamental rethink. Treachery and betrayal may wound you to the core but may be necessary catalysts for a much-needed change. Take this chance to stop being a martyr.

*Fig*

# Norwich Union



## Home and Dry with Norwich Union

Following renewed warnings about increased flooding from climate researchers at the UEA, Norwich Union is sponsoring a project which aims to create a specially flood-proofed show home.

It is hoped the project will bring practical solutions and reassurance to people in Norfolk who may be living in flood-risk areas. Alterations would include raising electrical sockets, replacing kitchen units with waterproof materials and building floodgates across doors.

The scheme is part of FLOWS (Floodplain Land-use Optimising Workable Sustainability) – a European Union initiative involving the UK, the Netherlands, Sweden and Norway. The Norfolk project is being led by Norfolk County Council.

A bid for European funding has been submitted and the results should be known by the end of November.

As well as sponsoring FLOWS, Norwich Union has provided support to flood groups by providing

information packs to support local action groups.

We have also commissioned a

revolutionary digital map which will establish in insurance terms who is at risk

and we recently sponsored the first National Flood Forum conference in York.



**FLAWS:** This Norfolk project will bring practical solutions to people living in local flood-risk areas.

## Covering Britain in Crocuses

Norwich Union helped support breast cancer awareness in October and November by supporting the planting of crocus bulbs across the country, in memory of the 1,000 women that die of breast cancer each month.

In March 2003, the company will also support sponsored walks taking place around Mother's Day. Last year's crocus walks raised more than £220,000 with Norwich Union's support.

The crocus is part of Breakthrough Breast Cancer's logo, and is central to the campaign's message. Planted before winter, it survives a cold and bleak season and is one of the first flowers to bloom in spring – offering breast cancer victims a message of hope that the disease can be beaten.

Keep an eye out for Breakthrough's sponsored walks in Norwich next March.



# Fig Professional Profile

**Professional Profile is an occasional series that spotlights various successful financial organisations that chose to set up in Norfolk. Many are specialist organisations providing products and services throughout the UK.**

## TaxAssist Direct Network



TaxAssist Offices - Norwich

Seven years ago, John Westgarth saw an opening in the market when he figured out that small businesses needed a different kind of accountancy service – one specifically aimed at the small business sector, and the demand for such a service proved to be ideal for a franchise network.

And so TaxAssist Direct was born – now the UK's leading accountancy network catering exclusively for small businesses and their needs. With headquarters based in Norwich, there are in excess of 150 franchisees across the UK.

Under the strategic development of Chief Executive, Karl Sandall,

TaxAssist Direct has gone from strength to strength, and now offers a whole range of additional services such as Independent Financial Advice and Company Formations, with a vision to have up to 400 franchisees by 2005.

We spoke to Karl Sandall about why TaxAssist Direct chose to set up in Norfolk. He said: "Setting up HQ somewhere other than Norwich was never an option. John Westgarth, the other directors, Catherine Westgarth and Tony Jubb and I have all enjoyed living and working in Norfolk.



Chairman - John Westgarth

"Although we are a UK-wide company our loyalty and commitment to Norwich and Norfolk is an important part of our business. We knew that we wouldn't have any trouble in finding friendly, quality staff in the area, as well as having access to a huge pool of people with a financial background.

"The cliché about Norfolk is always to do with access. Many potential franchisees travel to see us and although we are not located centrally, once they are here we ensure they have a full and interesting day – allowing them to go away and take as much time as they need to decide for themselves whether this business opportunity is right for them. Often potential franchisees will stop overnight in Norwich and as a consequence we have built up good relationships with many of the smaller local hoteliers".

TaxAssist Direct is a franchise development business which recruits and

trains franchisees to produce a core service of Accounts & Taxation expertise to small and medium enterprises. Its 'complete support' culture covers three distinct services:

- The support and training provided by Head Office.
- The IT and e-commerce department develops and maintains the IT infrastructure
- The sales and marketing department actively recruits further franchisees, and signs up national clients for the network of TaxAssist Direct accountants.

With impressive growth over the past seven years, and with 40 staff in the Norwich office, TaxAssist Direct's efforts and commitment to the financial industry were recognised as winners of the Grant Thornton Enterprise Challenge Award at the EDP business awards 2001.

For more information please call 01603 611811, e-mail [info@taxassist.co.uk](mailto:info@taxassist.co.uk) or log on to [www.taxassist.co.uk](http://www.taxassist.co.uk).



**If you would like to nominate an organisation for a complimentary Professional Profile spot, please contact Marjorie Eade on 01603 476180 or e-mail [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk)**

# Fig Virgin Money



## Reality Bites As Workers' Early Retirement Dreams Fade



Gordon Maw - Head of Media Relations

**Cherished dreams of early retirement are fading fast for millions of workers according to new research from stakeholder pension provider Virgin Money.**

The enticing prospect of retiring in their fifties to enjoy another 30 years of luxury Caribbean cruises or endless days on the golf course has provided a massive incentive to workers in the past.

But, set against a changing economic backdrop, new research commissioned by Virgin Money shows that a rising number of people believe they won't be able to afford to retire before 60 at the earliest.

Most dramatically of all, an amazing 13 per cent of workers now expect to continue working beyond the usual state retirement age of 65, compared with just 5 per cent a year ago.

Virgin Money marketing manager Gordon Maw said: "These are staggering figures which show that early retirement is becoming a pipedream for millions.

"People are living longer, but news of falling stock markets, lower annuity rates and the closure of final salary pension schemes is already affecting people's perceptions of their own retirement. The alternatives are to start putting away more for retirement now, or face up to the possibility of living in poverty in old age."

Virgin's research also found

that, although 49 per cent of respondents believed their current retirement provision would leave them with enough to live on, a worrying 46 per cent said they would not have enough.

Of those who were worried, 46 per cent said they planned to top up their pension with other savings; 36 per cent said they would have to work longer; and a depressing 30 per cent said they would just have to accept a lower income in retirement.

"The silver lining to the cloud is that if workers put a little extra money aside every month now it will dramatically improve their chances of not having to work beyond the normal retirement age," said Mr Maw.

"One beauty of the new stakeholder pensions is that they offer a very simple method by which people can top up their existing pension provision – and the earlier they start to do so the more likely they are to turn dreams of early retirement into reality."

● **Virgin Money's annual study was conducted by Taylor Nelson Sofres via a telephone omnibus survey of 618 adults aged 16-plus.**

● **Virgin Money is a 50:50 joint venture between leading international financial services company AMP Limited and Sir Richard Branson's Virgin Group.**

● **Virgin Money has more than 500,000 customers and offers a wide range of financial products including ISAs, unit trusts, mortgages, personal loans, stakeholder pensions, life insurance, savings accounts, share dealing, home and car insurance and credit cards.**



At what age do you plan to retire?	Results in 2000	Results in 2001	Results in 2002
Before 50	7%	5%	4%
51-54	6%	6%	5%
55-59	24%	23%	18%
60-65	46%	53%	47%
66 +	9%	5%	13%

**These events are open to all. They are subject to change, so please check and book your place first. 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* for January's issue, by 28 November please.**

**COMMUNICATION/  
PRESENTATION SKILLS**  
26 November 2002  
9.30 to 16.30  
The Oaklands Hotel, Norwich  
£130  
Richard Parramint  
Positive Speech  
01508 482753

**DATA PROTECTION**  
Wilson Lee & Partners  
26 November 2002  
10.00 to 13.00  
Norwich Enterprise Agency Trust  
(NEAT), St Andrew's House,  
St Andrew's Street, Norwich  
£12.50  
Wendy Baldwin  
01603 613023

**EMPLOYMENT UPDATE**  
26 November 2002  
8.00 to 10.30  
The Bell Hotel, Thetford  
£40 + VAT  
Sam Marchant  
Mills & Reeve  
01603 693234

**INTRODUCTION TO ACCESS  
(3 PARTS)**  
27 November 2002,  
4 and 11 December 2002  
9.30 to 12.30  
University of East Anglia, Norwich  
£165  
Miren-I. Osa  
Centre for Staff and  
Educational Development, UEA  
01603 593849

**SCENARIO PLANNING**  
Professor Stephen Drew,  
School of Management, UEA  
27 & 28 November 2002  
9.30 to 17.00  
University of East Anglia,  
Sportspark, Norwich  
£775  
Terry Kendrick  
Norwich Management  
Development Centre, UEA  
01603 593217

**DRAWING AND DESIGN IN  
WORD**  
28 November 2002  
13.30 to 16.30  
University of East Anglia, Norwich  
£55  
Miren-I. Osa  
Centre for Staff and  
Educational Development, UEA  
01603 593849

**INTRODUCTION TO  
POWERPOINT  
(2 PARTS)**  
28 November 2002 and  
5 December 2002  
9.30 to 12.30  
University of East Anglia, Norwich  
£110  
Miren-I. Osa  
Centre for Staff and  
Educational Development, UEA  
01603 593849

**LEARNING NETWORKS**  
Business Link  
28 November 2002  
John Innes Centre, Norwich  
Free  
Business Link, Norfolk  
08457 218218

**EMPLOYMENT UPDATE**  
28 November 2002  
8.00 to 10.30  
Park Farm Hotel, Norwich  
£40 + VAT  
Sam Marchant  
Mills & Reeve  
01603 693234

**INSURANCE INSTITUTE OF  
NORWICH  
ANNUAL DINNER**  
29 November 2002  
19.00  
St Andrew's Hall, Norwich  
Pat Seaman  
Chartered Insurance Institute  
Of Norwich  
01603 684742

**CONDUCTING AN INTERVIEW/  
APPRAISAL INTERVIEW**  
29 November 2002  
9.30 to 16.00  
Broadland Council  
Business Development &  
Training Services,  
Hellesdon Park Road, Norwich  
£52.00  
Broadland Council, Training  
Services  
01603 788950

**INTRODUCTION TO EXCEL**  
2 OR 18 December 2002  
9.30 to 16.30  
Jarrod Training, Norwich  
£125 + VAT  
Jarrod Training, Norwich  
01603 677107

**EXPLOITING TECHNOLOGY**  
2 December 2002  
12.00 to 18.00

Norwich City Football Club  
Free  
Margaret Read  
Norfolk Chamber of Commerce  
01603 625977

**ADVANCED ACCESS**  
2 & 3 December 2002  
9.30 to 16.00  
Broadland Council  
Business Development &  
Training Services,  
Hellesdon Park Road, Norwich  
£80.00  
Broadland Council, Training  
Services  
01603 788950

**INLAND REVENUE ENQUIRIES**  
Giovanni Bracco,  
PricewaterhouseCoopers'  
Tax Investigation Team  
3 December 2002  
17.30 to 19.00  
Norfolk Lounge,  
Norwich City Football Club  
£20  
Stuart Wright  
01842 754166

**INTERMEDIATE EXCEL**  
3 OR 19 December 2002  
9.30 to 16.30  
Jarrod Training, Norwich  
£125 + VAT  
Jarrod Training, Norwich  
01603 677107

**COMPUTING FOR  
ABSOLUTE BEGINNERS**  
3 December 2002  
13.30 to 16.30  
University of East Anglia, Norwich  
£30  
Miren-I. Osa  
Centre for Staff and  
Educational Development, UEA  
01603 593849

**PRESENTATION SKILLS**  
Wilson Lee & Partners  
4 December 2002  
15.00 to 18.00  
Norwich Enterprise Agency Trust  
(NEAT), St Andrew's House,  
St Andrew's Street, Norwich  
£12.50  
Wendy Baldwin  
01603 613023

**ANNUAL PROPERTY PLANNING  
LAW UPDATE**  
Steeles Planning and  
Commercial  
Property Teams

4 December 2002  
15.30 to 20.00  
King of Hearts, 7-15 Fye Bridge  
Street  
Norwich  
£65 + VAT  
Alice Howden  
steeles  
01603 274700

**PRESENTATION BY  
JONATHAN BATTERSBEE,  
DIRECTOR  
OF THE LIFE INSURANCE  
ASSOCIATION**  
4 December 2002  
9.30 for 10.00  
Wensum Valley Hotel, Beech  
Avenue,  
Taverham  
Free to CII members  
Others, 2 free visits before  
joining  
Mike Burrows  
Life Insurance Association  
01760 440256

**STATUTORY SICK PAY**  
4 December 2002  
9.30 to 13.00  
Inland Revenue, Norwich  
Free  
Business Support Team  
Inland Revenue  
01332 724410

**ADVANCED EXCEL**  
4 OR 20 December 2002  
9.30 to 16.30  
Jarrod Training, Norwich  
£125 + VAT  
Jarrod Training, Norwich  
01603 677107

**INTRODUCTION TO WORD**  
4 OR 16 December 2002  
9.30 to 16.30  
Jarrod Training, Norwich  
£125 + VAT  
Jarrod Training, Norwich  
01603 677107

**INTRODUCTION TO DESK  
TOP PUBLISHING**  
5 & 6 December 2002  
9.30 to 16.00  
Broadland Council  
Business Development &  
Training Services,  
Hellesdon Park Road, Norwich  
£80.00  
Broadland Council, Training  
Services  
01603 788950

**BUSINESS BITES****HSBC****6 December 2002**

8.00 to 10.00

Norwich Enterprise Agency Trust  
(NEAT), Wymondham**£12.50****Wendy Baldwin, NEAT****01603 613023****MAKING A PRESENTATION:  
FROM LOW TECH TO HIGH  
TECH****Helen Simmons****7 December 2002**

10.00 to 17.00

University of East Anglia, Norwich

**£25.00****Centre for Continuing  
Education****University of East Anglia****01603 593266****INTRODUCTION TO  
POWERPOINT****9 December 2002**

9.30 to 16.00

Broadland Council  
Business Development &  
Training Services,  
Hellesdon Park Road, Norwich**£80.00****Broadland Council, Training  
Services****01603 788950****INTRODUCTION TO ACCESS  
2 Days****9 AND 10 December 2002**

9.30 to 16.30

Jarrod Training, Norwich

**£250 + VAT****Jarrod Training, Norwich****01603 677107****EMERGENCY FIRST AID****9 December 2002**

9.00 to 16.30

Hotel Victoria, Lowestoft

**£45.00 + VAT****Angela Fickling****First Aid & Safety Training  
(FAST)****01502 742190****PRESENTATION SKILLS****Including giving a short  
PowerPoint****presentation****10 December 2002**

9.30 to 16.00

Broadland Council  
Business Development &  
Training Services,  
Hellesdon Park Road, Norwich**£52.00****Broadland Council, Training  
Services****01603 788950****EMPLOYMENT LAW UPDATE****11 December 2002**

10.00 to 12.00

Eversheds, Holland Court,  
The Close, Norwich**£70 + VAT****Steph Cooper****Eversheds****01603 272700****CUTTING THROUGH  
RED TAPE****Trading Standards****11 December 2002**

12.00 to 14.00

Norwich Enterprise Agency Trust  
(NEAT)

St Andrew's House,

St Andrew's Street, Norwich

**£12.50****Wendy Baldwin****01603 613023****ACTIONTIME4BUSINESS****Self and time management that  
powers business performance****11/12 December 2002**

9.00 to 16.30

UEA Sportspark, Norwich

**£575****Michael Lamb****Precept Management Limited****01603 630631****ADVANCED EXCEL****12 December 2002**

9.30 to 16.00

Broadland Council  
Business Development &  
Training Services,  
Hellesdon Park Road,  
Norwich**£80.00****Broadland Council, Training  
Services****01603 788950****PROFESSIONAL  
TAX UPDATE****Matthew Hutton****12 December 2002**

17.00 to 18.30

The Norfolk Club, Norwich

**£40 + VAT****Cheryl Gould****01508 528388****WORKING WITH WINDOWS  
(2 Parts)****12 December 2002**

13.30 to 16.30

and 13 December 2002

9.30 to 12.30

University of East Anglia,  
Norwich**£110****Miren-I. Osa****Centre for Staff and****Educational Development, UEA****01603 593849****COMMUNICATION/  
PROFESSIONAL  
TELEPHONE SKILLS****13 December 2002**

9.30 to 16.00

Broadland Council  
Business Development &  
Training Services,  
Hellesdon Park Road, Norwich**£52.00****Broadland Council, Training  
Services****01603 788950****BUSINESS MANAGEMENT****BASICS:****CUSTOMER CARE****6 January 2003**

5 weeks

19.00 to 21.00

Thorpe Community Learning  
Centre**£50****Thorpe Community****Learning Centre, Norwich****01603 435857****RISK ASSESSMENT****PRINCIPLES****AND PRACTICE CERTIFICATE****6 January 2003**

4 weeks

19.00 to 21.00

Thorpe Community Learning  
Centre**£75****Thorpe Community****Learning Centre, Norwich****01603 435857****STRESS AWARENESS****QUALIFICATION****6 January 2003**

3 weeks

19.00 to 21.00

Thorpe Community Learning  
Centre**£55****Thorpe Community****Learning Centre, Norwich****01603 435857****COMPUTING - BEGINNERS****6 January 2003**

6 weeks

19.00 to 21.00

Thorpe Community Learning  
Centre**£21****Thorpe Community****Learning Centre, Norwich****PRINCIPLES OF APPRAISAL****8 January 2003**

12.00 to 15.00

Norwich Enterprise Agency Trust  
(NEAT), Wymondham**£12.50****Wendy Baldwin, NEAT****01603 613023****HOW FINANCIAL DECISIONS  
ARE MADE BETWEEN THE  
SEXES****Mark Hassall****8 January 2003**

9.30 to 10.00

Wensum Valley Hotel, Beech  
Avenue,  
Taverham**Free to CII members****Others, 2 free visits before  
joining****Sue Copeman****Life Insurance Association****01603 219020****WHAT'S NEW IN  
CORPORATION TAX?****Lecture by Chris Jones****14 January 2003**

16.00 to 19.00

Norfolk Lounge

Norwich City Football Club

**£30****Stuart Wright****Chartered Institute of Taxation  
(CIOT)****01842 754166****FIRE AND ACCIDENT -  
A FORENSIC VIEW****Peter Pugh****14 January 2003**

17.30

Marsh, Norwich

**Free****Pat Seaman****Chartered Insurance  
Institute of Norwich****01603 684742****HOW TO DEVELOP AND  
MARKET YOUR WEBSITE****15 January 2003**

9.30 to 16.30

Norwich Enterprise Agency Trust  
(NEAT), Wymondham**£12.50****Wendy Baldwin, NEAT****01603 613023**

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# Fig The Directory

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 web: www.abacushotels.co.uk

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 www.assemblyhousenorwich.co.uk

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 e-mail: mike.harry@virgin.net  
 www.mhphotographic.co.uk

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**SSAFA NEEDS YOU**  
 The Soldiers', Sailors' and Airmen's Families Association needs volunteers to liaise between SSAFA and those who need its help. Time commitment entirely flexible. Contact Robin Burkitt on 01603 403322.

**SAVE THE CHILDREN FUND**  
 Need Branch Area Treasurers, Treasurer's Assistants and a wide range of other professional roles.  
 Contact: Norwich Voluntary Services 01603 614474

**THE NORFOLK SOCIETY**  
 A branch of the Council for the Protection of Rural England, requires a treasurer 2 to 3 days per month.  
 Contact: Norwich Voluntary Services 01603 614474

**SPECIAL NEEDS ENTERPRISES**  
 A charity working with young people with learning difficulties in Norwich would be pleased to hear from any volunteers interested in assisting at the charity's Resource Centre.  
 Contact: Angie Cossey on 01603 762944 (9.00am to 3.30pm)

**AGE CONCERN NORWICH**  
 A local independent charity and part of the Age Concern federation requires a Treasurer for approximately 2 to 3 days a month.  
 Contact Age Concern Norwich 01603 496333

**NMA MONEY ADVICE LIMITED**  
 A member of the National Association of Citizens Advice Bureaux requires a volunteer treasurer to sit on their management committee. The time commitment is approximately 4 to 5 hours per month and would suit someone with a background in accountancy work.  
 Contact: Owen Murphy on 01603 766918

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## SIX-MONTH INDUSTRY PLACEMENT WANTED

A French graduate is seeking a six-month placement in the financial industry in the UK from February 2003, as part of her University Doctorate in International Business Administration at La Rochelle, France. Tri-lingual, speaking French, Spanish and English, she is looking to develop a career in finance or marketing. For more information or a copy of her impressive CV contact Marjorie Eade on 01603 476180 or by e-mail at info@fignorfolk.co.uk