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# Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

DECEMBER 2003

ISSUE 31

NORWICH - a financial city

SUPPORTED BY:-

shaping **the future**

the economic development partnership for norfolk



## Mortgage Regulation Workshop see page 3

# Norwich Attracts Key Life Speakers

Some of the UK's Leaders in the field of Life Assurance and Pensions took part in a conference in Norwich recently organised by the professional body, the Norfolk Life Assurance Association (LIA).

Some of the the top names in the industry spoke at the conference, including Les Schroeter, Bupa, Simon Chamberlain, Thinc, a Zurich company, Keith Popplewell, a leading Pension and Investment IFA and Steve Bee of Scottish Life.

Attracting an audience of 150 financial professionals, the Conference covered topics including Inheritance Tax, Investments, Long Term Care, the future role of the Financial Adviser and Pensions and the Government's Green Paper.

Following a welcome by Norfolk LIA Chairman, John Booth, the event was introduced by National LIA President, Jonathan Battersby; John Ellis, LIA's Head of Public Affairs, was also a speaker.

The driving force behind the Conference, which took place at Wensum Valley Hotel, was the LIA's Regional Chairman Pam Blyth. She said: "We are delighted to bring together such senior industry figures in Norwich to provide insight and inspiration to local members."

With sponsorship from Zurich and support from FIG and other organisations, the event raised £500 for the Bryan Gunn appeal and £1,000 for Teenage Cancer Trust. Norfolk LIA is developing closer links with Norwich City College and it sponsored 17 financial students to attend the Conference.

Norfolk LIA organises a regular programme of workshops and seminars that are open to members and non-members.

For further information contact John Booth on 01362 851118.

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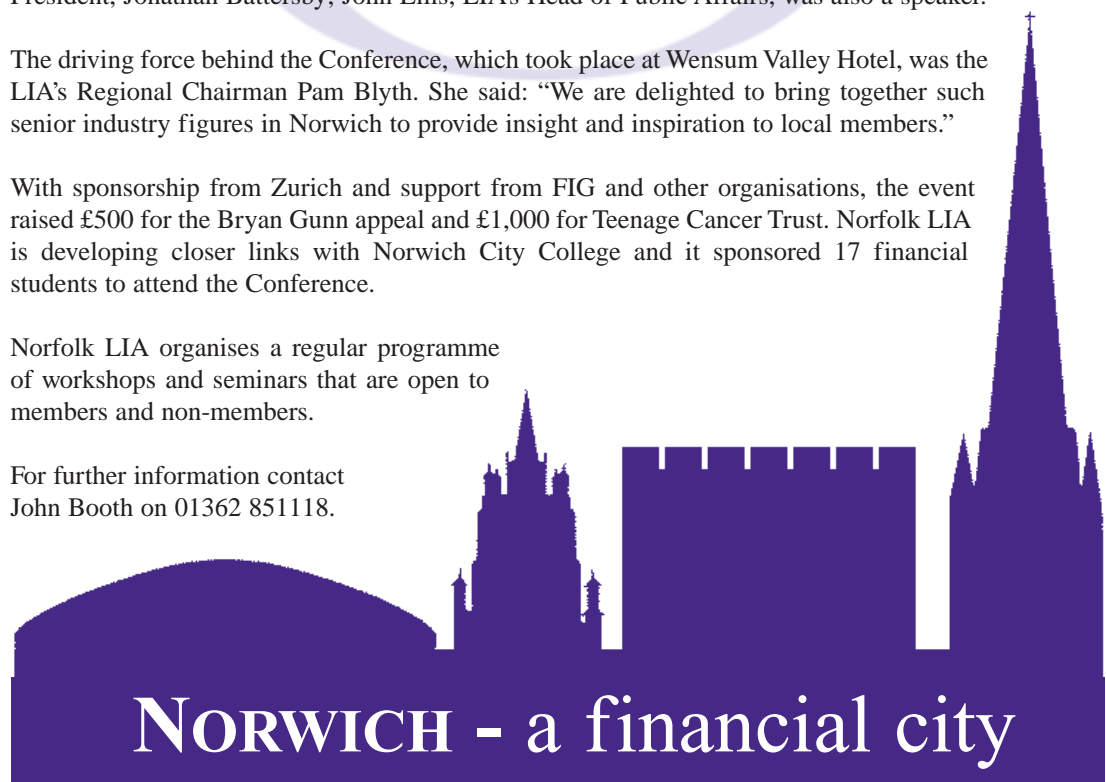
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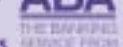
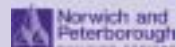
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#### Financial Industry Group

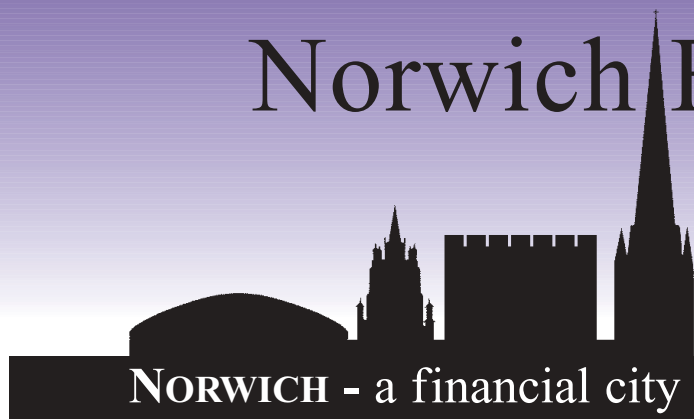
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- Norwich Union • TaxAssist
- The Money Centre
- The One account
- Travellers Protection Services
- ULR • Virgin Money



NORWICH - a financial city



# Norwich Financial Campus



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



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

## Academic Courses for the Financial Industry in Norwich

### ADVANCED FINANCIAL PLANNING CERTIFICATE

#### G10 TAXATION AND TRUSTS

This qualification enables graduates to advise clients on the tax treatment of their investments and use of trusts to meet their current and foreseeable future needs.

**Start Date:** Thursdays from 15 January 2004 18.00 to 21.00

**Course Fee:** £200 13 week course.

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

### ADVANCED FINANCIAL PLANNING CERTIFICATE

#### G60 PENSIONS

The Financial Services Authority require member firms that carry out transfer and opt-out business to have a nominated pension transfer specialist with a qualification such as this.

**Start Date:** Tuesdays from 13 January 2004 18.00 to 21.00

**Course Fee:** £200 13 week course.

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

### CERTIFICATE IN MORTGAGE ADVICE & PRACTICE

#### BRIDGE PAPER

#### MORTGAGE ADVISERS QUALIFICATION

A top up examination for qualified financial advisers who wish to become qualified mortgage advisers.

**Start Date:** Tuesdays from 13 January 2004 18.00 to 20.30

**Course Fee:** £200 12 week course.

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

### 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.

**Start Date:** Tuesdays from 13 January 2004 18.00 to 20.30

**Course Fee:** £150 12 week course.

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

### 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 from 15 January 2004 18.00 to 20.30

**Course Fee:** £150 12 week course.

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

### 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 FPC1 and 2.

**Start Date:** Thursdays from 27 November 2003 18.00 to 21.00

**Course Fee:** £120 3 week course.

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

### INSURANCE FOUNDATION CERTIFICATE 1

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

**Start Date:** Thursdays from 20 November 2003

**Course Fee:** £175 14 week course.

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

### INSURANCE FOUNDATION CERTIFICATE 2

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

**Start Date:** Tuesdays from 16 December 2003

**Course Fee:** £240 17 week course.

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

### CERTIFICATE IN INSURANCE PRACTICE

#### REVISION DAYS PO1, PO4, P10

One day revision courses.

**Start Date:** 9.15 to 16.30. Dates to be confirmed

**Course Fee:** £140

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

All the above courses are organised by

## Norwich City College Services to Business

## University of East Anglia

### Competition and Regulation Policy Individual units towards Masters degree

22 Jan - 24 Jan 2004

30 April - 2 May 2004

Anti Trust Case Studies

Case Studies in Regulation

Research Methods

**Contact:** Laurence Wild, Centre Co-ordinator

Centre for Competition and Regulation

Tel: 01603 593715 e-mail [ccr@uea.ac.uk](mailto:ccr@uea.ac.uk)

## Data Mining courses

Data mining is a successful new method for large scale data analysis. Data mining courses start from one-day executive briefings right through to two week intensive training courses and an MSc in Knowledge Extraction. Topics include data mining, statistics, database systems, data warehousing, visualisation and modern heuristics.

**Contact:** Craig Howard, UEA School of Information Services

Tel: 01603 593713

e-mail: [cmh@sys-consulting.co.uk](mailto:cmh@sys-consulting.co.uk)

Visit [www.sys-consulting.co.uk/courses](http://www.sys-consulting.co.uk/courses)

sponsored by





# Welcome

**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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## Review of the Year.

A time for reflection: December is, I think, a good time to look back. These are some of the things the Financial Industry Group has achieved or been involved in during 2003:

- A Conference for Careers Advisers to attract people into the financial industry
- Launch of the Web Guide to the Financial Industry in Norwich, specifically aimed at attracting young people into the sector
- Launch of Norwich - A Financial City, the marketing and recruitment brochure
- Launch of the 2004 - 2005 Professional Institutes Events Guide, attended by the Lord Mayor and Lady Mayoress of Norwich
- Expanded the portfolio of financial industry courses available at Fig's School of Financial Services at Norwich City College, which now offers over a dozen qualifications
- Supported the College in helping many students gain professional industry qualifications
- Supported the College in achieving its award as a Centre of Vocational Excellence for the sector, which will benefit the local financial industry and release £0.5million for further developments
- Moneyfacts Lecture, Boom or Bust, as part of the local Institute of Financial Services programme, delivered to great acclaim and a record audience.

We could not have achieved all this without your support.

THANK YOU.

Chairman, John Woods, Susanne Paice and I would like to thank all those who have supported the Financial Industry Group in any way throughout 2003.

We have been helped in many ways - with advertising, sponsorship and grants, with advice and support. Whether through taking part in activities like those above, providing events and staff appointments to the Gazette, your support has been invaluable.

We would also like to thank our readers and wish you all a Merry Christmas and a very Happy New Year.

**Marjorie Eade**

*“We would like to thank all those who have supported FIG in any way throughout 2003.”*

## Lost in the confusion of new mortgage regulation?

Update yourself with FIG's latest professional workshop

Technical knowledge from the industry's front runners

Contact us now for latest information

Marjorie Eade Tel. 01603 476180 or e-mail info@fignorfolk.co.uk

# Fig Comings & Goings



**Gemma Haines** has recently joined leading online insurance intermediary ITS4ME.CO.UK as Marketing Executive. Gemma has been involved in financial services for over 2 years and has previously worked for Price Bailey Chartered Accountants as Training Co-ordinator. Gemma's appointment takes the its4me staff numbers to 101. Gemma said, "I'm delighted to join its4me and I've already settled into what is a young but growing company. There is a great team spirit and its4me has certainly made its mark in the insurance industry."



THE BECKETT GROUP has recently promoted **Alan Edwards** to Commercial Operations Manager. Alan is responsible for the management of the Commercial Administration /Broking team. The role covers the management of twenty-two Account Handlers and relevant support staff. Alan says, "With the general insurance industry shortly to enter a new era of mandatory regulation, one of my primary objectives will be to meet this challenge ensuring that Beckett's continues to improve the service to all clients."



**David Hovell** has joined MCTEAR WILLIAMS & WOOD, the business rescue and insolvency company based in Norwich, as an Associate specialising in turnaround work. David previously worked for Barclays Bank Plc for many years, recently as head of the Business Support Team where he dealt with numerous corporate turnarounds. "David is a strong addition to our team bringing a great deal of experience in business recovery and an ability to see situations from the perspective of a major bank", said Andrew McTear.



THE MONEY CENTRE, the biggest provider of buy-to-let mortgages in the UK, has appointed **Donna Hunn** as Accounts Technician. Donna joined the company having previously worked for a telecommunications company. After backpacking across Australia, Donna is looking forward to settling down in her new role as well as completing a HNC in Business. As the Money Centre expands into new premises, Donna commented, "I am looking forward to the challenges that this position will bring and enjoy being a member of an ever growing team."



**Hannah Westgarth** has recently been appointed as Assistant Recruitment Manager at TAXASSIST DIRECT. Hannah previously worked at Sedgwick IFC and will be responsible for answering day-to-day queries from potential franchisees. She will ensure that TaxAssist Direct's goal of recruiting 200 further franchisees UK wide in the next 2 years is achieved - a further indication of TaxAssist Direct's clear mission to become the UK's best known and respected accountancy, tax and business services supplier to the small business sector.



**Helen Wiseman** has joined MONEYFACTS as Human Resources and Training Manager. Helen, a member of the Chartered Institute of Personnel and Development, was previously a Training Consultant for Protocol Skills. She has also worked for the Ministry of Defence in Germany, training people aged between 16 and 24 and in the health sector in the field of HR. She is looking forward to the opportunity of having a broader portfolio in her role at Moneyfacts.



**Rebecca Gascoyne-Richards** has been appointed a partner with LOVEWELL BLAKE. Rebecca works with medical practices throughout East Anglia assisting on all aspects of financial advice. The first lady to become a partner of the firm, Rebecca is a former pupil of Notre Dame High School, who entered accountancy after gaining a BSc at Southampton University. She qualified as a chartered accountant in 1985 and later joined the Norwich branch of Kidsons Impey, which was amalgamated with Lovewell Blake in 1998.



**Suzanne Coulson-Knight** has joined MONEYFACTS GROUP PLC as Financial Controller. She qualified as an Associate member of the Association of Chartered Certified Accountants in 2001. She previously worked with BDO Stoy Hayward (now Baker Tilley) in their external audit team and with the RHP Partnership. She is looking forward to the challenges of working in a larger organisation and taking on a diverse portfolio of responsibilities within the finance team.

*Details and photographs should be sent to the editor [info@fignorfolk.co.uk](mailto:info@fignorfolk.co.uk). Contributions to the January issue by 21st November please.*



# The One account



## The One account continues to delight its customers.

Recent research has shown that the team at The One account continues to impress customers with the quality of service provided day-in, day-out\*. The research also showed some strong improvements as well – with a big increase in the number of people who believe the One account is ahead of the competition. A great result given the growth in the market over the last year.

Clearly the ongoing focus on looking after customers – as well as developing what's on offer is a winning combination.

- 96% of customers say they would recommend the One account to their friends and family.
- 97% of customers say that their service enquiries are dealt with quickly and efficiently.
- 99% of customers say that everyone they deal with at The One account has a pleasant and friendly attitude.

Overall, 98% of customers describe themselves as “satisfied” or “very satisfied”. By The One account's reckoning that makes them the most popular bank/mortgage lender in the UK today.

\*One account customer satisfaction survey - results are based on 525 customer questionnaires returned in August 2003.

## Cash in on your New Year's resolution

The One account recently commissioned a survey into what the nation hopes to give up in 2004 and how much better off they would be if they did. So if you make the same resolution every year, read on – this year you've got one more reason to stick to it!

Unsurprisingly, smoking is top of the list of vices we want to give up. More surprising, is the amount we could all save by giving up one of our vices for the New Year. Based on an average weekly 'vice bill' of £22.50, the nation could save £54.9 billion a year.\*\* And what better use for this money than by using it to cut our mortgage debt – especially as total lending is currently predicted to reach £270 billion this year, an increase of £51 billion on last year.

The research, gathering the views of more than 1,000 adults across Britain, revealed:

- People in East Anglia are most likely to quit smoking – 43% named cigarettes as their top vice to give up for the New Year.
- Wales is home to the most chocoholics with a quarter of those surveyed admitting giving up chocolate is their top New Year's resolution.
- People planning to give up alcohol this year has plummeted with only 5% pledging to become teetotal in the New Year compared with 22% naming booze as their top vice to give up this time last year.

\*\*Total adult population (aged 16 and over) is 46,920,043.

- Survey conducted by BMRB among 1,000 people in Spring 2003

- Figures based on use of The One account with total borrowings of £88,000 against a house valued at £120,000. Savings as a result of paying income into the account have not been included

### What will you give up?

Here's why our bad habits could be affecting our pockets more than we think...

#### ...smoking

13 million smokers nationwide spend, in total, £19.5 billion a year on tobacco. The average smoker spends £125 on cigarettes a month. Quitting and putting the equivalent cash into their mortgage could save each homeowner over £21,000 in mortgage interest and pay off their mortgage almost eight years early.

#### ...chocolate

Britons eat 25% of all sweets sold in Europe with UK chocoholics spending an average £36.40 a month on chocolate. By paying the same amount into their mortgage a homeowner could save over £8,000 in mortgage interest and pay off their mortgage almost three years early.



# Money Centre Continues to Grow

Continued success at The Money Centre (UK) PLC, the biggest producer of buy-to-let mortgages in the UK, has meant that the Norwich based organisation is expanding into new premises well ahead of schedule.

The company, which operates an Internet-based commercial finance brokerage, celebrated the opening of additional premises in Spring this year, providing an additional 4,800 sq ft of office space. At the time, the company was predicting their staff would increase from 40 to 90 by the end of the year.

Since acquiring their third office in just over a year, the company now occupies 10,000 sq ft in Iceni Court at the Norwich International Business Park adjacent to the airport and was already employing 100 staff by October.

Set up as a partnership in Norwich in 1990, this thriving organisation became a public limited company earlier this year and the Directors have ambitious plans to become fully quoted on the stock market by 2006.

The Money Centre operates a paperless system and processed £83 million in new buy-to-let mortgages last month.



## Top Marks for Norwich student



Sarah Burton celebrates success with Larking Gowen's Bob Rose

A Norwich student has gained the highest mark in the Institute of Chartered Accountants Audit and Taxation paper. Sarah Burton, who is an Assistant Accountant at Larking Gowen, came top out of more than a hundred students. She studied at the Financial Training Company in Norwich and has five papers left to take.

## Financing Smaller Business

5th December 2003,  
One Day Conference  
at Hinxtton Hall  
Keynote speaker:  
Jon Moulton, Alchemy

Organised by  
the Institute of  
Chartered Accountants  
for England and Wales

For more information  
contact Ms V Spratt on  
01223 257873

# Fig *Norwich Union*



## NORWICH UNION VOLUNTEERS HELP NCH GARDEN TO FLOWER

A team of 50 green fingered volunteers from Norwich Union recently transformed a garden with ideas put forward from the young carers at the NCH Willows project in King's Lynn.

In June Norwich Union launched a five year, £1.4 million partnership with NCH, the children's charity to support, educate, and build the confidence of some of the UK's most vulnerable young people. Offering staff members the chance to make a difference in their local communities by participating in staff volunteering is a key element of this partnership.

The Norwich Union volunteers created a quiet area with flowerbeds and sea scene murals for the children and young people to have an area to read and chat. In addition to this they built a barbecue area, painted games on the tarmac area of the garden, created a football pitch with goals and crowd scene murals, stepping-stones on the lawn and a herb garden.

Local businesses, including Citycare, Norwich; Glazewing Limited Waste Services, Dereham; Hewden Hire Centre, King's Lynn; King's Lynn and West Norfolk Borough Council; UGS Ltd, Little Melton; Dereham Coachways, Dereham; Thorns DIY, Norwich; Read Timber Limited, Norwich; Downham Garden Centre, Downham Market; and Tilemania, Norwich have all rallied round to help provide equipment and supplies.

Norwich Union's head of sponsorship, David Czerwinski, said: "This project will greatly enhance the life of the families using the new facilities and gave our staff a real opportunity to make a difference. Local businesses also played an active part by supplying equipment and expertise."

### 'Dragon' up the environment:

Fluffy dragon, mascot of the children's charity NCH, celebrates Norwich Union makeover.





# Financial Institutes



## The Chartered Insurance Institute

The Insurance Institute of Norwich represents CII members living and working in Norwich  
For information about local activities contact local Secretary, Pat Seaman, on 01603 684742

## SANTA'S IN NORFOLK!

### Christmas hampers from insurance charities

Our Charities Representative, Andrew Gooch, will soon be oiling his sleigh for the yearly distribution of Christmas hampers to all the beneficiaries living in Norfolk. The finance for this is provided by the Insurance Charities, and is a practical example of the help extended to ex-insurance employees who have fallen on hard times. The hampers are

delivered personally by Andrew, and number about 25 in total. As well as delivering the hampers themselves, the visits are a useful way of keeping in touch with the beneficiaries to see if any further assistance is necessary. Certainly this is a happy and welcome way to help others not as fortunate as ourselves.

## CAROL SERVICE

The Insurance Institute will be holding its Annual Carol Service at St. Peter Mancroft Church on Tuesday, 16th December, starting at 5.30 pm. As usual, our Choirmaster, Doug Clark, is busy rehearsing the voluntary choir, which numbers about thirty voices, combining well to sing a variety of carols to supplement the carols to be sung by the congregation. In the traditional fashion, bible readings will tell the familiar Christmas story at various times during the service.

The Institute will welcome anyone from the financial services sector, plus families,

to the service, which will last approximately one hour. Children are especially welcome. St. Peter Mancroft itself is a magnificent example of a medieval church and well worth a visit to hear the fine organ accompaniment provided by the organist, Kenneth Ryder.

After the service, the congregation and choir will be invited to partake of some traditional Christmas fare in the Octagon, which is attached to the church. This is a very happy service and one which is a good opening to all the Christmas festivities.

## WORRIED ABOUT THE NEW EXAM STRUCTURE?

At our last Council meeting the view was expressed that many of the existing students, or those contemplating entry to future study, may have doubts as to how the new structure will affect them. It was considered that a meeting should be arranged, with an expert from the CII Education section to be present to answer any queries from the floor. The Norwich Institute is making arrangements for this meeting to go ahead, and notices will be sent shortly to offices giving details. It is hoped to get the meeting underway before the end of this year, after which the new system will become operative.

- Hungry for growth, but aware of back office inefficiencies?
- Is there is a place for information and communications technology (ICT) in your business? (ICT includes phone systems, fax, computers, the internet).

If the answer is "yes", Business Byte 3 can help. We're offering free business and ICT consultancy, plus a possible £500 grant if you want to use one of our ICT recommendations.

This project is managed by Norfolk County Council, and supported by the European Social Fund, East of England Development Agency and other local funders

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**B u s i n e s s B y t e 3**

Contact: Theresa Bailey, Business Byte Shirehall House, Market Avenue, Norwich, NR1 3JQ Telephone: 01603 664461 Email: [theresa.bailey@norfolk.gov.uk](mailto:theresa.bailey@norfolk.gov.uk)

## The Pensions Management Institute

**Local contacts:** Treasurer: Paul Butcher (01603) 689669 e-mail: butchep@norwich-union.co.uk;  
**Secretary:** Geoff Ashton (01473) 293010; **Membership Secretary:** Geoff Buck (01473) 223208;  
**Education Secretary:** Martin Rolfe (01603) 687105 e-mail: rolfem@aviva.com



## Pensions Management Institute Local Man Elected National President

Roger Cobley has been elected National President of the Pensions Management Institute (PMI).

Council Liaison Officer for the PMI Eastern Group, Roger was also its past Chairman. The Eastern Group provides a forum for pensions professionals to meet and discuss all aspects of pension schemes.

Mr Cobley, who lives in Suffolk, has spent much of his working life in East Anglia.

He worked at Martin Paterson Associates, now part of Ipswich-based Buck Consultants, as International Benefits Consultant. He later moved to Rank Xerox as International Pensions Manager, winning the prestigious Xerox President's Achievement Award.

After working at Mercer in the role of International Consulting he joined Fisons as Group Pensions Director with responsibility for employee benefits worldwide. During his time there Fisons' UK Pension Fund won the Pension Fund of the Year award. Following the acquisition of Fisons by French company Rhone Poulenc, now Aventis, Roger worked on the integration of the Group's benefit plans worldwide.

Now a Director of investment consultancy firm Stamford Associates, he is also Chairman of several pension funds and a member of the investment committee of another large fund.

He has been an elected member of the Council of the Pensions Management Institute for the last three years, chairing several committees and serving as Honorary Treasurer for two years. A Freeman of the City of London, he is also a Liveryman of the Worshipful Company of Actuaries and a Trustee of their Charitable Fund. As well as being a Fellow of the PMI, he is a Fellow of the Institute of Actuaries and an Associate of the Society of Actuaries.

As to the Eastern Group it runs a series of pensions seminars providing 3 or 4 hours of CPD and recently organised a successful half-day workshop in Norwich, attracting an audience of fifty people. Key industry speakers included Pete Hardy, Director of Defined Benefits and Ian Long, both from Norwich Union, Deborah Cooper, Mercers, and Anne-Marie Winton, Pinsents.

They covered topical issues including revenue simplification and employer responsibilities, which were presented by the TUC's Michelle Lewis. Events are open to members and non-members.

For further information about the PMI and the Eastern Group visit [www.pensions-pmi.org.uk](http://www.pensions-pmi.org.uk)

### New National PMI President, Roger Cobley, brings years of experience gained in East Anglia to the post.



# Fig News & Horoscope

## Thought about gaining Investors In People?

A Small Firms initiative has been set up to help businesses in Norfolk employing 10 to 49 people develop their staff and achieve Investors in People (IIP) accreditation.

Management training and support equivalent to up to £1,500 is available including business strategy, succession planning, evaluation and communication. Free introductory seminars are being held across Norfolk.

For more information contact Sarah Ramsey or Sylvie King on 08457 218218 or e-mail [businesslinknorfolk.co.uk](mailto:businesslinknorfolk.co.uk).



This small firms initiative is provided with the support of Business Link.

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

### ARIES [21 March - 20 April]

The forces of transformation bring the possibilities of greater power and influence into reach. But are you prepared to be as ruthless as the situation demands? The dark side to your good fortune throws principles and ethics into question and it's important to postpone final decisions until the end of the month when you'll have a much clearer idea of what you need and where you stand.

### TAURUS [21 April - 20 May]

There are wonderfully beneficial influences beaming down on you, bringing loads of Christmas good cheer your way. Do be cautious about extravagance though, it'll be all too easy to overestimate and over exaggerate in the bon homie of the moment. The boundary between wishful thinking and reality is dangerously blurred until the end of the month when brick walls and bumpy landings will clarify the situation!

### GEMINI [21 May - 20 June]

Prepare to be disillusioned and disappointed in other folks. Your own wishful thinking is to blame for not seeing things as they really are. What you learn will help you to assess the long-term viability of both working and personal partnerships. Take comfort in the family and in connections with the past. Buried treasure of one form or another will come to light at the Full Moon on the 8th.

### CANCER [21 June - 22 July]

Conflicts between your emotional needs and your need to be secure and well thought of in the world come into sharp focus. If you find work getting in the way of fun, and you find yourself fretting about it, then you must carve out the time to reconsider your work/life balance in general. Your own insecurities may well be the demon that is driving you so hard. Look at root issues rather than the superficial symptom.

### LEO [23 July - 22 August]

The festive spirit may well carry you away a bit too far. Misjudgments and indiscretions could make life uncomfortable the morning after unless you find a way to keep yourself anchored in Reality! Nevertheless, your luck is looking good and you'll find plenty of reasons to count your blessings. Expect chickens to come home to roost - some of them will be more than welcome but others - you'll wish they'd stayed away!

### VIRGO [23 August - 22 September]

Your health and efficiency are still under a powerful spotlight. All those imperfections and hidden defects are coming out to be counted. Don't get overwhelmed - no one is perfect and if you see this time as one in which your attention is being drawn to issues which need healing and improving, you'll find yourself with a list to keep you busy for months to come! In the meantime, it is more than possible to have the best Christmas ever!

### LIBRA [23 September - 22 October]

How much do you do for your own reasons and how much do you do because it'll keep other folks happy? Being oversensitive to criticism or overzealous for authority's approval could be blocking your way to personal happiness and fulfillment. Fight your corner and you could be pleasantly surprised at the increased respect you gain - as well as getting what you want into the bargain!

### SCORPIO [23 October - 22 November]

It's who, rather than what, you know that is the key to success. Capitalise on existing connections and move into new circles where opportunity might be found. This is a time to think big, to be unafraid of using your power and influence. The Full Moon on the 8th brings you within reach of a glittering prize but you'll have to wait for a week or two to find out what price you may have to pay for it.

### SAGITTARIUS [November 23 - December 20]

Big things are kicking off in your personal and professional life. You cannot ignore them. If you do not consciously move with the forces of change, then you could just be swept along by a tidal wave. Don't be afraid of the unknown. Keep faith with yourself and be open to learning new things and you'll find yourself on a path to a better future. Time to shed the old skin and reveal a hidden part of yourself.

### CAPRICORN [21 December - 19 January]

With beautiful Venus passing through your sign, pleasure is there for the taking and you'll want to both give and receive in abundance. Trouble is that someone in your vicinity won't be coming up with the response you need, so that feelings of frustration may force you to take a determined stand. Take it over the New Year when planetary patterns will assist you in defining your new expectations.

### AQUARIUS [20 January - 18 February]

Struggling to create Heaven on Earth is a selfless task and you may be called upon to re-examine your expectations in the light of practical limitations. Come down to earth. Be ready to commit yourself to the long haul, to further training even, in order to make that wonderful ideal a workable reality. If you don't, divine discontent may cast a shadow over a potentially wonderful Christmas.

### PISCES [19 February - 20 March]

Mars finally gets its skates on and moves on out of your sign after a very long visit. The focus now is on money and the skills and resources you have to earn it. Put in that extra effort and you'll find it well rewarded. Extra power and a broader remit urge you to dynamic intervention in new territories. Seize the challenges of the day and your sphere of influence will grow ever wider.



# Marsh

# MARSH

## Christmas Shoppers' Car Parking Solution to benefit Norwich Children's fund

Marsh, the world's leading risk and insurance services company, is opening its car park to the public in order to raise funds for its adopted local charity Norwich Children's fund.

The Car Park at the top of St Stephen's Street will be open to Christmas Shoppers at weekends from mid November to the end of December. It will cost £2.50 to park all day.

Marsh has now operated this Christmas scheme for fourteen years running.

Under a separate arrangement it also opened its car park to the public between 8.30am and 4pm on Saturdays recently. The charge of £2.50 for all day parking will go to the Duke of Edinburgh's Award scheme. Marsh provided staff volunteers to help supervise the car parking on these days.

Angela Tinker, Corporate Communications Director at Marsh, commented: "Marsh has a long tradition of supporting UK charities and their work and this will help to raise funds for the Duke of Edinburgh's Award in a unique way."

Guy Realf, Chairman of the County Steering Group of the scheme, commented: "Thanks to Marsh and its volunteers, much needed funds raised by this venture will help towards supporting the many facets of the scheme such as training and expeditions."

## All in the Jeans

Staff at Marsh recently took part in activities to benefit the Jeans for Genes Appeal.

Jeans for Genes is a national appeal where everyone across the UK is invited to wear jeans to work in exchange for £1. Thousands of children across the UK are affected by genetic disorders. This appeal aims to raise funds to help develop treatments for serious genetic disorders and to provide advice and support for families.

Many staff in Norwich, decided to wear jeans on Friday, and donated £1 into the fund-raising buckets placed beside the lifts.

Through this special day at Marsh staff have already raised £600 for this very worthy cause.

## Career Opportunities for Policy and Wording Professionals

**Attractive Salary + Benefits**

**Roles in both London (City) + Norwich**

Marsh is the world's leading risk and insurance services firm. The organisation offers opportunities for career and personal development in a challenging and stimulating business environment.

We are currently recruiting for a number of roles within our Speciality Operations, Retail and Reinsurance businesses.

The vacancies are for Policy and Wording administrators, technicians, specialists, senior wording experts and wording brokers. Applicants are therefore invited from across the whole range of Policy and Wording experience from junior staff to senior managers.

For more details, contact Michelle Hardcastle on 020 7357 5509.

To apply, send a CV and covering letter (including your current remuneration details) to Michelle Hardcastle (TPE6.11), Marsh Ltd, Tower Place, London EC3R 5BU, or fax to 020 7357 3869, or email to [recruitment.team@marsh.com](mailto:recruitment.team@marsh.com)

The deadline for receipt of applications is Friday 28th November 2003. Please quote reference number XB001 when you apply.

Direct applications only please - no recruitment agencies.

Marsh is an equal opportunities employer and welcomes applications from all sections of the community.

# MARSH

The world's number one risk specialist.<sup>™</sup>  
Tower Place, London, EC3R 5BU  
020 7357 1000 [www.marsh.co.uk](http://www.marsh.co.uk)

Marsh Ltd is a member of the  
General Insurance Standards Council, (GISC).

**MMC** Marsh & McLennan Companies



# Training & Events Directory

## FINANCIAL MANAGEMENT FOR YOUR SMALL BUSINESS

**24 November 2003**  
9.30 to 16.00  
Broadland Council  
Business Development & Training Services,  
Hellesdon Park Road, Norwich  
**£55 per day**  
Broadland Council, Training Services  
**01603 788950**  
Other courses available

## MANAGING ABSENCE: WISH YOU WERE HERE

**24 November 2003**  
9.30 to 16.30  
Great House Training Centre,  
Old Catton, Norwich  
**£75 + VAT**  
including refreshments & lunch  
Age Concern Norfolk  
**01603 785237**

## INTRODUCTION TO POWERPOINT

2 Parts  
**24 November 2003 and 1 December 2003**  
9.30 to 12.30  
Centre for Staff and Educational Development, University of East Anglia, Norwich  
**£110**  
IT Course Co-ordinator  
University of East Anglia  
**01603 593849**  
Other courses available

## INTRODUCTION TO ACCESS

3 Parts  
**24 November 2003 and 1 and 8 December 2003**  
13.30 to 16.30  
Centre for Staff and Educational Development, University of East Anglia, Norwich  
**£165**  
IT Course Co-ordinator  
University of East Anglia  
**01603 593849**

## BUYING & SELLING A BUSINESS

**25 November 2003**  
16.30 for 17.00 start  
Larking Gowen, King Street House,  
15 Upper King Street, Norwich  
**£15 + VAT**  
Anna Nursey  
Larking Gowen  
**01603 624181**

## LEADERSHIP AND MANAGING TEAMS WORKSHOP

Gavin Drake - Inspire UK Limited  
**25 November 2003**  
9.30 to 16.30  
Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich  
**Members: £99 + VAT**  
**Non-members: £120 + VAT**  
Margaret Read  
Norfolk Chamber of Commerce  
**01603 729703**  
Other courses available

## MENTORING

**26 November 2003**  
13.30 to 16.30  
Great House Training Centre,  
Old Catton, Norwich  
**£40 + VAT**  
including refreshments  
Age Concern Norfolk  
**01603 785237**

## MONEY LAUNDERING

Tim Vogel, Chamber of Experts  
**26 November 2003**  
16.30 to 19.30  
Swallow Hotel Nelson,  
Norwich  
Gwen Davenport  
Norfolk & Norwich Society  
Of Chartered Accountants  
**01603 629504**

## HOW TO MAKE MONEY IN LEGAL PRACTICE - FOR PROFESSIONALS

**26 November 2003**  
16.30 for 17.00 start  
Larking Gowen,  
15 Upper King Street, Norwich  
**£15 + VAT**  
Anna Nursey  
Larking Gowen  
**01603 624181**

## MANAGERS - PEOPLE SKILLS TRAINING

Melanie Ruse - Clear Training  
**26 November 2003**  
9.30 to 16.30  
Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich  
**Members: £99 + VAT**  
**Non-members: £120 + VAT**  
Margaret Read  
Norfolk Chamber of Commerce  
**01603 729703**

## MOTIVATION & GOAL SETTING

**26 November 2003**  
8.00 to 11.00  
The Oaklands Hotel,  
89 Yarmouth Road, Norwich  
**£75 including course materials and refreshments**  
Richard Parramint  
Positive Speech  
**01508 482753**

## GIVE YOUR AUDIENCE A BREAK

How to make your presentations work  
**27 November 2003**  
9.30 to 16.30  
The Oaklands Hotel,  
89 Yarmouth Road, Norwich  
**£130 including course materials, refreshments and lunch**  
Richard Parramint  
Positive Speech  
**01508 482753**

## ENVIRONMENTAL LEGISLATION AND HEALTH & SAFETY QUESTIONS ANSWERED

**27 November 2003**  
9.00 to 13.00  
Baxter Health Care Training Road,  
Caxton Way Industrial Estate, Thetford  
Free  
Nina Cunningham  
Norfolk Industrial Estates Scheme  
**01760 726741**

## WEBSITE DESIGN FRONTPAGE 2000 & 2002 STANDARD USER

2 day course  
**27 and 28 November 2003**  
Software International Training,  
Thorpe Road, Norwich  
**£250 + VAT**  
Software International  
Training Limited  
**01603 667308**  
Other courses available

## INSURANCE INSTITUTE OF NORWICH

**ANNUAL DINNER**  
**28 November 2003**  
19.30  
St Andrews Hall, Norwich  
Pat Seaman  
Insurance Institute of Norwich  
**01603 684742**

## MICROSOFT OFFICE XP

**WORD 2002 STANDARD USER**  
2 day course  
**1 and 2 December 2003**  
Software International Training,  
Thorpe Road, Norwich  
**£220 + VAT**  
Software International  
Training Limited  
**01603 667308**

## FIRST AID AT WORK STATUTORY CERTIFICATES

4 day course  
**1 to 4 December 2003**  
9.00 to 16.30  
St John Training Centre,  
59 King Street, Norwich  
**£180**  
St John Ambulance  
**01603 621649**  
Other courses and venues available

## MEET THE REVENUE

**2 December 2003**  
17.30 to 19.15  
Fulford Suite, Dunston Hall,  
Ipswich Road, Norwich  
**£25**  
Sue Catton  
Chartered Institute of Taxation  
**01603 223177**

## BUYING & SELLING A BUSINESS

**2 December 2003**  
16.30 for 17.00 start  
Suffolk Golf & Country Club,  
Bury St Edmunds  
**£15 + VAT**  
Anna Nursey  
Larking Gowen  
**01603 624181**

## SELLING SKILLS WORKSHOP

Gavin Drake - Inspire UK Limited  
**2 December 2003**  
9.30 to 16.30  
Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich  
**Members: £99 + VAT**  
**Non-members: £120 + VAT**  
Margaret Read  
Norfolk Chamber of Commerce  
**01603 729703**

## WORKING WITH WINDOWS

**2 December 2003**  
9.30 to 16.30  
Centre for Staff and Educational Development, University of East Anglia, Norwich  
**£110**  
IT Course Co-ordinator  
University of East Anglia  
**01603 593849**

## QUARTERLY EMPLOYMENT LAW UPDATE

**3 December 2003**  
10.00 to 12.30  
Eversheds, Holland Court,  
The Close, Norwich  
**£95 + VAT**  
Steph Cooper  
Eversheds  
**01603 272700**

## BODY LANGUAGE

Chris Lyle  
**3 December 2003**  
9.30 for 10.00 start  
Wensum Valley Hotel,  
Beech Avenue, Taverham  
Free to members  
John Booth  
Life Insurance Association  
**01362 851118**

## INTRODUCTION TO DESKTOP PUBLISHING

**3 December 2003**  
13.10 to 16.10  
Colman First School, Norwich  
Free  
Fiona Mylchreest  
Easton College  
**01603 731277**  
ONE FREE INTRODUCTORY COURSE  
PER PERSON PER ACADEMIC YEAR  
Other courses available

## NEXT STEPS IN WORD XP

2 Parts  
**3 and 10 December 2003**  
9.30 to 12.30  
Centre for Staff and Educational Development, University of East Anglia, Norwich  
**£110**  
IT Course Co-ordinator  
University of East Anglia  
**01603 593849**

## HANDLING DIFFICULT CUSTOMERS

Melanie Ruse - Clear Training  
**4 December 2003**  
9.30 to 12.30  
Chamber Offices, 9 Norwich Business Park, Whiting Road, Norwich  
**Members: £55 + VAT**  
**Non-members: £75 + VAT**  
Margaret Read  
Norfolk Chamber of Commerce  
**01603 729703**

## DESKTOP PUBLISHING TECHNIQUES

2 day course  
**4/5 December 2003**  
9.30 to 16.00  
Broadland Council  
Business Development & Training Services,  
Hellesdon Park Road, Norwich  
**£85 per day**  
Broadland Council, Training Services  
**01603 788950**

## INTRODUCTION TO EXCEL

2 Parts  
**4 and 11 December 2003**  
9.30 to 12.30  
Centre for Staff and Educational Development, University of East Anglia, Norwich  
**£110**  
IT Course Co-ordinator  
University of East Anglia  
**01603 593849**

## INTRODUCTION TO SPREADSHEETS

**5 December 2003**  
12.00 to 15.00  
Colman First School, Norwich  
Free  
Fiona Mylchreest  
Easton College  
**01603 731277**

# Fig Training & Events Directory

## FURTHER EXCEL

2 Parts  
**5 and 12 December 2003**  
 9.30 to 12.30  
 Centre for Staff and Educational  
 Development, University of East  
 Anglia, Norwich  
**£110**  
**IT Course Co-ordinator**  
**University of East Anglia**  
**01603 593849**

## EMERGENCY FIRST AID

**APPOINTED PERSONS**  
**8 December 2003**  
 9.00 to 16.30  
 The Hotel Victoria, Lowestoft  
**£50 + VAT**  
**Angela Fickling**  
**FAST (First Aid & Safety Training)**  
**01502 742190**  
 Other courses and venues available

## EMERGENCY AID FOR

**APPOINTED PERSONS**  
**8 December 2003**  
 9.00 to 13.00  
 St John Training Centre,  
 59 King Street, Norwich  
**£38**  
**St John Ambulance**  
**01603 621649**

## FIRST AID AT WORK

4 day course  
**8 to 11 December 2003**  
 8.45 to 16.30  
 Professional Training Centre,  
 Easton College, Easton, Norwich  
**£165**  
**Professional Training Centre**  
**01603 731211**  
 Other courses available

## FIRST AID AT WORK

**RE-QUALIFICATION COURSE**  
 2 day course  
**9 and 10 December 2003**  
 9.00 to 16.30  
 St John Training Centre,  
 59 King Street, Norwich  
**£110**  
**St John Ambulance**  
**01603 621649**

## MICROSOFT OFFICE

**MS WORD 2002**  
**ADVANCED**  
**10 December 2003**  
 9.30 to 16.30  
 Jarrold Software Training, Norwich  
**£125 + VAT**  
**Jarrold Software Training**  
**01603 677107**  
 Other courses available

## EFFECTIVE TELESALLES

Melanie Ruse - Clear Training  
**10 December 2003**  
 9.30 to 16.30  
 Chamber Offices,  
 9 Norwich Business Park,  
 Whiting Road, Norwich  
**Members: £99 + VAT**  
**Non-members: £120 + VAT**  
**Margaret Read**  
**Norfolk Chamber of Commerce**  
**01603 729703**

## INTRODUCTION TO THE

**INTERNET/E-MAIL**  
**10 December 2003**  
 13.10 to 16.10  
 Colman First School, Norwich  
**Free**  
**Fiona Mylchreest**  
**Easton College**  
**01603 731277**

## MICROSOFT OFFICE

**MS EXCEL 97 & 2000**  
**ADVANCED**  
**10 December 2003**  
 9.30 to 16.30  
 Jarrold Software Training, Norwich  
**£125 + VAT**  
**Jarrold Software Training**  
**01603 677107**

## PROFESSIONAL TAX UPDATE

Matthew Hutton  
**11 December 2003**  
 17.00 to 18.30  
 The Norfolk Club, Norwich  
**£40 + VAT**  
**Cheryl Gould**  
**01508 528388**

## EMERGENCY AID FOR

**APPOINTED PERSONS**  
**11 December 2003**  
 9.00 to 16.30  
 St John Training Centre,  
 59 King Street, Norwich  
**£55**  
**St John Ambulance**  
**01603 621649**

## DEPLOYING AN ACCESS DATABASE

2 day course  
**11/12 December 2003**  
 9.30 to 16.00  
 Broadland Council  
 Business Development &  
 Training Services,  
 Hellesdon Park Road,  
 Norwich  
**£85 per day**  
**Broadland Council, Training**  
**Services**  
**01603 788950**

## MICROSOFT OFFICE 97 & 2000

**WORD 97 & 2000 ADVANCED USER**  
 2 day course  
**11 and 12 December 2003**  
 Software International Training,  
 Thorpe Road, Norwich  
**£220 + VAT**  
**Software International**  
**Training Limited**  
**01603 667308**

## MICROSOFT OFFICE

**MS PUBLISHER 98 & 2000**  
**INTRODUCTION**  
 2 day course  
**11 & 12 December 2003**  
 9.30 to 16.30  
 Jarrold Software Training, Norwich  
**£250 + VAT**  
**Jarrold Software Training**  
**01603 677107**

## INTRODUCTION TO DATABASES

**12 December 2003**  
 12.00 to 15.00  
 Colman First School, Norwich  
**Free**  
**Fiona Mylchreest**  
**Easton College**  
**01603 731277**

## INTRODUCTION TO WORD

**15 December 2003**  
 9.30 to 16.00  
 Broadland Council  
 Business Development &  
 Training Services,  
 Hellesdon Park Road, Norwich  
**£85 per day**  
**Broadland Council, Training**  
**Services**  
**01603 788950**

## MICROSOFT OFFICE

**MS POWERPOINT 97 & 2000**  
**ADVANCED**  
**15 December 2003**  
 9.30 to 16.30  
 Jarrold Software Training,  
 Norwich  
**£125 + VAT**  
**Jarrold Software Training**  
**01603 677107**

## MICROSOFT OFFICE 97 & 2000

**EXCEL 97 & 2000**  
**ADVANCED USER**  
 2 day course  
**15 and 16 December 2003**  
 Software International Training,  
 Thorpe Road, Norwich  
**£220 + VAT**  
**Software International**  
**Training Limited**  
**01603 667308**

## FIRST AID AT WORK REFRESHER

2 day course  
**15 and 16 December 2003**  
 8.45 to 16.30  
 Professional Training Centre,  
 Easton College,  
 Easton, Norwich  
**£100**  
**Professional Training Centre**  
**01603 731211**

## INTRODUCTION TO WEB PAGES

**17 December 2003**  
 13.10 to 16.10  
 Colman First School,  
 Norwich  
**Free**  
**Fiona Mylchreest**  
**Easton College**  
**01603 731277**

## MICROSOFT OFFICE 97 & 2000

**POWERPOINT 97 & 2000**  
**ADVANCED USER**  
**17 December 2003**  
 Software International Training,  
 Thorpe Road,  
 Norwich  
**£110 + VAT**  
**Software International**  
**Training Limited**  
**01603 667308**

## INTERNET & EMAIL

**MS OUTLOOK 98/2000/XP**  
**INTERMEDIATE**  
**18 December 2003**  
 9.30 to 16.30  
 Jarrold Software Training,  
 Norwich  
**£150 + VAT**  
**Jarrold Software Training**  
**01603 677107**

## PENSIONS

Peter Williams  
**7 January 2004**  
 9.30 for 10.00 start  
 Wensum Valley Hotel,  
 Beech Avenue, Taverham  
**Free to members**  
**John Booth**  
**Life Insurance Association**  
**01362 851118**

## CORPORATE TAX INCENTIVES

Peter Rayney CTA (Fellow) FCA TEP  
**13 January 2004**  
 16.00 to 19.15  
 Jarrold Suite, UEA Sportspark,  
 University of East Anglia, Norwich  
**£35**  
**Sue Catton**  
**Chartered Institute of Taxation**  
**01603 223177**

## 2004 fig COPY DATES

Deadlines for events, appointments, news, advertising and page sponsors

<b>January</b> 21st November 2003	<b>April</b> 27 February 2004	<b>July</b> 28 May 2004	<b>October</b> 27 August 2004
<b>February</b> 19 December 2003	<b>May</b> 26 March 2004	<b>August</b> 25 June 2004	<b>November</b> 24 September 2004
<b>March</b> 23 January 2004	<b>June</b> 30 April 2004	<b>September</b> 30 July 2004	<b>December</b> 29 October 2004



# Moneyfacts



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.




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

## Charcol chooses Moneyfacts

Charcol has chosen Moneyfacts as the data provider for its brand new online credit card brokering service. The Moneyfacts databases will feed credit card information directly to Charcol's Websites, CharcolOnline and MarketPlace.co.uk. The data will be used to source the most competitive deal for each customer from a panel of top credit card providers selected by Charcol.

The development and execution of Charcol's move into credit card brokering has been made possible by the bespoke *DataFeed* package that Moneyfacts has provided. This includes the most accurate and up-to-date competitor data and secure data delivery. Advice on product issues and how to interpret competitor information was also given, along with general technical consultancy. As well as a search facility for those needing a new or additional card, Moneyfacts has also enabled CharcolOnline and MarketPlace.co.uk to feature special sections for balance transfer customers. Best buy tables and sections dedicated to

affinity cards, student cards and cards available to those with a poor credit history have also been made possible by Moneyfacts.

"For CharcolOnline and MarketPlace.co.uk, launching brokered credit cards was a natural progression following our successful mortgage and loan offerings. The core issue for us was obtaining up-to-date, reliable and accurate product data from the broader market. Choosing Moneyfacts as our data provider in this development has ensured that our new credit card service is the most transparent and accurate in the market," explains Russell Gould, Head of eCommerce at Bradford & Bingley.

And Alan Hough, IT Sales Director at Moneyfacts Group adds, "We worked very closely with Charcol from concept to

launch, delivering their exact data requirements using industry standard XML protocols. We pride ourselves on the accuracy and reliability of our service and the the technical assistance we can provide."

Charcol joins many other Moneyfacts Online users who already integrate Moneyfacts data into their IT systems, intranets and websites including First Direct and Egg. The British Banker's Association, FT Your Money and MyMortgageAlert.com all rely on Moneyfacts *DataFeeds* to power their sites. Several other projects with high profile organisations are currently in the pipeline.

**For more information on Moneyfacts' individually tailored DataFeeds please call 0870 2250 482 or e-mail [sales@moneyfacts.co.uk](mailto:sales@moneyfacts.co.uk)**

**"We worked very closely with Charcol from concept to launch, delivering their exact data requirements using industry standard XML protocols. We pride ourselves on the accuracy and reliability of our service and the the technical assistance we can provide."**

## www.moneyfacts.co.uk teams up with local firms

moneyfacts.co.uk, the UK's leading independent financial Website, has joined with Norwich-based Its4me to give users to its site access to general insurance products. Its4me and Swinton are providing insurance links for car, home, caravan, motor caravan, motorcycle, van, taxi and pet insurance. This has given users of moneyfacts.co.uk access to quote systems from the UK's largest High Street insurance broker and one of the UK's fastest growing online insurance intermediaries.

moneyfacts.co.uk has also teamed up with Norwich-based Travellers Protection Services Limited for travel and wedding insurance. Other partners

include uSwitch for household bills, Clear Cut Mortgages for mortgages and Holland Price for life assurance.

moneyfacts.co.uk has linked up with these firms in order to provide its users with an improved service and selected these partners from their own areas of expertise. moneyfacts.co.uk took care when choosing these firms to ensure it retains its independence and impartiality whilst giving its users a first class service. Local firms were chosen wherever possible, enhancing Moneyfacts' commitment to the financial services industry in Norwich

and the surrounding area. By adding these links for insurance and household bills, moneyfacts.co.uk has become a one-stop-shop for all consumer financial needs.

For more information on moneyfacts.co.uk contact [emmbutler@moneyfacts.co.uk](mailto:emmbutler@moneyfacts.co.uk)



## Big demand for Financial Planning Certificate course

**“The College is meeting the needs of industry and attracting new recruits” — Jenny Probert**

A bumper class of twenty eight people are taking the latest Financial Planning Certificate Level One course, which has just got under way at City College’s School of Business and Finance.

Students have signed up from all over the county and beyond – the class includes students from Namibia, Indonesia and the United States. Half of them are already working in the industry, and the others are

looking to change career and enter the industry.

“We’re really delighted that as well as meeting the needs of current employees, we are also helping to recruit new people into the industry,” said Jenny Probert, the Head of the college’s School of Business and Finance.

Students on the course work for a broad cross-section of local financial industry

organisations, including Sedgwick, Norwich Union, Virgin, Barclays Bank, NatWest Bank, Home Mortgage Search, County Life, Smith and Pinching, Cooperative Bank, Welcome Financial Services and Abbey.

This is the fourth FPC course to run at the college this year and it is one of a range of Financial Services courses established in partnership with the Norwich and Norfolk

Financial Industry Group. Now, as a newly appointed Centre of Vocational Excellence for the sector, the College is looking to expand its specialist portfolio of courses further by working closely with local employers in the industry.



## ALAN BOSWELL GROUP TELLS N.U. LADIES TO BULLY OFF

Norfolk-based Alan Boswell Insurance and Financial Services Group has stepped in to sponsor Norwich Union Ladies Hockey Club.

Promoted to the East League Division One two years ago, last year was the best ever for the NU Ladies First Team, finishing third and with a real chance of promotion this season.

“Both Norwich Union and the Hockey Club were very happy to tie up the deal with the Alan Boswell Group,” said first team captain, Hannah Austin, “The more so since the two companies have such a close working relationship.”

Norwich Union Ladies Hockey Club is looking for new members. Membership is not restricted to employees of Norwich Union since members need simply to affiliate as an Associate Member of Pinebanks.



Team player, Claire Bailey, is delighted with the sponsorship which demonstrates the close working relationship between Alan Boswell and Norwich Union.

Photo supplied by The Publicity Works.



# The Directory

## Conference Facilities & Meeting Rooms

Barnham Broom Hotel & Leisure Centre	01603 759393
Beacon Innovation Centre	01493 446500
Beeches Hotel	01603 621167
Best Western George Hotel	01603 617841
Blakeney Hotel	01263 740797
Cavalier Hotel	01603 434291
Congham Hall Hotel	01485 600250
De Vere Dunston Hall Hotel & Golf Club	01508 470444
Easton Sports & Leisure Centre	01603 731208
Elvedon Forest Center Parcs	01842 894589
Garden House	01603 720007
Gissing Hall	01379 677291
Great Hautbois House	01603 737357
Hilton Norwich Hotel	01603 410544
Jarvis International Hotel	01603 787260
Key Audio Visual	01603 616661
King of Hearts	01603 766129
Knights Hill Hotel	01553 675566
Le Strange Arms Hotel	01485 534411
Lynford Hall Hotel & Conference Centre	01842 878351
Lynnsport & Leisure Park	01553 818001
Maddermarket Theatre	01603 626560
Maids Head Hotel	01603 209955
Marriott Sprowston Manor Hotel & Country Club	01603 410871
North East Suffolk Business Centre	01502 501620
Norwich City Football Club	01603 760760
Norwich Playhouse	01603 612580
Norwich Sport Village Hotel	01603 785405
Norwich Theatre Royal	01603 598500
Oaklands Hotel	01603 434471
Oasis Sports & Leisure Club	01603 462462
Park Farm Country Hotel	01603 810264
Park Hotel	01379 642244
Pensthorpe Waterfowl Park	01328 851465
Pinebanks Business and Recreation Centre	01603 824125
Riverside Business Centre	01502 530071
Production Services	01603 864864
Sound Marketing	01603 667725
Sportspark, UEA	01603 592814
St Andrews & Blackfriars Hall	01603 628477
Stower Grange Hotel	01603 860210
Swallow Nelson Hotel	01603 760260
The Assembly House	01603 626402
The Cafe at Brovey Liar	01953 882706
The Cumberland Hotel	01603 434550
The Feathers Hotel	01263 712318
The Forum	01603 727976
The Links Country Park Hotel	01263 838383
The Norfolk Club	01603 626767
The Pearl Continental Hotel	01603 620302
University of East Anglia	01603 591111
Wensum Lodge Adult Education Centre	01603 666021
Wensum Valley Hotel Golf & Country Club	01603 261012
Weston Park Golf Club	01603 872363

## Corporate Events

**ANGLIA KARTING CENTRE**  
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www.anglia-karting.co.uk

Archway Events	01362 869069
Broadland Balloon Flights	01603 495004
Broads Tours	01603 782207
Castle Museum	01603 493624
Christopher Bailey Promotions	01603 219402
City Boats	01603 701701
East Coast Quads Limited	01603 705257
Fantastic Days	01603 812680

Fritton Lake Country World	01493 488208
Hollywood Bowl	01603 631311
Megazone	01603 763403
Norwich Karting Company Limited	01603 486655
Norwich Paintball	01603 705257
Pathfinder Corporate Events Limited	01603 710700
The Reward Company	0870 240 0775

## E-Commerce

101Media Limited	01603 508081
Astutech Limited	01603 251300
Empresa Limited	01603 623030
Foolproof Online Sales Improvements	01603 766800
Studio Soup	01603 447150

## Exhibition Firms

Apex Print and Promotion	01603 410035
Image Display & Graphics Limited	01603 748204
Norwich Exhibition Plus	01603 426604
Production Bureau	01603 285900

## Further Education

City College Norwich	01603 773311
Easton College - Norfolk College of the Countryside	01603 731200
Great Yarmouth College of Further Education	01493 655261
Otley College Training Services	01502 584542
Paston College	01692 402334
University of East Anglia	01603 456161

## Financial Institutes

Association of Accounting Technicians - Maria Garofalo	01263 516114
Association of Chartered Certified Accountants - Keith Shorten	01603 663300
Chartered Institute of Management Accountants - Peter Harrison-Jones	01603 207254
Chartered Institute of Taxation - Sue Catton	01603 223177
Chartered Insurance Institute - Pat Seaman	01603 684742
Institute of Chartered Accountants in England & Wales - Gwen Davenport	01603 629504
Institute of Financial Planning - Brian Carter	01223 357131
Institute of Financial Services - Marjorie Eade	01603 476180
Life Insurance Association - John Booth	01362 851118

## Information Systems Management

Poynter Professional Services	0870 350 0170
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## Photographers

Barbara Laws Photographer	01603 448462
BMS imaging	01473 601234
Coe Colour Centre	01603 620433
Mike Harrington Photography	01603 449935
Phil Scott Photography	01603 667854

## PR, Marketing & Advertising

Band & Brown Communications	01603 417722
BHR Communications	01379 608151
Fox Murphy	01603 621587
InfoTech Communications	01603 508380
Newsmakers PR	01603 737897
Partnership Plus Limited	01603 611031
PR Point	01603 633777
Purple Group	01603 506249
Riley Advertising Limited	01603 764064
Select Marketing	01603 630609
Steve Smith Graphics	01603 617981
The Point	01603 633777
The Works	01603 761500
Turton CMS Limited	01603 766888

## Printing Firms

BD & H Limited	01603 620780
Crowes Complete Print	01603 403349
Gallpen Colour Print	01603 624893
Norwich Colour Print Limited	01603 868862
Promotion Sourcing Limited	01603 760025

## Recruitment Agencies

Adecco	01603 629951
ARC	01603 613579
Birks Bailie Limited	01603 666788
Blue Arrow	01603 615121
Brook Street	01603 628931
Carousel Recruitment	01603 626278
Castle Personnel Limited	01603 763124
Contract Personnel Limited	01603 764044
Greenstones Recruitment Limited	01603 767689
Hays Recruitment	01603 612301
Keyes Recruitment	01603 283550
Lovell Blake Search & Selection Limited	01603 692225
Manpower	01603 628691
OSR Recruitment Services Limited	01603 618318
Personnel People	01603 761717
Positive Selection	01603 631050
Recruit Direct (Anglia) Limited	01603 626622
Reed Accountancy Personnel	01603 622392
Reed Employment Limited	01603 616190
Reliance Employment Limited	01603 766969
Select Appointments	01603 615511
Staff Call Recruitment Specialists Limited	01603 621480

## Training

Broadland District Council Training	01603 788950
Charing Cross Centre	01603 621405
Clear Training Consultants	01508 520739
Complaints Handling Training	01603 476180
Data Results	01603 768465
DGB Associates	01603 700112
First Aid & Safety Training (FAST)	01502 742190
Great House Training Centre	01603 785237
Guaranteed Impact	08450 616252
Hilltop Management Development Centre	01263 824514
Inspire	01603 743702
Jarold Software Training	01603 677107
Learning & Skills Council	0845 019 4173
Matthew Hutton	01508 528388
Modus Agendi Limited	01603 435145
National Training Federation Limited	01603 623262
Nestor Training Services	01603 763220
Norfolk Adult Education Service	01603 674318
Norfolk Chamber of Commerce and Industry	01603 625977
Norwich Community Workshop	01603 626316
Pitman Training	01603 619769
PMB Software Training	01603 667716
Positive Speech	01508 482753
Precept Management Training Limited	01603 630631
Richard Lambert	01502 537713
St John Ambulance	01603 621649
Slice Training	01359 233443
Software International	01603 667308
The Learning Shop	01603 773552
Thorpe Adult Education Centre	01603 435857

### The Financial Training Company

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Transformational Training Consultancy Limited	01603 627650
Wensum Lodge	01603 666021
Women's Employment Enterprise & Training Unit (WEETU)	01603 767367