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Norwich & Norfolk FINANCIAL INDUSTRY GAZETTE

JANUARY 2004

ISSUE 32

NORWICH – a financial city

Mortgage Regulation Workshop see page 9

in this issue

News From:

MARSH Bonfires for Bitterns	7
VIRGIN MONEY Borrowing Black Hole	10
MONEYFACTS Unsung hero	11
NORWICH UNION Commitment to Norwich	1,13

Regulars:

Norwich Financial Campus	2
Welcome	3
Comings & Goings	4
News	6,12,15
Financial Institutes	8
Horoscope	12
Training & Events	14
The Directory	16

Features:

Fig Events	9
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“No doubt about our commitment to Norwich” - Patrick Snowball

Following Aviva's recent announcement that it will be “offshoring” 2,350 jobs to India next year, Norwich Union Insurance, its General Insurance arm, have assessed that it may result in 50 redundancies here. Norwich Union Life, which also employs about half of Norfolk's 8,400 strong workforce, has yet to assess likely redundancies here.



Continued on p13

Patrick Snowball,
Executive Director, Aviva

Local industry reaction

How has the financial industry in Norwich reacted to the news?

Organisations like its4me, which has grown from 10 staff in 2000 to over 100 staff today, said they were recruiting and would take advantage of the specialist skills available here.

Andrew Turner, Managing Director of secured loan broker, Central Trust, has previously said: “We always found Norwich a good place to recruit and have had some very high calibre candidates.” The sector has long recognised the value of the region's trained workforce and there has always been movement of staff between local organisations. This supports both industry growth and individual personal development.

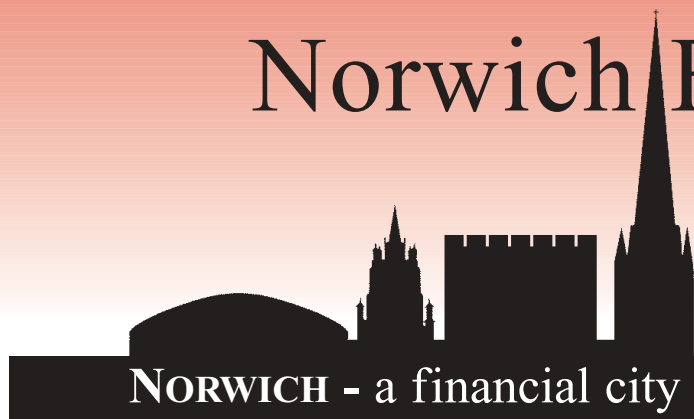
Norwich has a particularly large cluster of niche financial organisations which serve the UK from Norwich and which have seen significant and sustained growth. Many of these companies are currently recruiting, including Moneyfacts, the Money Centre and Central Trust, and TaxAssist Direct have franchise opportunities available in Norfolk and Suffolk.



MARSH



Norwich Financial Campus



NORWICH CITY COLLEGE
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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

and Tuesdays from 13 April 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

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

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

and Tuesdays from 13 April 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

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

and Tuesdays from 13 April 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

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

and Thursdays from 15 April 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

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 15 April 2004 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

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

All the above courses are organised by

**Norwich City College
Services to Business**

University of East Anglia

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30 April - 2 May 2004

Anti Trust Case Studies

Case Studies in Regulation

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Contact: Laurence Wild, Centre Co-ordinator

Centre for Competition and Regulation

Tel: 01603 593715 e-mail ccr@uea.ac.uk

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Contact: Craig Howard, UEA School of Information Services

Tel: 01603 593713

e-mail: cmh@sys-consulting.co.uk

Visit www.sys-consulting.co.uk/courses



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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Aviva announcement

As Aviva announces its expansion plans in India, everyone is rather unsettled - the sector, local people and those looking to ensure the future prosperity of our region. For those individuals at Norwich Union who learn that their job may be at risk, we certainly all feel for them.

Operating in a global market, constant change at a frightening pace, is a feature of everyday life for Aviva and it must respond to that change. Who in business could criticise NU for taking steps to protect their future?

Norwich Union is an outstandingly successful organisation which, through its name, marks out our city in the UK as a location to succeed in the financial industry.

As someone who believes that Norwich has great potential to further strengthen its position as a leading financial centre, how do I think we should react?

“Norwich is fortunate in that, as well as large organisations like Norwich Union and Marsh, it is home to a number of thriving niche companies that serve the UK from here”

I believe we should recognise the breadth of the financial industry here. Norwich is fortunate in that, as well as large organisations like Norwich Union and Marsh, it is home to a number of thriving niche companies that serve the UK and has developed a growing reputation as the location where specialist financial organisations can set up and thrive.

Many of those people at Norwich Union who have learnt that their job may be at risk will have built up valuable skills and experience that will be prized by other local financial companies. Several of these smaller organisations were themselves established by individuals who had trained in large companies who grasped an opportunity to set up on their own and their success has been phenomenal.

“There is financial help available for those with the right experience and ideas,” says Ian Fitch, Corporate Finance Partner at Larking Gowen. For further information contact Ian on 01603 723606.

Let me know your views: e-mail me at info@fignorfolk.co.uk

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

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
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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)

Fig Comings & Goings



THE MONEY CENTRE, the Norwich-based mortgage broker, has promoted Administration Assistant **Leigh-Ann Glover** to Accounts Technician. Leigh-Ann has worked for the company for over a year and is beginning an AAT course to further her knowledge in finance and accounts systems. "I have been working in the accounts department for four months and am enjoying my new position. It is very rewarding and beneficial, not only to myself, but also to the company," Leigh-Ann said.



LARKING GOWEN has appointed **Andrew Butcher** to the post of Finance Executive, having worked in management in the NHS for the past ten years. He is a fully qualified ACCA and has a BSc and MSc in Accountancy, both from the University of East Anglia, in addition to a BSc in Applied Accountancy from Oxford Brookes University. In his new role Andrew will be involved in managing the financial systems within the practice whilst looking to improve efficiency and drive forward financial strategy.



Steven Scarlett has been appointed a partner by LOVEWELL BLAKE. He attended Norwich City College before joining Lovewell Blake in 1989 and qualified as a certified accountant in 1994. After working with small business clients, he moved into corporate services where he is responsible for the provision of audit, taxation and advisory services. He has played a leading role in introducing Sage accounting software to clients, training them to benefit from computerised accounting and using the data to make strategic management decisions.



Richard Culling has been promoted to Client Servicing Manager at THE BECKETT GROUP. Richard arranges/services commercial insurances for his own clients and manages a team of eight account executives each of whom has their own book of clients. Previously an account executive for Becketts since 1997 having worked for Lowndes Lambert (now Heath Lambert) in their City office handling placement of risks in the Lloyd's market - primarily for Art Galleries/Museums and Private Collections of Art/Jewellery.



Independent Financial Adviser **Paul Barnard** has joined TAILORED SOLUTIONS, the IFA firm based in Prince of Wales Road. Joining the firm from a national organisation, Paul is looking forward to providing financial solutions tailored to the needs of the client. He said: "I am looking forward to providing a holistic approach to estate planning, encompassing Inheritance Tax, Care Fee planning and the consolidation of investments that might have been badly hit in the last couple of years."



THE BECKETT GROUP has recently promoted **Rob Hammond** to Claims Manager. He reports to the Group Claims Director and is responsible for the daily running of the department, dealing with large and complex claims for group clients. Rob says, "Having a dedicated claims team puts Becketts in a great position in the market, with the first class customer service and the forthcoming regulation of general insurance and expertise required to comply with that regulation effectively."



TAILORED SOLUTIONS has recruited **Kevin Reynolds** to join their team of Independent Financial Advisers offering bespoke financial advice. Previously employed by a national organisation, Kevin believes that working in a locally based office is the best way to provide clients with even higher levels of service. Tailored Solutions was set up two years ago, following a redundancy programme of the Prudential's Direct Sales force, by two Directors who are now expanding their workforce.



Marguerite Nice has recently been appointed as Financial Controller for the Norwich based head office of TAXASSIST DIRECT, accountancy and taxation franchise network for small businesses. As Financial Controller at TaxAssist Direct, Marguerite will report directly to Deputy Chief Executive Paul Reid, and will be responsible for internal management reporting, accounts, budgets, forecasts and all financial reporting. She will also support the technical helpline, be responsible for specialist tax matters and assist in development of the technical support site.

Details and photographs should be sent to the editor info@fignorfolk.co.uk. Contributions to the Febuary issue by 19 December please.



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To find out more about our opportunities in and around Norwich, come to our career seminars hosted by investment representative Mark Loveday:

Date/time: Thursday 15th January at 5.30pm
Venue: Unit 2, 73b Plumstead Road, Thorpe End, Norwich

or

Date/time: Thursday 29th January at 6pm
Venue: Aylsham Lodge Hotel, 149 Norwich Road, Aylsham

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Money Centre in the Fast Track

Staff at The Money Centre, put their driving skills to the test recently and came out ahea, achieving winning positions for all their teams. Staff enjoyed the Go-karting challenge which took place at Ellough Park Raceway, near Beccles, and was organised in support of Cancer Research.

The Money Centre, which is the UK's largest Buy-to-Let mortgage provider in the UK and based at Icen Court, near Norwich International Airport, raised over £2,500 for the charity.



INVESTING IN FINANCIAL SKILLS

The LSC and FIG Training and Recruitment Managers Group collaborate to address local training and industry needs

The Financial Industry Group held a seminar in December where local industry representatives discussed the future needs of the local banking insurance and finance sector with the Norfolk Learning and Skills Council (LSC).

The first successful collaboration between the LSC, the industry and City College led to the establishment of FIG's School of Financial Services and the expansion of professional exam classes. Jenny Probert, Head of the School of Business and Finance and City College, gave an update on financial courses at the College and plans for future developments. Following this success, the seminar was the first step in establishing a joint local Financial Industry Skills Plan, identifying ways for industry, the LSC and education providers to work together to identify and meet skills shortages in the medium term.

The next meeting, which will allow further industry input into the plans, will take place early in 2004.

If you are a Training or Recruitment Manager employed in the industry and would like to take part in future seminars, contact Marjorie Eade at info@fignorfolk.co.uk

Cromer broker joins N&P

TS Reeder and Sons, the general insurer based in Mount Street, Cromer has joined the Insurance broking arm of Norwich and Peterborough Building Society. Handling both personal and corporate business, TS Reeder was set up 23 years ago. Partner Mr Will Howett was enthusiastic about the move and said: "This will be greatly beneficial to our existing customers and the local community as a whole."

Financial industry is Shaping the Future

The success of the financial industry and its role as a key sector in Norfolk was celebrated at the annual Shaping the Future Conference recently. The opening presentation was delivered by Norwich Unions' Director of Human Resources, John Ainley. He explained the Group's vision for the future and the role of Norwich in their plans.

The final speaker was leading UK business strategist and international speaker, Professor Richard Scase. The Professor, who attended Thetford Grammar School, but now lives in Kent, put co-operation between education and business at the top of the agenda and praised the development of the FIG School of Financial Services at Norwich City College.

Shaping the future is the economic development partnership for Norfolk between the public and private sectors. The Conference was attended by some 300 people drawn from the private and public sectors.



Specialist financial industry jobs

Contact Andrew Shipp on 01603 618318, 12b London Street Norwich NR2 1LF, andrew@osr-recruitment.co.uk

BONFIRES FOR BITTERNS

Volunteers from the Norwich office of Marsh, the world's leading risk and insurance services firm, have been donning old clothes, wellington boots and gloves to help improve the habitat for birds at the Royal Society for the Protection of Birds' (RSPB) Strumpshaw Fen Reserve.

Three teams from the Marsh Norwich Risk Management Practice, took up a team challenge to spend several days throughout November at Strumpshaw Fen in the Yare Valley assisting the RSPB in its conservation work.

In the 'Bonfires for Bitterns' Team Challenge volunteers were arranged into groups to rake up mown reed and reed litter, into piles to burn as part of the winter reed bed habitat management programme. This work is aimed at improving habitat for bitterns, bearded tits and reed warblers. During the summer months the reeds grow, vegetation builds up and gradually, over a number of years, the pools of water from which the Bitterns feed can disappear. The reed bed management work will slow this process to maintain the habitat in the best possible condition.

Marsh volunteers have also been involved in the 'Scrub Away' Team Challenge, cutting and burning willow scrub to restore fen habitat, the home of the swallowtail butterfly.

Team Challenges, set up in association with Business in the Community, are an 'out of the office' team building day, giving opportunities to use physical, professional and interpersonal skills, strengthen team relationships and to give something to the local community.

The volunteers gained an insight into the RSPB, made a contribution to the local community and were involved in something that would benefit the environment. It was an excellent chance to make a genuine contribution to wildlife conservation and an opportunity to gain an insight into the workings of Europe's largest conservation charity.

The work was extremely successful, with around thirty people taking part, finding the challenge strenuous but enjoyable.

Angela Tinker, Corporate Communications Director at Marsh, commented:

"Marsh has a long tradition of supporting UK charities and their work. Initiatives like these are an important part of our community relations programme. Both team challenges are supporting the valuable work carried out by the Royal Society for the Protection of Birds. The effort put in by our colleagues in Norwich in the two environmental projects has to be commended."

Chris Hudson from the RSPB said "The Marsh Team Challenge volunteers are making a real difference to the management work we are carrying out at Strumpshaw Fen and to the fortunes of wetland birds and wildlife here."





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

ANNUAL DINNER

The Institute's Annual Dinner, held at St. Andrew's Hall on Friday, 28 November, proved to be yet another success at this venue. Attendance this year amounted to 232 persons, including such distinguished guests as the Lord Mayor of Norwich, Councillor Chris Southgate, and the President of the Chartered Insurance Institute, Richard Hudson. In all, twenty two guests were seated at the Top Table to support the President of the Norwich Institute, Nick Hindley.

The meal, supplied by Eatwell, was up to the usual high standard. This was followed by the toasts for the evening, started by John Ainley (Norwich Union) who gave a brief account of the state of the insurance market, particularly in relation to developments in India. Richard Hudson responded to the toast to the insurance industry in humorous fashion. The toast to the guests was presented by the Deputy President, Graham Tate, the response being made by the well-known figure of Alan Cleary who rounded off the official side of the Dinner in suitable style.

With the formal proceedings being over by 11.45 pm, there was plenty of time for the attendees to mingle at the bar until the closing time of half past midnight. During this time the Climax Jazz Band played to give background ambience to the event, and it was noticeable that many of the guests stayed until the band departed and the bar closed, having many happy memories and looking forward to returning next year.

RECRUITMENT LECTURE

For our first lecture in 2004, we have invited Paul Wilson to give us his views as to the future skills needed to compete in today's competitive market place. Paul is the Managing Director of the London firm of Michael Page, a company well known in the recruitment of staff programmes for major insurers. With so many changes being made in the world of technology and communication, it is not surprising that the skills of yesteryear will be superceded by new, vibrant knowledge where quickness of thought will be essential to go along with the core values of the business. How this will fit in with training programmes of today will be explained by Paul during his talk.

The lecture, which is free to all comers, will be held at Marsh Ltd on Tuesday, 13 January, commencing at 5.30 pm. Light refreshments will be served from 5 pm. Visitors to Marsh will be entitled to use the car park from 4.30 pm onwards, the entrance being in St. Stephens Road. Entrance to the Marsh building is to be made via the main doors at the front of the building; visitors are to report to reception for admittance to the lecture itself. CPD certificates will be available after the lecture.

EXAMS - NEW STRUCTURE EXPLAINED

Jessica Yeoh, from the London Headquarters of the Chartered Insurance Institute, visited Norwich on 10 December at the request of the Norwich Institute. The purpose of the visit was to explain the complexities of the new examination structure, and to answer any questions from students, worried as to how the new system will affect their current or future studies. The meeting, held at Marsh Ltd from 12 noon until 1 pm, proved to be well-attended and extremely useful. Many personal scenarios were dealt with during the lecture, and also during the buffet lunch which followed the talk. The Norwich Institute is grateful to Jessica for spending her time with us, and also to Marsh Ltd for their usual generosity in hosting the event.

Fig

Fig Events

GIVING ADVICE ON MORTGAGES?

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Virgin Money



£3.4 BILLION IS LOST IN BLACK HOLE OF BORROWING

Generous Brits forced to write off loans to family and friends

BIG-HEARTED Brits are losing £3.4 billion in a black hole of borrowing – almost half of those who lend money to family and friends never see their cash again.

Seven in ten have dug deep to offer financial help and, with an average loan of £168, it's not just small change they're being stung for.

The 'Black Hole of Borrowing' study from Virgin Money reveals that it's not just our wallets that cover the cost of generosity. Almost three quarters say lending money has resulted in a major argument or end of a relationship.

Over one in five have put up with a lending loss because they've just been too embarrassed or felt mean asking for their money back

and 2 per cent have even had to write off debts when the borrower has left the country or died.

Helping to pay off debts or cover the deposit on a house or car are what we most often lend money for but 14 per cent say they'd even help pay for plastic surgery. And while two in five men would shell out to help friends pay for a romantic date, one in three Brits would open their wallets with no questions asked.

Erica Bell, spokesperson for Virgin Money, said: "It seems our generosity knows no bounds with large sums of cash being loaned for everything from house deposits to holidays.

"However, there's no need now to rely on family or friends to help us out when

good loans are on offer with low borrowing rates and without twenty questions on what we might want the money for – at Virgin we let you decide how you spend your cash.

"Lending money to family or friends is often a recipe for disaster and what might seem like a cheap and easy loan might end up costing you a valuable relationship." It's family before friends and even our own partners when it comes to giving out cash with children topping the list of those we'd lend to, followed by siblings, parents and then close friends.

And it's not just a new outfit or phone bill we'd be prepared to open our wallets for – we will happily lend on average up to £1,369 to family or a friend but, with 15 per cent

admitting to not paying loans back, we might be better off keeping our wallets closed.

The 'Black Hole of Borrowing' study also reveals that:

44 per cent of those who have loaned money have never received it back

Scots are the most likely to open their wallets with 77 per cent having loaned money to family or friends

Dads are less likely to lend to their children (29 per cent) than mums (44 per cent)

One in five in the Midlands – more than anywhere else in the country – admit they have not paid a loan back.

What we'd lend money for:

% Deposit on a house	72
Paying off debt	70
Paying for a car	56
Holidays	45
Romantic dates	34
Plastic surgery	14.

MATCH US AND WE'LL SAVE SAY UK WORKERS

But don't make us work longer

UK workers are calling on the Government to dig deep and help solve the pensions crisis. Over seventy per cent (71 per cent) say they'd save more for retirement if their contributions were matched by the Government, according to a study released today.

The idea of working past the age of 65 to fund retirement however, was broadly dismissed as an option and rejected outright by seventy three per cent of people. The research from Virgin Money comes as the Government prepares The Pensions Bill ahead of the Queen's speech in November 2003. So far the Government has resisted such calls to introduce a matching scheme in place of the existing tax relief system. With over a quarter (27 per cent) of workers still without any pension provision at all it is no surprise that UK employees agree that the Government must offer better incentives to save.

Table of Incentives:

Incentive Number of workers in favour
Contributions matched by additional Government contributions 71%; More tax advantages 69%; Contributions matched by employer 63% and Personal contributions to pension made compulsory 41%.

Virgin Money spokesman Scott Mowbray said: "The current system of tax relief on pension contributions is clearly not doing enough to encourage people to save. The findings from our research are clear; people need tangible incentives to save. And the majority of people would prefer a simpler matching scheme over the current system of tax relief.

"The Government would be wise to act upon this advice. The benefits are clear. By encouraging people to save for their

twilight years now, the Government can close the savings gap and get more people off the State balance sheet when they stop working."

Virgin Money called for the Government to introduce a new Matching Scheme to incentivise those who aren't saving currently, in their formal response to the Sandler report in April 2003. The scheme, which would be means tested, would see the Government match savers contributions pound for pound up to a limit of £500.

Mowbray added: "A matching scheme is simpler than tax relief, easier to target those most in need and control costs and it could be funded out of the £5bn dividend tax relief the Chancellor has taken out of the pension pot annually since scrapping dividend tax relief."



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.




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e-mail: info@moneyfacts.co.uk

Moneyfacts Success - Our 'unsung Hero'



A celebration of the brightest and best talent in the Norfolk recruitment industry was recently held at Dunston Hall Hotel. And Moneyfacts is very proud to announce that its House Manager - Anne Still - won the "Unsung Hero Award". The accolade was in recognition of Anne and her team's unique contribution to Moneyfacts.

The judges were looking for a person behind the scenes without whom the company would not function so well. Helen Wiseman, HR & Training Manager said: "Our House Manager, Anne Still, more than fulfils these criteria and indeed provides and maintains all the services and facilities that enable the organisation to function efficiently. Anne has worked for Moneyfacts for a number of years and we all believe that she deserves more recognition than her title allows. She is, without doubt, the person who keeps the 'cogs' of Moneyfacts 'well-oiled' and without her commitment, enthusiasm and keen eye for detail there would be a huge gap to fill."

Anne and her team are always the first to arrive in the morning and she ensures that the offices are up and running for the day ahead. She is very hands-on and not afraid to get 'stuck-in' - from

filling up the refreshment stations to organising business lunches and greeting visitors. She takes all these things in her stride and she seems to do this with relative ease - although few people are aware of how much work goes on behind the scenes!

Anne is also involved in the preparations for Moneyfacts social events and assists with the preparation that goes towards making Christmas such a memorable experience. She is always looking at ways to improve the service she provides and goes out of her way to ensure we get quality products and services as well as 'value for money'!

Moneyfacts itself was also successful at the awards. The company induction programme won a 'Certificate of Merit' in the 'Best Company In-House Training & Development Programme' category.

Lord Mayor visits Moneyfacts House

Moneyfacts Group recently welcomed The Lord Mayor and Lady Mayoress of Norwich, along with representatives of Norwich City Council; they have been touring local businesses to find out more about economic development in the City.

The group were shown around Moneyfacts' state-of-the-art offices on Thorpe Road, before enjoying demonstrations of Moneyfacts Online systems and the popular consumer website - www.moneyfacts.co.uk. John Woods, Chief Executive of Moneyfacts Group, explained to the party how he came to found the company in 1988; how it has grown since then and what the future holds.

The Lord Mayor then joined in the celebrations to mark the hundredth issue of Business Moneyfacts magazine by cutting a commemorative cake.



The Lord Mayor and Nikki Cann, Editor of Business Moneyfacts, celebrate 100 issues of the business finance bible during the Lord Mayor's recent visit to Moneyfacts House.

Teddy bears take over in the name of charity



Anyone going down to Moneyfacts House on Friday 21 November would have been sure of a big surprise... because that was the day the teddy-bears had their picnic! Moneyfacts' staff brought their bears to work as part of the company's fund raising efforts for BBC Children in Need. As well as the teddy bear's picnic there was a raffle to win a beautifully decorated Pudsey cake, made by Moneyfacts House Manager, Anne Still. Staff could buy soup and a roll for £1 and were "fined" for forgetting their door access passes. Altogether £141.50 was raised. The prize for the best dressed bear went to Margaret Saunders.

Fig News & Horoscope

Region will fall short of pension expectations

As the National Association of Pension Funds unveils its annual survey on trends and attitudes to pensions, new research by Barclays reveals a huge gulf between people's expectations in retirement and the financial reality.

In our region the average worker expects to retire at 59 with an annual income of £19,000. Those who are saving, and some 40% of the UK's population save nothing into a pension scheme, pay on average £46 a month. This would generate just £2,393 a year and, combined with the average state pension, would bring retirement income up to £8,892 - just half the income they had anticipated.

To meet expectations, the average single 30-year-old man would need to increase monthly savings by £287.

Barclays Pensions Strategy Director, Adrian Boudling, believes savers should put aside contributions which, as a percentage of pay, are at least half the age at which they start saving (therefore 15% if you start aged 30).

Barclays is offering consumers free saving and investment reviews in all its branches.

To estimate what you can expect in retirement visit the Financial Services Authority's pension calculator at www.pensioncalculator.org.uk

Beckett to focus on Financial Services

The Beckett Group has announced a major expansion programme for Beckett Financial Services and Beckett Asset Management under a new group structure called the Beckett Investment Management Group.

Following the sale of his general insurance interests to Country Mutual Insurance Brokers, Group Managing Director, Robert Beckett, will focus on developing these two companies, currently employing 60 staff. Beckett Financial Services is already ranked within the top 100 IFA firms in the UK.

He said: "I see considerable growth in financial planning and investment management services in the future." He added: "Our track record over the past 15 years in financial services has been built upon offering clients totally independent financial advice. The changes planned by the Financial Services Authority, in the way that financial advisers will operate in the future, mean that even greater transparency will be needed. With a combined turnover of £3 million, both companies are well positioned to take a much larger part in the market for financial and investment services."

Horoscope Exclusively forecast for *fig* by Jane Sunderland

Aries [21 March - 20 April]

What doesn't kill you makes you strong! Bear that wise old saying in mind as you beat your head against those brick walls. It's a great time to develop muscle, to gain the experience to channel your undoubted energy into long lasting and worthwhile projects. You must acknowledge limitations but that can help you focus on what really matters.

Taurus [21 April - 20 May]

Restrictions and disappointments may lead to frustration and anger, but the cosmos wants you to be clear about where you stand, what you really know and where you need to apply yourself if your dreams are to become a reality. Exciting news and unconventional encounters in the middle of the month bring a solution to your problems. It's lucky to take a leap into the great unknown then!

Gemini [21 May - 20 June]

New horizons are becoming apparent, ones that offer you the chance to develop talents that have hitherto lain dormant. Be prepared to respond to the impulse of the moment, to break old patterns and to try your hand at something different. The middle of the month in particular has a potential that should find you taking off into something excitingly unconventional - for you!

Cancer [21 June - 22 July]

The Full Moon falls in your sign on the 7th bringing security, control and responsibility matters to a head. Seize the bull by the horns. Sort out your pension plans, your mortgage and your contracts. Extra powers, promotions and distinctions could come your way. They are what you deserve - so too are the cosmic raps on the knuckles that make life more painful right now!

Leo [23 July - 22 August]

You may feel as though you're drowning in an ocean of "stuff" or are overwhelmed by a tidal wave of tasks. Stop and examine just why you are taking it all on board. It's time to free up and cut out that which no longer serves a creative purpose. Let go of the past and look to the future. Throw a few pebbles into the stream of possibility - chances are that the ripples will bring something profitable your way.

Virgo [23 August - 22 September]

If you are to capitalize on the helpful influence of bountiful Jupiter in your sign at this time, you must take each and every chance to learn, to grow and to expand as well as sitting back waiting for the lucky break. Expect a conflict to emerge between your own desires and the expectations of significant others - but out of such conflict clarity will come about where your true direction lies.

Libra [23 September - 22 October]

Critical events in your career ambitions and in your interactions with the powers that be can be expected under the light of this month's Full Moon on the 7th. Work hard, keep to the point, and much can be achieved. Whether or not you really want the extra responsibility that could ensue is another question altogether with so much fun suddenly and surprisingly on offer.

Scorpio [23 October - 22 November]

Events conspire to give you something to focus on for the future. Lots of hard work will be necessary but that in itself will give you greater strength and greater power. Unexpected encounters around the middle of the month will open doorways to more fun than you've had for ages - and which you badly need. Life is lightening up in certain areas - go for it!

Sagittarius [November 23 - December 20]

Life is full of opportunity now but it's your response and reaction to it that is interesting. Reservations, doubts and fears that surface have their roots deep in your past and much valuable insight can be gained into patterns of self-denial and repression that have been bedeviling your life. So now you know! Or may do!

Capricorn [21 December - 19 January]

If you're wanting to firm up the situation in any relationship, then this is the time to do it. Whether you're signing a contract, issuing divorce papers, or getting engaged - the time has come to formalize matters. If you feel hemmed in and repressed by anyone, then it's also time to break free. The wires are buzzing with exciting ideas by the middle of the month, so you'll probably be enjoying your new found freedom.

Aquarius [20 January - 18 February]

The New Moon in your sign on the 21st is your personal New Year. Start projects and turnover new leaves after that date and you'll be aligning yourself with the cosmic tides. Things are not easy right now but positive influences improve as the month proceeds making it appropriate for you to set yourself new goals and even consider freeing yourself up to start thinking of earning money in novel ways.

Pisces [19 February - 20 March]

Now that Uranus, planet of freedom, space and individuality is firmly ensconced in your sign for a seven year visit, you should start to become more globally or collectively aware. The bigger vision calls and so if you find yourself drawn towards any kind of group or collective activity, rest assured you're tuning into what the universe wants of you at this time! The least you can do is maximize your contacts on the Internet!

Fig

Norwich Union



Continued from page 1

Whilst acknowledging that offshoring has a part to play in global businesses, offering considerable cost advantages, Patrick Snowball, Chief Executive, added: "We have to balance that with our responsibility to our local area. We have taken the decision to protect, as best we can, locations like Norwich, Perth and York. There should be no doubt about our commitment to Norwich. Our headcount in Norwich is currently 13 per cent higher than at the time of the merger three years ago."

Nick Pierson, Head of Public Affairs at Norwich Union Insurance, the general insurance arm, said: "We have developed our plans with a great deal of care in trying to ensure we keep job losses to a minimum. Where people are affected we have a comprehensive package of support to ensure our people who do leave us have the best possible support as they seek new opportunities."

The new jobs in India will include 2,000 in administration and IT and 350 Call Centre roles. Throughout the UK a total of 2,200 jobs will be affected, two thirds in general insurance and one third in Life. Aviva added that last year in the UK 4,500 jobs were filled through 'natural turnover'. UK job losses will have an impact in various centres across Britain, including nearly 200 roles in Norwich. Aviva has assessed that 80% of the job losses in the UK created by this move will be accommodated through expansion, staff turnover and voluntary measures and it will aim to redeploy the remaining staff. It added that last year in the UK 4,500 jobs were filled through 'natural turnover'.

Group Chief Executive, Richard Harvey, said: "Making decisions that affect our staff is always tough but by taking action to remain competitive we will secure a long-term future for our business and therefore the majority of our people."

Aviva is the UK's largest insurer and one of the top five life companies in Europe.

Norwich Union is Aviva's brand name in the UK.



Norwich Union call centre at Broadland Business Park.



**NORWICH
UNION**
an AVIVA company

IFA's rate Norwich Union's service

Norwich Union has been rated fourth out of 18 providers for overall service, in a survey of 500 IFAs by the ORC Life Study. This is an improvement of 4 places since the survey was conducted 6 months ago and a huge improvement from 14th position last year.

This comes after Norwich Union achieved a 3 star service rating at the Financial Service Awards last month and was awarded Service Provider of the Year and Insurance Company of the Year at the Insurance Age Awards.

Improving service levels and satisfying the needs of ever more demanding customers whilst reducing our unit costs has meant that the past year has been a significant challenge for the company. These awards show that IFAs have recognised our efforts.



Training & Events Directory

ADVANCED WORD

5/6 January 2004
9.30 to 16.00
Broadland Council
Business Development &
Training Services,
Hellesdon Park Road, Norwich
£85 per day
Broadland Council, Training
Services
01603 788950
Other courses available

FIRST AID AT WORK STATUTORY CERTIFICATES

4 day course
6 to 9 January 2004
9.00 to 16.30
St John Training Centre,
59 King Street, Norwich
£190
St John Ambulance
01603 621649
Other courses available

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

INTRODUCTION TO COMPUTERS

7 & 14 January 2004
14.00 to 17.00
Wymondham Learning Centre
Free
Fiona Mylchreest
Easton College
01603 731277
ONE FREE INTRODUCTORY
COURSE
PER PERSON PER ACADEMIC
YEAR

PROGRAMMING ACCESS

8/9 January 2004
9.30 to 16.00
Broadland Council
Business Development &
Training Services,
Hellesdon Park Road, Norwich
£85 per day
Broadland Council, Training
Services
01603 788950

PRINCIPLES OF MANUAL HANDLING

9 January 2004
9.00 to 13.00
St John Training Centre,
59 King Street, Norwich
£38
St John Ambulance
01603 621649

INTRODUCTION TO WEBSITE DESIGN

12 January 2004

9.30 to 16.00
Broadland Council
Business Development &
Training Services,
Hellesdon Park Road, Norwich
£85
Broadland Council, Training Services
01603 788950

MICROSOFT OFFICE

MS OUTLOOK 98/2000/2002/2003
INTRODUCTION
12 January 2004
9.30 to 16.30
Jarrod Software Training, Norwich
£150 + VAT
Jarrod Software Training
01603 677107
Other courses available

FIRST AID AT WORK REFRESHER

2 day course
12 & 13 January 2004
8.45 to 16.30
Professional Training Centre,
Easton College, Easton, Norwich
£100
Professional Training Centre
01603 731211
Other courses available

CORPORATE TAX INCENTIVES

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

MANAGING SICKNESS AND ABSENCE

13 January 2004
9.30 to 16.00
Broadland Council
Business Development &
Training Services,
Hellesdon Park Road, Norwich
£55
Broadland Council, Training Services
01603 788950

SKILLS FOR THE FUTURE

Paul Wilson, Managing Director,
Michael Page
13 January 2004
17.30
Marsh Group, Queens Road,
Norwich
Free
Pat Seaman
Insurance Institute of Norwich
01603 684742

INTERNET EXPLORER & EMAIL OUTLOOK 98, 2000 & 2002 STANDARD USER

14 January 2004
Software International Training,
Thorpe Road, Norwich

£110 + VAT

Software International
Training Limited
01603 667308
Other courses available

BUSINESS IDEAS WORKSHOPS

14 January 2004
9.30 to 16.30
Norwich Enterprise Agency Trust
Norwich Training Room,
Labour in Vain Yard, Norwich
Free
Norwich Enterprise
Agency Trust (NEAT)
01603 613023

MS OUTLOOK

15 January 2004
9.30 to 16.00
Broadland Council
Business Development &
Training Services,
Hellesdon Park Road, Norwich
£85
Broadland Council, Training Services
01603 788950

DIGITAL PHOTOGRAPHY

16 January 2004
9.30 to 16.00
Broadland Council
Business Development &
Training Services,
Hellesdon Park Road, Norwich
£85
Broadland Council, Training Services
01603 788950

WEB PAGE DESIGN

MS FRONTPAGE 2002/2003
INTRODUCTION
19 January 2004
9.30 to 16.30
Jarrod Software Training, Norwich
£150 + VAT
Jarrod Software Training
01603 677107

WEB SITE DESIGN FRONTPAGE 2000 & 2002 STANDARD USER

2 day course
19 & 20 January 2004
Software International Training,
Thorpe Road, Norwich
£250 + VAT
Software International
Training Limited
01603 667308

FIRST AID AT WORK

4 day course
19 to 22 January 2004
8.45 to 16.30
Professional Training Centre,
Easton College, Easton, Norwich
£165
Professional Training Centre
01603 731211

MARKETING

22 January 2004
9.30 to 12.30

Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich
Margaret Read
Norfolk Chamber of Commerce
01603 729703
Other courses available

INTRODUCTION TO DESKTOP PUBLISHING

22/23 January 2004
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 COMPUTERS

22 & 29 January 2004
12.00 to 15.00
Wensum Community Centre
Free
Fiona Mylchreest
Easton College
01603 731277
ONE FREE INTRODUCTORY COURSE
PER PERSON PER ACADEMIC YEAR

BUSINESS IDEAS WORKSHOPS

26 January 2004
9.30 to 16.30
Norwich Enterprise Agency Trust
Norwich Training Room,
Labour in Vain Yard, Norwich
Free
Norwich Enterprise
Agency Trust (NEAT)
01603 613023

RECEPTION SKILLS

27 January 2004
9.30 to 12.30
Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich
Margaret Read
Norfolk Chamber of Commerce
01603 729703

CUSTOMER SERVICE EXCELLENCE

Part 1
28 January 2004
9.30 to 12.30
Chamber Offices, 9 Norwich
Business Park, Whiting Road, Norwich
Margaret Read
Norfolk Chamber of Commerce
01603 729703

INTRODUCTION TO EXCEL

29 January 2004
9.30 to 16.00
Broadland Council
Business Development &
Training Services,
Hellesdon Park Road, Norwich
£85
Broadland Council, Training Services
01603 788950



£1 Joining Fee in January

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e-mail vlaunchbury@fitness-exchange.net

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for a
£1**

Top Flight Advisers Handle High Fliers' Deal

A Norwich company that provides aerial surveillance services to government organisations has recently joined a leading UK on-shore helicopter operator Aeromega, thanks to the support of Bank of Scotland in Ipswich, who were part of a team of professional advisers handling the deal.

Airtask provides maritime aerial surveillance services using Cessna 406 aircraft for organisations like DEFRA, the Department for the Environment Food and Rural Affairs and the Scottish Fisheries Protection Agency. It recently won a long-term contract to support meteorological research with BAe Systems.

This transaction was acknowledged as both significant and complex and, with a number of the legal and financial professionals handling the transaction drawn from East Anglia, its success demonstrated how effectively the region can compete with London in the field of corporate finance.

PROFESSIONAL INSTITUTES EVENT GUIDE

The Norwich Professional Institutes Group got together to plan its 2004-2005 events Guide.

The Guide brings together into one booklet the lectures and events organised by the local branches of a range of professional bodies relating to the financial sector and has resulted in attracting bigger audiences to each event.

If your professional organisation would like to include its programme in the next Event Guide contact Marjorie Eade at info@fignorfolk.co.uk

its4me pledges to keep call centre staff in Norwich

Norwich based online car insurance broker its4me.co.uk, recently announced a further ten vacancies for its state-of-the-art call centre, as it pledged to defy the recent trend to outsource call centre jobs to India.

Paul Cheall, Managing Director of its4me says, "Norfolk currently has a very fertile labour market, with a particularly skilled workforce in financial services and we cannot foresee any jobs going abroad in the future.

"By employing locally, we can take advantage of the specialist skills available in the area and offer an outstanding level of service for our customers. Our overall operating costs are low and research shows we are up to 15% cheaper as a result."

The new jobs have become available due to the continuing growth of the company since it was established 3 years ago by former Norwich Union executive, Patrick Smith. Paul continues, "its4me started in October 2000 with 10 staff. We now employ over 100, a figure which is expected to double in the next couple of years.

"Our continuing success also means good news for the local economy and those looking for employment in Norwich. We are a local business who believe in employing local people." its4me.co.uk won the British Insurance Award for E-Business 2002.



The Directory

Conference Facilities & Meeting Rooms

Beacon Innovation Centre	01493 446500
Easton Sports & Leisure Centre	01603 731208
Elvedon Forest Center Parcs	01842 894589
Hilton Norwich Hotel	01603 410544
Key Audio Visual	01603 616661
King of Hearts	01603 766129
Knights Hill Hotel	01553 675566
Le Strange Arms Hotel	01485 534411
Maids Head Hotel	01603 209955
North East Suffolk Business Centre	01502 501620
Norwich City Football Club	01603 760760
Norwich Theatre Royal	01603 598500
Oaklands Hotel	01603 434471
Park Farm Country Hotel	01603 810264
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 Forum	01603 727976
The Norfolk Club	01603 626767
University of East Anglia	01603 591111
Wensum Valley Hotel Golf & Country Club	01603 261012

Corporate Events

ANGLIA KARTING CENTRE
ARRIVE & DRIVE
CORPORATE ENTERTAINMENT
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RING FOR FURTHER DETAILS
TEL. 01760 441777
THE AIRFIELD, NORTH PICKENHAM, SWAFFHAM
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

AAT - Maria Garofalo	01263 516114
ACCA - Keith Shorten	01603 663300
CIMA - Peter Harrison-Jones	01603 207254
CIOT - Sue Catton	01603 223177
CII - Pat Seaman	01603 684742
ICAEW - Gwen Davenport	01603 629504
IFP - Brian Carter	01223 357131
IFS - Marjorie Eade	01603 476180
LIA - 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

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
Lovewell 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
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
Hilltop Management Development Centre	01263 824514
Inspire	01603 743702
Jarrold Software Training	01603 677107
Learning & Skills Council	0845 019 4173
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
St John Ambulance	01603 621649
Software International	01603 667308
The Learning Shop	01603 773552
Thorpe Adult Education Centre	01603 435857

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