



WIBF Annual Report 2007

Chair's Report

Women in Banking and Finance continues to offer its members programmes that are vibrant, relevant and topical. In 2006 we were ambitious with our objectives and yet with commitment and dedication we achieved what we set out to do at the beginning of the year.

Accomplishments and Highlights

WIBF Bristol

Glynis Ranking is a long standing member of WIBF and at the beginning of the year submitted a proposal to start a branch of WIBF in Bristol. The newly created management team in Bristol worked relentlessly to engage other organisations and individuals and are now on track to officially launch WIBF Bristol in January 2008.

WIBF Ireland

WIBF Ireland is a relatively new club. Annette Farrell the Chair of WIBF Ireland and the management team focussed on organising excellent events in 2007 for their members. Their annual social event held in July at the Dun Laoghaire Yacht Club continues to be a popular and a truly amazing experience for their members. Business over Breakfast seminars are popular with their members as well as "me time" events which are more on personal development and give the attendees an opportunity to take time out and think of their own development. They are well received with members looking for more of the same in 2008.

WIBF Logo

We have taken into account the feedback we received from our members about changing our Logo. Finally we have agreed on a new WIBF logo that we believe embraces the strength, professionalism and inclusiveness of WIBF.

'Ask the Expert' Financial Markets Forum

For some time we have given some consideration about strengthening our Personal Excellence Programme by offering workshops on the different financial instruments/markets. We will introduce 'Ask the Expert' Financial Markets Forum in 2008 which will allow participants to communicate directly with experts within the industry.

WIBF Website

We are very much aware that our website needs an overhaul. In 2007 we carried out a feasibility study, conducted a due diligence exercise to appoint a website designer and we are now well underway to design a current and professional website that will entice both members and potential members to regularly visit our website in 2008.

Objectives for 2008

Women in Banking and Finance is in a strong position amongst the premier professional networks. There is still ample room for growth and therefore we aim to:

- To work closely with existing and new sponsors to hold quality events. We are especially keen to reach out to new graduates.
- Hold more open evening events at new organisations to increase our membership, in particular we would like to engage organisations in the insurance sector.
- As a networking organisation we are keen for our new website to act as an on-line community tool for our members to keep in touch with each other to create powerful contacts. We also aim to attract new members via our newly designed website.
- We believe there is synergy working with internal networks and will pro-actively seek to organise more events with our corporate sponsors' internal networks.

I believe there are so many opportunities that exist which will allow WIBF to grow its membership base both organically and strategically.

Christine Lawrence

WIBF Scotland

Purpose and 2007 Objectives

WIBF (Scotland) held a full strategy review and published the following Mission, Vision and Objectives to members:

Mission:

To empower our members to realise their full potential

Vision:

To become the leading active professional business community in Scotland

Objectives:

- To build effective and diverse networks
- To share experience and disseminate expertise
- To create a supportive professional community

Accomplishments, Event Highlights & Special Notes

Membership

Through a series of "Lunch and Learn" events hosted by various financial institutions and a New Members Evening Reception, the size and diversity of the membership have both grown. Learnings from these programmes have been reviewed and learned and a fresh approach to support further growth is being developed for 2008.

Speakers Club

In direct response to members' expressed needs, a pilot of a Speakers Club was run for six months under the tutorage of Gavin Brown, MSP (and speaking coach) and with the sponsorship of Adam and Co. The pilot was a great success and 20 members participated. A further programme is therefore planned for 2008 and Adam and Co have agreed to continue with sponsorship.

Member Communications

Improvements have been made to member communications with the implementation of a new, more focused and regular communications process.

Communities

Members are being encouraged and supported to set up special interest groups and initiatives. One example was a Diversity Forum, instigated by State Street and supported by 5 other member organisations. The current topic under investigation is mentoring.

Wider Networks

WIBF (Scotland) continues to build links and networks with the wider community and this year's activity has focused on;

- Tods Murray Women's Business Network
- Scottish Parliament Joint Working Group on the Scottish Economy
- Bank of Scotland Women in Business

- Scottish Financial Enterprise

Special Thanks

We would like to extend our thanks in particular to our Scottish sponsors and supporters without whom we could not deliver for our members;

Tods Murray
Eden Scott
Standard Life

RBS
Burness LLP

Adam and Co
HBoS

Objectives for 2008

It is the expressed Mission of WIBF (Scotland) "to empower our members to realise their full potential". A major strategy review was conducted in 2005 and a further interim review was conducted in 2006. It was agreed that the three core objectives remain valid (see above) but that the main priorities for 2007/8 will be;

1. Building membership diversity and size
2. Increasing public awareness of WIBF in Scotland

There is a specific goal and action plan for each of four workstreams;

1. Membership and Sponsorship – To increase membership to 260 by the end of 2008 and maintain the formal engagement process with sponsor organisations.
2. Products and Services – Review and redesign products and services to support the Mission and Vision.
3. Marketing – To support the drive to increase membership and member engagement with a clear programme of marketing activity in 2007. Then to raise the external profile of WIBF Scotland in 2007/8.
4. Organisation – To put an effective organisation and management structure and processes in place to support all of the above.

Fiona Gifford

Marketing and PR

Purpose and 2007 Objectives

One of the key objectives for WIBF's marketing focus in 2007 was to address the follow up from the logo review and to deliver a redesigned WIBF logo.

Accomplishments, Event Highlights & Special Notes

Logo redesign

Following extensive consultations over the past few months, we have agreed the new logo for Women in Banking and Finance. The new logo allows the flexibility to incorporate the name of the WIBF branch whilst maintaining a consistent visual identity. We believe this new logo embodies, amongst others, the professional, inspirational, supportive and forward-looking attributes of the group which were some of the common themes which came out of the logo review.



Over the coming months this identity will be integrated into not only our stationery and marketing materials and collateral, but also in the WIBF magazine and the new website. The logo was deliberately designed to allow flexibility in its usage across media, and across the WIBF network.

Special Thanks

I would like to extend thank the management team, with special thanks to Jennifer Beecham.

Objectives for 2008

We are establishing a marketing and PR sub-committee to focus on five key areas: marketing strategy, marketing collateral, website, magazines and communication.

Key objectives for 2008 are:

- Defining WIBF audience and developing targeted content
- Development of marketing toolkits
- Forming repository of marketing material
- Establishing WIBF email addresses
- Ensuring distribution of publicity/PR to targeted contacts

Ruth Napier

Personal Excellence Programme

Purpose and 2007 Objectives

To continue to build on the success of the Personal Excellence Programme (PEP) which provides a credible framework to provide learning and development tools to help our members in their career progression.

Accomplishments, Event Highlights & Special Notes

Six PEP workshops were successfully delivered in 2007 and a further workshop is scheduled to take place in November 2007. The PEP workshops were:

- January 2007 - Networking at its best! With Carole Stone
- February 2007 - Professional Relations – How to get more work done quicker with Jean Crawford of intouch consulting
- March 2007 - The Secret of Dynamic Networking with Heather White of The Magic of Networking Ltd
- April 2007 - The Drama of Conflict Management with Gill Barbner of Resound Training
- May 2007 - Understanding the Power of Body Language with Robert Phipps of, SMARTtraining (UK) Ltd
- September 2007 - Career Progression using Solution Focus with John Brooker of Yes! And

Special Thanks

WIBF would like to take this opportunity to recognise and acknowledge our sponsors. We would like to sincerely thank Royal Bank of Scotland, Lehman Brothers, Citi, Merrill Lynch and Credit Suisse for their continued support for hosting the PEP workshops.

Objectives for 2008

In 2008 the focus for the PEP will cover four key areas:

- Strategies for Leadership
- Personal Profile and Impact
- Harnessing your Energy to improve your relations, productivity and enjoyment
- Career Transitions.

Sylvana Caloni has joined the management team and will be taking charge of the Personal Excellence Programme. Sylvana is committed to maintaining the key essence of PEP and that is to help individuals to feel empowered and to release their true potential. She will inject a new and exciting perspective to the programme in 2008.

Christine Lawrence

Awards for Achievement Luncheon 2007

Purpose and 2007 objectives

The Award Lunch Team's primary goal was to arrange the 10th Award Lunch and continue to uphold its high reputation within the industry. As an independent branding to signify the prominence of the Award we continued to use the 'glass shard' branding. It was important to attract a high profile speaker to encourage both members and guests to attend.

Our aim was to attract high calibre nominations as in previous years and to ensure that the shortlist was available to attendees at the lunch. We decided to continue to support smaller charities where the money raised would make a real difference. We wanted to continue to improve the goody bag contents given to guests.

Accomplishments, Event Highlights, Special Notes

We secured The Dorchester as a venue and VOCA agreed to sponsor the lunch. Katherine Garrett-Cox was secured as the key note speaker. We decided to support three small charities who were all grateful for the £1,500 donation they each received these were: The Eve Appeal, Honeypot and Down's Syndrome Mayo Branch.

Our winners were Helen Weir, Group Finance Director, LloydsTSB who received the WIBF Award for Achievement; Jan Babiak, Area Managing Partner, Ernst & Young - WIBF Lifetime Achievement Award and India Gary, Chief Information Officer, Lehman Brothers - WIBF Outstanding Contribution. We used the image of a glass shard for both the trophies and for branding which worked extremely well. We secured excellent raffle prizes and raised £4,500, the highest sum ever for the raffle. We also had the highest attendance of 272.

Special Thanks

Members of the management team who packed the goody bags and generally helped out on the day with the many tasks. Patricia Wong for the wonderful flower arrangements; VOCA for sponsorship and Katherine Garrett-Cox who was an excellent keynote speaker. Thanks also to the Award lunch team, Katrina Arnold, Jane Campbell, Karen Seto, Rhonda Calder and Jennifer Beecham.

Objectives for 2008

Secure Dorchester as the venue and invite a high profile speaker. Select three small charities which we can partner with and who also will have a presence at the lunch. Invite sponsorship and encourage press coverage, improve marketing of the event and secure more donations for goody bags.

Ann Leverett

Senior Executive Programme

Purpose and 2007 Objectives

The Senior Executive Programme continued to pursue its theme of encouraging female executives to consider ever widening horizons. The excellent set of tutorials aimed at equipping our members with the skills, tools and enthusiasm to consider public board appointments or non executive directorships continued throughout the year and were hugely successful. We never lost sight of the value of networking and the need to encourage the senior women of the future to explore all that our diverse industry has to offer. To this end we experimented with an evening aimed at just such women, and this proved a most popular event which will join our calendar for the future.

Accomplishments, Event Highlights & Special Notes

We had an excellent evening for "Women of the Future", hosted by Coutts & Co, at which we were treated to their "private client experience". This included a very special dinner in their private dining facility together with a truly entertaining tour of the Coutts' archive. During the evening we also had an insight into "risk", provided by Christine Palmer, a very senior executive from the Royal Bank of Scotland.

Special Thanks

WIBF would like to take this opportunity to recognise and acknowledge our sponsors. We would also like to offer our most sincere thanks to Coutts & Co for their generous hospitality and, in particular, to Pauline Brown and Gill Bruce, for being such charming hosts, and to Christine Palmer for her most eloquent and insightful remarks at the reception.

The SEP also wishes to acknowledge its deep appreciation of the tireless efforts of Rhonda Calder of the Cabinet Office for the "Women on Boards" programme, which has to be one of the most inspirational development programmes for the senior women of today.

Objectives for 2008

We have a series of Senior Executive dinners in the pipeline "Women in Venture Capitalism" and "Mentoring" are just two of the themes under contemplation.

Katrina Arnold

WIBF Corporate and Public Board Programme

Purpose and 2007 Objectives

The Women on Boards programme was primarily set up to encourage women to see their potential and recognise the transferability of their skills and backgrounds to these opportunities, both in the public and private sectors.

Accomplishments, Event Highlights & Special Notes

2006 saw a year of delivering three successful events around widening women's participation on Boards; the aim of 2007 was to run two events featuring prominent women who are captains of their industries with a track record of non-executive directorships. Although we were not able to run an event in April, a successful event was subsequently organised in October.

October 2007

Women on Board's Forum – ***What does it take to serve on a Board?*** WIBF invited established Board members to share their experiences with WIBF members and guests on what it takes to serve on a Board. Key areas that were explored included: preparation in advance of meetings; understanding the challenges faced on a Board; addressing some of the key issues that are discussed on Board Meetings; and how to contribute meaningfully to debates. The keynote speakers were Baroness Rennie Fritchie, Vice Chair of the Stroud and Swindon Building Society, Vice President of the British Lung Foundation others and due to popular demand, Barbara Stephens OBE.

The event received encouraging feedback from delegates which reinforces the importance of the programme and the need for it to meet the demands and interests of our members.

Special thanks

I would like to take this opportunity and sincerely thank Credit Suisse for kindly hosting the Women on Board's Forum – ***What does it take to serve on a Board?***

Objectives for 2008

The event organised this year highlights the importance of the ongoing support for the Women on Boards programme.

The next phase of the programme would be looking at challenging and important subject matters and issues such as perception on Boards and how should women conduct themselves in order to make an impact. The speakers will be mixed in terms of prominent senior women and men. I have already confirmed Sir David Bell who is the Chairman of the Financial Times and Pearson to name a few to speak next April. We are delighted that Ernst & Young has agreed to sponsor the event.

Another exciting opportunity for 2008; the Appointments Commission, chaired by Anne Watts CBE, is responsible for appointments across the NHS. The NHS is currently working on an exciting new transformation programme, which will result

in the formation of business units at the heart of every NHS Trust. This has created an excellent opportunity to appoint non-executive directors with commercial experience. They are particularly keen to appoint more women from the financial and commercial sector as they are under-represented at Board level. We will be running an event in the early New Year highlighting the wide range of opportunities available. The scope of this opportunity creates alliances with the Senior Executive Programme.

It is important that women feel empowered to operate effectively in contributing towards a Board's debate. As always, we continue to work in partnership with our sponsors.

Rhonda Calder

Distinguished Speakers Programme

Purpose and 2007 objectives

The distinguished Speakers Programme continued to be a success in 2005 and 2006. In 2007 the intention was to continue to organise events with speakers who had achieved great success in their career.

Accomplishments, Event highlights, Special Notes

June 2007 – Annual Award Luncheon - Dorchester

- Katherine Garrett-Cox, Group Executive Director and Chief Investment Officer, Alliance Trust PLC

June 2007 - Barclays Wealth

- Barbara-Anne King, Head of Alternative Product,
- Mellissa Jenner Head of Propositions,
- Maeve Colley-Russell, Director, Private Banking and
- Heather de Garmo, Head of Credit Europe, Advanced Active Strategies

September 2007 - Lloyds of London

- Sian Fisher of Oxygen Insurance,
- Belinda Schofield of CMS Cameron McKenna (law specialists to the insurance industry),
- Julie Hopes of Royal Sun Alliance and
- Barbara Merry of Hardy Underwriting group.

Special Thanks

To Ann Leverett for assisting with the organisation of the event at Barclays Wealth. To Angela Peacock of the People Development Team for her continued support and for arranging the Insurance event at Lloyds of London.

Objectives for 2008

Identify and hold three Distinguished Speakers events in 2008.

Christine Lawrence

Networking Beyond Boundaries

Purpose and 2007 Objectives

The primary goal is to provide WIBF members with effective ways to network beyond the corporate and personal boundaries.

Accomplishments, Event Highlights & Special Notes

Networking Beyond Boundaries events continue to provide excellent networking opportunities on an informal but enjoyable basis.

Our events in 2007 included theatre visits, notably John Gabriel Borkman, three drop in drinks, the Chelsea Flower show, a Ladies Golf Day and a fashion event at Hobbs.

Drop in Drinks

This has become a must attend event for WIBF members and non-members alike. It affords non-members the opportunity to meet current members and ask questions of the committee in a very relaxed environment.

Special Thanks

May I take this opportunity to thank the members who attended all the events arranged this year. They were an inspiration to new members who wanted to know more about what membership of WIBF involves. Thank you also to Tamara Cizeika for all the work on the Theatre Programme. Also thank you to Ann Leverett for the Golf day, which was very successfully organised.

Objectives for 2008

As the main networking tool for WIBF, the networking beyond boundaries programme has to be continually changing. In 2008 we will seek to network with other networking groups outside of the financial services industry and continue with Drop in Drinks, theatre visits and open evenings.

Our main objective is to encourage as many people as possible to meet and network beyond the boundaries of their role.

Vivienne Omaset and Christine Lawrence

Golf Day 2007

Purpose and 2007 objectives

Continue the successful formula of WIBF female corporate golf days. Ensure the event has the same high reputation as other WIBF events.

Accomplishments, Event highlights, Special Notes

The event was held again at the Selsdon Park Golf course and the weather was fantastic. A new golf team was in place at the hotel and the tuition and setup of the ranges was much improved. Our main meal was taken again from the main hotel buffet which provided a much greater selection of food. We again secured on course tuition for the afternoon and lessons in the morning for both beginners and intermediates. The event was very popular and fully booked with 30 attendees.

Special Thanks

To the golf pros at the Selsdon Park Golf course.

Objectives for 2008

To follow the 2007 format and to actively encourage more experienced players to take part in an extended tournament. Continue to improve marketing of the event which has multiple benefits and can help with team building, client entertaining and not forgetting the benefit of improving golf playing skills.

Research alternative venue for the golf day to ensure we continue to offer our members a variety of golf courses with high standards.

Ann Leverett

WIBF Speakers, Canary Wharf Club

Purpose and 2007 Objectives

The aim, last year, of the WIBF Speakers club (Canary Wharf) was to be a place for members and guests to develop their speaking and leadership skills, whilst enjoying the fellowship. The secondary aim was to continue the club's tradition of achieving the Presidents Distinguished Club award which we achieved for the third consecutive year in June 2007. This is the top award for any Toastmasters club and it is indeed a remarkable achievement to continue to meet the demanding criteria for three years.

Accomplishments, Event Highlights & Special Notes

The club hosted a New Members Evening in April which proved to be very successful and attracted a large number of guests, many of whom subsequently joined our club.

The club was also awarded the "Beat the Clock" award for getting more than five new members in May-June this year and this drive in membership was largely a result of the successful promotion during the New Members Evening

Special Thanks

Credit Suisse continues to support and sponsor the club by providing excellent meeting facilities and refreshments.

Objectives for 2008

The club will endeavour to continue the excellent performance and will continue to ensure that it provides a fun and supportive environment in which members and guests can continue to develop their leadership and communication skills

The Club will host more special evenings for Guests and New Members this year to continue promoting the club among WIBF and increasing its membership base

The Club is making excellent progress on the Distinguished Club Program that all Toastmasters clubs are evaluated under and will aim to continue the excellent success achieved this year

Deepa Srinivas

WIBF Speakers, City Club

Purpose and 2007 Objectives

The aim, last year, of the WIBF Speakers club (City) was to build its membership from its inception in April 2006. It aimed to be a place for members and guests to develop their speaking and leadership skills, whilst continuing to build the club membership and achieve the Distinguished Club Programme award.

Accomplishments, Event Highlights & Special Notes

The club hosted an Evening on Body Language run by Robert Phipps a leading Body Language expert and was attended by other clubs from the District 71 area.

Special Thanks

RBS continues to support and sponsor the club by providing excellent meeting facilities and refreshments.

Objectives for 2008

The club will endeavour to continue to build the club membership and to ensure that it provides a supportive environment in which members and guests can continue to develop their leadership and communication skills.

The Club will host more special evenings for Guests and New Members in 2008 to continue promoting the club among WIBF and increasing its membership base.

The Club is making excellent progress on the Distinguished Club Program that all Toastmasters clubs are evaluated under and will aim to continue the excellent success achieved in 2007.

Nicola Bishop

WIBF Relationship Management

Purpose and 2007 Objectives

To continue to maintain strong links with all our sponsors and build upon new relationships.

Accomplishments, Events highlights, Special Notes

The team continued to maintain, improve and increase relationships with our sponsors. This year VOCA came on board and sponsored the Award lunch, Ernst & Young joined as a silver sponsor and we rekindled our relationship with HSBC.

Credit Suisse continues to generously host the WIBF Speakers Toastmasters Canary Wharf club, and have hosted a number of events including the successful Women on Board Forum. RBS kindly hosted the WIBF Speakers Toastmasters City club. Merrill Lynch, Citi, RBS, Lehman Brothers and Credit Suisse continue to provide their support by hosting the PEP events. Barclays Wealth and Lloyds of London hosted the Distinguished Speakers Programmes in June and September respectively.

Special Thanks

WIBF would like to take this opportunity to recognise and acknowledge our corporate sponsors and supporters. We would like to thank the following members of the team for helping with engaging various organisations. Katrina Arnold for her work with Nomura and Coutts and Karen Seto for her work with Lehman Brothers.

Objectives for 2008

Identify new target organisations and continue to grow relationships with prospective companies.

Ann Leverett and Christine Lawrence

WIBF Relationship Management - Focus on Associate/Graduate Recruitment

Purpose and 2007 Objectives

The Associate/Graduate Recruitment Programme was launched late 2005. Although taking hold in 2006 and through 2007, this initiative continues to still be very much in the young stages. WIBF continued to try to harness the graduate population and to expand this area. One of the main objectives continued to be to raise awareness among female analysts and associates at firms and female graduates at business schools about WIBF as an organisation, what it is about and what it has to offer. With this awareness, WIBF aimed to increase membership and participation among young women in this group and hoped that participation would enable them to see the benefits of being part of WIBF.

Accomplishments, Event Highlights & Special Notes

WIBF was able to educate and convey that it is a network for all women, not just senior women, at banking and finance institutions, and that it is an approachable organisation which can offer a frame work which incorporates multiple professional and personal facets.

In the WIBF Magazine, the "fresh faces" section continued to highlight female graduates and young women professionals to increase not only the organisation's exposure among the younger population, but also among the institutes of higher education. Although WIBF was able to educate and convey, and gain better access to the population of female graduates and young professionals, membership amongst 20-30 year olds decreased from 11.3% to 11%.

WIBF offered a discounted membership fee to female graduates in their last year of business/finance related studies.

At the annual strategy meeting, it was determined that growing the 20-30 age group required additional resources, so a committee was formed. Committee members: Karen Seto (overall), Melissia Dembronsky, Bharati Venkateswaren, Joyce Ferrie (Scotland) and Carin Bryans (Ireland).

Special Thanks

WIBF would like to thank all the young women whose innate curiosity and determination to succeed professionally and personally have led them to look into WIBF as a resource of people and information.

Objectives for 2008

WIBF is going to establish more relationships with business schools and career centres, related societies, and women networks to gain further exposure. WIBF will be hosting a signature event for graduate students to network and to highlight WIBF resources and benefits.

Karen Seto

WIBF Policy and Initiatives

Purpose and 2007 Objectives

- Branding: review and redesign of Logo following on from results of review.
- Redesign of website.

Accomplishments, Highlights and Special Notes

Logo Redesign

Following on from the consensus to update the logo, a number of Mock Up Logos were designed and presented to the team for feedback and selection. A new logo has subsequently been approved. This can be viewed under the Marketing and PR Report.

Website Update and Redesign

The aim of this initiative was to establish a user friendly, modern and easy to use website as well as to update the current website and provide more interesting content and information regarding the group. The update of the website would also help to market the group much more effectively.

Criteria for the website in terms of its functionality and design were set based on a budget.

Content Analysis was undertaken to ensure that the updated website would be:

- logically structured
- reflect the character of the group
- easy to navigate and
- have lively, interesting, relevant and well written content.

A framework (that incorporates the above criteria) has been developed for the content of the website and has been presented to the management team for discussion and approval.

The work on the website has been done in collaboration with Rhonda Calder and Christine Lawrence.

Special Thanks

Special thanks go to Mr Ian Hawkins of **psdnet** who has been responsible for WIBF's current website.

Objectives for 2008

- To work on and complete website redesign as part of the marketing and branding activities of the group.
- To help with marketing initiatives.

Jennifer Beecham

WIBF Magazine

Purpose and 2007 Objectives

- Production of four colour Quarterly magazines with content relevant to WIBF's membership and their lifestyles
- Increase use of contributors from Edinburgh and Dublin
- Increase advertising relevant to membership and their lifestyles as well as widening distribution of magazine

Accomplishments, Event Highlights, Special Notes

- Great feedback on the magazine style and content which has been used as a key marketing tool when talking to new sponsors.
- Continued recognition from areas outside of WIBF re quality and content of magazine.

Special Thanks

To all our contributors new and old. These have included among many others:

- Mind gym
- Rhian Pampilion Communications and Training Consultant
- Heather White CEO, The Magic of Networking
- John Hunter, Director of Intouch Consulting Ltd
- Sharon Mavin, Professor of Organisation and HRM, Newcastle Business School, Northumbria University
- Robert Phipps, SMARTraining (UK) Ltd
- Gay White, Zero One Consulting
- Tony Bray, Partner Aquarius International
- Hannah Greenfield, author of the Fashion and Beauty sections
- Rebecca Leverett, author of 'insight to the life of a teenager'.

To all those people who agreed to be interviewed for our City Insights section who are listed below:

- Jennifer Knott, Chief of Finance and Controllers, Europe and Stephen Sidebottom, Head of Human resources, Nomura Intl PLC
- Sian Fisher, Head of Agency Operations, Oxygen Insurance
- Fiona Clutterbuck, MD and Head of Financial Institutions Group – Advisory ABN Amro
- Maggie Craig, Director of Life and Savings, Association of British Insurers.
- To the editorial team Christine Lawrence, Pandora Omaset, Ann Leverett and Vivienne Omaset and the proof readers Lynn Stacey, Sara James, Paula Wilson, Rhona Calder and Sharon Davies and many others including our Scottish Chair Fiona Gifford and our Irish Chair Annette Farrell.

Objectives for 2008

- Continued production of four colour Quarterly magazines with content relevant to WIBF's membership and their lifestyles
- Increase use of contributors from Dublin.
- Commence introduction of Bristol page.

Marian Costello