



women in banking & finance

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*Increase your
Personal Resilience*

*City Profile -
Lea Bragagnini,
Thinc Group*

Games People Play

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WOMEN IN BANKING AND FINANCE MAGAZINE

As a leading non-profit making professional organisation, we are committed to empowering our membership to realise their full potential in their personal and professional lives.

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Women In Banking and Finance would like to welcome all new members who have joined us this quarter. We hope that you enjoy your membership of the Group.

WIBF works to provide you with the tools to develop your career as well as provide you with the opportunities to widen your network within the industry.

Booking of events

To book events, please email ann.leverett@wibf.org.uk. Payment for events may be made by cheque payable to WIBF and sent to WIBF Office, PO Box 122, West Wickham, Kent BR4 9AS or payment by credit card on 020 8777 6902 - we require card number, expiry date and last 3 digits of security code on reverse of card.

If you are unable to attend an event due to unforeseen circumstances, please inform us ASAP by email. However, please note that refunds can only be made if 3 days' notice is received and no refund may be eligible for events such as theatre, lunches and dinners (please check individual event for refund policy).

Email update

We provide an email update service every month to remind you of forthcoming events. If you are not receiving these emails or wish to unsubscribe from this service, please email ann.leverett@wibf.org.uk

Open Evenings

We organise Open Evenings and Drop in Drinks throughout the year. This is an ideal opportunity for members to introduce friends and colleagues to the Group. If your guests join WIBF, we will be pleased to offer you a free Personal Excellence Programme event. Please remind your guest to mention your introduction on their application form. To qualify for membership of WIBF, an applicant must be employed in a clearly defined financial position or be employed by a financial services firm.

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Editor

Hi and welcome to 2009,

Wishing you all health, happiness and joy in 2009. I know that it is hard for many of us after all the changes in the financial market place which have impacted all aspects of our lives, those of our families, our friends and our work colleagues. In my own circle of family and friends there are a number who have lost their jobs due to the credit crunch and many others who have been hit financially due to the impact of the credit crunch. Also a number of us have seen our companies taken over by other banks or partially/fully by the government. Times are going to be quite different for us all during 2009.

So how are you going to raise your profile and make yourself more visible and get yourself noticed? One way is to get yourself a networking plan and market yourself in a congruent way. Another way could be to improve your educational qualifications – you could start studying for a Masters or learn a language. You could get involved in a research project that will assist your company and present the results to them. Also you could take up a public appointment on the board of council, a school, a not for profit company, etc. Another way could be to raise money for charities by a series of events (sponsored walk, run an event like renovating an area/property, run a fund raising evening, etc. or help out at a local school). All of these would expose you to new experiences, different people and widen your expertise. Which one will you choose?

Kind regards and Good Luck,



Marian Costello
Editor in Chief



Magazine Editor-in-Chief
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QUOTES

“You must live in the present, launch yourself on every wave, find your eternity in each moment.” **Henry David Thoreau**

“Your profession is not what brings home your pay check. Your profession is what you were put on earth to do with such passion and intensity that it becomes spiritual in calling.” **Vincent Van Gogh**

“There is no end. There is no beginning. There is only the infinite passion of life.” **Federico Fellini**

“Before you can inspire with emotion, you must be swamped with it yourself. Before you can move their tears, your own must flow. To convince them, you must yourself believe.” **Winston Churchill**

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WIBF Chair



Christine Lawrence
Chair, WIBF

The New Year tends to symbolise new beginnings, new hopes and new dreams. During these unsettling times you need to keep your wits about you, remain positive and ensure you have a strong network of friends and colleagues.

Networking has now become a necessity and is no longer a luxury. In one of the Harvard Business Review articles they talk about leveraging your networks. This includes accepting that networking is one of the most important requirements of a leadership role. It goes on to say how essential it is to establish connections with people outside of your function or organisation.

WIBF is proud to be one of the leading networking organisations. Our branches in Bristol, Ireland, London and Scotland continue to offer innovating and exciting events. Our Bristol branch is only one year old, but is very robust and active. WIBF Scotland has generated such interest in Glasgow that discussions are underway about running events there. I hope you will agree that more than ever there is a need to have your personal and strategic networks in place, which, by the way, can also help to raise your profile.

We recently reviewed and revised our highly regarded Annual Awards Luncheon. We have introduced two new categories. We decided it was only right that we started to recognise our young professional women who are making their mark in the Financial Services industry. Equally, we wanted to acknowledge those who have worked tirelessly to sponsor and promote the advancement of women and equal opportunities for others in the workplace. We have called this category, WIBF Champion for Women, which is inclusive and therefore either men or women can be nominated. Make a difference and nominate someone for one of the three categories. The Annual Awards Luncheon will be held on 5th June at the Dorchester Hotel.

Please be on the look out for one of our new initiatives, 'Bitesize' Mentoring Evening Dinner, where we will invite an accomplished role model to share some insightful tips. It will offer the opportunity to network within a relaxed environment and could potentially contribute towards your career strategy.

Finally, if you have time on your hands or you would simply like to be involved with working on the management team, please do not hesitate to contact me at Christine.lawrence@wibf.org.uk.

All the very best for 2009.

A handwritten signature in blue ink that reads "Christine Lawrence".

Christine Lawrence
WIBF Chair

WIBF MAGAZINE

Are you interested in volunteering to work on the magazine and become a sub-editor?

WIBF is looking for a committed member with excellent communication, interpersonal and organisation skills. You must be able to meet magazine deadlines and be a self starter.

So if you would like to join us please contact me on email: marian.costello@wibf.org.uk

Regional News - Bristol



*Glynis Rankin
Chair, WIBF Bristol*

We go to press for this edition fully aware of the massive changes that have been taking place in the banking industry. Our first event for 2009 will host a panel of speakers who have managed significant change in their own careers. Rebecca Wassell who spoke at our launch last January will be joining some of our own high fliers for this discussion.

In February, we will be hearing from Jo Dawson, Chief Executive of HBOS Retail, Insurance and Investment, speaking on "Managing a Successful Career" giving us an insight into strong leadership in practice. Jo planned to be with us for our September event, but this was the day the Lloyds/HBOS merger was announced - and so it was not to be.

Overall though, we are perhaps only just realising how much change is actually taking place. I am conscious that many people's roles are changing, and that others are concerned about their overall position. In times of change, many people fear the worst, even when there are real opportunities in front of them. This is the time to take positive action for your career. If you feel that your own role might be threatened then here are my tips:

- Step back and think carefully about what you would REALLY like to do - take time to dream a little and make sure that this next phase in your career takes you in a positive direction;
- Keep in touch with people, stay in your networks, go to meetings and events - talking with others, sharing ideas, seeing what is available in their organisations if your own is likely to be cutting back can provide real opportunities - we are aware of two people who left their jobs and within a few weeks had found roles in other companies through people that they met at WIBF meetings;
- Get your CV written and honed; share it with other people and get them to help you improve it - this will also make them aware of your skills and talents - they may just know of something that will suit you;
- Check on your rights under employment legislation - ensure that you know how to protect your own interests if you need to; and
- Have you always longed to do something different? This may be the time to look at what you would like to do and how to achieve it.

People who keep taking positive action, and keep in touch with colleagues and friends are more likely to hear of new opportunities and more likely to be in a position to take them up.

In Bristol, we have a whole year of events, and an excellent programme of speakers lined up for 2009. It is hard to imagine that the group is just one year old. Many friendships have been made; we have learned a lot and had a great deal of fun - exactly what a network is for in fact.

Do join us in 2009 for another exciting year.

**Glynis Rankin
Chair WIBF, Bristol**

Regional News - Scotland



Fiona Gifford
Chair, WIBF Scotland

Raise Your Profile - Join Us (in either Edinburgh or Glasgow!)

Early in my career, I joined and participated in many professional groups and networks with my own company. As a result, I very soon had a great network of diverse people to draw on for support, information and advice. As my job became more demanding, I had to travel more and I also had more responsibilities at home - I gradually did less of this. When I later found myself needing to make a career move, I went to see someone I had once known well for advice. The first thing he said to me was 'Where have you been? I had a great vacancy that would have been perfect for you six months ago, but I thought you'd emigrated or something'. I had missed a possible opportunity by being professionally invisible outside of my company. Ever since then I have made sure that I manage my profile on the business scene. I have a great network and a reputation for being connected and connecting others.

Working on your public profile is especially important in these turbulent times and what better way to raise your profile, than joining the WIBF community or even the management team. The management team meets and briefs all of our event speakers and sponsors, liaises with other business communities, meets with representatives of financial sector companies and the members and management teams for the other branches.

In the second half of last year, a group of women got together to explore the possibility of extending WIBF to Glasgow and so 2009 opens up all kinds of possibilities for you if you are based in the west of the country.

The management team meets once a month to:

- Decide future strategy;
- Plan challenging, fun and exciting events;
- Build relationships with financial services organisations;
- Develop our membership; and
- Create and edit content for the magazine and web.

We'd love to hear from you if you would like to join us and especially if you would like to be our website manager, proactively and regularly updating the content on the site with forthcoming events and articles and liaising with our technical support supplier. No previous experience is required and we'll train you in the skills that you need.

To find out more please contact any member of the management team via contact information on the website www.wibf.org.uk/scotland/management-team or email me at Fiona.Gifford@genesisconsult.com.

Fiona Gifford
Chair WIBF Scotland

WIBF Scotland - Glasgow Events in 2009

We have long recognised that financial organisations such as Barclays, Morgan Stanley, Clydesdale and Abbey are more prevalent in the west of Scotland, and we have frequently been asked to run events in Glasgow. Thanks to a small group of women taking the initiative to get things moving, we are offering WIBF opportunities and events in Glasgow in 2009. This extends the reach of WIBF to a wider group, encourages west-based organisations to get involved and opens up WIBF events to Glasgow-based colleagues. The plan is to hold a launch event early in the New Year with two or three development and networking events to follow later in the year.

If you are interested in getting involved in supporting the Glasgow group and to get it going, you will be very welcome.

Regional News - Ireland



Annette Farrell
Chair, WIBF Ireland

A very Happy New Year to you all.

To say 2008 was a challenging year within our industry would be something of an understatement! As we start the new year with renewed vigour and energy, many in this industry recognise the challenges and uncertainty which lies ahead.

I am certain that each of us will be looking at how well we are prepared for the future. For some of us this could involve further education and additional training. While for others it could involve looking at ways to raise profile with an organisation and industry. Most experts agree that one of the most effective methods to raise your profile is to cultivate and develop a strong, effective network. By being a member of the WIBF, you have already taken a step in expanding your network. Many of you will already have developed strong networks within your own organisations, however, the WIBF provides its members with a forum to network across the industry. My own personal experience of WIBF membership includes fantastic opportunities to network that continue to be one of the key attributes of WIBF.

Similar to an individual, we too as an organisation will be looking to raise our profile in Ireland. We have set out many goals and challenges for ourselves in the coming year to achieve this. Watch this space!!

2009 is an exciting year for us and as you will note by the calendar we already have some very exciting events lined up. In 2008 we had a number of events involving distinguished speakers and interesting topics. In addition, a number of new events were added which included our 1st hill-walking event. This proved to be a huge success and given all the positive feedback received, we plan to organise a number of these outings in the future so dust off those boots and prepare yourself for an energetic, fun day. Watch our website for the next hill walking date.

Another event we had in the final quarter of 2008 was our "Diamonds and Champagne" night. As you will read in the review of this event, it was truly a sparkling night. They say diamonds are a girl's best friend and that night allowed us to try on some beautiful pieces and dream.

We look forward to catching up with all of our members at our events during 2009.

Annette Farrell
Chair WIBF Ireland

City Profile



Lea Bragagnini Cert PFS
Financial Consultant
Thinc Group

Lea Bragagnini has a remarkable track record: she has successfully built a reputation as being one of the UK's leading female mortgage advisers. At the 2007 British Mortgage Awards, Lea was voted the UK's No. 1 Buy to Let Mortgage Broker out of circa 25,000 advisers. Lea talks about developing her business and the power of believing in yourself.

As a self employed Financial Adviser you successfully grew your business from scratch. How long did it take to establish your business?

Building the business in the early days is probably the hardest part of any business model. It takes serious grit and determination and you have to remain focussed on your goal and not be de-railed by set backs.

My first 3 years were spent trying to get people to take me seriously and realise this was a long term career for me. I would estimate that in reality I couldn't call it a business until year 6 when I had established a small but loyal client base and started getting referrals.

My very first clients were family and friends and it soon became apparent that they were so pleased with my service that they started to recommend me to their friends and work colleagues. The day I truly felt established came when I started receiving regular calls that began with the line "you don't know me but I am a friend of....."

I still get calls like this today.

How did you go about developing your business and what went well and not so well?

I undertook local advertising, established relationships

with local Estate Agencies, purchased leads and attended a variety of networking events. These were all fine; however, the return on my investment (time and cash) was low. It therefore became very apparent that the most cost effective and successful way to grow my business was to ensure that my service was second to none which led to a constant stream of personal referrals and I soon realised that this was by far the best way to develop.

I became very choosy about who I would take on as a client. Rather than simply effecting a one off transaction such as a mortgage, I wanted to work with clients long term which meant understanding their goals and aspirations and working alongside them to help them achieve their financial objectives.

As a Businesswoman what are some of the qualities and skills you need during a downturn in the market?

When the financial markets have been as good as they have been it is very easy for many Advisers to sit back and take the glory. Examples of high Mortgage Loan to Values, low interest rates and generous lending criteria has made life easy for many Advisers over recent years. It's only in a volatile and turbulent market such as we are in today that good Advisers really show their true worth to their clients.

I am constantly in contact with my clients and during the last 6 months have put on a number of seminars and events designed to bring everyone up to speed with what is happening and the implications for them personally. These are expensive events; however, the feedback and continued loyalty of my clients make it a worthwhile exercise. Clients are the lifeblood of any business and deserve this level of service and respect.

You are seen as an inspiration to other female Advisers at Thinc Group. How important do you think it is for female Advisers to have a role model such as yourself?

I am not sure about being seen as an inspiration to other

"have 100% belief in yourself and what you are doing"

female Advisers, however it is fair to say I do get many calls from colleagues asking for advice and also congratulating me on my achievements!

When I joined the Financial Services Industry it was very male dominated, and still is to some extent, although we are seeing more and more quality female advisers emerging which is great news! I have never seen the male thing as an obstacle but more of a challenge, especially when I attend an industry conference and people think I am someone's secretary rather than a qualified Adviser! Luckily this is not always the case.

As for having a role model then yes, I think it's a great idea - I certainly had one in the early days of my new career and you could argue that she was a big influence on my early success. I believe it is important to spend time with other female advisers and try to inspire each other to greater things.

You are a successful businesswomen with a conscience. What would you say is your driving force to help those who are less fortunate i.e. working with Help the Aged and Citizens Advice Bureau?

Whether you are a multi millionaire or have little or no money my view is that everyone is entitled to have access to good quality advice. My client base spans the whole range of social demographics and is very multi cultural. The one thing that they have in common is that they trust me and value my advice and know that they can talk to me about almost anything without feeling embarrassed.

I do often get involved with many organisations and Help the Aged is just one of these. These referrals are often very sad cases where people have been financially duped, often by loved ones, and are facing financial ruin through no fault of their own other than being too kind or trusting or simply not having any financial education. I personally hate to see any type of injustice or wrong doing and therefore I provide my services for such cases completely free of charge.

There is a reduction in the number of Mortgage products available to clients. What would be your advice to those who want to make the best choice when buying a property or re-mortgaging?

My advice is quite simple. Go and see a trusted Independent Financial Adviser who can assess your overall financial situation and recommend appropriate solutions to you.

What would be one of the most important bits of advice you would give to someone who might be thinking about becoming self employed and starting out on their own?

My first piece of advice would be to do an in-depth study and research well the profession / markets you are thinking of moving into. Not just today's market but what are the medium to long term prospects like and where do you see your own positioning in terms of service, brand, etc.

Do a detailed financial plan with sensible projections over the first 24 months, building in some sensitivity should there be a market down turn.

Ensure you have sufficient cash / capital to get you through the first 12 months when income levels could be low or even nothing.

Finally have a robust plan, have 100% belief in yourself and what you are doing, execute the plan without deviation and never look back!

What is your take on the power of believing in yourself?

You see, 15 years ago my life was very different, I was a single parent living in rented accommodation. I realised that I really wanted more from this life and actually my circumstances simply weren't good enough for my child or myself.

It has not been easy but I have turned my life around and now own many properties and run several businesses. I do not have a degree, just basic education and I think it goes to show that with determination it really is possible to change your life. If I can do it, anyone can!

Rosalind Brabner



Business Focus

Games People Play: Transactional Analysis Applied to Credit Management

Joan Yeadon, Proprietor of Credit Control Consultancy, explains how to apply the principles of Transactional Analysis to credit management. The hypothesis is that all debtors are playing a game but their tenacity varies.

Transactional Analysis was developed by psychiatrist, Eric Berne, during the late 1950s and analyses the transaction where: "I do something to you, and you do something back to me".

The Debtor Game

For some people, "Debtor" is a plan for a whole lifetime. The big celebration takes place not when the debt is discharged, but when it is undertaken. The emphasis is on the graduate leaving university with a £30,000 student loan or the young man moving into his new home with his family, proudly waving the mortgage papers he has just signed which will bind him for most of his productive years, not the middle-aged man who has finally paid off his mortgage.

Most people only take their debts seriously in times of stress or if the economic situation is bad. Most of the time, they play a mild game of "If It Weren't For The Debts", but otherwise enjoy themselves. Only a few make a career out of playing a hard game of "Debtor".

"Try and Collect" (TAC) is commonly played by young married couples, and illustrates how a game can be set up so that the player "wins" whichever way it goes. The Whites obtain all sorts of goods and services on credit, petty or luxurious, depending on their backgrounds and how they were taught to play by their parents or grandparents. If the creditor gives up after a few soft efforts to collect, then the Whites can enjoy their gains without penalty, and in this sense they win. If the creditor tries harder, then the Whites enjoy the thrill of the chase as well as the use of their purchases.

The hard form of the game occurs if the creditor is determined to collect. In order to get his money the creditor will have to resort to more coercive measures - sending a pre-legal-action letter ("If you do not pay within seven days."), getting a County

Court Judgment (which affects the Whites' ability to get more credit) and enforcing the judgment by asking White's employers to implement an Attachment of Earnings Order or sending the Sheriff's Officer round to his home.

At this point, White accepts that he will have to pay. However, because of the coercive element, he feels justified in getting angry. If he has to pay, he wins by demonstrating that the creditor is greedy and ruthless. If he bullies the creditor into forgiving the debt, he wins by vindicating his taking advantage of the credit system: if that is the way creditors are, as he has now shown, why pay anybody?

One way of avoiding playing TAC is to request payment up front. However, good TAC players have methods for getting round this, which will work with any, but the most hard-boiled creditors. An amateur stands as much chance against them as he does against professional poker players. Also, it may be a bar to obtaining otherwise profitable business. The best way of managing debtors is to maintain a business-like approach right from the start.

There are three basic types of debtor:

- **Genuine Can't Pays**

There is no point pursuing debtors who cannot pay. Indeed, you should not have accepted them as customers or clients in the first place and your selection process should weed them out.

- **In Strained Circumstances But Otherwise Co-operative**

You need to decide what line to take with debtors in difficulties. What you decide will depend on how valuable the debtor is to your business and what you hope to achieve for the future.

- **Can Pay but Don't Want to**

These debtors have the money but they always pay late:

- They are simply lazy or inefficient;
- They have enough money and they like hanging on to it;
- They would rather you pay interest on your overdraft than pay interest on theirs;
- Their administration is in chaos and they don't know who they owe money to or vice versa.

How hard you have to push depends on the tenacity of the debtor and whether they are a long-term or one-off customer or client. If they are a long-term customer or client, your credit management procedures should get them into acceptable payment habits.

The creditor's best strategy boils down to "don't ask, don't get". As soon as the credit period expires - that is the debtor has missed their turn in the game - contact them and ask them to pay. You can either write enclosing a copy of the outstanding invoice or telephone.

If you write, keep the letter short and to the point as anything much longer than about four sentences is unlikely to be read. The telephone is a useful collections tool because you can end the conversation with a commitment to pay. If you chase by telephone, send the debtor a note confirming what has been agreed so that they do not forget that they promised to pay you.

The telephone call should define the debtor as follows:

- **Will pay.** Then they must pay today;
- **Won't pay.** Why not? If there is a genuine query, agree a resolution and fix a time frame. If the query is spurious, deal with it on the spot. There may be a genuine query that the debtor is in no hurry to resolve which they are using as an excuse for non-payment. Give high priority to dealing with queries and do not let them get away with it. You need to determine precisely what the problem is and why the query was not raised earlier. Agree a time to call back and ensure that the next time you call you are armed with all the necessary information. Before telephoning again, write to the debtor setting out what you have found out. If there is a genuine dispute, ask for part payment to cover undisputed items.
- **Can't pay.** Some debtors may be in genuine difficulties. What is the problem? When will it be resolved? It is important to be firm in these situations. Establish a date when you can expect to be paid and follow up if payment does not arrive. If they cannot pay what they owe in one go, consider establishing a payment plan of a pre-agreed amount each month. If you agree to stage payments - say, spread over a

period of up to three months - ask for post-dated cheques to cover the full amount. Make this clear to the debtor when you are making the arrangement so as to avoid only receiving a cheque for the first instalment and then having to chase subsequent instalments as this takes time and results in the debt taking longer to clear.

The tone of the first reminder is friendly and not threatening in any way but it is important not to use weak phrases such as "according to our records, this account has not been paid" as this suggests that your books and records may be inaccurate. This exposes you to the risk of challenge in the form of specious queries which take time to deal with and slow down the collection process. It is also important to keep the letter or telephone conversation simple and focused and not to refer to other matters as this may give the debtor the impression that payment is contingent upon some event totally without your control.

The first reminder should encourage between forty and fifty percent of debtors to pay. If payment is not forthcoming, contact the debtor again and ask for payment - but be firmer this time. Send a letter referring to the first letter or telephone call asking for payment of the unpaid bill which says "please send payment by return" this time. The tone of the second letter is still polite and courteous but the tone is a lot firmer. Do not use weak phrases such as "this debt has been outstanding for xx days ... we shall be forced to refer the matter to a collection agency/etc if you do not pay" as this tells the debtor that they can take xx days' credit before you get serious about collecting.

If payment is not forthcoming as a result of the second reminder, write again. The tone of the third reminder is still courteous and professional but this is the "pay up or else" letter. Do not use weak phrases such as "we shall be forced to take legal action/refer the matter to a collection agency/etc if you do not pay". Whether or not you take legal action is entirely up to you and you should make this clear by telling the debtor that you will sue if you do not receive payment within seven days. To maintain your credibility, you must do what you say so file the claim if you do not receive payment within the stated timeframe. Taking this last step will probably end the business relationship but losing customers and clients who cannot or will not pay is no loss.

Joan Yeadon is an independent credit management consultant specialising in professional firms such as accountants and solicitors.

If you would like Joan to send you a couple of sample debt collection letters, please email her at joanyeadon@btinternet.com

Career Management

Hiding the Bushel Behind your Light



Alison Kemp
Director of SwitchVision Ltd

So this project was your idea, you played a key role in getting it up and running and here you are at a meeting and John sits there, full of hot air, boasting about his Great Achievement. That's the last time you'll be asking him to help you! So you leave the meeting, grind your teeth into a fine white powder, and look for something to punch.

OK, you might think that John was 'blowing his own trumpet' but what he was doing was simply raising his profile. Of course, he could do with crediting others as this would ensure people would want to work with him in the future.

To get noticed, you don't have to sound like John. Or dress in thigh high boots and a day-glo hat (although that could brighten up the office!) Instead, simply let people know what you're doing, keep them aware of what you've achieved, and be seen to be involved. By making yourself more visible, you'll be more in demand and increase your chances of progressing on your career path.

CREDIT WHERE CREDIT'S DUE:

You don't need to sound like the braggart at the meeting, but if you've been involved in something, it's your right to let people know about it. Look at the difference in tone between the Emails below:

Email One:

Just to let you know that the Handset Development fair that I organised for last weekend went down brilliantly. 12 suppliers exhibited. The entire Executive team turned up and the CEO came along as well. She was really impressed and has asked me to come up with some more ideas that would get engineers to see what's going on in other areas. I'm looking forward to doing more in the future. For anyone who came along, I'm sure you'll agree it was a success!

*Joanne Smith
Marketing Executive*

Email Two:

I just thought I'd drop you a line to let you know how grateful I am to you for giving up your weekend to work on the Handset Development fair. I couldn't have got the project off the ground without Gerard and his team who were putting up stalls at 10:00pm on Friday and to Josie and all the Sales team who've been so efficient with co-ordinating products and suppliers. We've set the ball rolling with Product Development who, as a result of what they saw at the fair, are coming up with a really exciting new product. Watch this space and I'll let you know more.....

*Joanne Smith
Marketing Executive*

The second email will be more likely to raise your profile positively: you thank those involved and, in the process, gently but clearly let everyone know who initiated the fair in the first place. The public recognition for others means that they're more likely to aid further efforts that might increase your standing.

RESOLVE A CHALLENGE

Is there something your department could be doing better? By benchmarking others, i.e. sniffing out what different departments or individuals do, you could initiate better ways of working and in the process build up a profile that spreads across the company. For example, have you spoken to your Risk Assessment team? Is there anything your own department should be aware of? How are others dealing with fewer resources now: are there ways of working smarter, instead of just harder?

START SOMETHING

This could be a Focus Group looking into and initiating anything you discovered during knowledge sharing. You might want to bring in someone to do yoga or painting once a week. How about starting a one-off event, like a sponsored walk for charity. Sharing your achievements and interests with others adds dimensions to your personality making you look more rounded and interesting, as well as concerned about the well-being and development of others. Oh, and by the way, this is a Leadership and Management competency, so don't forget to tell your manager about this at appraisal time.

SHARE YOUR KNOWLEDGE

You've got considerable experience working with a large organisation and people need to hear about this so that they can integrate your expertise into their own lives. You could write an on-line article or in a trade magazine. Have you ever looked at seminar programmes and thought 'I could talk about this!?' Such actions can raise your profile either within or outside your current company and help pave your way to a career that fulfils. And it's a lot less risky than thigh-highs and the day-glo hat....

Alison Kemp, Director of Switch Vision Ltd

*Alison Kemp is Director of Switch Vision Ltd. She's been working with companies and individuals at all levels in Professional Development for ten years. With a background in television and theatre as well as business, she is known for running lively, inspiring coaching and training sessions that are directly related to the client's goals. Alison is also a published playwright and voiceover artist and runs sessions on learning psychology in Turkey!
Call Switch Vision on +44 (0) 20 7183 4300 or look at www.switchvision.co.uk*

SWITCH VISION

Increase Your Personal Resilience

Resilience tips in crisis conditions.



Jane Mann
Director, Maple Consulting

We all know people who have lost their jobs through restructuring or change initiatives but the current challenges in the financial market have led many people to feel very anxious about their futures. This type of anxiety is one that spreads easily and too soon people start feeling helpless which can lead to feelings of hopelessness!

To avoid this, let's look at what we do know. There will always be a future in this business world. The banking industry is not like the coal fields. Action has already been taken to restore confidence and while the future may well be different, banks are still essential to how financial business is transacted. How different the future is going to be may take some time to become clear, but there is a future.

So how can each person avoid sliding towards a negative state and instead start to increase their personal resilience? This article is designed to help you flex that resilience muscle, remembering that just like any other muscle this one requires regular action or it becomes 'flabby'!

Step one - review your last 5 years in work and start to capture all the successes you have had, regardless how insignificant you may feel they are. Also record those activities others noticed and commented on. When you first start this type of activity, it is really easy to be modest and to say to yourself: I just did my job. Each person will have those moments when they did their job better or faster than before, or made recommendations to improve the performance of their department or organisation.

Aim for at least 10 examples that you feel good about. There is no need to try to find all 10 straight off - if you can, great. Most people like to take a few days and let that untidy filing cabinet, we call memory, gradually remind you of the activities you have enjoyed or projects you did well. Perhaps you can do this with a colleague and nudge each other over what you remember about each other's successes. Sometimes it's worth asking at home, as our partners or family are great at recognising days when you felt proud about your accomplishment.

Step two - turn these examples into a set of skills. Ask yourself what it was that made that activity, project or event particularly good. Drill down into each example you have captured and work through what you did, what others noticed you did and what the results were.

When you've worked through your list, look at all the examples for patterns or common themes. What does your list tell you that you really enjoy and do well? Does your list indicate you possess certain qualities or skills that you find yourself using frequently? Here again it can help to work with a friend and talk through what you are noticing. Talking out loud about a project like this stimulates thinking and helps you gradually pull the information into a simple set of skills and qualities that you can genuinely feel good about.

Step three - prepare to be able to talk about these skills and qualities and how they add value to an organisation. Pull together these skills and qualities into a two or three line statement about yourself; something you know describes you well. As these statements are based on fact, it is not boasting. It is capturing the essence of what you know about yourself at work. Then practice saying these statements out loud.

Step four - when someone asks you what you do, tell them. Are you one of those people who when asked what you do, reply is: 'Work in accounts' or 'help Mr Blogs'? Be ready to say 'I lead a team of great staff and we've worked hard this year on enhancing our customer service.' Aim to miss no opportunity when asked about yourself whether it's within the company or among friends. New opportunities can come from all directions and while you might not need or want to move on now, other people may present you with opportunities for your consideration.

Step five - become a radiator not a drain. Radiators look and sound positive. Their whole demeanour reflects a 'can do' approach to life and work. They attract people and opportunities to them so they always have choices.

Someone recently said to me 'Fear is that little darkroom where negatives are developed!' You can choose to enter those little darkrooms or you can be prepared to recognise the skills you have developed, be able to speak about them clearly and be ready to grasp any situation that is presented to you.

By taking these simple five steps, you are preparing to market yourself clearly and effectively. By knowing what you offer and being ready to talk about it, you increase your own sense of value.

Jane Mann
Director, Maple Consulting

Jane Mann is an experienced businessperson who works with a wide range of organisations in both public and private sectors on leadership and organisational development programmes and projects, helping people rise to the challenge of improving performance and surviving and embracing change.

Her clients include GSK, Financial Times, Anglo American, House of Commons, Greater Manchester Police and a variety of city and county councils. She is well known for her private practice helping people achieve the careers they want, and she frequently presents workshops on networking or developing coaching skills.

Three Steps to Creating Your Personal Brand



Gay White, MSc, MAC,
Learning & Development Consultant
Zero One Consulting

Before reading this article, take a moment to look around you. How many familiar logos can you count? There are probably several. Logos which can be described as symbols that give out a brand message. So what's so important about a brand message?

During the good times of the past few years, we have probably travelled to some exotic locations, either for business or pleasure. We will see lots of brands with which we are very familiar; it may be Ryanair; the Holiday Inn or Starbucks. When we travel for pleasure, we often seek out new experiences. If we are on a business trip however, we may feel less likely to experiment and take chances on what the local area has on offer. If we have an important presentation to make next morning, we need to do all we can to ensure that we are getting a good night's sleep beforehand. It may not be the best time to experiment with food with which we are, up to now, unfamiliar - not to mention the local brew! In these circumstances, we are more likely to play safe and stick with the familiar - somehow there seems to be less risk involved. When everything around us is alien to us, the familiar brand can mean comfort.

What do strong brands have in common? They all offer something different from what the competition offers; their unique selling point (USP). They also offer a very clear message - we know exactly what we are going to get, no matter what part of the world we are in, our expectations are actively managed. Wally Olins, who has written extensively on branding, says "Because branding is about creating and sustaining trust it means delivering on promises. The best and most successful brands are completely coherent. Every aspect of what they do and what they are reinforces everything else."

We, as individuals can learn from companies with strong brand messages. What is your personal brand? There are lots of ways that we can use the same strategies used by companies in order to brand ourselves! Think in terms of your own unique selling point. What is it that you can do differently to everyone else? What is your unique gift or talent? How do you use that in your current role?

If you are someone who has a skill in seeing how theoretical concepts will work in practice, think about how you use this talent. Are you sensitive to the feelings of others when you see a potential flaw, or do your contributions sound negative? Do you present problems or solutions? While you may have a talent, it is very important how you communicate in order to have your message heard. How often have we tuned out at a meeting when we hear someone telling us that our idea simply will not work? Often they can sense people have tuned out and rather than look

inward to see if they could improve their communication, they often repeat their message several times.

When we think in terms of personal branding, it forces us to think about the messages we convey. Do you have a consistent message? Do people know that they can rely on your work to be of a high standard always? Remember the messages from the corporate world; the moment that a customer has an inconsistent experience, the brand message is weakened. The same rule applies to personal branding. If we want others to know that they can always depend on us, we must display behaviour that will give others confidence in me. That means always arriving on time to meetings, always being prepared in advance of the meeting, working to high standards all of the time, so that others see that my behaviour is consistent.

There is another advantage in making sure that our behaviour is always endorsing our personal brand message. If a colleague knows us to be steady and reliable, well prepared and organised, and that we always deliver to deadlines and work to high standards, they are more likely to make allowances when we have a momentary lapse. They will assume that it was something outside of our control that prevented us from reaching our usual high standard. This is known as the halo effect.

To begin creating **Brand You:**

- 1 Find your **unique selling point**;
2. Decide on **your** brand message and what you want to communicate; and
3. Make sure that **everything** you do endorses this message

Gay White MSc, MAC
Learning & Development Consultant
Zero One Consulting

Gay White is an Occupational Psychologist whose background spans consultancy, project management, change management, business and executive coaching, and Learning & Development, with a wealth of experience gained in the financial services sector.

Gay set up her company Zero One Consulting in 2006 and has worked with both private and public sector clients in Ireland and the UK. Zero One Consulting offers clients a range of learning solutions, to help bring about sustained personal and organisational change. For more information, visit her website, www.zeroone.ie. Gay can be contacted at gay.white@zeroone.ie.

Why do you get up in the morning?



Mike Fiszer
Director of Leadership
Development

Wouldn't it be great if everybody wanted to run into work on Monday mornings and had achieved all their goals by Friday close of business? It wouldn't feel like work then, would it? To do this you need to find work that you love, where you have a sense of belonging, and where your character strengths and values allow you to feel both sane and secure.

Mike Fiszer, a business psychologist and Director of Leader Development at the Edinburgh Institute of Leadership and Management Practice, suggests some insights and questions about how this might be accomplished.

Wouldn't it be great if everybody wanted to run into work on Monday mornings? It would not feel like work then, would it? To do this you need to find work that you love; it is not too difficult to find "any job" but to find "THE JOB" now, that is a different challenge. The first part of this challenge is to find out as much about you as possible. In order to do that, don't ask me what you should do. However, let's explore what you could be? The answer depends on what you really value. List what you wouldn't do for £1m? £5m? £25m? £250m? Now, although it might be topical for us to explore those questions and your slowly diminishing list on the basis of ethics and moral values, we shall keep that for some other time.

Another set of answers will depend on whether what you're asked to do to earn those sums aligns with your values. So what are your values? What is really important to you? What do you have the strongest feelings of attraction and repulsion about relative to work? What would excite you enough to get you to run in on that wet February morning? A lot of this is embedded in your emotional and social skill; your "emotional and social intelligence (ESI). What will fuel you, keep you on track and believing in yourself when the going gets tough? How will you manage your relationships with others? How quickly do you adapt to change? Can you manage your own stress and anger? What mood do you take into a room with you? Last, but not least, how will you deal with failure and success?

What we know from research is that women are more aware of emotions, demonstrate more empathy, relate better interpersonally, and act with more social responsibility than men. On the other hand, men appear to have more robust self-regard, cope better with stress, and tend to be more optimistic than women. When we look at CEO groups, there is no overall difference in ESI between genders. However, there are a few differences in specific factors. The biggest gender difference is in interpersonal relationships. Women score higher than men. Women CEOs are better at initiating, developing and maintaining relationships. Building relationships can have big payoffs both in developing your external business contacts and in leading your employees, especially through these tough times.

Two other areas differentiate women from men. The good news here is that both differences favoured women. Women score higher in Empathy and Emotional Self-Awareness. In this group, as in several other CEO groups we've looked at, men do not outscore women in any area. It may be that women who make it to the top have had to try harder with their additional skills. When they get there, they are more socially and emotionally intelligent leaders. They regard those around them as stars in a constellation and not as bit players in their movie!

Identifying your personal values is an important part of loving your job. Try to make sure that as many as possible of your top are on offer. In this situation, the word "value" refers to how you feel about the work itself and the contribution it makes to what you feel is important. Most people who do work that is linked with their values feel satisfied and successful in what they do. They really love their work.

Now do the assessment to sort out your values. OK, got 'em? Don't forget that you have to look at any job to make sure that they are in there. Otherwise, with less than 3 or 4 of your top 5, you will crawl under that duvet on even a sunny Spring morning. So getting to know what your levels of ESI skills are and having your top values to hand, the hardest question now is; what would this let me be, do? How would I match up to my current job demands or any I might aspire to get? These are just a few of the questions that everyone should ask and apply for themselves. Feeling more resilient, having a job you love, means you may never work another day in your life!

The following is a list of personal values that many people have identified as being important to them in their careers. To begin exploring your own personal work values, rate each value listed with the following scale and add other values you think essential to your list.

- 1) always valued
- 2) often valued
- 3) sometimes valued
- 4) seldom valued
- 5) almost never valued

Value	Explanation	Rating
Help Society	Do something which contributes to improving the world we live in	
Help Others	Be directly included in helping other people, either individually or in small groups	
Public Contact	Have a lot of day-to-day contact with the public	
Work with Others	Work as a team member toward common goals	
Work Alone	Do projects by myself, with limited contact with others	
Competition	Engage in activities which pit my abilities against others	
Make Decisions	Have the power to decide courses of action and policies	
Work Under Pressure	Work in situations where time pressure is prevalent	
Influence People	Be in a position to influence the attitudes or opinions of other people	
Knowledge	Engage in the pursuit of knowledge and understanding	
Work Mastery	Become an expert in whatever work I do	
Artistic Creativity	Engage in creative artistic expression	
General Creativity	Have the opportunity to create new programs, materials, or organisational structures	
Beauty	Participate in studying or appreciating the beauty of things, ideas, etc.	
Supervision	Have a job in which I am directly responsible for the work of others	
Change and Variety	Have work activities which frequently change	
Precision Work	Work in situations where attention to detail and accuracy are very important	
Stability	Have a work routine and job duties that are largely predictable	
Security	Be assured of keeping my job and receiving satisfactory compensation	
Recognition	Be publicly recognised for the high quality of my work	
Fast Pace	Work in circumstances where work must be done rapidly	
Excitement	Experience a high degree of (or frequent) excitement in the course of my work	
Adventure	Have work duties which require frequent risk-taking	
Financial Gain	Have a high likelihood of achieving very great monetary rewards for my work	
Physical Challenge	Do activities that use my physical capabilities	
Independence	Be able to determine the nature of my work without significant direction from others	
Moral Fulfilment	Feel that my work contributes to a set of moral standards which I feel are very important	
Community	Live where I can participate in community affairs	
Time Freedom	Be able to work according to my own schedule	

Now add others which are important to you, then list as below.

MY 5 MOST ESSENTIAL VALUES

1.	2.	3.	4.	5.
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Good Luck!

**Mike Fizser, Director of Leadership Development
MBA, B.Sc, Cert.Ed, FRSA,, MCIM , AMCIPD**

Mike is the Director of Leadership Development at The Edinburgh Institute of Leadership and Management Practice (EI) recently established by Napier University Business School. The EI is spearheading a new practical approach to leadership development Scotland. Most recently he has delivered leadership development, coached and consulted with the top teams of Depuy, Dell, IBM, Scottish and Southern Energy, Sun Microsystems, Waters Technologies AIB Capital Markets, Permanent TSB, Irish Life, GSK and the Irish Civil Service to name a few. His extensive career experience includes board and management posts in education, marketing, manufacturing, sales and consulting in markets covering scientific instrumentation, media, production equipment, hygiene services, leisure, hotel and educational organisations. Mike introduced and spearheaded the use of Positive Psychology, Emotional Intelligence and the Performing Arts in leadership, team and personal development in Ireland.

He has collaborated and contributed as an author and workshop leader for Henley Management College Programmes. He developed experiential materials, case studies and residential schools for The Open University Business School MBA programmes and has recently worked with the University of Warwick Business School on the development of their Practice of Management for MBAs.

He is a charismatic and highly regarded media and conference speaker on the themes of "Authentic Leadership" and "Emotional Intelligence", has delivered keynote sessions at conferences throughout Europe, and was judged as the top rated speaker at the CIPD "Psychology at Work" and leadership conferences in London and Dublin. He is a passionate believer in meaningfulness at all levels in the workplace and a significant proportion of his work focuses on authentic and positive leadership and its development in teams. He is currently researching strengths based excellence; "Star performance" in top teams.

WIBF Speakers At Large

Meet Veena Hirani

Veena Hirani is the current President of the WIBF Speakers' Canary Wharf club, having joined only as recently as Valentines' Day, 14th February 2007! Veena currently works for Bank of America and found that, as her career progressed, there was an increasing need to make presentations and to speak at team meetings. "Joining WIBF Speakers and following the Toastmasters programme has helped me enormously" said Veena. "Before, I was constantly told that I used far too many "crutch" words like "umm and ah", and the constant practice and feedback I receive at our fortnightly meetings has helped me overcome that problem".



Veena Hirani

The networking opportunities which are available through the WIBF Speakers meetings have also been a plus for Veena, meeting women from a wide range of backgrounds who are all working together to give each other support and encouragement. Says Veena "I have learned to write and to deliver a great speech, and this has helped me not only in my work life but also in my activities as a part time teacher. I now find that my class content has a much better structure, as do my impromptu responses in meetings at work".

Veena's tips for anyone considering the group – come along and try a meeting and then commit to attend regularly. Share what you learned outside and then encourage more people to join in – which makes the whole experience richer for everyone! And keep going...in the words of Henry Ford... "Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young".

Rhian Pamphilon
Communications Consultant
www.rhianpamphilon.com



WIBF Speakers has two branches, in the City of London and Canary Wharf. We meet on alternate Wednesday evenings from 6-8pm with drinks and networking afterwards. Guests are always welcome, but please register for security purposes. More information is available at contactus@wibfspeakers.org.uk.

Rhian Pamphilon is a communications and training consultant and has been a member of WIBF since 1997. For more information, and suggestions for further resources and reading on these empowering mind techniques, please contact her at rhian@rhianpamphilon.com.

A Teenagers' View of life

Welcome to Becky's Column

As promised, I thought you would like to know how I am getting on at Royal Holloway University.

So far the Biology course has been really interesting and I really enjoy the practical lessons in the labs. As well as my lab coat and goggles, I now have a dissecting kit, so now I feel like a proper scientist!

On Wednesday morning of my second week I experienced my first fire drill in my halls of residence. Unfortunately for me I happened to be in the shower at the time it went off. To make things worse, after I managed to get roughly dressed I went to see what was going on and ended up locking myself out of my room. I ended up standing in the rain, bare feet, no coat and no key to get back in! Luckily enough I ran into a very nice lady in charge of checking the rooms and she let me back in. One boy from my block only had his boxer shorts on; still you know how tough boys are.

I have been out on 2 field trips for my ecology modules and both times it rained heavily. The first trip was to Boxhill in Surrey to look at plant species on the chalk grasslands and identify them using very wet and soggy sketches that our lecturer had drawn. The second was round the patches of woodland on campus to look at the variety of trees.



Rebecca Leverett

More next time
Rebecca

Outward Bound

Bromley Autistic Trust volunteering initiative.



A volunteer relaxing

On Saturday 8th November, 43 employees of Citi, including friends and families spent a day decorating at Bromley Autistic Trust (BAT). Over the past three years, a strong relationship has developed between this small charity and Citi, with this being the sixth volunteer day to take place. This event was one of many taking place as part of Citi's third annual Global Community Day, which sees staff all over the world volunteering in their local community. The theme of Global Community Day this year was literacy, so Citi staff decorated and stocked the small library which BAT runs to provide specialist information about autism to its members. Past volunteer events have included creating a sensory garden at one of the Trust's homes for adults with autism and building a summerhouse in the garden of another venue.

The decorating day was arranged by Catherine Bennett, whose day job is in Risk Management, but who is also a volunteer on the steering committee of the bank's disability employee network. Citi disABILITY was set up in 2004 with the aim of making Citi the employer of choice for employees with disabilities and for staff caring for someone with a disability. This has involved examining many areas of the firm from recruitment to buildings accessibility and arranging lunchtime events by qualified speakers to provide information of relevance to those with an interest in disability.

Catherine said, "The volunteer events are great fun. It is an excellent opportunity for employees to get out of the office and do something practical. The informal atmosphere enables us to see a different side to the people that we work with. I am always impressed with the drive and energy that people bring to these projects. They put as much effort into solving the problems of how to fix a shed roof as they do into winning a deal, using the same prioritisation skills and team work, but in a different setting". The Global Community Day events are open to families and friends, making them a good way for working parents to introduce their children to the people that they work with. It is therefore a good way to bridge the gap between work and home, while supporting the communities that we work in. Some staff have even forged on-going links with the charity through these volunteer events, with teenagers offering to work at BAT as part of their Duke of Edinburgh awards and other employees supporting the BAT AGM and fund-raising events.

Wendy Warne, the head of Family Services at BAT, said, "We are very grateful to the Citi staff. We know that they work long hours, so it's great that they give up their weekends to support BAT. Decorating the library and offices is a real benefit to us. Some of the staff and I were going to take a day out to start the project, but this would take us away from Family work. So it benefits all the families and children that we support".

Catherine said, "We love going to BAT. They always make us feel so welcome and put on a great lunch that its no wonder we have a waiting list of people wanting to join in and many people chase us up to arrange events every year".



The volunteer group

Volunteers decorating

London Eye

London Eye Event Previews

Learning the Art of Being a GREAT Speaker

Event: WIBF Speakers' Club (Canary Wharf)
Date & Time: Wednesdays fortnightly 6pm - 8pm (check forthcoming diary for dates)
Venue: Credit Suisse, One Cabot Square, Canary Wharf, E14
Nearest Tube: Canary Wharf
Cost: Yearly membership fee for Toastmasters

Event: WIBF Speakers' Club (The City)
Date & Time: Wednesdays fortnightly 6pm - 8pm (check forthcoming diary for dates)
Venue: Royal Bank of Scotland, 135 Bishopsgate, EC2
Nearest Tube: Liverpool Street Station
Cost: Yearly membership fee for Toastmasters

WIBF Speakers Club is part of Toastmasters, an internationally recognised organisation that aims 'to provide a mutually supportive and positive learning environment in which every member has the opportunity to develop communication and leadership skills, which in turn fosters self-confidence and personal growth'.

Our club curriculum is based on Toastmasters International, the legendary communications programme.

What are the benefits to members?

- Learn to think and speak on your feet, through impromptu speaking;
- Learn to prepare and deliver effective presentations;
- Learn to provide constructive and structured feedback;
- Learn to successfully lead and energise meetings;
- Networking;
- Practice and learn in a 'safe' and supportive environment; and
- Building self-confidence when communicating in all areas of your life.

Who can join?

It is a pre-requisite of WIBF Speakers (WIBFS) that you are also a member of Women in Banking and Finance www.wibf.org.uk. Members must commit to attend regularly, take on any appropriate role, and provide suitable notice if they cannot attend. We encourage prospective members to visit twice before joining.

2009 London Personal Excellence Programme

We are delighted to offer you the following workshops. You will be able to combine your continuing personal development with an opportunity to mix with other professional women. For 2009, we have expanded the programme to provide a workshop every month. Be sure to mark them in your calendar and to check the website for venues.

Learn from our impressive line-up of facilitators and share your experiences with your fellow members. If you would like to discuss the programme, have questions, comments or suggestions, please contact **Sylvana Caloni, Manager, Personal Excellence Programme** sylvana@sylvanacaloni.com.

Event: Personal Excellence Programme
**Creating Your Next New Beginning:
Choosing your Future, with Houston Spencer**
Date & time: 13th January 2009, 6 for 6.30pm start - 9pm
Venue: Check www.wibf.org.uk for further information

In the flow of demanding careers, many of us step back, look around and wonder if we're living up to our potential. **Life is full, but is it fulfilling?**

It's a question that badgers high-performance, high-talent and high-stress professionals everywhere. We want to be effective and successful at work, but **we also want our work to fit in with all our life aspirations**. We're doing great things, but **are we having the impact and the life we aspire to?**



Houston Spencer

This workshop is about one thing: **your future**. It explores what you want your future to look like and the impact you want to have. It will help you grapple with the often-conflicting dimensions of what you want and explore how to pursue all your ambitions without burning out.

This is a supportively confrontational session that challenges participants to **aim high** in all realms of their **aspiration**. It is not for people content just going through the motions or showing up with only a portion of "who they are".

After this workshop, you will:

- Have a more precise articulation of your aspirations, both professional and personal;
- Have developed a unique personal investment model to achieve your non-financial goals;
- Possess new tools to balance conflicting aspirations across work, family, health and personal development;
- Have outlined a plan for the short, medium and long-term choices in your life; and
- Be more confident in your professional and personal choices and less frustrated by their trade-offs.

Note, however, that this is not a self-help skills class. There are no formulaic prescriptions or jingoistic mantras. It is an exploration of what you can aspire to and why and the choices ahead of you.

Houston Spencer has worked with more than a thousand high-performing leaders from dozens of countries. His mission is to increase the quotient of passion people apply, throughout their lives, to the things they care most about. It's his vocation, but not his profession. In his day job, he is a strategy and marketing executive with one of the world's largest high-tech companies. Houston is a celebrated speaker, award-winning teacher, passionate husband, recidivist jazz drummer and lover of most things purple.

Event: Personal Excellence Programme
Powerful Impressions - Maximise Your Impact!
with Shona Rowan, You are Unlimited
Date & time: 17th February 2009, 6 for 6.30pm start - 9pm
Venue: Citi, Citigroup, Canada Square, London E14 5LB

Are you one of the few people who thrives at the chance to **speak in front of an audience**, or does your heart start to race at the mere thought?

Although the benefits of being a great public speaker are endless, research indicates that it is something **most people fear more than death!** Learning to be great in front of an audience is a **skill that can be learned** and is a **powerful asset** in today's highly competitive business environment.

London Eye

This interactive workshop will show you how to **maximize your personal impact** and make a **powerful impression** on any audience. You will learn a range of tools and techniques that you can apply in any professional or social situation from board meetings, to sales pitches, to job interviews, dates and formal presentations.



Shona Rowan
You are Unlimited

Objectives of the workshop:

- Eliminate nerves and anxiety associated with public speaking;
- Learn how to engage an audience from start to finish;
- Build self confidence;
- Change the way you see and feel about public speaking; and
- Maximize your personal impact in front of any group.

If you would you like to enjoy public speaking and have more confidence in any social or professional situation, then this workshop is for you.

Shona Rowan, the director of 'You Are Unlimited', is a Psychologist, experienced Corporate Performance coach, NLP Practitioner and International Ballroom Dancing champion. Her passion for the past 8 years has been empowering people to achieve their goals and aspirations using a combination of techniques from the fields of Psychology, Coaching, Neuro Linguistic Programming, Peak Performance and Cognitive Behavioural Therapy. Shona has worked across the UK and internationally as a performance coach.

Event: **Personal Excellence Programme
Success Is a Mind Game, Especially in
Challenging Times** with Steve Sharpley,
Xcell Dynamics

Date & time: 17th March 2009, 6pm for 6.30pm start - 9pm

Venue: Check www.wibf.org.uk for further details

Learn to access your inner resilience, focus and motivation regardless of what is being said or happening around you!

Really successful business people have or develop resilience so they can maintain motivation and performance levels even in difficult or uncertain times. Without resilience we can experience low motivation and stress which is at route cause of many major health problems from cancer, diabetes and heart attacks to infertility.



Steve Sharpley
Xcell Dynamics

What makes this seminar different is our unique, proven understanding and approach to consistently performing at our best.

Explore the source of success and resilience with a proven process for developing Sustainable Peak Performance.

This workshop will help you to:

- Access your "Performance and Creativity Zone";
- Understand and recognise what takes you out of the Zone and how to return to it;
- Develop greater Resilience when everyone around you is frantic;
- Discover how to handle "trouble" or things going "wrong" with greater ease; and
- Learn how you can improve results with less stress and less effort in ALL areas of your life.

Your learning will allow you to develop mental resilience through practice and application of the understanding and skills explored, in all areas of your life. So when you need them at work or in other life situations they are second nature and "natural" for you.

Steve Sharpley is Managing Director of Xcell Dynamics which works with business leaders and teams in the private and public

sectors as well as with professional athletes, to develop resilience, sustainable peak performance, high performance teams and accelerated results with less effort and stress. For more information, email: steve.sharpley@xcelldynamics.co.uk

Event: **Personal Excellence Programme
Conflict? What Conflict? Understanding and
Managing Negativity at Work**
with David Leeper, *DL Associates*

Date & time: 21st April 2009, 6pm for 6.30pm start - 9pm

Venue: Check www.wibf.org.uk for further details

Disagreement, perceived lack of fairness, jealousy, misunderstanding, poor communications, victimisation. Phew! We so easily encounter many issues that can hold the energy of conflict. So, how well do you **deal with such issues**? What are your emotions that get attached to an issue How well do you **encounter** and **negotiate such territory**? Some might say 'how you relate to an issue is the issue!'



David Leeper
DL Associates

This session will be both stimulating and engaging. We shall look at some difficult situations and find the best outcome for the individual, the manager and the organisation. You will gain insights, tools, tactics and strategies to take and apply to your professional and personal lives.

David is an experienced practitioner holding significant senior management roles in organisations. He has over 30 years of experience in organisations and business. He is currently the Managing Director of his own company, working internationally. For more information, email david@dlassociates.co.uk

Event: **Personal Excellence Programme
Making Connections through Networking**
with Morgan Chambers, *The Business of Leadership*

Date & time: 19th May 2009, 6pm for 6.30pm start - 9pm

Venue:: Check www.wibf.org.uk for further information

Networking is about **connecting** with people internally and externally to **share information** and **build mutually beneficial relationships**. Any social or business gathering can be a prime opportunity to meet new people and /or further relations with those that you would like to know better.



Morgan Chambers
The Business of Leadership

When you think about networking, do any of the following come to mind?

- What's wrong with the people I already know?;
- It's all so political!;
- But I'm not good at talking to strangers!

If you have been avoiding networking or hating every minute of it or just wanting to brush up your existing skills, join Morgan in this fun and interactive workshop.

She will explore the benefits of meeting new people. She will work with you to develop ways for you to **project confidence** when approaching strangers and to **get the most out of the conversations**. Opportunities will be created to practice during the workshop with a variety of tools and techniques to help you get the best out of yourself and others at any type of gathering.

You will learn:

- About developing the networking mindset ;
- To recognise where the gaps are in your network and how to increase your network;
- How to get the most from your networks;
- About networking in action - joining conversations;

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- Rehearsing a crisp, clear way to introduce yourself, joining and leaving groups; and
- How to follow up - make the strategy work

Networking can be **fun** and an easy way to enrich your life, **broaden** your horizons and **enhance** your career. With the respect of those around us, we can be mutually generous in sharing our talents, experiences and ideas.

Morgan has extensive international experience at executive level in the financial services, publishing and energy/utilities sectors. She is the founder of The Business of Leadership and through her coaching and leadership development work; Morgan facilitates individual and team conversations that create new possibilities for increasing humanity and action in the workplace.

Event: 2009 - WIBF Awards for Achievement Luncheon

Venue: The Dorchester, Park Lane, W1.

Date: Friday 5th June 2009



The WIBF Awards for Achievement Luncheon is an established and reputable annual event that recognises talented women in the financial services industry. It is held at the elegant Dorchester Ballroom and is attended by more than 280 members and distinguished guests to celebrate the achievements of women in the industry.

Commitment to diversity, talent retention, leadership excellence and the impact of high achievers on the broader community, amongst other qualities, are at the very heart of WIBF Awards for Achievement Luncheon.

The WIBF Awards for Achievement Luncheon provides an ideal opportunity for financial institutions to raise the awareness and profile of women in their organisation, who exemplify the qualities of a role model to others. It also provides a formal and professional environment to reward high achievers, entertain clients, and to network with other like-minded professionals.

Early bird booking offer is now available for tables booked and paid for by 31st March 2009, £800 per table of 10 or £80 per ticket.

Thereafter, the tickets will be £850 per table of 10 or £85 per ticket. To book email ann.leverett@wibf.org.uk and we will arrange to send an invoice or charge your credit card. We look forward to seeing you at our 12th Award lunch.

STOP PRESS

New Award Categories Introduced for 2009 - Nomination forms available for download at www.wibf.org.uk

WIBF Award for Achievement

This award celebrates a woman who has achieved success within a senior role and who displays qualities of dynamism and daring. Candidates should have excelled in their professional life but have also shown an ability to use their skills outside of their own career by either serving on boards of other organisation that affect public life or are involved in furthering the interests of women in the workplace.

WIBF Young Professional

This award celebrates a young woman who is making a significant impact in an organisation. The panel are looking for women whose contribution thus far makes her 'the one to watch' because of what she is doing to shape her organisation, not just in terms of financial success but as an example to others.

WIBF Champion for Women

This award recognises a senior individual, male or female, who through personal commitment, application and dedication, continuously promotes and inspires women in the workplace to reach their full potential.

Event: Personal Excellence Programme
Making Every Meeting Effective
Gill Hicks, Positive Potential

Date & time: 23rd June 2009, 6pm for 6.30pm start - 9pm

Venue: Citi, Citigroup Centre, Canada Square, E14 5LB

Millions of business hours are lost each year in wasted meeting time. Numerous executives report that they spend more time in meetings than in implementation. Do you feel like you come out of meetings feeling frustrated and thinking 'what a waste of time'? If you do, it will impact your performance. Very few executives, managers or leaders are taught effective meeting skills



*Gill Hicks
Positive Potential*

This interactive workshop will introduce participants to **the art of running** and **attending highly effective meetings**. It will include:

- The importance of preparation;
- Setting clear objectives;
- Running to time;
- Ensuring everyone feels 'heard';
- Mastering subliminal meeting 'markers';
- 'Chunking up' and 'chunking down';
- Effective and non-effective body language; and
- Effective and non-effective language.

Gill Hicks of Positive Potential is a Communications Specialist, NLP Master Practitioner, Coach and Graduate of Group Dynamics. For more information, email gill.hicks@positive-potential.co.uk

Event: Personal Excellence Programme
The First Ninety Days: New Job, New Project or New Colleagues
with Ros Toynbee, Toynbee Associates

Date & time: 21st July 2009, 6pm for 6.30pm start - 9pm

Venue: Check www.wibf.org.uk for further details

When you start a new job, research shows your first eight months are the most critical. How you perform then marks your cards for the rest of your tenure. Make a **positive impact** straight away, and that **perception** will stay with your manager, team and peers. You also feel more **engaged** and **confident** knowing what you need to do to **achieve success**.



*Ros Toynbee
Toynbee
Associates*

We all know that it's important to dress right and be friendly to all we meet on the first day. But no one tells us what we can do to **help ourselves get up to speed** after the induction and team welcome is over. When the enormity of your role and the learning becomes apparent, how do you move beyond that "where do I start" feeling to knowing exactly what to do and how to do it?

In this workshop, Ros Toynbee shares with you a practical and easy to use tool to maximise your impact and the impression others have of you, **whether you're in a new role, starting a**

London Eye

new project or working with people for the first time.

You will learn how to:

- assess the challenges ahead and exceed others expectations of you;
- build productive working relationships with your manager, your team and others;
- understand the new culture so that you understand how things work round here;
- have your new ideas heard, not ignored; and
- speed up your learning on the job and stay focused on the things that most matter to your manager.

Just as importantly, you'll get **insights into mistakes** you've made in the past and discover how to **prevent** them happening again.

The focus will be on fun and interactivity. There'll be an opportunity to practice that important first conversation with your new manager and get feedback on the impression you made. You'll also have 3 key actions to put into practice immediately.

Finally, to reinforce your learning, all participants will receive a tips sheet for future reference, and two lucky people will receive a free coaching session.

Are you a manager who is taking on new people? Then this workshop's also for you. This tool can help you prepare their on-boarding process, and make them feel more welcome and supported to deliver from day one.

Ros Toynbee is an experienced Leadership and Management Coach, Trainer and Facilitator with a background in law, media and financial services. She is passionate about building higher levels of employee engagement and delivery. For more information, visit www.toynbeeassociates.co.uk

Event: Personal Excellence Programme
A Leopard can Change its Spots!
Sylvana Caloni, SC Executive Coaching, Reflecting Excellence

Date & time: 25th August 2009, 6pm for 6.30pm start - 9pm

Venue: Check www.wibf.org.uk for further details

Have you ever declared something like **"that's just the way I am"**, "I'm not a good public speaker" or "I don't have what it takes to be a leader"?

Notwithstanding that our physiology or natural abilities may preclude some options: Sophie Dahl wasn't going to be a ballerina or a jockey, much of what we consider is fixed about ourselves and hence what limits our aspirations, the roles for which we put ourselves forward and the choices we make in our personal and professional lives is conditioned by:

- the **moods** in which we live;
- how we **hold** our **bodies**; and
- our **social** and **historical** discourses

Have you ever been frustrated that having made the decision to make changes in your life you revert to your previous behaviours: simply reinforcing your view that "that's just the way I am"?

Using models such as **Observer-Action-Results (OAR)** or **Body, Emotions, Language (BEL)**, Sylvana will explore with you how the way in which you **observe** your world opens up or **closes down your opportunities**.

In this workshop, you'll have fun and gain some **insights** into the **observer** you are. This is not as obvious as it seems. By engaging in role plays, reflections and shared conversations, Sylvana will assist you to be more **aware**, to learn **practices** to **centre yourself** and be able to make **conscious choices**.



*Sylvana Caloni
SC Executive
Coaching*

You will leave the workshop with an enhanced ability to **make changes** that are **sustainable** which means you can indeed **"change your spots"**.

Sylvana Caloni, founder of SC Executive Coaching is an Executive Coach, Facilitator and Consultant. After 15 years as a bond dealer, equity analyst and funds manager in global financial markets she decided to switch from investing in companies to investing in people. Sylvana's premise is that executive learning and development create awareness, accelerate desired changes and produce results. Further, long term corporate out-performance is due to outstanding people: visionary leaders, strong managers and cohesive teams. For more information, visit www.sylvanacaloni.com

Event: Personal Excellence Programme
Decoding Leadership: Leveraging your Female Brain for Professional Success
Christina Ioannidis, Aquitude

Date & time: 22nd September 2009, 6pm for 6.30pm start - 9pm

Venue: Citi, Citigroup Centre, Canada Square, E14 5LB

Have you ever thought to yourself? :

- "Why don't my male colleagues see things my way, and instead see things so differently"?
- "Why can't my team appreciate the fact that I CAN multi-task"?



*Christina Ioannidis
Aquitude*

Following over 40 years of research into the brain and its functions, Whole Brain Technology™ empirically supports a definite **"wiring" difference** between men and women. As a result, power, leadership and communication are manifested differently between the genders.

Women tend to see the world of business as a collaborative experience; men view it as a competitive game. Do you often feel sidelined, misunderstood and out of touch with the rules of the game of business? However, women's natural intuition and flair for transformational leadership are competitive advantages for any organisation. Do you want to learn how to leverage these for your own and your organisation's success?

This interactive and engaging workshop unveils the true why of women's natural intuitive leadership styles and the practical how on making the most of them, highlighting:

- the **differences** between the thinking preferences between men and women;
- how these differences **impact behaviour** in business; and
- **ways to flex** individual thinking styles to improve performance.

You will leave with:

- A clear understanding of the physiological differences between men and women and how these impact their perception of the world;
- A mental styles model, allowing you to tune in to the differing thinking styles of your managers and key stakeholders;
- Renewed confidence in your own thinking style and how that impacts your behaviour;
- Insight on powerful language to influence both men and women; and
- Tangible strategies to manoeuvre yourself in business in a manner authentic to your natural preference.

Christina Ioannidis is the Founder and Managing Director of Aquitude. She is a passionate advocate of the benefits of Diversity of Thought and instigating Intuitive Leadership for business and has worked at both executive and board level for FTSE 100 companies. For further information, visit www.aquitude.com

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Event: Personal Excellence Programme
Personal Sustainability, Peter Baily, *Because It's There*

Date & time: 20th October 2009, 6pm for 6.30pm start - 9pm

Venue: Check www.wibf.org.uk for further information

Through our change programmes, we have discovered some astonishing facts:

- People take on life alone with a super hero, "can-do-it-all" approach;
- People really struggle to put themselves at the centre and sustain their basic needs first;
- Ask people to write down five things that matter most to them and more often than not the individual is not in the picture.



Peter Baily
Because It's There

This is unsustainable and carries the following consequences:

- constant feelings of "not good enough";
- exhaustion;
- burn out and depression;
- deterioration of personal and professional relationships.

Peter will explore with you how to **reverse this trend** and put in place a plan for **sustaining your performance from the physical level up**. You can make **extraordinary gains** with some **minor adjustments**.

We work on the basis that the quality and consistency of your cycles of **Exercise, Rest and Intake** is the foundation for your physical wellbeing.

We achieve lasting change through the process of **Awareness, Choice and Willpower**.

- Become aware of your patterns and habits;
- Choose to put yourself at the centre of your life and make changes;
- Inspire action through goals or challenges.

The Take Away Benefits:

- Personal Action Plan;
- More self awareness;
- More self confidence;
- A greater range of choice;
- A renewed sense of control;
- More energy; and
- More resilience.

Peter is Co-founder of 'Because It's There', an integrated coaching proposition that uses inspirational challenges as a development framework to build capacity and enhance performance in senior executives.

He has been a senior copywriter for Ogilvy & Mather and Marketing Director of Bigsave.com and Crussh Juice Bars. For more information visit www.becauseitsthere.net

Event: Personal Excellence Programme
Creativity + Logic = Inspiration.
Inspire Yourself - find your Creativity
Penni Blythe-Jones, Centre for Creative Change

Date & time: 17th November 2009, 6pm for 6.30pm start - 9pm

Venue: Check www.wibf.org.uk for further details

As **Leaders** we must constantly **inspire** and **motivate others**. To do this with powerful and lasting impact, we need to have a strong sense of, and connection with, **'why am I doing this?'**, and **'where am I headed?'** This can be particularly difficult in the fast moving, complex world in which we operate. In moments of crisis, stress and uncertainty it is easy to forget how far we have come, where we are headed and what inspires us.

This fun, active workshop will introduce you to a **creative and powerful approach** which connects to, and keeps you in touch with, your own **path, passion and purpose**. Your 'Personal

Purpose Shield' is a lively way of getting unstuck in the most stuck of situations

For use at work, at home, at play, as an individual, as a group, it can be repeated in any situation... this is a flexible 'map' that you use to address issues in any territory or context

You will leave with:

- Your own personally designed **'template'**, to use in keeping you connected to how you got here, where you are headed, what keeps you 'on track';
- A tangible, tool to clarify:
 - what you are ready to leave behind;
 - what you want to take forward; and
 - where to ask for help, support, challenge or direction.
- An understanding of the links between past, present and future in your life and work;
- Confidence to apply this approach in a variety of circumstances; and
- Having had fun and finding new energy to inspire yourself and others.

Penni Blythe-Jones works, in a practical way, to engender learning and development in individuals, groups and organisations. Her work is grounded in her belief in people - that there is meaning and purpose in every situation. With a reputation for bringing tremendous honesty, integrity and challenge to the change process, Penni brings lightness and safety into the most challenging circumstances. She describes her niche as 'people': 'My passion is for people and organisations to feel they have a voice that matters; know the gifts they bring; and be able to apply these consistently, whatever challenges they meet'.

For more information, visit www.centre4creativechange.co.uk

Event: Personal Excellence Programme
Overcoming Your Enemies of Leadership
Aboodi Shabi, Newfield Network

Date & time: 15th December 2009, 6pm for 6.30pm start - 9pm

Venue: Check www.wibf.org.uk for further details

We are required to show leadership in many areas of our professional and personal lives. This is relevant whether you are at the start of your working career or you manage large global teams. Leaders need to be able to **set boundaries, make decisions** in the face of sometimes conflicting priorities, devolve **responsibility** and **provide feedback**.

In a highly interactive workshop, we will look at some of the common things that get in the way of your capacity to lead.

- Do you have difficulty in saying 'no'?
- Are you too busy to connect?
- Do you need to be liked?
- Can you ask for help?

We will work together to identify our own 'enemies of leadership'. Further, through a series of reflections, exercises and group discussions you will **explore the cost** of those enemies to you, your team or your community.

You will learn practices such as changing the language you use, shifting your emotions and how you hold your body to help you overcome those enemies and **become a more effective leader**.

Aboodi Shabi is one of the UK's most senior coaches, and a pioneer and leader in the UK and European Coaching community. He was a founding co-President of the UK ICF, serving the profession at all levels internationally. He has worked in the field of personal development for over twenty years and in coaching since 1996. Aboodi runs, and teaches in, workshops and seminars for coaches across Europe and North America, as well as working with leaders, and presenting on leadership issues and presence across Europe. For further information, visit www.newfieldeurope.com



Penni Blythe-Jones
Centre for Creative Change



Aboodi Shabi
Newfield Network

London Eye Event Reviews

Event: Personal Excellence Programme - Workshop Make Your Mark, Make a Difference
Facilitator: Jim Rees, Ripple Leadership
Date: 23rd September 2008
Host: Citi Group

Every conversation you have with someone leaves some kind of a mark on them. Do you know what marks you have left? What mark do you want to leave, going forward?

Jim Rees is truly an inspiration, and for anyone that attended the "Make Your Mark, Make a Difference" workshop on September 23, should now feel that anything is possible. Jim is a person that lives his life authentically. He has complete self awareness, and as he shared with us, awareness is the A in the ABC of success. He lives his life with a purpose to serve.

The workshop explored Emotional Intelligence, and focused on a formula that can literally change our lives!

$E + R = O$

Experience (Event) + Response = Outcome (Opportunity)

There are so many events in our day to day lives that automatically trigger our responses, and result in an outcome, that we may not be too happy with. Think about train delays, traffic jams, airport delays, misunderstandings - how many times do these result in anger, frustration, and irritability? Could these then further end up in blaming someone or the situation?

The first step is to take complete personal responsibility for the event, then pause...think about your response, and then make your response. Take it one step further, visualise the outcome and treat it as an opportunity, and you will now see that taking the time to choose your response, will result in a different outcome.

This is just a sample of what Jim took us through in the session. It was evident from the participation and the excitement that it was a great session. By asking us to be child like in our participation, the room took on a sense of openness, friendliness and curiosity. It was followed by a delicious spread of food and drinks courtesy of Citi.

I enjoyed this session, and the value for me was in being able to take away a simple tool that I can use everyday, before I let one of my emotions escape automatically!

Tina Chugani
Lean & Six Sigma Consulting



Jim Rees
Ripple Leadership



Attendees at Make Your mark, Make a Difference Workshop

A selection of representative comments:

"Interesting topic. Could easily think of applying the models to my personal circumstances. Excellent facilitator. Totally grabbed my attention!"
Julia Mariasova, Credit Suisse

"Really enjoyed the event and felt it was a great way of making you look at things in a different way. Will definitely take the ideas and thinking into my everyday life".
Victoria Slater, Citi

"Jim is a very good speaker and articulates very well. His use of examples (especially videos) really hones in the messages that he wants to convey. I would love to hear more about the second model that he briefly mentioned".
Weng-Ching Un, Citi

"Good opportunity to think about issues you don't have time to address in the workplace".
Ostiane Goh-Livorness, Barclays Wealth

"Very informative and fun. Excellent presentation style"
Dean Zhang, Citi

Bristol Event Previews

Event: **Managing Change to Optimise your Career. Panel speakers**

Date & Time: *Tuesday 20th January 2009, 6pm for 6.15pm start-9pm*

Venue: *AXA Centre, Presentation Theatre, Briery Furlong, Stoke Gifford, Bristol BS34 8SW*

This is your opportunity to hear from a panel of professional speakers who will talk about the ways in which they have successfully navigated change in their careers. There will then be a chance to speak on a one to one basis with the speakers and committee members through an extended networking session. You will be able to ask questions during the network sessions and pin point those people who perhaps have been through a change you are currently facing.



*Rachel Wassell
Panel Speaker*

Event: **Managing a Successful Career with Jo Dawson, Chief Executive of HBOS Retail Distribution, Insurance and Investment**

Date & Time: *Tuesday 17th February 2009, 6-9pm*

Venue: *HBOS Harbourside, 10 Canons Way, Bristol, BS1 5LF*

Jo Dawson was extremely disappointed that our September event fell on such an eventful day for the HBOS team and as such she re-arranged her diary to provide us with the opportunity to hear her speech on managing a successful career.



*Jo Dawson
Chief Executive, HBOS
Retail Distribution,
Insurance and Investment*

Jo is HBOS' most senior female executive. She is responsible for the Insurance and Investment business, which has around 6000 employees. Jo is also responsible for Retail Distribution. HBOS Financial Services invests nearly £50bn for around 2 million customers - £1 in every £8 invested in the UK is through HBOS Financial Services. HBOS General Insurance has over 5m customers and generates over £1.5bn in insurance premiums.

After graduating from Cambridge, Jo joined NatWest Bank where she held a number of senior managerial positions. She later joined Green Flag as UK Business Development Director. In 2000, Jo joined Halifax plc as General Manager, Retail Sales and then Head of Advisory Sales. In 2005, Jo was appointed to the HBOS Executive Committee and also became Group Risk Director. In 2006, Jo was appointed to Chief Executive Officer of HBOS Insurance and Investment Division and also joined the HBOS Board. Last year, Jo was appointed Chief Executive of HBOS Retail Distribution, Insurance and Investment.

This is a great opportunity to hear how Jo has managed her successful career.

Event: **Creativity and Innovation at Work with Geoff Hayne, Head of Innovation for RBS**

Date & Time: *Tuesday 17th March 2009, 6-9pm*

Venue: *RBS, 3 Temple Back East, Temple Quay, Bristol, BS1 9BW*

On March 17, 2009, Geoff Layne, Head of Innovation for RBS Corporate Banking will talk to WIBF Bristol about how important it is to harness the collective knowledge and experience of staff in order to stay one step ahead of improvements that other organisations will be making to their products, processes and services. Geoff comments, "an innovation process cannot operate on its own, it needs the strategic direction to guide the areas of focus and investment, and it needs to have a culture that embraces innovation by adopting the appropriate mindsets and attitudes to make innovation happen." Geoff will speak to WIBF about why innovation and creativity at work is important, how we can embrace innovation, and provide some tools to help people achieve their goals.

Event: **Chocolate Tasting**

Date & Time: *Tuesday 21st April 2009, 6-9pm*

Venue: *TBC - please see www.wibf.org.uk for further information*

Following on from our Wine Tasting at Christmas, what better way to celebrate Easter than with a chocolate tasting?! We are getting together for a fun and social evening, learning a little more about chocolate and most importantly tasting it! There will be the opportunity to get ideas in time for Easter with handmade Easter eggs and all whilst making new WIBF friends. As you can imagine, this event will book up quickly so please make sure you are there to enjoy this fantastic event (and eat the samples!) by completing your booking form today!



Event: **Building your Personal Brand with Jim Currie, Managing Director, Currie Whiteford**

Date & Time: *Tuesday 19th May 2009, 6-9pm*

Venue: *TBC - please see www.wibf.org.uk for further information*

The axis for career success has shifted. It's no longer about "being employed".

As most of us will change not only jobs and companies but careers then it's how you make yourself "employable". How? By uncovering "your unique promise of value" - this is the core of personal branding. It's not just about image; it's about identity, purpose and differentiation. Authenticity is at its heart!

This session will give you a model and the tools to create your own personal brand and show you how to capitalise on it.



*Jim Currie
Managing Director
Currie Whiteford*

Bristol Event Reviews

Event: Managing a Successful Career
Date & Time: 17th September 2008
Venue: HBOS
Facilitated by: Jill O'Regan

HBOS hosted September's WIBF Bristol event at its new Harbourside offices, with more than 140 people attending what was the biggest event that the network has held this year.

Rob Devey, Managing Director, HBOS Investment - standing in for Chief Executive of HBOS Retail, Insurance and Investment Jo Dawson who was unable to attend - spoke to the audience about managing a successful career, giving an insightful speech about balancing success at work with home and family life. He said the joint priorities have helped him to be more effective, focused and successful in his career.

Rob's speech was followed by a panel of representatives from AXA, HBOS and LloydsTSB who talked about how they had got to where they had today, in addition to fielding questions on challenges they have been faced with during their careers and what sacrifices, if any, they have made.

Of course there was time at the end for networking and feedback from the event has shown that people gain real value by hearing about experiences of people who have progressed in a different organisation.



Glynis Rankin, WIBF Bristol Chair, and panel of speakers for Q&A session



Rob Devey, MD, HBOS Investments and Shameem Forsyth, Associate Director, Transactional Banking

Event: Dirty Tricks in the Workplace
Date & Time: 14th October 2008, 6.00-8.00pm
Venue: Royal Bank of Scotland
Facilitated by: Andrea Dobson

WIBF Bristol's second event of the autumn was held at RBS, with a talk from career strategist David Wilson from Noetic, on Dirty Tricks in the Workplace, giving advice to an audience of 50 on how to manage office politics.

Attendees were asked to break into smaller groups and discuss what the term "office politics" means to them, before feeding ideas back to David, which included hidden agendas, differing priorities, playground and gossip. David went on to explain how the hidden cost of office politics has been researched in large organisations by calculating the hours spent on managing issues that have resulted in cancelled projects, talent haemorrhage and lost emotion, to name a few.

The group was introduced to some fun names for typical work-based politics which included Teflon man, while thinking up some inspired terms of its own: pass the parcel, hot potato and sheep.

David concluded: "It's important to be open and honest in any relationship, particularly in work based scenarios. People need to be accountable and give feedback in the most appropriate way that will result in the situation being resolved positively."

He left the group with some examples of how to approach conversation with people presenting challenging situations for the work place and encouraged everyone to complete their personal power diagnostic, which can be viewed at www.noetic.uk.com



David Wilson, Noetic and Glynis Rankin, WIBF Bristol Chair



Attendees at the Dirty Tricks in the Workplace Workshop

Scotland Event Previews

To sign up for all events, unless otherwise stated in preview, please contact Ann Leverett at ann.leverett@wibf.org.uk. For further information about WIBF Scotland, please visit our Scottish Members' website at <http://www.wibf.org.uk/scotland/scotland.htm>.

Event: Role Models - Jann Brown, Finance Director, Cairn Energy
Date & Time: Thursday 15th January 2009, 6.00-8.00pm
Venue: Eden Scott, 26 St Andrew Square, Edinburgh EH2 1AF

Join us to find out how, in the male-dominated world of oil, Cairn Energy FD Jann Brown hasn't let traditional obstacles stand in her way.



Jann Brown

Jann was appointed Finance Director of Cairn with effect from 17 November 2006. She holds an MA from Edinburgh University and joined Cairn in 1998 after a career in accountancy, mainly with KPMG. Maintaining the delicate work-life balance has been a constant feature of Brown's career despite taking an unconventional route into the accounting business. Prior to her appointment as Finance Director, she served on the Group Management Board for seven years. She is a member of the Institute of Chartered Accountants of Scotland and the Chartered Institute of Taxation.

Event: Personal Development - Kick-start your career - Mentoring with Tanya Castell, HBOS
Date & Time: Wednesday 11th February 2009, 6.00 - 8.00pm
Venue: HBOS, Citymark, 150 Fountainbridge, Edinburgh EH3 9PE

Could mentoring be right for you? Have you ever considered it but thought it would be too demanding, formal or reserved for 'high-flyers'?

According to the Corporate Leadership Council, 'Informal, relationship-based learning, such as mentoring, serves as the most consistently powerful source of individual and workforce performance.' Tanya Castell, Head of Risk Assurance at Bank of Scotland Corporate, is a strong advocate of mentoring, having had a mentor and been one. Tanya has over 20 years' experience in financial services, having previously worked at JP Morgan and UBS in London.

Wherever you are in your career, whatever your goals - or uncertainties! - having the ear of an experienced mentor can clarify your values and objectives. Come to this fun breakfast session to find out more about being a mentor or having a mentor. It could be the best career move you ever make!

Event: Time for You - A Wardrobe that Works
Date: 21st August 2008
Host: John Lewis
Facilitator: Lorraine Majdi, Fashion Advisor

August's 'Time for You' event was hosted by John Lewis in Edinburgh. Lorraine Majdi, Fashion Advisor at John Lewis presented 'A Wardrobe That Works'. The main theme was how to look good every day, which can be simple and inexpensive when you dress imaginatively from a wardrobe that works. The key challenge for us all was to think of our own wardrobe as a whole rather than as individual items of clothing.

The presentation took us through a month's worth of different outfits from one carefully selected capsule wardrobe, from casual to business wear.

Key tips from the evening:

- Wear up to three colours only in any outfit;
- Update your outfits by accessorising with belts, handbags, jewellery and scarves;
- Getting the basics right is essential to make you feel confident and good about yourself.

The second part of the evening provided an opportunity to shop for our own capsule wardrobe by putting into practice what we had learnt from the presentation. Lorraine was on hand to provide fashion advice on our purchases.

Gill Goulding, Standard Life

Event: Role Models: Governing Scotland Panel
Date: 24th September 2008
Host: Chartered Institute of Bankers
Panel: Karen Kelly, Laura Greatrex, Liz Lloyd

Women from both the public and private sectors met at The Chartered Institute of Bankers to hear from three successful speakers about their time working in different public forums, from the Council to the Executive via Holyrood and back again.

The speakers were Karen Kelly, Head of Financial Services at Edinburgh City Council; Laura Greatrex, former Special Adviser to First Minister Jack McConnell; and Liz Lloyd, Head of Press and Research for the SNP.

Following three years with the Labour Party and an MBA, a chance meeting with old acquaintance, Jack McConnell led to the role of Special Adviser for our first speaker, Laura. Responsible for Finance and Public Services Reform, Laura acted as a crucial liaison between the Civil Service and Politicians and conducted briefings with the First Minister. Laura summarised her role as highly reactive, very stressful and lots of fun, and said she wouldn't have changed a thing about it.

Our second guest speaker, Karen, holds a position that requires a very delicate balance between the needs of the politicians and the needs of council taxpayers. Responsible for a budget of £1.3bn, she talked about the relationships she builds and how the pressure from politicians can be immense. Karen is also a member of CIPFA, which she says ensures professional standards.

Last to speak was Liz, who as a native of Newcastle admitted she never thought she would get a job with the Scottish National Party! Starting as a Policy Advisor ('sneaking around behind the competition's back'), after the election, she moved to her current role. She now looks after 47 ministers, trying to break the 'Holyrood bubble'. Like the preceding speakers, Liz emphasised the importance of networking for success in business or politics, and felt that being a woman has never held her back in her work.

Following the three speakers, a lively discussion ensued with the audience and the panel discussing such points as the difference and (in a lot of circumstances) similarities between private and public organisations and the success of women within the public sector. The humorous stories about elections and politicians along with the interesting discussion between members made this a very successful evening.

**Joanna Frawley & Katie Boner,
Eden Scott**

Dublin Diary

Dublin Event Reviews

Event: Networking taken to New Heights
Date: Saturday, 11th October 2008

On Saturday, 11th October the sun was shining in Ireland. Witnessing that bright yellow ball in a cloudless blue sky was an extremely rare event this summer and served as the perfect backdrop for the WIBF 1st annual hill-walking event. A group of WIBF members sporting rucksacks, boots and walking poles took to the Wicklow mountains for a networking event of new heights....literally!

This adventurous group enjoyed a well-earned lunch break at the top of Mullacor Mountain. Sandwiches, flasks of tea and biscuits were savoured at 657 meters affording fantastic views of Glendalough and Glenmalure valleys on each side. The descent was along the Derrybawn ridge (regarded as one of the finest ridge walks in Wicklow).

The day was full of great conversation and laughs in between trying to breath on the ascents! Thank you to everyone who joined in on the day and looking forward to next year....who knows, Everest ???



WIBFI members networking in Wicklow

Event: 'Diamonds & Champagne'
Date: October 2008
Host: Paul Sheeran Jewellers

'Diamonds & Champagne' was the theme of Women in Banking and Finance in Ireland October's social event. Hosted by Paul Sheeran Jewellers, we were welcomed with a glass of pink champagne that set the tone for the rest of the evening.

Diamonds are known for their beauty, rarity and value. We learned about the four C's; carat, colour, clarity and cut. We had the opportunity to try some of the beautiful pieces on the evening, and for some lucky people, Christmas arrived early! It was truly a glamorous evening, with the helpful staff to answer our queries and make the evening very special.

WIBFI made a donation to 'Respect', an Irish registered charity responsible for fundraising projects for people with Intellectual Disabilities of all ages, in the name of Paul Sheeran Jewellers, to thank them for the fantastic evening we had.



Sparkle! Annette Farrell, WIBFI Chair and Dorothy Gray, WIBFI

Event: Negotiating your way to Success
Date: November 2008
Facilitator: Victoria Canning

One of the most eagerly awaited events on WIBF Ireland's calendar was held on November 24th, when Veronica Canning addressed an audience of women in banking and finance on the topic of negotiating their way to success.



Veronica Canning

Canning has made her mark over the past three decades - both nationally and internationally - as one of the finest educational, inspirational and motivational communicators, primarily to a female audience. She is also a highly successful business mentor and author.

The key premise of her address was the fact that many women are deeply uncomfortable when negotiating on their own behalf (whether for salary, bonuses, promotion or choice of top projects), despite being highly competent when negotiating on behalf of their organisation.

According to Canning, there are two key problems. Firstly, women don't realise they should negotiate more and secondly, they don't believe they are any good at personal negotiation.

During the course of the address, attendees were challenged to carry out a self-audit by asking themselves a number of key questions:

- When was the last time they really negotiated for something for themselves, especially a financial point?;
- When do they plan to negotiate next? What is their next financial negotiation?;
- Do they know what they are worth?;
- In the past year, how often have they accepted an assignment or a salary package completely without question?;
- Did they negotiate at their last change of job?;
- If negotiation took place, did management wince at what was requested? If not, the bar may have been set too low.

Canning points out that, as economic conditions worsen, the need for constant negotiation will get even more important. But before women make the decision to start negotiating, they must first be unhappy with their present situation.

She suggests that, in many instances, women may be settling for too little. She queries, for example, whether they check regularly that they are earning the same as others at their level.

Even when they realise their market power, they still have difficulty using it to get top levels of remuneration. Part of the reason for this, says Canning, is that there is a serious lack of women role models.

Most economic power rests in men's hands and so we live in a world of unequal balance of power between men and women. Women may not have considered how this might be informing their perception of who is in control and influencing their failure to negotiate.

As proof of her proposition, Canning points to the low numbers of women in top decision making positions, whether on company boards or in political life. A recent survey by the Professional Women's Network has found that progress in getting women onto Boards of Management is glacially slow. The top 300 European companies now have only 9.7% women on their Boards.

But before women rush in to the negotiating table, Canning stresses how important it is to first have a realistic view of their

worth. By this, she means a realistically high value, as she sees more women underestimating than overestimating.

She suggests that, before entering negotiations, women should:

- Know their unique selling point;
- Understand exactly how they are different and better than their colleagues;
- Find the best in their field and benchmark against them;
- Make the best the starting point and then improve on it;
- Compare themselves with men and women doing similar work. If the comparison is only to other women, they may be setting the bar too low;
- Understand the value they bring to their employers.

One of the key points that Canning makes is that women should avoid “the attitude of gratitude”. Many women are so pleased to have gotten the position that they accept the first offer of money and pass quickly over the negotiation process, thereby doing themselves out of a higher salary. Their unease with money makes them gloss over it.

The incorrect starting point for many women in business is “what do I need to earn?” rather than “what am I worth?” The former is a limiting position, while the latter is a totally open one.

For further information on Veronica Canning, please see www.veronicacanning.com or check out her latest project at www.shoeisms.com

WIBF Recommends

Book Review . . .



The 4-Hour Work Week by Timothy Ferriss

This book was recently published in paperback in the UK and attracted a murmur of interest among a number of personal development communities to which I belong, so I thought it was worth checking out.

As the title implies, the author claims he has found a way of working only four hours per week to earn as much as he needs. I was impressed by this - don't we

all want to earn more money while working fewer hours? Think how much more we could fit into our lives if that were so! On discussing this book enthusiastically with many friends, most were of cynical opinion that it couldn't be done.

Guys - you missed the point. What this book really suggests is that we all spend a lot of time doing things which are not really productive. If we choose to, we can structure our lives another way and waste far less time. I defy anyone not to come away with at least one idea on saving time from this book. As a taster, let me share with you Mr Ferris's idea on eliminating time-wasting email.

“Check email just twice per day, at 12 midday and 4pm - times which ensure you will have the highest response from previously sent email. Never check email first thing in the morning. Instead complete your most important task before 11am to avoid using lunch or reading email as a postponement excuse. Before implementing the twice daily routine, you must create an email autoresponder that will train your boss, co-workers and clients to be more effective”... the format of the autoresponder had me laughing out loud!

But it was precise, to the point and made it clear that important contact was welcomed, timewasters were not. I challenge you - read the book and have a laugh - and feel just a little bit guilty about the precious life time that you're wasting on unproductive work!

Rhian Pamphillon

MS Gadget . . .

The “Red Passion” Espresso Machine

In these difficult times, you need to do everything you can to get the edge on your competition.



And what gadget do we recommend in this pursuit but of course, the home espresso machine. Okay, perhaps not the obvious choice, until that is, you are home in bed, waking up after yet another late night, to the merry sounds of a British monsoon at your door, in desperate need of a kick-start before you give up and reach for that 'out-of-office button'.

Imagine instead, this mechanical wizard ready to race to your rescue, with the perfect 'cuppa', tailored to your every whim - to get you out on the road every day, whistling a happy tune and ready to wow the clients and impress the boss. Or even raising your profile at that critical dinner party, now you can finish the evening on more than just the noble pot of tea - there's also the cappuccino, latte or espresso?

As to what actual machine to try - we recommend the shining chrome star that is Gaggia's “Espresso Colour”. It isn't fully automatic, which means fewer parts to break down. It has simple functions - so it's a great machine to start with. And yet, it is flexible enough to allow a high degree of customisation to your coffees. And if you are lucky enough to find one in 'Red Passion' red, its raw lipstick colour will make you smile with every cup.

But lastly, this all pales in comparison to its most useful feature - the ability to bribe your loved ones! Because nothing inspires favours, like the perfect morning cappuccino served in bed...

Enjoy!

Kirsten Zverina

Websites . . .

There is a charity online auction website called Buy Once Give Twice. It was founded in 2007 to recycle charity auction lots that were bought at events but unredeemed. By selling lots a second time through this website the charity benefits twice. Also charities are often donated something which they can't use because they are not staging an event or the item might not be directly suitable for their supporters. These types of items also form lots on the site. The Charities Trust handles payments and the disbursement of proceeds and 90% of net proceeds are paid to the designated charity. So if you want to bid on something original and out of the ordinary and also support a charity, then this is the website for you. The address is www.buyoncegivetwice.co.uk

Sharon Davies

Fashion . . .

Festive frivolity

With Christmas not long over and the New Year quickly taking hold, January is the perfect time to make a change, start afresh or set about creating a new and exciting image.

The first month of the year is one of the greatest in offering us sales and discounted goods so now is the time to hit the shops for a new, chic and longed for suit without the hefty price tag attached. Follow my guidelines below for the new season's top buys, and ensure you feel fabulous from top to toe!

Trousers - High-waisted trousers are very on trend, along with those with a slight flare to the leg. Opt for a longer fit that covers the shoe, and team with a thin belt for an elegant and refined look. As ever black is a classic, but greys and navy are worth looking at too, especially those in unique textures. Make sure to find a jacket that compliments the trouser, whether it be of matching design or something slightly different - the right shade of grey can make a great combination with black.

Tops - Lace is extremely popular at the moment and can add great detail to an otherwise plain top. Black lace is possibly the most elegant, as long as it is kept to a minimum and flatters the right part of the body - I recommend sleeve and neck detailing. Wallis and John Lewis have some really nice pieces, also in dress form too. Aside from lace, sheath blouses are making a comeback, with intricate designs, bows and frills taking prominence. This look can work well with colour so why not try some of the more adventurous jewel colours out there such as sapphire, burgundy or deep green.

Footwear - The perfect shoes for a winter ensemble are cute shoe boots or boots to the calf, with a variety of designs on the shelves to choose from. Lace ups are particularly kooky, shiny patent is very polished, whilst suede is more subtle and feline. Heels are sky high at the moment, but you should be able to find a good boot with a dainty or thick heel which is wearable throughout the day and still screams glamorous businesswoman. Try high street shops such as Jones or Marks and Spencer.

Jewellery - Bold pieces are still reigning supreme, with cuff bracelets, long chunky necklaces and elaborate rings stealing the show. Accessorize have some great theatrical rings, whilst vintage necklaces, in particular large lockets, team well with any number of outfits. Also worth a mention are the increasingly popular 'trollbeads' designs. Each item of jewellery produced by the brand is made up of unique and ornate beads, combining a palette of colours and patterns, in turn giving you a very different, but charming piece which is sure to make you the envy of your friends.

Hannah Greenfield

Beauty . . .

Perfume Perfection

The perfect allure of a woman is the scent that she radiates when she walks into a room - not an overpowering smell but rather a subtle yet sexy touch of femininity. The perfume market is one of the biggest in the world and designers/celebrities alike are both catching on to the trend for smelling as good as you look. With this in mind there are more perfumes available to us than ever before, with variety, feeling and sensuality all key in producing the perfect scent for each and every one of us.

Whilst many of us have our favourite perfume already mapped out for daily use, the selected ones I feature here are some personal favourites which I would urge you to try. Being experimental with smell is just as important as it is with fashion, and it can often be used to reflect the appropriate mood, weather and occasion, making it one of the most expressive cosmetics.

Chanel No.5 - The classic, worn by many a great star and elegant lady. It is one of the most well known and popular scents of our time, with a floral, sweet and incredibly sensual aroma to boast. Often a favourite for evening wear, Chanel ooze glamour making this buy one of the more pricey options, but nevertheless one of most quality.

Cool Water, Davidoff - Besides the refreshing colouring of the bottle, this fragrance is a fruity blend of citrus and pineapple, giving it an edgy yet sexy bouquet. Perfect for warm days and light outfits, Davidoff has created a unique and affordable brand.

Pleasures, Estee Lauder - A firm favourite of those who love light, feminine and typically pretty odours. This conjures serenity in its purist form with a gentle mix of flowery scents including white lily, violet, rose and lilac. With Liz Hurley promoting this particular fragrance, you can guarantee, just like her, you'll be the epitome of beauty.

CK One, Calvin Klein - The unisex scent that radiates sexiness and intrigue. With a strong yet refreshing smell, CK One is classified as a citrus scent mixing notes of pineapple, violet and rose amongst others. Clean and wearable whatever the mood, this is a particular favourite of mine as well as the airports who love selling it in duty free!

J'adore, Christian Dior - One of the newest fragrances on the block, this is worth a try if just for the bottle! A beautiful design by Dior ensures it stands out and looks suitably elegant, which is exactly what the scent reflects mixing mandarin with rose and violet to create a sensual, flowery and incredibly feminine effort.

Stella, Stella McCartney - Celebrity fragrances are huge business these days, but this pick from the ever cool and fashionable designer has to be one of the best. Combining Stella's feminine feel with her famously edgy designs and sensual tones, this scent blends the sweetness of the English rose, with the strength of amber and mandarin notes. Definitely a stylish find!



Hannah Greenfield

Health...

Does Fear Have a Grip On You?



Don't worry, be happy!

Sadly, for far too many, the oppression of anxiety, worry and fear take the joy out of daily living.

Are you one of those people who is consumed by worry? Does it keep you awake at night? Do you have trouble concentrating? Do you suffer from free-floating anxiety, where you are not even sure what you are worried about, but you are worried all the time? If so, it might help to know you are not alone.

Many more people than you realize are plagued by constant feelings of worry or anxiety.

What you need to understand is that if you are prone to worry - you need to stop. Your life depends on it! It is possible to re-program your brain so that you can stop all this needless worry and get on with living a happy, worry free life.

How you ask? Here are a few simple suggestions:

Stay in the present or remember that your head should always be where your feet are! Worry is always negative projection about the future something you either know nothing about or have little control over - so how does worrying help to change that?

Worry is a learned behaviour that can be unlearned. Simply change the station! When a worry pops into your head, think of something pleasant.

Stay in the day! "One day at a time" is an excellent expression because it describes the way we are supposed to live. It does not do you, or anyone around you, any good to be living with one foot in tomorrow! You can plan - just do not plan the outcomes!

Instead of worrying about the future, try dreaming of the happiness you want to enjoy and visualize that! You tend to attract whatever is in your thoughts - so think happy ones!

If you are able to foresee some terrible event, decide whether there is something you can do to change it or make it have less of an impact. If there is then do it! If there is not, accept it and move on. Worrying about it will only make it loom larger in your mind and rob you of any happiness you could have today!

You have often heard it said, "You are your own worst enemy." This is certainly true when it comes to worry. Worry causes stress and stress weakens your immune system, making you susceptible to illness. So make sure you stay current with your chiropractic care to help you manage your stress and keeps your immune system functioning at its peak potential.

Knee Surgery? You Make the Call!



Knee adjustments are safe

Interestingly, those who thought they received surgery but did not, improved as much as those who did.

You hear about so many people today having knee surgery after suffering through years of chronic pain due to sports injuries or osteoarthritis. They may have tried pain medication (over-the-counter and prescription strength), massage therapy,



Dr. Paul McCrossin
London Chiropractor

bed rest, heat and ice application, even cortisone shots - but the pain continues. It often worsens to the point where the doctor indicates that a surgical solution is the only answer. But is it?

Interesting story:

A study was conducted involving 180 patients, divided into three groups, who were told they required arthroscopic surgery on a knee to relieve pain and stiffness due to osteoarthritis. Arthroscopic surgery involves an incision into the knee to remove worn cartilage. The first group had surgery called arthroscopic debridement, which removes worn or loose cartilage. The second group had arthroscopic lavage, which flushes painful debris and inflammatory enzymes out from the knee. The third group was all prepped and an incision into the knee was made, but no cartilage was removed.

All three groups were followed and assessed at regular intervals over the next two years and at the end of that time, all groups reported "equal degrees of reduction in pain and increase in activity level." Interesting, isn't it? Yet, more than 650,000 of these same procedures are performed each year and, sometimes, healthy cartilage is removed with the worn cartilage, causing even further damage to the patient.

Is there an alternative?

Sure there is - and while surgery may be an option, it should always be the last resort. Chiropractic care offers a non-invasive alternative to drugs and surgery for the type of knee pain cause by osteoarthritis. We recognize that knee pain can be related to pelvic imbalances and spinal problems higher up the spine. Correcting these misalignments often resolve knee pain and ankle problems without the risk of surgery.

Please keep in mind that our practice is committed to helping you live a way of life that focuses on healing and preventing health problems. We do not believe in masking symptoms with medication or advising that you engage in needless surgery when your body may be fully capable of healing itself.

Dr. Paul McCrossin London Chiropractor
Phone: 0208 445 4355

NB: If you would like a check up call the practice and mention you have seen this article in the WIBF quarterly magazine. You will then qualify for a 50% reduction on the consultation fee (inc X-Rays if required) or feel free to call if you have any questions or to speak with Dr. Paul McCrossin B.App.Sci (Chiro)

Fresh Faces

Focus on graduates in the Financial Services Industry



Tabassum Awan
Royal Bank of Canada
RBC Capital Markets Front Office
Programme
Department: Fixed Income & Currencies

Tell us about yourself;

I am 23 years old and have been working in Capital Markets for 1 year. After completing a degree in Mathematics at the University of Birmingham, I then went on to do a Masters in Mathematics, and applied for the graduate schemes in various Investment Banks during this year. RBC's graduate rotation scheme was extremely attractive, giving an insight into every business area. The dynamic atmosphere, the meritocratic nature, as well as the opportunities and the experience of working with some of the most highly talented individuals in the city, are just some of the things that attracted me to Banking.

What aspects of your role do you enjoy the most?

Experiencing the most manic and chaotic times in the history of Banking, I feel like the learning curve couldn't have been steeper, and there could not have been a better way of being introduced to the world of Investment Banking. An aspect of my role which I particularly like is the continuous interaction with people inside the Bank and clients outside.

Do you find being a woman in Banking and Finance a challenge?

It is a healthy challenge, and one which develops my hunger for success. It is a male dominated industry, but I want to use this to strive ahead of all, rather than feel left behind. If you want to be treated equally, you shouldn't be differentiating between male and female, and for that reason at work, I do not feel inferior to any man or woman.... I feel there are no limits or boundaries to my success - and if I keep focussed on my goals nothing can stop me from attaining them.

What do you think has contributed to your success in this industry?

Being part of a great team here on FIC and within RBC and having support and advice from some of the industry's most talented individuals has greatly contributed to my success so far. Alongside this, I have been encouraged by my parents throughout my life to learn, to expand my abilities in various activities and to consistently work hard. This has enabled me to get through the chaotic times in the markets and handle the pressure with ease.

What are some of the important criteria you look for in choosing a career?

I want to, and will make an impact as an individual. I have the desire to deliver high quality work, and to see through projects to their end. For me my career must be challenging, and allow me to take on responsibility - so I can really see my future shaping into success. I am extremely determined, and have set ambitions and goals which I must reach for self-satisfaction, and this brings us back to the criterion of my workplace being a meritocratic environment.

What do you do in your spare time?

As well as socialising, I enjoy travelling, discovering new cities and people and broadening my understanding of various cultures. I love to keep myself active and engaged in things that are totally the opposite of what I do at work. I am part of a dance group, not only does this keep me fit, but it allows me to enter an entirely different world, and to relax and switch off from the world of banking.

Where do you see yourself in 5 years time?

I hope to excel in Fixed Income and Currencies Sales, have exposure to greater responsibilities and have a wide client account base. I plan to stay in Capital Markets, and build my knowledge here. I will embrace international opportunities, especially as I have foreign language skills that can help to develop great client relationships. I hope that my past experiences have brought me transferable skills that will bring new clients to the bank and transform my ideas into business success. In 5 years time I won't settle for the position any 28 year old should be in, I will be looking to go that extra mile and set a new standard.

WIBF Charities

This year the Management Teams have chosen the following three charities to benefit from the proceeds of the Gala Raffle at the Awards for Achievement Lunch.

appeals@bartsandthelondon.nhs.uk
0207 618 1720



Barts and the London Charity, is an independent charity funding innovative healthcare and medical research. The three hospitals (Barts in the City, The Royal London in Whitechapel and the London Chest at Bethnal Green) serve Europe's most diverse communities - from the wealthy financial districts of the City and Canary Wharf to some of the UK's most deprived areas.

The Hospitals offer a full range of routine and specialist services, including **cancer, cardiac, trauma, paediatrics, gastroenterology and emergency care.**

Historically, the hospitals all owe their origins to wealthy benefactors who wanted to improve the health of the residents of London's East End.

These enlightened individuals wanted to make a difference, just as we do today. They also wanted to be sure that their donations were used wisely - a desire we also share.

The foresight and generosity of generations, of philanthropic bankers, business people and merchants in the City have created a unique legacy. Today, everyone can draw inspiration from their example, and help create an even brighter future for generations to come.

The Charity's goal is to enable these leading Hospitals to achieve even more - and to do that we need your support.



Pancreatic Cancer UK

www.pancreaticcancer.org.uk

Many people have never heard of pancreatic cancer.

This must change!

Pancreatic Cancer UK is the only national charity concentrating solely on pancreatic cancer that is dedicated to funding research and providing support to patients and their families.

Pancreatic Cancer UK is committed to fighting pancreatic cancer through research, awareness, information and support and other projects of benefit to pancreatic cancer patients. The charity aims to raise awareness of cancer of the pancreas to aid earlier diagnosis and to stimulate and enable more research into better detection and treatment. It provides a central resource of information on pancreatic cancer to patients, caregivers and GPs and a national support network

Pancreatic Cancer causes 5% of deaths from cancer but only receives 1% of cancer research funding (*NCRI Strategic Analysis 2002*). This needs to increase to ensure better outcomes for patients.

Pancreatic Cancer UK (registered charity no 1112708) is committed to raising funds to support pancreatic cancer research and improvements in diagnosis, support and information for pancreatic cancer patients and their families. As a registered charity we have established our own means of funding peer reviewed research and other projects under the guidance of our Medical and Scientific Advisory Board.

Donations may be sent to: Pancreatic Cancer UK, 31 Brooklyn Drive, Emmer Green, Reading, Berkshire, RG4 8SR. Further information can be found on our [donations page](#) which provides details on payment methods and gift aid.

Who is The National Autistic Society?



The National Autistic Society (NAS) has been chosen by Women in Banking & Finance as one of three charities to benefit from the 2009 Award Lunch raffle.

The NAS is the UK's leading charity for people affected by autism. The charity was founded in 1962 by a group of parents who were passionate about ensuring a better future for their children. Today it has over 17,000 members, 80 branches and provides a wide range of advice, information, support and specialist services to 100,000 people each year. The NAS is a local charity with a national presence. The Society campaigns and lobbies for lasting positive change for people affected by autism.

"I contacted the NAS. I'll never forget it. Suddenly someone was listening to me. Someone was offering help. I quickly got expert advice and support for all kinds of things – legal help, establishing my son's rights, schooling..."

Parent

What is autism?

Autism is a lifelong developmental disability that affects how a person communicates with, and relates to, other people. It also affects how they make sense of the world around them. It is a spectrum condition, which means that, while all people with autism share certain difficulties, their condition will affect them in different ways. Some people with autism are able to live relatively independent lives but others may have accompanying learning difficulties and need a lifetime of specialist support. People with autism may also experience over- or under-sensitivity to sounds, touch, tastes, smells, light or colours.

Asperger syndrome is a form of autism. People with Asperger syndrome are often of average or above average intelligence. They have fewer problems with speech but may still have difficulties with understanding and processing language.

In 2008 the NAS launched a campaign called I Exist which revealed that nearly two thirds of adults with autism in England do not have enough support to meet their needs. The campaign revealed the miserable daily reality for many thousands of adults with autism who feel isolated and ignored, are unable to access the required support, and are often completely dependent on their families.

There are over half a million people in the UK with autism. If you include their families, autism touches the lives of over two million people every day. While autism is incurable, the right support at the right time can make an enormous difference to peoples' lives.

Get Noticed

Challenge conventions. Established systems are there for good reasons, but sometimes rules need to be broken. Progress may upset traditionalists but will give hope to those who believe there might be a better way.

Take the lead. Set the mood rather than be led by it. Be more energetic, more controlled, or more measured. Whatever you think is needed to establish the right tone, take charge and you'll be noticed for it.

Have presence. Don't let people talk over you. If a conversation starts to one side, then stop. Look at them calmly; it's just that you don't want to interrupt them, or by implication, be interrupted yourself. They'll stop and apologise and you can continue where you left off.

Go the extra mile. Do more than is asked, volunteer to manage tasks and be responsible for projects. This will win over grateful allies and show colleagues that you're ready to take more on.

Adopt a cause. Whether you take a stand about the office recycling policy or stand for office as a local MP, pick your battles wisely but make sure that you do have them from time to time.

Notice the little things. If you see your client's Blackberry is running low on juice, bring out a charger. Or while you wait for your colleagues to arrive, refer back to the conversation you had last time you met. Show you're on the ball with little gestures, often.

Keep on moving. Change jobs or roles every couple of years. The new challenges will keep you on your toes and employers will have to pay attention if they want to keep up.

Get the balance right. Be humble with your successes, and generous with credit. "Something I learnt from managing project Delta in the tricky period before the new clients started to flood in was...the work that Mr. X did at this time was invaluable to seeing the project through."

Follow up. Do whatever you committed to. Send a follow-up e-mail; invite your client to a suitable event. Once you've got their attention, keep it.

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Diary of Events 2009

WIBF Speakers' Clubs operate weekly throughout the year every Wednesday, alternating between Credit Suisse Canary Wharf and Royal Bank of Scotland Group City. See below for dates:

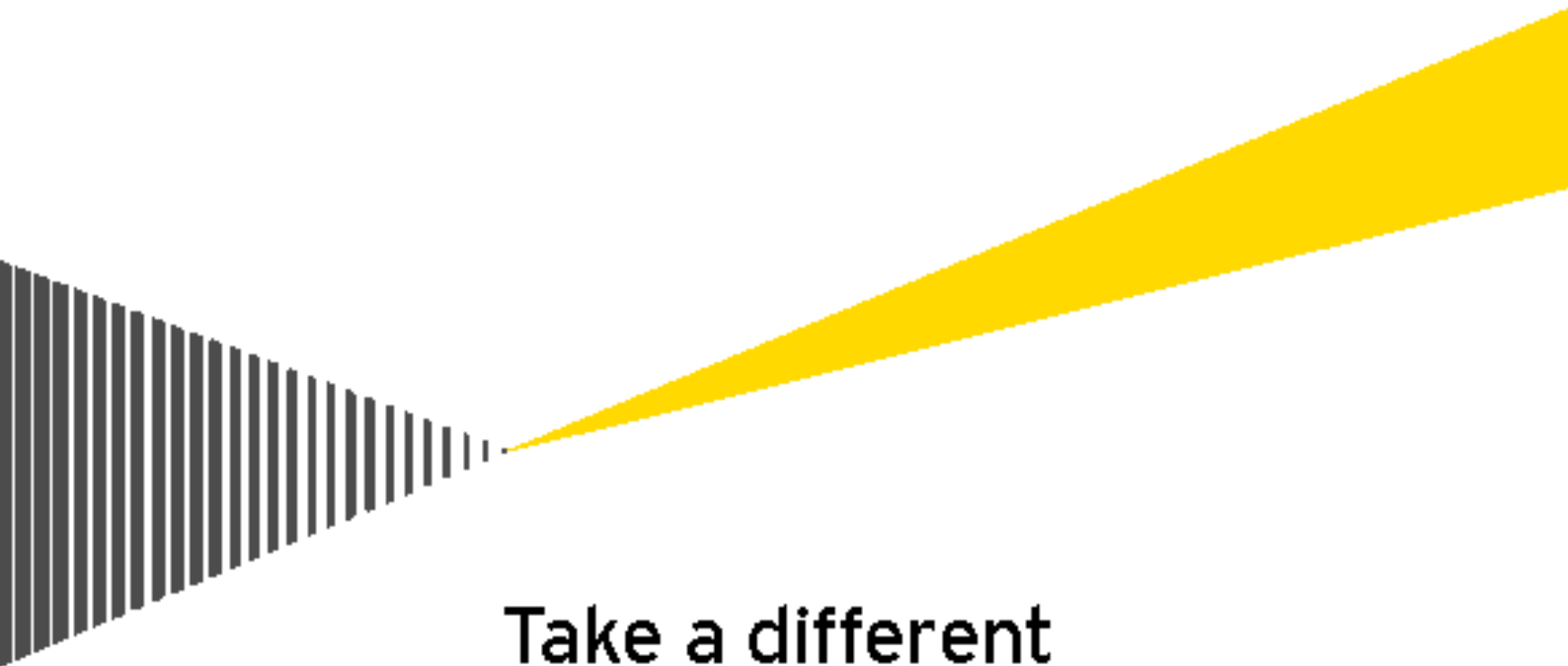
WIBF Speakers' Canary Wharf Club,
Credit Suisse, One Cabot Square,
Canary Wharf, E14. 6 - 8pm

WIBF Speakers' City Club,
Royal Bank of Scotland Group,
135 Bishopsgate, London EC2. 6 - 8pm

Next meetings at the WIBF Speakers' Canary Wharf Club:			Next meetings at the WIBF Speakers' City Club		
January	14th	28th	January	7th	21st
February	11th	25th	February	4th	18th
March	11th	25th	March	4th	18th
April	8th	22nd	April	1st	15th
May	6th	20th	May	13th	27th

Date	Location	Event	Venue & Time
JAN 13th	London	Workshop Creating Your Next New Beginning: Choosing your Future. Facilitator: Houston Spencer	TBC - please see www.wibf.org.uk for further information, 6 - 9pm
15th	Edinburgh	Role Models - Jann Brown, Finance Director, Cairn Energy	Eden Scott, 26 St Andrew Square, Edinburgh, 6 - 8pm
20th	Bristol	Managing Change to Optimise your Career. Panel speakers	AXA Centre, Presentation Theatre Brierly Furlong, Stoke Gifford, Bristol BS34 8SW, 6 - 9pm
TBC	Dublin	Presentation on 'What you should be considering when making your Will' Sponsored by Matheson Ormsby Prentice, Solicitors	70 Sir John Rogerson's Quay, Dublin 2
FEB 11th	Edinburgh	Personal Development - "Kickstart Your Career with Mentoring" with Tanya Castell, HBOS	HBOS, Citymark, 150 Fountainbridge, Edinburgh EH3 9PE, 6 - 8pm
17th	London	Powerful Impressions - Maximise Your Impact! with Shona Rowan, You are Unlimited	Citi, Citigroup Centre, Canada Square, London E14 5LB, 6 - 9pm
17th	Bristol	Managing a Successful Career with Jo Dawson, Chief Executive of HBOS Retail Distribution, Insurance and Investment.	HBOS Harbourside, 10 canons Way, Bristol, BS1 5LF, 6 - 9pm
25th	Dublin	Making your Personality Work for You' with Tempy Cummins, Director, Vision 2 Reality Limited	TBC
MAR 17th	London	Success Is a Mind Game, Especially in challenging Times with Steve Sharpley, Xcell Dynamics	TBC - please see www.wibf.org.uk for further information, 6 - 9pm
17th	Bristol	Creativity and Innovation at Work with Geoff Hayne, Head of Innovation for RBS	RBS, 3 Temple Back East, Temple Quay, Bristol, BS1 9BW, 6 - 9pm
TBC	Dublin	'New Members' Evening - Networking Opportunity	Merrion Hotel
TBC	Edinburgh	Networking - New members evening	Central Edinburgh, 6 - 8pm
APR 21st	London	Conflict? What Conflict? Understanding and Managing Negativity at Work with David Leeper, DL Associates	TBC - please see www.wibf.org.uk 6 - 9pm
21st	Bristol	Chocolate Tasting	TBC - please see www.wibf.org.uk for further information, 6 - 9pm
TBC	Dublin	Distinguished Speaker Event	Further details to be published on www.wibfireland.com

Please remember to check the website for additional events and venues for events on www.wibf.org.uk



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