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January 2008**

**City Insights interview
Angela Knight OBE**

Word Power!

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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 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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WIBF Chair



Christine Lawrence
Chair, WIBF

Happy New Year,

A new year and the chance to assess how you are leveraging your personal intellectual creativity. How are you building and sustaining your professional growth and realising your true worth? Strategic networking can contribute to achieving your goals by learning from each other, sharing insights, experiences and best practices. WIBF's programmes in London, Scotland, Ireland and Bristol offer a variety of choice to help you achieve your goals.

Sustainable growth is important to any organisation and is equally important to WIBF and to kick start 2008 we will have an inaugural launch on 29th January for our Bristol branch. Throughout 2008 you will begin to see other changes within WIBF, such as our new logo shown on the front cover. Our new logo embodies, amongst others, the professional, inspirational, supportive and forward-looking attributes of the group. Over the coming months our logo will be integrated into our stationery and marketing materials, the magazine and our new website.

We have also seized the opportunity to work in partnership with CitiPanel, a financial markets survey specialist. It is a partnership that will provide our members with a platform for their views to be taken into account by policy makers within the banking and financial services industry. We will be sending out an invite for our members to sign up to CitiPanel and would encourage our members to fully participate.

On page 7 the featured article describes the various opportunities in the NHS for new Non-Executive Directors. WIBF will be hosting an event to promote these opportunities and will be touch with our Corporate Sponsors to ensure full coverage.

Finally, Royal Bank of Scotland was listed in The Times Top 50 Companies Where Women Want to Work 2007. We were extremely pleased that RBS referred to their association with WIBF under their 'Women in Loop' section.

I would like to wish all our members and guests all the very best for 2008.

Christine Lawrence
WIBF Chair

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Editor



Hi and welcome.

Well here we are at the start of 2008. So have you decided what this year is going to bring for you?

'Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that most frightens us. We ask ourselves, who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be?'

Marianne Williamson

The quote from Marianne above certainly makes you think? I know for me now is a good time to think about what I want to achieve this year? And if it is for you to, why not use these statements below to shape your ideas:

- 1 What are the things that you can you do?
- 1 What are the things that you love to do?
- 1 What talents do you have and why are you not using them all?
- 1 Think about what you would want from this year if there were no 'if's' and 'but's' and then visualise your outcome for 2008.
- 1 Would you go to college to study?
- 1 Would you join an Amateur Dramatics Group?
- 1 Would you make that commitment that you have been putting off?
- 1 Would you travel the world?
- 1 You go and do that training course that you really think is for you so much so that you will pay for it yourself.

Marian Costello
Editor in Chief

So what is holding you back from getting to where you want to be? Generally the thing that stops people is themselves. Remember you are the one who can make things happen, do not wait for others to see your talents, now is the time to look out for you, you are your greatest advocate. It may not be easy but only you can make it possible. Please do not get to the end of 2008 and think if only. Now is your time, your chance to make that difference for you. What is it you really want? Really think about what it would look like, what it would feel like and what it would sound like. Now visualise how you are going to get there - what is your journey going to be like? How are you going to celebrate each achievement towards your 2008 goals?

See how great it is to look outside of the box and think about the future. Now we live longer and often have more than one career. As we progress we realise we have other attributes that we want to use - maybe to develop that creative side. Whatever you have decided for 2008 good luck and enjoy that journey to your dream.

All the best.

Marian Costello, Magazine Editor-in-Chief
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Top Tips for 2008

1. Tell the people you love that you love them, at every opportunity.
2. Throw out nonessential numbers. This includes age, weight and height. Let the doctors worry about them. That is why you pay them.
3. Keep only cheerful friends. The grouches pull you down.
4. Keep learning. Learn more about the computer, crafts, gardening, whatever. Never let the brain idle.
5. Enjoy the simple things.
6. Laugh often, long and loud. Laugh until you gasp for breath.
7. The tears happen. Endure, grieve, and move on. Be ALIVE while you are alive.
8. Surround yourself with what you love, whether it's family, pets, keepsakes, music, plants, hobbies, whatever. Your home is your refuge.
9. Cherish your health: If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.
10. Don't take guilt trips. Take a trip to the mall, or to a foreign country, but NOT to where the guilt is.

Nigel Risner
Turning Limited People Limitless
www.nigelrisner.com
Author of *The IMPACT Code*.

Regional News

NEW YEAR, NEW CITY

Introducing.....WIBF in Bristol.....

We are delighted to announce that following several months of early morning meetings and dedicated devouring of pastries, the Bristol branch of WIBF is ready to launch.

The WIBF in Bristol Committee is now firmly established and the events for the first quarter of 2008 are already in the diary. Thanks to the hard work and belief of the committee in the early stages we have a sound foundation from which to launch, with at least 12 other new members already signed up from our introductory events held at RBS and AXA. At each meeting Christine Lawrence and Ann Leverett spoke to around forty people from eight organisations. Ann and Christine inspired the attendees and there will doubtless be plenty more members joining the group.

All of this has been made easy by the enthusiastic support of our new Committee.



Kim Clarke, Virginia Field, Glynis Rankin, Joanne McChrystal are pictured at the 2007 Awards Lunch.

Suffice to say with the experience and drive of these members as an inspiration to women at all levels of the Bristol financial sector, the formal launch on 29th January 2008 will be a welcome to all our new and potential members.

We are extremely excited about the opportunities and support this network will offer us locally and are looking forward to next year. Sharing experiences can be a marvellous tonic and no doubt we all know how it feels to network a room through a sea of pin stripe, to be asked to pour the coffee, or take the minutes, the look of surprise (occasionally horror) when it comes to light that the new manager is not only intelligent, efficient and knowledgeable, but is also a woman!

If you would like further details about joining the Bristol group or attending any of the Bristol events please contact Glynis Rankin, Creative Metier Limited on 0117 927 9450 or email wibf@creativemetier.com

Notes from the Chair

WIBF in Bristol is really taking off! It all started with three of us talking over coffee about our careers and what we needed from a network. We asked a few colleagues to join us - and before we knew it we had a programme for next year.

Our early conversations showed a shared need. The idea that there could be a network where members can discuss their careers, be natural and informal outside their own working environment but with colleagues who have similar issues to address caught on from the beginning.

We have an exciting programme of events planned throughout the year. There is a great deal of interest in the WIBF Speaker's Programme and we will almost certainly launch that during 2008. We had our first informal networking event in November 2007 at Avery's the wine merchants in central Bristol for a wine tasting and supper. An event that had everyone talking and tasting.

We'd love to see members from other parts of the country at our events in Bristol - so if you are down here to work then do look us up



Glynis Rankin
Chair, WIBF Bristol

Scotland



Fiona Gifford

You've never had it so good!

The Financial Times (October 1st 2007, page 25) featured an article citing some research carried out in America by Catalyst, an organisation focused on women in the workplace. The study of the 500 largest US companies was carried out between 2001 and 2004. It found that the organisations with the highest percentage of female directors were both more profitable and more efficient than those with the lowest proportion of women Board Members.

I read this article shortly after a visit to the Murray Archive at the National Library of Scotland. I was inspired by stories of 19th century women who defied social convention and endured public and family censure in pursuit of fulfilling their potential. Here are a few I'd like to share with you. Caroline Norton, who successfully challenged the law in the 19th century that made children the property of their fathers and left mothers estranged from their children at the will of their husband. Isabella Bird Bishop who, despite prolonged childhood illnesses, travelled extensively in the 19th century in America, Canada, Japan, China, Vietnam, India and Singapore. Her writing about her adventures provide a rich picture of the diversity of life in her time. Mary Somerville, known as the "The Queen of Science", was a Scottish science writer and polymath, at a time when women's participation in science was discouraged.

Around the same time, a top Executive Search firm asked my advice on how to connect with women's professional networks. The consultant told me, "Our Financial Services clients want gender-balanced short lists. We have very well developed male networks, but don't seem to be able to find the female talent we need."

We all know that women have a spirit of determination, and a desire for personal growth and fulfilment that transcends even the most difficult barriers. There is now an increasing realisation that having talented women on your team will improve performance, and employers are actively pursuing female talent as they experience a shortage of supply.

There has never been a better time for you - are you taking advantage of it?

A handwritten signature in black ink that reads "Fiona".

Fiona Gifford
Chair, WIBF Scotland

Ireland



*Annette Farrell
Chair, WIBF Ireland*

A very happy new year to all our members and may you achieve all your goals and ambitions in 2008.

As we move into the New Year, we take stock of what was achieved in 2007. Last year saw us continue to roll out our highly successful Business over Breakfast events. These were very well attended and feedback from participants was very positive with a resounding wish for “more please”!

2007 proved to be another busy year for us here in Dublin including a large event calendar of both “me time” and social events. Below is a quick recap of our 2007 events

- January 2007** ‘Setting a networking plan for 2007’ by Trica Murphy of TIG Alliance. Understanding the importance of networking and building a good and strong network. Networks do not just happen, they take work and planning.
- February 2007** Supper Club Event at Il Poste. Fine food and wine with a lively conversation.
- March 2007** ‘Taking Control of your Life’ by Bernadette Murray of Vision2Results. Another very interesting and informative presentation that was followed by some destressing and relaxation techniques.
- April 2007** Wine tasting at Enowine. An excellent opportunity for members and their guests to network and taste some interesting wines.
- May 2007** Emotional Intelligence presented by Eimear Barry of LDC (Leadership Development & Coaching).
- June 2007** Wealth Management workshop covering an introduction to long term financial planning and providing members with key components of Wealth Management. Facilitated by Orla Holohan of Bank of Ireland Wealth Management.
- July 2007** Supper Club Event at the Royal Yacht Club Dun Laoghaire. Our annual summertime event held in spectacular surroundings with great company and craic!
- September 2007** Distinguished Speaker Event. Talk from one of Ireland’s best known female authors, Sheila O’Flanagan. Sheila shared with us her experiences about transitioning from the world of financial trading to being a successful writer and novelist.
- October 2007** ‘The Challenge of Change - Coping with Life’s Little Surprises. Presented by Gay White, Zero One Consulting.
- November 2007** “Wealth Management & Family Law issues” a follow-on from the June Wealth Management workshop.

We would like again to thank all our generous sponsors for their help and support throughout the year. We would also like to thank our members for their continued support during the year. After what I hope was an enjoyable break for you all over the Christmas holiday period, we now move into 2008 with renewed enthusiasm and vigour. We are already starting off the year with some interesting events.

On 23rd January 2008, we will have a Business over Breakfast event on “Unlocking Potential”. Find the answer to how you can creatively tap into the huge reserves of unlocked talent that will allow you to unlock your potential.

February 2008 will see us having our first Supper Club event of the year.

We are now looking for members to work with us on either specific projects (e.g. helping to organise an event) or become a member of a committee. If this is something that might interest you, please do not hesitate to contact myself or any other member of the committee.

We look forward to meeting and networking with you during 2008.

WIBF Ireland Committee

The Essence of a Non-Executive Director Role



Angela Knight, OBE
Chief Executive of the British Bankers' Association

Angela Knight OBE is the Chief Executive of the British Bankers' Association. From September 1997 to December 2006, Angela was Chief Executive of the Association of Private Client Investment Managers and Stockbrokers (APCIMS). She is a Non-Executive Director of LogicaCMG and Brewin Dolphin plc. She is also a Non-Executive Director of International Financial Services London (IFSL) and a Trust Member of the Port of London Authority, and she was Deputy Chairman of Scottish Widows and a Non-Executive Director of Lloyds TSB plc until October 2006. Angela was previously the Member of Parliament for Erewash (1992-97) and Economic Secretary to HM Treasury between 1995 and 1997.

On the day I went to interview Angela Knight, there were streams of people demanding her time. Yet Angela was highly spirited and demonstrated a good sense of humour when giving a brief insight into the role of a Non-Executive Director.

What is your view on having more qualified women on Boards?

I believe there are merits in having a better balance of women on Boards as they bring to the table divergent views and can effectively contribute towards creating value for the business. Experience, knowledge and qualities such as independence, business credibility and confidence are equally important to the Board composition of men and women.

I am not necessarily in favour of quotas to get more women on Board where the path maybe artificially smoothed out. I acknowledge that sometimes hurdles can be put in one's way but I also believe that there are ways around them.

As an experienced Non-Executive Director, what in your opinion are some of the 'Do's' and 'Do not's' of serving on a Board?

I will start with a short list of 'Do not's':

- 1 As a Non-Executive Director, do not forget your responsibilities to the Shareholders;
- 1 Do not be in competition with other members on the Board - this can be extremely counterproductive;
- 1 Do not forget that you are there to look at policy and strategy. You are not a "closet" executive;
- 1 Do not try and shadow manage the operations of an organisation - there simply is not the time to immerse yourself in details at a Board meeting nor are you there to do this.

On a more positive note:

- 1 Be comfortable in your own skin. If you are uncomfortable, you may not fully grasp the essential points of the more complex or superficial documents that are sent to you and as a result you may not be as effective;
- 1 Non-Executive Directors ought to receive accurate, relevant and timely information and ought to be appropriately well-informed and engaged. You need to ask pointed

questions to get to the bottom of the issues that are identified as critical but debate needs to be constructive. It is about enjoying asking the right questions and challenging the Board to make effective decisions;

- 1 The Board's focus is on key issues such as strategy and corporate performance and, therefore, it is important to understand the real issues facing the organisation;
- 1 It is important to have a balanced sense of perspective and it also helps to have a good sense of humour.
- 1 First and last, read the papers, don't be afraid to ask questions in between meetings.

What about the Risk-Reward ratio of being a Non-Executive Director?

The risks are considerable because both Directors and Non-Executive Directors carry the same responsibilities in law.

The risks associated with being a Non-Executive Director have, therefore, increased significantly as shown by the cost of Directors' and Officers' liability insurance which may reduce a Director's personal exposure. Both Directors and Non-Executive Directors are held responsible when something goes wrong which means there is a high reputation risk.

What advice would you give to our members who maybe considering the role of a Non-Executive

Director?

Be clear about what it is you want. People start from different places and may take alternative routes to serve on a Board. There are different types of organisations ranging from a single operation to a conglomerate with multiple company operations. It may be advisable to start with a smaller company and build a track record so you become known for the work you do. Your experience, knowledge, talent and confidence all play a part in building your skills and competency inventory. Remember, we can't always win a race and, therefore, it is about preparation and looking for the companies that are best suited to you. Being a Non-Executive Director is a job and should be treated as such.

You can always find obstacles if you want to and it is really much better to keep trying to achieve what you want.

Finally, what are some of the qualities that have helped you throughout your successful career?

If you asked my dad that question, he would say my determination, having a good sense of humour and tenacity. I am a believer that getting on means hard work and the right attitude. This plus a decent dose of common sense can get you a very long way.

Christine Lawrence
Chair, WIBF

Features

Non Executive Appointments in the NHS



The Appointments Commission is responsible for the appointment of Non-Executive Directors in the NHS Trusts. They are currently running a pilot project to try and attract more senior business women into Non-Executive roles. In the 1st quarter of 2008 WIBF will be hosting an event with the Appointments Commission who will explain how your organisation can participate in their embryonic initiative as outlined below.

The NHS in England is currently working on an exciting transformation programme which will result in the formation of business units at the heart of every NHS Trust. This has created an excellent opportunity to appoint non-executive directors with proven commercial skills.

Working in partnership with the Appointments Commission, BT have recently participated in a pilot project using their current senior management talent pool to provide suitably qualified individuals as potential candidates for the non-executive board positions. We would like to widen the scope of the pilot due to early success with BT and would be keen for your organisation to participate.

The pilot covers three distinct areas:

- 1 Talent Pool development
- 2 End of term career planning
- 3 Knowledge sharing through shadowing

Talent Pool development

This presents a unique leadership development opportunity for individuals within your company's talent pool to gain governance experience as a non-executive director of an NHS Trust board. The Appointments Commission are particularly keen to help address the gender imbalance on some of the existing boards so this could be of particular interest to the senior women within your organisation.

End of term career planning

This opportunity would be of interest to senior executives nearing retirement. Although at the end of their traditional career with your company, they could use their extensive and valuable skills and experience to fulfil the role of Chairman of an NHS Trust.

Knowledge sharing through shadowing

Reciprocal shadowing would be particularly suitable as an option for the partners and suppliers of the NHS. The Appointments Commission will undertake to manage the recruitment process thus avoiding any additional resource or overhead for the participating companies.

Candidates for the non-executive director roles are interviewed, and if successful, are asked to serve on the board of the trust for a period of two years. They are expected to devote 2.5 days per month to the role. This is generally made up of attending meetings for 1.5 days and background reading for 1 day. Part of the selection process for successful appointees will be that they must live in the geographical area supported by the NHS trust.

Jim Pringle
Appointment Commission

SEPA on the doorstep: The genuine business requirements



Leo Lipis

The Single Euro Payment Area (SEPA) is almost upon us and the finance industry is preparing for the challenges posed by the transformation. There can be no doubt that SEPA is a disruptive event for the payments industry - arguably the most disruptive event in the retail payments market since the invention of card payments. Yet the dawn that appears in January 2008 promises a bright future. All companies and individuals doing business throughout Europe may see business volumes increase dramatically as new international trading opportunities emerge.

Businesses and consumers will benefit the most from SEPA. They can now expect to see advanced services from banks across Europe competing with global banks to provide enhanced capabilities across the SEPA. Companies will demand greater speed and a comprehensive range of banking services that cross borders. Banks will need to provide new and innovative services, improved cash flow, lower costs, real-time cash management and widest possible reach.

Banks face difficult choices, particularly when there are many drivers influencing their SEPA strategy. Not only must they provide a SEPA Credit Transfer service from January 2008 and SEPA Direct Debits in 2009, they need reach across 31 countries, reliability and timely delivery of payments, low costs, low impact customer migration plans and effective risk management controls, before they consider meeting the increasing demand for value-added services. Banks are dealing with increased operational and technology costs to run SEPA and non-SEPA systems in parallel whilst ensuring full compliance. Technology is part of the solution but also part

of the problem, with the increasing cost and complexity of integration and maintenance of legacy platforms. However, we must remember that SEPA is designed to increase competition, and as in any competitive environment, the benefits will not accrue equally to all. Those banks with the ambition to win new business through differentiation will be early to market, and have significant competitive advantage over those banks that merely seek to comply.

A recent study by the European Central Bank (ECB) estimated the economic cost of SEPA to Europe's banks. It examines three scenarios: (a) SEPA coexistence, in which SEPA payments are simply added alongside existing national payment schemes; (b) ideal SEPA world, in which all national payments become SEPA payments; and (c) eSEPA, in which the vision of a suite of next generation services become available in the next few years. According to the ECB's analysis, banks expect to lose an average of 10% of their revenue in the coexistence scenario and 3% in the eSEPA scenario. However the latter will see their costs falling by up to 7%. This therefore means that the average bank will see a decline in revenues without a commensurate decline in costs, unless they offer services that ensure increased acquisition or new revenue streams.

Despite this threat many banks continue to see SEPA as a compliance issue rather than an opportunity. Through our conversations with over 150 banks in the past year, VocaLink has found that banks can be characterised along two axes: geographical spread and strength of SEPA strategy. This highlights four basic strategic approaches to SEPA: comply, defend, grow and conquer (see Figure 1).

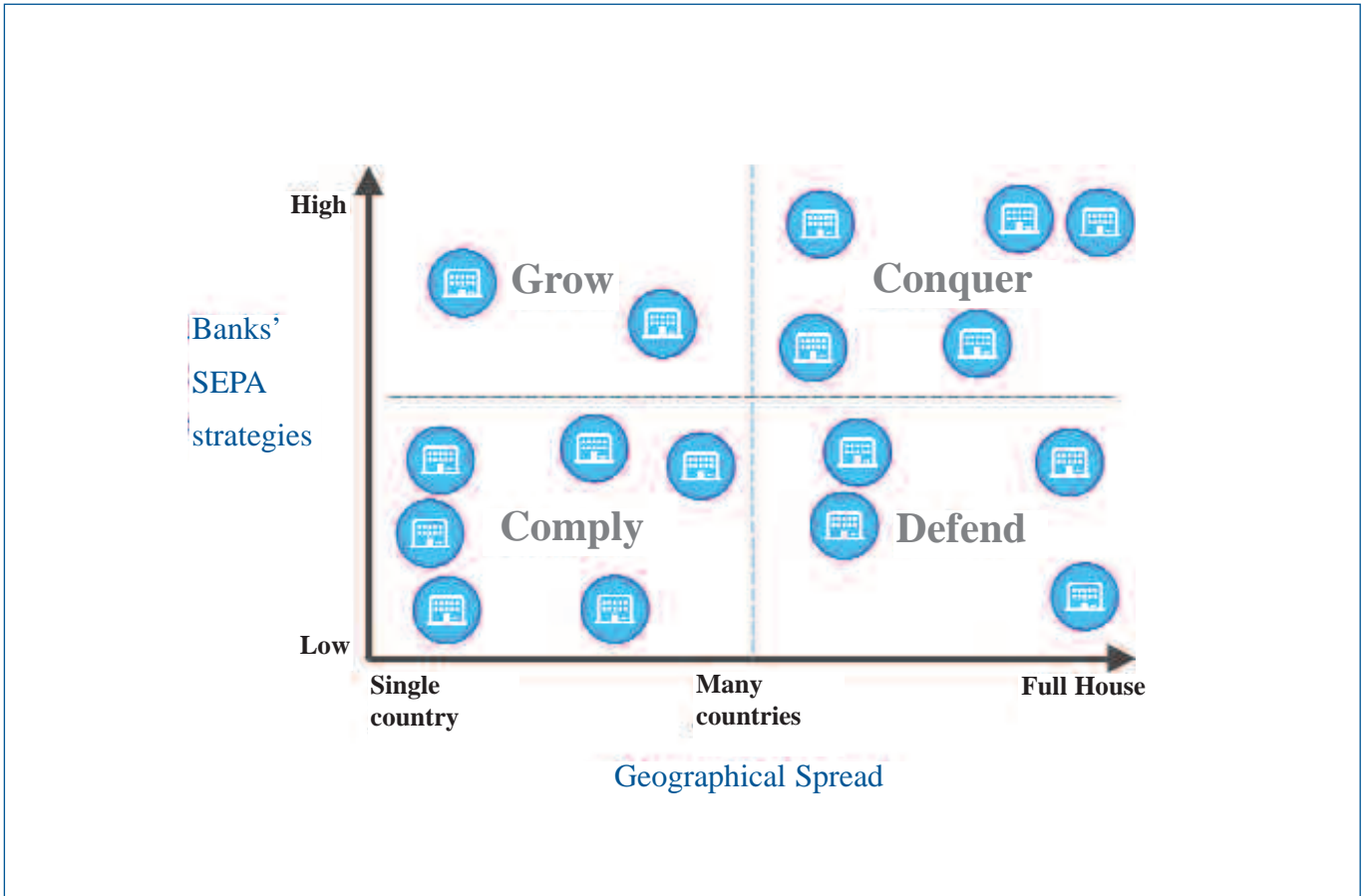


Figure 1 - Banks' SEPA strategies

Unsurprisingly, the vast majority of banks are in the lower left quadrant wishing only to comply with SEPA requirements. In fact it is fair to say that the majority see SEPA as a compliance issue. Of the remaining banks, only a very small number are progressing 'conquest' strategies with slightly more looking at 'growth' or 'defence'. Those banks that go beyond compliance will embrace the opportunities SEPA brings to control costs through additional services that automate, centralise and increase efficiency, including payment exception management, payment instruction repair and integrating multiple payment types and currencies into a single pipeline for payments. Some banks may struggle to determine which space they fall into, but more advanced businesses are clear about where they want their banks to be.

To compete, banks must offer advanced features, such as corporate access to the payment processor and direct debit management services. In addition, customers want their banks to embrace a vision of eSEPA by offering a comprehensive range of next-generation services, such as e-invoicing, e-billing to consumers, mobile and real-time payments. VocaLink has already identified some of these opportunities and is introducing them as value added services within its new pan-European CSM.

The majority of banks that are adopting a 'grow' or 'conquer' strategy are working in partnership with the limited number of

Europe's more functionally rich processors. For many, going it alone does not make commercial sense and they understand the need to find partners to succeed. So, it is perhaps ironic that the new competitive landscape created by the SEPA also lends itself to increased cooperation.

With the challenges SEPA poses it is not surprising that different banks are responding in different ways, and the right back-office solution needs to address all of their concerns. In today's competitive environment it won't be enough to play safe and merely comply with SEPA. Those who embrace it will survive.

Leo Lipis

Article originally printed on GT News and published on www.gtnews.com

Career Management

Word power!

How the way you use language determines your outcomes -

In the workplace, there is frequently significant emphasis placed on the way we say things - and there continues to be much written in this magazine (often by me!) about the power of upgrading your presentation skills - and joining one of the WIBF Speakers Toastmaster groups! However, a further consideration on how you achieve the results you want in your life is to consider the words that you use and the way that you use them.

Consider people such as Abraham Lincoln, Martin Luther King, Mahatma Gandhi, Albert Einstein, Jesus of Nazareth. Linguistic analysis on their writings and speeches has revealed that they were intuitively using common, fundamental sets of word patterns in order to influence the beliefs of those around them. Furthermore, the patterns encoded in their words still influence and shape history, even though these individuals are no longer alive.

Words are simply “surface structures” which attempt to represent or express deeper thoughts and meaning. However, as the psychologist Sigmund Freud pointed out, “Words and magic were in the beginning one and the same thing”. So how can we use words to create magic and to progress our careers in the finance industry more effectively?

Here are some simple, everyday examples!

1. Bringing motivating experiences into the foreground of your sentences

Words not only represent our thoughts and beliefs but can also help us to emphasise the positive experiences, intentions and resources that we have and bring them into the foreground of our speech while leaving others in the background.

Consider the seemingly innocuous connecting words “but”, “and”, and “even though”. When we connect ideas or experiences together with those different words, they lead us to focus our attention on different parts of those experiences.

If a person says:

“My company is great to work for *but* it’s a long journey to commute to the office.”

This sentence leads us to focus more on the concern that the journey is long and mostly neglect the statement that the company is great to work for.

However, changing the connecting word to “and” immediately changes the emphasis on the two parts of the sentence.

“My company is great to work for *and* it’s a long journey to commute to the office.”

In this case, the second part of the sentence is not necessarily presented as a downfall which must be tolerated for working at a great company. In fact, some people might interpret a long journey as a positive opportunity to spend some time reading a book or catching up on the news!

Finally, the connecting words “even though” emphasise the first part of the sentence.

“My company is great to work for *even though* it’s a long journey to commute to the office.”

The effect is to focus more on the fact that it’s a great company to work for, leaving the fact that the journey is long firmly in the background.

This type of verbal framing and re-framing can occur in the context of your career and career progressions too - can’t it?

Here’s one more example: consider the shifts of emphasis in the following statement as the connecting words are changed:

- 1 I want to be promoted in my job but I have a problem
- 1 I want to be promoted in my job and I have a problem
- 1 I want to be promoted in my job even though I have a problem



Rhian Pamphilon

Think about the way you are framing sentences and try listening to the people around you as well. Positive or negative?

Many of us have habitual patterns in which we use language - be careful that you are not constantly dismissing the positive side of your experience by over-use of the word “but”. I find that a useful exercise on this is to consciously look out for the times when you’re about to use the word “but”, replacing it with “and”. This has the effect of balancing up my perspective on life and making my statement sound much more positive.

2. Ordering of sentence sections

The way we order information in our sentences can greatly influence the way that we and our listeners interpret and respond to us. Consider the following statement:

“You can achieve whatever you want in your career if you are willing to work hard enough.”

This sentence connects two personal beliefs into a relationship. The two experiences are “achieving whatever you want in your career” and “working hard enough”.

“Achieving whatever you want in your career” is something that is very motivating. “Working hard” is not so desirable! Because the two have been linked together, however, with the statement that “you can do whatever you want to” in the foreground, it creates a strong sense of motivation, connecting a dream or wish with the resources to make it happen.

However, notice what happens if you reverse the order of the statement and say:

“If you are willing to work hard enough, you can achieve whatever you want in your career.”

Even though this statement uses exactly the same words, its impact is less motivational because the willingness to “work hard” has been placed in the foreground. It seems more like an attempt to convince somebody to work hard than an affirmation that “you can achieve whatever you want in your career”.

In the second framing, “achieving whatever you want in your career” appears to be more of a reward for “working hard”. In the first statement, the “willingness to work hard” was positioned as an internal resource for “achieving whatever you want in your career”. This difference, while subtle, can make a significant impact on how the message is received and understood - and whether someone is motivated to act upon it.

Some great resources to learn more about the power of words and of positive speaking and thinking include the book “Sleight of Mouth” by Robert Dilts and the book “The Secret” by Rhonda Byrne (also available as a documentary DVD).

Let your words create magic!

Rhian Pamphilon

Rhian Pamphilon

Rhian Pamphilon is a communications and training consultant and has been a member of WIBF since 1997.

Motivational Language

Best selling author Anthony Robbins said, 'There are two things that motivate people to success: inspiration and desperation'. When he found himself in a tiny apartment washing dishes in the bathtub, he was motivated to take Neuro Linguistic Programming (NLP) training and turn his life around. Some successful people are motivated by the recognition and awards and money they receive. They are inspired by benefits. Others like Robbins are motivated by desperation.

NLP is a brilliant and powerful model for communication, personal growth and achievement of our potential as human beings. It has found its way into sales training, business, therapy, sports-teaching, coaching and almost every area of personal excellence you wish to mention. Every business-woman who has a grasp of NLP concepts and techniques can learn how to use this information. Founded on the modern sciences of biology and linguistics, NLP explains how we create and maintain our inner thoughts and feelings.

Some people have ethical issues with learning techniques to create rapport and empathy with others. They see it as a kind of manipulation. Empathy, the ability to understand and appreciate the feelings and thoughts of others, is part of emotional intelligence. It's a vitally important skill for maintaining a co-operative work atmosphere and much to peoples' surprise, it is a skill that can be learned.

When we interact with people, we do so based on a whole multitude of assumptions that may be true or false. When we learn the simple strategies for recognising how people internally process language we can predict their Motivations Direction. This is the NLP jargon for the mental programmes that trigger motivation.

The direction can be either towards what we want or 'Away From' what we don't want. Ask a colleague "What do you want in your work or in a relationship?" Observe and listen carefully to how the person answers and you will glean an accurate understanding of whether the focus is on benefits or away from something. Some people will immediately launch into 'I want' and give you their criteria. They are the people who are motivated by benefits. You can accurately predict that a person who has a long list of criteria will be difficult to satisfy. It's easy to fulfill three criteria. It's almost impossible to meet ten.

Others are much clearer about what they don't want. 'Away From' people are motivated by what could go wrong. Take any criteria people name and ask, "Why is that important?" Then listen very carefully to what comes after the word 'because'. It will tell you whether in that context, the person's motivation is towards or 'Away From'.

Most people will have a mainly towards or mainly 'Away From' pattern. The distribution in a work context is 40% mainly towards, 20% equally towards and Away from and 40% 'Away From'. Both types of motivation have advantages and disadvantages. People with 'a towards' pattern are focused on their goals. They are motivated to achieve and they tend to be good at managing priorities. They are the ones who make the career move on to bigger opportunities.



Carmel Wynne

However, they can jump in without considering the consequences and fail to identify problems. If their motivation is very strong, they are often perceived as insensitive or aggressive by colleagues. Soft skills training can help them develop the awareness to recognise and change behaviour.

The motivation of people who have an 'Away From' pattern is triggered when there is a problem to be solved. They are energised by threats and deadlines. Clear about what they want to avoid, these are the people who won't make a career move until they can't stand their present job anymore. They are essential members of a team especially if someone is covering up or making innuendos. The 'Away From' person will identify what is going on and speak out.

Having empathy and the motivational language to discourage a premature intervention about what could go wrong are powerful competencies. A statement like, "It is crucially important to have someone who can identify any weakness in our goal plan and who can tell us about problems that might arise after everyone has spoken" validates the 'Away From' person and avoids any premature intervention.

A manager who understands motivation can move an uneasy and possibly contentious meeting into a more collaborative alliance. The right language can trigger the motivation to creatively tap into the huge reservoir of talent that will allow your people to unlock their potential

Carmel Wynne

Carmel Wynne is one of Ireland's most successful talent rescue specialists who coaches individuals and teams to maximize their performance. She is a Master Practitioner in Neuro Linguistic Programming, and is certified to use the BarOn Emotional Quotient Inventory for coaching with emotional intelligence.

Author of "Coaching - The Key to Unlocking Your Potential" she is a regular contributor to television and radio programmes, The Irish Times Health Supplement, 'Business This Week' and other national newspapers. Carmel's contact details are Tel: +353 (0)1 494 4976, Mob: +353 (0)86 847 3487, Web: <http://www.carmelwynne.org>, E-mail: carmel@carmelwynne.org

Non-Verbal Indicators and Appraisals



Robert Phipps
SMARTraining (UK) Ltd

If you want to lead, inspire, develop and co-ordinate your staff effectively, you must first be able to work out what each of them thinks and feels about their roles. While more leaders are recognising this and holding regular conversations with their team members, all too often these discussions are far from the open, honest, two-way feedback sessions they should be. An ability to read and understand the non verbal indicators or body language is invaluable if managers want to find out what's really going on behind their team members' polite smiles.

Recently I sat in on some appraisals to observe and give feedback, here is a typical example of what went on. During the appraisal of his warehouse assistant Janice, Brian the team manager asked if she was happy with the changes he'd made to the upcoming schedule.

Janice replied with an affirmative 'yes'.

But her body language told us both a different story, as she pulled back her head, crossed her arms, and gripped her bicep with one hand with her knuckles going white. From her reaction, I could tell something was wrong, there were obvious tensions, which Brian chose to ignore. In this case he got it completely wrong as he found out to his cost within two weeks of the new schedule's implementation.

Brian received angry phone calls from three major clients complaining about deliveries, lateness, phones not answered, etc.

Having spoken to Brian after the appraisal, I found out he did not really want to redo the schedule - which is why he chose to ignore the signals that he agreed he had seen.

In a subsequent meeting, it transpired that the new schedule had left the warehouse understaffed at the busiest points of the week - and that the whole warehouse team felt it was unworkable.

"No one had dared to tell me, their new boss, that I had made a big mistake; if I had just probed Janice about her negative body language when I had the chance, the problems with the schedule could have been averted there and then." said Brian.

An enhanced understanding of body language can give managers that extra edge and help make team communication channels run smoother. When you speak to one of your team, you tend to know instinctively whether they've actually taken on board what's been said, be it positive or negative. As a leader, it pays to develop this gut feeling into a more concrete understanding, so that you can be entirely

confident how your advice, directions, criticism or compliments have been received. If the words and actions don't match, you then have the opportunity to reinforce your message, challenge your team member or store this information for future reference, instead of just accepting their verbal words of agreement.

Everybody has their own patterns of behaviour when it comes to body language and while there are general rules that apply, it is important to observe and get to know each individual's own habits in order to get the best out of them. Managers should study their individual team members over a period of time and learn how they use their bodies to express themselves. The more you know about body language, the less likely you will be to misinterpret physical responses in your team. For instance, it is easy to assume that when a person crosses their arms, it is a defensive action. This is often the case, but it also can display a relaxed attitude. When people watch television at home, their arms are often loosely crossed over the stomach, people also cross their arms when allowing others to speak, a sign they won't interrupt.

The way an individual sits, stands and walks, the way they gesture with their hands and face, the direction they move their eyes as they recall their reason for being off sick last Monday morning, collectively reveal what they are truly feeling and meaning.

Studies repeatedly show that the words used in a face-to-face interaction only accounts for a tiny proportion of the overall message conveyed, sometimes as little as 7%. The non-verbal indicators actually say far more than the words, approximately 55%. However, sometimes a roll of the eyes, a tongue poked in the cheek and a sharp intake of breath is all you need to know 100% that a person is not happy with what's just been said or done.

What's that old phrase? Oh yes - Actions Speak Louder Than Words.

About Robert Phipps

A renowned international platform speaker and trainer, Robert is in constant demand by both the media and business worlds. Robert was most recently seen on GMTV and the main BBC 10pm news, analysing the video of the captured Marines in Iran.

For more information, contact Robert Phipps - www.robertphipps.com - robert@robertphipps.com.

WIBF Speakers At Large

Tips for Public Speaking



Deepa Srinivas

I attended my first WIBF Speakers meeting with the sole purpose of getting to meet some people and make new friends as I had just moved to London. Little did I realise that just in three years time, I would become an ardent, zealous and passionate fan of Toastmasters and actually enjoy speaking in public!

In my current role as a Strategic Planner for a communications agency called Mindshare, I have to constantly make client presentations, sell ideas, run workshops and inspire people to come up with creative ideas. Previously I used to do all this simply because I had to; now I find myself enjoying every bit of it and thriving on opportunities where I have to address an audience, all thanks to Toastmasters!

My biggest tips for anyone who is worried about speaking in public is be clear about what you want to say, how you want to say it and what you want the audience to take away from your speech. Put yourself in your audience's shoes and think about how you can tailor your message to create the best impact on them. Finally, never lose your sense of humour even when things go wrong as it always helps to keep the audience on your side!

Deepa Srinivas

Bottoms up!

As professional women, we may be called upon to present to colleagues or speak in meetings on a regular basis. Some of us are so familiar with this task that it is no longer daunting.

Outside of work, other opportunities arise. Have you ever been asked to speak at a friend's wedding, or at a relative's anniversary celebration? Do you need to make a presentation at a colleague's retirement party? Would you like to have the confidence to speak at your own wedding?

Celebrating an event or toasting a friend should be an enjoyable occasion but standing up in front of a crowd to say a few words is inevitably nerve-racking. Just as presentations at work demand preparation, practise and performance, a celebratory speech requires much the same.

WIBF Speakers' members can use the regular club nights to hone speeches in advance of a big day. A recent 'Toast to Kermit' was a rehearsal for a speech to be given at a wedding. We were most entertained by the speech's content and delivery.

Anabela described her experiences: "[Being] a Toastmaster... has enabled me to speak confidently in front of a crowd and I am so glad that I get to practise my speech at the meetings. As a PA, it has also helped me project my voice and capture people's attention when I have something to say. I think my boss has benefited from the confidence I have picked up over the months. The challenge to do a speech on his wedding day was no challenge at all (okay... maybe just a slight challenge!)"

Members who opt to work towards an Advanced Toastmaster award can choose to focus on 'Special Occasion Speeches' as one half of their endeavour. Moreover, all members practise a variety of techniques to increase their leadership and communication skills, applicable in both professional and personal lives.



Celia Bradley



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 www.wibfSpeakers.org.uk.

A Teenager's View on Life



Rebecca Leverett

Welcome again to Becky's column.

It's New Year resolution time again (where has the time gone?). It seems no sooner than you put the Christmas decorations away you are getting them out again. In our house this means Mum and I manhandling boxes up and down from the loft (always good for laugh, especially when Mum gets stuck on the loft ladder).

Has anyone got some unusual resolutions other than lose weight, keep fitter, eat more fruit, etc, etc?

It is exciting times for me; in October I submitted my UCAS application which involves a personal statement and references from my teachers (they get to see our personal statement, we don't get to see their references). UCAS then

submits the application to your 5 chosen universities. After due consideration, they offer you a place conditional on your 'A' level results or decline. You then get to choose two Unis from your offers a first choice and a reserve. Then well it's up to a lot of revision and hoping the exam questions go your way. I have exams now in January and a further set in May, so please send me your good wishes and I'm sure I can't fail.

More next time

Rebecca

How to deal with interruptions

- 1 Ask what they want, whether it has to be you and if it has to be now. How we treat the interruption not only affects how our time is spent now but also the likelihood that we will be interrupted later.
- 1 Relish the right interruptions. They can be a source of great insight, creativity and strong relationships. Or they can simply wake us up. The trick lies in spotting whether it is a good or bad interruption quickly and acting accordingly.
- 1 Recognise what's in it for you. Does it make you feel good/helpful/supportive when people come to ask for your advice or approval (and how would you feel if they didn't?). If so, you have a choice: you can get acknowledgement of your positive qualities from another source, or you can be happy with all the interruptions that you have.
- 1 When someone asks you for help, coach them to solve the problem themselves rather than taking on the task. It may take longer now but it will save you time later.
- 1 Change your default setting. If you always say yes immediately, leave a pause before you agree. Use those moments to ask yourself the right questions to decide whether it is in your own best interests to agree.
- 1 When you delegate, put a clear reporting and checking process in place and keep to it. Otherwise, you may end up fielding endless requests for guidance and reassurance.
- 1 Once the immediate problem is solved, bring the discussion to a close rather than assuming that because you have been interrupted, it's ok to let it roll on.
- 1 Be sensitive about how and when you interrupt others. If you aren't being a great role model then don't be surprised if others follow your poor example.
- 1 For those who persist, explain the impact on your time. Then fix a specific time in the week/day to discuss all their issues.
- 1 Get used to saying 'no' or at least 'not now' every once in a while. The interrupters may then seek out someone who is a softer touch.

This article was reprinted with the kind permission of the Mind Gym Ltd (www.themindgym.com).

2008 WIBF Personal Excellence Programme

We are delighted to offer you the following workshops to combine your continuing personal development with an opportunity to mix with other professional women. **Be sure to mark them in your calendar.**

2008				
January	February	March	April	May
22 Tuesday Evaluating Your Voice as an Asset Charmian Ingham	19 Tuesday The Working Woman's Wonder-fuel Susie Heath and Almira Ross	31 Monday Crank up your Charisma Helen Oakwater	22 Tuesday What do I do next? Margot Corbin	20 Tuesday Developing your Leadership Strategy Jan Halper
2008				
June	July	September	October	
24 Tuesday Mastering Personal Transitions - a Core Life Skill Cynthia Haddock	15 Tuesday Authentic Leadership Lee Chalmers	23 Tuesday Make Your Mark Jim Rees	20 Monday Negotiating for Success Jeanette Cowley	

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, PersonalExcellence Programme** by email at: sylvana@sylvanacaloni.com.

London Eye Event Previews

WIBF speakers' club 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
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, The City
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?

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

Visit www.wibf.speakers.org.uk for more information about joining.

Event: **Evaluating Your Voice as an Asset with Charmian Ingham, Omega Age, Your Personal Impact, Your True Potential**

Date & Time: Tuesday 22nd January 2008
6pm for a 6.30pm start - 9pm

Venue: Please check www.wibf.org.uk for further information

Charmian will provide material showing how your *voice impacts your professional image*. She will lead you through a series of exercises to appreciate the sound, pitch, tone, pace etc of your voice to gain an *understanding of your vocal power*. You will learn to *actively listen* and *assess* each other's voices.



*Charmian Ingham
Omega Age, Your
Personal Impact,*

Through interactive demonstrations, Charmian will show you how to:

- 1 use *relaxation* and *deep breathing* to improve your breath control and power
- 1 *humming* exercises to work on your tone and pitch
- 1 improve *volume* control and *projection* freeing your voice

You will leave the workshop having had fun, learning new techniques and gaining the confidence to speak at that next crucial meeting or presentation.

Charmian specialises in Speech and Voice Coaching to help improve your vocal confidence and deliver vocal impact. As well as individual coaching, she leads Public Speaking Masterclasses. She has gained more than 25 years experience of the corporate world, especially within Marketing and Business Development in the City. She, therefore, understands how crucial it is for business executives to *communicate effectively* with clients and colleagues and to hone their *presentation skills* to speak with *authority, confidence* and *gravitas* at public speaking events.

Event: **The Working Woman's Wonder Fuel with Susie Heath and Almira Ross**

Date & Time: Tuesday 19th February 2008.
6pm for a 6.30pm start - 9pm

Venue: Please check www.wibf.org.uk for further information

Do you feel stressed and under pressure at work? Are the pressures such that you sometimes feel forced to compromise? Do you never have enough time because you're constantly juggling too much? In short, are you working so hard you don't have a life?

In this workshop, you will discover:

- 1 That your *energy is precious* and you will learn how to manage it;
- 1 How to *monitor your energy* so that you can boost it whenever you need it or protect;
- 1 *Reduce the stressors* in your life - and how you respond to them. You learn simple, do anywhere exercises to de-stress yourself and mind mastery(tm) techniques;
- 1 Understand the *male-female energy dynamic at work* and discover when and how to express your feminine energy in the workplace to your advantage.



Susie Heath (left) and Almira Ross (right) are co-authors of a series of books. Both have had high-powered careers in corporate life and have juggled work



and home, raised their children, and understand intimately the issues women face in the modern workplace. They run successful coaching practices, and workshops and seminars for working women on leadership, vision and purpose, energy and vitality, and confidence and self-esteem.

Event: **Senior Executive Programme Fashion Show at Coutts**

Date & Time: 28th February 2008. 6 - 9pm

Venue: Coutts & Co

I am delighted that Coutts & Co has very kindly offered to repeat their "Private Client Experience" in the first quarter of next year. We were so fortunate to enjoy their exclusive archive tour, which proved such a hit with our guests, followed by a most delightful dinner in their private dining rooms in February this year. Our guest of honour was Christine Palmer, a very senior credit executive from Royal Bank of Scotland, who spoke most eloquently on risks she foresaw on the horizon, which gave us food for thought and discussion over dinner. In 2008, we will ring the changes slightly with a mini fashion show of the capsule collection of Britt Lintner. As well as holding down a full time career in financial services, Britt is a new mother and yet still finds time to be a fashion designer! See more of her work and collection elsewhere in this magazine.

The Coutts event is aimed at "women of the future". I am delighted to say last year the event was full and fit to burst so our next generation of senior leaders is ready and waiting! The provisional date is 28th February, so if you would like one of these very exclusive seats, call our Executive Office on 0208 777 6902 or send us an email.

**Katrina Arnold
Senior Executive Programme**

Event: **Networking Beyond Boundaries Drop in Drinks**

Date & Time: 12th March 2008, 6.30pm

Venue: Please check www.wibf.org.uk for further information

If you would like to come to more events but find you do not know where to start or are too busy to find the time to plan, schedule book or organise, this is your opportunity! We have done all the hard work and found a place you can relax, network with other members, eat and drink without the pain of planning or booking. All you have to do is turn up, buy a drink at the bar and join the other assembled WIBF members. Easy!

We guarantee you - this is the simplest and most effective way to meet people if you have a very busy schedule. If this inspires you to come out and do something positive for your career or social life, stop by and enjoy the excellent company and new ideas!

We look forward to seeing you.

Event: Crank up Your Charisma with Helen Oakwater, NLP Coach and Trainer

Date & Time: Monday 31st March 2008
6pm for a 6.30 pm start - 9pm

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

People with *Charisma* are both *credible* and *approachable*. They have *fabulous, non-verbal, influencing skills* - so can you. Do you want to understand how others *interpret your behaviour*? Know how and when to be *credible* and *approachable*?



Helen Oakwater
NLP Coach and
Trainer

Helen uses the remarkable work of Michael Grinder to guide you through a highly interactive, experiential workshop. At the end of it, you will gain:

- 1 New, simple, highly effective skills which can be used immediately in the work environment and at home with adults and children;
- 1 The ability to deliver a negative message without contaminating the relationship;
- 1 Specific Behavioural Gestures including hand and head movements;
- 1 An understanding of how breathing, voice, movement/stillness, spatial positioning, etc., impact communications;
- 1 A realisation of how your non-verbal skills always influence others;
- 1 An ability to immediately get your message across better and be "heard" more in tomorrow's meetings;
- 1 A new consciousness of influencing skills - self and others.

Helen Oakwater is a Trainer, Coach and Writer with eclectic experience in the City, Public, Private and Voluntary sectors. She has a passion for learning. Her expertise includes NLP, adoption issues, the impact of trauma on adults and children and effective tools for transformation.

Event: Women on Board Forum 'Perception v Reality'

Date & Time: Monday 21st April, 6.15 - 8.15pm

Venue: Ernst & Young, 1 More London Place,
London SE1 2AF

Are men the barrier to women's success on Boards or are women their own worst enemy?

In today's market, research continues to reveal that women's presence on Boards is crucial to the Board's dynamics and functioning. As there appears to be a shortage of qualified and committed directors capable of bringing experience, knowledge, and time to these important jobs, the timing for increasing qualified women's representation on Boards is opportune.

Although women are actively sought after for Board opportunities, the reality reflects a different story. Women still continue to be under-represented and lack enormous presence on Boards across the banking and financial world and in the public sector, particularly the NHS. Is this not the

right time for women to have a presence on Board? Women's contribution and prominence on Boards is an asset because of the wealth of knowledge transfer and fresh and different perspective to Board strategy and governance. If that is truly the case, then the question remains, are women their own worst enemy in contributing and making an impact OR are men to blame for women's 'perceived' inadequacies?

In our series of 'Women on Boards', we continue to provide the platform for women who are keen to widen their participation and increase their prominence on Board. We highlight the importance of knowing your strengths and the value of what you would bring to a Board. As we continue in our success of the 'Women on Boards' programme, our event will aim to address:

- 1 Is there a need to change and/or adapt our personalities?;
- 2) Do we need to become the 'honourary' man to be successful on a Board?;
- 3 Understanding some of the challenges you may face whilst interacting with your male colleagues on a Board;
- 4 How to value our strengths and 'female' qualities without comprising?; and
- 5) How to ensure that you encourage an open and collaborative style of working.

We are delighted to have Sir David Bell as our distinguished speaker for the evening. Sir David has considerable experience as non-executive directors and possesses a great deal of knowledge and understanding of how Boards operate and the importance of self awareness and integrity.

The evening will help allay women's fears of sitting on Boards as well as to equip them with the tools that will provide them with the confidence to go for those Boardroom positions.

Sir David Bell

Sir David Bell became a Director of Pearson in March 1996. He is Chairman of the Financial Times Group, having been Chief Executive of the Financial Times since 1993. In July 1998, he was appointed Pearson's Director for People with responsibility for the recruitment, motivation, development and reward of employees across the Pearson Group & in June 2003 he also became Chairman of Pearson Inc in New York. In addition, he is a Non-Executive Director of The Economist, Chairman of Crisis, Chairman of Sadler's Wells, Chairman, The Institute of War & Peace Reporting Europe, a trustee of the Centre for the Study of Financial Innovation (CSFI), and a member of the Honorary Council of the Royal National Theatre.

David was also the Chairman of the Millennium Bridge Trust (1995-2002), responsible for conceiving the first new bridge across Thames in the centre of London for 100 years.

Rhonda Calder WIBF Corporate and Public Board Appointments

Event: What do I do next? With Margot Corbin, Absolute Organisation Ltd

Date & Time: Tuesday 22nd April 2008
6pm for a 6.30pm start - 9pm

Venue: Please check www.wibf.org.uk for further information

Sign up for this workshop if:

You want to *develop your understanding* of where you are in your career, what you want to do, what you can do and how you make *that choice*?

Margot will lead you through a combination of storytelling,

demonstrations, large group exercises, small discussion groups and personal reflection.

By the end of the session, you will:

- 1 Understand *why* you are doing what you do now;
- 1 Begin to understand *what you want to do with your career*;
- 1 Gain *insights* into what you can do - what opportunities exist;
- 1 Begin to *decide* how you make the choices you need to;
- 1 Have some *questions* that you will want to follow up on;
- 1 Have some *tools* that you can use again during your careers.



Margot Corbin
Absolute
Organisation Ltd

Margot is an Executive Coach, Facilitator, Consultant and International Speaker in the areas of change management and leadership development. She has 15 years corporate experience working for international blue chip companies and has run her own Organisation Development Consultancy for 10 years. She is passionate about learning and has qualifications in coaching, psychology and business. In her MSc research, she focused on Leadership.

Event: Developing your Leadership Strategy with Jan Halper-Hayes, PhD

Date & Time: Tuesday 20th May 2008
6pm for a 6.30pm start - 9pm

Venue: Please check www.wibf.org.uk for further information

A Leadership Strategy assists people in identifying the right leadership skills that correspond with their career goals; encouraging people to ask themselves the right questions about the skills they need and ensure they acquire them on a daily basis.



Jan Halper-Hayes,
PhD

As a result of this workshop, you will:

- 1 *Map* appropriate leadership skills to your career stepping stones;
- 1 *Determine* the skills you need to acquire and develop prior to entering your next leadership role;
- 1 Identify current *role models* who you can emulate and who can groom you;
- 1 Understand the *stages* of leadership skill development that need to be acquired on an everyday basis.

You will leave with the skeleton of your Leadership Strategy which can become a discussion and development tool to be used continually on the job.

- 1 **Pre-work:** you are asked to bring your *five year career plans*.
- 1 **Take-aways:** you will be given a *workbook* to use back on the job to further detail your Leadership Strategy.

Jan works in partnership with senior management of Fortune 500, FTSE 250 and start-up companies to develop and implement strategies that encourage change and achieve sustained growth. Her career has been built upon creating speed and results in situations of change and ambiguity. She is also a Non-Executive Director of Infobasis, a software solutions company specialising in Organisational Capability and Skills assessment.

Event: 2008 Award for Achievement Lunch sponsored by Ernst & Young

Date & Time: 6th June 2008, 12.30 - 3pm

Venue: The Dorchester, Park Lane, London W1K 1QA

SAVE THE DATE!

The Awards lunch is the most popular event on the WIBF calendar, attended by over 250 members and guests; it



provides an excellent opportunity for networking and a formal environment in which to recognise and celebrate the achievements of women.

THE AWARDS

Each year, WIBF awards prizes in recognition of the outstanding achievements of truly remarkable women who have demonstrated leadership, professionalism or community service in the Banking & Finance Industry. The Achievement Awards stand for the qualities that WIBF embodies, which is a readiness to take risks in our industry, innovative thinking and a sense of responsibility not only for ourselves but also for others

In 2007, the awards were awarded to: -

Helen Weir - *LloydsTSB* - WIBF Award for Achievement;

Jan Babiak - *Ernst & Young* - WIBF Lifetime Achievement Award; and

India Gary - *Lehman Brothers* - WIBF Award for Outstanding Contribution

WHERE AND WHEN

The Awards Lunch for 2008 will be held on Friday 6th June, from 12.30 to 3pm in the lavish Ballroom of The Dorchester, Park Lane, London. The nearest tube stations are either Hyde Park Corner or Marble Arch. Tickets cost £85.00 per person or £850.00 for a table of ten.

Early bird discount for tickets book and paid for by 31st March 2008 £80.00 each or table of ten £800.00.

The agenda for the day is as follows: -

- 1 12.30pm Champagne reception;
- 1 1.00pm Three course lunch with wine;
- 1 2.00pm Introduction;
- 1 2.10pm Address by keynote speaker;
- 1 2.30pm Awards ceremony followed by charity raffle; and
- 1 3.00pm Close.

Nomination

Nomination Forms and guidance notes are available to download from the website www.wibf.org.uk; closing date for nominations is 4th April 2008.

Haddock Hughes Energising Change from Vision to Results

Date & Time: Tuesday 24th June 2008
6pm for a 6.30pm start - 9pm

Venue: Please check www.wibf.org.uk for further information

The more skilled we become at *handling* personal transition, the more ready we are for our world of continuing and ever changing, and the more willing we are to *grasp new opportunities*. As women, we are often dealing with many *simultaneous changes* in our lives and careers, and, therefore, multiple transitions at any one time. We need to know how to *focus our energy*. This workshop will introduce you to the concepts and practical tools of Personal Transition Management.



Cynthia Haddock
Haddock Hughes
Energising Change
from Vision to

By the end of the Workshop, you will:

- 1 Begin to *understand* what happens to us as individuals as we go through change, and how this understanding enables us to *manage change* in our own lives and to *lead and support* others;
- 1 Have *insights* into why *incomplete transitions* mean *incomplete strategy implementation and unresolved issues* in our personal lives;
- 1 Offer a way to *address* very human and often un-discussable aspects of corporate change which *impact on business performance* and waste organisational and personal energy;
- 1 Be given guidance on *practical steps* you can take to *progress* through each stage of transition.

Cynthia is a thought partner, sounding board and coach to senior leaders as they initiate and implement strategic change. She has worked with top executives in all regions of the world, including Director of Change with the World Bank and Group Head of Organization Effectiveness with Shell. She has benefited from being a member of several women's networks and she now believes "it's pay back time".

Event: Authentic Leadership with Lee Chalmers

Date & Time: Tuesday 15th July 2008
6pm for a 6.30pm start - 9pm

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

Men and women *reason very differently* and thus bring a different set of skills and style to a leadership role. There is now a call for women to allow themselves to *express these unique skills and qualities* in order for us to *impact on business* in the UK. We need more women in the Board room and in positions of political power. It is imperative that we *develop women's leadership ability*.



Lee Chalmers
Authentic Living,
live your life on

When we are learning to be leaders, we often assume that we have to copy

another's leadership style, perhaps a boss or a respected colleague. However, there are no definitive leadership qualities or styles; there is only what *works personally* for the leaders that are *successful*.

More recent research with women leaders shows that we respect a leader who is *self-aware*, develops their own style and leads in a *straightforward* and *honest* way. This is an *authentic leader*.

In this workshop, you will get in touch with your own leadership style, through an *understanding* of what is *important* to you: *Your Values*. You will feel *confident, grounded* and have *knowledge* of who you are as a leader.

You will leave with:

- 1 An understanding of your values;
- 1 Knowledge of how to be aligned with them;
- 1 A blueprint for your ideal leadership style;
- 1 An understanding of current leadership research;
- 1 Confidence to lead authentically.

Lee has been described by The Guardian as "one of Britain's foremost personal development coaches and possessor of more charisma per inch than any woman in northern Europe". She has a profound interest in the relationship between consciousness, quantum physics and Eastern philosophy. She has been coaching for 13 years as a manager in the retail sector and independently running workshops in the UK and internationally with senior leaders.

Event: Make Your Mark, Make a Difference with Jim Rees, Ripple Leadership

Date & Time: Tuesday 23rd September 2008
6pm for a 6.30pm start - 9pm

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

As leaders, we are constantly challenged to *inspire, develop* and *motivate* our people. It is now widely recognised that great leaders exhibit *Emotional Intelligence*. As Jim says "every conversation, every look, every glance, however brief can have a *profound effect* on those around us".



Jim Rees
Ripple Leadership

Using one of the key models $E+R=O$ (*Event + Response = Outcome*), Jim will create a heightened awareness around the fact that we do have a choice as to how we respond and the importance of the finger print we leave in the moment.

He will engage you in discussions, group activity and use video clips to stimulate your thinking and abilities.

Following the workshop you will:

- 1 Experience heightened *awareness* of your *patterns of behaviour* and how this *impacts* on self and others;
- 1 *Understand* your *blockers* to self awareness;
- 1 Build your *self esteem*;
- 1 *Managing* your *emotional state* both short and long term;

- 1 Be able to *perform under pressure*;
- 1 Be able to *communicate* and *influence* others more effectively.

Jim is a published author of “Maximise your Mind Power”. He has competed in numerous endurance events around the world including Iron man triathlons and more recently the epic Race Across America. Jim is constantly challenging his mental and physical resilience. Digging deep - then deeper still - is something Jim does consistently. Through his company, Ripple Leadership, Jim challenges individuals and teams to consider **what is possible**, exploring how we limit ourselves through our conditioning.

Event: **Negotiating for Success - Getting buy in to your Agenda with Jeanette Cowley, Go for Growth, Inspiring Success**

Date & Time: Monday 20th October 2008
6pm for a 6.30pm start - 9pm

Venue: Please check www.wibf.org.uk for further information

If you'd like to achieve success in your negotiations, join Jeanette in this powerful workshop. Her style is fun, interactive and full of real life stories. She will guide you in considering the important steps in the negotiating process:



Jeanette Cowley
Go for Growth,
Inspiring Success.

- 1 *Planning* and *deciding* what you want;
- 1 *Gaining* information and *sharing* perspective;
- 1 *Bargaining* and *trading*;
- 1 *Committing* and *closing the deal*.

Through a series of questions, Jeanette will challenge you to think about your future. You will consider questions such as:

- 1 What do *you* want?
- 1 What is the *cost* of the status quo?
- 1 What or who might provide *obstacles* or barriers?
- 1 Where are the *supporters* and supporting factors for your desired change?
- 1 What *action* can you take to *achieve* the challenge you have set yourself?

From real world experiences, she will share with you the Truths about **Negotiating**

- 1 Conflict is negotiation distorted by emotion - passion is good.
- 1 Successful negotiation starts and ends with knowing what you want and then seeing and delivering success through others.

Take Aways from the workshop

A *planning tool* for negotiation and self coaching for success. A deeper understanding of *priorities for action*, the negotiating process and the commercial realities of achieving *success amongst competing agendas*.

Jeanette has extensive international experience gained over 25 years working at executive and board level for FTSE 100 and Fortune 500 companies. She has been responsible for planning and communication functions, driving M & A, restructuring plans, change and talent programmes. She is the co founder of Go For Growth and her goal is to inspire success for her clients.



What kind of woman does it take to make a real success in the demanding world of insurance?

Hosted by Lloyds of London
17th September 2007

WIBF worked closely with Lloyds' Diversity Team and leadership development specialists The People Development Team to put together a superb evening with a panel that included four extremely successful women:

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

The initial discussion focused on exploring the whole concept of success and what it means to the panel members.

The thorny question of whether they had been "blocked" in their career progression because of their gender was met with surprise by some of the panellists. They didn't think of themselves as "women in a men's world" - just as individuals doing their jobs to the best of their abilities. Others admitted to some covert blocking early in their careers which was either overcome or avoided by leaving and moving to a more receptive organisation.

The panel shared their insights around challenge and opportunity. Barbara Merry saw her current role as her greatest challenge.

Her approach to achieve what she wants is to enlist help and seek the wisdom of others. Sian Fisher told us of her experiences in the differences between corporate and entrepreneurial leadership and Belinda Schofield talked about the key challenges and the tremendous success enjoyed when her team decided to write a book on insurance and the law - to set the standard text for the industry. One thing that all panellists had in common was that none of them sought to be "comfortable" - at least not for long.

These four exceptional women were invited to share their experiences - to highlight the highs and help others to avoid the potential lows in pursuing their careers in the insurance field.

Following the panel discussion, delegates funnelled out into the atrium below the trading floor of Lloyds of London and immediately put into practice the 'networking' principle. One word I heard amongst delegates frequently, and certainly endorse, was quite simply "inspirational."

Carolyn Causton
The People Development Team

Dressing Rich
Manage your Image and Dress for Success
20th November 2007

What does your belt say about you? Too many clothes and money badly spent, or a well-groomed confident professional woman? Lynne Cantor, a House of Colour consultant and city high flyer gave an excellent presentation on how to get that in-focus look and project the image we want. Lynne knew how to quickly get our attention and keep it throughout.



Lynne Cantor
House of Colour Consultant

We learnt about the universal colour wheel put together by a Bauhaus painter Johannes Itten. He worked out four pallets of calmer, colder, muted and sharper colours. Lynne demonstrated how the wrong pallet can age a face or punish a body shape.

Our natural colouring determines whether we are a spring, summer, autumn or winter pallet. Lynne showed us how we can wear jewellery to better effect if it complements our colour segment; yellow metals for autumn and spring colours; and white metals for winter and summer.

I learnt with relief that I can still wear my favourite colour - I just need to work out my pallet range. Lynne stressed that we can use the right make up, jewellery and clothes to dress to who we are and not to just a role.

Did I mention that Lynne also explained that this is the way to save money, wardrobe space, have more to wear, reduce time, increase your salary and gain authority? Spending good money on belts and other accessories can be a good investment if you get it right.

This was a good networking opportunity as we had time before and after the talk to meet other WIBF members. After attending my first PEP session I would encourage other professional women to come and learn about the various tools available to us to better fulfil individual potential in and out of the workplace.

Harriet Hunnab
Macquarie Bank, London

Focus on Scotland

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: Personal Development - Time for You - An Evening at Molton Brown
Date & Time: 30th January 2008, 6 - 8pm
Venue: Time for You - Molton Brown, George Street, Edinburgh
Cost: Free to members, guests £10



Come and join us at the Molton Brown store in George Street.

On the evening, you can have a complimentary hand/arm massage, mini-facial or your make-up done by the Molton Brown team. Learn more about the products and skin care range and receive a goody bag. Enjoy a glass of wine and the opportunity to network with members and guests.

In 1973, Molton Brown opened in London's Mayfair as a hair salon. This was a London very much in love with synthetics. But here came Molton Brown: soft, individual and natural. Out went hairdryers and tonging, in came finger-drying. Identikit styles from TV or magazines were out, and Molton Brown brought in haircuts designed to flatter the client's individuality.

The salon became a hit and it didn't stop at that. The first retail products were hand-mixed upstairs from nettles and chamomile; Dale Daxon Bowers joined the team in 1978 fresh from Mary Quant cosmetics, and set to work in a makeshift lab in the kitchen above Brown's boutique. Dale's passion, creativity and belief that nature would be the focus for her new inventions, were the source of a whole new range.

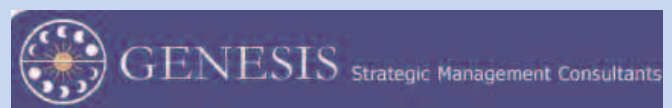
By the 1980s, the salon had evolved into the Molton Brown emporium where Dale's plant-based make-up, hair, body, skin and grooming products were sold to those in the know. You can now experience Dale's creations in more than 70 countries world-wide; Or you can just come along to this event!

Event: Personal Development - What Really Works! With Fiona Gifford, Director, Genesis Consulting
Date & Time: 20th February 2008, 6 - 8pm
Venue: Burness LLP, 50 Lothian Rd, Edinburgh
Cost: Free to members, guests £10

How much better would your daily work-life be if your people were all motivated - even when times are difficult? Could you cut your travel commitments to your remote team members if

you were confident that they were focused and upbeat about their goals? Are your team high-performing, or just high-maintenance?

Well no one said leadership would be easy. It could be easier though. What if you could learn the practical secrets of motivation? In this interactive and fun workshop, Fiona will share some of her insights and learning from over twenty years experience of leading teams, including cross-cultural and virtual leadership. You will end the evening equipped with tools that you can start using immediately to improve your leadership and the motivation and performance of your teams.



Event: Role Models - Clare Logie, Director, HBOS Women
Date & Time: March 2007, 6 - 8pm
Venue: HBOS, TBD, Edinburgh
Cost: Free to members, guests £10

Director of HBOS Women, Clare Logie was chosen as one of Scottish Business Insider Elite in 2007 and a Woman of Achievement in the 2006 Women of the Year Awards. She is also the current Chair of the Global Banking Alliance. This is a great opportunity to hear her story first-hand in an informal environment.



Clare Logie
Director, HBOS Women

HBOS Women aims to support and encourage women who want to start or grow a business. Clare has pioneered the development of a women-led (though not women-only) focus within the organisation and has created an externally focused, PR and business development driven program.

Clare has worked for Bank of Scotland for a total of 12 years in very different roles, covering Direct Marketing, HR, Executive Support, Operational Risk, Strategy and Communications. She has also worked as Global Internal Communications Manager for an international company and run her own small business. Ms Logie returned to the Bank in 2003, specifically to lead the HBOS Women (formerly Women in Business) program, aiming to position HBOS as the bank of choice for female business leaders. She has worked alongside both government task forces and steering groups as well as women's organisations across the UK.

For more information on HBOS Women, go to <http://www.bankofscotland.co.uk/corporate/day-to-day-banking/hbos-women/index.html>

WIBF Scotland Reviews

Lorca's Shadow, Diverse Attractions, Edinburgh Fringe, 8th August

Our annual outing to the Fringe was more exciting than usual this year as our very own Diane Atkinson made her stage debut in this challenging and haunting show. The piece reflects on the life of Lorca, Spanish poet and playwright. The combination of music, words and movement transported us to Andalucia. The flamenco guitarist Peter Strandberg had composed much of the music specifically for the play and he sat centre stage throughout, both a player and an observer of the story. Andres Ausejo played the lead role and also sang flamenco. His recitals in Spanish of the poems of Lorca were musical and the echoed translation into Sheltie (the Shetland dialect) worked surprisingly well.



Lorca's fraught relationship with Dalí and Lorca was disturbingly portrayed, followed by his move to New York. As the day of Lorca's murder loomed, the poetry of his friend, the Chilean socialist Pablo Neruda, joins the lyrical feast. Neruda was due to meet Lorca the day he was murdered by fascist agents.

I knew little about Lorca before going to this show, but it was visually striking and the music was beautiful enough to be worth going for alone. The cast were a mix of professional and amateur performers, but I would have been challenged to know which were which. Our friend Diane was amazing in her part and delivered a polished and powerful performance, discovering a talent she never knew she had. We expect great things for 2008 now!

Fiona Gifford, Chair, WIBF Scotland

Mary Contini & Beppe Severgnini, Edinburgh Book Festival, 16th August

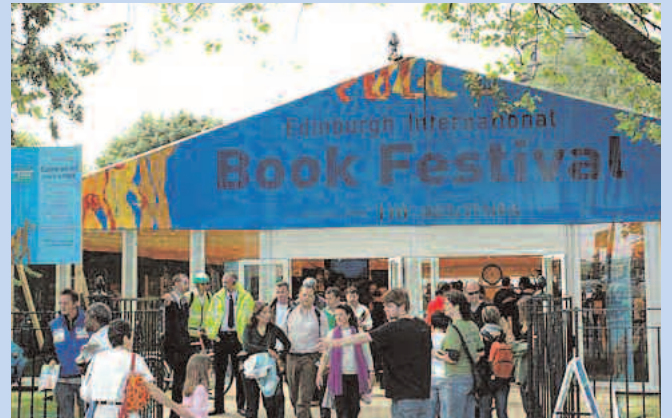
The Book Festival is always a fun event because it is a group of people enjoying the words of authors and then having a great discussion and debate about it. This year was no different but certainly more controversial than the norm.

For those of you who do not know the players, I have prepared a brief biography. Beppe Severgnini is an Italian journalist and writer. Since 1998, he has written a daily column for the Corriere called "Italians". The column has grown into a web forum and is among the most widely read Italian sites on the Internet, often featuring emails from Italian expatriates. Beppe was discussing his book *La Bella Figura*, an easy read poking fun at his countrymen and women.

Mary Contini is a Scottish celebrity food writer. A first-generation Italian Scot, Mary is a director of the famous delicatessen and wine merchant Valvona & Crolla. She has published a number of cookery books and two chronicles of the stories of the Italian-Scots written as letters to her daughters and intermingled with the recipes and ingredients

handed down through her family. In the latest volume, Mary writes to her daughter Olivia, to tell the story of her great-grandparents, the humble Italian shepherds who emigrated to Edinburgh and then helped to transform Britain's food culture.

Each author had interesting, engaging and amusing stories and anecdotes to tell, but whoever came up with the idea of putting them together on a stage was seriously misguided. Severgnini is erudite, witty and clearly enjoys performing. Contini speaks confidently and passionately about her Italian-Scottish heritage, but this sat uncomfortably alongside the



observations about modern Italians. Our chair for the evening, a Professor of Italian, could have made it all work for the audience. However, his sycophantic fawning over Severgnini and patronising attitude to Contini (in the face of which she held her own, by the way) were a little embarrassing. His habit of referring to certain members of the audience by first names left us feeling a little as if we had gate-crashed a private cocktail party.

Despite not pulling off the usual Book Festival polished literary experience, this was actually a really enjoyable evening - precisely for that reason.

Fiona Gifford, Chair, WIBF Scotland

WIBF Scotland Joins Ernst and Young Panel Discussion, 29th August

WIBF Scotland was asked by Fleur Bothwick, Director of Diversity and Inclusion, to participate in a panel discussion on 29 August as a part of Ernst and Young's Values Awareness Week. The objective of the week was to raise awareness, educate, engage and inspire men and women about the Ernst and Young values of integrity, respect and teaming, energy, enthusiasm and courage, and relationships based on doing the right things. Diane Atkinson represented WIBF Scotland on the Panel. She said, "It was exciting to see so many men and women interested in expanding their understanding of the impact of gender, sexuality and autism in the workplace." Fiona Gifford, Chair of WIBF Scotland, acknowledges the importance of WIBF members getting involved in these types of events, "We have the opportunity to share our experience and to support organisations who are trying to shape their futures in such a positive way. We all have the same goal after all, to ensure that the full potential of our people is realised."

Diane Atkinson, WIBF Management Team

Discovering Creative Solutions through the Written Word with Naomi Ludlam, 13th September

I was recently invited to attend this intriguingly titled event - my first WIBF event.

The session was presented by Naomi Ludlam from Interact, a company that uses theatre skills to deliver creative business development solutions. Naomi introduced us to a technique called 'stream of consciousness', which involves writing - without restraint - about whatever thoughts enter your head. After years working on structured reports, this concept of expressive writing was somewhat alien! Yet using a selection of pictures to generate initial thoughts, we produced page after page on subjects ranging from a review of our day to one of our life goals.



We were all amazed at how far our minds roamed. I found myself committing thoughts to paper that I had not previously given myself the chance to acknowledge, even more surprisingly, on reading over my scrawl found that I had identified a possible way forward!

The following benefits of the technique were voiced by participants in the evening's event:

1. 'Safe' outlet for expressing thoughts without having to worry about the effect of confiding in someone;
2. Quick and easy to implement - either regularly or when facing a particular issue'
3. Works on both a business and personal level.

Despite having an aching arm with all the writing, my head really did feel lighter after the session and I fully intend to use the technique in future - and to join WIBF.

Susan Cringean
Bank of Scotland Corporate

"Impact & Influence: It's Personal" with Mary Spillane, Partner in the Leadership Solutions Practice of Whitehead Mann, 11th October

Everyone wants to project the 'wow' factor when they meet someone new; to give a great first impression. Mary Spillane of Whitehead Mann came along to tell us how we could have that initial impact and make ourselves memorable for all the right reasons.



Mary Spillane
Partner in the Leadership Solution
Practice of Whitehead Mann

Mary is certainly the right person to help us in this regard. Having got a degree at Harvard and worked in the speechwriting teams at the White House for

both Presidents Carter and Regan, Mary moved to the UK and established branches of Colour Me Beautiful in 26 different countries across the world before starting her own business (Image Works), which she ran successfully for over seven years. Now a partner in the Leadership Solutions Practice of Whitehead Mann and a successful author, Mary has a wealth of experience in entrepreneurship and image consultancy that she put at our disposal to help us create our own personal brand.

We began with examining what values we wanted to project when we first met someone and how we found it difficult sometimes to get something like "innovative" across in your first impression. Different suggestions were put forward by everyone in the room. As a result of this real group effort, we were able to define how we would know when we had met an innovative person and also how to project our innovative selves. Mary also reminded us that we are all fantastic women working in a very male-dominated environment, but that does not mean we need to dress like men. The best piece of advice I heard all night was that if your wardrobe is split into "Work" and "Me", then work is missing out on the best parts of you when you are uncomfortable and not showing your personality. Find the happy medium between these two extremes and you will flourish.

Finally, we moved to the meat of the evening - the Personal Impact Audit. Covering areas such as communication and body language, we looked at the areas we can all improve on to give more impact in different situations. Practising posture and hand-shaking left us all feeling more confident and energetic. Now we can all take this confidence and energy back to work with us and put all Mary's fantastic tips to good use.

Karen Manson
Burness LLP

WIBF Recommends . . .

Where to socialise ...

University Womens Club opens its door for lunch



Members of the University Women's Club, a residential Club tucked away in a corner of Audley Square, have long appreciated their Restaurant's top quality food, but now the Club is offering everyone else the chance to experience the elegance, charm and superior cooking offered as its Lunch Club option. Between 12.30 - 3.30 pm on Monday to Friday, the University Women's Club Restaurant opens its doors to non-members so they can experience for themselves the acclaimed cooking of Australian Chef Ben Howells, who designs imaginative menus around fresh ingredients.

With the menu changing weekly and a thoughtfully chosen wine list, there is something to appeal to all tastes. You may, for example, wish to try Lemon and Herb Chicken with Cous Cous, or Char Grilled Scallops with Hot Shallot and Mustard Sauce, or the vegetarian Peppers stuffed with Green Olive Risotto.

The University Women's Club has been described as a 'haven for discerning women'. Now, though, 'discernment' is the only requirement for those looking for a delightful place to have lunch at a reasonable price.

Booking essential.
Tel: 020 7499 2268
www.universitywomensclub.com

Websites . . .

For those of you who do your grocery shopping online you may be interested in checking out www.mysupermarket.co.uk. It covers Tesco, Sainburys, Ocado & Asda and you can check initially who delivers to you and then fill your shopping trolley from whichever supermarket you want. If you regularly use one of them already you can import your favourites from that website quite easily before you start shopping. Once your shopping is done you will see a comparison of prices for your complete trolley load at the top of the screen from all the supermarkets and you can elect to send the trolley to whichever one you prefer. Obviously there will be some brand specific items but it is made easy for you to see the alternatives being offered. A booking slot can be selected at any time and again you can check any of the supermarkets involved to find the one that suits. When you have finished shopping and are happy with your choice of supermarket you then send your trolley to them. Even if you continue to use your current supplier, doing it this way it provides a very quick and simple way of seeing how the costs compare. Definitely worth a look.

Sharon Davies

Book Review...

Delighting Your Customers

Avril Owton



This book is part of a series of books entitled "Business on a Shoestring". It is written by Avril Owton who is a member of WIBF and owner/manager of the award winning "The Cloud Hotel". The book sets out to get to grips with all the key ways to delight your customers, even if you are on a tight budget. The final chapter of the book covers Avril's own formula for success.

I found the book very easy to read as well as very informative. It includes many examples of Avril's own experience on how to delight customers at her hotel. The advice is equally relevant to large businesses and different industry sectors. Chapters include: Understanding your customers; Creativity at work; Asking for feedback...and acting on it; Handling customer complaints.

Having stayed at The Cloud Hotel with my husband for our 21st wedding anniversary I can confirm that Avril practices what she preaches. We had a wonderful stay and will no doubt be back in due course.

Jane Greenfield

MS Gadget . . .

HP Officejet K7100



Here is a printer that you can use for home/small office use giving you the capability to print not only A5 and A4 but also A3. So if you want to design flyers, marketing materials and print photos at that larger size then this is the machine for you. It allows you to print with or without borders.

Do you have any photos that you really think would look great in A3 size and framed - well this is the machine for you then. The quality of the printing is excellent and you can either use the standard four ink or six ink colour options as well as printing business quality photos you can use it to print colour graphics and posters. The printer will print on papers up to 280 g/m2. There is an optional facility to create double sided projects if you wish. For further information, check this out on the HP website where it is selling for £199 including VAT, Costco currently have it in stock for about £180 including VAT.

Marian Costello
Editor-in-Chief

Time For You

Fashion

Okay ladies, we can no longer laze around in tracksuit bottoms and loose fitting attire just to hide our inevitable post-Christmas blues! Spring is the time to get that energy back into our step, to revitalise our winter wardrobes and to show off our curvaceous bodies in style! So let's set about hitting the shops now!

Shirts are a big item on the catwalks at this time, whether they are pristine and crisp white, or subtle shades of the rainbow. Loosely fitting around the neck yet comfortably enhancing the rest of your body, and worn with a chunky or elegant necklace, this look screams of a businesswoman not to be messed with! My personal opinion, a three-quarter length sleeve just skimming the elbow creates a flattering look on the arm and doesn't appear as rigid and restricting as a normal shirt. The use of frills and ruffled stitching are great bonuses in creating a unique look too.

If on those chilly spring days, you might want to jazz the look up a bit, you could consider a white shirt with a cut off jumper/vest over the top or even a light cardigan. Baby pink and mellow yellow look especially pretty and still keep your image smart and professional. Zara is great for these kinds of pieces.

Teaming shirts with tailored trousers in tweed shades of grey is the perfect combination of chic! The grainy grey look as opposed to straight colour is increasingly popular as it flatters and feminises the leg without coming across too stuffy and formal. When tailored also, there is more shape and definition, streamlining or defining the curves of your body to perfection. The cut I am most fond of is the slightly flared, loose leg with a tighter fasten around the waist. Marks and Spencer and Hobbs do some lovely pairs as do hipper street chains such as Warehouse and Top Shop.

Skirts of course are the more adventurous option for the coming season, but if you dare to bare a little more you may reap the benefits! As with the tailored trousers, tailored skirts are hotly anticipated as a key trend.

A figure hugging skirt with a slight flare around the knee or a pencil skirt (straight and refined down the leg) look especially attractive, not least when accompanied by a three-quarter length sleeved suit jacket in a shade of khaki, grey or black. Not only will this outfit ooze confidence and sophistication, it will also be comfortable and light in the summer warmth/breeze. To enhance these looks, you could also add a chunky belt to nip in the waist, or a smaller belt to simply accessorise.



Finally, you might want to look into securing a light mac so you don't become a victim to the haphazard English weather that we are so accustomed to! Shades of beige are great, and to emphasise the prettiest slim-line figure, you should opt for a cut just below your waist or slightly longer down the leg, depending on what flatters most!

Hannah Greenfield

Photograph courtesy of HOBBS

Accessories . . .

As many a lady or top fashionista will tell you, a simple accessory can make or break an outfit. Pick the right accessories and you can make a look bold, beautiful, sophisticated or fun in a matter of seconds! It really is as straightforward as it sounds, and not just that you can experiment and play around with a whole number of different pieces that are on the market today.

Bracelets have become big news with bangles and chunky fits leading the way in the style stakes. Skinny, metallic coloured bangles with rustic or shiny finishes are hot property at the moment, and it seems the more you wear the more you sparkle in the eyes of the star's stylists. Mixing blues, pinks and purples with the likes of gold and silver creates quite a dazzling effect, as does trying bangles with a little glitter/shimmer or delicate detailing.

If thin bangles seem a little too retro and youthful for your liking, then you might want to opt for a more classic look.



Chunky bangles and bracelets are huge for this season as they really create a statement without too much fuss, and have the effect of brightening up any type of outfit. Wooden or print variations look very ethnic and boho, and are often seen on the likes of Kate Moss, Sienna Miller, Elle Macpherson, etc. These model girls are sometimes spied wearing their pieces right up near their elbows, creating a tight fitting look, but alternatively they can look just as stylish worn on the lower wrist.

Thick white gold pieces then are hugely complimentary against a number of outfits, and create an elegant and sparkling finish should you want a look that is more refined and perfected. Swag and Swarovski are more appropriate for this style of jewellery.

Necklaces and earrings are other great pieces to think about, and follow much the same style as talked about above with colourful and funky designs paving the way.

In addition to jewellery, bags are also worth considering when choosing a desired look. Although it may not adorn your body at all times, when you step out the house, you want your bag to compliment your outfit whilst also carrying



out the essential job of fitting everything but the kitchen sink in it! Thankfully, big is beautiful in the world of fashion at the moment, and it would seem the bigger the arm candy the better! Black and tan leather tote bags are lovely, in keeping with professional rigour, and certainly up the style stakes in the work place. On the other hand, there is the more edgy look featuring shiny patent-looking bags with pockets and buckles being significant aspects to the designs.

When hitting the town, however, you might not want to be dragged down by a big bulky accessory such as this, in which case you could opt for the ever popular clutch bag. A favourite with models and socialites, it is perfect at complimenting any outfit and it is also easy to carry and incredibly minimalist. It serves to hold only those bare essentials but allows you to boogie and move around as much as you like without the hassle (or weight!) of a normal bag.

A hard clutch case is much more structured and refined than that of a soft case, but soft cases often have the advantage of being more adaptable and, therefore, allow you to carry more things. Essentially, it is delicate detail and lots of sparkle that count the most, with beading, sequins and patterning all making a statement. Depending on the occasion, there are numerous styles out there, but for my final top tip: keep your eyes peeled for vintage numbers as they ooze glamour and old school appeal!

Hannah Greenfield

Health...

Untangling Breast Cancer Confusion

Breast Cancer affects one in nine women in their lifetime and causes 12,000 deaths a year. The earlier the diagnosis, the greater the chance of survival. Yet recent research has shown that women still remain unaware of the majority of the signals, cling to the myths surrounding the disease, and are confused about the screening process.

Here are the breast health basics that every woman should know.

Risk Factors

- 1 Gender - Men only constitute 300 out of the 44,000 cases diagnosed last year.
- 1 Age - 6 in 10 women are unaware that as age increases, so does the risk of breast cancer. 80% of all sufferers are in the 50 - 70 age group. If you are in this age bracket, you must attend a routine mammogram at least every three years. As GPs often do not talk to women over 70 about screening, many ignore the risk, but it does continue to augment. Encourage any women you know over 70 to make mammogram appointments regularly.
- 1 Family History - Breast cancer is known to have a hereditary influence, but the part that genetics play is often exaggerated. BRCA1 and BRCA2 genes only account for 5% of cases. You should be more wary if a relative is diagnosed under 40, with cancer in both breasts, a male relative is affected, two relatives are diagnosed under 60 or three relatives at any age. You may want to consider regular mammograms or genetic screening. The National Institute for Clinical Excellence now recommends annual checks for some women in their forties with a family history of the disease.
- 1 Lifestyle - Three alcoholic drinks a day could increase the risk of breast cancer by as much as 30%. Obesity is also a factor. Unlike the other factors, you can diminish these risks by reducing alcohol consumption, increasing exercise and eating healthily to maintain a satisfactory weight. It has been suggested that by keeping-off ten pounds between 18 - 30 you could cut your chances of developing breast cancer by as much as 65%. It is also debated that a soy-based diet, or one that substitutes olive oil in cooking may go some way to help inhibit breast cancer growth.

Most Common Myths

Many rumoured links with breast cancer have not been substantiated by scientific evidence, causing much panic unnecessarily. These include:

- 1 The Pill - the risk is minute;
- 1 Smoking;
- 1 Antiperspirants;
- 1 Underwired bras;
- 1 Bruising the breast area;



*Dr Charlie Easmon
Medical Director at Number One Health.*

Breast Checks

Women themselves or their partners detect nine out of ten cases, so it is essential to be aware of potential symptoms. Remember that many of the signs are not exclusive to breast cancer, nor do they necessarily point towards you having formed the disease; many women have naturally lumpy breasts or find changes occur during the menstrual cycle or menopause. The key is to be really familiar with what is normal for you, and therefore be able to pick up on any changes in the look or feel of your breasts.

- 1 Lumps - The most common way that the cancer is first detected, however 80% of lumps prove to be benign cysts or calcification due to bruising, hormonal changes or infection. Nevertheless should you find an abnormal lump in the breast or area under and around the armpits, which doesn't go away after your period, it is imperative that you get it checked out immediately.
- 1 Nipple - Inversion can once again be standard, but if this is atypical for you and you notice a pulling inward it is worth being examined professionally. Check for bloodstained discharge, a rash on or around the nipple and changes in its' position or shape.
- 1 Skin - Look out for puckering or dimpling.
- 1 Size and Shape - Many women have one breast larger than the other, but be aware of changes in the shape, appearance, symmetry or feel beyond the usual differences or cyclical alterations. For example, one might become larger or lower than the other.
- 1 Pain - Two-thirds of women experience mastalgia to some degree, but constant pain in one part of the breast or armpit should be considered further.

Breast cancer is no longer a death sentence. Survival rates have increased by 18% in the past ten years to two-thirds of diagnosed cases. Scientific advances have dramatically improved treatment and a move away from aggressive surgery has diminished some of the detrimental psychological effects. Early detection is key, however, every woman ought to become more breast aware and attend regular screenings which is fundamental in helping to increase the survival rate.

Dr. Charlie Easmon is Medical Director at Number One Health, the private medical and consultancy service at 1 Harley Street, offering health screening including breast checks and self-examination advice as well as mammograms.

*Telephone: +44 (0)20 7580 546,
Email: info@numberonehealth.co.uk,
Website: www.numberonehealth.co.uk*

Osteoporosis

Osteoporosis is a condition whereby gradual bone loss can lead to fragile bones, which can then break or fracture. A fall, blow or lifting action that would not bruise or strain the average person could cause bones to break in a person with severe Osteoporosis. Osteoporosis affects nearly 20 million adults in the United States and current estimates state that 1 in 4 Women over the age of 50 have low bone density, which predisposes them to Osteoporosis. The annual incidence is 60,000 hip fractures, 50,000 wrist fractures and 40,000 clinically diagnosed vertebral fractures due to Osteoporosis

Peak bone mass is achieved by adults at about 35 years of age and then declines thereafter. Women are generally at higher risk than men as they have less bone mass to start with and the menopause can also mean that women suffer a rapid decrease in bone tissue 3-7 years after the menopause. An early menopause puts a woman at even greater risk. Smoking may also be a predictor of risk.

So what you can do to prevent, reduce your risk or reduce the effects of Osteoporosis?

We are all at risk with advancing age and there are many genetic and lifestyle factors that put people at risk. In order to prevent bone mass from dropping below the fracture threshold the aim is:

- 1 to maximise peak bone mass by the age of 35;
- 1 minimise the rate of bone loss after this time.

How do you ensure peak bone mass?

- 1 Evidence that physical activity promotes bone density in both sexes is consistent. Bone formation is depressed by immobility and encouraged by activity so regular weight bearing exercise in adolescence and young adulthood is a primary factor in reaching a higher peak bone mass by the age of 30-35.
- 1 There is also evidence that dietary intake of calcium in childhood, adolescence and early adulthood may also help to determine higher peak bone mass. A recently reported British study involved supplementing the diet of young girls with an extra half pint of milk daily this produced a significant increase in bone density (British medical Journal 1997).

How do you slow down bone loss?

1. The National Dairy Council's Nutrition service states: "The increase in post-menopausal bone loss, which may lead to Osteoporosis, results largely from Oestrogen deficiency" Hormone Replacement therapy (predominantly Oestrogen) is the most established method of preventing bone loss after menopause. HRT does not build bone directly but along with other factors (see below); it can slow down bone loss. For some people, women with a history of hypertension or breast cancer and men for example, HRT may not be appropriate although there are alternatives.
2. Adequate calcium intake is also an important factor in slowing bone loss. There is also some evidence that the dosage of Oestrogen needed in HRT can be reduced with supplementary calcium, although there are also some conflicting reports. A study by Reid and colleagues (1993) confirmed earlier findings that calcium supplementation can significantly slow bone loss in both the spine and the limbs.

Calcium rich foods include:

Milk, cheese, yoghurt, nuts, sesame seeds, pulses, dark green leafy vegetables, and tinned fish (with bones). Vitamin D is also important as part of the process, helping the calcium to be deposited in the bones, this is also found in Oily fish and fortified milk.

3. Regular weight bearing exercise can slow down bone loss. But what exactly is weight bearing exercise?

Weight bearing means "gravitational loading" When the body is repeatedly working against gravity, bone formation is stimulated.

There are many studies investigating the different types and frequency of exercise and some are conflicting. For instance Rebecca Jackson MD in the States says: "Walking is clearly better than being sedentary and simply sitting around at home. But it's the wrong kind of exercise for bone. Bones like to respond to mechanical strain or stress." According to the American Panel for Health Consensus Development "exercise training must exceed normal bone stress and be continuous in order for bone to grow." Therefore, daily walking and stair climbing is not enough. Running, jogging is better for building leg and spine bone density than walking.

Some of the most effective forms of exercise for bone and muscle building are:

- 1 Running/Jogging;
- 1 Tennis;
- 1 Rowing;
- 1 Ball throwing sports;
- 1 Weight lifting;
- 1 Exercise that involves lifting and holding your own body weight e.g. push ups;
- 1 Although cycling and swimming are non weight bearing activities there are studies that suggest these exercises have also worked in reducing bone loss.

Bear in mind that:

- 1 Regular exercise will help other areas of your life too;
- 1 There are studies that indicate that the positive effects of regular training can be lost if the training is discontinued so find a level of exercise that you can maintain. Maintaining some form of exercise beyond the age of 50 is important to make earlier peak bone mass count;
- 1 Not only does weight-bearing activity put positive stress on the bone, but it can also increase muscle mass. This puts more stress on the bone and thus, slows bone loss too. So choose exercises that also build muscle mass;
- 1 Exercise can build strength, agility, balance and co-ordination which can reduce the risk of falls and fractures.

Need more detail to flesh out your fitness programme? Call us on 0870 4423231, or check out Chrissie's publications and health advice on the website www.lapf.co.uk.

For Company flexible benefits, check out the website www.olympicCorporateHealth.co.uk

Fresh Faces



Karen Seto,

Happy New Year! For your list of 2008 resolutions, I suggest adding “finding a career mentor” if you do not already have one. To me, career mentors are typically more experienced individuals, and thus more knowledgeable. He or she can offer guidance and support to help make those difficult decisions seem less intimidating. In addition, I feel that career mentors are not necessarily required to have similar goals or career paths as your own, as many (including myself) have been enriched by diverse career mentors who were able to offer their different suggestions and view points. I do think that one of the key catalysts to finding a career mentor is the ability to recognise a potential career mentor among those around you, and then, to take the initiative to establish contact.

If there is one aspect of my career I would have done differently at the beginning, it would have been to find a career mentor. However, I attest that it is never too late as I acquired several very influential mentors well into my career. My career mentors have been invaluable resources in terms of guidance and advice. Through my career development, they have not only helped reinforce my strengths but also target my weaknesses. They have offered an impartial ear, listening to my dilemmas and uncertainties. Most importantly, they have offered me constructive feedback and have given me the motivation and courage to address my fears and to take on opportunities which have come to light at my workplace. And with this, my self confidence has improved.

Nurturing mentor relationships does take time and effort, more than simply establishing the initial contact. Mentoring relationships are very much reciprocal whereby you need to maintain and keep the lines of communication open in order to build trust and to establish a comfort level. And, once the mentoring relationship has been established, the level of maintenance should be determined on an individual case by case basis.

One of my first career mentors here at Lehman Brothers was Fleur Bothwick. And although Fleur is now at Ernst & Young as their Director of Diversity and Inclusiveness, she is still someone I consider a mentor. As Director of Diversity and Inclusiveness at Ernst & Young, Fleur continues to promote a business culture open to mentoring relationships and to learning as exemplified by Sara Pearce, a second year Associate at Ernst & Young.

Tell us a bit about yourself

I am a second year Associate at Ernst & Young, London. I have recently passed my Tests of Professional Skills as part of my CA qualification and I am now working towards my final examination. My career with Ernst & Young began in 2004, when I took part in the Summer Internship Programme and was awarded a place on the Graduate Programme starting in August 2006.



Sara Pearce

I was born and raised in South Wales and my parents always supported me in decisions about my career. As a child, I was a keen amateur dramatist and I spent most of my childhood auditioning for plays and musical productions. My ambition as a child was to go to the Royal Academy of Dancing.

This provided me with the confidence to strive for what I wanted and has shaped my personality. I decided to embark on a career in Finance after receiving my A* grade in my GCSE maths and went on to graduate from Manchester University in 2005 with a BA Economics degree in Accounting & Finance.

I work in Banking and Capital Markets in Financial Services, my key client being ABN AMRO. I enjoy the daily challenges that my role brings and the opportunity to be interacting with people of all ages.

What 3 words would your fellow students/colleagues use to describe you?

Spontaneous, Ambitious, Sociable

What do you think will be your biggest challenge entering the world of banking and finance?

I believe that I have already faced some of the biggest challenges of entering the world of banking and finance by moving to London and integrating myself into my firm. However, I think the next year will be particularly testing in terms of applying the theory that I have learnt since University to the workplace, which is an extremely complex business. I am fortunate in that I have the support of my firm, which promotes a culture of learning from one another to help me achieve the technical competence required for my job.

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

When choosing a career, I think it is extremely important to seek out a firm, which shares similar values to your own. My motivation for choosing a career as a Chartered Accountant at Ernst & Young was that the firm places a great emphasis on people and building relationships, which is something that has always been important to me. I also wanted a career, which could offer a culture where you are constantly learning new things and which can create opportunities for me to travel.

What do you enjoy in your spare time?

My spare time is fairly limited due to my hectic London lifestyle so I usually use the evenings and weekends to catch up with friends and enjoy good food and drink. I'm fairly adventurous and in my gap year, I did lots of exciting activities such as skydiving, rock climbing, white water rafting, bungee jumping and deep sea diving. Travelling is my ultimate passion and during my gap year, I travelled to over ten countries.

Where do you see yourself in five years?

In five years time, I want to look back on my career and be proud of my achievements. I would like to be working in a role, which inspires other young women to embark on a career in banking and finance.

Karen Seto, Lehman Brothers.

2008 WIBF Award for Achievement Lunch

6th June 2008 12.30 - 3pm
sponsored by Ernst & Young

This highly popular event will take place on Friday 6th June in the sumptuous surroundings of the ballroom at The Dorchester, Park Lane, London, where three women of outstanding abilities will be acknowledged by receiving the WIBF Award for Achievement, the WIBF Lifetime Achievement Award or the WIBF Award for Outstanding Contribution.

If you wish to nominate a colleague or friend for one of these awards, please do so by visiting www.wibf.org.uk where you will find guidance notes and can download a Nomination form. The closing date for entries is 4th April 2008.

The Agenda for the day is as follows:



- 1 12.30pm Champagne reception
- 1 1.00pm Three course lunch with wine
- 1 2.00pm Introduction
- 1 2.10pm Address by keynote speaker
- 1 2.30pm Awards ceremony followed by charity raffle
- 1 3.00pm Close



The keynote speaker, 2007, Katherine Garrett-Cox.



*The three winners from 2007 were **India Gary**, Lehman Brothers - WIBF Award for Outstanding Contribution, **Jan Babiak**, Ernst & Young, - WIBF Lifetime Achievement Award and **Helen Weir**,*

Tickets cost £85.00 per person or £850.00 for a table of ten. There is an early bird discount for tickets booked and paid for by 31st March 2008; £80.00 each or table of ten £800.00. Please contact Ann Leverett at: ann.leverett@wibf.org.uk to purchase tickets.

These are the charities chosen from nominations received by WIBF by the management teams in London, Scotland, Dublin and Bristol.

Working Families - www.workingfamilies.org.uk

Working families is the UK's leading work-life balance organisation. They help and give a voice to working parents and carers, whilst also helping employers create workplaces which encourage work-life balance for everyone. Armed by all they hear from their supporters, their Helpline callers and their award winners, as well their cutting edge research, they make the case to government and employers for social policy and workplace change that will benefit families, employers and communities.

The Princess Royal Trust Carers Centre - www.carers.org

In total there are 5.7 million adult carers across the UK, of whom almost one million are looking after somebody for more than 50 hours each week. There are also estimated to be 50,000 young carers in the UK - young people under the age of 18 who might be helping to look after a parent with physical disabilities or mental health problems, or who may be caring for a brother or sister with learning disabilities. They are currently undertaking projects in respect of young carers (i.e. under 18) and if they were to receive a donation, these funds would be used to assist with the running of activities and outings which look to give back their lost childhood.

Happy Days - www.happydayscharity.org

There are thousands of young people with special needs in the UK, many of them with severe mental and physical disabilities and life-limiting illnesses. The financial strain on their families can be enormous and for some a simple trip to the seaside or a week's holiday is beyond their means. Happy days fund and organise holidays, days out and theatre trips throughout the UK for disadvantaged young people with special needs. They help young people in special needs schools, in hospitals and in hospices and they help individual families. Since they were established in 1992, they have brought a little happiness into the lives of more than 40,000 young people, but there are many more waiting for help.

WIBF Charities Update

PumpAid, a 2006 WIBF Award Lunch Charity have written to us to extend their thanks for the donation. During 2007 Pump Aid has had a very successful year with a number of exciting projects being completed, including a new Schools Sanitation programme.

They wrote *'To give you an idea, typically we will install an Elephant Pump at a poor rural school along with improvements to their sanitation facilities and establishment of a nutrition garden. We train the staff, children and local community on how to maintain the pumps and on relegated areas such as agriculture, health and hygiene. We then build pumps in four or five villages around the school so that children have clean water at school and at home.'*

When we choose a site to build one of these village pumps, we often choose a child headed homestead where the parents have already died from AIDS. These AIDS orphans are currently marginalised even by other villagers who fear catching AIDS and also see the orphans as a problem since such children may be forced to steal grain in order to survive.'

In recognition of WIBF's support WIBF have received a certificate of pump sponsorship. The WIBF pump will have a life changing impact for so many people. Over 500 children and adults will benefit every day. Pump Aid extent their thanks to WIBF and all their members and supporters.



A Pump Aid Elephant pump in use.

Diary of Events 2008

WIBF Speakers Clubs

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

CREDIT SUISSE

Next meetings at the WIBF Speakers' Canary Wharf Club:

2nd January
16th January
30th January
13th February
27th February
12th March
26th March

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

RBS
The Royal Bank of Scotland Group

Next meetings at the WIBF Speakers' City Club:

9th January
23rd January
6th February
20th February
5th March
19th March

London

JANUARY

- 22nd Personal Excellence Programme**
Evaluating Your Voice as an Asset
with Charmian Ingham, Omega Age,
Your Personal Impact, Your True Potential
6pm for a 6.30pm start - 9pm

FEBRUARY

- 19th Personal Excellence Programme**
The Working Woman's Wonder Fuel
with Susie Heath and Almira Ross
6pm for a 6.30pm start - 9pm
- 28th Senior Executive Programme**
Fashion Show at Coutts 6 - 9pm

MARCH

- 12th Networking Beyond Boundaries**
Drop in Drinks
Venue TBC - Check Website. 6.30pm
- 31st Personal Excellence Programme**
Crank up Your Charisma
with Helen Oakwater, NLP Coach and Trainer
Citi, Citigroup Centre, Canada Square, London E14
6pm for a 6.30pm start - 9pm

APRIL

- 21st Women on Board Forum**
'Perception v Reality' with Sir David Bell
Ernst & young, 1 Moore Place, London SE1 2AF
6.15 - 8.15pm

- 22nd Personal Excellence Programme**
What do I do next?
With Margot Corbin, Absolute Organisation Ltd
6pm for a 6.30pm start - 9pm

MAY

- 20th Personal Excellence Programme**
Developing your Leadership Strategy
with Jan Halper-Hayes, PhD
6pm for a 6.30pm start - 9pm

JUNE

- 6th Award for Achievement Lunch**
sponsored by Ernst & Young
The Dorchester, Park Lane, W1. 12.30 - 3pm
- 24th Personal Excellence Programme**
Mastering Personal Transitions
Core Life Skill
with Cynthia Haddock, Haddock Hughes Energising
Change from Vision to Results
6pm for a 6.30pm start - 9pm

JULY

- 15th Personal Excellence Programme**
Authentic Leadership with Lee Chalmers
Citi, Citigroup Centre, Canada Square, London E14
6pm for a 6.30pm start - 9pm

SEPTEMBER

- 23rd Personal Excellence Programme**
Make Your Mark, Make a Difference
with Jim Rees, Ripple Leadership
Citi, Citigroup Centre, Canada Square, London E14 6pm
for a 6.30pm start - 9pm

OCTOBER

- 20th Personal Excellence Programme**
Negotiating for Success - Getting buy in
to your agenda with Jeanette Cowley, Go for Growth,
Inspiring Success, 6pm for a 6.30pm start - 9pm

Edinburgh

JANUARY

- 30th Time for You**
An Evening at Molton Brown
Molton Brown, George Street, Edinburgh
6 - 8pm

FEBRUARY

- 20th Personal Development**
What Really Works!
With Fiona Gifford, Director, Genesis Consulting
Burness LLP, 50 Lothian Rd, Edinburgh
6 - 8pm

MARCH

- Role Models**
Clare Logie, Director, HBOS Women
HBOS, Edinburgh
6 - 8pm
Please check www.wibf.org.uk for further
information

Dublin

JANUARY

- 23rd Business Over Breakfast**
Unlocking potential

FEBRUARY

- Supper Club**
Please check www.wibf.org.uk for further
information

Bristol

JANUARY

- 29th The launch of WIBF Bristol at AXA**

FEBRUARY

- Setting Goals and Accelerating your Career**

MARCH

- Image Consultancy**
Optimising your Image for Success

APRIL

- Pitching for and Winning Business**

MAY

- The Power of Networking**

JUNE

- Work Life Balance**
Managing the Stresses of Everyday Life
followed by summer party

Please check www.wibf.org.uk for further information

Women

Know your place

At Ernst & Young, your place is determined by how good you are. And that's it.

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