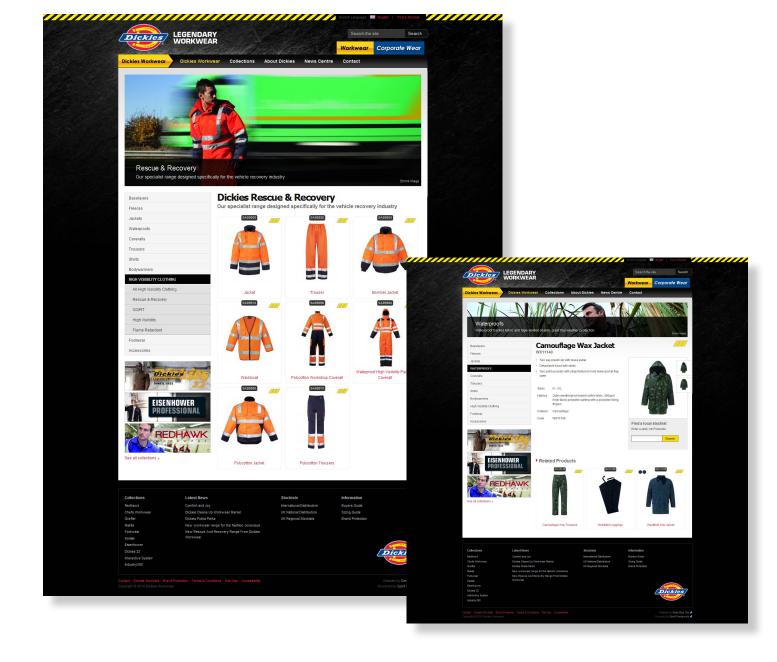




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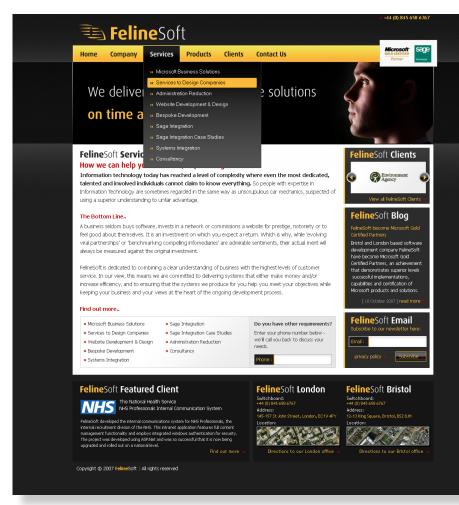
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help them see the relevance of technology to their own issues."

Frank Black - Chief Architect, Vodafone UK

» Consultancy

Business Architecture & Information Flow

Financial Services is different. With an intangible product that's highly regulated, continually changing and which can literally last a lifetime, understanding the structure of data and how it flows is critical to long-term success. Despite the technical associations of "data" as a term, we understand that this is actually the key to understanding a Financial Services business.

Business issue (TBD) 1

Business issue (TBD) 3

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Business issue (TBD) 2

Business issue (TBD) 4

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>> Consultancy

- Business Architecture & Information Flow » Business Issue 1
- » Business Issue 2
- » Business Issue 3
- » Business Issue 4
- Nam id odio eget nisi porta rutrum » Business Issue 1

» Altus bypass HMRC website problems

January 31st 2008 saw the first deadline for the new annual pension scheme returns introduced as part of the A-Day reforms.

Download Press Release (47Kb) 1

» Delta adds Altus Pensions Gateway to SSAS~Pro and STDD-Dro

Delta Financial Systems software to the self-inves add fully automated e-fili products.



» Business Issue 1

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 ** Business Issue 2
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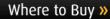
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A complex Farmhouse Cheddar, full of character with a lingering flavour.

Made on the Keen's family farm in East Somerset, this cheese won the coveted Best Mature Traditional Cheddar in the World 2005.

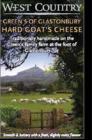


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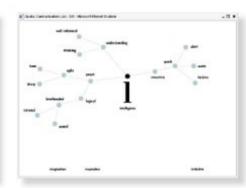
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SunGard Availability Services (UK)



UK Locations

Workplace Recovery Centres

LTC
Docklands TC²
Woking TC³
Elland TC⁴

SUNGARD

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Revenue, investment and employees £160 million revenue in 2008 (unaudited)

£36 million

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employees

82% customer facing

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GREEN PARK BRASSERIE & BAR Home Café Dining Jazz Functions & Parties News & Events Trade & Tour Groups Corporate Hire Contact Dining at the Green Park Brasserie How to Book Evening Menu - Tuesday to Saturday from 6pm Booking an evening meal in Bath couldn't be easier: either call the restaurant on 01225 444 444 or fill in the Fresh Soup of the Day, Served with French Bread **₩** £4.75 form below: Brasserie Made Pesto or Moroccan Spiced Houmous with Artisan Bread Roast Cherry Tomato & Worthy Farm Cheddar Tartlet with Salsa Ver de ₩ £4.75 Soft Boiled Free Range Egg with Buttered Asparagus, Shaved Parmesan & ₩ £4.75 Smoked Salmon and Cream Cheese Terrine, Served with Saffron Onions €4.75 Number of diners Baked Figs Stuffed with Goat's Cheese and Wrapped in Prosciutto ₩ £4.75 Antipasti for 2 to share, Parma Ham, Pancetta, Salami, Mortadella, Bread, Olives €4.75 €4.75 Our staff will call you to discuss and Christmas Menu How Find Us Smoked Mackerel and Horseradish Fishcakes, Served with a Chilli Creme Fraiche £9,50 Dining Chicken Breast Wrapped in Parma Ham with Fig Balsamic, Roast Vine Tomatoes The Green Park Brasserie is located in the centre for → Lunch Menu Bath, Near the Train Station, Bus Station, Theatre Royal Prime Sirloin Steak, Served Plain or with an Organic Mushroom Cream Sauce ▶ Early Diner Menu and the new Thermae Spa ¥9.50 Roast Aubergine Caponata with Roast Squash and Baked Goat's Cheese Dessert Menu Address: Green Park Brasserie, Framers Market Breakfast Menu Aberdeen Angus Fillet Steak with a Cravfish Bearnaise Sauce £9.50 Christmas Menu Roast Sea Bass Fillet with a Red Pepper, Squid and Chorizo Coulis £9.50 Green Park Station, Honey and Soy Marinated Pigeon Breasts with a Ginger and Apricot Compote £9.50 Bath, BA1 1JB Jazz Tel: 01225 444 444 Conflt Duck Leg with Creamed Savoy Cabbage and Madeira Jus **Functions & Parties** Organic 6 Ounce Reefburger Chargrilled with Cheese and Bacon, Served with a News & Events Salad Garnish and Matchstick Chips Trade & Tour Groups Corporate Hire Side Dishes: Find Hs Fine Beans with Chilli and Garlic Oil £2.25 Contact Herb Buttered Brocolli **™** £2.25 Subscribe to our email newsletter **™** £2.25 We'll keep you up-to-date with all the Herb Roast New Potatoes ¥2.25 Internet Café & Wi-Fi Snicy or Plain Matchetick Chins £2.25

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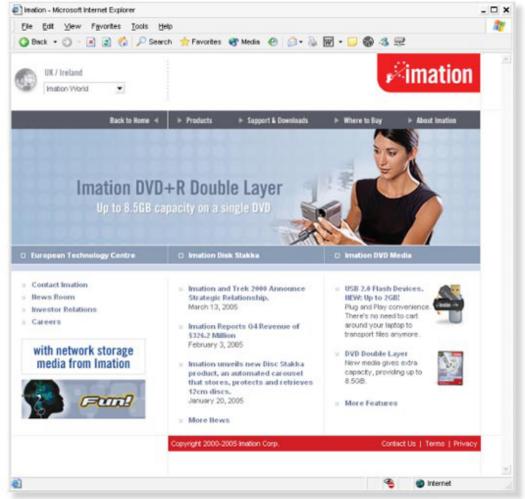
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Design Copyright 2004 Isotope Communications Ltd. Travel professionals and marketers... your journey to professional development and networking starts here, with CIMIG.

For the last 30 years, CIMtIG has become recognised as the 'promoter' of marketing knowledge applied to the travel industry. CIMtIG is now one of the largest cross-sector travel association in the UK with over 1,100 members.

We invite you to become familiar with our activities and hope to encourage you to participate, attend presentations and network with industry players.

Thank you for spending some time with us today and always feel free to contact us with any questions and should you be eligible, do not delay applying for your CIMIG membership.

We look forward to welcoming you in person soon.

Recent Events

Travel Advertising Awards 2003

Find out what happened when over 500 members of the travel and advertising industry joined the Travel Advertising Awards premier event at the London Hilton, Park Lane. Click on the awards logo below for more details.



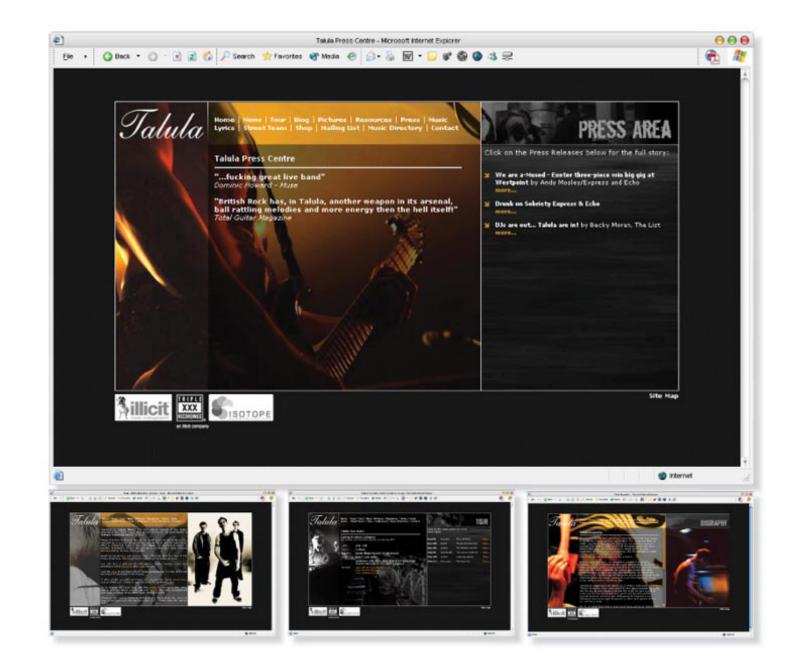
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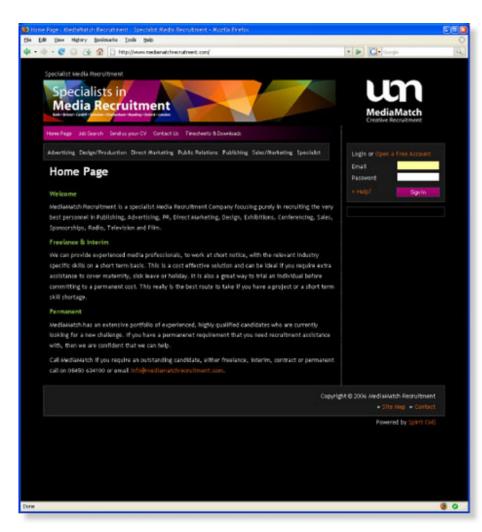
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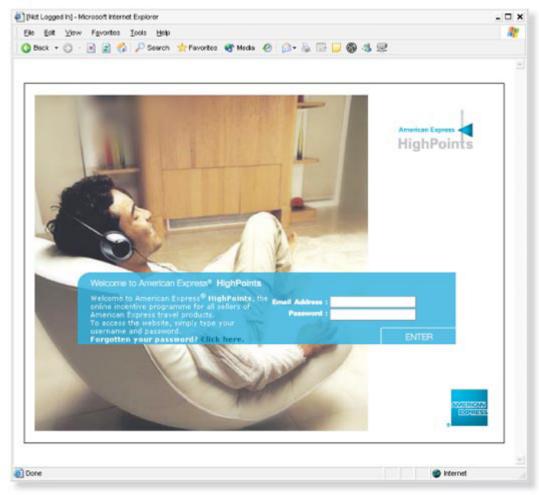








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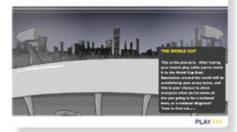
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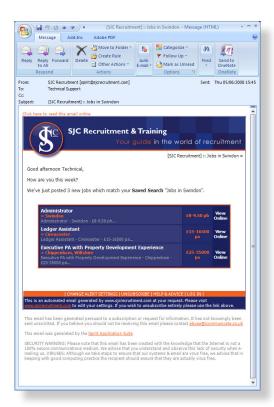




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Nutritional Therapy

Nutritional Therapy is the practical application of nutrition science in the promotion of optimal health aimed at avoiding illness and disease.

Did you know?

An estimated 2.7m people in the UK are living with coronary heart disease, a key contributor to which can be poor diet.

Home | What is FOOD? | What a Nutritionist can do for you | FAQ | Fees | Advice | Contact

What is Nutritional Therapy?

Nutritional Therapy is the practical application of nutrition science in the promotion of optimal health aimed at avoiding illness and disease. The nutritional therapist's role is to investigate underlying physiological causes of symptoms and then to help restore the body's optimum balance. This may be by:

- » improving basic diet, eating habits and lifestyle
- » correcting vitamin and mineral deficiencies
- » helping control weight
- » improving digestive function
- » promoting elimination of toxins
- » balancing hormones naturally

As well as identifying food "culprits", nutritional therapy is used to construct diets incorporating foods that research has shown to have a corrective effect on a wide range of conditions and symptoms associated with ill health. In this way it can help:

- » fatigue and hyperactivity
- » depression and mood swings
- » high blood pressure
- » insomnia
- » digestive disorders such as bloating, IBS and constipation
- » food cravings and food allergies
- » fertility and pregnancy
- » menopause and prevention of osteoporosis

...and many others.



Quick Links:

- » What is Nutritional Therapy?
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Beacon Batch & Cheddar

» mixed terrain at the top of the Mendips

Starting at Burrington Combe, this ride takes in some fantastic scenery and varied terrain.

The route climbs Beacon Batch, the highest point of the mendips at 325m, takes in some fantastic singletrack on the hill and in the adjacent woods (including the sureal locally-maintained tunnel-vision run), loops around Cheddar Gorge (a good opportunity to stop for tea in the tacky tea-rooms here), rises back up to Beacon Batch and one last blast back down to Burrington Combe.

The area is popular with cavers and climbers, so as you might expect the rocky terrain offers some good technical sections. The exposure of Beacon Batch and popularity with bikers & walkers alike have carved snake-run like chutes across the moor - very fast and interesting when wet!

Cheddar Gorge (should need no introduction - home of the Cheddar Challenge, the best downhill course in the South) offers some very interesting views over the somerset levels. Unfortunately much of the technical terrain at the top of the gorge is footpath, partly due to the volume of tourists that visit here each year. The bridlepath route is more fields and tracks than technical or singletrack, but this section adds a good healthy distance to the ride and provides some great views for a rest-stop. Watch out for climbers popping up over the edge of the cliffs - they can take you by surprise!

» Route Details

Endurance: Hard

Difficulty: Hard

Terrain: Singletrack

Length: 22 miles

Wet Condition: OK, some soggy sections

Rain Recovery: 3-4 days

» Route Map



GPS Garmin file (GPX)

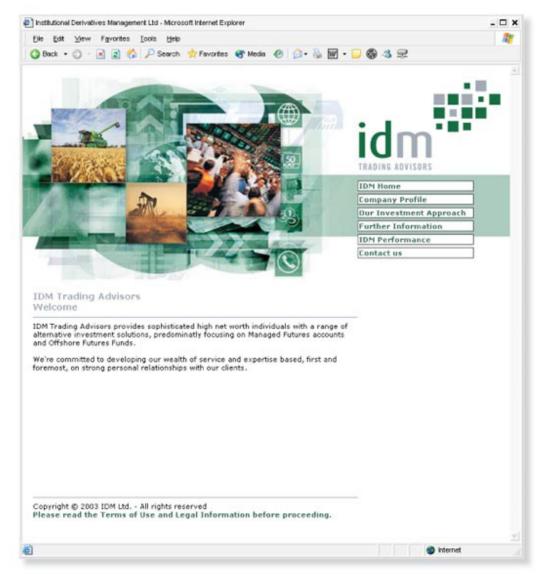
GPS Garmin file (GPX)

Memory Map file (MMO)

Google Earth File (KML)



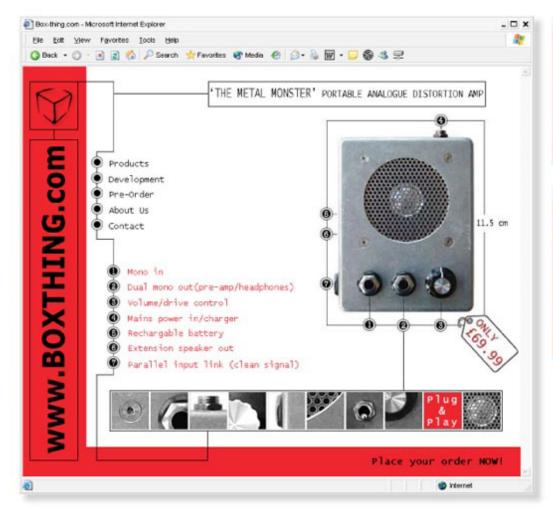
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» Consultancy

Business Architecture & Information Flow

New regulation, new husiness models, more channels, new markets; the Financial Services landscape never stands still for long. Delivering solutions in this complex world can sometimes seem like tackling a giant jigsaw but without the picture on the lid. Altus Consultants can help you get a clear view of how things fit together before you start and to avoid the cost and frustration of starting with the wrong pieces.



Treating Customers Fairly

Most people agree with the sentiment of Principles-based regulation but the practise can cause consternation among Compliance teams. How do you prove that you've considered the latest business changes from a customer perspective? Embedding our tailored Customer Experience pictures in your change process is a good start.



As the UK Wealth Management industry rushed to catch up with technology developments in the US and Australia, new Wrap platforms seemed to get announced almost weekly. Now the hype has calmed down and providers are discovering just what it takes to make a new business model work - a clear picture of the whole value chain and what flows where is a pretty good starting point in our experience.



Solvency 2

First it was Banking with a new Basel accord, now it's the turn of the Insurance industry with Solvency 2: sterner capital adequacy controls are an inevitable consequence of globalisation. As with the banks' experience, data quality will be the key to success for big insurers. Our unique approach to understanding the data river and notential pollution points provides a powerful tool to get ahead.



European expansion

The well-publicised need for many European countries to shift the pension balance from state to private provision plus the removal of many barriers via the FSAP has inevitably attracted the attention of some big UK insurers. New markets though present new operational challenges and it's essential to have a clear model for tackling these. Our ability to summarise complex changes in simple pictures has proved invaluable for our clients



The Insurance Mediation Directive was quietly embodied into HK regulation several. years ago but is still causing a few waves in other parts of Europe, Together with a general tightening of disclosure regulation, IMD is shining the spotlight on calculations; not just getting them right but getting them consistent over a policy lifecycle. Our Consultants have been busy ensuring that our clients have the right architecture to meet the challenge.



Retail Distribution Review

The FSA is still deliberating on its preferred shape for Distribution post-RDR but it is clear that it will demand greater clarity on advice versus sales. Customer Agreed Remuneration (CAR) is likely to be an important element in that clarity and will inevitably increase complexity for distributors and providers. Altus can help deal with that complexity by providing a clear picture of the data structures required to support it.



"Altus brought a rare ability to engage a business audience and help them see the relevance of technology to their own issues."

Frank Black - Chief Architect, Vodafone UK

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