

⊕ In this climate of financial unrest
Expert advice can protect us from the worst ...
... And help ensure a *brighter financial future*

⊕ Now it's easy to find
trusted financial advice – *local to you*

⊕ Start making your dreams
a *financial reality today* – visit:

findanadviser.org

⊕ Your postcode *is all you need!*

⊕ A FREE adviser search website run by
the Personal Finance Society, the
professional body for financial advisers.



For financial advice you can trust

The Personal Finance Society

WHAT OUR PREVIOUS WINNERS SAY ...



BRITAIN

Ideas, drive and ambition
– that's what you need to
win our prestigious award

By **Justin Harper**

YOU'D have to be mad to set up a business in the middle of the deepest recession for more than 50 years. Either that, or you're exceptionally talented, driven and ambitious.

The Daily Mail is showcasing the brightest young business minds with our annual Enterprising Young Brits competition.

It's hard enough launching a company when the economy is steaming ahead. So young entrepreneurs who are starting up their own ventures now must be focused, tenacious and courageous.

Our Enterprising Young Brits competition can offer a unique boost at a vital time for a budding entrepreneur.

It not only offers each winner a £1,000 prize, but also provides a priceless opportunity to rub shoulders with Business Secretary Peter Mandelson and key industry figures at a glittering awards ceremony in London.

The winners will also join an exclusive community of like-minded young entrepreneurs who have won the competition in the past and are willing to share tips, give support and share their experiences.

The high-profile coverage winners receive in the Daily Mail has helped many entrepreneurs achieve great things.

These include James Murray Wells, who founded Glasses Direct, which is now the biggest online seller of prescription glasses in the world. It sells a pair of frames every few minutes and employs 70 people in its two offices.

He says: 'Since winning the company has grown phenomenally. It's been a wonderful period of growth that began with us winning this award, as it helped put us on the map.'

The Daily Mail's Enterprising Young Brits awards are now in their sixth year. The competition has unearthed some incredible business minds who have gone on to launch highly successful firms. And they are creating hundreds of jobs for British workers at a time when 2.5 million people are unemployed.

The awards are open to anyone aged from 13 to 30. You can enter up to two categories and entries should be received by close of play on March 5.

The ceremony will take place at the end of March in London, where category winners will be awarded their cash prize and a trophy.

The full list of categories is:

NEW START-UP: For enterprising individuals who have started their own business, large or small, within the past three years.

SOCIAL, ETHICAL OR ENVIRONMENTAL: For ventures combining the principles of a successful business with an emphasis on the social, ethical or environmental benefits it can provide.

TEEN: For anybody aged 13 to 19 who is making their idea happen.

CREATIVE: Rewarding enterprising individuals in the creative industries such as fashion, music, design or the arts.

OPEN CATEGORY: For any young person from any industry or sector who feels their business doesn't fall into any of the above categories.

Enterprise UK will run the competition with the support of the Department for Business, Innovation and Skills. The Institute of Directors sponsors the event.

HOW TO ENTER

THE Daily Mail's Enterprising Young Brits awards are open to anyone aged 13 to 30. You can enter yourself – or on behalf of a friend, colleague or relative – in up to two categories. You can enter online at www.enterpriseuk.org/youngbrits

Alternatively, you can obtain an application form by writing to: Enterprising Young Brits, Enterprise UK, 172 Drury Lane, London WC2B 5QR. Entries must be received by close of play on March 5.

**ENTERPRISING
YOUNG BRITS
2010** 

Enterprise UK is a government-backed, business-led organisation that gives people the skills, confidence and ambition to be enterprising.

One of its biggest successes is the co-founding of Global Entrepreneurship Week. Last November, more than two million young people took part in this event across the globe and it has the backing of Gordon Brown, Hillary Clinton and Sir Richard Branson.

Miles Templeman, director-general of the Institute of Directors, says: 'The need for enterprising people who think up fresh ideas, find creative solutions and spot the opportunities that others miss has never been greater. Enterprising Young Brits puts the spotlight on young people doing just that – turning their ideas into reality and acting as inspiring role models for the next generation of entrepreneurs.'

'We are delighted to offer our support to the 2010 competition.'



Well-suited: Warren (left) and David

TWO YEAR TRACKER MORTGAGE

Tracks at 2.04% above the Bank of England base rate for 24 months, currently

2.54%
VARIABLE

Then changing to our Standard Variable Rate, currently

3.5%
VARIABLE

The overall cost for comparison is

3.5%
APR

Mortgages made simple.

Get a decision in minutes.

Speak to a dedicated mortgage specialist or go online.

Product fee of £795.

An early repayment charge applies for the first 24 months.

ingdirect.co.uk
0800 183 7889

ING DIRECT
Saving feels good

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Information correct as at 09.01.10. Conditions apply. Available on loans up to 60% loan to value. Product fee includes a £195 booking fee payable upon a full application. Bank of England Base Rate currently 0.50%. We may record or monitor calls. Must be UK resident, 18+. Available from £50,000 - £1,000,000. ING Direct, 410 Thames Valley Park Drive, Reading, Berkshire, RG6 1RH. Authorised and regulated by De Nederlandsche Bank (the Dutch Central Bank) and subject to limited regulation by the Financial Services Authority. Details on the extent of our regulation by the Financial Services Authority are available from us on request. ING Direct N.V. is a limited liability company incorporated in The Netherlands. Registered in England and Wales at Companies House: Branch Reference number: BR7357.