

Evening Echo

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24 BUSINESS

Bol ups client interest rates

By BRIAN WINDERS
Business Reporter

BANK of Ireland has upped its interest rates for personal banking customers to a marketing leading variable rate of 10.5%. Customers can avail of 10.5% credit interest from October 15, 2007, which will apply to cleared credit balances up to a maximum of €1,500.

Bol current account customers will not be required to make a minimum monthly lodgement or maintain a minimum credit balance to qualify.

The introductory rate is available to new and existing customers until February 24, 2008, after which time it moves back to a variable rate of 4%. Existing customers can register for credit interest by contacting their branch or going online to www.bankofireland.ie. New customers can register for the feature when opening an account.

From October 15, registered customers who conduct three debit transactions on 365 Phone and/or online from their personal current account in a quarter, such as paying a bill or transferring money to another account, will automatically qualify for credit interest in that quarter.

Brian Nevin, director of strategy and marketing, said the introduction of this market leading credit interest rate signals Bank of Ireland's commitment to deliver the best personal banking package for its customers.

"Importantly, we are the only bank to offer credit interest without requiring our customers to make minimum monthly lodgements."

"We allow all our customers to benefit no matter how their credit balances vary from month to month," he added.



Ita Murphy, newly appointed Training Co-ordinator and Business Advisor with Cork City Enterprise Board.

New courses launched to help city firms

CORK City Enterprise Board (CCEB) has launched a new series of subsidised courses geared to helping owners/managers of small businesses in the city.

The courses were highly relevant and suited to the needs of owners of this type of business, said Ita Murphy, the newly appointed training co-ordinator and business advisor with the CCEB.

"The aim was to help them acquire skills which would be useful not only today, but help them with expanding and developing their enterprises."

Many inspirational stories of those who set up their own business will be

featured on a weekly basis in the *Evening Echo* business page, in conjunction with the CCEB.

Ita, who joins CCEB from the board of NUI Galway, where she was communications and outreach manager for a large research centre, said they had a course to suit all types of companies.

The portfolio includes information technology training and financial workshops, along with sales and marketing, and management development programmes.

The financial workshop courses, for instance, offered two and three-day training programmes in the accounting packages SAGE, Big Red Book and Sort My Books, along with a series of

half day and evening workshops covering areas such as VAT and taxation, debt collection, costing, bookkeeping and managing cash flow.

The personal leadership programme, part of the Leadership Management Ireland series of programmes, encompasses a nine-week series which will enable participants to realise their full potential through motivation and altering of attitudes and behaviour.

The Adobe Photoshop and Web Design helps companies to promote their businesses online.

For further information on the courses call Ita Murphy on (021) 4961828 or simply send an email to info@corkceeb.ie.

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IRISH STOCK EXCHANGE SHARES

PRICES AT 10.30AM TODAY

	Per 100 Shares	Per 100 Shares
	Oct 02 2007	Oct 01 2007
Abbey - Iex	6.76	6.80
Agri Therapeutics - Iex	1.45	0.00
Aer Lingus Group	2.35	0.02
Allied Irish Banks	16.07	0.78
Amarin Corp - Iex	0.38	0.00
Amisec	0.57	0.00
Andor Technology - Iex	1.16	0.00
Anglo Irish Bank	13.76	0.77
Blackrock International Land - Iex	1.39	0.00
Bank of Ireland	13.76	0.68
Boundary Capital - Iex	0.74	0.00
CBS	29.00	0.65
CBC Group	6.26	0.18
CPL Resources - Iex	5.26	0.25
Deltek	0.72	0.00
DCC	21.90	0.65
Diageo	14.42	0.00
Donegal Creameries - Iex	6.45	0.00
Dragon Oil	2.46	0.12
Elan Corp	15.13	0.42
Finance Ireland - Iex	0.00	0.00
F.B.D Holdings	22.89	0.89
First Derivatives - Iex	4.12	0.00
Fyffes - Iex	6.97	0.02
Gartmore Irish	13.85	0.00
Gatcliffe Europe - Iex	0.13	0.00
Glanbia	4.24	0.02
Gleancar Mining - Iex	0.13	0.00
Graphon Group	6.29	0.19
Greencore Group	4.09	0.13
Horizon Technology Group	1.00	0.00
IAMS Group	16.09	0.31
IFG Group	1.99	0.00
Icon	36.00	-1.00
Independent News & Media	2.85	0.02
Iona Technologies	6.85	0.08
Irish Life And Permanent	17.07	0.87
Kennametal Resources	0.53	0.00
Kennametal Resources	0.75	0.00
Kerry Group	21.65	0.18
Kingspan Group	16.18	0.44
Lapp Foods - Iex	0.24	0.00
Midwest Holdings	1.38	0.02
Newcourt Group - Iex	1.28	-0.01
Horizon Group - Iex	1.85	0.00
Digby & Bellier	0.20	0.00
Origin Enterprises - Iex	2.80	0.00
Ormonde Mining - Iex	0.13	0.00
Oveco Gold - Iex	0.14	0.00
Paddy Power	25.00	0.10
Petrobrás International - Iex	0.15	0.00
Petrobrás Resources - Iex	0.48	-0.02
Prime Active Capital - Iex	1.15	0.00
Provident Resources - Iex	0.11	0.01
Quakeren Shares	1.30	0.00
Real Estate Opportunities	1.75	0.02
Ryanair Holdings	5.25	0.17
Sinoser - Iex	0.60	0.04
Smartfit Kappa Group	16.35	0.25
Tesco	4.14	0.00
Thalferco - Iex	0.18	-0.01
Total Produce - Iex	0.80	-0.02
Trinity Biotech	1.84	-0.10
Yellow Oil	0.70	0.13
Tru Holdings - Iex	1.15	0.02

Firms to get €5,000 government grant

SMALL firms can now apply for 'knowledge vouchers' worth €5,000 each which can be used to gain research from third-level colleges to help improve business opportunities.

Applications from small firms seeking solutions to their 'knowledge questions' are now being sought for the third round of Enterprise Ireland's Innovation Vouchers initiative.

To date, more than 350 small

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companies across the State have been given vouchers.

The vouchers provide €5,000 worth of funding to access the expertise in third-level colleges such as University College Cork, the Cork Institute of Technology and the Moonepark Technology Ltd, Fermoy or indeed national third-level institutes.

The programme which has been running for six months, now has 22 knowledge providers nationwide - including those in Cork - offering their research, technical and business expertise to companies across the country.

Michael Aherm, Minister for Innovation Policy, announcing the third round of the voucher scheme, said building productive relationships between companies and the third-level institutions in

their region is a critical strand of the Government's strategy.

Many of the innovation vouchers that were awarded in earlier rounds are about to be cashed in as projects around the country near completion.

A typical project can be completed in two weeks. Highest take-up of the scheme are the counties with the highest participation rates to date are Dublin, Cork and Galway.

"These areas are well served by third-level research institutes and other public research bodies."

"This is very encouraging from an industry-research collaboration perspective," added Minister Aherm.

The top five questions that are of most concern to small firms are digital media, e-commerce, communications technologies, consultancy related services and education.