

THE SUNDAY TIMES

Scandal of scammers on Google: Google is making tens of millions of pounds from scammers who are using its search engine to lure savers to invest in high-risk or potentially fraudulent schemes.

RBS customers rejecting incentive to switch banks: The new head of Royal Bank of Scotland faces the prospect of government intervention over its failure to persuade small business customers to switch to rival lenders.

Bank Chief Bill Winters' pension allowance halved: Standard Chartered has promised to be more transparent about executive pay after its head took a £237,000 cut to his pension allowance in an attempt to calm investors' anger about his retirement benefits.

Alibaba plans \$10 billion listing in Hong Kong: Alibaba has rekindled its plan for a secondary stock market listing in Hong Kong with a bumper share offering that would be the largest in the world this year.

BA owner cuts growth forecasts as demand slows: The aviation group behind British Airways and Iberia of Spain has slashed its expansion plans as it grapples with faltering demand for flights amid waning economic growth.

People's Vote Chief steps down following sexual harassment allegations: The Chief Executive of the People's Vote campaign has stepped down pending an investigation into allegations of sexual harassment made by three female staff, marking a possible end to a civil war during which dozens of staff have gone on strike.

'Leave' voter James Dyson hoovers up £5 million in EU farm subsidies: The billionaire businessman Sir James Dyson, one of the country's most prominent Brexiteers, has reaped more than £5 million in European Union farming subsidies for his landholdings since the 2016 referendum.

Card company Clintons warns that 2,500 jobs are in peril: The high street faces another hammer blow after card retailer Clintons warned landlords that it urgently needs to shut 66 shops and cut the rent on hundreds more to stave off collapse.

INDICES THIS MORNING

	Current Value	(%) Change*	1W% Change
FTSE 100	7,319.7	-0.5%	0.8%
DAX 30	13,190.0	-0.3%	2.1%
CAC 40	5,889.5	-0.003%	2.2%
DJIA**	27,681.2	-	1.2%
S&P 500**	3,093.1	-	0.9%
NASDAQ Comp.**	8,475.3	-	1.1%
Nikkei 225	23,331.8	-0.3%	2.4%
Hang Seng 40	26,926.6	-2.6%	2.0%
Shanghai Comp	2,910.0	-1.8%	0.2%
Kospi	2,124.1	-0.6%	1.8%
BSE Sensex	40,345.1	0.1%	0.4%
S&P/ASX 200	6,772.5	0.7%	0.8%

Current Values as at 11:15 BST, *%Chg from Friday Close, ** As on Friday Close

ABOUT GOODMAN MASSON

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Funding Circle hands over borrowers: Funding Circle has started diverting some borrowers away from its peer-to-peer lending site to rivals and traditional banks. The company, which aims to break the stranglehold of traditional lenders, is understood to be referring new customers to French bank BNP Paribas, as well as fintech competitors including small business lenders Iwoca and MarketInvoice.

Morrisons Chairman Andrew Higginson takes punt on betting giant Flutter: The Chairman of grocery chain Wm Morrison is set to take the same role at gambling giant Flutter Entertainment as it closes in on an £11 billion merger.

Lidl to open 230 stores in challenge to big four supermarkets: The German discount giant Lidl is set to ramp up the pressure on the big four supermarkets with bold plans to open another 230 stores.

Dominic Chappell chased in £4.5 million BHS claim: Administrators to collapsed department store chain BHS are planning to sue Dominic Chappell, its disgraced former owner, for repayment of money they allege he extracted from the business.

Easyjet decides there's still life left in the package holiday business: Easyjet is set to step into the void created by the collapse of Thomas Cook and reveal details of the launch before Christmas of its own package holiday business.

Thousands of Co-op workers abused: The head of the Co-op retail business has called on the next government to combat abuse and violence towards shop workers after revealing that thousands of employees have become victims since a consultation closed in the summer.

Swedish energy giant Vattenfall ready to pull plug on Britain: Sweden's state-owned power company is considering quitting the British household energy market after only two and a half years, describing it as a "mess".

Accounts overdue at struggling Clintons: The annual accounts of Clintons are overdue as the greetings card chain seeks approval from landlords for a restructuring and closure of stores.

British Steel sale to Chinese 'would antagonise' America: The sale of the steelworks at Scunthorpe, which trades under the name British Steel, to Jingye, of China, could be signed off by the government as early.

Shop Direct rescue could pave way for online retailer's sale: A potential rescue of Shop Direct by the Barclay family could pave the way for a sale of the online retailer behind the Very and Littlewoods brands.

Sainsbury's groceries go down under: J Sainsbury has struck a deal to sell groceries in Australia in its biggest push to enter the wholesale market and catch up with its rivals.

London property loses out to Paris for the first time: Paris has attracted more property investment than London this year for the first time, according to CBRE, the international real estate group.

THE FINANCIAL TIMES

Tesco seeks to gain edge over rivals with Clubcard subscription service: Tesco has relaunched its Clubcard loyalty scheme with a subscription option, as the U.K.'s biggest supermarket group looks to gain an edge in the fiercely competitive sector.

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Andy Briggs to replace Clive Bannister as Phoenix Chief: Andy Briggs, the former head of Friends Life and Aviva U.K., is to become Chief Executive of Phoenix, replacing Clive Bannister who has led the FTSE 100 life insurer for the past eight years.

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Barrick Gold Chief eyes growth in 'strategic' copper: Barrick Gold is looking for opportunities to grow its copper business through either exploration or acquisitions, according to its Chief Executive Mark Bristow.

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Invesco says China clients' demand remains strong: Invesco Chief Executive Martin Flanagan said demand for investments in China among the \$1.1 trillion fund manager's clients has continued to grow despite slowing economic growth and a trade war with the U.S.

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Invesco bleeds \$1 billion a week as it tops worst-selling league table: Invesco's core range of investment funds have bled more than \$1 billion a week over the past 12 months, placing the Atlanta-based group at the top of the 2019 rankings of the worst-selling global asset managers.

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Mercedes accelerates past Audi in China car sales: Audi, the German auto brand that has dominated China's premium-priced car sales for three decades, is on course to be overtaken by rival Mercedes-Benz in the world's largest market.

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Tui stands by Boeing 737 Max — with safeguards: Tui, the world's largest tour operator, will keep faith with the Boeing 737 Max aircraft — if they are approved as safe, said its Chief Executive.

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Apple's profits fade but share price defies gravity: Apple has piled on more than \$400 billion of market capitalisation so far this year, even as its profit margins fade and its new iPhone failed to wow analysts.

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Shipping industry seeks response to calls for cuts in emissions: Plans to cut the greenhouse gas emissions from the world's shipping fleet will be discussed in London this week as the industry comes under renewed pressure to clean up its act.

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THE MAIL ON SUNDAY

WH Smith Chief Executive Carl Cowling handed £1.8 million of shares just a week into the job: WH Smith Chief Executive Carl Cowling has been handed £1.8 million of shares just a week after taking the top job. It is part of a long-term bonus he earned in his old job as Managing Director of stores at the FTSE 250 firm.

Neil Woodford's protege Mark Barnett hits back after broker compares him to his former head: A top stock picker at Invesco has come out fighting after analysts drew comparisons between his fund and the failed investment empire of Neil Woodford.

Drink! Ireland's first female whiskey entrepreneur launches a £6,500 bottle of single malt: Ireland's first female whiskey entrepreneur has launched a £6,500 bottle as the industry surges worldwide. Louise McGuane's company JJ Corry has made 100 bottles of The Chosen, a 27-year-old single cask, single malt Irish whiskey that comes in a handmade wooden cabinet.

Predators eye rich pickings at banknote maker De La Rue after share collapse leaves it ripe for a break-up: Shares in De La Rue, which lost the prestigious contract to print Britain's post-Brexit blue passport last year, tumbled after the firm released the latest in a string of profit warnings.

Innocent smoothie Head seeks to raise £20 million to grow meat-alternative offering in separate venture
Agronomics: Agronomics, chaired by Innocent Drinks Founder Richard Reed, is raising £20 million to take a major bite out of the lab-grown meat sector.

Battle lines drawn as NotOnTheHighStreet tells its suppliers to stop using a rival in showdown of the Christmas shopping sites: Gift retailer NotOnTheHighStreet.com is embroiled in a row with the Founder of fashion brand Joules after telling a string of suppliers to stop listing products on his company's website.

Marks & Spencer axes its Classic range for women over 55 in bid to bring end to 'confusing' stable of brands: Marks & Spencer has quietly shelved its Classic womenswear label following a review of its women's clothing brands and a drive to appeal to a broader range of shoppers.

Coal mine Head warns of job losses amid Government indecision over approval of Newcastle mine: The Head of a North of England coal mining firm has warned that Government indecision over the approval of a new mine in Newcastle could cost up to 250 jobs.

THE INDEPENDENT

Royal Mail strike: Postal service seeks injunction to block proposed walkout: Royal Mail Heads are seeking an injunction to block a planned strike by postal workers, claiming there are "potential irregularities in the ballot" making the vote unlawful.

Crossrail delayed until 2021 with costs set to hit £20 billion: The cost of the much-delayed Crossrail project is heading towards £20 billion, and the railway through London will be more than two years late: that is the latest prognosis for the bungled scheme.

THE GUARDIAN

BT on defensive as Sky prepares to bid for Champions League: BT Sport's stranglehold on Champions League football is set to be challenged as Sky prepares to enter the battle for the £1 billion-plus TV rights when bids are submitted.

Mamas & Papas closes six stores and cuts nearly 130 jobs: Mamas & Papas is closing six shops and cutting nearly 130 jobs just days after the collapse of its rival Mothercare. The Huddersfield-based baby and maternity retailer collapsed into administration on Friday and was immediately bought back by other firms controlled by Bluegem Capital, its private equity owner.

Bolivian President Evo Morales resigns after election result dispute: Evo Morales has announced he will resign as President of Bolivia after the military called for him to step down and the police withdrew their support following weeks of unrest over disputed election results.

THE WEEK AHEAD

	Key Economy Releases	Key Corporate Releases
Monday, 11 November 2019	<p>UK: Gross Domestic Product s.a. (QoQ), Index of Services (3M/3M), Industrial Production (MoM), Manufacturing Production (MoM), Construction Output s.a. (MoM), Trade Balance; non-EU</p>	<p>Final Results: Beximco Pharmaceuticals Ltd, GDR, Carr's Group, Wey Education</p> <p>Interim Results: Kainos Group Plc, Tatton Asset Management</p> <p>Trading Announcements: Dignity, Informa, William Hill</p>
Tuesday, 12 November 2019	<p>UK: Average Earnings Including Bonus (3Mo/ Yr), ILO Unemployment Rate (3M)</p> <p>US: NFIB Small Business Optimism</p> <p>EU: ZEW Survey - Economic Sentiment</p>	<p>Interim Results: Adept Technology Group, Aveva Group, Electrocomponents, Gear4music (Holdings), Land Securities Group, Picton Property Income Ltd, Premier Foods, Vodafone Group</p> <p>Trading Announcements: Electrocomponents, ITV, Meggitt</p> <p>Quarterly Results: Arrow Global Group</p>
Wednesday, 13 November 2019	<p>UK: Consumer Price Index (MoM), Retail Price Index (MoM)</p> <p>US: MBA Mortgage Applications, Advance Retail Sales (MoM), Consumer Price Index (MoM), Fed's Chair Powell testifies, Monthly Budget Statement</p> <p>EU: Non-Monetary Policy ECB Meeting, ECB Balance sheet, Industrial Production s.a. (MoM)</p>	<p>Final Results: Avon Rubber</p> <p>Interim Results: British Land Co, Gamesys Group, Renold, Speedy Hire, SSE, Valeura Energy, Wincanton, Wizz Air Holdings</p> <p>Trading Announcements: Coca-Cola HBC, Taylor Wimpey, Tullow Oil Plc, Wetherspoon (J D)</p>
Thursday, 14 November 2019	<p>UK: RICS Housing Price Balance, Retail Sales (MoM)</p> <p>US: Initial Jobless Claims, Secondary Credit Borrowings</p> <p>EU: Gross Domestic Product s.a. (QoQ), Employment Change (QoQ)</p>	<p>Final Results: Tracsis</p> <p>Interim Results: Burberry Group, FirstGroup, Great Portland Estates, Mediclinic International, National Grid, NextEnergy Solar Fund Limited Red, Stobart Group Ltd, TBC Bank Group, Urban Logistics Reit</p> <p>Trading Announcements: Premier Oil Plc, Regional REIT Limited, Safestore Holdings</p> <p>Quarterly Results: Telecom Egypt SAE GDS (Regs)</p>
Friday, 15 November 2019	<p>US: Advance Retail Sales (MoM), Industrial Production (MoM), NY Empire State Manufacturing Index</p> <p>EU: Consumer Price Index (MoM), Trade Balance s.a.</p>	<p>Final Results: Future</p> <p>Quarterly Results: Afarak Group (DI)</p>

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