# Mentor

EMPLOYMENT LAW & HR / HEALTH & SAFETY / ENVIRONMENTAL MANAGEMENT / FEBRUARY 2016

NATIONAL LIVING WAGE WILL PAYING MORE HELP OR HINDER BUSINESS? GOOD FOR BUSINESS HOW GOING GREEN CAN HELP YOUR FIRM THRIVE AFTER THE THRILL WHAT HAPPENS WHEN START-UPS GROW UP?



**Hiahliahts** 





"All employers, including small to medium-sized businesses, need to start planning for the April pay increases now and considering ways in which to offset the additional cost"

**Janette Lucas** on the National Living Wage (page 12)



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A look ahead to 2016 in figures

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Give us your feedback on the new magazine and we'll enter you in a competition to win a case of wine: rbsmentor.co.uk/ mentormagazinesurvey

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#### WELCOME TO YOUR NEW MAGAZINE

As the owner or manager of a growing business, you will be very aware that change is an ever-present reality. When we're in a positive frame of mind, change can be a force for good, keeping things fresh and helping those quick to react enjoy a competitive advantage. As Mentor enters its 20th year, it is in this spirit of embracing the new that we hope you'll enjoy the new-look Mentor magazine.

But there are other changes that seem to work against us. Despite the best efforts to minimise the impact of regulation and red tape, the nature of policymaking means that even the best intentioned new rules bring a sting for small and medium-sized businesses. In this issue, we cover the new National Living Wage as well as changing environmental regulations. Good for some businesses, they will nevertheless be a burden on others.

I'm a huge fan of UK fashion brand Ted Baker, as much as anything for its cheeky customer communications and strong brand identity. It is a great British success story and it is fascinating to read in this issue how serious the business is about health and safety, which is possibly not the first thing you associate with Ted.

Elsewhere in this issue we investigate how to take a business to the next stage of growth once the thrill of start-up has passed. Getting down to the serious business of business isn't always an entrepreneur's strong point, but it is essential if the business is to thrive. We also speak to several successful Mentor customers and consider some useful tips for social media. I hope you enjoy the issue.

John Muncey Head of Mentor

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Calls may be recorded

#### **ARE YOU PROTECTED?**

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EMDI OVMENIT I AM

**1**m

As announced in George Osborne's Autumn
Statement, one million employers are set to benefit from the Employment Allowance rising to £3,000 from April – a move that could help many SMEs take on their first employee.



EMPLOYMENT LAW

From April, the government will introduce a new mandatory National Living Wage (NLW) for all workers aged 25 and above, initially set at £7.20 an hour. It's part of a plan to move away from a "low-wage, high-tax, high-welfare society" to a "higher-wage, lower-tax, lower-welfare society".

While it's a positive move for those on lower wages – anyone working full time on the NLW stands to earn an extra  $\pounds 910$  a year – the extra cost could put a squeeze on some SMEs.

The National Minimum Wage will continue to apply for those aged 21 to 24.

■ SEE PAGE 12 FOR MORE ON THE IMPACT OF THE NLW

2021

COMPANY CARS

Businesses running
diesel-powered company
cars will continue paying
a 3% surcharge until 2021,
after the government postponed
plans to remove the charge.
"In light of the slower-than-expected
introduction of more rigorous EU
emissions testing, we will delay the
removal of the diesel supplement
from company cars," said the
chancellor in his Autumn Statement.
It was due to be dropped in April.

4 HEALTH AND SAFFTY

# The number of working days lost in 2014/15 due to work-related illness and injury in Great Britain, according to the Health and Safety Executive (HSE)

RBSMENTOR.CO.UK/HEALTH SAFETY

5 PROFESSIONAL

93%

The proportion of professionals who say they feel more valued when an employer offers development opportunities, according to research conducted by job site CV Library. Employee training can help improve staff retention and aid business growth.

But 50% of SME employees are dissatisfied with the training on offer in their workplace, and over a quarter admit to never having discussed

CV-LIBRARY.CO.UK

training or development.

6 MENTOR BENEFITS

Mentor customers benefit from a dedicated openall-hours Mentor Advice Line. Best of all, there's no limit to the number of times you can use it.

■ FIND OUT MORE: CALL 0800 970 9814 OR MINICOM 0800 634 7008

# **7** ENVIRONMENTAL MANAGEMENT One of the world's most used standards for environmental management has been revised, with the aim of extending its shelf life. ISO 14001:2015, which

organisations.

è

an environmental management system, is a key business tool 1

requirements for

rbsmentor.co.uk

■ COP21PARIS.ORG

From 6 April, employers of apprentices under the age of 25 will no longer be required to pay secondary class 1 (employer) National Insurance contributions on earnings up to their Upper Earnings Limits.

**■** GOV.UK

In April 2017, the Apprenticeship Levy will come into effect, set employer's pay bill. But 98% of employers are expected to pay nothing, thanks to the £15,000 allowance.

■ RBSMENTOR.CO.UK

Payroll management





#### Child's play

Malcolm Bumford of Little Monkey's Funhouse finds that a little support with payroll allows him to focus on the fun side of running his business

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#### What has been the biggest difference between working for other people and running your own business?

When I was leading teams in those multimillion-pound businesses, I always had departmental support. When you run a business yourself, you don't have that support. I wanted a professional organisation to not only guide but also support me and answer the inevitable questions I had. I looked at what Mentor could do and met with an agent. They ticked every box - from HR to payroll support and at a decent cost.

#### Did you always intend to outsource payroll?

Yes, because there are so many legal pitfalls you can't afford to get caught out. From payroll to a bespoke employment package, Mentor have done it all for me.

#### Using the knowledge you've gained from Mentor, would you want to bring payroll in-house in the long term?

No way! Basically, once a month, I sit on the computer and enter the hours the staff have worked. Next thing I know, I

I looked at what Mentor could do and met with an agent. They ticked every single box – from HR to payroll support get the payslips - and that's it. The rest is done for me. At the end of the year, I get provided P6Os and the system also notifies me when it's a staff member's birthday. If I ever need help or assistance I phone up the helpdesk and - as a non-computer person - the best thing is that they speak to you in English, even describing what symbols I need to click on.

#### Besides payroll, are there any other Mentor services you'd recommend?

Within the HR side of things, there's one little caveat in my contract that I think is phenomenal: the insurance against claim. It protects you as a business as long as you advise Mentor of any situation. They will appoint you a case officer and, as long as you follow their advice, Mentor pay out any compensation if it does end up going to a tribunal and you were found wanting, because you followed their advice all along. This also protects staff from unscrupulous owners.

Malcolm Bumford is the owner of Little Monkey's Funhouse in Warwick. He has previously managed colleges and held senior roles at Derby County Football Club, at the NEC and National Indoor Arena Birmingham, and in the NHS.

#### WANT TO KNOW MORE?

For payroll support, call **0800 074 8152** Minicom **0800 634 7008** or visit **rbsmentor.co.uk/payroll** 

## Clare and Ted's excellent adventure

Over her 18-year career with British lifestyle brand Ted Baker, Clare Harrison-Empson has always put people first. As she tells Richard Cree, that also means putting health and safety first



ost UK shoppers (and increasingly shoppers all over the world) have an idea what Ted Baker stands for. The British lifestyle retailer, which launched in 1988 selling flamboyant shirts, is best loved for its offbeat brand messaging and quirky but high-quality products that convey a quintessentially British feeling. Amid all the fun and quirkiness, it is possible to lose sight of the seriousness with which the team go about their business and that underpins its huge global success. It is perhaps too easy to lose sight of the nuts and bolts and hard work that go into making any retail operation work on this scale. In the case of Ted Baker, one aspect of

In the case of Ted Baker, one aspect of this success is the business's conviction that health and safety should be at the heart of everything it does. It's rare for "passion" and "health and safety" to be used in the same sentence, but Ted Baker's head of international retail operations,







Clare Harrison-Empson, is unapologetic: "I am very passionate about health and safety and so is my team," she says.

A career-long retailer, Harrison-Empson is clear that retail is above all about looking after people, whether that's customers, staff or suppliers. "Currently, we maintain a strong health and safety ethos by treating it as a natural part of the daily routine for all teams, regardless of where they are in the world," she continues. "We have morning store walk-throughs, which the teams do every day. It means health and safety is always at the forefront of employees' minds at the start of every shift. We also run a health and safety month twice a year, which we have rolled out globally."

The key to effective health and safety, regardless of business size, says Harrison-Empson, is to maintain standards and practices. "It is about ensuring people are aware of what to do in case of a fire or any other kind of evacuation threat, but also

We maintain a strong health and safety ethos by treating it as a natural part of the daily routine for all teams, regardless of where they are in the world

that they know how to steam a garment and use the equipment we supply, how to climb a ladder and lift a box. Stuff like that can easily be taken for granted, so we continually refresh on it. Things like knowing how to handle slips, trips and falls and what to do in the case of an accident are continually discussed with the team, so it is a natural part of the day-to-day for them."

Harrison-Empson is clear that it also has to be part of everyone's job. "This is for absolutely everyone in the business. It starts at the top, but it is part of the induction for every 'new to Ted' within Passionate about health and safety: Clare Harrison-Empson, Ted Baker's head of international retail operations





10



It starts at the top, but is part of the induction for every 'new to Ted' within retail and across our head office and warehousing populations as well

Ted Baker is known for its quirky and quintessentially British men's and women's fashion retail and across our head office and warehousing populations as well."

Having been at Ted Baker since 1998 (when the business was much smaller and just starting to stretch overseas), Harrison-Empson refutes the idea it gets harder to maintain a high standard of health and safety as a business grows and goes global. "It is just the basics of who we are as a brand, so it has been adopted really well by our teams everywhere. There is a real focus on it and it is there from the start of everyone's journey with us."

Harrison-Empson says that because Mentor uses real-life scenarios and case studies in its training, what can sometimes be a dry subject matter is brought to life. "The IOSH [Institution of Occupational Safety and Health] Working Safely course, for instance, uses real events to engage staff with issues they themselves face day-to-day," she notes.

A Mentor trainer delivers bespoke courses at Ted locations in London, Manchester and Glasgow, as well as at other offsite training facilities. And these courses take place throughout the year.

But this IOSH training is only one small element of the ongoing commitment to reducing risk. With Ted Baker managers, like those in every business, having to manage incidents involving team members or customers, there is always an opportunity to learn in real time.

ccording to Mentor senior health safety consultant Kevin Connor, Ted Baker management sees every event as an opportunity to learn, and improve systems and processes. "They use these examples as case studies for training purposes or to make design improvements," Connor says. "The team I work with at Ted Baker has reached a very high level of competence and developed a health and safety management system that has helped the business to grow sustainably in the UK, but also internationally. What are now known as 'Ted's standard operating procedures' are simply best practice."

Through working with Mentor, Ted Baker managers are able to make sure employees are well trained and informed about potential risks and know how to work safely. If an incident does happen, everyone knows how to manage and report the situation correctly and take away important lessons from the experience.

It may not be the most glamorous aspect of working for a fashion brand, but it is evident that Harrison-Empson and her colleagues have that passion for getting the right health and safety culture embedded throughout the global organisation.

But perhaps this shouldn't be surprising. Since launching over 25 years ago, Ted Baker has always played to the strength of its reputation. While that covers a reputation for quality clothes and accessories, it includes a reputation for caring about people. And that means putting safety first.

#### 1998

First store in the US, and tedbaker.co.uk goes live

#### 2000 First footwear collection launched



#### 2005

New licence agreements for Asia and the Middle East and Benelux export partners

#### 2008

Ted Baker & Friends opens with a barber, shoeshine service and virtual concierge. Ted Baker awarded Superbrand status

#### 2011

Founder Ray Kelvin awarded a CBE



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Jeans, sunalasses and eyewear collections launched



#### 2007

11 new stores overseas; Pashion menswear and Livewire Endurance suits launched

#### 2010

Launch of Ted's Grooming Room and a new US website

#### 2013

25th anniversary; opens more new stores and concessions in more countries than ever before



#### **MENTOR'S PART IN TED'S STORY**

The health and safety protocols Ted Baker has developed in partnership with Mentor have served as a model for each new location as the company has expanded. "As we move into new international markets, our UK model of health and safety systems and protocols makes it easier to work with local agencies to meet legislative requirements," says Clare Harrison-Empson, head of international retail operations.

Mentor has been providing consultancy to Ted Baker since 2005, "At that time, we were looking to facilitate a robust health and safety structure that we could roll out across all locations," says Harrison-Empson, "We are a people brand, and we wanted to ensure our sales and back-of-house environments were of the highest standard to protect the team and customers from unnecessary risks."

Mentor developed a bespoke strategy, which saw location managers taking responsibility for health and safety, with skills and experience continually updated through training. "Getting their buy-in for effective health and safety management has been vital," says Harrison-Empson.

Training ranges from induction for new employees to in-depth annual IOSH [Institution of Occupational Safety and Health] training for area managers.

As Harrison-Empson explains, "Mentor has been an integral part of our journey; we value highly the continual support, coaching and mentoring we receive from its consultants. Health and safety has been made simple, allowing managers and teams to get on with doing the job that ultimately they're here to do, which is to offer great service."

#### TAILORED FOR YOU

To create a bespoke H&S strategy, call 0800 970 9814 Minicom 0800 634 7008 or visit rbsmentor.co.uk/Health Safety



What should companies expect from the introduction of the National Living Wage in April? Experts and insiders share their tips and concerns with Huw Kidwell

n the July 2015 Budget, George Osborne announced the National Living Wage (NLW), which in April 2016 will replace the £6.70 minimum wage for over-25s. Starting at £7.20, it will rise to at least £9 an hour by 2020 in increments controlled by the Low Pay Commission.

The government expects companies employing low-paid workers in this age category to pay a "true" living wage, which will eventually cut tax credit contributions. Fundamentally, the government no longer wants to subsidise companies to employ low-paid workers, and has instigated a

The consequences of this change are currently unclear, but analysts from the Office for Budget Responsibility predict that 60,000 jobs could be lost

minimum wage premium for the over-25s. The consequences of this change are currently unclear, but analysts from the Office for Budget Responsibility (OBR) predict that 60,000 jobs could be lost, partly as a result of employers seeking to employ more workers in the under-25 age bracket. Others claim that as many as a million jobs are at risk.

On the positive side, the Living Wage Foundation predicts that six million low-paid workers will benefit from the NLW. By 2020, for example, a 25-year-old working a 35-hour week and receiving the minimum wage of £6.70 will have earned an additional £4,800. A recent Resolution Foundation report specified that the three

**25 years old** £910 annual pay increase



#### **BE PREPARED**

Janette Lucas of Squire Patton Boggs offers her top tips for employers preparing for the National Living Wage.

- 1. Plan ahead: Businesses have between now and April to ensure that they are aware of and able to absorb additional costs and knock-on effects on other benefits such as pensions contributions.
- 2. Know your numbers: For a full-time employee on the national minimum wage as it stands, the increase in April will boost their salary by £910 per year.
- **3.** Consider the knock-on effect of a NLW up the scale: Pay gaps between roles may well change as a result of the introduction of the NLW. This is something employers will have to consider, regardless of their size. It could impact on gender pay differences, which will also need to be reported under incoming transparency measures.
- 4. Look ahead: By 2020, the government would like to see a £9-an-hour rate in place. This means that even when the cost of the initial rise has been absorbed, businesses must begin to plan for these future increases as well.
- **5. Think more broadly and strategically:** Consider ways of ensuring the business is able to capture the benefits of paying increased salaries by coupling it with other changes to roles or terms of employment, and how such changes should be managed and communicated to staff.

Hospitality is one of

the sectors that will

be most affected by

the NLW, with wage

bills set to rise by

3.4% by 2020

sectors most significantly affected by the NLW were wholesale and retail, hospitality and support services, with an estimated 2.7 million - 46% of all those affected - in those sectors set to benefit from the NLW by 2020. In hospitality alone, the increase in the wage bill is expected to be 3.4% by 2020, compared with a general increase across the UK of just 0.6%.

The arguments surrounding the introduction of the NLW are twofold. Companies are worried about the additional costs of their wage bills and warn about increased prices or redundancies. Workers, on the other hand, are pleased

Businesses with fewer than 10 employees are likely to feel the greatest impact, with a forecast increase of 1.5% in wade bills

with higher wages but concerned about the knock-on effect on their job security.

The debate over the NLW has focused mainly on small employers and the care and hospitality sectors.

Janette Lucas, an employment partner at law firm Squire Patton Boggs, is concerned about the perception of the NLW in business: "All employers, including small to medium-sized businesses, need to start planning for the April increase now and considering ways in which to offset the additional cost."

She explains that projections show those with fewer than 10 employees are likely to feel the greatest impact, with a forecast increase of 1.5% in wage bills.

"While small businesses may have less flexibility to exploit economies of scale and to absorb the cost through wider organisational change, their size makes them more agile and so they may be able to adjust more quickly," she continues. "The real question is whether they will be able to absorb those costs without having to reduce staff numbers."





#### NATIONAL LIVING WAGE FACTS

Michelle Wright of social enterprise company Cause4 offers her essential facts about the NLW.

#### THE LIVING WAGE

The NLW is different from the voluntary Living Wage championed by the Living Wage Foundation. The Living Wage currently stands at £9.40 in London and £8.25 across the rest of the LIK

#### WHAT COUNTS

Time spent at work or in connection with work is all counted for the NLW, including travel time between appointments, training time and time spent on standby.

#### WHAT DOESN'T

Rest breaks, travel to work from home and industrial action do not count.



#### THE COST OF CARE

Linzi Prendergast, managing director of Caretree, a domiciliary care provider in Oxfordshire, explains how the NLW will affect her business.

"We are responsible for our staff and want the best for them and the clients... which means that staff must be paid fairly. At the moment, as far as the NLW is concerned we pay more than the threshold set for April

Looking to the future, Prendergast is more apprehensive: "If the NLW goes up to £9 an hour by 2020, then this will make it harder for the company to be financially viable. Local authorities are finding it difficult to make the care budget stretch further and we might for the first time in seven years have to increase our prices."

She continues: "We will have to look for more costsaving with in-house training, office space and efficiency measures, but how can we charge more for care that is so desperately needed?"



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#### WHAT ABOUT **YOUR SUPPLIERS?**

Nick Soret, head of consultancy support for employment & HR at Mentor, on how to find out if suppliers are paying a living wage.

- 1. There is some accreditation in place, with some larger companies committing to wage transparency throughout their supply chain.
- 2. The Living Wage Foundation provides accreditation for companies paying the voluntary Living Wage.
- 3. The government has had a 'naming and shaming' policy in place since 2013 for companies not complying with the national minimum wage, so it will be possible to check for non-compliance.
- 4. For companies with an overseas element in their supply chain, it may not be so easy to check but it is definitely worth enquiring.

HELP.

There is a degree of help from the government. Corporation tax is being cut from 20% to 18% by 2020, and the chancellor has announced a 50% increase to the National Insurance employment allowance from £2,000 to £3,000, to help offset the increased cost of the NLW.

#### CONFUSION

A potential source of confusion is that the national minimum wage (NMW) for 21- to 24-year-olds is increased in October. while the NLW for over-25s will be introduced in April.

#### DISCRIMINATION

Employees can't be dismissed or subject to a detriment because they will or might qualify for the NLW or a particular rate of the national minimum wage. In any event, targeting those aged 25-plus would be age discriminatory.

#### **TIPS**

Tips aren't included in the NLW but staff have to pay tax on them.

#### PAY ATTENTION

To stay on top of the changes, call 0800 970 9814 Minicom 0800 634 7008 or visit rbsmentor.co.uk/EmploymentLaw\_HR

#### THE PENALTY

The penalty for noncompliance with the NLW will be 200% of arrears, with a maximum penalty of £20,000 per worker and possible disqualification from being a company director for 15 years.

#### **EMPLOYMENT LAW**

#### Are all employers obliged to pay the Living Wage?

The Living Wage is a voluntary option for employers. The rate is set by campaign group the Living Wage Foundation, and is currently £8.25 an hour or £9.40 in London.

But the government's new National Living Wage (NLW) will become compulsory from April 2016. The rate set by the government is £7.20, which must be paid to all employees aged 25 and over. Mentor will send an update to customers prior to the legislation coming into force, while the advice line is also available to call. For more detail on the NLW, see page 12.

#### ENVIRONMENTAL MANAGEMENT

#### Do I need an Environmental Policy Statement?

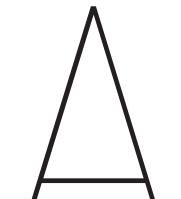
At present, having an **Environmental Policy** Statement (EPS) is entirely voluntary. But, due to supply chain pressure in some sectors, these are taking on an almost quasi-legal status and more businesses are working towards putting one in place. In addition, there have been suggestions from certain parts of government that the EPS (and environmental management systems) should become mandatory for certain high-risk sectors - so it is something to bear in mind for the future.

HEALTH AND

# How do I identify asbestos?

It can be difficult to identify asbestos, as it is often mixed with other materials. The HSE asbestos image gallery (hse.gov.uk/asbestos/gallery.htm) shows a number of common materials that contain asbestos.





#### HEALTH AND SAFETY

#### Is it OK to leave a person to work alone in a workplace?

Establishing a healthy and safe working environment for lone workers can be different from organising the health and safety of other employees, but they should not be put at more risk than anyone else. It will often be safe to work alone, but the law requires employers to think about and deal with any health and safety risks before allowing an employee to do so. Things to consider include assessing the risk of violence, any manual handling required, the medical suitability of the individual to work alone and whether the workplace itself presents a risk. It is also worth considering whether there are requirements for training, how experienced the employee is, and how they will be monitored and supervised.

#### HEALTH AND SAFETY

#### I've been told I must have portable electrical appliances tested every year. Is this correct?

The Electricity at Work
Regulations 1989 require
any electrical equipment
that has the potential to
cause injury to be maintained
in a safe condition. But the
regulations don't specify
what needs to be done, by
whom or how frequently;
neither do they make
inspection or testing of
electrical appliances a
legal requirement.



#### Is there really a minimum and maximum workplace temperature?

In a word, no. The law doesn't state a minimum or maximum temperature, but workrooms should normally be at least 16°C, or 13°C if the work involves rigorous physical effort. A meaningful maximum figure can't be given due to the high temperatures found in some factories, for example. In such environments it is still possible to work safely, provided appropriate controls are present. Factors other than air temperature, such as radiant temperature, humidity and air velocity, become more significant and the interaction between them is more complex as temperatures rise.

The Workplace (Health, Safety and Welfare) Regulations 1992 lay down particular requirements for most aspects of the working environment. Regulation 7 deals specifically with the temperature in indoor workplaces and states: "During working hours, the temperature in all workplaces inside buildings shall be reasonable."

These regulations only apply to employees – they don't cover customers or members of the public.

#### EMPLOYMENT LAW

#### I recently heard that, for mobile workers, travel time to work now counts as working time. Is this true?

A recent judgement from Europe may well impact how you calculate the number of hours worked for the purposes of determining the 48-hour working week, as well as rest breaks for mobile workers.

In practice, employers will have to count the time spent travelling between customer sites, as well as the time spent getting to and from their first and last appointments.

This case was looking at claims under the European Working Time Directive not the UK National Minimum Wage Regulations (NMW) and therefore the judgement has no bearing on pay, as the NMW regulations state that "time spent travelling from the home to a place of work or a place where an assignment is carried out" doesn't count for the purpose of timework, therefore does not count for NMW. There may be a separate challenge to the pay aspect, but for now the exemption under NMW still applies.

Employers with mobile or peripatetic workers will need to include travelling time from the worker's home to their first appointment and time from their last appointment back home to ensure that rest breaks and the 48-hour working week are being complied with.

#### HEALTH AND SAFETY

#### Do I need to test new equipment?

New equipment should be supplied in a safe condition and not require a formal portable appliance inspection or test. But a simple visual check is recommended to verify the item is not damaged.

#### ENVIRONMENTAL MANAGEMENT

#### Can hazardous and nonhazardous waste be mixed in waste collection?

No: the mixing of different categories of hazardous waste (referred to as 'special waste' in Scotland) and the mixing of hazardous waste with non-hazardous waste are prohibited (unless the mixing has been authorised by a permit or exemption). The regulations require that wherever waste becomes mixed, it must be unmixed, where technically and economically feasible. Mixing hazardous or special waste can be harmful to the environment and discourages the recycling of some materials.

Setting the standard: ISO 14001

SMEs cannot afford to ignore the need for an effective environmental management policy – and they may be pleasantly surprised by the business benefits it brings, writes Alison Coleman

# GREEN IS GOOD

SMEs have a huge opportunity to save money and boost their income by being able to secure bigger contracts as a result of their green credentials

nvironmental reporting requirements are already in force for larger, quoted companies; now pressure is growing for smaller companies to get their green credentials in order.

Compliance with environmental legislation is arguably the most compelling reason for the proper monitoring of sustainability activity and environmental impact, but it is not the only one. Improving efficiencies in environmental performance and management can deliver huge cost savings and increase revenue: SMEs with a robust environmental policy are more likely to be selected as supply chain partners by larger organisations.

Yet research has shown that SMEs are still largely unaware of the benefits of an environmental management strategy and ignorant of the consequences of falling foul of green regulation.

#### SHEER VOLUME OF LEGISLATION

Thomas Ridgley, senior environmental consultant at Mentor, says things are complex for SMEs: "The sheer volume of legislation is overwhelming. There are something like 500 EU directives covering environmental law alone. The fact is that smaller firms do not have the resources that large organisations do to trawl through these regulations and work out which ones relate to their business. And of course the Environment Agency certainly doesn't have the resources to help them all."

Some of the rules can be easily overlooked. Take car cleaning, for example. If vehicles are washed on a company's car park, the dirty water run-off is classed as trade effluent, which must not enter surface water drains. The business must comply with legal restrictions regardless of how much trade effluent it discharges, yet many business owners are unaware of this.

Another often overlooked piece of legislation concerns air conditioning systems. Organisations whose systems have an output of over 12 kilowatts (kW) must meet certain requirements for inspecting their systems.

But Ridgley insists that the real issue goes beyond having a detailed knowledge of the law and is about businesses becoming more aware of their environmental impact, primarily through energy, water and waste.

"Engaging with environmental management goes above and beyond compliance," he says. "SMEs have a huge opportunity to save money, boost their income by being able to secure bigger contracts as a result of their green credentials, and raise the profile of their brand among an increasingly discerning customer base."

#### THE ROLE OF BUSINESS FEDERATIONS

The message must be communicated to SMEs that this is an issue they can't afford to ignore. According to John Elkington, executive chairman of business change

consultancy Volans, business federations and business-to-business platforms - up to and including the World Business Council for Sustainable Development - all have key roles to play.

He says: "National governments have a clear responsibility to shape the policy environment and incentives, but I suspect that, over the next three to five years, cities will be even more active and effective in this space."

SMEs also need to recognise the business benefits of implementing environmental management systems and standards. Even with energy prices falling, the savings from lower energy use can be substantial, so those companies that don't look to their green credentials are missing a trick.

"Lower oil prices have also weakened the sense of urgency among some of those who should be pushing energy efficiency," adds Elkington. "My sense, however, is that structural shifts in the energy market, particularly in Europe, will help keep energy efficiency on the agenda.

"And SMEs should be aware that their big customers are taking an increasing interest in the resource efficiency and environmental performance of businesses throughout their supply chain."

#### **COMPETITIVE ADVANTAGE**

A small firm with a reputation for being green can also gain a competitive advantage, says Matthew Gitsham, director of the Ashridge Centre for Business and Sustainability, Hult International Business School.

"Investing to lower energy costs can reduce your cost base and put you at an advantage to others, and having a green edge to your product or service offering can also often make the difference in the eyes of the customer, all other things being equal," he says. "There are more and more examples in both B2C and B2B markets of customers valuing green and choosing products and services that have better green credentials."

For many SMEs, knowing where to start can be a challenge. In order to implement the necessary changes, business owners will need to take stock of their current situation - waste and water management systems, energy usage and so on - before Having a green edge to your product or service offering can often make the difference in the eyes of the customer, all other things being equal

they can identify any potential efficiencies and improvements that can be made.

#### **TOUGH QUESTIONS**

Sharing case studies of the benefits that other similar companies have achieved is one option. Another, says Gitsham, is for key stakeholders of SMEs - their customers, employees and suppliers - to raise awareness by sharing stories of the need to engage with environmental management and the business benefits of doing so.

Ultimately it will come down to SMEs asking themselves some tough but necessary questions - the type that Ridgley uses as part of the Mentor environmental health check when working with SMEs. He says: "Quite simply, we will ask directors of small firms if they are aware of their duties under the Companies Act, and whether they are confident that their business is environmentally compliant, and, as we often find, many are so engrossed in the running of the business that they are not.

"That said, smaller firms are starting to see the bigger picture and thinking about longterm sustainability and the business benefits. Customers are becoming increasingly discerning about who they buy from, and, legislation aside, companies cannot afford to ignore this. Good environmental management is good for business."

#### ENVIRONMENTAL HEALTHCHECK

If you answer no to any of these questions, you may require support from Mentor.

#### Are you aware that the Companies Act 2006 requires all directors to consider the impact their business has on the environment?

Listed companies also have to report on environmental issues and emissions.

#### Can you demonstrate that you meet your duty of care under the Environmental Protection Act 1990?

The duty of care obliges those involved in the waste chain to ensure that waste doesn't escape and is only given to an authorised person; that appropriate paperwork is completed and they don't cause anyone else to commit an offence.

#### Are you confident your business is compliant with relevant environmental legislation?

Many directors and owners aren't aware of the environmental legislation that affects them.

#### Do you have procedures to ensure compliance with environmental legislation?

Documented procedures in terms of emergency planning, waste management and chemical storage can be crucial. Documented procedures add weight to the environmental section of a tender application.

#### ■ Do you have plans in place if faced with an environmental prosecution?

A benefit of Mentor's Environmental Services is legislative compliance. But, should big issues arise, the Crisis Management service and insurance cover are also on hand.

#### ■ Do you know how much energy or water you consume or how much waste you send to landfill?

While energy costs are dropping at the moment, they are expected to go back up. Landfill costs have been rising in recent years, so it is worth reducing waste to landfill through waste avoidance, reuse and recycling. If any are significant costs to your business, measuring and reducing them will boost your bottom line.

#### Are all staff aware of what to do in an environmental emergency?

Environmental emergencies include spillages or vandalism of oil tanks. All organisations should provide basic instruction and training and ideally conduct drills.

#### ■ Do you have an up-to-date, written, signed and dated environmental policy?

It's not yet a legal requirement but it proves your commitment to customers and suppliers, and shows your intentions in managing your environmental impact.

#### Can you prove the commitments made in your environmental policy if tendering for new work?

Tenders often ask for evidence of an environmental policy, procedures and training records.

#### Do you provide and record any environmental training for staff?

Having trained staff who are engaged and involved in the process of environmental management helps achieve the benefits associated with environmental best practice.

#### Do you know what an environmental management system (EMS) can do for your business?

An EMS can ensure legislative compliance and the adoption of best practice. It also allows you to show your environmental credentials when trying to secure contracts with large corporate and public sector bodies.

#### Did you know that companies can reduce costs with better environmental performance?

There may be internal costs associated with some new environmental practices, but these are paid back quickly and can generate new business.

If you answered 'no' to any question, contact Mentor on 0800 970 9814 (minicom 0800 634 7008) or email us at info@mentor.uk.com. Please note that Mentor's services incur a cost.

#### SETTING THE STANDARD

ISO 14001 is the internationally recognised standard for an environmental management system (EMS). It is one of the world's most widely used standards and a key business tool for many organisations. When a business has its EMS externally certified to ISO 14001, it provides reassurance to the business, its customers and its suppliers that they are meeting a set of high standards and are continually improving in terms of environmental performance. An organisation can implement an EMS informally and elect not to have its system externally certified, or it could choose another admittedly less well-known and perhaps less demanding standard to certify against, such as British Standard (BS) 8555, the Green Dragon Environmental Standard, or the Eco-Management and Audit Scheme (EMAS).

#### IT'S EASY BEING GREEN

For information or advice on environmental management, call 0800 970 9814 Minicom 0800 634 7008 or visit rbsmentor.co.uk/environment The start-up thrill has faded as that crazy idea you had down the pub has turned into a real business. There are r people who depend on you for wages every month, as well as suppliers to pay and customers to find. That exciting venture is turning into a regular job. So. how can you keep the magic alive and, more importantly, how can you make sure the business thrives? Here, experts ve us their top tips for successful business growth



Simon Calver - partner, BGF Ventures; chairman Moo.com and Chemist Direct; former CEO, Mothercare and LOVEFILM

It's important to establish the rhythm of the business. People need to understand how decisions get made, how frequently you have meetings and how you cascade goals through the organisation. Why is it so important? Because everybody can understand the vision of the company and is on the same page. It also stops a lot of in-house politics with people second-guessing what's happening. You also avoid bureaucracy during the early stages of the company. Having the right structure is as important for SMEs as it is for larger companies.

#### Hire the right talent

Make sure you have the right people around the table. If you can't get to where you

"Always think about how other people can help you. Surround yourself with people who can stimulate you and your company and ask 'who else should I speak to?""

want to with what you have, you have to change. People often don't make the change because they're scared of making mistakes, but you have to change, even if you make mistakes along the way. I've never seen an instance when a person who doesn't fit in a culture improves over time. It's not like fine wine. And the sooner you act, the better. It reflects well on your leadership skills, it shows vou understand the needs of the company and employees will respond well if they see somebody who understands some of the challenges that they're also facing.

What you need to build is a great workplace culture. That way the right people will come and find you. I had people calling me saying they wanted to work for a company like LOVEFILM, which showed we had a good atmosphere.

You also have to set the standard and behaviours yourself to ensure consistency. First division companies recruit first division talent, but you find second division ventures recruit third division talent. So use your networks. Two-thirds of my jobs have come through networks rather than organisations.

#### Metrics matter

At LOVEFILM, customer retention was one of the most important metrics. But we

originally had no one person responsible for it, so we changed the structure and it made a huge difference. It was one of many things we changed to increase efficiency. Holding people accountable is something that can get lost as businesses rapidly grow.

Transparency is also key. Make sure there aren't any data siloes and that everyone can access the information. This creates a culture of openness that makes everyone feel empowered.

#### Ask for help if you need it

Always think about how other people can help you. Build your network and surround yourself with people who can stimulate you and your company. Ask for recommendations, work with good angel investors - not just those with "dumb money" - and always end conversations with "Who else should I be speaking to?"

#### Cash flow management

Cash management and cash conversion are the most worrisome aspects of a start-up, when you don't have the luxury of big balance sheets. If you do advertising based on commission, you can build in a 60-day credit rather than paying up front - a decision that can fundamentally change how you manage cash.

Growth rbsmentor.co.uk



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#### James Eder, co-founder of media company The Beans Group

You need to be very clear on your vision and purpose, so that everybody in your company understands what they need to do. That way you can all pull towards the same goal. For example, our Big Hairy Audacious Goal at The Beans Group is to touch the lives of 100 million young people everyday. That's a big statement but it helps keep us all more focused.

#### Open communications

We consider open plan offices important as it breeds better collaboration between our employees. Of course, we have some quiet meeting rooms - but then we also have the obligatory table football, which creates a good competitive and collaborative atmosphere in the company.

"There's no reason you can't retain those spontaneous moments you had in your infancy. And it doesn't have to cost a lot of money"

#### Cherish your values

You have to keep hold of the values you had when you first started the business. We've always had Friday drinks - and our twist on that is everyone in our office will mention one highlight of the week, or something they're looking forward to, or even give thanks to a colleague.

It was suggested that we stop the practice as the company began to grow quite significantly, but there was a huge outcry.

But it's more than just this one event. There's no reason why once you're an established SME you can't retain those spontaneous moments you had in your infancy. It doesn't have to cost a lot of money either. Small things like Easter eggs for all employees or taking part in Red Nose Day are good annual activities. There's also something simple like celebrating the first hot day of the year by getting everyone ice creams.

#### Say thank you

Another good idea is to send a first-class letter to an employee on a Friday, thanking them for the work that they've done that week. They'll open it on Saturday morning and feel valued, it helps maintain a closeknit community even as the business grows.



Duncan Cheatle, founder of Prelude Group and Rise To

Clashes or differences between the founders in terms of vision or even values have to be remedied very quickly. They often arise as the company starts to grow and they can be dangerous as they confuse staff and stifles growth.

#### Adapt or move on

Some staff who have been with a business from early on may not be able to adapt or grow as the business grows and develops. This includes founders who might add value at the start of a venture but end up adding much less over the long-term.

These people will cause friction (for founders this might be over entitlement to

"HR is one of the risky areas for those running growing businesses. If process isn't followed when dismissing staff or making roles redundant it can lead to big claims"

shares as value grows, but their contribution becomes less noticeable). This has to be faced up to and dealt with. People may need to be helped to move on to something more suitable. Handled sensitively, this can work out better for both parties in the long run.

#### Get the HR right

HR is one of riskiest areas for those running growing businesses. The big problems are caused by not following appropriate procedure when dismissing staff or making roles redundant. If the process isn't followed clearly and carefully, it can lead to substantial claims for unfair dismissal or discrimination.

#### And get your tax right

VAT and other tax compliance issues can be complicated. But getting them right is vital. Growing too quickly and running out of cash, due to it being tied up in working capital is another common problem. It can lead to breaching covenants with the bank or other debt providers and cost you your business.

#### Watch the market

Not following what your competitors are doing and not reacting fast enough is a common mistake, as is not doing proper and regular risk assessments and not having a tested disaster recovery plan.

#### SPARKS PERSPECTIVE

Entrepreneurial Spark provides advice and assistance for small businesses from all sectors across the country



#### Lucy-Rose Walker, co-founder, Entrepreneurial Spark explains the service

Entrepreneurial Spark is an accelerator programme run in from seven locations across the UK. There are 80 ventures in each place. It's free to join, and we accept applicants from all sectors and take no equity. Contrary to popular belief that start-ups are all young tech companies, the average age of our entrepreneurs is 37 and we have an even split between men and women. We welcome established businesses as well as start-ups. We've had companies that are over a decade old but became stuck in a rut and unsure how to grow or scale up.

Many entrepreneurs share common issues, notably accessing the right people and filling skills gaps, as well as managing cash flow and pitching for investment. Every business is teamed with an enabler, whose role is to question the venture and ask where they're at, what is their biggest challenge

and why can't they overcome it. The entrepreneur is always held accountable for their own actions, we merely hold up a mirror to help drive them along. We also introduce them to a global network, highlighted by our partnerships with RBS and consultancy KPMG.

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#### Kelly Duncan, solutions co-ordinator, Entrepreneurial Spark

I use Mentor regularly and it's extremely useful, from the courses it provides to the consultants. I've taken courses in employment law and people management and they have been very beneficial – sharing many of the points with my colleagues, from dealing with underperforming staff to more difficult problems like dealing with disciplining and dismissing staff.

Its always reassuring to know that there's always a Mentor consultant available at the other end of a phone call, and they always take the time to listen to any issue or concern.

#### **BUSINESS LESSONS**

For Mentor customers looking for help and advice on growing a business, call the 24-hour advice line on **0800 634 7000**Minicom **0800 634 7008** or visit **rbsmentor.co.uk** 

Mentor helps CR Windows conduct business in a proper and professional manner, says director Karen Wadham-Leighton

aren

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aren Wadham-Leighton, director of CR Windows, is happy to admit she is obsessed with health and safety. The Bristol-based window and conservatory specialist has been operating for over 40 years, with Wadham-Leighton taking the reins in 2008 as part of a management buy-out.

"When we carried out our management buy-out, part of the loan agreement between RBS, NatWest and ourselves was that the company had a decent health and safety programme in place, hence we then chose to go with Mentor," says Wadham-Leighton. "We looked at a few options available at that time but we felt that Mentor was the service that best suited the business's needs."

Originally, CR Windows used an alternate provider for employment law. But a year after signing up as a Mentor customer, it also opted into Mentor's Employment Law and HR service, forming a combination package.

"You often find that what starts off as a personnel or health and safety issue can intermingle with employment law, and you need to draw upon both fields of expertise to resolve issues," says Wadham-Leighton. "It made sense to combine the package."

Has Wadham-Leighton noticed a change in the company since she began working with Mentor? "We're definitely in a better shape overall. The company is protected now, as are the employees, and we're conducting our business in a proper, professional and efficient manner."

Wadham-Leighton credits Mentor with helping the company grow by half a dozen employees. She also cites Mentor's assistance in keeping her up to date with regulatory changes, from an increase in minimum pay to different wording in contracts.

Having used other similar services before, Wadham-Leighton commends the way Mentor has taken the time and effort to build a rapport with CR Windows: "It's quite important that your consultant understands you and your business needs, and that they build an established relationship. Otherwise, somebody could ring you up with a cheaper offer to try and lure you away."

It's quite important that your consultant understands you and your business needs

She says the most interesting part of working with Mentor is the annual audit: "It's useful to look at where you've been and where you are and how you've got there, as well as pre-empting situations that could arise in the future - and how you might resolve them."





#### MENTOR'S PERSPECTIVE

#### Peter Nicholls, safety, health and environmental consultant, Mentor

"Health and safety is paramount in an industry that involves manual labour, and those who work at CR Windows will have to deal with plenty of hazards, from handling glass to fitting conservatories and doors and operating forklifts, all of which take place in a noisy environment.

"I first came across the company a few years ago when I had to carry out a noise survey. Karen is thorough and enthusiastic when it comes to health and safety. She's constantly training her new staff and has even done extra courses herself – in addition to those provided by Mentor; it's rare to see that.

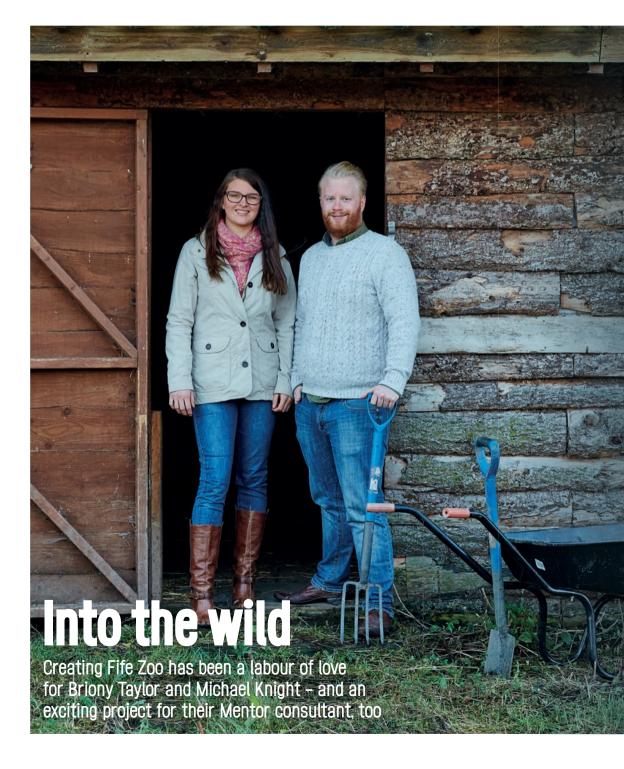
"Mentor's most successful moment with CR Windows? An employee had a serious accident and was off work for a while following an operation. However, it turned out that the worker wasn't following the correct company safety procedures, and the company was exonerated of all charges thanks to Mentor's help with the legal proceedings."

"It's absolutely excellent! You're always put through to someone who has the knowledge to help with your query. Plus, because we've been with Mentor for so long, we have two dedicated case managers [in addition to the two consultants] that know the business. Whether I contact them a couple of times a week or once a month, they're always useful."

CR Windows' Karen Wadham-Leighton on Mentor's 24-hour advice line

#### STAY SAFE

For information on our Health and Safety service, call 0800 970 9814 Minicom 0800 634 7008 or visit rbsmentor.co.uk/healthandsafety 28



eet Briony Taylor and Michael Knight. The couple, who met while studying international wildlife biology at the University of Glamorgan, are among Mentor's newest customers. They are embarking on an ambitious project to build a new zoo in Fife, Scotland.

"We graduated into a saturated field," says Taylor. "We managed to get jobs in zoos and wildlife facilities, but realised quickly that there's no progression because people hold on to their jobs. It was then we thought, 'Why not make our own opportunity?' which would help make opportunities for others as well."

Following a UK-wide search, the couple discovered the land that would become Fife Zoo - then a derelict animal park. "As soon as we saw it, we knew that the site had so much potential," says Taylor.

Having founded the zoo in April 2015, it was several months before they joined Mentor, spurred on by the impending opening of their Africafe coffee shop. "We decided to open the cafe earlier [in December] because we've had a lot of interest in the zoo and people show up - either with CVs or with a family in tow," says Taylor. "So instead of having to turn them away, we thought we'd give them a bit more time to get to know and understand our plans while having some homemade food - and even get to see the zoo as it develops and grows."

Neither Taylor nor Knight have previous experience of running a business, so Mentor was a welcome addition to their lives. "[Mentor] has been amazing on the employment side," says Taylor. "We've had a lot of time to think about contracts and drew up templates based on contracts we had signed ourselves in the past. But it's so stressful. Sheena [Thorburn, Mentor consultant] came in on the employment law side and got to know us. She created what we needed and it has taken a massive weight off both our shoulders."

Taylor also highlights the need for a strong health and safety programme at the zoo, and likes having Mentor's support in that area.

The couple are coy about what animals they'll have in the zoo, but they reveal that there will be zebras and certain primates, and they are also involved in breeding programmes for endangered species.



#### **KEEN GREENS**

Given the nature of their industry, it is perhaps no surprise that Taylor and Knight put an emphasis on being environmentally friendly. "We want to consider ourselves a green business," says Taylor. "We're members of Green Business Fife and Green Tourism, and Graeme Mann from Mentor has discussed us utilising renewable energy in the future."

The couple also follow their principles when it comes to buying stock: "We think about the ethical side before the money side," she says.

#### SHEENA THORBURN, **MENTOR CONSULTANT**

"Fife Zoo has been an exciting business venture to be involved in. Briony and Mike are very enthusiastic and knowledgeable about wildlife and the environment, and the local schools and radio station are already keen to be involved. Everyone in the area is really looking forward to the grand opening.

"Neither Briony nor Mike have ever run a business before, but they are keen to ensure that the zoo is fully compliant with legislation.

"As Fife Zoo is a brand new business, Mentor has been able to draft contracts and company policies from scratch, which means that the zoo can adopt a best-practice approach right from the start. We've been able to provide advice and guidance on both the employment law and the health and safety side of things to ensure full compliance.

"Briony and Mike have long-term business plans and I look forward to working with them as the zoo grows and becomes well established."

#### **FOLLOW YOUR AMBITION**

For help when starting a business, call 0800 970 9814 Minicom 0800 634 7008 or visit rbsmentor.co.uk

#### **Get social**

How to get the most from social media for your business

Are you a small fashion brand targeting the 16–25 demographic? Forget Facebook; Instagram and Snapchat are your friends. An accountancy firm? Do the opposite. The cardinal rule of using social media for your business is to understand your target market and the platform they prefer.

#### THE RIG FIVE

Facebook leads the market in terms of usage, making it a goldmine for advertising. Its main advantage over arch-rival Twitter is its content lifespan. Information in the latter can get buried in an avalanche of tweets on your timeline, but Facebook's algorithms mean that you'll see older content much more often (and it's not character-limited).

Twitter's popularity hinges on its retweet function. People are more likely to retweet a post than share one on Facebook. Be sure to give your profile a personal touch and interact with followers. Sterile accounts that only post their own content are a turn-off.

LinkedIn is the go-to network for recruitment, professional stalking (yes, we all do it) and blogging about the workplace. No cats are allowed, though, and you should only post sparingly.

Instagram and Snapchat are
primarily aimed at a younger
audience, and campaigns
are often focused on the
latest trends.

#### THINGS TO NOTE Don't do a half-hearted job:

having a profile with only sporadic posts is worse than no profile at all. It shows that you've made a commitment but haven't followed through with it, rather than intentionally deciding not to have an account.

How often? Unless you're a news provider, once a day is generally more than enough on Facebook – its algorithms will do the rest for you. Twitter will require a bit more work as posts can get lost in a timeline.

Be sure to give your Twitter profile a personal touch and interact with your audience. Sterile accounts that only post their own content are a turn-off

Scheduled posts can be a lifesaver for smaller companies looking for a global audience, effectively allowing you to tweet while you sleep. Beware the pitfalls, however, as the dangers of a timed post going up in the middle of the night could coincidentally clash with an unfortunate event somewhere in the world.

Workload management is critical.

Many larger companies have a dedicated person (or team) for its social media – something that may not be feasible for an SME.

Managers should have a good handle on which of their employees is suited to such a role, and it can be included in their responsibilities. However, this should be instead of another one of their duties, not on top of them. Curating a good social media presence takes time, just like anything else.

Photos are highly recommended, especially on Twitter, as they will make your post stand out and make it more searchable. However, never just lift a photo from the internet as you may be struck down by copyright woes.

Security tip: change the passwords on all company social network accounts at least once a month – and be sure to change them whenever an employee leaves the company (especially if it's on less than amicable terms).

#### **LEARN MORE WITH MENTOR**

Our online portal MentorLearn offers modules on social media: call **0800 970 9814** Minicom **0800 634 7008** or visit **rbsmentor.co.uk** 

### Mentor

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READER SURVEY

Thanks for reading this first issue of the new-look *Mentor* magazine. We'd like your feedback to help us shape future issues. Tell us what you enjoyed – or didn't – about the new magazine, what you'd like to read more of and what we should cover less.

# SHARE YOUR THOUGHTS ON THE NEW MAGAZINE FOR THE CHANCE TO WIN A CASE OF WINE

To complete the survey, visit rbsmentor.co.uk/mentormagazinesurvey

Completed surveys will be entered into a prize draw, with the winner receiving a case of wine. The prize draw is subject to terms and conditions, which can be found in full at rbsmentor.co.uk/mentormagazinesurvey. The survey takes a few minutes and will be open until midnight on 28 March 2016. A summary of the results will be published in the next issue.



#### **EDITOR**

#### Cairin Coltham

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