

# Business Planning for Home Improvement Agencies



The word “business” is not readily used in the HIA sector. It has connotations of commercialism and profit, but consider the phrase “businesslike”: (*adj*) practical, methodical, alert and prompt. These are all attributes that will contribute to the success of any enterprise, especially one that is operating in a rapidly changing environment.

Like it or not, the HIA sector is being subjected to an unstoppable wave of change. Those HIAs that think ahead, prepare themselves for change, and capitalise on the opportunities that it presents, will thrive and deliver an even more valuable and effective service than they did in the past. Indeed, under Supporting People, the presence of a current and valid business plan is one of the key tests for accreditation as a service provider. (See Appendix II for ODPM’s guidance notes for accreditation).

In the future, HIAs that do not plan ahead will cease to exist.

Business planning is a process of looking ahead in a practical, methodical, alert and prompt manner, and as a result of that process, deciding what the enterprise should be doing over the next three to five years. The Business Plan produced at the end of the process will be an invaluable document that provides a focus and direction for all concerned with the HIA and can be used as a useful source of information for potential funders.

In simple terms, it will persuade all those who have a stake in your organisation, that the HIA and its management not only understand where it is at present and where it intends to go, but also has a clear idea of how they will get there.

This Good Practice Guide will describe the essential steps in producing a Business Plan and looks in detail at the process of achieving each of those steps.



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# SECTION 1

## THE BUSINESS PLANNING PROCESS



### GATHER INFORMATION

Internal Information	External Information
Services Provided	Stakeholder Audit
Cost of Services	Market Needs
Quality of Services	Competitor Analysis
Resource Audit	Environmental Analysis
Skills Audit	

### STRATEGIC AIMS STRATEGIC OBJECTIVES

### SWOT

### STRATEGIC OPTIONS

### BUSINESS PLAN

Marketing Plan	Operational Plan	Human Resources Plan	Financial Plan
PERFORMANCE MEASURES			

### The Benefits of Business Planning

Writing a Business Plan can be a very time consuming process and, for most managers of HIAs, time is a very scarce resource. However, the benefits that are gained from undertaking this process are great and diverse.

- You will gain a thorough understanding of your business, its environment, its strengths and weaknesses, its opportunities and threats: in other words you gain a realistic overview of the business
- You will gain a shared vision of where your HIA is going, what its goals are and how they are going to be achieved. In other words, you gain a sense of direction. As importantly, the process provides you with a clear vision to communicate to the rest of the staff in the organisation
- You will gain an understanding of the key decisions in the business and the part each function of the enterprise will play
- You will have reviewed each key contact, for example, customers suppliers and funders, and will know what to look for to help you remain financially secure
- The written plan can form the basis for a system of objective setting, enabling each member of the HIA to set their goals to help them contribute to the success of the enterprise
- Because of the deeper understanding of the enterprise, you will be better placed to respond quickly and intelligently to new situations as they arise
- Because of the detailed analysis and data gathering that have been undertaken, your HIA will be better placed to secure the financial backing required to implement its plans

# SECTION 2

## GATHERING INFORMATION

The first step in the process entails gathering together all the available information of your HIA's current position. This collection of information can fall into two broad categories: **Internal Information** and **External Information**.

### **Internal Information**

#### **General**

History of the HIA  
Current stated aims and objectives  
What services are provided?  
Who are those services provided for?  
The number of clients that have benefited from those services  
The quality of those services

#### **Current Marketing Information**

Written materials  
Distribution of those materials  
Any other means used to promote services

#### **Financial Information**

The cost incurred in providing the services  
The income/funding received for providing the services  
The value of the resources owned by the organisation  
Profit/loss  
Balance sheet  
Cash flow

#### **The Physical Resources utilised by your HIA**

Premises  
Equipment  
Technology

#### **Systems Audit**

Administrative systems  
Information systems  
Quality systems  
Personnel systems

#### **HR Audit**

Management structure  
Skills audit

### **External Information**

#### **Stakeholder Audit**

Funders  
Potential funders  
Partner organisations  
Potential partners

#### **Market Analysis**

Housing needs survey  
Population analysis  
Social trends  
Health and social care trends

#### **Competition Analysis**

What other organisations are currently providing similar services in your area?  
Do they provide an effective service?  
Where do they get their funding?  
Are there signs of other organisations moving into your area?

#### **Environmental Analysis**

Changes in legislation  
Changes in funding  
Changes in social policy  
Changes in the structure of the sector  
Demographic trends

The collection of this information may require involvement and co-operation from a range of people and organisations including your agency staff, managing agents, management groups, local authorities, Local Health Services and the HIA National Co-ordinating Body. The information gathered through this process will enable you to make a thorough analysis of current circumstances. Equally, it may also reveal how little relevant information is currently available to you. This, in itself, may have positive results as it will provide the stimulus to gather that information in the future.

# SECTION 3

## STRATEGIC AIMS AND OBJECTIVES



This is the essential starting point to the business planning process.

This may be the first time that the HIA has undertaken the process of writing a statement of aims and objectives. Alternatively, this may provide an opportunity to evaluate the appropriateness of current strategic aims. Whatever the case, this statement of intent should only be written after consultation with:

- Staff
- Advisory group/Management committee
- Managing agent

The Strategic Aims should be written in such a way as to allow anyone who reads them to understand the underlying purpose of the HIA. It is the means by which success or failure will be ultimately judged. It also acts as a clear statement for those working within the organisation, providing them with a clear focus on what they should be trying to achieve. The aim should not be written in too broad terms as to be meaningless, nor should it be written in too narrow a manner.

Strategic Aims should include:

- Who the beneficiaries of your activities are
- How they might expect to benefit
- What level of service the HIA is aiming for

### **EXAMPLE: Strategic Aim**

Sample Home Improvement Agency will provide comprehensive advice and assistance to all vulnerable people in (Sample) to enable them, if they choose to do so, to live independently in their own homes in comfort and safety. Our aim is to provide high quality, cost effective services, designed to support independent living, that are accessible to all who have need of that service.

Strategic Objectives are closely linked with the Strategic Aim. Whereas the **aim** is a statement of **what** the HIA intends to achieve, the **objectives** are a number of statements that indicates **how** this will be achieved.

### **EXAMPLE: Strategic Objectives**

**Sample HIA will:**

- Provide an equal and accessible service to all clients in the (Sample) area who are either elderly, have a disability or on low income whatever the tenure of their home
- Provide a comprehensive range of support services to clients including advice and advocacy; support to carry out those minor maintenance tasks that they can no longer do for themselves; practical measures to ensure a healthy, safe and secure environment in the home, and repairs and adaptations
- Ensure that the quality of the services provided by the agency are of the highest level possible and appropriate to the needs of the client group. This will apply whether these services are provided directly by agency staff or by others on behalf of the agency
- Ensure that clients understand the full range of funding options available to them in their particular financial circumstances, to maximise their access to the services they need
- Ensure that the client remains informed and in control of all decisions throughout all stages of the process. In all cases, the needs of the client remain paramount

# SECTION 4

## THE POSITION AUDIT

This is the process of evaluating the current position of the organisation in relation to the environment within which it operates. Where your HIA "is" at any point in time is a function of three factors:

### YOUR AIMS AND OBJECTIVES

### YOUR OPERATING ENVIRONMENT

### YOUR ORGANISATIONAL RESOURCES

The "Position Audit" can be completed by the use of SWOT analysis (Strength, Weaknesses, Opportunities and Threats). A SWOT analysis is a powerful, but easy to use, analytical tool that provides an essential summary of the major factors that affect your organisation's current and future capabilities. It will provide a very clear indication of how the organisation should act in the future to achieve its strategic objectives.



## Examining Your Strengths and Weaknesses

The initial question to be asked here is "What are the things that are really good and enviable about this HIA?" and "What are the things about the agency that make us ineffective and hold back development?" A useful checklist when asking these questions includes:

STAFF:	Productivity, morale, relationships, working environment, training
FINANCE:	Cash flow, relationships with funding partners, security of finance
MARKETING:	Exposure to clients, perception of potential funding partners, public profile
OPERATIONS:	Size, location, technology, efficient use of resources, supplier relationships, quality
MANAGEMENT:	Skills, experience, style, personality

## Exploring External Opportunities and Threats

This is an analysis of the environment in which you operate. The analysis should take into account proposed changes at a local, regional and national level as changes at all these levels have the potential to affect your environment. One useful approach to looking at the external environment is a STEP analysis.

<b>S</b> <b>T</b> <b>E</b> <b>P</b>	SOCIAL:	Social attitudes, perceived social problems, demographic trends etc.
	TECHNICAL:	Changes in information technology, building technology etc.
	ECONOMIC:	Unemployment, inflation, regional economic policy etc.
	POLITICAL:	Government policy, local authority policy, new legislation etc.

# SECTION 4

## THE POSITION AUDIT – continued

### Benefits of undertaking a SWOT analysis

1. You will be able to identify whether your HIA has the strengths and capabilities to carry out strategies
2. You will be able to identify possible risks in the future and to be able to plan for them
3. You can identify areas within your HIA that need particular attention
4. You will be able to pinpoint changes in direction that your HIA may need to make
5. You will be able to clarify your present Critical Success Factors and ones in the future
6. You will obtain a snapshot of what your HIA needs to do

### Some Do's and Don'ts in SWOT analysis

1. Keep it simple: it will require discipline to stick to the point. Keep to the business of eliminating negatives and building on the positives
2. Be positive: don't look at negatives as reasons that you cannot move forward. Consider them as challenges and an opportunity for improvement
3. Be truthful: however painful it is
4. Get as wide a range of views as is possible. Include clients, staff and other stakeholders
5. Make enough time available to do a thorough job of the SWOT analysis
6. Acknowledge that a strength can also be a weakness and an opportunity can also be a threat

### The Link between Strategic Aims and Position Analysis

To achieve your strategic aims and objectives, your agency must be good at a number of things. These can be identified as **Critical Success Factors (CSF)**. CSFs are the ways in which your HIA must perform well to achieve its strategic objectives and are, therefore, very specific to your HIA. The CSFs required to achieve the strategic aims and objectives that have been written for **Sample HIA** (page 5 of this guide) could be:

*Understanding the needs of our client group.*

*Developing the capability to deliver a range of services that satisfy clients needs.*

*Communicating effectively with all clients that will potentially benefit from these services.*

*Securing long term financing sources to ensure the continuity of services.*

*Providing a wide range of funding options to ensure that financial circumstances are not a barrier to the receipt of the services that we offer.*

The Position Analysis will identify those things that your HIA does well (and those things that your HIA does badly). If the CSFs that you have identified for your HIA do not appear as a current "strength" of the Agency, it is unlikely that you will achieve the strategic aims and objectives unless those capabilities are developed as a matter of priority.

# SECTION 5

## DEVELOPING YOUR STRATEGIC OPTIONS



The Strategic Aims and Objectives provide a definition of where your HIA would like to be. The positional analysis provides a clear picture of where your HIA is at this point in time.

Your strategic options are an appraisal of the ways that you can get from where you are now to where you would like to be. Selection of the appropriate option will lead ultimately to the Business Plan.

### The ideal strategy will:

- Utilise existing strengths
- Take advantage of opportunities
- Take steps to eliminate, where possible, organisational weaknesses
- Counteract, or nullify, the effect of perceived threats

When adopting a strategy ask the following questions:

- Is the strategy appropriate to your HIA's environment?
- Is it consistent with your HIA's strategic aims and objectives?
- Are the assumptions on which it is based realistic?
- How good is the quality of the information upon which it is based?
- Does it build on strengths and minimise weaknesses?

If the answer to the above appears to indicate that the strategy is feasible, then you can apply a second filter.

- Can we resource the plan?
- Have we the necessary skills to cope with its demands?
- Will it be easy to communicate internally and externally?
- What are our stakeholders reactions likely to be?

If any one of your strategic options do not pass through these filters, it should be eliminated. If so, don't worry, this is the whole point of this examination of options. Look at another option.

If the strategy has passed through the filters, then you have a sound idea that warrants detailed evaluation.

- Decide in detail what your strategy implies including implications for operational delivery, human resources etc.
- Consider:
  - Producing financial forecasts for each strategy, with particular reference to income, cash flow and capital employed over a period of time
  - Testing each strategy for its sensitivity and robustness
- Reviewing the benefits of each strategy

# SECTION 6

## “WHAT IF?” – ANALYSING RISK

All Business Planning relies upon prediction about the future based upon available information. These predictions may, however, not come true. Expected changes in the environment may not happen. Expected funding streams may not materialise. You will, therefore, need to embark on checking out your plans for “robustness”, through a checking process known as “What if”.

“What if?” analysis is an analysis of risk. It provides an essential check that the plans have been so painstakingly put together that they have the potential to deliver what you thought they would.

You will revisit your What If? analysis at regular intervals to check out what might happen to your plans if changes occur in your HIA's market place.

“What if?” analysis needs to be carried out for each strategy, including those that are for contingency.

Most organisations brainstorm the possible risks and draw up a table for quick reference and amendment:



<b>What if?</b>	<b>Likelihood Low/Medium/High</b>	<b>Potential Impact Low/Medium/High</b>	<b>Measures to Minimise</b>
MARKETING			
OPERATIONS			
H.R.			
FINANCE			

# SECTION 7

## FINANCIAL PLANNING

You include financial statements in your business plan to demonstrate to readers (external and internal), that those who are managing the HIA are in true control of their organisation. To achieve this, the Business Plan must demonstrate in detail how the organisation's finances are to be applied. The financial plan involves:

1. Analysing what income and expenditure you have
2. Projecting the future consequences of present decisions. This helps you to avoid unpleasant surprises and to understand the links between present and future decisions
3. Contributing to decisions about which alternatives to undertake within the business plan
4. Measuring subsequent performance against targets set in your business plan

### Key Elements of the Financial Plan

#### Financial Strategy

1. **Resource requirement:** the anticipated income required to carry out the proposed programme over the next three years. This would usually be summarised from the cash flow statements and with an indication of sources
2. **Cash flow management policies:** the major policies in place to co-ordinate and manage the proposed cash flows. They would indicate the appropriate resources needed at target dates or over periods of time
3. **Charging/Pricing:** the role of pricing in your financial strategy. This may also include the pricing policy for any service charges, savings, charge out policies and their costing basis
4. **Benchmarking on competitors:** the pricing and financial strategies of identified key competitors, together with perceived reasons
5. **Financial management expertise:** statement of financial management development needs

#### Financial Track Record

1. **Historical Trends:** summary of main cash flow trends over the last three years and supporting data from the cash flow statements. The aim of this is to demonstrate your HIA's ability to manage budgets and overcome problems effectively.

#### Projections

1. **Cash flow projections,** monthly and annual, for the next three years.
2. **Commentary on:**
  - Trends and directions
  - Explanation of any extraordinary items and major variations
  - Statement of cyclical factors that may influence trend patterns

Remember to use lay language as your business plan has to be read by people who are not accountancy trained.

#### Financial Reporting Systems

1. **Existing Systems:** description of current financial reporting systems
2. **Proposed Systems:** proposals for system upgrade to ensure effective management

#### Sensitivity Analysis and Assumptions

'What if?' or Risk Analysis is particularly important in your financial planning. You must identify the key risk areas; the likelihood and potential impact of the risks occurring, and your contingency plans to nullify, minimise or counteract the effects.

See 'What if?', Section 6 of this guide.

# SECTION 8

## YOUR WRITTEN BUSINESS PLAN



A HIA can get huge benefits from undertaking the process of Business Planning. To communicate your plans effectively however, you need a written document.

What should that document contain? In simple terms, not so much that the plan is hidden in a mass of detail, not so little that there is insufficient detail to inform the reader. Typically, the written Business Plan will contain:

### **Executive summary**

A short summary (2 page maximum) that summarises:

- The purpose of the plan
- The process by which it was produced
- Highlights of the plan
- Highlights of the financial projections

### **Your HIA**

- A short history of how it has been developed
- Its management structure
- Its services: including geographical spread, number of beneficiaries and quality of service
- Its current funding arrangements

### **Strategic Aims**

### **Strategic Objectives**

### **Critical Success Factors**

### ***The Business Plan***

***(Expressed as a 3 year development plan)***

### **Marketing Plan**

- Description of the opportunities in your market
- Your service development programme – the new services you are proposing
- Target recipients of those services and how they will be made aware of these services
- Potential purchasers/funders of the services and how they will be persuaded to purchase those services
- Image and logos

### **Operational Plan**

- Description of how the physical resources required by the HIA will be developed over a 3 year period:
- Premises
- Technology
- Systems
- Quality Systems
- Resources

### **Human Resources Plan**

- Development of your management structure
- Recruitment plan
- Training needs and how they will be met

### **Financial Plan**

- This is the most critical part of the business plan. None of the above can be put in place without consideration of the financial implications:
- Financial requirements to fund developments
- Cash flow projections over three years
- Risks and assumptions made

### **Appendices**

- These may include:
- Technical data
- Key management and board CVs
- Past accounts
- Names of auditors, accountants, solicitors etc

# SECTION 9 IMPLEMENTATION AND PERFORMANCE MONITORING

The business planning process and the resulting business plan is an essential step in ensuring the growth and success of your HIA, but it is only the first step along the road. The written business plan should be an active document, one which drives the activities carried out by the HIA over the next three years. Each output described in the business plan should have:

- Quantifiable performance measures
- Time scales for implementation

These outputs can then become the starting point for the yearly operational planning process

## The Operational Planning Process

### In Year one

1. Use the Performance measures relating to year 1 of the business plan to set organisational objectives for that year. Use SMART Objectives (see right)
2. Use the organisational objectives to set personal objectives for each member of the HIA team
3. At the end of the year, review achievement against personal and organisational objectives, and the Performance Measures in the Business Plan
4. Review and adjust the Business Plan on the basis of:
  - Achievement in Year 1
  - Any organisational or external factors that have changed which effect the assumptions on which the decisions in the business plan were taken

This process will be repeated again in Year 2 and Year 3 of the Business Plan



## SMART Objectives

For objectives to be of any use in the planning process, they must be SMART.

<b>S</b>	<b>PECIFIC</b>	Relate to a unique outcome and be expressed in simple language.
<b>M</b>	<b>EASURABLE</b>	Measurable outcomes in relation to quantity, quality or cost.
<b>A</b>	<b>GREED</b>	With the person responsible for the achievement of the objective.
<b>R</b>	<b>EALISTIC</b>	There must be the resources (time, equipment, budget and skills) available to achieve the objective.
<b>T</b>	<b>IME LIMITED</b>	Must have a stated date for completion

# SECTION 10 ADDITIONAL SOURCES OF INFORMATION AND ADVICE

## Publications and Books

### Publications produced by Major Accountants:

Kleinwort Benson PLC	The Better Business Plan
Ernst & Young	Outline for New Venture Business Planning
Price Waterhouse	Developing Your Business Plan
Deloitte & Touche	The Business Plan

### Useful Books:

Bill & Roy Richardson	Business Planning – An Approach to Strategic Management (Pitman)
Kevan, Scholes & Mary	An Introduction to Business Planning (Klemm Macmillan)
Alan West	A Business Plan (Pitman/Nat West Small Business Bookshelf)

## Publications

Bridging the Gap: An Introduction to Business Planning for Home Improvement Agencies (Published by Care & Repair England and Hanover Housing Association)

## Training Courses

Business planning requires the application of a wide range of business skills, with which you may be unfamiliar. A number of managers have recognised the benefits of developing business skills and are studying for qualifications such as the Certificate or Diploma in Management Studies. Foundations offer training courses under the Management Suite. This includes Business Planning for HIA Managers, which is designed to help managers take a strategic approach to the long term development of their agencies.



## External Advisors

There may be areas where you need to employ the services of a consultant to help with specific parts of your business planning. Only use external advisors for the parts of the business planning process you cannot easily undertake yourself. You must always check out the background of the consultant to ensure that they have relevant experience, appropriate to the needs of your agency. You must also request references from previous clients within the same sector.

## Assistance and Advice

Check out free services in your area, such as your Local Enterprise Agency. LEAs provide advice, information, and training on a comprehensive range of business issues. Find your nearest agency on <http://www.nfea.com/>

Your local library will also have information on business planning, as will high street banks, who offer free start up information packs for small businesses.

There is also lots of information on the internet.

# APPENDIX I TESTING FINANCIAL VIABILITY UNDER SUPPORTING PEOPLE

Criterion no.1 requires providers to be financially viable.

The following standards and evidence requirements can be used to assess financial viability in cases where no other accreditation framework can passport the provider through this process. Administering authorities should refer to the notes in Appendix II when applying the criteria below.

<b>Essential criteria</b>	
1.1	There is a sound business plan appropriate to the scale and nature of the business
	The business plan exists and incorporates at least: <ul style="list-style-type: none"> <li>■ an assessment of weaknesses and threats and plans for dealing with these</li> <li>■ financial projections looking forward at least one year</li> <li>■ a cashflow forecast looking forward at least one year</li> </ul>
1.2	Financial projections show that the business is sound
	<ul style="list-style-type: none"> <li>■ underlying assumptions are realistic</li> <li>■ projections are not based on a best-case scenario</li> <li>■ there are sufficient resources to cope with unforeseeable circumstances</li> <li>■ cashflow will enable all outgoings to be met on a timely basis</li> <li>■ any necessary borrowing has been arranged or there is an indication that it is likely to be approved</li> </ul>
1.3	Financial performance is monitored on a regular basis against an annual budget
	<ul style="list-style-type: none"> <li>■ the budget is sound – see comments above regarding financial projections</li> <li>■ the frequency of management accounting is appropriate to the scale and complexity of the organisation</li> <li>■ the presentation of the management accounts allows the organisation to identify emerging problems and to take corrective action</li> </ul>
1.4	Annual accounts
	<ul style="list-style-type: none"> <li>■ where audited, the accounts are not “qualified” by the auditor and present a “true and fair view” of the activities of the business</li> <li>■ the latest annual accounts show that the organisation is/was solvent</li> </ul>
1.5	Auditor’s management letter
	<ul style="list-style-type: none"> <li>■ the management letter contains no major concerns which indicate poor financial management</li> </ul>
1.6	Banker’s reference
	<ul style="list-style-type: none"> <li>■ there is a favourable assessment by the organisation’s banker</li> </ul>
1.7	Risks have been fully assessed
	<ul style="list-style-type: none"> <li>■ there is an up-to-date assessment of potential risks faced by the business</li> <li>■ there are measures in place to eliminate or minimise the impact of these risks</li> <li>■ forecast looking forward at least one year</li> </ul>

# APPENDIX II BUSINESS PLANS & ACCREDITATION UNDER SUPPORTING PEOPLE

The presence of a current and valid business plan is one of the key tests for accreditation as a service provider under Supporting People. The following are ODPM's guidance notes and examples of evidence for accreditation relating to business plans and financial viability.

## Business plans

Business plans are fundamental tools in good business management. The process of business planning represents an invaluable opportunity for the managers of a business to stand back from day-to-day management and to appraise their business in its wider context, to take stock of performance to date and to plan for the future.

A major element of business planning is to look forward so that any potential problems are foreseen, planned for and, hopefully, minimised or avoided. All things being equal, providers that do not undertake periodic business planning are inherently riskier propositions than those that do.

For these reasons, the business plan is a key tool in the assessment of financial viability.

This is not to say that business plans are only concerned with financial matters. On the contrary, a good business plan will consider all aspects of the business and will include at least:

- a list of the principal weaknesses of the organisation
- a list of principal threats faced by the organisation
- a plan for dealing with the major threats and weaknesses
- detailed financial projections of income and expenditure looking forward at least one year (and usually a minimum of three years)
- a cashflow forecast looking forward at least one year

In reviewing a business plan, an authority should satisfy the following questions:

- does the provider understand the economic, legislative and regulatory environment in which it is operating?
- is the provider aware of the principle risks and threats?
- has the provider taken suitable measures to enable it to withstand the principle risks and threats?
- do the financial projections indicate that the provider has, and will continue to have, sufficient financial resources to enable it to provide the contracted service(s) for the foreseeable future?
- if the provider is growing or changing, what impact will this have on the contracted service(s)?

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