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Thank you for taking the time to read through my portfolio. Here you'll find a collection of the articles, ads, press releases, infographics and more that I've written over the last few years. I've also put in a few of my recent graphic design projects that I've completed as part of a diploma I'm working on. You'll notice there are one or two articles which don't have my name on, but, as is the nature of what we do, I often write bits and pieces of behalf of others, and then they take all the credit for it, which I am absolutely *not* bitter about. Most of these pieces have been written for Benefex, where I'm currently Copywriting Manager, but a couple of bits have just been for fun or for the purposes of entertaining you!

So, please read, enjoy, be excellent to each other, and party on, dudes.



CITIZEN COLA

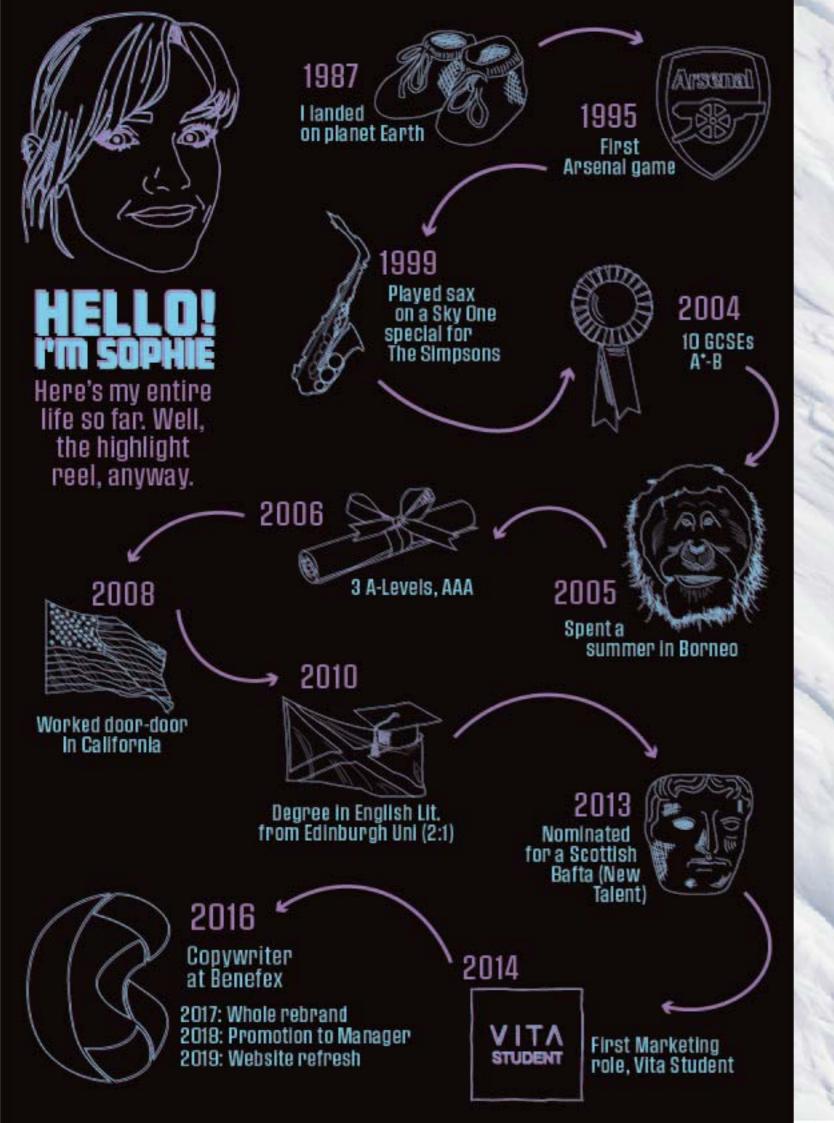
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WELCOME TO THE THINGS 100







Back to school

What four-year-olds can teach us about social recognition

Why do some employees deal with problem-solving better than others? Why is social recognition so important to our development? And what kind of recognition gets the most positive response from us? Perhaps our children have the solution.

The Secret Life of 4-Year-Olds first aired in 2015 and was an unprecedented hit. Since then, it's been teaching us more about the principles of basic human behaviours, and it can help answer many of our challenges in the workplace.

Back to school

'Due recognition is not just a courtesy we owe people. It is a vital human need.'

- Charles Taylor, The Politics of Recognition, 1992

Despite being nearly 30 years old, this insight from Charles Taylor

is still supported by many psychology scholars, and it manifests itself beautifully in Channel 4's The Secret Life of 4-Year-Olds. In this documentary, a class full of toddlers meet at pre-school for the first time, and through a series of cameras and sensors, the audience sees the children's behaviours unfold and develop. The programme's creators have since said that the show's success is due in large part to adult viewers recognising so much of themselves in the children.

A key insight from the show is how children respond to receiving praise, and how easy it is to see these effects continue into adulthood...

The effect of recognition on resilience

One of the programme's contributors, Professor Paul Howard-Jones, said in an interview that parents will be interested in how children react to different types of praise. "Research shows how giving praise in different ways can influence children's belief in their ability as something which is innate or something they can actually develop themselves." I.e., those who receive specific praise about working hard at something are likely to be more resilient after a failure, and will then go on to figure out how to overcome the challenge. In contrast, those who are mostly praised in general terms, like "you're brilliant", are more likely to think of their capabilities as intrinsic and unmoving, and therefore there's nothing to be done when they fail. It's not a huge leap to see how, years later, this is reflected in the workplace.

Simon Sinek quite controversially





suggested that 'Millennials' who were used to getting a lot of unspecific praise about their excellence during childhood and adolescence have found it difficult to transition into the workplace without this constant reassurance. Although many didn't appreciate the singling out of this demographic, it makes sense, across the board, that specific praise (and specific feedback) which acknowledges effort is much more helpful and valuable to our development as children, and later on, to our progression at work.

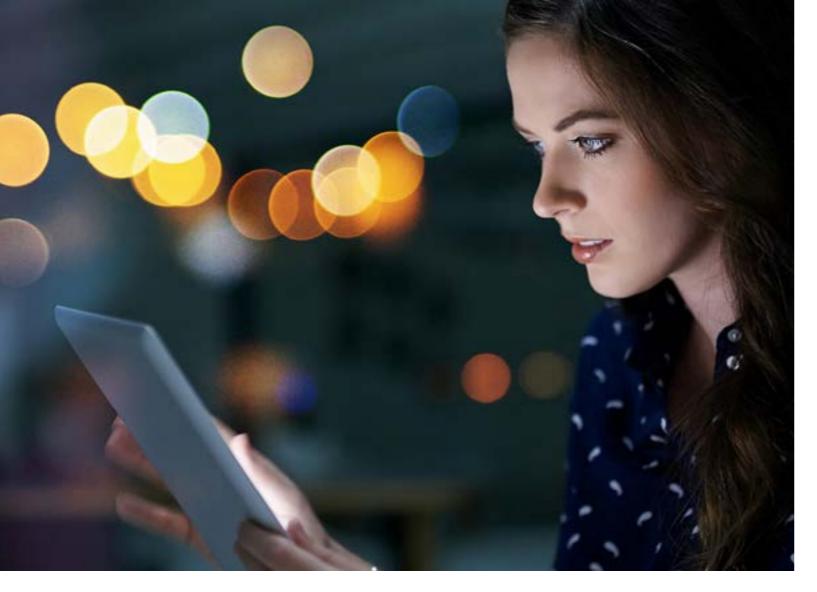
Positive peer-to-peer recognition

One interesting example of the impact of peer recognition has been singled out by Dr. Sam Wass – another contributor to the programme. He pointed out that an introverted and naturally fearful child – Nathan – came on leaps and bounds over the course of just a week. With the encouragement of his new friend Ralphy, Nathan progressed from being terrified of spiders, to letting a tarantula crawl over him. "Adults naturally want to protect kids and praise them for taking small steps." But what Ralphy did was to encourage Nathan to "be brave" and push himself, knowing that Ralphy was there for support. What was key here was that Nathan wasn't being patronised; he had a positive role model, who was close to his developmental stage. As adults, this kind of dynamic is still very much alive at work. We're not necessarily told to "be brave", but we are often asked to "step outside our comfort zone" or "dive in headfirst", and we can see how we'd respond positively – perhaps competitively – to being challenged and encouraged as an equal, as we look to tackle our own tarantula-sized conundrums in the workplace.

Transposing childhood behaviours into work

While The Secret Life of 4-Year-Olds offers just a snapshot of the basics of human interaction, it would be remiss for us to underestimate the reasons why this became such a popular show. It offers an insight – at an almost primitive level – of how we develop our interpersonal and self-motivational skills; recognition being a key catalyst to this. As Howard-Jones goes on to explain, "there's not much about adult personality that isn't already in the mix at 4-years-old".

Seeing these four-year-olds interact with raw authenticity shows employers that we perhaps need to take a step back from complex recognition strategies, and deliver our thanks (or feedback) quickly, honestly, and specifically.



Gamification in HR

Gamification may be a term you've heard banded about in recent years. No, it's not a madeup word like "normalise" or "on fleek", it's a real thing. Gamification means taking typical elements of game-playing (e.g. point scoring, competition, rules of play etc.) and applying them to the real world.

Although the word itself may have only been popular for a few years, the principles of gamification have been around forever. Think about when you would collect 'House Points' at school, or when your kids compete with friends and siblings to complete a "toothbrush tracker"; you've come across many instances of gamification. But how is it relevant to HR and the workplace?

Work should be fun

At our client forum in July, Cathy Brown from Engage for Success made the point that we spend most of our lives at work, so why shouldn't it be fun? Creating fun in the workplace is key to improving employee engagement, so this is where gamification comes in. Throughout the world-class Benefex induction, new employees play games in order to learn about the business and the industry. We have 'Play Your Benefits Right', 'Benefits Roulette', and the 'Benefex Quiz'. Gamification isn't just useful for the learning process though (not that we ever stop learning!) but it's valuable throughout our normal days, too...

The nature of gaming encourages productivity

Web psychologist, Nathalie Nahai, talks about the addictive nature of games, and how we enjoy going back for more, often when the game is particularly repetitive (Pac-Man, Angry Birds etc.) Although you would think that a repetitive game would quickly become tedious, it's the desire to challenge our previous turns and feel like we're improving which makes gamification so effective when applied to a monotonous task. Games give us a more tangible purpose and target than just our everyday duties. So, beating yesterday's/last month's/ last year's targets/scores etc. helps to increase productivity, as does friendly competition with colleagues. Games also fulfil our desire for increased competence. Working towards a tough (but realistic) goal which pushes our boundaries allows us to be completely immersed in the task and leads to increased productivity.

Gamestorming

Yeah, that's right. Another new word. Gamestorming was introduced (as far as we know) officially in the 1970s in Silicon Valley. Essentially, it's a revamp of traditional group 'brainstorming'. You may have seen our Engagement Director, Simon Andrew, talk about 'Glorious Headspace': studies have found that the 'Eureka' moment happens when the brain is otherwise occupied and the subconscious solves the problem you have. How many films and TV programs have you seen where the lead character suddenly has a moment of brilliance mid-way through cooking dinner

or chatting to their kids? Gamestorming can have the same affect; allowing the brain to think freely while occupied on an activity. Innovative companies like Google and Pixar do this a lot.

Financial Wellbeing

Gamification can be a valuable tool here. Way back sometime in the '90s, I opened my first building society account. Nationwide cajoled me into putting my money aside, by giving me a 'savings card' with some sort of Ray-Ban-wearing cat on it, which got stamped every time I deposited £10 or more. I'd get rewards (stickers, badges etc.) each time I hit a milestone £50. This is a pretty basic, very '90s example, but the principles remain the same into 2016. I bet if you look in your bag or wallet right now, you've got a loyalty stamp card in there somewhere. Setting tailored targets for financial wellbeing goals is a version of gamification, as is encouraging competitiveness between colleagues with in-house competitions, like 'Employee of the Month' or 'Salesperson of the Year'.

Gamification in communications If you're stuck with how to get these financial wellbeing messages across to your workforce, luckily



Benefex's super-talented engagement team have innovative ways of doing this, including gamification. Small games like the Google Doodles you'll have seen can be a great pre-cursor to an underlying message. It doesn't necessarily have to be digital though; football teams often promote a "Lucky Programme" competition to win the match ball. The result? Plenty of programme sales and audience engagement with a different aspect of the game. Plus some great photos to use in the next programme.

Games at Benefex

We've looked quite a bit into how various games affect us in the workplace. We know that when we're kids, we learn best through play, and this doesn't stop when we're adults. Gamification doesn't just help us learn, it helps us become more productive and effective in completing our tasks as well. Gamification at work also encourages engagement; remember the Pokémon GO! phenomenon of the Summer? Ok, maybe that's just example of a game rather than of gamification, but in getting us outdoors and enjoying our lunchbreaks with colleagues, it worked wonders for our overall health and engagement.



IAs it stands, the average commute to work in the UK is 58 minutes. With a total commute time of 116 minutes a day, plus 8 hours at work (including lunch), we're spending somewhere around 9 hours, 56 minutes per day away from home. When you consider the huge numbers of employees who have child, parent or pet care responsibilities, or those with disabilities, this amount of time is almost impossible to adhere to every day. Even for those without caring responsibilities, it's a long time to be out of the house. This is one of the many arguments made by Anna Whitehouse – also known by her online moniker, Mother Pukka.

Flex Appeal

The rigidity of workplace hours was the kick-starter for Flex Appeal – a campaign for workplace flexibility which Whitehouse began online back in 2015. Under the current ruling, employees can apply for flexible working once they've reached 26 weeks of continuous work for the same employer, but the decision is completely at the employer's

FIEX Appeal What is it, and how does it affect HR?

discretion. Flex Appeal turned up a notch in 2016 when Whitehouse asked to move her working day by 15 minutes so that she could pick her daughter up on time. When her employer refused to budge by a quarter of an hour for fear the 'floodgates would open', they in fact lost a whole person, as she quit her job there and then. UK employees work an average of 38 days per year in unpaid overtime, yet when it comes to workplace flexibility, many employees still find themselves on a one-way street where their employer's need is always put before theirs, however small or reasonable the request.

Two simple aims

Flex Appeal has two goals: Encourage people who may benefit from flexible working to feel they can make the request; and encourage employers to see the benefits of flexible working, and consider saying yes. 80% of jobs in the UK are desk-based, the majority of which can be done from anywhere, any time. The argument from Flex Appeal is – so long as the job is done, and done on time, what does it matter when or where it gets done?

Flexible working bill

This campaign is now becoming so strong that it's reached Parliament. Helen Whately – Conservative MP for Faversham and Mid Kent, and Minister for Arts, Heritage and Tourism – introduced a Flexible Working Bill in July 2019. The bill would require employers to offer flexible working in employment contracts. While Flex Appeal focuses on flexibility for all, Whately focuses on working mothers as her leading argument. She says, "the 40-hour, five-day working week made sense in an era of single-earner households and stay-at-home mums, but it no longer reflects the reality of how many modern families want to live their lives.

"Too many women are reluctantly dropping out of work or going part-time after having children because their employers won't allow them flexibility.

"This entrenches the assumption that men are the breadwinners and women are the homemakers."

Flexibility for everyone

While it's women's careers that are disproportionately affected by having children - exacerbated by the fact that 80% of single-parent homes are headed by single mothers - flexible working isn't just meant to support working mothers. The traditional system assumes that men will be working all day, every day (particularly difficult for single fathers), meaning they don't spend as much time with their families as they would like. We've heard of countless anecdotal examples of men needing a little flexibility to cover things like childcare, only to be asked why their wife isn't doing it. It's this very mindset that is damaging working life and prospects for all genders.

What will be the impact on employers? Battery hens could have the answer

As a way of illustrating the effects of inflexible working, Anna Whitehouse and Matt Farquharson – also of Mother Pukka – have drawn parallels between the working world and the lives of chickens. Their comparisons showed the difference in 'working



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conditions' and health between free-range and battery hens, and the subsequent output of each; namely, free-range chickens are healthier and produce more nutritious eggs than battery hens.

Now, while this is an extreme analogy, it's not ridiculous to see the wellbeing and productivity benefits of having some freedom around work. Both Anna Whitehouse and Helen Whately have outlined the tangible benefits to employers who offer flexible work:

Improved productivity

A decrease in productivity is a concern for employers, as many see 'flexible working' and think 'working less', but being a truly flexible employer will allow more people to stay in work. Giving parents and carers room to juggle work and responsibility will keep people working, rather than force them to choose one or the other. Even if it does mean working less, there's plenty of evidence showing that the 40-hour week isn't the best model when it comes to outputs. Pursuit Marketing in Glasgow switched to a four-day week three years ago, without cutting pay. Since then, productivity has increased by about 30%, sickness leave is at an all-time low and the company no longer needs to pay professional recruiters to hire staff, as so many people want to

Reduced gender pay gap

work for them.

Historically, it's generally been women who have taken the career 'hit' when having a family. There is still a lot of work to do to get women up to the same pay level and seniority as men, but the first step will be to not punish women for having a child, i.e. don't force people to make the choice between parenthood and work by being inflexible.

Loyal and diverse workforce

Employers who are flexible garner stronger advocacy from their employees. The workforce can diversify if more people with a variety of different home lives can stay in work. Plus, the improvements to employee mental, physical and financial health will pay dividends in terms of their advocacy and their outputs.

How will I know what people are doing?

Exactly the same way you know now. By looking at their outputs. Judge people on what they're doing, not where they're sitting.

The Government is currently consulting on proposals to better support working parents, including balancing the gender division of parental leave, and ensuring employers advertise job flexibility at the outset when recruiting. This consultation is due to close on 29th November, so we will soon see whether fully flexible working is going to become more of a reality. Even if the outcome is not positive, the government's movements so far have encouraged more serious conversations around flexible working. Employers are more readily seeing its benefits, particularly as a way of keeping people in work, and widening their pool of potential employees.

Register today



Hyper-personalising the employee experience

"Hyper-personalisation" sounds like one of those phrases which you would hear on Top Gear and pretend to understand, while making a mental note to Google it later. What it actually refers to is "the use of data to provide more personalised and targeted products, services, and content." **Clear as mud?**

What does this mean in the real world?

You've come across hyper-personalisation a lot, often in the form of advertising. As with everything in the online technology space, it's retail and social media which is at the forefront of utilising hyper-personalisation in the public forum. You will have noticed Amazon's 'recommended for you' section based on your buying behaviour (or the behaviour of others with similar data to you), or targeted Facebook ads which just so happen to show a commercial for something you recently Googled (through clever retargeting strategies). In fact, Facebook recently got a slap on the wrist for skewing their algorithms to push content towards you according to your political stance (by the way, it knows what your political stance is).

What does this mean for the workplace?

Here's where we need to treat our employee experience in the same way as our customer experience. There are two approaches here that we need to consider:

1. The strive to satisfy the specific needs and preferences of workers (what's in it for employers?)

2. The demand for employee empowerment through hyper-personalisation (what's in it for employees?)

Individual employee experiences

Considering the first approach to hyper-personalisation, companies across the world hold a lot... A LOT of data on their employees. Without straying into dangerous breachof-human-rights territory as allegorised in a lot of recent popular fiction (see 'The Circle'), this data can be used to develop the employee experience. When rummaging through an individual's data and cross-referencing it with current trends, demographic tendencies, and influences of environment, employers can find out what an employee wants out of their workplace, down to the colour of the mugs. Providing direct responses to these demands is a kind of hyper-personalisation.

For example, workspace and environment can be significantly altered based on individual employee data. Even the most basic data you hold on someone can give you an indication of their environmental needs. If, for example, you employ someone who has a young child, is a one-parent family, lives a 50-minute commute from your office, and was recently off work with a short-term sickness, they may be more productive working from home, or making use of flexible hours, or it could be worth investing in a car parking benefit for them.

How do we implement this on a large, even global scale? Ok, so that was a high-level example of an unusual situation. What about the thousands of employees who don't necessarily need a change in environment, but demand a hyper-personalised employee experience? This is where employers need advanced people analytics software which can provide insights to your employees quickly, and in real time.

Data analytics are your friend!

Say you have someone who is in an entry-level HR position. What if you had a platform with AI capabilities which informed that person that "if you take this course... if you go to this training day... if you watch this video... you'll be well positioned to get XYZ qualification which will get you up to being an HR Consultant." Luckily, what has already happened with this kind of technology is that it measures people's behaviour as well as their demographic, and pushes content accordingly. The result is an employee who feels valued, who feels they have meaningful interactions with their employer, and who feels engaged and motivated.

Obtaining the data to start with

There are quite a few ways to obtain the information you need in order to provide the best data-driven employee



Digital natives and the hyper-personalised life The second approach to hyper-personalisation is through employee empowerment.

Although implementing hyper-personalised content, products or services on a global scale might seem daunting, employers must remember that a huge chunk of the workforce is digital native. Employees are used to hyper-personalisation in their everyday lives, from Facebook, to grocery shopping, to even healthcare. It was, in fact, your (younger) employees who demanded hyper-personalised experiences in order to have authentic interactions with their employer. The 'Amazon affect' has brought these expectations into the mainstream, and now everyone wants them!

Hyper-personalised reward and benefits

Why are they demanding this? Because hyper-personalisation allows for autonomy. The more you know about someone, the more empowered they feel. Weird, right? But it experiences to your people.

- Crowdsourcing. Large-scale requests for input on certain subjects – particularly over social media – can give you a great insight into the wants and needs of certain demographics on certain topics.

- Surveys. Similar to crowd-sourcing but more targeted. Easy to manipulate, however.

- Listening to employees, and listening generously. People offer information on themselves all...the...time. A quick perusal of Facebook shows that we live in a culture of oversharing. We're not saying you should monitor and note down every single thing a person says, but people are willing to share, and you can find out what they want by just listening. On a larger scale, this could mean having team champions and a central place to store and manage employee feedback on a daily basis rather than the annual engagement survey.

- Data needs to be available in real time, on-demand, and forward-looking (what can people achieve rather than what did they do in the last year...)

makes sense in a way; as we've discussed in many contexts, employees are becoming consumers of the workplace. The best talent out there know that they're the best talent out there, and they can make demands. This is particularly relevant when it comes to what you offer as an employer in terms of reward and benefits. Hyper-personalising this aspect of your EVP will lead to a great employee experience...

If you have a huge range of benefits on offer, which caters for the wants and needs of a broad demographic, you are giving people autonomy in how they spend their own money. Rather than saying "you need to spend X-amount on pension and X-amount on healthcare", your benefits programme can be sat in an intelligent platform which still offers everything to every employee, but is clever enough to make personalised suggestions, push relevant recommendations towards the employee, and steer them towards a healthy decision, while maintaining their autonomy.



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reasons why you can't ignore Pokémon GO in the workplace

If you're a human, you may have heard of the recent Pokémon Go phenomenon. And you may think that it's just for kids, it's not to be taken seriously, and that you shouldn't encourage your workforce to play it. And – as a twenty-year-strong Pokémon sceptic – I'll be honest and say I used to agree with you. However, during some conversations at the weekend, I found myself unintentionally, yet fiercely defending 'GO' against its 'haters'. So, I looked into it, played it, and here are some things I learned today:

- Within one day of its release (in the US), over 5% of all Android users had downloaded Pokémon Go. To put that into context, it had more users within a day than Tinder has in total. - 40% of adult users of Pokémon Go are over 25.

- 11% of Android users in the US now have 'PoGO' installed. (That's not its official abbreviation, but I'm trying it out to see if it catches on.)

- The success of Pokémon as a gamebased franchise is second only to the

'Mario' franchise. - The name 'Pokémon' is a Romanized contraction of the Japanese 'Poketto Monsuta, or 'Pocket Monsters'. - It's easy to see the appeal of the game to all ages.

- There's a lake around the corner from my house which I knew nothing about. Now my feet are wet. - The Benefex office is not a Pokéstop. - To get an "é", you hold down 'Alt' and type '1, 3, 0'.

That's all very interesting, but is it relevant to company culture and/or employee engagement?

1. Health and wellbeing

The whole point of Pokémon Go is to get people outside and moving around. It is, in essence, a treasure may have been inside, not exercising.



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hunt. There have been reports of kids walking 23k in a week, who otherwise In terms of the workplace, you already know that a physically active member of staff is more likely to be engaged, motivated, and take fewer sick days. The benefits of getting outside and

stretching our legs during our breaks is important not only physically, but mentally. Our Engagement Director, Simon Andrew, has done some research into neuroscience and how it affects our performance at work.

2. Social benefits

Pokémon came out in 1996. My peers and I were 8 or 9, and for billions of Generation Y-ers, it was kind of a big deal. Twenty years on, we're occupying a huge chunk of the workforce, and PoGO provides some wonderful nostalgia for a lot of us. If you're not a fan, you may scoff and roll your eyes, but that could alienate a lot more of your employees than you'd think. The possibilities of creating and developing social relationships across a business are endless. An office environment doesn't necessarily lend itself to bring out the best in an employee - particularly an introvert - so who knows how many future couples or best friends may have recently met, purely via PoGO socialising? There are Pokéstops (centres where you can claim ammo etc.) throughout

the country - in gyms, bars, and restaurants - which are encouraging players to enter new environments, experience new things, and meet people along the way. They're bringing the benefits of those experiences to work with them, and your workplace is the better for it.

3. It matters to your future workforce

Whether you think it should or not, this game will matter to up-and-coming Generation Z-ers. This is the most popular game ever, and you can't afford to ignore it! This generation are AR (augmented reality - Pokémon GO is an example of this) and VR (virtual reality) natives. Obviously, we all go through that rite of passage where we lecture younger humans on how they're not as good at being children as we were (I got the eye-rolls from my parents, they probably got it from theirs), but in reality, the whole "respect your elders" attitude should go both ways. Gethin Nadin, Director of Ecosystems at Benefex, has done some great research into those young 'uns born in this century, and how to engage with them.

4. This technology will open doors for your business

Technology is advancing at a rapid pace, so, we may as well embrace it. Whether you like it or not, human communication is becoming more and more digital (although we have already seen how digital communication can easily convert into face-to-face interaction). The augmented reality of Pokémon GO has laid a foundation upon which more of our everyday technology will flourish. Ok, it's likely that my 66-year-old dad won't be interested in Pokémon GO, but who's to say that in years to come there won't be a Trivial Pursue, or a Chelsea Flower Go, or a Texas Jigsaw Mass Occur? If you're in a largely desk-based role, perhaps this kind of technology will develop into easier remote working, and an AR platform could allow for more creative interaction with your workforce.



5. We were all on our phones anyway

One of the criticisms of PoGO (I'm determined to get this trending) is that people are not paying attention to their surroundings, which is obviously dangerous. The main critics are those same people who, over the last ten years or so, have consistently moaned about "young people and their mobile phones." So we know that being distracted by a phone is nothing new. We were doing it anyway. Obviously the people who walk in front of cars and fall off cliffs (seriously – two people in San Diego are injured) are probably idiots, like people who text while driving. These are the exceptions. Playing Pokémon GO should not interfere with a responsible person's actual working time any more than Facebook does. Research has shown that employees who occasionally check in on social media etc. are actually more engaged! However, if you have an employee who's persistently more interested in playing while they're supposed to be working, you may have a wider engagement issue.

6. It allows for some harmless escapism

After Brexit, terrorist attacks, and military coups, we all need a bit of time to just step out of the real world and take our minds off things. Much in the same way as taking a physical break will increase productivity, taking a break from, well, the world, will work in much the same way. Some people choose to watch football for an afternoon; some people flock to

see Beyoncé, and some people chase fictional characters around an augmented reality. Who's to judge if any of these are 'less than' the others? The individual, that's who. *Mic drop*

7. It's helping businesses reach a new audience

Picks up mic again because I wasn't finished

How does it help businesses? See point 2, except from the alternative view. I.e. new potential customers and increased employee engagement because customer service staff are busy and meeting new people. All of which generally makes people happy. Why not take a look at these wonderful capitalists who are cashing in on the game?

ARE YOU WINNING THE **GENERATION GAME?**

Bringing your newest recruits into the conversation about benefits strategy

oluntary benefits aren't nology is advancing at place review website Glassdoor has made such a significant stamp that voluntary benefits are – thankfully

relying on the everlasting popularity of retail discounts and employee-funded insurance benefits, leaving our voluntary offerings to stagnate. But what about the next generation of recruits? Are we making sure that we're appealing to our new audience? At Benefex's Winter Forum, our clients were treated to a leave

clients were treated to a keynote address from world-renowned economist, author and television personality Professor Noreena Hertz. Hertz has spent the past four years researching the demographic

untary benefits offerings, as, within two years, this generation will make

Most important to how we interact understanding of their technological capabilities. They aren't just tech-savvy; they create and innovate with technology, so any voluntary offer-ings need to be equally inventive. Delivering this via intuitive, slick, up-to-date workplace technology is elemental.

The way in which you're going to appeal to this demographic is to

Matt Russell CHIEF SALES OFFICER, BENEFEX

"This isn't a generation that wants to passively consume; they're innovators and creators and they want their voices to be heard"

efits that are inherently creative, and a focal point must be healthcare.

benefits such as voluntary PMI,

employers who do not have these in young people do not need or value healthcare – must re-evaluate this

healthcare – must re-evaluate this approach. Those whose voluntary healthcare benefits are the same year on year must look to their providers to see how they can be improved. If you do not innovate, your competitors will, and ultimately you will lose the war

EXPERT VIEV STAFF APPEA



for talent.

What about the 'softer' voluntary benefits? Are discounts and cashback still relevant? Of course, we mustn't channel 100% of our focus on the younger generation and leave

This upcoming generation is to make their money work harder. Financial concerns are a huge worry for them; so financial education is

key. Your younger workforce will also be as keen as your older employees to see where they can make savings on day-to-day spending. This is still a generation that consumes in a mategeneration that consumes in a mate-rial way – particularly on technology – but the majority of their spending is experiential and considered. Helping them to save on their grocery shopping and utility costs helps, while enabling them to invest more in money aside.

At Benefex, we've looked into this research based on what Hertz outlined as a 'typical' Generation

This isn't a generation that wants tells us a lot about this demographic, cheme is what is going to ensure

For more information on how Benefex can help you deliver unrivalled reward and benefits for an exceptional employee experience, contact us on:

As a demographic that's experienccounselling deliver peace of mind.

Seasonal A f f e c t i v e Disorder What employers should know

"If you intervene early, you can reduce the length of a mental health-related absence by 18%" Joy Reymond, Unum

What happens when the clocks go back in Autumn? In the shortterm, it's good; we get an extra hour in bed on a Sunday morning, and it's marginally easier to get up on work days when it's lighter outside. You probably don't want to waste that morning hour of daylight though, as the sun starts to set at around 4:30pm in the days following. Along with this sudden change of daylight, Seasonal Affective Disorder kicks in for a lot of sufferers. Here's what you can do as an employer to identify and alleviate the issues caused by SAD.

What is Seasonal Affective Disorder?

It's a form of depression experienced during a particular time of year. Our mental state can be exacerbated by weather, temperature, and daylight. These things affect us all, and most of us may experience what is broadly known as 'winter blues', or 'sub-syndromal SAD'. However, sufferers of Seasonal Affective Disorder will experience a heightened change in mood, and tend to exhibit symptoms of depression. It's a recognised mental health disorder, which is more common in places like the UK where there is a variation in weather and daylight hours across



There are several theories behind this, but generally speaking, most psychiatrists agree that a combination of the following is what leads to SAD:

Effects of light. The part of the brain which controls sleep, appetite, temperature, mood and activity is influenced when light hits the back of the eye. Without enough light, these functions can slow down. **Decreased serotonin levels**

Serotonin is used by the brain to regulate our mood. If you suffer with depression, including SAD, you'll probably find that your serotonin levels are low.

High melatonin levels.

Melatonin is a hormone which makes us sleep. Your brain produces melatonin when it gets dark, so you'll find that you often feel tired earlier in the evening during the winter months.

Employers - recognise the symptoms

Now we know what it is and how it happens, as an employer, what can you look out for in a colleague who may be suffering in silence? Firstly, you'll want to be most conscious of SAD symptoms between September and November. Lack of energy. This will be more than just the Monday morning caffeine deficiency. Someone who is persistently struggling to complete the normal, everyday tasks they could ordinarily do standing on their head may well need more than just a good cup of tea. They might be taking longer than usual to respond to emails. They might be making rookie mistakes, miscalculations or forgetting about regular meetings – just keep an eye out.

Concentration problems. We're

talking more than your average "Friday afternoon before a bank holiday" lack of concentration. If you're noticing someone uncharacteristically jumping up from their desk more than usual, hopping from one task to another, glazing over during meetings and presentations, these could all be pointers. Comfort eating. This can be quite hard to spot in the build-up to Christmas, as your colleagues probably tend to bring in treats during this time of year. However, it doesn't occur often around normal mealtimes, it's more of a snacking habit.

Mood changes and social problems.

You might have noticed a colleague going through a spell of hyperactivity or cheerfulness during Spring or Autumn. This can be a sign of SAD. As can difficult or destructive behaviour during winter months. You can find more in-depth information on the symptoms and causes of SAD online at Mind.org.uk.

How do I help my team with SAD?

Our friends at Unum say you'll need three strategies: prevention, intervention, and protection:

Prevention. There are many things you can do to prevent or reduce the chances of your team developing intense SAD symptoms. Unfortunately, this isn't necessarily a quick fix; a lot of SAD cases are exacerbated by stress, which is often the result of poor company culture and/or working practices; - Simply by encouraging people to talk about mental health, you are taking the first step towards an open office culture; in itself this could do wonders for a potential sufferer!

- Open and honest communications to staff addressing mental health - either one-on-one or via email - will help improve this culture.

- Having a light, spacious office can really help! Avoiding dark wall colours or patterns so that as much light is reflected as much as possible can help lower melatonin levels and stimulate brain function.

- Encouraging regular breaks is key. In winter months, we're often travelling to and from work in the dark, so lunchtime is our best opportunity to take in some daylight!

- Expectations of staff need to be realistic! Piling on copious amounts of work could lead to a downturn in productivity. Intervention. If you do notice your colleagues suffering, there are some things you can do to alleviate the symptoms and hopefully prevent them from turning more serious:

- Internal support such as training, guidance, peer-to-peer support, HR surgery sessions; anything which provides a safe space where people can feel comfortable and discuss SAD. - Flexible working can help. Often, SAD sufferers will experience disturbed sleep. If someone is habitually late for work due to oversleeping, it's important to have an open discussion and work out what scheduling might work better for them. - Health and wellbeing strategies through your employee benefits offering will be a great tool for this. You may not necessarily be a mental health expert, but someone else is! Mindfulness programmes and access to helplines and online doctors are increasing in popularity with employers.

- All of the above must be explicitly but sensitively communicated to your employees.

Protection. In the more serious cases, professional support might be necessary:

- Your reward and benefits. Alongside the aforementioned health and wellbeing benefits on offer, you may need to take it one step further for those who may be off work for an extended time. Income protection and vocational rehabilitation could be introduced to your employees.

- Adjustments to the workplace. Occupational Health services can advise you on how you can improve where you work for the benefit of mental health.

- Return to Work. A phased return will ensure that a sufferer can ease back into work comfortably without regressing. Regular check-ups once they're back to work will help you intervene early if you see the symptoms again.





The power of 'Thank you' in numbers

Frequent recognition in the workplace can result in increased energy, improve pration, and a rise in customer satisfaction. But why is it so essential to the employee – and therefore, the customer – iourney

> It's time to make saying 'thank vou' a cultural necessity

> > HR professionals were surveyed on values-based recognition, and.

79% of employees who leave cite "lack of appreciation as a reason

76% of employees find peer praise very or extremely motivating 86% sav it makes 84%

say it improve workplace

90% of us admit that we'd work harde



Practising gratitude has also been linked to a number of great wellbeing benefits: Improved energy

if we were better appreciated

• More enthusiasm

69%

- · Reduced feelings of depression
- Increased exercise levels
- Greater determination
- Better sleep patterns
- Reduction in physical ailments

hellobenefex.com



Olympic Fever **Sports Psychology Spreads to the Workplace**

The Olympics are almost here! If you'll be spending the next couple of weeks tuning into the Beeb, you'll probably hear a lot of comments along the lines of the athletes "breaking through barriers", "showing great mental strength", or being "in the zone." Although clichéd at times, this vernacular shows us that a sportsperson's mentality is just as important to their success as their physicality. As spectators, we'll let the frenzy take hold, and we might even go for a run, but the lessons we'll take from these sporting deities will go beyond how far we can run, or how many reps we can do at the gym; we can learn how to apply the mentality of a sportsperson to our everyday work. These athletes are not in it for the money; their motivation transcends the tangible realm of salary. They strive for something that they may never achieve purely because they want to succeed and be the best in their field. Or track; whichever. How do us mere mortals extract this mentality from within ourselves?

The Chimp Paradox

One of the leading experts in this area is Prof Steve Peters, whose 'Chimp Paradox' has been referenced by many Olympians (Sir Chris Hoy, no biggie) as the mind programme which helped them become so successful. Steve is currently working with Liverpool FC though, so personally I hope it doesn't work every time...

Professor Peters' mind model shows that the brain is actually divided into three:

- The Chimp; the primal, emotional centre of the brain.
- The Human; the rational frontal cortex.
- The Computer; helps to organise and store information.

I would recommend you read the whole thing, but to sum up; the Chimp is the most powerful part of our brain, and it is often responsible for the actions we take which we wish we didn't (road rage, for example). Having a Chimp is like owning a dog; you can't change its characteristics, but you are responsible for nurturing it and making it behave. To help separate yourself

from the Chimp, you can name it (side note: "Mambo" is already taken). But bear in mind it's not good or bad, it's just a Chimp; it has primitive, natural emotions, and the Human must take care of how these emotions surface.

How does this apply to the workplace? Well, you can probably think of plenty of work situations where you could've tried harder to keep the irrational Chimp in check. However, it is also the Chimp who asks the awkward questions which can hold you back, like, "But what if I fail?"

Breaking Through Mental Barriers

Breaking through this mental barrier is particularly important in sport, and this mental attitude is becoming more of a staple at work as well. When confronted with a problem or danger, the Chimp reacts with one of the following: - Fight: Attack the problem.

- Flight: Run away from it.

- Freeze: Stay still and hope it goes away.

Think of any difficult situation you've come across recently; say, a tough conversation with an employee. None of the above reactions will give you a positive result. So, the Human must take charge, identify when the Chimp is starting to surface, and intervene with rationality. It's the same with exciting challenges; your Chimp will immediately be the pessimistic voice, but you need to be positive.

The Athlete's Brain

You've probably heard of athlete's foot. This is not that. Athlete's brain is much more positive. Apparently I

Benefex ~

do not always have the mentality of an athlete. Just now it was Mambo who wanted to eat an entire packet of bourbons. Sophie knew this was a bad idea, but Mambo shouted loudest, and now, post-biscuits, Mambo's asleep and Sophie feels guilty. Athletes must not exhibit this lack of control over their Chimp. Jessica Ennis-Hill's Chimp probably craves Doritos all the time, but her Human is much more in control.

Athletes are driven by reward. They will often visualise themselves winning; they go through the motions of the sport in their mind and picture the gold medal or trophy at the end of it. You can see how this will apply to your business - specifically your reward and benefit scheme – and your culture. The Human thrives on having a purpose and a goal, the Chimp displays the primal desire to show dominance over peers and win (obviously this needs to be curbed in order to avoid going all "Wolf of Wall Street".) These two parts of your brain can actually work together to make you more focused and productive at work. As an employer, having a benefits scheme in place will be a motivator but so will day-to-day rewards and "thank you"s.

Mental training skills in sport - same as business

That's awesome about reward schemes, but what about the workplace as a whole? In terms of mental skills, there are countless parallels between the sporting and business worlds: motivation, energy, self-confidence, stress relief, concentration, professionalism, teamwork - these are all essential to

Save on costs and improve global

both sport and business. Investing in coaching these skills will benefit the individual, the team, and the business as a whole. Training Zone have done some research into how this kind of training helps prevent engagement issues at work. The mental gains obtained via this type of training will bring about the results we so often see in sport: Consistent performance under pressure, financial returns, improvements in atmosphere and environment, engagement in the task at hand.

Health & Wellbeing Schemes

It's not just the psychology which has crept into the workplace; it's the actual sports themselves. You may already have introduced a Cycle to Work scheme; perhaps discounted corporate gym membership; or you might have a 5-a-side team with your colleagues. Research showed that there was a sharp incline in these types of schemes in the immediate aftermath of the London 2012 Olympics, however, reports have since surfaced which highlight that the post-Games enthusiasm was short-lived. Hopefully the Rio games will rejuvenate this passion, but as employers, maybe it's time to bring lunchtime running clubs back into our workplace routine. The physical activity will - in most cases – have a positive impact on our psychological state at work, which in turn will have a great impact on our need to pursue physical activity.

So, you see, there's a sportsperson – and a Chimp – in all of us. I'm afraid I must dash; Mambo's getting hungry for Krispy Kremes, and all I have is an apple...

benefits ROI with OneHub | Benefits

Unlimited Holiday the pros and cons

Much has been made of the sensational upturn of 'unlimited leave'. If you're thinking of introducing it, but don't know where to begin, help is at hand. We've looked into the pros and cons of the unlimited policy (henceforth also known as 'flexible leave', because, let's face it, you can't just take every single day off...) One thing which we absolutely cannot stress enough is: Unlimited leave will not solve your employee engagement issues

There, we said it. There are plenty of reasons to introduce flexible leave (which we'll go into later), but in essence, although unlimited leave can work in the way you want it to, it will only have a positive effect on your business if your workforce is already engaged. If you think about a time when you might have had an issue with a disengaged member of staff; giving them the option of additional leave would not have solved anything as it doesn't tackle the root issue. So, flexible leave is best viewed as a way of rewarding engaged staff.

Pro: Culture of Trust

In the 'Pro' camp, we have the effects of unlimited leave on your company culture. Offering the benefit of unlimited leave helps to create a culture of trust in vour workforce. You're placing absolute faith in your employees and management, and giving them ownership of what is, when you think about it, their own wellbeing.

In return, they will see the value you've invested in them and this will strengthen their loyalty to you. Hand-in-hand with this, your employees will see that you view them holistically; they are humans, after all.

Pro: Health. Wellbeing. Productivity

Creating a culture of trust will inevitably lend itself to the improvement of your employees' health and wellbeing. Companies which already offer flexible leave have all maintained that a healthy work-life balance for their employees has been their main motivator for introducing the policy. The natural by-product (and ulterior motive) of this is increased productivity at work. You don't need to be Richard Branson to know that an engaged workforce with a balanced home life will be more motivated to produce, achieve, and impress at work, plus they'll take fewer sick days. Bonus!



Pro: You'll Attract Younglings

This brings us on to the dreaded 'M' word. Nope not 'Monday' or 'maths test'... Millennials. It is undeniable that the expectations of your workforce are changing, and although I'm loathe to group two entire generations under one umbrella, the trend seems to be that your younger staff value time off and life experiences over salary and consumables. This is where unlimited leave can play its part in increasing motivation among young workers; the idea of working towards a trip often drives productivity, which also lends itself to improved financial wellbeing.

The appeal of unlimited leave will also be of great value when it comes to attracting new talent. Young workers are increasingly confident of finding other employment, so unlimited leave could be a benefit which sets you above the others.

Pro: More Holidays, Fewer Sick Days

Now to the nitty gritty; does unlimited leave make economic sense? There's no denying that covering additional holiday - particularly when it comes to hourly paid staff - could result in additional costs when introducing unlimited leave. However, this cost could potentially be recuperated when you factor in the reduction in sick leave and overall health benefits of introducing an unlimited scheme. And that's a £29 million bill that UK companies could really do with cutting.

Neutral: People Don't Take **More Holiday**

One thing which is polarising the argument on unlimited leave is the fact that, so far, companies have found that their employees have taken much the same amount of leave as they already had been in previous years. So what's the point if it doesn't actually affect people's time off? Fast Company - who experienced exactly this outcome - believe that it's because unlimited leave is "at least as valuable for what is says as for what it does." I.e., it creates that culture of trust, engages

your workforce, and shows you to be a responsible, caring employer, which in turn breeds loyalty. Plus, if you have an emergency at home, or a sports day to get to, it's the knowing that the leave is there which can go a long way to improving engagement and your team's wellness.

Con: Employees Won't Take **Enough Holiday**

Leaning into the "Cons" territory is the fact that a lot of people just won't take any leave. You may find that employees struggle with leave becoming a 'non-policy'. When there aren't guidelines and limitations laid out, some of your workforce may have a tough time with requesting holidays, and conform to 'presenteeism'. When you see in your contract that you have, say, 25 days to take as holiday, you see those days as obligatory and you begin to plan around them. But, to some employees, the word "unlimited" might as well say "none".

The rush to use up all your leave at the end of the year is a fairly common occurrence, which causes problems for a lot of companies at the close of the holiday year, so for the business, this is where unlimited leave is an advantage. But for the individual, the "use it or lose it" approach to accrued holiday at least means that people feel obliged to take their time off and get some A way of combatting this is to well-deserved rest. Once you remove this urgency, you could see a downturn in motivation and engagement because people don't have a holiday guideline to adhere to.

You at Least Need a Minimum One antidote to this would be to implement a minimum holiday limit and actively encourage your team to take it. Management can set this example; the presentee issue will not be quite so much of a problem if your team see you're happy with taking leave yourself.

Pro: When it works. it really works. **Con: Flexible Leave Could Be Exploited** One of the worries is that people will take advantage of the lack of

guidance, and will overuse their leave, which leads to underachieving. This is where your KPIs will come into action. The prevailing attitude at Netflix is, "as long as the work gets done, what does it matter when and where people work?" Semco is a Brazilian company which has been offering its employees unlimited leave for 30 years. They found that their productivity increased almost immediately, and that their employees were fiercely loyal to the company. So, you just need to caveat any unlimited leave policy with prioritising the needs of the business.

Con: "Unlimited" isn't really accurate...

Having said this, many companies who have implemented flexible leave stipulate that it must still be "agreed by a manager", that it "doesn't affect the team," and they repeat the phrase, "the needs of the business," over and over. Taking these limitations into account, you could always find a reason to refuse a leave request, so the danger is that - without a fixed leave amount - your employees could end up taking less and less leave, which will ultimately have a negative impact on their motivation and engagement.

Quality Over Quantity

eradicate the clock-watching attitude, and consider an individual's overall contribution rather than their presence when it comes to approving leave. This doesn't mean saying 'yes' to every single leave request, but amending the approach of presenteeism into one which measures genuine, tangible results will be the only way you and your employees will get the most out of an unlimited leave policy.

Well, I don't know about you, but I got a GCSE in maths, and - including half-marks - I calculate that as five 'Pros', three 'Cons'. Now, where did I put my passport...?

OCTOBOOK Festival



2022

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Benefex 'Best in Show' at InfluenceHR awards Three awards and highest accolade for Benefex's recent repositioning

The awards, which took place in Las Vegas on 9th October, were part of a two-day event for human capital management marketers, hosted by The Starr Conspiracy to celebrate the best and most disruptive in B2B marketing.

Following Benefex's rebrand earlier this year, its business is now focused on delivering a new, category-defining employee experience platform; the first global provider to do so. The HR technology innovators took home the awards for Best Visual Identity, Best Website, and Best Video Ad. Matt Macri-Waller, Founder & CEO at Benefex commented: "Our rebrand was designed to reflect both our own shift and the market shift to focus on employee experience. We are super excited to be recognised as leading the way in this new revolution."

The judging panel, including industry experts from LinkedIn, WorkTango, and AgencyAgile, decided to award Benefex in every category they entered. Benefex was also presented with the accolade of Best in Show - a huge achievement for the employee experience experts and one that consolidates their position as indus-



try leaders in the HR and HCM technology market.

Emily Plummer, Marketing Director at Benefex, said: "We are so proud that our fantastic brand is disrupting the world of human capital management. Months of hard work went into creating an identity and website that showcases the great work we do here at Benefex. Our mission is to ensure that everyone has an exceptional experience at work, every day, and we're thrilled that the work our team has produced is doing justice to this mission on a global scale."

Matt Macri-Waller, Founder and CEO at Benefex, added:

"We're thrilled that such a prestigious event has acknowledged Benefex's pioneering identity and message in the world of HR. It's humbling to be recognised alongside the esteemed company of the other award-winners, the judging panel, and The Starr Conspiracy itself. For me, personally - having set up Benefex in 2003 in Southampton, UK, and seen it grow into such an incredible global presence - it's a huge honour and a great achievement to see our brand being recognised across the world."

Ground-breaking new benefit enables private healthcare for all

Benefex have teamed up with AXA PPP Healthcare and PHC to pioneer a new private healthcare proposition, available to more than just the top earners - Voluntary Private Medical Insurance.

Ranked in Cover Magazine as the number one most valued benefit by employees, traditional PMI can be expensive for employers, therefore, it's typically only made available to the top tiers of the workforce. That leaves the majority of employees open to a higher risk of absenteeism, lower productivity due to poor health and potentially long waits to see a consultant and access hospital treatment.

To tackle this problem, the team at Benefex have built an innovative new benefit, underwritten by AXA PPP healthcare Limited and administered by PHC (a member of the global AXA Group), to alleviate the expense on the employer, allowing them to roll out Voluntary PMI. The benefit is fully self-funded by employees, but employers do still have the option to contribute if they wish. Either way, employees can take advantage of NI savings and easy administration, as the benefit operates

BT to offer employees unbeatable reward and benefits experience

We are delighted to announce that BT has joined the global Benefex family in a move that ensures their continuing commitment to investing in their employees, including a focus on health and financial wellbeing solutions.

BT employees will have access to Benefex's market leading platform, the RewardHub, which will bring all elements of BT's reward and benefits offering into one place and will also allow BT employees to take advantage of flexible benefits and online reward statements.

On top of providing the benefits portal, Benefex will also be supporting BT with communicating the new scheme, broking new benefits, managing the benefit providers on BT's behalf and supporting the BT reward team by managing all employee questions through a dedicated employee support centre.

Since their acquisition of EE at the beginning of the year, BT has been using three separate benefits systems. The challenge was to incorporate all employees and businesses into a harmonised flexible benefits scheme, from one provider, on one engaging platform. Consequently, BT has worked through a long and stringent process in order to ensure they reach a single provider consistent with these expectations. Having conducted a whole market review, and significant due diligence, we are thrilled that BT has found Benefex to be the best provider for them across all territories.



via salary sacrifice. Cover can be extended to include family members, too.

Matt Macri-Waller, Founder and CEO, Benefex, said: "This benefit will be an impressive and meaningful addition to a holistic wellbeing scheme, making sure that employees have an exceptional experience, every day.

"Benefex are thrilled to be introducing such a ground-breaking new benefit to market. It is our hope that this makes a huge impact to the complexion of workplace wellbeing, and ensures that every single employee can receive the healthcare they need and deserve."

Benefex will be delivering a scheme with benefits available initially to 75,000 BT employees in the UK and US, as phase one in creating a global benefits platform for BT.

Matt Macri-Waller, Benefex Founder & CEO, in announcing the international partnership said:

"The experience we already have with some of the world's most recognised brands puts us at the forefront of global benefits technology. Having already delivered solutions in more than 25 countries, we are well-equipped to help BT navigate the challenges of implementing a global benefits strategy. A worldwide employee base brings with it a unique set of challenges; namely engaging a workforce which transcends borders and cultures. In providing a single, centralised database for the administration of benefits, communications and reporting, we will be able to bring consistency and simplicity to the process of global benefits engagement and administration at BT."

In addition, Paul Wilkinson, Head of Reward and Benefits Policy at BT, explains why BT chose Benefex as their provider:

"We're pleased to be partnering with Benefex to bring a fresh approach to the benefits we offer to all of our UK employees. We want to attract and retain the best people and we believe that offering attractive flexible benefits to our employees is key to this."

We are delighted to be joining forces with BT to deliver an incredible reward and benefits platform to their employees!



Gingerbread, gingerbread, gingerbread rocks, Gingerbread's king, and gingerbread's bling. Building and sculpting a small work of art, So, right now, why not make a start.



Gingerbread, gingerbread, gingerbread house, Build it in time and put it online, Show us your showpiece on the Twitten please, To win an afternoon teapoo

What a bright time, it's the right time To start your festive fun. Gingerbread time, and today I'm Eager to see which of you has won

So giddy up, gingerbroad, it'll be sweet If you're top of the class Snap your houses and share them online Hashtag Benefex Hashtag Benefex Hashtag Benefexmaaaass

Show us your gingerbread masterpiece by uploading a photo to Twitter with the hashtag #Benefexmas. Enter by Spm 31st December to be in with a chance of winning afternoon tea for you and your team!*

*Up to 5 people altogether



CLIENT GIFTS

Happy Holdays

Winter is afoot...



Benefex "



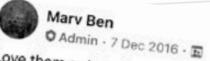
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Marv Ben O Admin + 13 Sep 2017 · I Things that are 90 minutes long: - Disney's Aladdin - The average football game	VOUR	
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Marv Ben O Admin · 8 Sep 2017 · 🖬

[Ok...gotta tell people they only have five days left to submit their benefits... Keep it subtle... Mention you can win prizes for submitting... Remember, subtlety is key ...] *deep breath* SUBMIT YOUR BENEFITS BEFORE 13TH COULD WIN SOME COOL STUFF

[Nailed it]

Carl David Palman and 5 others



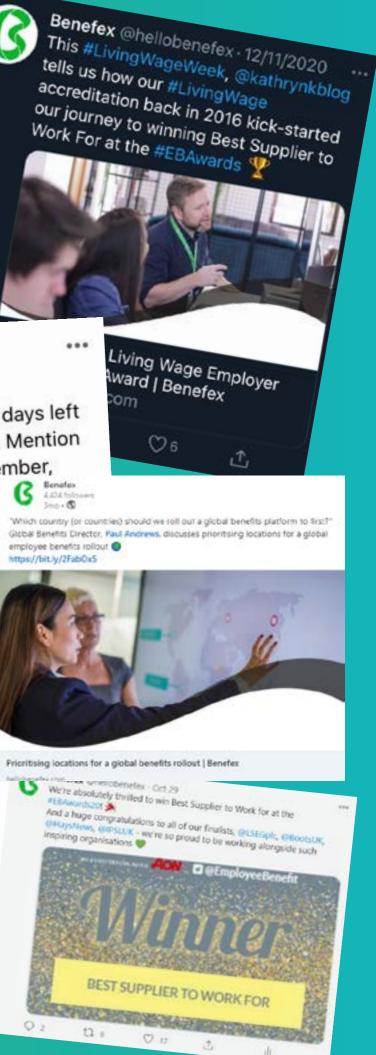
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Love them or hate them, sprouts are a Christmas staple. If you're not a fan, turn them into a game by

making a celebrity, song, or film a bit sprouty. We'll

Twist & Sprout There's Something Asprout Mary Brussel Crowe Sprouting for Girls With or Withsprout You American Brussel Asprout a Boy

You get the idea... #12DaysofChristmas



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