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BUILDER

MAGAZINE

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ISSUE EXTRA

The Guide to



NEW EXTERNAL INSULATION AND RENDER SYSTEM

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PRODUCTS

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FROM EDITOR

FROM EDITOR



Dear Readers, July is UEFA Euro 2016 month so in this edition we have included the special guide for every committed football supporter. Group stages, personal scores and schedules tables, stadiums info- check out this month sports section. Moreover, IBB sponsored several specially designated by Radio PRL supporters zones in London, where you can pop in and watch football with others. So if are not going to France for the final match, one of these zones is the place to be!

Getting back to the construction, inside July's issue, you will find the valuable info on funding available for construction related businesses. We consolidated information on EU, government and local grants and loans available. There is also a great article on peer to peer lending which is an alternative form of finance not only for those with poorer credit history. If you do not have an idea where to source finance for development and housing projects, this is a valuable read!

What's new this month- all about IBB Therm. The new line of innovative products has been launched. We have prepared the guide to IBB Therm external render system technology. Detailed products descriptions, comparisons, example of cost estimation- all that is included in our technology section. Some IBB Therm products will be available this month in our depots. New quality and great prices are worth an investment!

In our builder education regular, you will find the guidance on how to lay the defect free screed. Informative read with great tips. This month IBB offers our readers great deals on selected IBB Therm materials and products required to apply the external render insulation. You can grab deals on ladders and scaffold towers too.

Moreover, you get this month the easily readable introduction on how to become the BBA approved external wall insulation installer and what is the Solid Wall Insulation Guarantee Agency. For those of you who are new to the industry, there is the information on The CITB Health, Safety and Environment Test and changes in Trainee CSCS cards.

What's else - 'Earn with Us' seems very interesting for me. If you have not yet heard about our loyalty scheme, look inside for details. We have written the description of how it works and why it can be an excellent source of additional funds. To boost your appetite, I will reveal here that this is the IBB Loyalty Programme based on customer referral which allows to earn an excellent commission and even gain an additional income through the commitment to IBB. No risk, completely free to participate, simply mention IBB and get rewards. Look inside for details.

Also in this issue: next chapter of The Parent's Thoughts on tennis, info on IBB Polonia London VC, news from London Eagles FC, quizzes and humour from Sadurski. To sum up our July issue is packed with valuable information and guides, so consider taking it with you on your summer vacation :)

Magdalena Rosól
Editor

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Changes to the Trainee CSCS cards

The primary objective of the CSCS card is to provide proof that individuals working on construction sites have the required training and qualifications for the type of work they carry out.

From the 1st August 2016, there will be new rules with regards to CSCS Trainee cards. Trainee cards are available for apprentices and those new in the industry. They are designed to allow workers access to sites while they undertake their construction related qualifications.

Currently, there are two types of cards available:

- The Trainee (Craft & Operative) card
- The Trainee Technical, Supervisory and Management (TSM) card

To apply for a card the applicant must pass the appropriate CITB Health, Safety and Environment Test and meet the qualification requirements:

- Be enrolled in the construction course to obtain a qualification based on a National

Occupational Standard such as an NVQ or onto an HND/Degree in construction related field.

- Hold a construction related qualification that is not based on a National Occupational Standard such as SSSTS, SMSTS and NEBOSH General. However, in this case, it is required to get the approved qualification based on a National Occupational Standards before the Trainee card expires, what will allow moving onto the appropriate skilled CSCS card.

The above rules are confusing for applicants and make system too complicated, so from the 1st August 2016 the following changes will come into force:

- There will be only one Trainee card
- Card will be red colour and marked Trainee
- The occupation will not be displayed
- Trainee card will be valid for five years and will be non-renewable
- To apply for a Trainee card applicant must register for a CSCS qualification

- SSSTS, SMSTS and NEBOSH General qualification will not be accepted for Trainee card application
- To apply for a Trainee Card, the appropriate CITB Health, Safety and Environment Test must be completed within last two years. The operatives level test is the minimum requirement, but CSCS will also accept some specialist tests.
- Applicants must complete qualification before the Trainee Card expires. If the card expires, the applicant will be unable to obtain any other CSCS card.
- On completion of the qualification, applicants will be able to move onto a skilled CSCS card.

CSCS will stop accepting qualification not based on a National Occupational Standard, so Trainee Cards will be issued only to applicants who are registered for a National Occupational Standard qualification. All applications received from 1st August 2016 are subject to the new rules.



The CITB Health, Safety and Environment Test

The CITB Health, Safety and Environment Test assess workers knowledge about health, safety and environment before they enter the construction site. It is the first step required to complete when applying for CSCS cards. Most CSCS cards require applicants to show that they have passed the test in the last two years. Membership of a relevant card scheme helps to prove that worker has the essential skills to do the job safely and might be required to access construction sites.

There are four different types of test available:

1. Operative test- it includes the behavioural case studies and consists of five core sections: legal and management, health and welfare, general safety, high risk activities, environment
2. Labourer test- it is similar to Operative test, it includes the behavioural case studies and consists of the same five core sections. Labourer test is designed for applicants for the Level 1 award in health and safety in a construction environment.
3. Specialist test- it includes the behavioural case studies, five core sections as in Operative or Labourer tests plus specialists knowledge questions in chosen

subject: supervisory, demolition, plumbing, highway works, specialist works at height, lifts and escalators, tunnelling, HVACR - Heating and plumbing services, HVACR - Pipefitting and welding, HVACR - Ductwork, HVACR - Refrigeration and air conditioning, HVACR - Services and facilities maintenance.

4. Managers and Professionals test- including the behavioural case studies, five core knowledge sections and relevant specialist knowledge questions from the following: Construction (Design and Management) Regulations, Demolition, Highway works.

All tests last for 45 minutes and have 50 multiple-choice questions including:

- 12 behavioural case study questions about how you should behave on a construction site to stay safe
- 38 knowledge questions to check your awareness of health, safety and environment issues.

The behavioural case study questions assess the applicant responses to health and safety situations on a construction site. They are based on

Setting Out film, which details safety measures on a building site. Every test includes three case studies with four multiple choice questions. Setting Out film is available to watch online on CITB website.

The knowledge questions are based on British legislation and cover 16 core areas that are included in all of the tests. For example, there might be questions on construction site signs.

The specialist test includes questions from the specialist knowledge questions plus a selection of core knowledge questions, making the total of 38 questions). CITB provides the up to date study materials.

To book the test the applicant will have to provide: which test he wish to undertake, whether special assistance is required (interpreter), method of payment, address details, CITB registration number.

1. To check which card you need visit cscs.uk.com/cardfinder
2. To book test visit citb.co.uk/test. The fee of £19.50 applies.
3. Revision material is available at citb.co.uk/revision

After the test a feedback and score report is provided with passed or failed result.

BOOK REVIEW

Small Projects Handbook

by Nigel Ostime

This is a practical introduction book on how to prepare to run a small project with a value up to £1million. It is based on RIBA Plan of Work 2013, and it is a good resource for architects, but also for contractors and clients. It is a guide to the project process focused on the initial preparation for the stage by stage procedures.

It consists of a description of The Plan of Work and all tasks required – inputs, outputs, stage activities and sustainability checks. It gives the reader tips and warnings plus ad-

vice on templates and forms. Moreover, there are descriptions and illustrations of iconic small projects and guidance on practice at each project stage. It includes the BIM information applicable to a particular stage of the project, advice on contracts and insurances. This position is recommended for architects and those contractors interested in the construction contract administration. This is a very useful introductory book written by the architect, with some background information on how to run the project smoothly.



SWIGA



The Solid Wall Insulation Guarantee Agency

SWIGA was established to provide homeowners with the guarantee that covers the external, internal or hybrid solid wall insulation. The SWIGA Quality Framework ensures that whole process of solid wall insulation, including survey, design and installation is carried out by professional and skilled contractors, and that all work is guaranteed to meet the standards and requirements of an independent third-party quality control scheme. The Guarantee is only available for work completed by registered SWIGA Installers who install System Certificate Holders Solid Wall Insulation systems.

Internal Wall Insulation is installed to the internal walls of a building. It typically consists of dry lining with plasterboards or studwork frame and fibrous insulation.

External Wall Insulation is installed to the external walls of a building and consists of an insulation material covered with reinforcement mesh and render.

The finish might be in a form of a textured render, pebble-dash or other.

The hybrid solution combines both internal and external wall insulation, and applies often to buildings when only internal or external insulation would not be suitable, for instance in cases of listed buildings, conservation areas, etc.

SWIGA's membership is based on entry criteria to assess potential contractors and membership holders' skills, understanding of the system and installation techniques and the financial stability to carry out solid wall insulation work.

The SWIGA Guarantee means:

- Installation by member installers using member certified systems
- Cover for 25 years for defective materials, design or workmanship
- Covers up to £20,000 remedial work and specified fabric damage costs

- Installers are subject to independent third party observation and scrutiny of workmanship
- Covers External, Internal or mixed insulation solutions under one guarantee
- Valid for subsequent owners of the property, or in the case of rental properties for the landlord or successor tenants
- The SWIGA Guarantee is aligned to meet the requirements of the Green Deal

To become the SWIGA certified installer, an interested contractor has to prove he has obtained a certification as a Green Deal Installer (GDI) according to PAS2030 by a Certification Body recognised by SWIGA for its quality assurance and surveillance framework, for instance, BBA. Moreover, it is required to provide the written confirmation that contractor was approved to install systems and has a recommendation from the System Certificate Holder Member. All SWIGA members have to adapt SWIGA Members Rules of Conduct, Code of Practice and other conditions as specified on SWIGA website. Membership administration fee applies and the following documents are required: Copy of System Certification from BBA or equivalent, Insurance Policy, Details of Quality Accreditations (ISO 9001), records of completed installations requiring a SWIGA Guarantee.

The Scottish Government HEEPS Loan Scheme is available for everyone in Scotland who wants to reduce energy costs. SWIGA is advising to ensure that all interested will use the SWIGA registered members. The HEEPS Loan scheme is open to owner occupiers, private tenants and registered private sector landlords in Scotland. Depending on circumstances there are funds for new boiler, loft insulation or cavity wall insulation. To apply call Home Energy Scotland on 0808 808 2282



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BBA Approved Installers Scheme for External Wall Insulation System

British Board of Agreement (BBA) is a leading independent assessment agent and non-profit organisation. The BBA accreditation provides reassurance in the UK construction industry about the high quality of products, services and installers.

The BBA External Wall Insulation scheme is based on the arrangement between the BBA, The Installer and the System manufacturer. The method of installation is the main factor which influences the performance, durability and effectiveness of the insulation system. BBA confirms the installer's skills and compliance with the scheme to reassure the client about the standard of the work. The Scheme requires that Approved Installers can claim the approval when installing the approved products for which they have been assessed. At all times, the Approved installer has to comply with the Building Regulations with regards to the insulation of buildings.

The approval process is divided into four steps:

- Application
- Inspection at the office
- Inspection on site
- Ongoing annual office or/and site assessments to maintain the approval (completed installations as well as sites in progress)

To become an Approved Installer, the applicant has to fill in the BBA Contract, which is available at the BBA website or by calling 01923 665300. The BBA Certificate holder has to provide written confirmation that the installer

can complete the insulation work to the required standards. During the initial assessment, the installer has to prove he has the knowledge of the Technical Requirements, of PAS 2030 for Green Deal Installations and the Green Deal Code of Practice. There will be office and site inspection during the approval process. Site inspection is based on examination of records for incoming projects and checks on the works in progress. To confirm that works are carried out as in the Method Statement, the site will be inspected during three stages: setting out, detailing around openings and finishing. All inspections are subject to the separate fee payable before the site or office visit.

When approved the installer becomes the BBA Approved Installer and is subject to regular assessments by BBA, including annual office checks and site visits. The Approved Installer will be issued with a variation report by the BBA after each visit if any problems occur. The remedial work will be required in the case of noncompliance. The BBA will invoice all Approved Installers for surveillance visits annually in advance. Non-payment of fees by Approved Installers will result in the withdrawal of the Approval. Invoicing for remedial inspections will be made after the visit has taken place.

Why become the BBA Approved Installer?

- When using the BBA approved products the Approved Installer can use the BBA Certification logo.
- Being the BBA Approved demonstrates the competence and professionalism

- The Approved Installer can name himself the BBA Approved Installer
- Customers have the assurance that the BBA Approved Installer will do work to the highest standards
- It is a requirement for SWIGA quality framework registration

The BBA Approved Installer has responsibilities with regards to the full compliance with the technical requirements, the assessment of the building, the health and safety or records, etc.

The assessment of the system installation process includes amongst others: storage and handling of materials, site preparation, health and safety, installation techniques, repair and maintenance of system, risk assessments, assessment of design in terms of condensation risk and reduction of thermal bridging, compliance with Building Regulations,

keeping records of both work completed and in progress, maintaining records of Approved Assessors and Operatives.

The Approved Installer must ensure that the building in which it is intended to install the external wall insulation meets the Technical Requirements before the installation commence. A written assessment report shall document whether or not the building is suitable for the proposed installation and must identify any problems that may adversely affect the installation process or the building after completion of the installation, together with remedial works done. The assessment report form shall be approved by the BBA.

Please note it is only an introduction to the subject, please refer to the BBA for the complete information.

source: www.bba.org.uk



QUALITY THERMAL INSULATIONS FOR FAÇADES & INTERNAL WALLS

Polystyrene (EPS) Panels | Polyurethane (PUR) Foam Panels
 Mineral Wool Rolls & Slabs | Polyisocyanurate (PIR) Boards
 Kingspan Insulated Plasterboards | Thermal Laminate Plasterboards



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Get Funding

The construction industry is fundamental for the UK economy as it is one of the largest sectors that include contractors, all construction related professions and suppliers of materials and products. The UK economy depends on a healthy construction industry as it adds to gross value added and generates employment.

A lack of finance can limit the number of entrants into the sector. Growth requires the capital. There are possibilities to get funding for the construction business, but most grants are directed to non-profit organisations for purposes that benefit the community. If the contractor's business plan is the building project that fosters community development in low-income housing, there might be an opportunity. There are a government-backed support and finance for business, including grants, finance and loans, business support and mentoring or funding for small and medium-sized businesses and start-ups. In case there are no grants available the start-up loan could an alternative.

UK Public Grants

Government grants are available for construction businesses. There are designated departments and agencies which offer funds based on specific criteria and objectives. The Government's 'Business finance support finder' tool allows searching for funding options and grants according to business activity, location or size.

Builders Finance Fund

It is aimed at helping smaller developers, and it is designed to help increase and unlock housing developments between 5 and 250 units.

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For schemes between 15 – 250 units in size, the fund is open to all private organisations which control the relevant site and will carry out development. For schemes between 5 – 14 units in size, the fund will be exclusively for Small and Medium Enterprises. It is managed by the Homes and Communities Agency (HCA). In London, The Greater London Authority will lead the assessment.

The programme is based on direct investments in specific projects through loans to address cash flow issues or taking an equity stake to increase confidence through risk-sharing. The fund is making investments over two years from 2015/16 through to 2016/17 and is operated as an open competition. It is designed for builders and developers taking forward smaller housing proposals. The total fund must be drawn down by 31 March 2017.

The loan rates offered will depend on the particular project, the credit history of the borrower, the nature of the proposed investment and security on offer. Other forms of investment will be considered, such as equity. All funding is invested on a fully recoverable basis.

Further Information: Full details on how to submit an application with supporting guidance will be available from the Homes and Communities Agency website: www.gov.uk/government/collections/builders-finance-fund.

Custom Build Serviced Plots Loan Fund

This fund is designated for builders and it provides finance for the development of serviced plots. Its aim is to support people who want to build their own home. Funding is on the basis of a fully recoverable loan. The programme operates by making direct investments in specific projects through loans to bring forward serviced building plots for custom build projects. The fund provides loan finance to bring forward sites of 5 or more serviced plots. These are 'shovel ready' sites with planning permission, where plots or parcels are laid out and the land is ready for construction. Access is provided and each plot or parcel has utilities/services provided to the plot/parcel boundary. The fund is available in England only and is managed by the Homes and Communities Agency (HCA). In London, arrangements have been agreed with the Greater London Authority.

ELIGIBILITY

1. Expenditure qualifying for loan funding includes:
 - on-site infrastructure directly related to the construction of the homes such as access roads, footpaths and cycle-ways
 - provision of on-site utilities/services which are provided to plot/parcel boundaries
 - land preparation required to prepare building plots (including remediation)
 - costs associated with the demolition of any existing buildings on site

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- fencing and structural landscaping required to secure the immediate site boundary (this excludes fencing or structural landscaping for individual plots)
 - professional fees directly associated with works funded through the Custom Build Serviced Plots Loan Fund
2. Schemes must deliver sites with 5 or more shovel ready plots ready for further development.
 3. Bidders must be a constituted body of good standing with the capability to deliver their project.
 4. Projects need to have outline planning permission (with reserved matters) as a minimum to qualify for funding.
 5. Loans are available for residential projects only where the project leads to the construction of new custom build.
 6. Bidding for the fund is available on a continuous basis until funds are allocated.
 7. The fund will make investments until 2019/20.
 8. Total funds must be drawn down by 31 March 2020 and repaid by 31 March 2025.

Application process:

Please refer to the Custom Build Serviced Plot Loan Fund Prospectus for an overview of the information requirements and application process. The latter process will verify suitability for funding including:

- Bidder and project financial standing;
- Evidence of site ownership and planning status;
- Availability, sources and status of other project funding;
- The amount of Custom Build Serviced Plots loan required and interest rate to be charged;
- The project delivery risks are at an acceptable level and mitigated by the security offered for the funding required.

As a general rule applications should have outline planning permission (with layout and access confirmed) as a minimum. Applications without planning permission may be considered if the applicant is in control of the land or where the site has been designated in an adopted development plan. However, no loan funding will be payable until an outline planning permission is in place.

Further information:

- https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/437275/CBSP_Prospectus_-_CME_full.pdf
- Contact the Homes and Communities Agency on 0300 1234 500
- Email to: ServicedPlots@hca.gsi.gov.uk

The Prince's Trust

The Prince's Trust offers various programmes to help with setting up a business. Their Development Awards programme is directed to UK residents aged between 17-25, unemployed or working fewer than 16 hours a week, or in education less than 14 hours a week. It helps generate funds for, amongst others:

- Tools and equipment for a job or qualification e.g. carpentry tools
- Course fees
- License fees e.g. CSCS card (construction) or SIA license (security)
- Commuting to a new job until first salary payment

The Prince's Trust Enterprise Programme is directed for business start-ups, and it helps unemployed to start own business by providing training, tools and support.

Further information: www.princes-trust.org.uk

Microgeneration Certification Scheme (MCS)

It is a financial support and advice for small and medium-sized enterprises to gain the necessary accreditation to install microgeneration technology such as solar panels and heat pumps. Companies can access interest-free loans to cover the cost of gaining MCS accreditation. Eligible businesses will be able to receive the guidance on the certification process. The application should be done through MCS Certification Body. There are various ways to get involved with MCS:

- Become a fully certified MCS Installer company
- Work full time for a certified MCS Installer company

- Become a sub-contractor to a certified MCS Installer company
- Further information: www.microgenerationcertification.org

Start Up Loan

Start Up Loan is a government-backed scheme that provides funds and mentoring for entrepreneurs. The business plan is assessed, and funding is decided by the Start-Up Loans Company. If the business plan is approved a low-cost unsecured loan of up to £25,000 with fixed 6% interest p.a. and no set up fees is available together with business mentoring and a range of business support products. The loan has to be paid back within five years, and fixed rate of interest applies.

It is available if

- The applicant is 18 years or older.
- The applicant is starting a new business or has been trading for no longer than 24 months.
- The business must be a UK registered company and/or registered in the UK for tax purposes.

- The applicant is a current UK resident and will be for the duration of your proposed loan term.
- The applicant can be self-employed in the UK.
- The applicant's financial position and credit history will be considered.
- The applicant is not bankrupt or on a Debt Relief Order (DRO), nor he has been discharged from one of these in the last two years. The applicant does not currently have an outstanding Individual Voluntary Arrangement (IVA) or Trust Deed, nor has been discharged from one of these in the last two years. The applicant is not currently on a Debt Management Programme or Debt Arrangement Scheme.

The most important in the application for funding is the up to date business plan which describes the business nature. It should consist of objectives, strategies, sales, marketing, financial forecasts and others. It is important to include the proof of any contracts and to demonstrate

the proper financial management. There is a need to provide a detailed breakdown of all things required to be paid by a grant.

Start up loans can be used for:

- Expansion, upgrade or remodelling of your construction plant
- Purchase of construction equipment (new or used) and materials
- Expansion of staff, along with education and training
- Winning new construction contracts
- Cash flow management

When the start up loan is accepted, there are available also other incentives like a discounted website design, free accounting software and free legal advice.

To get the government-backed Start-Up Loan check if you are eligible at www.startuploans.co.uk. Prepare the business plan which will be a basis for a loan application. It is worth to include the cash flow forecasts to get more chance for approval. If application is successful and after funding is received, the business will get a dedicated mentor who will provide ongoing guidance and support to help the business grow.

Further information: www.startuploans.co.uk

Local Business Grants

There are potential source of finance available in local organisations like Local Enterprise Partnerships (LEPs) which support businesses locally. Another key option for obtaining grants locally is Regional Growth Fund (RGF)

Further Information: www.gov.uk

EU Grants

EU grants are currently delivered through Horizon 2020. It is the biggest EU Research and Innovation programme which offers various competitions including SME Instrument, EU collaborative calls, FastTrack to Innovation and Eurostars. There are options available for both SMEs projects and collaborative projects across the EU countries.



Peer to Peer Lending



Where to source finance for developments and housing projects?

Sourcing finance for business is not a straightforward process as regulations and legal issues make some businesses being too risky for banks lending criteria, even if profitable. It is not only that those without assets and with variable cash flows are refused but also those with solid credit history. Every construction project is connected with variations and the construction industry is one of the most risky so businesses do not often fit with the banks' risk profiles.

Where to source finance for developments or housing projects? The answer is an alternative finance. The peer to peer lending is developing rapidly, along with the crowdfunding or invoice trading platforms. Alternative finance is a

relatively new financing option. The first peer-to-peer company ZOPA was established in 2005 and most other providers are less than ten years old. However due to its rapid development, it is already providing significant amounts of

capital to UK individuals and businesses.

P2P - these are debt-based transactions between individuals and existing businesses with many lenders contributing to one loan.

Invoice trading - firms sell their invoices at a discount to receive funds immediately.

Crowdfunding

- **Reward based** - Individuals donate for a project with the expectation to receive later a non-financial reward or product in exchange for their contribution.
- **Equity-based** - it is a sale of a stake of a business to some investors in return for their contribution.

SUMMARY

- **P2P finance** can be provided to risky customers.
- **P2P finance** is quicker to obtain.
- **P2P loan application** does not affect the credit rating (soft search).
- **P2P finance** is available for various purposes- stock purchase, expansion, marketing, development, debt consolidation, etc.
- **P2P loans** rate lower than in banks.
- No **FSCS** protection.
- **P2P features low** defaults, risk diversification, provision funds and independent contracts.
- **P2P returns** are included in the Personal Savings Allowance (PSA)
- Largest **P2P loan** so far was £4.1m for a residential housing project in Croydon, by LendInvest, on a 12% annualised rate of interest.
- **Funding Circle** has a maximum level of £1m for unsecured loans and £3m for loans secured on property.

tions to different borrowers what diversify the risks. Each month borrowers pay back capital and interest on these loans. The lender can choose

Businesses seeking to borrow via P2P platforms are lending for expansion, projects or working capital. P2P funding option is interesting due to speed and ease of use in comparison to traditional lending. Moreover, cost of finance and regulations are important factors too. The trade body for P2P is the Peer-to-Peer Finance Association (P2PFA), and the P2P sector is regulated by the Financial Conduct Authority (FCA). Crowdfunding standards are set out by the UK Crowdfunding Association (UKCFA). The government has introduced regulations that will force banks to refer SMEs rejected for loan applications to the alternative finance market. There are various platforms where peer to peer finance can be obtained. The most established are Zopa, Funding Circle, RateSetter, Rebuilding society, CrowdProperty, ThinCats, Assetz Capital, FundingKnight, LendInvest, LandBay, MarketInvoice, Wellesley and Lending Works.

What is peer to peer lending?

Peer to peer lending involves those who are looking to lend and those who wish to borrow. P2P lending sites act as intermediaries by searching and risk assessing possible borrowers and lenders. By removing any financial institutions, borrowers can get slightly lower rates while lenders should get a slightly improved rate. The P2P platforms receive the fee for acting as the marketplace and intermediaries. Borrowers are credit checked and risk as-

essed to establish at what rate they can borrow. Moreover in case of problems with repayments of a loan, intermediaries act on behalf of lenders. However, there is no protection by the Financial Services Compensation Scheme like in the case of banks.

The P2P lending platforms act as the marketplace where the borrower can compare various loan rates, the reputation of lenders or borrowers and make investment or saving. They lend to members only and those wishing to lend need to be prepared for locking money for one to five years.

Lenders are covered by the Personal Saving Allowance (PSA) so they can earn £1000 interest without paying tax on it. Moreover from April 2016, the new 'Innovative Finance ISA' allows peer-to-peer lenders to save tax-free on their investments up to the annual allowance within an ISA wrapper.

What are benefits and risks for P2P lenders?

P2P lending platforms allow lending money directly to the interested parties and making returns on investment. The process is very straightforward, and it starts with opening an account in chosen P2P lending platform, transferring money and choosing the lending option. Then funds are matched with the borrowers and lent out in por-



when and how to access the money. The transparency and flexibility of P2P lending allow the lender to spread money and support businesses or individuals, while making a better return than in a bank or savings account.

The peer to peer lending is regulated from 1st April 2014 by the Financial Conduct Authority, but there is no protection of capital like in the case of banks, where the Government-backed Financial Services Compensation Scheme (FSCS) would pay the first £75,000 per person, per financial institution. There is no clear information what might happen in the case when the P2P platform goes bust. P2P sites have a separate emergency fund to cover bad debts and shortfalls in repayments plus all members are required to have insurance cover for third party collections. No returns are on money which is not lent and often lender's funds are not lent straight away. This form of finance is relatively young but so far has the lowest record of defaults.

What are benefits and risks for P2P borrowers?

It is a good alternative finance option not only for those who were refused credit by banks. There are various rates available with simple and quick online application process. Borrowers receive a free instant quote with no impact on credit history. There are no early repayments charges, and rates are often lower than those offered by banks. Loans can be taken for various purposes including the debt consolidation. There are almost no risks for borrowers if they stick to the loan repayment plan.

What are the most popular P2P platforms?

The P2P lending market is developing rapidly, but the most established are ZOPA, Ratesetter and FundingCircle. Zopa and Ratesetter are very similar, but Zopa is the pioneer of the P2P lending

while Ratesetter is more customisable over rates. FundingCircle lends to businesses and allows the lender to assess each borrower personally but also to spread the risk. It is very popular in the construction industry, and the government is using it to fund the SMEs.

The rapidly growing sector in the P2P business financing is secured lending for real estate mortgages and developments projects. CrowdProperty is P2P platform designated for property developers and investors who are looking to borrow money from lenders to fund the property projects. Lender receives interest on the money lend to fund the project with up to 10% gross interest per annum, with the opportunity to spread the risk across numerous projects. CrowdProperty takes fees from borrowers only, and the loan is secured by a registered first legal charge against the property.



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ibb ESTIMATOR
Mobile Building Calculator



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www.IBBestimator.co.uk

How to make money with IBB estimator app?

Earn with us - the IBB Loyalty Programme

IBB Estimator offers an excellent opportunity to make some additional income. There is no magic. Here is how it works.

We have decided to dedicate 6% of our profit to businesses and individuals that promote us. Instead of spending this funds on an advertisement we pay our loyal customers. It is a networking programme where we pay a commission for every recommendation to the new customer.

To take an advantage of the IBB Loyalty Programme, you have to be a registered user of IBB Estimator. Once you accept the terms and conditions of the programme, you will be able to recommend us to 10 of your friends or businesses that might be interested in our products and services. Those ten referred customers will be able to mention IBB to next ten customers each, making 100 in total. Next 100 IBB registered users if refer IBB again to ten new customers will make 1000 in total. See table below:

In order for the referrer to qualify for a reward, the referred person must be a new, unreg-

istered customer to IBB and has to present the referrer's unique login when they register for IBB Estimator app or online version. The registration is obligatory. When the referred customer registers at IBB all his purchases will be recorded in our database and the commission will be granted to the referrer. The IBB loyalty programme is based on the main principle - IBB Polish Building Wholesale sell over 5000 carefully selected products and materials at the best prices and the registered users of IBB Estimator qualify for special discounts and offers.

Diagrams - showing potential commission of IBBestimator App user

Earning levels	Max quantity of commitment people/companies	Sample of yearly purchase value (£)*	Commission (£)
1% – commission from yearly purchases from people/companies from the 1st level	10	120,000	1,200
2% – commission from yearly purchases from people/companies from the 2nd level	100	1,200,000	24,000
3% – commission from yearly purchases from people/companies from the 3rd level	1000	12,000,000	360,000
Your TOTAL annually earnings can reach ...			£385,200*

* Quotation is based assuming that each buyer will purchase for 1,000 net per month. Even build up group and commission will be smaller – still the money are earned "when you sleep".



"You cannot be that overworked not to have time to make money".

The possibility of rewards is significant as the commission can be earned on all three levels, what makes the IBB Loyalty Programme an excellent opportunity for additional income. The rewards can be obtained from the maximum 1110 referred customers- 10 in the first level, 100 in the second level and 1000 in the third one. The referrer and the referred customers are not paying anything to participate. It is simply the referral programme based on loyalty to IBB. The earnings are made from the commission on the purchases in IBB Polish Building Wholesale.



The table below shows the possibility of earning extra income by the full commitment to the IBB Loyalty Programme. It is based on the assumption that the referrer will build three levels of referred customers, and each registered IBB estimator user will make a purchase at IBB of at least £1000 per month. Order value of £1000 is an average spending for the builder or small company. Excellent rewards can be gained not only by building three levels of IBB customers. If you can mention IBB to

customers that buy more often and value of their orders is higher than you can earn same commission with a smaller group of referred customers.

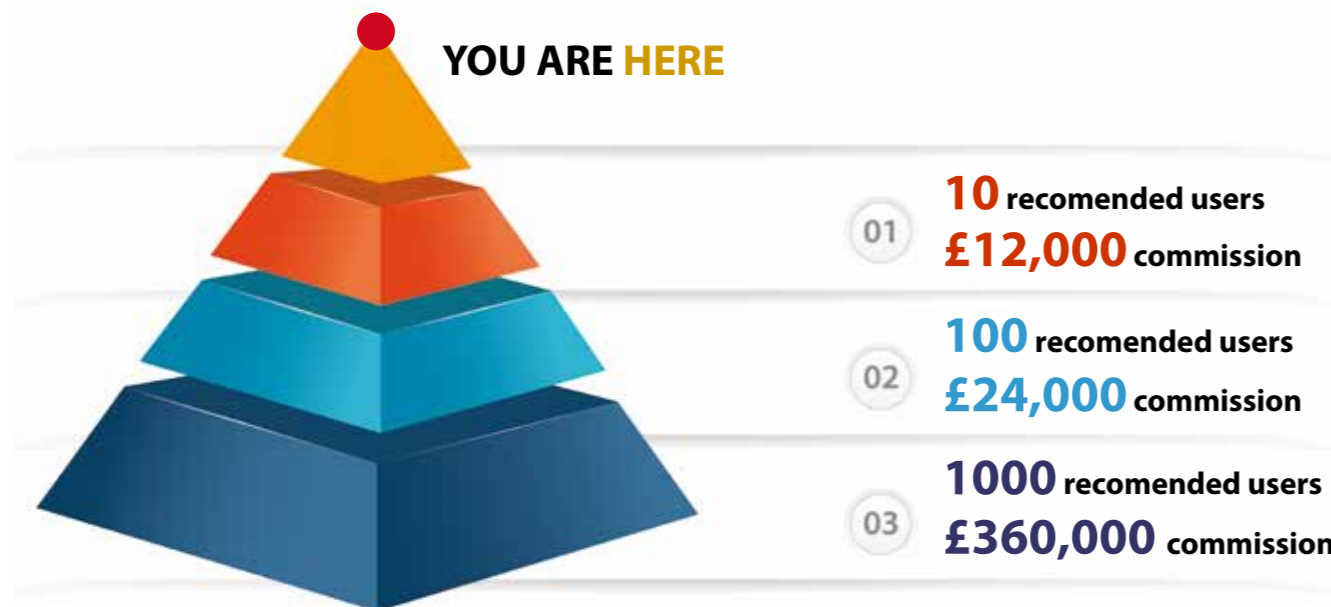
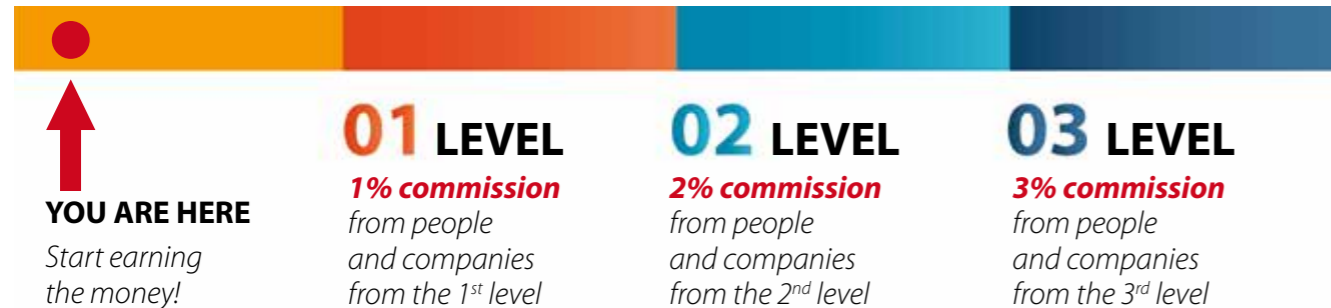
Our specially designed accounting software records each transaction and links each customer's purchase to the login of the referrer. Moreover, the registered user of IBB Estimator can in real time track all purchases, monitor own profit and profit of his whole group and the amount of reward earned.

Rewards in the form of a bank transfer will be paid to the referrer's bank account only after the referrer issues IBB the correct invoice in specially designated option in IBBestimator online within a month after rewards were earned. Rewards will be valid for one month from the date earned by the referrer.

IBB Loyalty Programme Full Terms and Conditions applies.

The commission is calculated as follows:

- 1% on the purchases made by up to 10 referred customers on the **level 1**
- 2% on the purchases made by up to 100 referred customers on the **level 2**
- 3% on the purchases made by up to 1000 referred customers on the **level 3**



QUALITY DRYWALL



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IBB Manchester
Unit 24, Piccadilly Trading Estate,
Manchester M1 2NP
07500 786939
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DELIVERY



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*Purchase building materials for at least £180 net and get **free delivery**:*

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Manchester (within M60)*

* Terms & Conditions apply

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IBB Manchester
Unit 24, Piccadilly Trading Estate,
Manchester M1 2NP
07500 786939
sales@ibb.pl

The Guide to

CONSTRUCTION TECHNOLOGIES



IBB Therm

External Wall Insulation System

CUT HERE AND SAVE

BRAND DESCRIPTION

Professional system of Building Insulation **IBBTherm** is a complete offer of products designed for performing external building insulation including:

- decorative thin coat renders
- facade paints
- primers and undercoats
- adhesive mortars
- fibreglass reinforcing mesh.

IBBTherm components are carefully selected by us, the best and the most cost effective external render materials on the market !

IBBTherm materials are good for building renovation as far as thermal insulation, construction protection and external image look are concerned. **IBBTherm** is a wide range of solutions based on top-quality products, available in full range of colours used both in currently erected buildings as well as existing detached and terrace houses.

IBBTherm
External Wall Insulation System

APPROVALS AND CERTIFICATIONS

IBBTherm products are offered in ETICS – External Thermal Insulation Composite Systems of building walls. They hold all required technical approvals and certifications:

Systems **IBBTherm S** – with polystyrene:

- Meet the requirements of standard No. PN-EN 15824:2010.
- ETA 16/0347



Polymers Protection

Polymers Protection is a unique combination of physical and chemical properties, being a part of surface system protection. Its particles concentrate on the surface of coating, decreasing its tension. As a result the surface attracts less contamination and dirt has less possibility to bind with the surface permanently. Moreover, a decorative coating is more durable and resistant to water penetration, which is freely removed from the elevation surface.

Features of **IBBTherm** paints and plasters enriched by Polymers Protection:

- resistant to deposits of dirt and dust on the surface of elevation,
- easy to clean, remove stains and contaminations,
- resistant to washing,
- provide effective protection against weather condition influence,
- resistant to destructive influence of UV radiation,
- resistant to water penetration which is quickly removed from the elevation surface,
- resistant to washing out protective substances,
- easy application.



BioCare Technology

Buildings are often exposed to influence of microorganisms which contribute to their damage. Both algae and fungus development is increased by moisture penetrating the uninsulated structure of walls. **IBBTherm** products are based on laboratory developed formula, which efficiently deter development of destructive factors. Specially designed products ensure sound and aesthetic elevations, resistant to microbiological corrosion. **BioCare Technology**, preventing formation of wall and ceiling corrosion centres, ensures also pure air within interiors as well as protects people's health who reside in them.



Easy Application

IBBTherm products are based on a special combination of components which ensure easy application as well as maintain very good adhesive properties to the surface. A suitable configuration of additives control the binding time of used products, contributing to easy application and in the event of plasters, sufficient time to obtain the required structure without a risk of premature binding. **IBBTherm** facade paints contain a special composition of rheology agents which prevent paint splatter during painting.

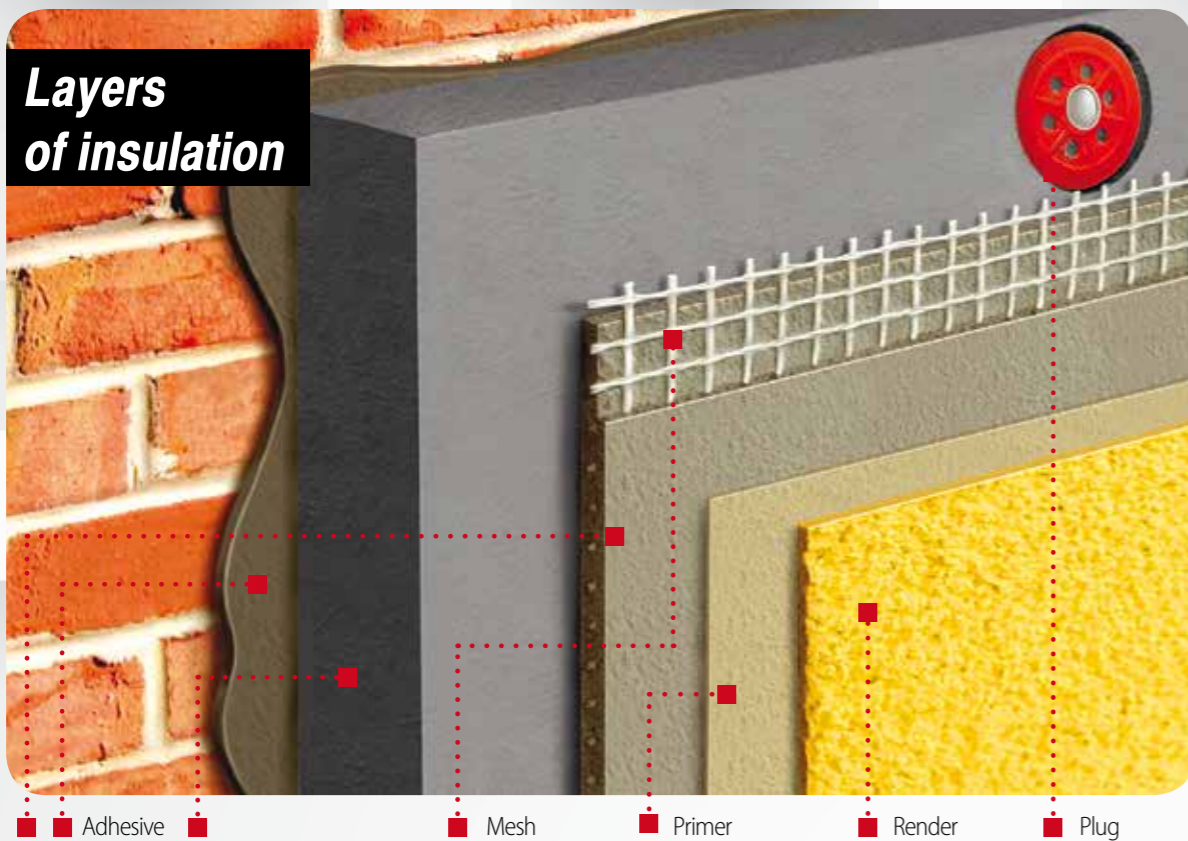


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Systems with use of polystyrene

- S1 Mineral plaster **IBBTherm** TM100
- S2 Acrylic plaster **IBBTherm** AT100
- S3 Acrylic and silicone plaster **IBBTherm** AST120
- S5 Silicone plaster **IBBTherm** ST300



The division of systems as regards plaster types

IBBTherm offer includes systems with use of polystyrene. Due to a type of plasters we can divide them into systems with use of plasters made of mineral, acryl, polymer as well as silicate and silicone.

Plasters	Plaster types	SYSTEM
		Polystyrene
MINERAL	Mineral plaster TM100	S1
ACRYLIC	Acrylic plaster AT100	S2
	Acrylic and silicone plaster AST120	S3
SILICONE	Silicone plaster ST300	S5

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Plaster primers support the binding and drying process of applied plasters as well as prevent coat discoloration. They facilitate all works associated with plaster application, enhance its adhesiveness and uniform the substrate absorptiveness. They can be used both indoors and outdoors, upon substrates made of concrete, cement, cement and lime, plaster cardboard panels, particle boards etc.



IBBTherm AU10 ACRYLIC UNDERCOAT



IBBTherm SU30 SILICONE UNDERCOAT

Technical data:	Acrylic undercoat AU10	Silicone undercoat SU30
Application temp.	from +5°C to +25°C	from +10°C to +25°C
Density volume	1.65 g/cm ³ ± 5%	1.55 g/cm ³ ± 10%
Drying period	to 3 hours	to 3 hours
Plaster application time	24 hours after priming	24 hours after priming
Use	approx 0.3 kg/m ²	approx 0.3 kg/m ²
Container	container of: 16 kg, 8 kg, 3 kg	container of: 16 kg, 8 kg
Suitable for the following plasters	TM 10, TA 11, TS 12, TPT 40, TSS 25, TD 50	TN 30, TSS 25

IBBTherm PMA11

POLYSTYRENE & MESH ADHESIVE

Adhesive mortars are available in the form of pre blended dry mortars which consist of mineral aggregates, cement and special additives improving adhesiveness, efficiency and finishing works.

The offer covers the following mortars: for polystyrene & fibreglass mesh – PMA 11.



Technical data:

Appropriate amount of water	approx 5.75-6.25 litres / 25 kg
Application temperature	from +5°C to +25°C
Period after opening (from application to sticking the insulation board)	to 20 minutes
Working period of mortar (from the moment of mixing with water)	approx 1 hour
Hardening time	from 6 to 24 hours
Average use per 1 m ² by applying the mortar on the edges and spots	from 4 to 5 kg
Average use per 1 m ² by applying the mortar on the whole surface	from 5 to 7 kg
Average consumption per 1 m ² with reinforced coat application	from 3 to 5 kg
Adhesive properties to concrete	≥ 0.3 MPa
Adhesive properties to polystyrene	≥ 0.1 MPa
Best-before-date	12 months
Container	25 kg paper bag

USE

The adhesive comprises an External Thermal Insulation Composite System (ETICS) IBBTherm and IBBTherm S. Intended for installing polystyrene boards to all construction substrates: concrete, silicate, ceramic, cement, cement and lime plasters etc., as well as to perform a protective base coat reinforced with a fibreglass mesh. For interior and exterior use of new buildings as well as those subjected to thermo-modernisation. Can be used to fill in holes and cracks in stabilised substrates.

SUBSTRATE PREPARATION

Polystyrene board installation: The substrate intended for installing polystyrene boards must be even, dry, solid, dust and dirt free as well as free from any biological (fungi, moulds, mosses) and chemical aggression etc. All sorts of dirt must be removed by using water under high pressure. Old renders and paint coats with poor adhesion must be removed. Fill in holes with Adhesive Mortar IBBTherm PMA 11 (max. to 6.0 mm in one coat), IBBTherm PA10/ PMA11 or a regular plaster mortar.

In order to reinforce substrates with poor adhesive properties, highly absorptive or chalky (i.e. leaving dust traces after palm rubbing), it's necessary to apply IBBTherm AP10 or IBBTherm AP10, 24 hours prior to polystyrene installation.

Polystyrene can be installed on new cement or cement and lime plasters minimum 14 days after their application. In case of concrete substrates min. after 30 days. All substrates must be stabilised as far as moisture is concerned and the curing process completed.

In the event of installing polystyrene

boards on substrates with poor adhesive properties, it is necessary to carry out an adhesion test. Install sample polystyrene blocks of 10x10 cm dimensions and remove the manually after 4-7 days. The substrate is appropriate if the polystyrene is torn inside. If, however, the adhesive is removed with the polystyrene block and the substrate coat, it's necessary to remove the poor coat and apply IBBTherm AP10 lub IBBTherm PA10 - 24 hours prior to board installation.

REINFORCED COAT PERFORMANCE

The whole surface of installed polystyrene boards must be carefully abraded by sandpaper, and if necessary, carry out other reinforcement by applying plastic anchors. Polystyrene boards without reinforced coat over the course of above 2 weeks - their quality condition must be checked, if yellow and dusty must be abraded by sandpaper. In order to strengthen the external corners and edges it's necessary to apply fibreglass corners with mesh.

ADHESIVE PREPARATION

Put 5,75-6,25 litres of cool water into a clean container and while mixing put the whole content of the adhesive i.e. 25kg (0,23-0,25 litres of water per 1 kg of powder). Mix the compounds by taking advantage of a slow-speed agitator (driller) till obtaining a uniform consistency and leave it for approximately 5 minutes. Next mix it again and adjust the consistency by adding a small amount of water. Do not add any other substances except water. Workability time after mixing with water up to 4 hours. In the event of curing, it's necessary to mix it again without water or fresh mortar. Adding too much water impairs the adhesive features: adhesion to substrate, peel adhesion test, curing time.

POLYSTYRENE INSTALLATION

Polyurethane for insulation within ETICS method should meet requirements of PN-EN 13163:2004 standard. In case of walls, apply the mortar alongside the edges of polystyrene board - min. width of 3 cm and thickness between 1 and 2 cm, and pointwise - 'mounds' - diameter of 8-12 cm - remember to place

the mounds symmetrically and at the same volume. The total amount of applied mortar should cover at least 40% of the board's surface, and 60 % after pressing the board against the surface. In the event of smooth substrates and ceilings, or base courses of buildings apply the mortar on the whole surface of the board with a comb trowel (at least 10x10 mm). After applying the mortar, the board must be immediately put against the wall in the appropriate area and pressed so as to obtain a flat surface with relation to neighbouring boards. The boards must be installed alternately and tightly by joining them with the previously installed sheets. The boards must not be pressed twice or repositioned. Gaps exceeding 2 mm must be filled by polystyrene stripes. Minimum 24 hours after assembly, the surface must be abraded by sandpaper and protected by installing additional anchors in accordance with the technical design or ITB Manual no. 447/2009. It's recommended to use 4 anchors every 1m², whereas in edge areas and base courses 6-8 anchors every 1m². The depth of anchors should be at least 6 cm in case of solid substrates, and 8 cm in light substrates made of autoclaved aerated concrete, expanded clay aggregate etc. In the event of masonry units the anchor must go at least through two walls of the unit.

The reinforced coat can be performed at least after 3 days but no later than 3 months after polystyrene installation. If the polystyrene is not covered by the reinforced coat within 14 days, it's necessary to estimate its condition - yellow and dusty boards must be abraded by sandpaper. Before applying the mortar on the whole surface it's necessary to install additional diagonal mesh stripes - 20x30cm - in elevation corners. Appropriate mesh stripes must be also installed in interior corners of window frames. Apply the mortar with a comb trowel upon abraded and dust-free polystyrene boards and immerse the glass fibre mesh in it. Immerse the mesh by performing vertical stripes and apply 10 cm of overlap, and next smooth it so as to cover it completely. The mesh must not adhere directly to the polystyrene and cannot be visible. If necessary, apply another coat of mortar and smooth the surface, abrade the surface

imperfections after drying out. The thickness of the reinforced coat must be at least 3 mm. The ground area, including a base course of a building, must be installed with two layers of the reinforced mesh or fibreglass armour mesh. The plaster can be performed at least after 3 days but no later than 3 months after performing the reinforced coat. Before applying a top coat render it's recommended to paint the surface with undercoat/primer IBBTherm.

RECOMMENDATIONS

Use at the substrate and ambient temperature between +5oC and +25oC. Do not apply on hot substrate. During application it's necessary to avoid direct sunlight, strong wind and rain. Substrate and ambient temperature during application and over the course of 24 hours must not be lower than +5oC. Cured and mixed adhesive must not be diluted by water or new material. Do not apply the adhesive in joints of insulation boards. The information provided constitutes principle guidelines regarding the product use, works must be carried out in accordance with ITB regulations no. 447/2009 and 418/2007, principle construction rules and HSE regulations. The manufacturer shall not be liable for any damages resulting from inappropriate use or purpose of the product. Detailed information about the product can be found in Technical Data Sheet.

STORAGE

Store in dry and ventilated area in undamaged containers. Storage temperature: from +5oC to +25oC. Protect against influence of frost and direct sunlight.

TOOLS

A slow-speed agitator (driller), a trowel, steel trowels (smooth and comb), a container for adhesive.

SAFETY POLICY

The product contains cement and provides alkaline reaction after mixing with water. During application protect eyes and skin. In the event of contact with eyes, rinse them with pure water immediately and contact a physician. Dispose this material and its container at hazardous or special waste collection point.

CUT HERE AND SAVE

CUT HERE AND SAVE

IBBTherm AT100

ACRYLIC TOPCOAT

The plaster made on the basis of acrylic dispersions, marble aggregates and fillers. The product contains refining agents and special wax dispersion preventing moisture penetration into the surface texture as well as facilitating plaster application. Acrylic plaster AT100 is designed to be applied either by hand or spraying method. It's suitable performing thin-coat decorative plasters on various mineral substrates used both indoors and outdoors.

Product features:

- easy application and finishing
- long lasting colour
- good adhesive properties
- resistance to deformations
- high resistance to biological hazards
- high quality coat
- high resistance to contaminations
- a wide range of colours



PLASTER SECTION

- High-quality acrylic resin
 - Dual biocide system
 - Wax dispersion
 - Refining agents
- Prime coat
Reinforcing coat
Polystyrene

Technical data:	
Application temp	from 10°C to 25°C
Drying period	approx 6-8 hours
Binding period	approx 48 hours
Colour	240 colours + 1451 NCS
Container	25 kg container

Provided technical data refers to temperature of +20°C and relative humidity of 60%

Efficiency:				
Grain coarseness	Hand application – (bark beetle or fleecy texture), use	Spraying application (fleecy texture)		
		Nozzle number	Pressure	Use
1.5 mm	2.0 - 2.5 kg/m ²	2 (5,5 mm)	2.1 - 2.5 atm	2.0 - 2.2 kg/m ²
2.0 mm	2.5 - 3.0 kg/m ²	3 (6,5 mm)	2.1 - 2.5 atm	2.3 - 2.5 kg/m ²
2.5 mm	3.3 - 3.7 kg/m ²	4 (7,0 mm)	2.1 - 2.5 atm	2.6 - 3.0 kg/m ²
3.0 mm	4.1 - 4.6 kg/m ²	4 (7,0 mm)	2.1 - 2.5 atm	3.1 - 3.3 kg/m ²

INSULATION SYSTEM WITH USE OF PLASTER AT100

ELEVATION	Insulation system	FOVEO TECH S2
	Adhesive mortar	Mortar for polystyrene PA 10
	Insulation material	Polystyrene
		Insulation anchors
	Reinforcing coat	Mortar for fibreglass mesh PMA 11
		Fibreglass mesh M 145 / M 165
	Prime coat	Prime coat AU10
Plaster	Acrylic plaster AT 100	

CUT HERE AND SAVE

CUT HERE AND SAVE

USE

Ready-to-use top coat render compound intended for manual or spraying performance of thin-layer, decorative renders within External Thermal Insulation Composite System (ETICS) IBB Therm and FOVEO TECH. Can be used on new and refurbished interior and exterior mineral substrates. Contains biocidal agents which prevent fungi, moulds and algae from development on plaster surface.

SUBSTRATE PREPARATION

The substrate must be even, dry, solid, dust and dirt free as well as free from any biological (fungi, moulds, mosses) and chemical aggression etc. All sorts of dirt must be removed by using water under high pressure. Old renders and paint coats with poor adhesion must be removed. Fill in holes with Fill in holes with Adhesive Mortar IBBTherm PMA 11 (max. to 6.0 mm in one coat), FOVEO TECH KS10/ KU 11 or a regular plaster mortar.

In order to reinforce substrates with poor adhesive properties, highly absorptive or chalky (i.e. leaving dust traces after palm rubbing), it's necessary apply IBBTherm AP10 or FOVEO TECH GA 10. If necessary, smooth the surface with Adhesive Mortar IBBTherm PMA 11. New cement or cement and lime plasters must be painted minimum 28 days after application whereas concrete after 3 months, within the insulation system the reinforced coat must be seasoned min. 3 days. All substrates must be stabilised as far as moisture is concerned and the curing process completed. Before plaster application the surface must be primed by IBBTherm AU10 or FOVEO TECH PA 10, (colour as close to the render colour as possible).

APPLICATION

Before use the whole content of the bag must be mixed carefully by taking advantage of a slow-speed agitator (driller) till obtaining a uniform consistency. If necessary, add a small amount of water (up to 1,5%). During spraying application the maximum water content should be up to 100 ml/25kg of plaster. The amount of water added should be the same for each container. An addition

of water may contribute to change of plaster properties and its colour. Do not interfere with compound content by adding cement, sand or other components.

In the event of manual application the plaster must be applied by stainless steel trowel and spread till obtaining a coat of grain thickness. Within 15 minutes after application it's necessary to carry out a desirable effect by a plastic trowel: dotted - by circular movements, whereas rustic - vertical, horizontal and circular movements, depending on desirable system of cracks. Do not use water during smoothing. The excessive material can be used subsequently after mixing.

Only dotted texture render can be used in the event of spraying method, grain thickness between 1,5 mm and 3 mm. Consequently, it's necessary to use a spraying kit recommended by the manufacturer in accordance with the following parameters: render of 1,5 mm thickness - nozzle no. 2 (5,5mm), render of 2mm thickness - nozzle no. 3 (6,5mm), render of 2,5 mm and 3 mm - nozzle no. 4 (7 mm). Recommended unit pressure: 3,5 -4 bar. The render stream must be sprayed perpendicularly 25 cm from the wall. The gun must be operated steadily on the whole surface of the wall. In order to avoid discolouration it's necessary to apply the render which holds the same batch number (expiry date and batch number on the container). Top coat renders which hold different batch numbers must be mixed before use. Work intervals must be scheduled beforehand (e.g. after work completion in corners and bends, under drain pipes, colour contacts etc.). Detailed information about the product can be found in Technical Data Sheet.

RECOMMENDATIONS

Use at the substrate and ambient temperature between +5oC and +25oC. Do not apply on hot substrate. During top coat render application and drying it's necessary to avoid direct sunlight, strong wind and rain. Protect the top coat render applied till complete curing by applying a foil or a thick protective mesh. Substrate and ambient temperature during application and over the course of

48 hours must not be lower than +5oC. Low temperature and high air humidity can extend the drying time. Clean the tools with water immediately after application. Fresh plaster dirt can be washed by water, whereas cured plaster remains can be removed mechanically only. The top coat render obtains its full strength properties 28 days after application. In case of interior application the area must be ventilated until the odour vanishes. Top coat render application within insulation systems of dark and intense colours (at light reflectance value (LRV) below 20%) should not exceed 10% of the surface plastered. Before commencing to perform the elevation it's necessary to carry out a compliance test of ordered texture and colour on a small surface.

Any suggestions regarding substandard features of the render and its colour must be reported immediately to the seller. Works must be carried out in accordance with principle construction rules, standards and HSE regulations. In the event of combining the product with other products, FFIL Śnieżka SA shall not bear any responsibility.

The purpose of the information herein is to provide optimal performance as regards render application. The manufacturer shall not be liable for any damages resulting from inappropriate use or purpose of the product, since weather conditions during application are beyond its control.

STORAGE

Store and keep in sealed containers. Protect against influence of frost and direct sunlight. Storage temperature: from +5oC to +30oC.

TOOLS

An agitator (driller), a trowel, stainless trowels, plastic trowels, plaster spraying kit

SAFETY POLICY

In the event of contact with eyes, rinse them with pure water immediately and contact a physician. The product must be stored in an area out of reach for children. Waste material and container should be forwarded for disposal.

IBBTherm ST300

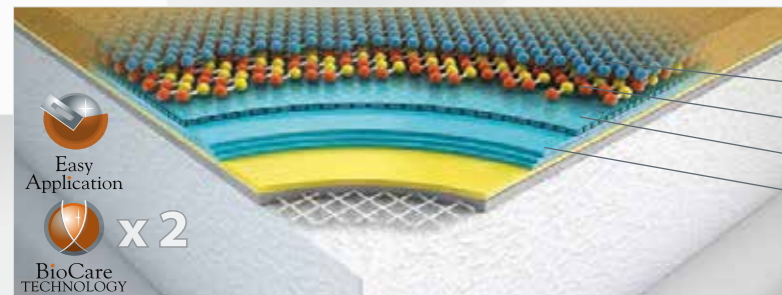
SILICONE TOPCOAT

A plaster based on silicone resin, high-quality synthetic resin, marble aggregates and fillers. It contains special refining agents. The product reaches the top parameters as far as unfavourable weather conditions, biological corrosion and contaminations are concerned. It's highly flexible and resistant to mechanical damage. It's characterized by high vapour-permeability and low water absorption. Silicone plaster ST300 is designed to be applied either by hand or spraying method. It's suitable for performing thin-coat decorative plasters on various mineral substrates used both indoors and outdoors



Product features:

- easy application and finishing
- long lasting colour
- good adhesive properties
- resistance to UV radiation
- high vapour permeability
- resistance to deformations
- high resistance to biological hazards
- high quality coat
- high resistance to contaminations
- a wide range of colours



PLASTER SECTION

- Silicone resin
- High-quality synthetic resin
- Dual biocide system
- Refining agents
- Prime coat
- Reinforcing coat
- Polystyrene

Technical data:	
Application temp	from 10°C to 25°C
Drying period	approx 8 hours
Binding period	approx 48 hours
Colour	240 colours + 1451 NCS
Container	25 kg container

Efficiency:				
Grain coarseness	Hand application – (bark beetle or fleecy texture), use	Spraying application (fleecy texture)		
		Nozzle number	Pressure	Use
1.5 mm	2.2 - 2.5 kg/m ²	2 (5.5 mm)	3.5 - 4.0 atm	1.9 - 2.3 kg/m ²
2.0 mm	2.5 - 3.0 kg/m ²	3 (6.5 mm)	3.5 - 4.0 atm	2.2 - 2.4 kg/m ²
2.5 mm	3.3 - 3.7 kg/m ²	4 (7.0 mm)	3.5 - 4.0 atm	3.0 - 3.5 kg/m ²
3.0 mm	4.1 - 4.6 kg/m ²	4 (7.0 mm)	3.5 - 4.0 atm	4.0 - 4.4 kg/m ²

INSULATION SYSTEM WITH USE OF PLASTER ST300

ELEVATION	Insulation system	FOVEO TECH S5
	Adhesive mortar	Mortar for polystyrene KS 10
	Insulation material	Polystyrene
		Insulation anchors
	Reinforcing coat	Mortar for fibreglass mesh KU 11
		Fibreglass mesh SW 145 / SW 165
	Prime coat	Silicone prime coat PN 30
	Plaster	Silicone plaster TN 30

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IBBTherm MT100

MINERAL TOPCOAT

The plaster based on compound of white and grey cement, lime, white quartz sand as well as mineral additives. It's designed to be applied by hand upon various substrates made of: concrete, cement and lime, plaster cardboard panels used both indoors and outdoors. Mineral plaster MT100 is available in white or grey option to be painted by the following elevation paints: FA 10, FAT 15, FT 20, FSS 25 or FN 30.



Product features:

- good adhesive properties
- high coat durability
- high vapour permeability
- resistance to UV radiation
- high resistance to biological hazards
- resistance to temperature fluctuations



PLASTER SECTION

- Paint
- A compound of white and grey cement, limewhite quartz sand and mineral additives
- Refining agents
- Prime coat
- Reinforcing coat
- Polystyrene

Technical data:	
Powder density	approx 1.5 kg/dm ³
Period after opening	to 15 minutes
Use time	approx 1 hour
Binding period	approx 72 hours
Appl. temperature	from +5°C to +30°C
Colour	white, grey
Container	25 kg paper bag

Efficiency:	
Grain coarseness	Hand application (fleecy texture)
1.5 mm	approx 2.0 kg/m ²
2.0 mm	approx 3.0 kg/m ²

INSULATION SYSTEM WITH USE OF PLASTER MT100

ELEVATION	Insulation system	FOVEO TECH S1
	Adhesive mortar	Mortar for polystyrene KS 10
	Insulation material	Polystyrene
		Insulation anchors
	Reinforcing coat	Mortar for fibreglass mesh KU 11
		Fibreglass mesh SW 145 / SW 165
	Prime coat	Prime coat PA 11
	Plaster	Mineral plaster TM 10
		Acrylic prime coat GA 10/ Acrylic paint FA 10
	Paint coat	Acrylic prime coat GA 10/ Acrylic paint with Polymers Protection
	Silicone prime coat GT 20 / Silicate paint FT 20	
	Silicone prime coat GN 30/ Silicate and silicone paint FSS 25	
	Silicone prime coat GN 30/ Silicone paint FN 30	

Primers are designed to enhance properties of porous, very absorptive mineral substrates such as cement, cement and lime, concrete and thin-coat minerals plasters, being the final coating as far as insulation systems are concerned.

They are used before application of facade paints or to dilute them. They penetrate the substrate thoroughly, even out its absorptiveness and enhance adhesion of top coats.

IBBTherm AP10

PAINT ACRILIC PRIMER



IBBTherm SP30

PAINT SILICONE PRIMER

Technical data:	Acrylic primer AP10	Silicone primer SP30
Application temp.	from +5°C to +25°C	from +10°C to +25°C
Drying period	to 2 hours	to 2 hours
Use	to 10 m ² /L	to 10 m ² /L
Container	5 L	5 L
Suitable for the following paints	FA 10, FAT 15	FSS 25, FN 30

IBBTherm AP100

ACRILIC PAINT



Acrylic paints are based on up-to-date recipes which consist of high-quality tetrapolymer resins, a full range of refining agents, hydrophobizing the coat as well as making it resistant to destructive ultra violet radiation. Additionally, Paint FAT 15 contains Polymers Protection – an additive decreasing the surface tension of the coat and contributing to increased resistance to contaminations, destructive influence of weather conditions and UV radiation. Used compilation of FLEXIFORMULA in Paint FA 10 results in excellent covering properties of painted surface, good adhesiveness to uneven substrate, durable coat and resistance to dynamic strain.

Technical data:	Acrylic Facade Paint AP100
Application temp.	from 5°C to 25°C
Drying period	2 hours
Binding period	28 days
Efficiency	to 10 m ² /L
Colour	239 colours + 1451 NCS
Container	container of: 4.5 L or 9 L



IBBTherm SN300

SILICONE PAINT

Silicone paints contain a unique additive – micro glass beads, which in combination with other specially designed components, make a unique coating – NANOSTRUCTURE, (Neostruktura) thanks to which the paints are able to reflect light significantly, diminishing negative heating effects of the painted surface. They do not attract contamination and show self-washing features. The paints have high vapour permeable properties and at the same time, they are resistant to water penetration. They are also characterized by high parameters in terms of adhesiveness, covering properties and application

Technical data:	Silicone Facade Paint SN300
Application temp.	from 5°C to 25°C
Drying period	2 hours
Binding period	28 days
Efficiency	to 8 m ² /L
Colour	239 colours
Container	container of: 4.5 L or 9 L

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IBBTherm M145 & M155

FIBERGLASS MESH

Fiberglass mesh (E-Glass) M145 and M165 is a high-quality product of enhanced parameters which can be used within insulation systems of buildings, where the quality and easy application play a crucial role. As a result of highly flexible fibre, it is ideal while applying upon the wall, and facilitates mortar application. The meshes are recommended as a reinforcing material in **IBBTherm S** and **IBBTherm W** insulating systems. Mesh 165 is especially recommended while using mineral wool. Special features: **German quality**, high tearing resistance, special non-slip finish provides dimension stability, plasticity (aperture!).stability, plasticity (aperture!).



Product name	Mesh size	Substance	Measure unit	Quantity	
				1 roll	1 palette
Fiberglass mesh M145	4 x 5 mm, leno weave	145 g/m ²	1 m ²	50 m ²	1650 m ² (33 rolls)
Fiberglass mesh M155	4 x 4 mm, leno weave	155 g/m ²	1 m ²	50 m ²	1650 m ² (33 rolls)



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External Wall Insulation & Render System

IBBTherm are the best, carefully selected by us, most cost effective external render materials on the market ! We describe below the most popular version of elevation done with acrylic render, white, dotted finish with grain thickness of 1.5 mm.

Estimation conditions:

- materials are delivered on site
- internal transport horizontal and vertical is included in the average building situation
- labour included fitting light scaffolding up to 4m high
- calculation of materials includes an allowance for waste
- water, electricity, and small amount of materials are added with 1.5% rate calculated from basic materials

Sequence of operation:

- clean and prime the surface
- fix base metal track according to thickness of polystyrene sheets

- prepare adhesive – mix powder with water
- cut and glue polystyrene panels to the wall
- drill holes and fix polystyrene panels with plastic plugs
- prepare polystyrene joints with the special trowel to make an even surface
- fix PVC corners with mesh to the external corners and reveals
- apply adhesive basecoat reinforced with fiberglass mesh on top of polystyrene panels
- prime basecoat with primer
- mix acrylic render in bucket
- apply render with the steel trowel
- work wet render with plastic trowel to receive decorative finish
- protect with dust sheet and foil or plastic against rain and sun

Coverage of materials for making 1sqm topcoat acrylic render with insulation; system insulated with graphite polystyrene panels 5cm thick

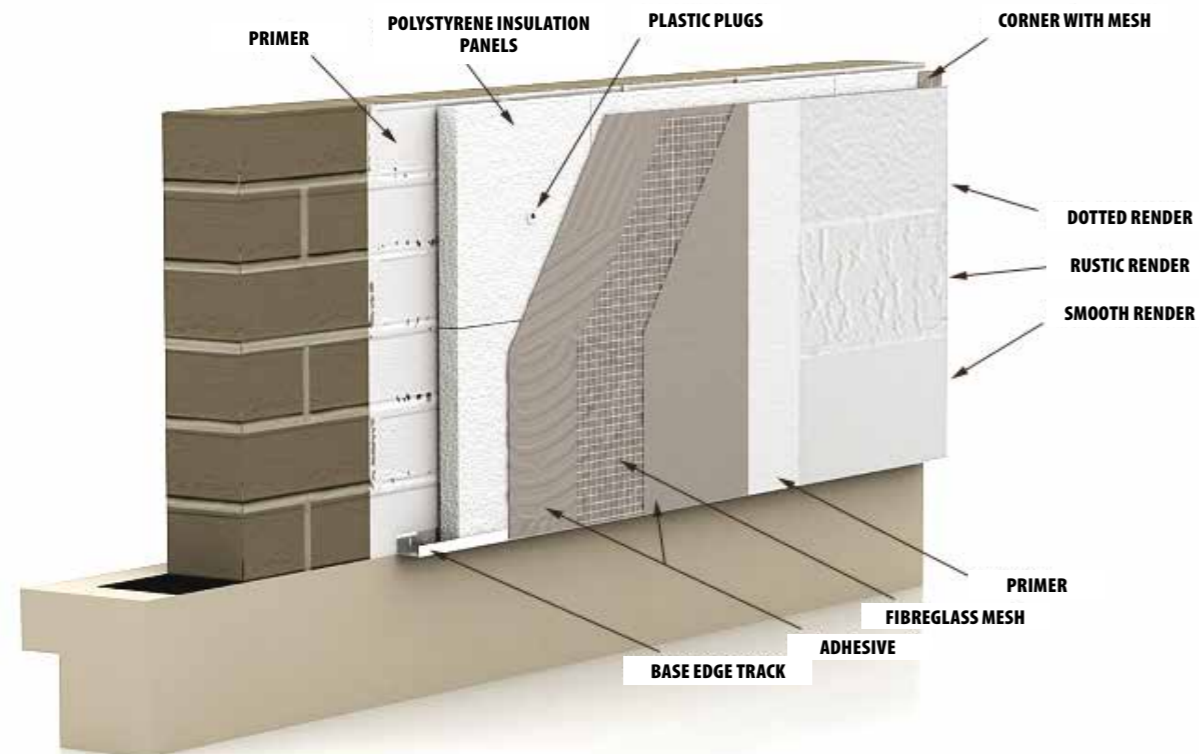
No	Material	Unit	Price* excl VAT [pcs]	Norm for 1m ² wall	Unit price excl. VAT [GBP]	Price excl. VAT for 1m ² wall	Price incl. VAT for 1m ² wall
1	IBBTherm AP 10 – acrylic primer	can 5l	£ 6.75	0.07l/m ²	£ 1.35/l	£ 0.09	£ 0.11
2	Metal track 53/2500mm	pcs	£ 2.75	TBC eg.0.20m/m ²	£ 1.10/m	£ 0.22	£ 0.26
3	Foamed polystyrene EPS 70-032 FACADE, graphite 5cm thick	1m ²	£ 2.48	1.05m ²	£ 2.48/m ²	£ 2.60	£ 3.12
4	Fixings for polystyrene panels EI-10x90mm plugs	pcs	£ 0.10	6 szt/m ²	£ 0.10/szt	£ 0.60	£ 0.72
5	PVC corner with mesh 2.50m	pcs	£ 1.40	TBC eg. 0.50m/m ²	£ 0.56/m	£ 0.28	£ 0.34
6	IBBTherm PMA 11 - adhesive for glueing polystyrene panels and basecoat reinforced with fiberglass mesh	bag 25 kg	£ 6.25	8.0kg/m ²	£ 0.25/kg	£ 2.00	£ 2.40
7	Fiberglass mesh 145g/m ²	roll 50 m ²	£ 19.50	1.135m ² /m ²	£ 0.39/m ²	£ 0.44	£ 0.53
8	IBBTherm AU 10 - contact primer	bucket 25kg	£ 34.50	0.25kg/m ²	£ 1.38/kg	£ 0.35	£ 0.42
9	IBBTherm AT 100 - acrylic top coat render dotted 1.5mm	bucket 25kg	£ 21.25	ca 3.0kg/m ²	£ 0.85/kg	£ 2.55	£ 3.06
10	Additional materials 1.5%					£ 0.14	£ 0.16
Total						£9.27	£11.12*

* products IBBTherm available at above prices in all IBB Polish Building Wholesale branches – after the greatest 40% discounts for IBBestimator PRO users and during promotion

Expenditure of labour for making 1sqm elevation like above

No	Description	Labour hours	Rate excl.VAT [GBP]	Rate [GBP] per 1sqm excl.VAT	Rate [GBP] per 1sqm incl.VAT
1	Priming substrate and base coat surface before applying top cost render	0.066 labour/m ² *	£ 14,-	£ 0.92	£ 1.10
2	Fixing metal track	0.237 l/m	£ 14,-	-	-
3	Glueing polystyrene panels	1.329 l/m ² *	£ 14,-	£ 18.61	£ 22.33
4	Fixing corners with mesh	0.220 l/m	£ 14,-	-	-
5	Coating mesh with adhesive	0.611 l/m ² *	£ 14,-	£ 8.55	£ 10.26
6	Applying top coat render	0.493 l/m ² *	£ 14,-	£ 6.90	£ 8.28
Total		2.606 l/m²*		£ 34.98	£ 41.97

Attention: Attention: in our quotation we have only described positions marked *, the rest you have to calculate individually eg. fixing corners with mesh according to how many reveals there are on the elevation, it is also important that for reveals you have to increase the quotation, the same for scaffolding or colour render.



ibb

Adhesive

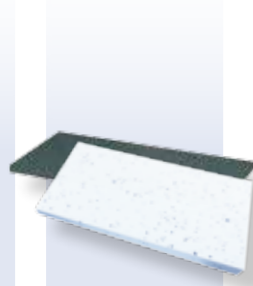
Polystyrene panel

Mesh

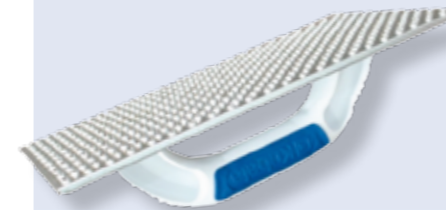
Primer

Render

Plug



Cost of Materials for the most popular External Wall Insulation System with polystyrene EPS-70-032 graphite insulation 50mm thick, acrylic render - dotted, white colour, 1.5mm grain after the greatest discount level is **£ 9.27 net/sqm**

Useful tools


**Trowel
with sandplate**
£4.58*



**Plastic trowel
for decorative render**
£3.40*



**Scraper
for old renders**
£13.75*

* Prices incl. VAT before discount

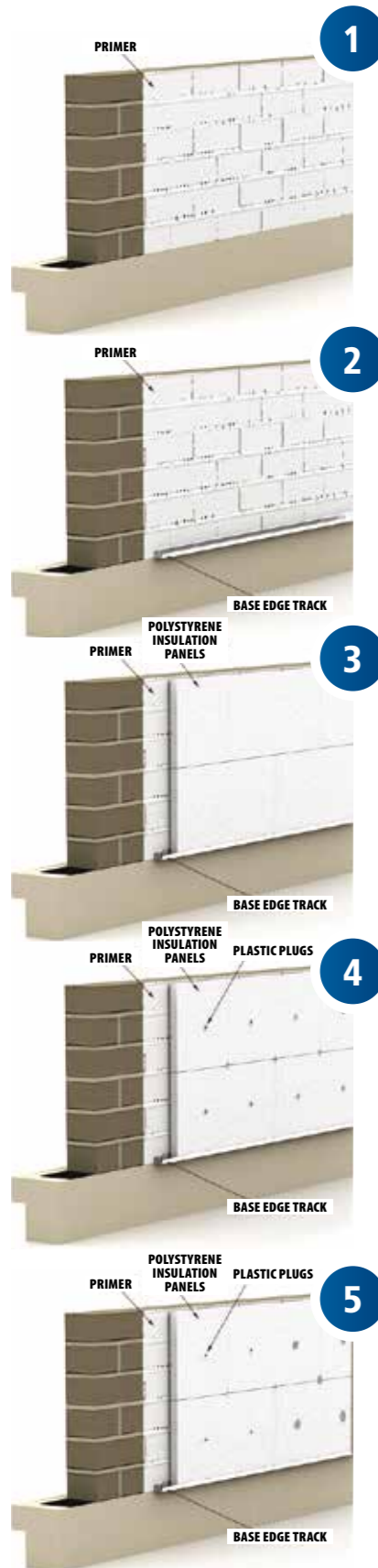

Attention!

Our norms and rates should be taken as a guide only and there are no obligations for anybody to adhere to them.; you have to take sole responsibility and apply your own rates to your quotations. Cost of materials can vary from prices shown on the manufacturers specification We cannot accept any responsibility for anyone using this information - you must make your own checks.

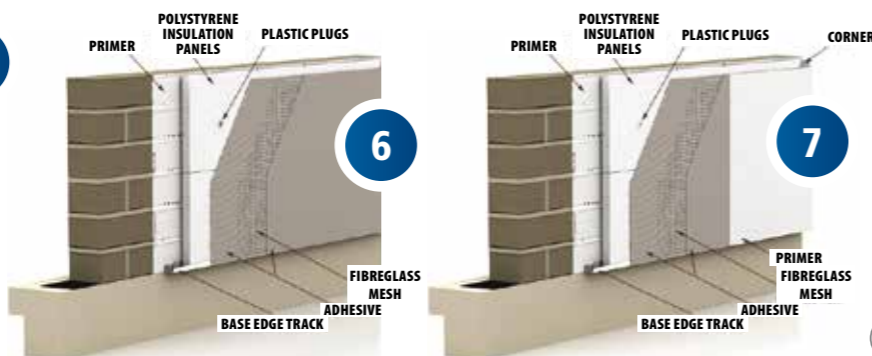
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Important information regarding building elevation:



- while choosing metal edge strip, please mind that both thickness of polystyrene panels and thickness of adhesive are important
- apply adhesive around the edge of polystyrene panel and in the middle
- fix plugs only in the area where the adhesive is applied
- attention: it is not necessary to fix polystyrene panels with plugs when the elevation is a small area. Adhesive only will do the job
- in the UK you should cover the fixing screws with polystyrene plugs to protect against the cold bridge
- when preparing insulation surface, an adhesive layer, etc. should be done carefully and evenly; the adhesive surface should not be sanded – otherwise it is difficult to apply the render and get a good finish
- the thickness of one coat is only the thickness of the grain used in the render – you can not level the surface by just applying another layer of render
- the surface area of one level elevation should be done continuously from one side to the another without a break, by two people – one for applying the render and second one for making the decorative finish. If you allow part of a surface to dry before continuing it will leave ripples on the surface
- do not apply render during rain or bright sunshine
- if some render drops from the elevation during application – do not re-use it
- you can check the skills and experience of your builders by looking under the scaffolding for fallen render
- you can use a pre-coloured render but remember - if you use an acrylic external paint always wait 28 days
- you can paint after 24 hours but you must use a silicat external paint
- if you use a coloured render make sure it is an acrylic one
- for insulating polystyrene panels you can use 2-3 cm thickness but there is no matching edge metal strip to be found
- you can apply thin layer render on to old cement based render – but cleaning, priming and applying fiberglass mesh with adhesive is a must
- in some situations it is necessary to fit insulated rendering system with special buttons
- new render finishes should be protected against weather, especially rain, by using plastic sheeting – repairing damaged render can only be done by applying a new layer of adhesive with mesh and new decorative render



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TIMBER

PLYWOODS & OSB BOARDS*



IBB Park Royal
 18 Gorst Rd,
 London NW10 6LE
 020 8965 7972
 sales@ibb.pl

IBB Croydon
 ZK Park, Unit 6, 23 Commerce Way,
 Croydon CR0 4ZS
 020 8680 9026
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IBB Birmingham
 425 Walsall Rd,
 Birmingham B42 1BT
 0121 356 8655
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The key to quality floor finish

The lifespan and functionality of flooring, whether the material used is ceramic, stone, textile, resilient or wood, are highly dependent on the characteristics of the substrate on which it is installed. These properties must be defined according to various factors, such as the final use of the flooring, the floor loading and traffic, environmental conditions, the type of floor finish, the condition of the subfloor compressibility of the underlying layers and any deflections in the concrete floor slab.

A screed is a key to the quality flooring, and it has to guarantee that it will be a substrate adequate for a specific flooring and that its durability is not

affected by various conditions e.g., interior or exterior floor, commercial or industrial flooring, etc.

When choosing which product to use to make the screed- a special binder, pre-blended, pumped or traditional site-prepared mortar, it is necessary to take into consideration site conditions (internal or external, the thickness to be laid, etc.), the type of floor finishing, the time required to set and the time required before installation of finishing floor.

Screed Characteristics

A screed is usually a strong cementitious material laid on the subfloor to provide the levelled and smooth surface for the final finish. It is also used when installing the underfloor heating. Screed mix is made from a 1:3 to 1:4 ratio of cement to sharp sand. The architect or structural engineer has to specify the thickness and the type of the screed. It will influence the method of application and type of screed. The thickness of screed must be increased accordingly to the floor load and traffic levels. Optimal screed thickness is of 60-75mm. The screed may be reinforced with the fibre or plastic particles if floor

loading requires that. Moreover to distribute loads and prevent cracking the reinforcement mesh can be inserted at the mid-point of the screed.

The most common, simple mix of cement and sharp sand is efficient for basic requirements, but there is a range of new compounds suitable for more demanding applications. The special compounds can be laid on substrates other than concrete or to create strong screeds that are less than 20mm thick- mostly compounds which consist of latex or epoxy. Moreover, there are available ready-mixed screeds delivered by a lorry with added retardants to delay the set. Lastly, there are pumped screeds that contain gypsum (mostly a calcium sulphate or an anhydrite compounds) that can be pumped into place to achieve very level finish, more susceptible to water damage. Pumped screeds cost more per cubic metre than a cement mix, but they are much faster to lay and achieve the thickness of 35- 50mm, whereas a traditional screed needs to be at least 65mm deep. Such applications are always done by specialists and have to dry out completely. The actual pumping process is very fast.

Screeds classification

We can distinguish between unbonded and bonded screeds. An unbonded screed is laid by using a separation between screed and subfloor in the form of PVC sheets or polyethene, which act as a vapour barrier and prevent deformations. An unbonded screed of less than 50mm must be designed using a specific mix to ensure it is strong enough. To allow foot traffic, it must be at least 35mm thick. The most common are unbonded screeds, 60 to 75mm thick which can be laid any time after the slab has been constructed. The subfloor is covered firstly with damp proof membrane and insulation, and then screed is laid. Each area of a screed should be kept possibly rectilinear, and movement joints need to be incorporated at all changes of level, structural elements and fixed points. Movement joints control cracking.

Bonded screeds are used when there is not enough space (less than 35mm) to lay the unbonded screed. Such screeds bond to the underlying subfloor and are usually thinner. Sometimes a chemical agent is applied before laying a screed to ensure a proper bond.

Moreover, there are floating screeds and heated screeds. A "floating" screed is an unbonded screed laid on a layer of thermal insulation (expanded polystyrene or polyurethane panels) or soundproofing. The minimum thickness of floating screed is 40-50mm. It is required for soundproofing systems, for instance, to reduce the noise of footsteps.

A heated screed is a floating screed with the underfloor heating system in it. The thickness of screed above the UFH system should be at least 25 mm with a reinforcement mesh inserted in the screed. Usually, the thickness of the screed above UFH system pipes should be as thin as possible to allow for quick heating up and cooling down of the floor. However, it is recommended to check the manufacturer guidance on the required screed thickness. The size of the mesh will depend on the total thickness and loads. There are special compounds screeds designated for the UFH systems to prevent cracks due to temperature changes.

A screed has to dry slowly. The setting process of the screed should be approximately a day for millimetre depth, so roughly 70 days is the standard time recommended. The plasticisers allow waiting times to be reduced compared with the times required for screeds made using traditional materials. However, it is still quite a long time. Binders are required, therefore, which allow mortar with long

workability times and which are easy to apply to be used for the substrate, while at the same time allow floor coverings to be installed after just a few days. In the case of the underfloor heating, it is recommended not to use it for a month, then putting the heating on at its lowest setting, turning it up by 3°C per day until the working temperature is reached.

Most screeds can achieve a high-quality finish. BS 8204-1:2002 is the code of practice for cement-based screeds, and it defines surface regularity standards. The standard of screed is dependant on the finish floor material. Standard quality is enough for ceramics or stone using thin-bed adhesive. For thinner materials such as vinyl, an even and blemish-free finish is needed. The self-levelling floor is the perfect solution to achieve the perfectly even surface.

Laying floor screed

A defect free screed can be achieved if appropriate measures are taken. First of all, it is important to choose an adequate aggregate. If it is too fine, more mixing water will be required, and surface porosity of the screed will be reduced. As a result, drying times for the mortar will be longer, and there is a higher risk of shrinkage cracks. Secondly, the levelling strips should be made from the same binder as for the screed. If screed laying has been interrupted for more than 1hour or if the levelling strips have hardened, cold joints must be made by applying bonding slurry. In cases where pipes are in the screed, all should be covered with the at least 2.5cm thick layer of mortar. The reinforcing with mesh is also recommended. Finish the surface

by levelling using float or another tool. Check joints approximately every 16-25m² can be done when screed is still wet. The residual moisture can be checked with the special tool if the setting process is completed. Any cracks which occur after screed is set can be fixed with special sealers before installing the flooring.

Screed defects

Cracks - the most common defects mostly caused by too much water in the mix, too fine aggregates used, too much binder in the mix, no movement joints or second pours without applying bonding slurry beforehand between the hardened screed and the new, fresh mortar.

Cracks around pipework - caused by not enough layer of the screed (less than 2.5cm) over pipes and when the reinforcement mesh has not been positioned correctly.

Dust - caused when too much water was added to the mix, there was excessive tamping or excessive watering of the surface at the final step.

Crumbles - crumbles on the screed surface occurred when the water evaporated too quickly due to high temperature. Other causes of a soft surface are incorrect mixing and compacting, a sudden drop in temperature below 0°C before the screed has set or due to rain.

Moisture or standing water - this defect is caused by too much water in the mix, too fine aggregates, no vapour barrier under the screed, excessive watering of the surface.

Damp - occurs if the vapour barrier was not installed correctly.





An Interview with
Bartek Łuszcz
President of IBB Polonia London

Next five years of *ibb* Sponsorship



So what is the latest news from IBB?

The players are enjoying their holidays; as are the coaches, but the Management Team is working hard to ensure that everything is in place for the upcoming season.

Are you able to confirm if IBB will be taking part in the CEV Challenge Cup?

Yes. Our application has been accepted and I am pleased to announce that we will be taking part in the CEV Challenge Cup. Since the 1990s, no English club has competed in an official tournament abroad. It's going to be a historical moment.

European competitions involve significant financial commitments, above the usual Super 8 costs. Are you prepared for this?

As I mentioned, we are working hard to ensure we are ready for the upcoming season. Just about every day there are serious conversations with potential sponsors. I'm delighted that our main sponsor will continue to be IBB Polish Building Wholesale. Mr Jacek Ambrozy has agreed a five year relationship with us.

That's probably the biggest support ever?

I know! Nobody in terms of private sponsorship, has committed to such a courageous support of English volleyball. We are grateful to Mr Ambrozy for trusting and believing in us and I am sure that together we will achieve a large amount in terms of promoting volleyball as well as Poland.

Will IBB be the only sponsor next season?

We are in negotiations with a number of companies; we will be able to talk about the outcomes with the media when we have news. Of course, I would like to encourage any company Directors who are reading this to also work with us.

As well as sponsorships, the other important issue is to do with the squad. Who has left and will there be some new faces?

Lucio Oro has retired from competitive volleyball while playing his final match in our shirt. We want to thank him for his amazing season. It isn't out of the question, that IBB Polonia will also if farewell to other players. It's a little too early to discuss new signings.

The title of "the best volleyball team in England" for IBB Polonia London has been mentioned, not only in sporting circles, but also political ones.

We were congratulated by, amongst others, the Polish Ambassador in London Mr Witold Sobkow; the British Ambassador in Poland, Mr Jonathan Knott. In the Presidential Palace in Warsaw I received, from the hands of Mr Adam Kwiatkowski, the Head of the cabinet of President Andrzej Duda, the flag of Poland. This event underlines the role that our team has in promoting Poland and Poles in Great Britain; and I'm hopeful in Europe soon.

Thanks very much for your time; I'm looking forward to the next interesting news.



10

The Parent's thoughts

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Proper body nutrition and hydration is a vital matter to all of us. A tennis player, like any other sports person, requires more sources of energy for the intensity of training and actual play. It's worth to be knowledgeable about the principles for creating a diet that can stimulate your body and help increase its capacities for physical activity as well as recovery.

Each body has distinctive characteristics and so each diet is different, also in cultural terms. Learning about yourself, your body, and metabolism pays off during a sports career and afterwards, and the habits you work out make you enjoy a longer, healthier life.

Because of its significance, diet, as well as more widely understood physical culture, ought to become a mandatory subject in the education of young people.

1. Let's think about energy first.

Einstein did not have to observe the Universe to notice the relationship between mass and energy. In our dietary context this mass is the amount of consumed meals turned into energy, built new cells, or used for cell recovery.

To maintain our life functions, we need energy to sustain the so-called resting metabolism abbreviated as RMR (Resting Metabolic Rate). Energy needs of a young man can be calculated with the following formula: $RMR = \text{body weight} \times 17.5 + 651$. So for a young athlete weighing 50 kg the calculation would be $50 \times 17.5 + 651 = 1526$ kcal. Now you also have to add the number of calories used for everyday activity and sport.

Physical activity may come in different forms and it obviously may translate to very individual calorific needs, but it can be generalized that:

- a walk is 80 kcal/km,
- a relaxing, breaststroke swim is 18 kcal/min,
- a medium-intensive tennis training session is 400 kcal/h, etc.

It is good to identify the number of calories your body burns during average activities by taking into account your age and weight. You can do it e.g. by devices such as Polar, which in connection with special applications such as MyFitnessPal provides you with such data. A professional tennis player should spend 4 to 6 hours daily at the court, the gym, and fitness room. During this time s/he will burn additional 2000 kcal or even more. If it is a young body, still developing, then besides calories it essentially needs the right proportions of products conducive to cell formation. Therefore, a young sports person aged 15 and weighing 50 kg should get 3000-3500 kcal during average daily food intake. It is quite difficult to arrive at these values with large amounts of physical exercise and the need to eat quite a lot of vegetables as they supply less calories.

2. Calories are provided with food products with the following energy-source nutrients:

- carbohydrates – 4 kcal/g
- proteins – 4 kcal/g
- alcohol – 7 kcal/g
- fats – 9 kcal/g

In order not to overload the head with information, it is enough only to be aware what these nutrients are responsible for:

- Carbohydrates – they provide energy of which a quarter is stored in the liver for maintaining life function and three fourths in muscles; part of glucose that is formed during digestion is present in the blood flow and in the brain.
- Proteins – their main function is to act as a building material for cells.
- Alcohol – it is first to be burnt by the body, so it hampers the burning of glucose from blood and, consequentially, increases fat storage; blood glucose level should remain stable; changing glucose levels are undesirable and a sudden, big increase may make the pancreas change the insulin it produces into fat.

Diet

- Fat – it is energy storage mostly for carbohydrates (glucose) that have not been burnt.

3. The next issues it is good to be aware of are the **proportions of individual nutrients**, the times of day they need to be consumed, and a few simple rules based on understanding of your body needs.

- 60% - every meal should provide that much carbohydrates = $3000 \text{ kcal} \times 60\% : 4 \text{ kcal/g} = 450$ grams per day – this is the energy for regular daily use, its excess will turn to fat and its shortage may lead to protein consumption and worse recovery, even muscular dystrophy.
- 15-30% of food is fat = $3000 \text{ kcal} \times 25\% : 9 \text{ kcal/g} = 83$ grams per day – they are the biggest source of calories and enable absorption of some vitamins, so they are quite vital, and saying colloquially that someone has “zero fat” is incorrect and inadvisable.
- 12-15% protein = $3000 \text{ kcal} \times 15\% : 4 \text{ kcal/g} = 113$ grams per day – for building and rebuilding cells, protein excess is not

dangerous and it will be digested just as carbohydrates.

The calorific values of products and the percentage of nutrients per gram are today displayed on every product label. Nutritional information is easily accessible on the internet, e.g. 3 scrambled eggs with bacon is approx. 400 kcal and they contain:

- 4 grams of carbs $\times 4 \text{ kcal} = 16 \text{ kcal}$
- 32 grams of fat $\times 9 \text{ kcal} = 288 \text{ kcal}$
- 24 grams of protein $\times 4 \text{ kcal} = 96 \text{ kcal}$

A little effort or a visit to a dietician and you may easily establish a healthy diet adequate to your needs. Initially some math is necessary, but in no time it will be clear how much, how often, and what to eat.

4. Food is not only energy but loads of other nutrients, as well, necessary for the body to function properly. What to eat and how to choose products, which besides calories need to also provide vitamins, microelements, fibre and more?

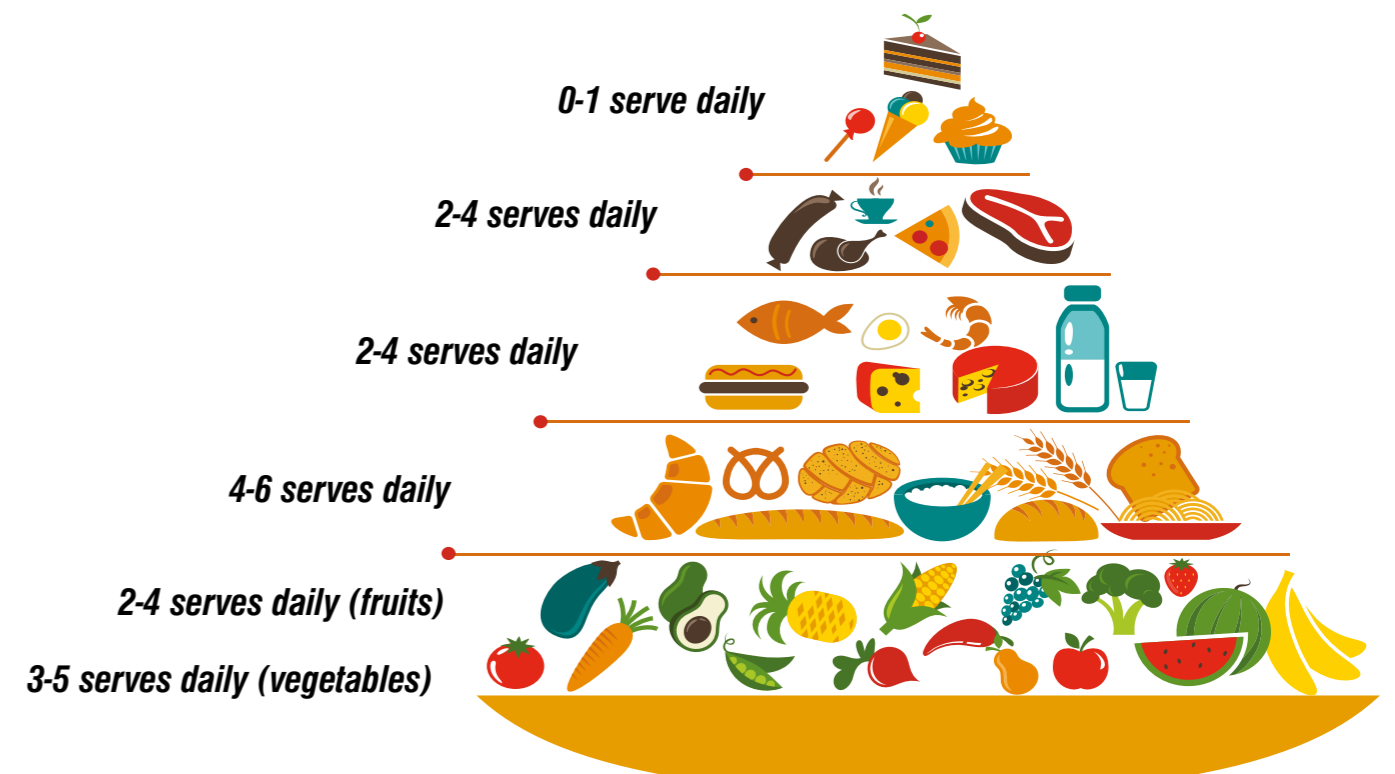
Experts have composed a food pyramid which helps to choose basic food elements. The idea behind it is diversity of grocery products:

- In the bottom of the pyramid are products which you must consume the most vegetables and fruits.

- The next level of the pyramid is foods rich in carbs.
- Above it, slightly less consumption of calcium and protein.
- Next, healthy fats, e.g. found in fish.
- The top of the pyramid are products less advised like cakes, sweets, chocolate, etc.

5. How to eat? There are many theories that attempt to answer the question depending on the aim you want to reach. Again, it is best to adapt it to one's needs and habits or to carefully modify them. It is worth remembering a few basic rules:

- right after wake-up it is good to have some water; it's zero calories, it hydrates the body and removes toxins;
- attempts not to eat breakfast to allow faster fat burning may actually end up (due to no available carbs) in burning protein necessary for cell recovery
- Ideally, breakfast should consist in more carbohydrates with low IG (glycaemic index), e.g. rye bread or muesli cereal; the reason for this is that we have to supply the body with fuel for the coming training session, because the larger part should already be “loaded”



in the muscles; it is good to eat 2 hours before training, because after digestion glucose can reach the blood flow and next muscles; **the whole process of filling up the body with carbohydrates, which are later transformed into glucose and glycogen, takes up around 20 hours**, so it is a whole-day process.

- Faster carbohydrates doses with high IG means that glucose enters the blood faster, and it is advisable to provide these during and right after physical activity, e.g. a ripe banana,
- Meals with higher IG are not recommended during later parts of the day and evening, because they cause large glucose fluctuations in the bloodstream, which should be avoided.
- A dinner should contain all nutrients, i.e. carbohydrates, proteins as well as fats, preferably the healthy ones.
- Generally the most unhealthy fats are those have solid forms such as butter, margarine, lard, etc.
- The healthiest fats are those supplied with oily fish such as salmon, nuts or grapefruit.
- Sometime after dinner comes another, evening training and hydration.
- Afterwards, it's good to have a snack rich in carbs and proteins; carbohydrates replenish their the daily amount and restore them in the liver and muscles, and protein to help with the recovery of damaged cells; **a protein-carb mix is the most desirable type of meal after an intensive training session.**
- Energetic snacks will help with intense workout strain mainly by sending out information to the nervous system telling it not to slow down the metabolism in a reaction to depleting energy storage; **the minimal time for glucose to reach the bloodstream is 30 minutes.**
- do not eat products that contain sugar, this includes having fructose (fruit) before sleep, because they raise the level of glucose for the night.

6. Hydration. Body hydration is indispensable before, during and after training.

- In hot weather water loss may reach the level of 1 litre per hour. This requires having even more liquids.

Recovery of a body exposed to a lot of physical stress should be just as important for a sports person as intensive training

- Sweating is a reaction to producing large amounts of heat by the body. Energy from metabolism is utilized by the body only in roughly in 20% while the rest of it is turned into thermal energy.
- When it's hot outside, it is better to drink only water and when it is cold isotonic drinks with e.g. honey fructose help to provide carbs.

- Regular, plain water is best for hydration; drinks should generally hypotonic drinks (8%) or isotonic (5-8%), i.e. water and sugar solutions with the right, higher or lower concentration levels.
- An example of a good isotonic drink is fruit juice with water (in 50:50 proportion) and with a pinch of salt; adding some salt to drinks helps to maintain thirst;
- Body fluids are mostly electrolytes; water alone dilutes sodium levels in blood too much and reduces thirst even when body hydration is still insufficient.
- The level of body hydration is easy to recognize by observing the colour of urine; darker colours signal poor hydration, brighter ones mean good hydration.

7. Supplementation. The amounts of calories and nutrients required by a professional athlete shows clearly that he or she would have to be a glutton to meet these levels. A young, growing body with additionally increased needs for building material is not able to cope. Furthermore, intensive

training often stops reduces appetite. At this point, supplementation may seem as almost a necessity. It is an individual and controversial matter.

I am not in favour of supplementation.

- There is too little complementary research on its effects.
- It is legal but unlike strictly medical products, dietary supplements are not subject to control regimes.
- Taking the risks connected with supplements intake is an athlete's responsibility.
- There is no guarantee they are free from prohibited substances.

Differing opinions on supplementation is another discouraging factor:

- providing proteins may lead to their excess and it is not really sure whether this may put strain on the liver and kidneys.
- Calories supplied in excess in the forms of energy bars or sports cocktails may increase blood glucose level and strain the pancreas, which produces insulin; a possible insulin deficiency with glucose not changed into fat is very dangerous for

cells, especially for some organs such as eyes.

The aim is to maintain a stable glucose level in blood and to regularly provide considerable doses of proteins of around 1.8-2.0 grams per 1 kg of body weight and possibly more with more intensive exercise.

I believe it is safer to supply these nutrients often and in small amounts and think about which products are easier to consume and absorb, e.g.:

- Banana-orange based cocktails,
- Dried dates with high IG index,
- Nuts and dried fruit – a handful at a time,
- A wheat bread roll with cottage cheese and jam,
- Isotonic and energy drinks, e.g. water with honey and lemon or fruit juices.

Building a habit of eating often and healthy should be more than enough. It is better to ensure proper oxygenation, large amounts of blood haemoglobin responsible for transporting oxygen to cells, and hydration in order to take load off the heart, because mere consumption with no proper metabolism won't help or it will bring as many positives as negatives.

8. One Polish saying goes: **"Eat breakfast alone, dinner with a friend, and give your supper to your enemy"**

It is interpreted the following way: you should eat a lot in the morning to replenish energy for the whole day and in the evening reduce consumption, because if you provide energy while activity is low, it will be stored in body fat.

But there can be another, complementary interpretation.

Your body cells continuously get damaged, die out, regenerate, and form.

So do our organs including those responsible for metabolism like the liver, pancreas or kidneys.

Just like the heart, these organs sometimes need to slow down and rest, and instead of working all night at full bore, they should rather regenerate.

9. Proper energy management is one of the essentials of modern professional sport. This is why Novak Djokovic has passionately written a book titled "Serve to Win".

Highly recommended, it says nothing about serving :). It is entirely devoted to diet and in his

case it is gluten-free. The knowledge and experience he offers in the book may greatly help those with poor gluten tolerance.

This does not concern us.

10. Of course food is not only energy and building material, there are also **ingredients which regulate bodily processes**, hormone balance, etc. It is worthwhile to know some of the beneficial effects of various products:

- Vitamin C in dosage of above 1000 mg restores an athlete's immune system weakened after an intensive workout.
- Manuka honey further supports the immune system.
- Grapes improve removal of lactic acid.
- Dried plums eaten after dinner improve peristalsis of the intestines.
- Iron present in e.g. spinach or red meat increases the number of red blood cells and blood transport.
- A tomato has strong antioxidant properties which eliminate carcinogenic free radicals.
- With headaches, it's good to dilute blood by drinking a lot of water and support the process with taking a hot shower; this is particularly advisable in the case of migraine.

Many more examples of advantageous food products could be listed. How they impact our bodies is a very individual matter.

One of my friends, a Hindu man, asked me one day if I had thanked my feet the day before for taking me where I wanted all day. I chuckled, but after more thought it dawned on me that there was a certain truth embedded in the question.

Mindfully observe yourself, your feet, and every other part of your body and care about your organs.

They are always with you and they send out a lot of signals.

The ability to observe yourself may well pay off in the context nutrition.

As usual, my aim is not to describe all processes and analyse them scientifically, but it's rather to point to the nature and complexity of the issue, yet another vital problem in the training of a professional sports person.



The Guide to



TM

UEFA EURO2016 FRANCE

Be prepared for The Final Match ...

Sunday, 10th of July 2016

STADIUMS



GROUP
QUARTER-FINALS
FINAL
TOTAL MATCHES
ROUND OF 16
SEMI-FINALS
CAPACITY

Saint-Denis Stadium: Stade de France Status: existing stadium Opened: January 1998 Project leader: Stade de France Consortium Type of project: Minor renovation Gross seating capacity: 80,000 Architects: SCAU Operator: Consortium Stade de France	Lyon Stadium: Stade de Lyon Status: opened on 9 January 2016 Project leader: Olympique Lyonnais Type of project: New stadium Gross seating capacity: 59,000 Financing: Private Constructor: Vinci Architects: Populous Operator: Olympique Lyonnais Cost of project: €405m	Lille Métropole Stadium: Stade Pierre Mauroy Status: opened in August 2012 Project leader: Lille Métropole Urban Community Type of project: New stadium Gross seating capacity: 50,000 Financing: Public-private partnership Constructor: Eiffage Architects: Valode & Pistre-Atelier Ferret Architectures Operator: Elisa Cost of project: €324m	Bordeaux Stadium: Stade de Bordeaux Status: Opened on 18 May 2015 Project leader: Bordeaux City Council Type of project: New stadium Gross seating capacity: 42,000 Financing: Public-private partnership Constructor: Vinci - Fayat Architects: Herzog & De Meuron - Groupe 6 Cost of project: €184m	Nice Stadium: Stade de Nice Status: Opened on 22 September 2013 Project leader: Nice City Council Type of project: New stadium Gross seating capacity: 36,000 Financing: Public-private partnership Constructor: Vinci Architects: Wilmotte & Associés SA Operator: Nice Eco Stadium Cost of project: €204m
Marseille Stadium: Stade Vélodrome Status: Opened on 16 October 2014 Project leader: Marseille City Council Type of project: Major renovation Gross seating capacity: 67,000 Financing: Public-private partnership Constructor: Bouygues Architects: SCAU Operator: Aréna Cost of project: €267m	Paris Stadium: Parc des Princes Status: Opened on 4 June 1972 Project leader: Paris City Council and PSG Type of project: Major renovation Gross seating capacity: 48,000 Financing: Private Constructor: Vinci Architects: ATSP Operator: SESE Cost of project: €75m	Saint-Etienne Stadium: Stade Geoffroy Guichard Status: Opened in January 2015 Project leader: Saint-Etienne Métropole Type of project: Major renovation Gross seating capacity: 42,000 Financing: Public Constructor: Léon Grosse Architects: Chaix & Morel et Associés Operator: Saint-Etienne Métropole Cost of project: €75m	Lens Agglo Stadium: Stade Bollaert-Delelis Status: Work Completed Project leader: Nord Pas-de-Calais Regional Council Type of project: Major renovation Gross seating capacity: 38,000 Financing: Public Architects: Gardete & Huet - Atelier Ferret Architectures Operator: FC Lens Cost of project: €70m	Toulouse Stadium: Stadium de Toulouse Status: Opened on 16 January 2016 Project leader: Toulouse City Council Gross seating capacity: 33,000 Financing: Public Constructor: SOGOTRAP Architects: Gardete & Huet - Atelier Ferret Architectures Operator: Toulouse City Council Cost of project: €35m

Group Stage

Last update 21th of June 2016

FRANCE
JUNE 10 JULY 10 - 2016

GROUP A

FRANCE	2	1	ROMANIA
ALBANIA	0	1	SWITZERLAND
ROMANIA	1	1	SWITZERLAND
FRANCE	2	0	ALBANIA
ROMANIA	0	1	ALBANIA
SWITZERLAND	0	0	FRANCE

GROUP D

TURKEY	0	1	CROATIA
SPAIN	1	0	CZECH REP.
CZECH REP.	2	2	CROATIA
SPAIN	3	0	TURKEY
CROATIA			SPAIN
CZECH REP.			TURKEY

GROUP B

WALES	2	1	SLOVAKIA
ENGLAND	1	1	RUSSIA
RUSSIA	1	2	SLOVAKIA
ENGLAND	2	1	WALES
RUSSIA	0	3	WALES
SLOVAKIA	0	0	ENGLAND

GROUP E

R. OF IRELAND	1	1	SWEDEN
BELGIUM	0	2	ITALY
ITALY	1	0	SWEDEN
BELGIUM	3	0	R. OF IRELAND
ITALY			R. OF IRELAND
SWEDEN			BELGIUM

GROUP C

POLAND	1	0	N. IRELAND
GERMANY	2	0	UKRAINE
UKRAINE	0	2	N. IRELAND
GERMANY	0	0	POLAND
N. IRELAND			GERMANY
UKRAINE			POLAND

GROUP F

AUSTRIA	0	2	HUNGARY
PORTUGAL	1	1	ICELAND
ICELAND	1	1	HUNGARY
PORTUGAL	0	0	AUSTRIA
HUNGARY			PORTUGAL
ICELAND			AUSTRIA

Fourth edition of The Summer Youth Competition

On the fields of Cranford Community College in London, on June 12th, for the fourth time, there was the biggest in the UK Polish community football festival organised by London Eagles Fc. Fifty teams in six age categories competed for the best team of Summer Youth Tournament organised on the occasion of Children's Day. Amongst the hosts, in the tournament participated Old Actonians, Elite Magic, United Tigers, Dynamo Tekkers, Eagles Coventry, White Eagles, KS Gryf Slough, Doncaster Hawk and Larkspur Rovers.



Despite the unfavourable weather and the afternoon performance of Nawałka's Polish team on UEFA Euro in France, London Eagles tournament attracted more than a thousand of supporters, who watched exciting performances of young players. Thanks to the sponsors and parents, between matches, we could try traditional Polish dishes like grochowka, bigos, kaszanka and sausages from the bbq, hamburgers and hot dogs. Also, there was lots of fun at the lottery. The Children's Day tournament was supported by IBB Polish Building Wholesale, HAWK Rubbish Clearance, Signs Art, Restaurant PYZA, The Polish Bakery and PRT Foods Ltd and media sponsors: Goniec Polski, Polish Express and Polsport.

In the group of six-year-olds, five teams played in system 'one after one'. Seven-year-olds competed in two groups with six teams in each. Classification in this age is not conducted. All young players received memorable goblets.

The battle for the trophies began with eight-year-olds, where ten teams played in two groups. In the final United Tigers met Eight Academy with 5:0 win for Tigers.

Ten teams played in the group of nine-year-olds. In this age group, unrivalled were London Eagles The win in the finals with Eight Academy 1:0. A little fewer teams competed in the group for ten-year-olds. Four of the five teams advanced to the semi-finals and then to the final, where

United Tigers beat London Eagles Red 1:0. The group of the eleven-year-olds were represented by four teams who played match and rematch. In the finals played London Eagles Red and White Eagles but London team did not save the title from last year and lost 0:2. Luckily twelve-year-olds, after winning with four teams, saved the title and beat Old Actonians 6:1. The fourth Summer Youth Tournament is behind us. The level grows from year to year, and it is already very hard for the home teams to dominate it. As before, no one seems to be complaining about the attractions and excitement- great organisation, professional service and loads of smiles of our children. None of them went home empty-handed, another memorabilia will go on the shelves.



Group	Match	Score
Group A	FRANCE vs ROMANIA	1:0
	ROMANIA vs ALBANIA	1:0
	FRANCE vs ALBANIA	1:0
	FRANCE vs SWITZERLAND	1:0
Group B	ENGLAND vs SLOVAKIA	1:0
	ENGLAND vs RUSSIA	1:0
	ENGLAND vs SLOVAKIA	1:0
	ENGLAND vs RUSSIA	1:0
Group C	GERMANY vs UKRAINE	1:0
	GERMANY vs POLAND	1:0
	GERMANY vs UKRAINE	1:0
	GERMANY vs POLAND	1:0
Group D	SPAIN vs CROATIA	1:0
	SPAIN vs TURKEY	1:0
	SPAIN vs CROATIA	1:0
	SPAIN vs TURKEY	1:0
Group E	BELGIUM vs ITALY	1:0
	BELGIUM vs SWEDEN	1:0
	BELGIUM vs ITALY	1:0
	BELGIUM vs SWEDEN	1:0
Group F	PORTUGAL vs ICELAND	1:0
	PORTUGAL vs HUNGARY	1:0
	PORTUGAL vs ICELAND	1:0
	PORTUGAL vs HUNGARY	1:0

Round	Date	Time	Match	Score
Round of 16	1	15 June, Southampton, 18:00	Runner Group 1	
Round of 16	2	25 June, Paris, 18:00	Winner B	
Round of 16	3	25 June, Lille, 21:00	Winner D	
Round of 16	4	26 June, Lyon, 15:00	Winner A	
Round of 16	5	26 June, Lille, 18:00	Winner C	
Round of 16	6	26 June, Toulouse, 21:00	Winner F	
Round of 16	7	27 June, Saint-Denis, 18:00	Winner E	
Round of 16	8	27 June, Nice, 21:00	Runner Group 2	
Quarter Final	1	30 June, Marseille, 21:00	Winner Match 1	
Quarter Final	2	1 July, Lille, 21:00	Winner Match 2	
Quarter Final	3	2 July, Bordeaux, 21:00	Winner Match 3	
Quarter Final	4	3 July, Saint-Denis, 21:00	Winner Match 4	
Semi Final	1	6 July, Lyon, 21:00	Winner Quarter Final 1	
Semi Final	2	7 July, Marseille, 21:00	Winner Quarter Final 2	
Semi Final	3	7 July, Bordeaux, 21:00	Winner Quarter Final 3	
Semi Final	4	7 July, Marseille, 21:00	Winner Quarter Final 4	
FINAL		10 July, Saint-Denis, 21:00		



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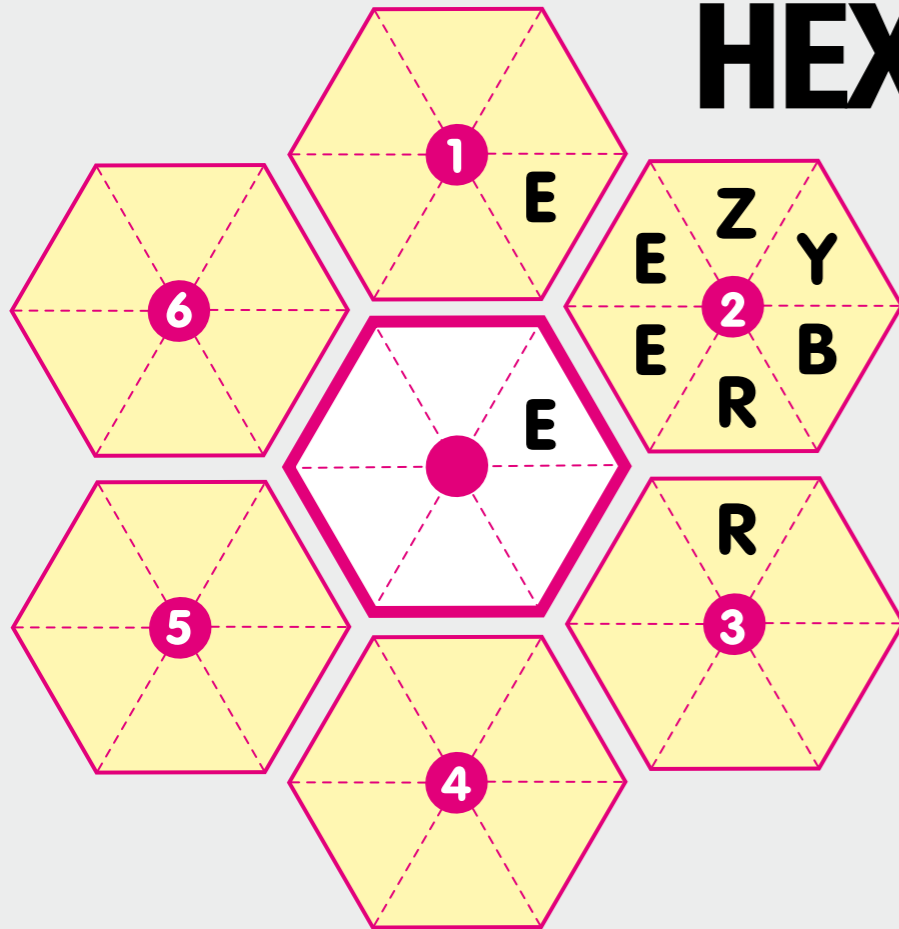
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HEXAGON WORD



Use the clues to fill in the spaces in the numbered hexagons. Each answer runs clockwise but can start anywhere in the shape. Where hexagons touch, they have the same letter. We've given you the first answer. The letters in the white hexagon reveal a mystery keyword.

CLUES

1. Steal
2. Casual
3. Numb with cold
4. Middle-age spread
5. Tasteless
6. Drums out

CALKURO

4+	2-		24x	60x	
	2x				4
24x		120x	6x		
11+					6÷
8x	9+		20x		
	12x		3		

RIPPLE

			2	1				
	1	2						3
	3		5					
	2							
	4		6		5			1
								3
					3			6
	1					3		4
			7	1				

Crossword with IBB

Across clues:

- 1. The O of SOS Most sensible
- 2. Woman's title Roman dress
- 3. Horse-taming displays
- 4. Gone by Koran religion
- 5. Pickles Picnic pests Objective Less green (fruit)
- 6. Spoil Freedom
- 7. Boundaries Flit (about)
- 8. Uproar Transported
- 9. Indian garment
- 10. Infect Cultural pursuits
- 11. Arduous walk Dodge (fare)
- 12. Endure Iconic Aussie bird
- 13. State (opinion) Overthrow
- 14. Decompose Contribute
- 15. Rigged event (3-2)
- 16. Tibetan monks Actor, Alan ...
- 17. Meadow (poetic)
- 18. Go hungry Anxieties

Down clues:

- 1. Standers
- 2. Bridge arch
- 3. Capture (criminal)
- 4. Greek capital
- 5. Zigzagging Drain
- 6. Clumsy louts
- 7. Cedar or oak Promenades
- 8. Trumpet sound Gamble
- 9. All-night watch More secure Messy person
- 10. Valuable quality
- 11. Bullring cheer Over
- 12. Large pond
- 13. Annual publication Chunk
- 14. Enervate Creative writing
- 15. Aristocrat
- 16. Circumvent
- 17. Catered for Fervent
- 18. Service charge Sharpens
- 19. Local council area
- 20. Spoken
- 21. Fishing traps Guest
- 22. Holds back (growth)
- 23. National park
- 24. Ship's canvases
- 25. Render defenceless
- 26. Fireworks blaze Raid
- 27. Morays Manufacturers
- 28. Sunrise direction
- 29. Kneads Church table French assent
- 30. Leaf brew Killer whale
- 31. Crowbrawl Bark
- 32. Command Locate
- 33. Happen
- 34. Lawn tools



Laugh with IBB

by Szczepan Sadurski

Find 10 differences ...



A beggar knocks at a rich lady's door and asks:
 - Have you got any empty beer bottles?
 - Outrageous! Do I look like a person who drinks beer?
 - Oh, I'm sorry. Have you got any empty vodka bottles?

A volunteer from a trust supporting the poor comes to a very rich lawyer and asks:
 - Why such a rich man like you hasn't so far given any sum of money?
 - First, my mother is bedridden, she doesn't get out of her bed and she doesn't receive any pension. Second, I've got five children from three different marriages. Third, my sister's husband has just died and now she can't provide for four of her children.
 - I'm so sorry - the volunteer retreats. - I apologize for asking about your money.
 - You should be sorry! - replies the lawyer. - Since I don't give them all a penny, why then should I give you anything?

The Great Beer Festival takes place in London. Wishing to strengthen the bonds of friendship, four chairmen of the biggest breweries arrange to meet in the evening in a pub. When a waiter comes to them and asks what do they order, the first chairman says with a Spanish accent:
 - Sir, can I have the best beer in the world, please? Can I have Corona?
 The second orders:
 - Lad, give me - The King of Beer, Budweiser.
 The third says:
 - Give me the only beer that is made from a true spring water from a mountain spring Rocky Mountain. Can I have Coors beer, please?
 The fourth chairman, Guinness boss, orders Coca-Cola. For a while all gentlemen drink in silence, at last the three of the first mentioned chairmen can't stand it and ask Guinness boss what's the matter.
 - I thought that since nobody of you drinks beer, then I won't break away.

Two friends are talking.
 - My husband doesn't see a woman in me anymore. He comes home in the evening, asks -What's for dinner?, then he eats and goes to sleep.
 - I have a way out of it - says the second. - My husband was the same. I bought a sexy, satin black gown, black suspenders with stockings and a black mask. When he came back from work in the evening, he barely saw me, I'm telling you .. It was gorgeous!
 - Holy moley, I'll do the same!
 The friends meet after several days.
 - And O did it help?
 - Come off it. I did what you advised me and he comes home, looks at me and says:
 - Hi Zorro. What's for dinner?!

A certain lawyer died suddenly at the age of 45. When he reached the gate of Heaven, an angel says to him:
 - We've been long waiting for you here.
 - What's going on?- asks the lawyer. Mind you I'm in my prime, I'm only 45 years old. Why did I have to die right now?
 - 45? You aren't 45, you're 82 - replies the angel.
 - Half a moment, if you maintain that I'm 82 years old, then probably your census agent must be wrong. I'm 45 years old and I can show you a birth certificate.
 - Wait a moment - says the angel - I'll go to check it.
 The angel came behind the gate. He comes back after a few minutes and says:
 - I'm so sorry, but according to our date you are 82 years old. I've checked all the hours for which your clients had to pay you and you cannot be younger than 82.

Illustrations by Szczepan Sadurski

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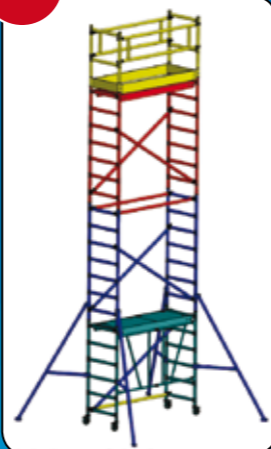
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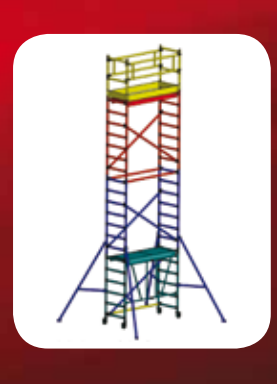
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