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IBB Polish Building Wholesale

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BUILDING MATERIALS

WHOLESALE



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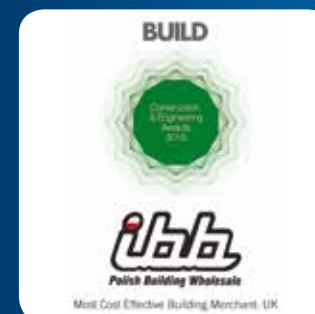
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FROM EDITOR

FROM EDITOR



Dear Readers

In June UK has voted to leave the European Union, while approximately two-thirds of the construction sector was backing continued EU membership to get the best from economic stability, freedom of labour and foreign investment. What are the prospects for the construction industry in the post-Brexit environment? Read about potential impact and forecast for the construction sector. Think how to position your construction business to win from Brexit challenges.

Amongst those challenges the construction industry is likely to face cost increases as many materials are imported from the EU. Moreover, as the sector relies heavily on the migrants skills, Brexit is adding concerns about skills shortages. Be prepared to get qualifications and skills to secure work possibilities. We have included the information about the CSCS cards application process. Also, there is an interesting article for any contractor who is driven to improve his or his employee's skills. Read about the excellent training concept known as The National Academy Skills for Construction. But it is not yet all that we have included this month in our builder education regulars. Inside this issue, there is the valuable read about lone workers SOS solutions and the Angel Investment. The first article focuses on health & safety measures; the second one is for those who seek the funding options to go ahead with business projects.

When you come back from holidays break, there are significant construction events scheduled in September and October. We prepared for you the timetable of what is coming. Plan to visit these unmissable construction shows and meet us there. In October, during London Build 2016, the London Construction Awards will be announced. We are proud to inform that IBB Polish Building Wholesale was shortlisted to the final. The Awards recognise achievements, developments and innovation within London's construction industry.

In Building Regulation section this month there is the informative article about Technology and Construction Court. Moreover, read about new British Standard on flood resilience BS 85500 which is particularly important for building construction, as the flooding in recent years occurred more often.

Technology comes home. Read our cover article about the smart home. All innovative solutions and devices that allow managing our homes with a mobile phone. In this month technology section, we discuss the underfloor heating. The introduction into the subject plus the example of costs estimation for the underfloor heating system is included. We offer great discounts on UFH products this month in all our depots so grab the deal!

We haven't just focused on construction subjects. There is the next chapter of the Parent's Thoughts. This month it covers the Play's Philosophy. Also, check what's up at IBB Polonia London VC and London Eagles FC. Read our football section and solve quizzes. So until next month, enjoy the issue.

Magdalena Rosół
Editor

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CONSTRUCTION NEWS

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Impact of Brexit

Challenging time for the UK construction market

Britain's building industry performance in the months ahead of the EU referendum was the worst in the last seven years. On the 23rd of June British citizens have decided, in the referendum called by the Prime Minister David Cameron, that the UK will leave the European Union. The result of the referendum caused the unstable economic situation as there is an uncertainty of how the country's future will look.

If the UK Government decides to revoke Article 50, there will be two years to evaluate the conditions for the termination of the UK membership in the EU. The time demanding process of the withdrawal from the EU will certainly influence the wellbeing of the construction industry. The Government and new Prime Minister Theresa May should pay attention to risks that might affect the sector prosperity during the Brexit talks.

Impact on investments

Britain's building industry performance in the months ahead of the EU referendum was the worst in the last seven years. Builders had problems to secure a work to replace finished projects. The outcome of the EU referendum has already caused the uncertainty in the construction industry. After the success of the leave campaign, construction contractors are losing confidence due to the unsettled economic climate and many investment decisions may be postponed. The international investors have paused the UK infrastructure investments even that the

record low Sterling seems to be attractive for foreign buyers. The sustained slowdown in the construction activity might be caused by the impact on interest rates.

Impact on the housing market

The activity on the housing market might be paused for a while until the economic situation will be more stable. On the other hand, the low Sterling might attract new overseas investors, and there might be a surge in the London property market. The housing developments funded by the Government could be reduced.

Impact on materials' prices and construction costs

The decline in Sterling value might cause the short-term cost inflation for materials sourced from abroad. The contraction of the economy will mean that in

overall people will be worst off what will reduce activities in refurbishments and new builds. Secondly, prices of products and materials might increase as currently there is no stamp duty and tax. The higher costs of materials will cause the higher costs in the project delivery. That will add to costs increases caused by the current shortages of contractors. In this part of the industry, a lot depends on new EU trade arrangements proposed by the new government leadership. However, for an industry which imports 64% of its materials from the EU, there is a pre-

dicted significant rise in materials costs in addition to upward pressure on workers' wages.

Impact on the public projects delivery

The government budget and local funding will be affected too what will trigger the decline in public construction projects. The government priorities with the delivery of housing, development of skills, training and apprenticeships, improvement in infrastructure or refurbishment and retrofits funding might be reduced as there will be limited funds. Construction projects that are underway will be rather continued, but the future view for the sector does not look very promising.

The uncertainty grows about the future of already planned projects funded by the EU like the Hinkley Point nuclear power station in Somerset, the third runway at Heathrow airport or the Atlantic Gateway transport hub in Manchester and Liverpool.

The European Investment Bank (EIB) has been financing major projects across the UK, for instance, the extension of the M8 motorway, the expansion of Oxford University's research and teaching facilities and the purchase of new express trains. Also, the UK after Brexit will not be able to get financial support from EIB in the form of long-term investment loans on special terms, what will limit the Government's access to alternative sources of funds. Moreover, the suffering economy might also be affected by new trading barriers and lower inflow of migrant workers.

The withdrawal from the EU could mean an end to tendering projects through the Official Journal of the European Union (OJEU). In such scenario, the bid costs might come down, and smaller and medium sized firms will get more chances in the procurement process of public sector projects. However, there will be costs of implementation of new rules probably similar to those ruled by the OJEU.

Impact on the supply of labour

It is expected that the UK will leave the EU single market, and there is a risk that the freedom of movement will end. The sustainable

employment in the industry might be affected as the immigration will be limited. The UK construction sector heavily relies on EU migrant skilled builders and according to CIOB, there will be a need to employ 224,000 new construction workers by 2019, while the current shortages of skilled workers for UK construction firms will be exaggerated. This might cause the increase in labour wages.

Impact on the sustainability

After withdrawal from the UE, Britain will no longer be bound by the EU's sustainability policies targets for 'nearly zero energy' building by 2021. However, the UK might be starting the process of choosing which EU regulation to adopt or amend.

The result of the referendum caused the unstable economic situation as there is an uncertainty of how the country's future will look.

It is difficult to predict the impact of Brexit until few months have passed. The infrastructure sector is already stagnating while the large construction companies have seen the decline in their share prices since the leave vote won. The absence of a post-Brexit plan from politicians, unfortunately, has the negative impact too. The UK Government will have to be in talks on the UK leave conditions from the EU what will sustain the uncertain economic climate. There is a danger of huge drop-off, and if it will last for two years, it is way too long for a construction industry. However, it is forecasted that afterwards there might be a significant surge in the building activity. In the meantime, it is recommended to calm down and be engaged in the business as before the Leave outcome of the EU Referendum.



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CRAFT YOUR FUTURE

The Chartered Institute of Building (CIOB) launched the interactive platform aimed in the introduction to the construction industry. It shows methods and skills required for a career in construction. There are already shortages in construction labour sector, and it is forecasted that more than 400,000 UK construction workers will retire between 2018-2023. There are various incentives created by the UK Government to provide apprenticeships and training to new entrants into the sector.

Craft Your Future is a construction game based in Minecraft. The Minecraft Education Platform enables to download four free lessons which help to explore the construction environment. The lessons are based in the virtual city Newtown, where players/students face various construction challenges. Students can design, plan, collaborate and build solutions for future sustainable cities.

The areas explored through Craft Your Future programme are, amongst others, maintenance, restoration, new build and refurbishment. Students can collaborate in groups and lessons lasts 3 or 6 hours. There are real life scenarios like the restoration of Battersea Power Station.

A skills shortage in the construction sector increases wages and postpone the essential infrastructure work. According to the Royal Institute of Chartered Surveyors (RICS) bricklayers and quantity surveyors were the hardest to find in the year 2015.

Craft Your Future is designed to inspire and at-

tract a new wave of construction managers into an ever-increasing digital industry. It teaches communication, mathematics skills and team working which are essentials in the construction industry.



BOOK REVIEW

200 Contractual Problems and Their Solutions

by J. Roger Knowles

It covers problems together with their solutions in areas of:

Roger Knowles is a chartered surveyor, chartered arbitrator, barrister and CEDR accredited mediator. His book examines 200 contractual problems that are often encountered during construction projects. He included explanations of various solutions recommended for each problem, including the analysis of contract conditions and legal judgements. This book is based on the various contracts available, like for instance the JCT Standard Form and Design and Build, New Engineering Contract NEC3, ICE and GC/Works/1.

It is a practical reference for real life problems occurring during the construction process with numbers of cases to back up the opinion. It is a must have position.

- procurement matters
- tenders and bidding
- design issues
- letters of intent
- contractor's programme
- contractor's float
- delays
- concurrent deals
- extension of time
- liquidated damages
- unliquidated damages
- variations
- loss and expenses and cost claims
- acceleration
- payment
- damage of works
- retention of title

- practical completion
- defects
- adjudication

February
2012



The National Academy Skills for Construction

In the current economic climate, it is necessary to get the best qualification possible to secure the potential job opportunities.

The National Academy Skills for Construction is the project-based training concept delivered by (Construction Industry Training Board) CITB. It is designed to allow contractors and clients get the skills on the construction site. It is a practical training which takes place during the building project. Skills required are gained in real life situations, and each training is design to match the particular project.

Councils, regional development agencies or public partnerships included their projects. Construction projects which lead the National Academy Skills for Construction include amongst others, the 2012 Olympic Park, Manchester Schools Framework, Media City UK, and Lewisham Building Schools for the Future.

Employers working on projects connected with the National Academy Skills for Construction can

take advantage of high quality tailored training on site. The contractor who wishes to register for the National Academy Skills for Construction has to contact eligible providers and establish which training is of his interest to agree the training's schedule on the site. The list of the National Academy Skills for Construction providers is available at www.cskills.org/nsafc

Benefits of taking part in the scheme:

- training on site with support from a dedicated coordinator
- real life construction project's challenges
- the practice of skills
- delivery of the contract
- help with a meeting of contractual requirements
- skills development for community
- the advantage for future references and tenders

Employees get qualifications while they work so they can put them into practice at the same time.

The required skills to finish project on time and budget to the highest standard are trained in real circumstances. The dedicated coordinator liaises with workers and the supply chain to inform what skills are required. Training is always specific to the particular project to ensure the right skills are developed. Training is included in the contract so sub-contractors can benefit. Schools and colleges can get involved in a National Skills Academy for Construction project by site visits, apprenticeships and on-site training.

How to become accredited?

To get the accreditation by the National Skills Academy for Construction email nsacademy@cskills.org with the title 'How to become accredited by the National Skills Academy for Construction'. The accreditation helps to improve your workforce, increase efficiency and provide high standards of workmanship on projects. Major developers and construction companies already involved include Balfour Beatty, Bovis Lendlease, Costain and Kier.



Great Construction Events are coming soon...

The Green Building & Facilities Roadshow EcoShowcase Manchester 20th September 2016

In Manchester, on the 20th September, there will be the construction event EcoShowcase - all about building knowledge, inspiring ideas, building products and solutions and educational seminars. Discover the innovative technologies and solutions presented by companies and manufacturers from the sector. Visit to engage in designing, building and managing the building industry. Get information about the technology, legislation and know-how updates.

During the event, there are planned numerous educational seminars by industry experts, amongst others Ofgem, Cundall, JAHl and CIAT. Moreover, well-known and new brands will showcase their technologies and products so it is great opportunity to talk with experts on products specification and to find new solutions. During the day there will be various learning courses which add up to 4 hours to CIAT CPD approved qualification. Seminars will be presented by expert speakers from the event partners, government bodies & trade associations. A series of sessions covering latest construction subjects & legislative updates are worth attending. Amongst visitors, there will be architects, builders, contractors, estates managers, professionals committed to creating a more sustainable built environment.

Do not miss this highly informative event with educational seminars and products information. Book your free tickets at www.ecoshowcase.co.uk



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9 Shows under one roof UK Construction Week 18th-20th October 2016

UK Construction Week is the biggest construction industry event in the UK and will take place at the Birmingham NEC from 18-20th October 2016 with over 650 exhibitors and over 24,000 trade visitors.

Visitors will be attending Build Show, Energy, HVAC, Smart Buildings, Grand Designs Live, Plant & Machinery Live, Timber Expo, Civils Expo, Surface & Materials Show. This event is all about industry news, seminars, exhibitors and innovations. Workshops and discussions will take place during the event in specially designated zones and amongst others, there are planned:

- Home Building Theatre (Build Show)- Funding Opportunities for house builders
- Energy Hub (Energy 2016)- Energy performance of solid walls
- Smart Buildings Hub (Smart Buildings 2016)- Why your facilities manager is more important to your building design than you think
- Home Building Theater (Build Show)- Opportunities in the custom and self-build market

Amongst visitors, there will be top architecture and design companies, housebuilders, contractors and developers, local authorities, education bod-

ies representatives, building merchants and others involved in the construction industry. This event is an excellent opportunity to meet under one roof, share knowledge about products and innovations, learn and network together. Register for free for UK Construction Week at www.ukconstructionweek.com



The full schedule is available at ukconstructionweek.com/whats-on/seminars

The leading construction event for London and South East of England LONDON BUILD 2016 - 26th-27th October

This leading construction exhibition focusing on construction opportunities in London and the South East of England will take place in Olympia and will feature:

- international exhibitors showcasing products, developments, technologies and opportunities
- conference sessions and CPD accredited workshops from Government, developers, contractors covering London's portfolio of current, planned and future construction projects, highlighting the key opportunities over the next 5+ years, for contractors, architects, engineers, developers and government bodies.
- meet the buyers event- networking opportunities for contractors, developers, architects, government and other construction industry professionals
- Tendering exhibitors include Croydon Council, Westminster Council, Genesis Housing Association, Waltham Forest Council, Sutton Council, Thrive Homes
- London Construction Awards

- Health & Safety Hub, Sustainability Hub, The Skills Hub, The Market Intelligent Hub, The Architects Hub
- Conference and Workshops Programme featuring for instance Health & Safety Risk Management: Leadership Lessons from Major Construction Projects;

Government update: Construction Landscape- London & the South; Occupational Health in Construction: Learning from Major Projects; Construction Payroll: The Whole Spectrum is available at <http://www.londonbuildexpo.com/visit/agenda>



Don't miss London Build - register for free ticket at www.londonbuildexpo.com

New British Standard

on flood resilience BS 85500 and its importance for building construction

The Business Standards Company (BSI) published new Standard BS 85500:2015 Flood resistant and resilient construction. It is a guide to improving the flood performance of buildings.

The protection against flood is of importance for the local authorities as the flooding in recent years occurred more often, for instance, last year flood in the North East of England. It is critical that new buildings will be designed appropriately to cope with flood and reduce the time for restoration in the event of flooding. The New Standard BS 85500 is introduced as a preventive instruction on flood-safe construction.

The standard gives guidance on steps which should be undertaken to enhance the resistance and resilience of buildings to flooding by use of

suitable materials and technologies. It provides information on approaches such as avoiding flooding risk, locating development in the area of low flood risk, reduce the impact of flooding through design, providing information on construction measures for flood-safe new buildings, extensions and retrofits.

- **BS 85500** promotes the use of water resilient materials and technologies
- **BS 85500** advises on reducing the time for reoccupying properties after flooding
- **BS 85500** advises how to possibly reduce losses resulted in flooding
- **BS 85500** advises how to reduce the risk of mould and health issues related to flooding impacts
- **BS 85500** advises on measures to save energy by reduction of excessive drying and restoration of flooded properties

This standard is a valuable guide for designers, developers and contractors working on new

developments. It is the perfect tool for innovative design solutions for flood resilient properties. The BS85500 Standard was developed by experts from the Association of London Borough of Planning Officers and other professional bodies.

The standard highlights the importance of proper selection of the type of insulation for particular buildings that might be exposed to flooding. It includes the information of the preferred methods of new wall construction and recommends the solid walls with external insulation with preference to cavity walls. In the case when cavity walls were built the standard BS85500 advises about rigid closed cell insulation materials. The British Rigid Urethane Foam Manufacturers' Association (BRUFMA) is the representative body for the Rigid Polyisocyanurate (PIR) and Rigid Polyurethane (PUR) Foam Industry in the UK. BRUFMA states that the closed cell structure of PUR insulation can help to increase a building's resilience against the economic and emotional damage caused by flooding.



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London Construction Awards 2016

IBB Polish Building Wholesale has been shortlisted to the final

The London Construction Awards are the leading and most prestigious construction awards in London.

The London Construction Awards recognise achievements, developments and innovation within London's booming construction industry and feature a wide range of categories for solution providers, contractors, architects, developers and local authorities.

For the first time in 2016 there will be a joint voting system for the flagship "London Build Excellence Award". This award celebrates the best that London has to offer and is an opportunity for any company or individual to cement their reputation as a purveyor of excellence. This award will be voted for by both the judging panel and by the wider London construction industry, who will have the opportunity to vote via Twitter.

All awards are free to enter and are impartially judged by a panel of industry experts. The awards are presented at a prestigious Gala Dinner on October 26th at the Royal Garden Hotel in Kensington, attended by 500+ movers and shakers in the London construction industry. The awards ceremony features a world class array of live entertainment, music and comedy; including a comedy-set by the legendary comedian Jimmy Carr.





How to apply for CSCS Card

Almost all jobs on the construction site require the valid CSCS card. The Construction Skills Certification Scheme (CSCS) is the recognised scheme confirming building skills and the experience. CSCS card provides proof that workers on construction sites have the necessary training and qualifications to carry out their work.

This card confirms the identity of the worker, qualifications and training plus the knowledge of health and safety requirements for a particular occupation in the construction industry.

It is possible to apply for a card directly or through the employer, but there are also organisations which offer application services. There is £30.00 fee for a card and £19.50 for the test. Some organisations can charge additional fees for the help with the card application. The easiest way to apply for a CSCS card is to call the CSCS contact centre on 0344 994 4777.

Individuals can apply for a card using [cscs.uk.com](https://www.cscs.uk.com) website. Also, employers can apply for CSCS cards for workers by filling an application online. First of all, it is important to check which card is required and ensure that the CITB Health, safety and environment test was passed in last two years. CITB HSE test can be booked during the application. Moreover, there are certain requirements which vary depending on the card type (colour).

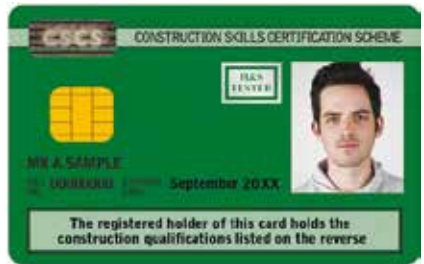
CSCS Labourer Card (Green)

It is designated for any labouring occupation to confirm that worker has received the minimum standard of qualification. It is valid for five years and to apply it is required to pass the following: QCF/SCQF Level 1 Award Health and Safety in a Construction Environment or One-day Site Safety Plus Health and Safety Awareness course or IOSH Working Safely course or a recognised equivalent. The second condition is to provide the proof of passed CITB Operatives Health, Safety and Environment Test within two years. The local training providers or colleges are offering the various courses recognised by CSCS.

All these tests prove that labourer has a good knowledge of the most common risks to safety on construction sites and within the following areas: assessing risk, manual handling, working at height, work around plant and equipment and risk to health. If the labourer is required to supervise the construction site he should hold the CSCS Supervisory or Advanced Craft Card. Alternatively, the red CSCS Experienced Technical Supervisory or Manager card can be considered.

CSCS Basic Skills (Green)

It is available for those who achieved the NVQ level 1 qualifications or completed the construction related award, certification or diploma recognised by CSCS. The CITB HSE test (Specialist or Operative) is obligatory.



CSCS Craft skilled (Gold)

It is designed for highly skilled workers, and it confirms workers experience and qualification. To apply it is required to pass the following: Achieve level 3 NVQ/SVQ certification. Complete the apprenticeship with the recognised body BATIJC or NJCBI or other. Complete the employer-sponsored apprenticeship with achievement of City & Guilds Craft Qualification.



CSCS Supervisory (Gold)

If the labourer is required to supervise the construction site he should hold the CSCS Supervisory, which is valid for five years. To apply applicants have to pass the Supervisors CITB Health, Safety and Environment Test. Card is issued if there is

proof of passed Construction Related Supervisory NVQ or SVQ level 4, holding a pre-existing Construction Related Supervisory NVQ level 3.



CSCS Trainee (Red)

From 1st August in place of CSCS Trainee (Craft & Operative) and CSCS Trainee (Experienced Technical, Supervisory or Management) there is only one Red CSCS Trainee card available. To apply it is required to pass the appropriate CITB HSE test plus register for appropriate qualification.



CSCS Experienced Technical, Supervisor or Manager (Red)

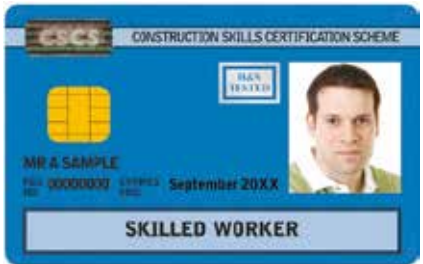
It is available for applicants who are on the job experience and not yet achieved a construction related NVQ or SVQ and are not a member of an approved professional body. It is issued as a temporary card which is valid three years and cannot be reissued. It is used while on training to get the qualifications. To apply all applicants must be registered for the relevant Construction related NVQ or SVQ and have passed the CITB Health, Safety and Environment Test within the past two years.



CSCS Skilled Worker (Blue)

It is available for workers who have completed the employer-sponsored apprenticeship, which included the achievement of City & Guilds of London Institute Craft Certificate. Alternatively, the following qualification might be accepted:

- Attained SVQ or NVQ level 2
- A City & Guilds Craft Certificate
- A NARIC report and certificate
- CITB HSE test



CSCS Manager (Black)

It is the most advanced card available, designated for managers. To apply there is a need to prove the achievement of the management NVQ level 4 and achieve NVQ/SVQ level 5,6,7 in the construction management qualifications. Applicants have to pass the Manager and Professionals CITB Health, Safety and Environment Test. Go to CSCS website for the description of all cards including also: Apprentice, CSCS AQP, PQP, CRO or Provisional and Site Visitor, etc.



Qualification from another country

In the case where the construction worker has the qualification from another country, there is the possibility to appeal to UK NARIC to have them recognised for application of a CSCS card. UK NARIC is the designated by the UK Government national agency for the recognition and comparison of international qualifications and skills.

(Source: cscs.com.uk)

UK NARIC can review any construction related qualification that was awarded outside the UK and which is not recognised by CSCS. UK NARIC can determine if that qualification can be compared to an NVQ, SVQ or other qualification appropriate to the occupation and the CSCS card.

In the case when UK NARIC confirms that the qualification is an acceptable alternative to a UK awarded qualification the following should be sent to customerservice@cscs.gb.com:

- UK NARIC certificate and letter
- Copy of the original qualification
- Fully completed CSCS card application form

CSCS will review the application and if all documents are correct will send the card to the address provided.

How to renew the CSCS card?

There are certain options when renewing the CSCS card, depending on the card's type:

Temporary CSCS red card is non-renewable if expired. It is necessary to pass recognised qualifications before it expires. Renewing CSCS cards with qualification is similar to applying for a new one, and there is a need to retake a CITB HSE test again.

Renewing CSCS cards without qualification is possible for blue, gold or black cards only by retaking the appropriate Health and Safety Test within six months from card expiry date.

(Source: cscs.com.uk)



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Technology and Construction Court

The construction project is connected with various risks factors that may lead to disputes arising between parties involved, for instance concerning the payment, improper performance of work, delays or defects. There are various options to resolve the construction dispute, and many can be resolved through alternative dispute resolution. However, in some cases, this process will not work and litigation is inevitable.

The Technology and Construction Court (TCC) is the specialist court which handles cases about buildings, engineering and surveying, which include:

- claims with regards to services provided by engineers, architects, surveyors and other professionals
- claims about local authority duties relating to land and buildings
- environmental claims
- claims resulting from fire
- challenges on a decision of arbitrators in construction and engineering disputes

TCC is a group of courts within the Queen's Bench Division of the High Court of Justice, including both the High Court and the County Court. Cases heard in TCC are diverse and also include

personal injury and public nuisance or procurement disputes. In addition, the TCC deals with allegations of lawyers' negligence with planning, property and construction. However, the TCC will not usually accept cases with a value of less than £250,000. Deciding when to take the case to the TCC requires the knowledge and it is advised to seek the legal assistance.

What are TCC Claims?

- construction disputes
- engineering disputes
- claims in connection with services by engineers, architects, surveyors, accountants and other construction specialists
- claims relating to local authorities duties of the development of land or the construction of buildings

- claims relating to the design, supply and installation of computers, computer software and related network systems
- claims about the quality of works, products, materials or services
- claims by or against landlords and tenants for breach of a repairing covenant
- claims between neighbours, owners and occupiers of land in trespass, nuisance, etc.
- claims relating to the environment (pollution cases)
- claims arising out of fires
- claims involving a taking of accounts where these are complicated; and challenges to decisions of arbitrators in construction and engineering disputes including applications for permission to appeal and appeals

How to start the claim?

TCC claims must be issued in the High Court or in a county court specified. The claim form

must be marked 'Technology and Construction Court' below the words 'The High Court, Queen's Bench Division' or 'The _____ County Court'. A party who intends to issue a TCC claim must make an application before the claim form is issued to a TCC judge. The written evidence in support of such an application must state that the proposed claim is a TCC claim. The court notifies the parties of the date and time of the case management conference, it will at the same time send each party a case management information sheet and a case management directions form. When the court fixes the date for a pre-trial review, it will send each party a pre-trial review questionnaire.

Construction disputes produce the large amount of documentation what may lead to expensive and time consuming disclosure. The policy of The Pre Action Protocol (PAP) is to limit the amount of documentation that parties exchange. Before any claim is started, the court expects you to have exchanged information and documents relevant to the claim to assist in settling it,

THE TECHNOLOGY AND CONSTRUCTION SOLICITORS' ASSOCIATION

The solicitors who practise in the TCC deal with technical cases involving all aspects of the built environment, including technical defects claims and claims for money and extension of time.

There are also negligence and nuisance cases. TeCSA supports and promotes best practice in all forms of disputes resolution like civil litigation, adjudication, arbitration, mediation.

and to have complied with the construction and engineering disputes protocol.

The above is for general information only and does not constitute legal advice.



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General enquiries to TCC (London High Court) should be directed to:

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7 Rolls Buildings
Fetter Lane
London EC4A 1NL
Telephone 020 7947 7156

General enquiries (London - County court)

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A lone worker performs a job without close or immediate supervision. Such workers are exposed to risk as there is no one to support them on site. The United Kingdom has approximately 6 million lone workers amongst various industries, with significant numbers in the construction sector. Major lone workers risks include slips, falls, physical abuse, chemical abuse, stress, height fall, lighting strike or accident.

Lone workers SOS solutions

The law requires employers to establish any health and safety risks for people working alone. Employers are responsible for the health, safety and welfare at work of all their workers, any contractors and self-employed working for them, including lone workers. Employers need to comply with their legal duties towards lone workers under:

- The Health and Safety at Work etc Act 1974;
- The Management of Health and Safety at Work Regulations 1999
- Secretary of State Directions
- Safety Representatives and Safety Committees Regulations 1977(a) and
- The Health and Safety (Consultation with Employees) Regulations 1996(b)
- The Reporting of Injuries, Diseases and Dangerous Occurrences Regs. 1995 (RIDDOR)\
- The Corporate Manslaughter and Homicide Act 2007

Workers have responsibilities to take reasonable care and to co-operate with their employers in meeting their legal obligations.

Lone workers can take care of their safety by ensuring:

- they carry a mobile phone device all the time
- let their supervisor know about the place of work and what time it will finish
- beware of risks of the work location
- be up to date with health and safety training
- master use of safety monitoring system and how to send the immediate SOS alerts

How must employers ensure workers safety?

Employers must do risk assessments of every job to consider the possible risks and measures to remove or control them. Such risk assessment can help to decide about the level of supervision. They have to provide instruction, supervision and training. The example of the high-risk job is working near exposed live electricity conductors or fumigation work. Results of the risk assessment should be kept in project's records. It is obligatory for employers to consult all their workers on health and safety issues to identify possible hazards and controls.

The assessment of the risks should identify foreseeable events. Emergency procedures should be established and employees trained in them. Information regarding emergency procedures should be given to lone workers. The risk assessment may indicate that mobile workers should carry first-aid kits and/or that lone workers need first-aid training. They should also have access to adequate first-aid facilities.

The provision of adequate and sufficient control measures including fact-based Risk Assessment, Safe Working Practices and Reporting Procedures, Lone Worker Protection Equipment/Systems and regularly managed and monitored

health and safety training, will not only help protect Lone Workers from serious or fatal injury, but also help to protect the organisation from the risk of expensive litigation, unlimited fines and potentially catastrophic damage to reputation, brand and shareholder values.

Tips how to identify hazards for lone workers:

- Does the workplace present a specific risk to the lone worker, for example, due to temporary access equipment, such as portable ladders or trestles that one person would have difficulty handling?
- Is there a safe way in and out for one person, e.g., for a lone person working out of hours where the workplace could be locked up?
- Is there machinery involved in the work that one person cannot operate safely?

- Are chemicals or hazardous substances being used that may pose a particular
- risk to the lone worker?
- Is there a risk of violence and aggression?
- Are there any reasons why the individual might be more vulnerable than others
- and be particularly at risk if they work alone (for example if they are young,
- If the person has the medical condition are they able to execute the work alone?
- What are the best methods of lone worker supervision, monitoring and emergency help?

The level of supervision depends on how risky is the job and how well trained is the employee to work on his own. Procedures must be put in place to monitor lone workers and effective means of communication are essential. These may include:

- supervisors periodically visiting and observing people working alone;
- pre-agreed intervals of regular contact between the lone worker and supervisor,
- using phones, radios or email, bearing in mind the worker's understanding of English;
- manually operated or automatic warning devices which trigger signal alarms;
- specific signals received periodically from the lone worker;
- implementing robust system to ensure a lone worker has returned to their base or home once their task is completed

In the case of emergency, the most important are to communicate, locate and respond even in poor signal areas. Morrison Utility Service (MUS) has launched an app to improve the protection for workers working on their own. The smart phone application provides new safety measures for the contractor's operatives working alone. It gives any MUS operative working without supervision or on their own the instant access to the alarm system to enable faster assistance in case

of the accident. The app uses GPS/GPRS location tracking technology which enables supervisors and alarm respondents to locate the worker quickly. Moreover, the accelerometer which is build into the majority of smartphones issued to MUS workers can recognise sudden changes in movement (such as falling) or non-movement what could mean injury or loss of consciousness. When the possible incident is detected the app triggers an automatic SMS alert to the MUS incident line team which operates 24h per day plus to up to four designated mobile contact numbers. The emergency message can be set in advance, and the emergency alarm can be triggered by:

- panic button activated by the lone worker
- app sensors activate the alarm in case of no movement of the device over a set time- each new movement resets the countdown timer
- the app detects freefall followed by a sudden landing (sensitivity settings can be adjusted)
- if set time session is exceeded

The false alarms can be prevented by no reaction to an initial alarm, which can be cancelled within 45 seconds.

Moreover, there are systems available that sound an alarm if an unauthorised worker is about to enter a high-risk area to stop them going any further; or it can be used to alert the lone worker that they are entering such an area and need to adhere to Health & Safety rules. Other lone workers monitoring solutions include lone worker transmitters, high-risk security bracelet, asset tracking tags, temperature sensors or wireless emergency call protection system.

With the increased focus on safety and the increasing penalties now faced for breaching safety legislation, lone worker protection has become a prime focus. The employer will be liable to pay fines in cases of lone workers accidents, so it is worthy to understand all Health and Safety rules and measures. Accidents and medical emergencies do happen so it is important to be prepared. For more information on health and safety of lone workers visit www.hse.gov.uk

The Angel Investment

Starting a new innovative business might require some sort of financial and professional assistance. It is possible to seek support from experienced individuals from the same sector. Angel investing is the source of funds for start ups and growing businesses who are showing a growth potential. This type of funding is significant for new companies which cannot be funded by the venture capital. The UK business angel market is one of the most mature across the Europe.

In the UK it is estimated that approximately £1.5 billion per annum is invested by angel investors. Angel investing is the equity finance which can be used to fund the business projects. An Angel investor is an individual who invests their funds into particular investments of their choice. The investor takes shares in the business in return for equity finance. An Angel investor is putting into the selected business project their funds, knowledge and experience to achieve the aimed performance.

Business Angels differ from venture capital providers who invest through managed funds in the size of investment and the approach of investing. They are more patient with the return and termination and more prepared to support the business through its life. They engage in the business on their own, meet with business owners and engage in the investment process. Business Angels are parties on the investment documentation. Angel investors actively observe their investment by taking a role on the board or by supporting a business. However, they can also invest as a part of a group with only the lead angel taking the active role.

There are roughly 18,000 angel investors in the UK. Due to syndication, a group of angels can invest up to £2million while individually investments range from £10,000-£500,000. Angel investors look for a return in 3-8 years time so they carefully assess the opportunity and check if the project meets their investment criteria. Innocent and Uber are examples of successful angel investments.

The Angel investment is regulated. According to the FCA under the Financial Services and Markets Act 2000 (FSMA) the Angel investor has to be self-certified as a High Net Worth or Sophisticated Investor. Self-certified high net worth investor has to have a net income of more than £100k and have net assets worth more than £250k. A certified investor has to prove he has been a member of the Angels group for at least six months and gets the profit of at least 1 million within last two years. Moreover, he has made at least one investment into the unlisted company within last two years and has been working in the private equity sector or provision of finance for young businesses.

The UK Government has provided tax incentives for angel investors through the Enterprise Investment Scheme (EIS) and the Seed Enterprise Investment Scheme (SEIS). EIS is designated for higher-risk investment in small businesses, while SEIS is for individual investments into early stage companies. EIS and SEIS schemes are designed to help smaller higher-risk companies to obtain funds by offering investors a range of tax relief. Enterprise Investment Scheme offers tax relief on new shares in businesses

that qualify for up to 30% tax relief. SEIS scheme investors can receive even the 50% tax relief on investments up to £100,000 and also Capital Gains Tax (CGT) exemption. Under the EIS/SEIS scheme, in return Angels cannot take more than 30% equity in the business but they are required to increase the business growth.

The Angel investing is quite risky and statistics shows that approximately 58% of angel deals may not generate the return on investment. The diversification of investment portfolio decreases the potential risk. So how to be attractive for the angel investor:

- It is only for already established businesses.
- The business had to be relatively young and pre-profit.
- The business has to have the attracted customer base, proof of product attractiveness, a business plan and exit strategy.
- The business has to invest in protection like copyright, brand protection, etc.
- The level of the owner's involvement in the business is crucial.
- Projects that are challenging and disruptive are more welcomed.
- The business has to have the stable revenue streams.
- The scale of the project
- Whether is the deal EIS/SEIS eligible?
- Whether there is a plan to give shares in return for the investments.

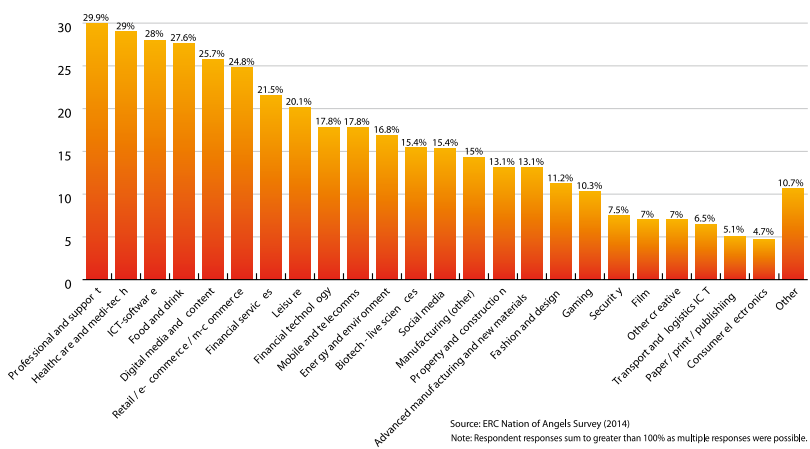
In what type of businesses do Angel investors engage?

Angel investors are engaging in various sectors with the most common healthcare, high-tech, food and drink, digital media, e-commerce, property and construction, financial and leisure industries, energy and environment, fashion and design.

The UK Business Angels Association (UKBAA) is representing the angel and early stage investment sector. Angel investment is getting more popular. UKBAA's members include amongst others angel investors, syndicates, equity crowdfunding, intermediaries and advisors. UKBAA's represents the 18,000 Angel investors. At the UKBAA's website there is possibility to find investors by sector interest, region and amount - See more at www.ukbusinessangelsassociation.org.uk

During a year there are numerous industry events attended by angel investors where networking gives opportunity to secure the potential funding. Also, Angels investors invest alongside other options like crowdfunding, so it is worth to look for them at various crowdfunding platforms.

Sectoral Distribution of UK Business Angel Investments



(graph source: ERC Nation of Angels Full Report, January 2015)

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

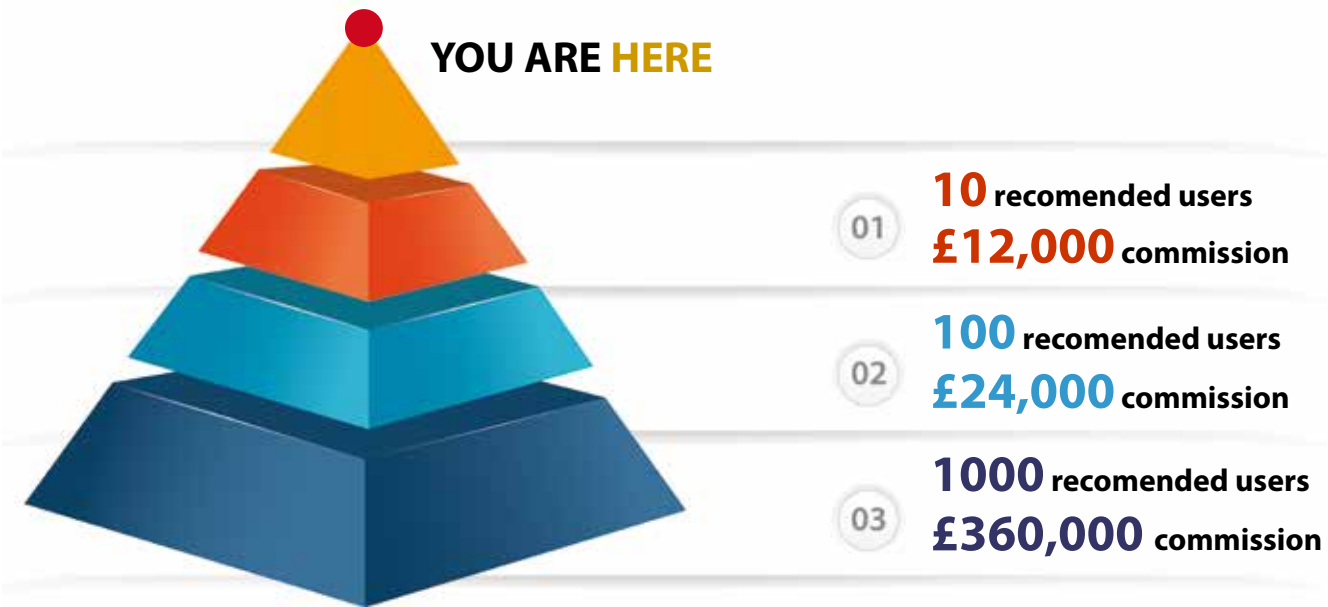
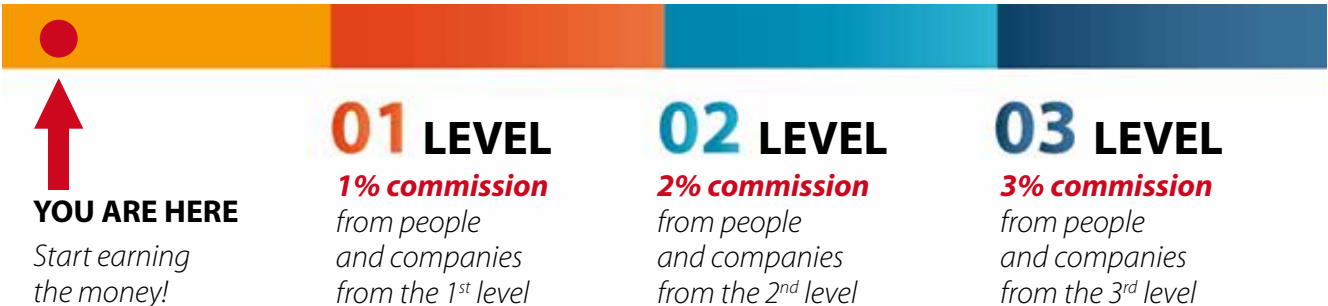
customers that buy more often and value of their orders is higher than you can earn same commission with a smaller group of referred customers.

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.

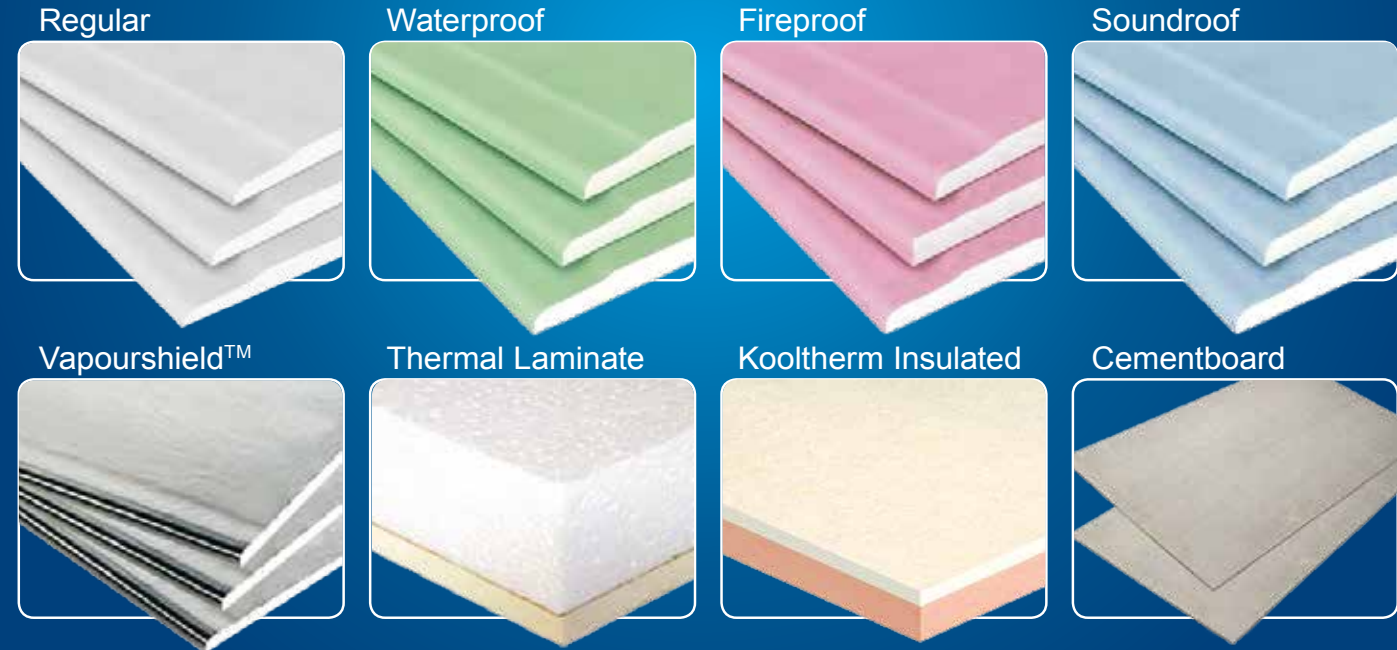
Rewards in the form of a bank transfer will be paid to the referrer's bank account only after the referrer issues IBB the correct invoice in specially designated option in IBBestimator online within a month after rewards were earned. Rewards will be valid for one month from the date earned by the referrer.

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**



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Smart Home

There is a place for intelligent, affordable and technology-led design in most homes. The eco-friendly and energy efficient house, packed with technology is the home of the future. Smart homes offer opportunities to change the way we live and reduce energy consumption. Through a smartphone, we can operate lights, alarms, open windows, curtains or manage renewable energy system.

The smart house is the one that has at least one thing connected with the Internet of Things (IoT). IoT is the network of physical devices, for instance learning thermostat, various sensors, switches, lights, remotely controlled power out-

lets, a wireless hub, a smartphone app to manage lighting, etc. Most of these devices have to be connected wirelessly to a hub which sends all information, for instance to the hub and mobile app. These devices monitor the activity of house inhabitants to establish the most efficient energy consumption plan. Monitors, cameras, smoke and carbon monoxide detectors monitor the home to cut the house running costs. Home cameras offer live, high-definition video streaming to a phone or computer. Features also include night vision and video history. The existing electricity and gas meters are replaced with the modern digital devices that are networked so that the utility company can send a bill without having to check the consumption. Also, the smart meter gives the possibility to decide when to consume the electricity. They can switch on the washing machine and dishwasher when the tariff is lower. Also for the utility company the smart meter gives the option to disconnect the electricity supply if the customer is not paying. Other wifi connected devices also feedback infor-

mation on how they were used to become more efficient and effective. For instance, Nest the learning thermostat collects the information about the energy usage without the need of programming. Approximately 20% on utility bills can be saved with Nest thermostat and such brands like Whirlpool or Phillips works with Nest scheme.

The technology can take care of the home. There is an option of the whole-house automation or just the control of the lighting or heating. There're no limitations when it comes to the smart home. However, most technology nowadays is focused on conserving the energy through automated lighting and intelligent heating.

Some smart devices which are designated to reduce the utility bills and make the home more secure.

TECHNOLOGY AT HOME

Central control point

Home automation entry point - can be turn on/off from a smartphone, schedule it to come on automatically, or managed.





The Thermostat - uses algorithms to monitor daily routines of house inhabitants. It adjusts the timing and temperature of your home's heating and cooling systems to minimise energy use.

Webcam- can monitor a home and send alerts when it detects unusual activity.

The smoke detector- monitors smoke and carbon monoxide levels. In addition to sounding an alarm, it sends mobile phone an alert in case of fire.

Smart bulbs- brighter and more efficient, lights when the power goes out, turn on automatically triggered by doorbell or alarm or replay typical lighting patterns.

Smart smock detector- can be used without wifi, issue a loud warning, can detect electrochemical CO, heat, humidity, occupancy or ambient light

Presence detector, Alarm sounds, Fans, Door Contacts, Windows Contacts, Temperature sensors, Heating zones, Lights, Blinds, Locks, Multiroom audio, Smart lock.

Before planning a home automation, it is recommended to arrange the consultation to decide what smart devices will be the most appropriate for a particular home. The high-performance controllers can manage numerous devices through the home of any size. Also, phone applications allow receiving alerts, trigger actions, communicate with the house from everywhere. Central point controller can distribute music, control thermostat, door locks, cameras, shades, security, lighting, heating and much more. There is a technology of the voice control of house so dimming the lights, playing the music or turning the fan can be done with voice commands.

The high resolution, multi-room audio systems provide premier music experience and the remote entertainment system control all the entertainment equipment in the house like blue-ray, satellite boxes, game consoles, TVs, etc.

The disadvantage of smart homes is that the privacy might be affected due to security holes in the wifi networked technology. The increased connectivity has an impact on the personal safety. Moreover, there is an issue with the networking in the smart house. If too complicated it might cause problems of freeze or hackers activity. Also, many hubs or controllers are not compatible with some devices, so there is still confusion what works with what. Ideally, all devices should work with the central control system. The smart home is not yet intelligent enough to pick up on each family member's routines which change from time to time. For instance, the bedtime routine tends to change with seasons and with age so the lighting, tv or temperature control should adjust too. Lastly, the smart house might be less secure as everything that is connected to the internet is not entirely secure.

The home automation system is custom built to fit the lifestyle and needs of inhabitants. From control of a single room to the automation features for the whole house. The home of future is the network of compatible devices. One hub and one app plus all devices provide limitless possibilities for the intelligent living.



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We offer products from plastic, brass and stainless steel as well as complete underfloor heating systems. A feature that distinguishes our products is the unusual care of details and comfort of use already at the design stage. The functionality and efficiency of our products are tested by specialists of technical and industrial design institutes from several major universities in Poland. The safety of our products is ensured by our project team consisting of engineers, designers and quality specialists as well as by independent research laboratories in Poland.

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The Guide to



Underfloor Heating Systems

CONSTRUCTION TECHNOLOGIES

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CUT HERE AND SAVE

Underfloor heating (UFH) is extremely efficient and comfortable. It was firstly as the electric underfloor heating system. Nowadays there is also available UFH based on a modern water system of pipes, controllers and central heating. Radiators are no longer required as underfloor heating warms the entire floor area and the warmth convects from the surface to gently and evenly warm the entire space. It is the perfect heating solution for people suffering from allergies. Studies show that the ideal air temperature at a home range between 20-24 Celsius degrees and it is easily achieved when the floor is heated in a range between 19-29 Celsius degrees. The UFH provides the healthy home environment. Moreover, the UFH run on low supply temperatures what reduce the energy consumption so it is more eco-friendly than a traditional system.

The new modern way of controlling a temperature through sets of wireless controllers allow reducing the energy consumption through quick heating and cooling.

Important to know before the UFH installation:

- decide between electric or water system
- the number, type and size of rooms where to install UFH
- if there will be any radiators in rooms
- if there is insulation and how energy efficient is the building

Every project requires the separate assessment whether the electric or water based system will be more suitable. The most important fac-

tor to consider before choosing the underfloor heating system is the floor construction. The underfloor heating system can be installed on both concrete and timber suspended floor structures. There are also options for a floating floor structure.

Secondly, the floor finish is also the important factor. It is required to take it into account during the design because for instance carpets need a low tog rating to ensure the warmth is quickly passed over the floor surface. On the other hand, tiles and timber floors seem to be the most popular choice, but architects need to account that overheating of timber floors might lead to the damage. It is important to note that the system combining the insulation and UFH is the most desired as it ensures the heat is passed upwards into the room.

Electric (Dry) UFH

The electric UFH system is built from sets of electric wires installed beneath the finish floor. It can be installed under the tiled, carpeted or timber floor finish. The type of electric UFH depends on the floor structure type, insulation, size and the type of finish. There are options of flexible, loose fit wiring or heating mats rolled out over the larger simple areas. Heating mats tend to be a bit cheaper than

loose wires. The electric UFH is quite thin and easy to install in comparison to water UFH. It makes it cheaper concerning installation costs. However, it is more expensive to run over the longer time so it is not recommended for larger areas.

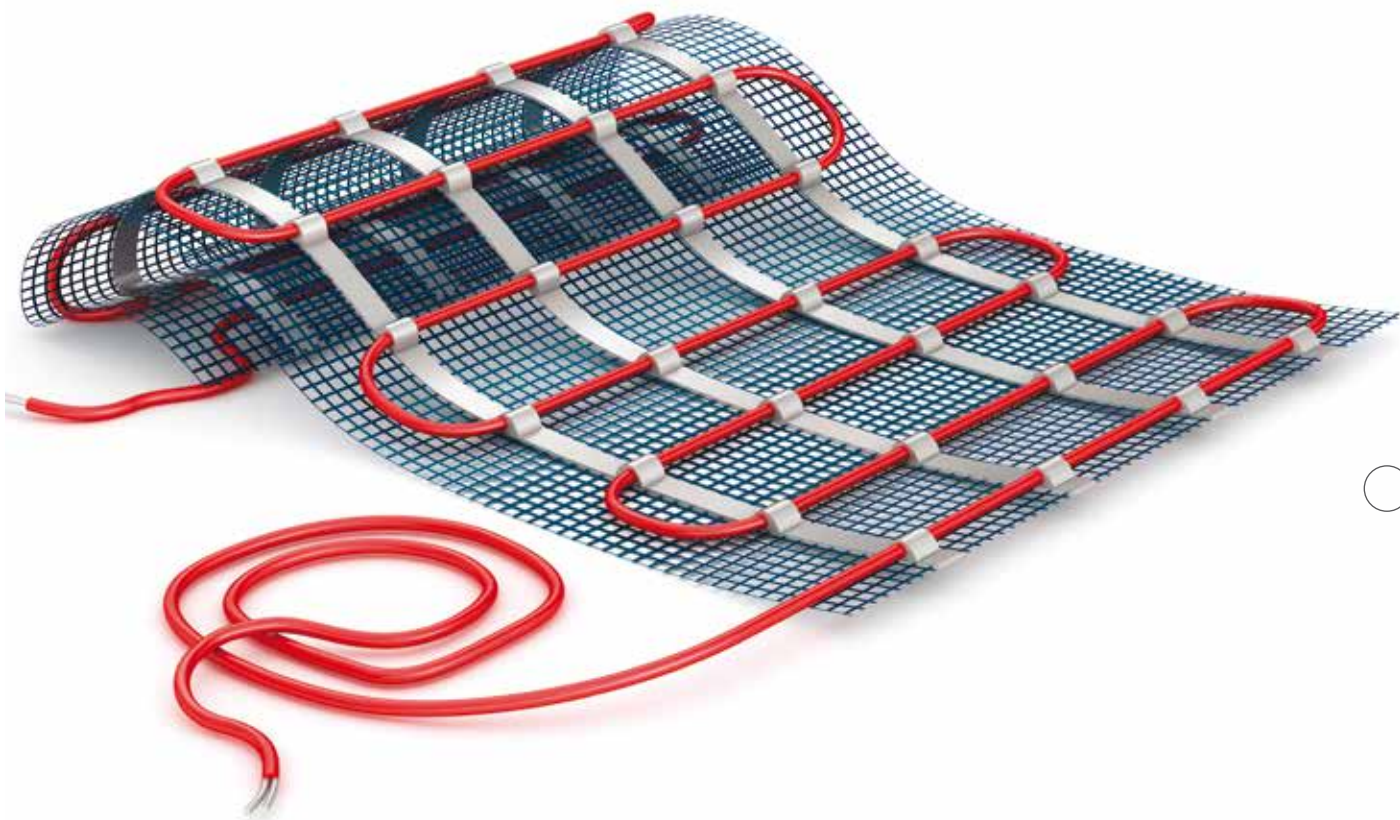
Installation of electric UFH is straightforward as it is fitted on top of the screed and the layer of insulation. Insulation is necessary to ensure the heat is passed upwards. The system has

to be connected to electric mains supply and a fitted sensor connects the whole system to the thermostat which allows to control the temperature and pre-set system to turn on or off. It is recommended to ask the independent supplier or installer what type of electric underfloor heating mat should be used for any particular flooring type as there are different wattage outputs of heat mats.



CUT HERE AND SAVE

CUT HERE AND SAVE



The price of electric UFH for roll-out mats start at approximately £180 per 10 square metres. There are also costs of insulation boards, screed and heating controls.

Installation step by step

The area of the floor is measured, and the design determines the size of the UFH system required with marked places indicating the position of it's power supply connections. Electric UFH system mats can be fitted on the timber or concrete floor structure. Tiles can be installed straight away on mats. There are different types of mats for electric or water system. All matting or wiring is laid out and planned where it should be fitted before applying the adhesive, including all the wiring for controller and sensor. A multi-meter should be used to check the continuity of current along the heating cables and the resistance of the cable as per limits specified in the instruction. If the mat is laid correctly, it is a time to install the tiles or other floor finish. The flexible floor adhesive is recommended while when laying tiles onto a plywood floor the special adhesive for wooden floors and mesh installation is advised.

Water (Wet) UFH

The water-based UFH system is built from the pipes connected to the boiler which circulates warm water through the whole space to heat the floor. The wet UFH pipes can be connected to the solar heating system, air source or ground source heat pump. The heat is evenly distributed so the water can be at a lower temperature what makes the system very efficient. The price of installing the wet UFH system depends on the room features and how far it is from the boiler.

Installation step by step

For the installation of water UFH, there is required to have a pre-assembled manifold, a thermostat, pump, isolation and water temperature control valves suitable for screed floors, typically providing an output of up to 100watts per square metre. There are multi-zone and single zone UFH systems.

1. Clean the subfloor of all debris and install a damp proof membrane (DPM) if necessary. Any sharp irregularities

should be removed either by filing, grouting or cutting away.

2. Lay the floor insulation. Tape the joints and lay polyethene or DPM to stop the screed going under the insulation.
3. Install the pipework to the insulation at 90 degrees to the direction that the pipe is going to lay.
4. Install the manifold on a wall in a suitable location. Mount the manifold before laying pipe work. Place the manifold controller above the manifold.
5. Make sure the underfloor heating pipe is fitted to the flow side of the manifold.
6. The UFH pipework is connected to the existing heating system via a manifold. The pipe needed to be laid out from the manifold to the furthest point of the room and returned to the manifold in a 'snake-like' pattern with approximately 200mm spacing between each run of pipe. Lay each loop in equal lengths (not exceeding the maximum length of circ. 80m). Fix the pipe down with the clips.

Underfloor heating - the Pros and Cons

Underfloor heating is a high-spec feature that allows heating a room efficiently. The heat is passed upwards slowly and evenly while radiators heat the isolated areas so cold spots might occur. UFH system can work on its own and radiators can be fully omitted. UFH system can heat the larger areas quicker than conventional radiators. UFH is a flexible heating option and can be used in a new or existing buildings. It is hidden out of view and does not take too much space. The UFH might enhance the house selling price.

However, the UFH can take longer to heat than the conventional radiators system. Radiators heat quickly to very high temperatures. This is why in some situations UFH cannot replace radiators. The disadvantage of UFH system is also the price in cases of a retrofit installation, maintenance and running.

Comparison

Electric underfloor heating system v water based underfloor heating system

Type of installation

The choice of electric or water based UFH depends on the project type- whether it is a renovation project or a new build. The electric UFH requires less space and can be installed underneath the floor finish. The water UFH is fitted in screed and needs more depth. This is why in the case of renovation the electric UFH might be more suitable. However, there are a low profile water based UFH systems available too.

ELECTRIC UFH	WATER UFH
running costs depend on tariff or solar panels etc.	requires professional installers, not suitable for DIY
cheaper to install in smaller areas eg. kitchens, bathrooms	cheaper to run than electric UFH
increases floor height only approximately 3cm	cheaper to install in larger areas eg. new builds, extensions
does not interfere with existing heating system	requires larger depth for installation
stetting allow to chose the wattage output	low energy usage
works at low temperatures	ideal for multiple rooms and large spaces
can be used as an addition to central heating or as a separate heat source	pipes are expensive to replace and it is difficult to reach pipes in case of damage
10 years guarantee	benefit from renewable heat sources like Air Source Heat Pump (ASHP) and Ground Source Heat Pump (GSHP), Biomass or thermal dynamic panels
waterproof cables with earthing to ensure no danger in case of flooding	10 years guarantee
easy installation, suitable for DIY	

Location

Water UFH system is recommended on the ground floors with proper insulation. If the sub-floor is not insulated and it is a renovation project the low profile water UFH might be not efficient enough to heat the uninsulated floor. On the other hand, the electric UFH will be more costly in case of larger areas The heat loss calculations are necessary to establish which system will be more desired for the particular project.

Costs

The cost of UFH will depend on the type of system, whether it will be a retrofitted or new room and what is floor structure and finish. It is recommended to take into account costs of installation of electric and water UFH systems regarding labour costs. Electric or plumber quotes might vary depending on the project. Moreover, it is worthy to estimate the running costs of both systems over the longer period. These costs will vary for various projects. A water underfloor heating system is more expensive to install due to more difficult installation. The price can also be affected by such factors as whether the room is on the top floor or near the heating system. However, the electric UFH is quite thin and easy to install in comparison to water UFH, what makes it cheaper regarding installation costs. However, it is more expensive to run over the longer time so it is not recommended for larger areas. It is advised to check the tariff before the decision to install the electric UFH. Generally, how much we can save thanks to UFH system depends on how energy efficient is the house.



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Underfloor Heating

UFH - Underfloor Heating in our example is a water pipe system covered by screed - solid floor.

Water inside installation is pumped from a boiler, mixed to proper temperature and distributed through manifolds to heating zones created with pipe loops. UFH heats house by radiant heat and air convection with very low gradient of temperature.

Estimation conditions

- materials are delivered on site
- internal transport horizontal and vertical is included in the average building situation
- 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

Sequece of operation

- insulate floor surface with proper insulation products eg PIR insulation

- floor substrate should be flat for maximum strength
- taped joints
- fix edge insulation barrier around walls to prevent heat loss and for creating expansion gap for screed
- cover insulation areas with DPM
- choose proper place and install manifold or manifolds depending how many zones/loops was designed
- design floor pipe layout and fix pipe circuits using proper clips
- install floor 15mm pipes laid at 200mm centres
- fill UFH system with water and test for leaks before screed is laid on top
- lay screed on top of the pipe circuits
- fix room thermostats
- fix central programmer
- wiring not included in estimation

Coverage of materials for making 50sqm uderfloor heating – 6 circuits

No	Material	Unit	Price* excl VAT [pcs]	Coverage	Price excl. VAT	Price incl. VAT
1	Barrier piepe 5-layes PE-RT 16*2 mm	m	£ 0.99	6.0m/m2=300	£ 297.00	£ 356.40
2	Staples 50mm	pcs	£ 0.08	4pcs/m=200	£ 16.00	£ 19.20
3	Manifold Premium I 6 section 453*400*86mm	set	£ 221.00	1.0 set	£ 221.00	£ 265.20
4	Cabinet 680*640*135mm recessed	pcs	£ 74.30	1.0 pcs	£ 74.30	£ 89.16
5	Mixing set with pump	set	£ 305.00	1.0 set	£ 305.00	£ 366.00
6	Wiring – not included	-	-	-	-	-
7	Thermostat NC 230V	pcs	£ 29.90	6.0 pcs	£ 179.40	£ 215.28
8	Manifold distribution box	pcs	£ 129.00	1.0 pcs	£ 129.00	£ 154.80
9	Actuator NC 230V	pcs	£ 15.40	6.0 pcs	£ 92.40	£ 110.88
10	Additional materials 1.5%				£ 19.71	£ 23.65
Total					£ 1,333.81	£ 1,600.57

* products available at above prices in all IBB Polish Building Wholesale branches – retail prices before discounts

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Expenditure of Labour for making 50sqm UFH

No	Description	Labour hours	Rate excl. VAT [GBP]	Rate [GBP] per 1sqm excl.VAT	Rate [GBP] per 1sqm incl.VAT
1	Installing manifold to the wall + cabinet	11.0 lh	£ 35,-	£ 385.00	£ 462.00
2	Instlalling mixing set with circulation pumps, mixing valves etc	8.0 lh	£ 35,-	£ 280.00	£ 336.00
3	Fixing pipes directly to insulation using staples and connecting to the manifold	0.50 lh/m2*50m²	£ 35,-	£ 875.00	£ 1,050.00
4	Pressure test	0.04 lh/m @300	£ 35,-	£ 420.00	£ 504.00
5	Installing heating control system with thermostats	2.5 lh * 6 pcs	£ 35,-	£ 525.00	£ 630.00
Total		2.606 l/m²*		£ 2,485.00	£ 2,982.00

Important:

- calculate approximately 100W/sqm heat requirement for solid floor UFH
- use proper floor insulation to prevent heat loss and place pipe loops on top of insulation
- use edge strip insulation for creating and separating heat areas/circuits no greater than 40sqm each
- one loop shouldn't be longer than 100m equal ca 20sqm coverage with 200mm centres
- do not join pipes in the floor, do not cross them
- design proper layout of pipes leaving space under eg kitchen units, shower tray etc
- attach pipes stright to insulation using clips, staples or mounting rails
- be sure that proper depth is available to laid screed with typical thickness 50-75mm
- possition manifolds at the centre of the house
- fill UFH system with water and test for leaks before screed is laid on top
- keep pipe circuits uder pressure during screeding
- lay floor screed typically ca 65mm thick using sand and cement mixture with additives or powder screeds or selflevelings in bags
- properly compact screed
- turn on UFH system after proper time of screed curing – ask supplier, do not use UFH for speed up drying process



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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Polystyrene trowel
product No.105

£13.75*



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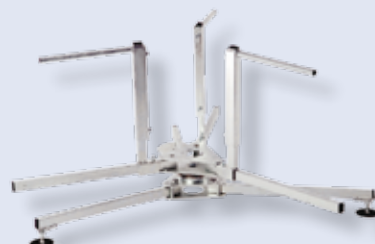
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product 9911

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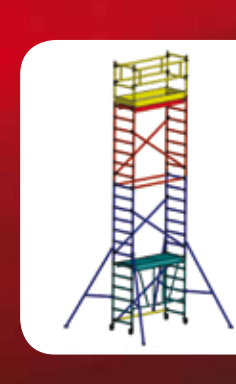
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11

The Parent's thoughts

Play's philosophy

Play's philosophy. Sounds pompous and grandiose. I've never been a fan of such over-thought expressions like philosophy, mission, etc. They are full of excessive pathos. After years of training however, I cannot find a better word to describe the collection of techniques and behaviours which characterise a style of play of a tennis player, a style which each player develops themselves.

During the training process, it's good to realise what your strengths are, what is the dominant style of your play, what style is effective, and most importantly, how you like to play.

This knowledge is not aimed for historians, analysts or biographers.

This knowledge will prove very helpful in training and in achieving control of the game.

Let's imagine the following situation. It's 1:1 in

sets and in the third, last set in tiebreak we have an unfavourable score of 5:6, the opponent has the lead. Let us imagine we are the player. It's our service.

A question emerges. How should I play? One lost point and it's game over. Once I was in a similar situation, I decided to take the risk and play aggressively and I won. And then this other time I did exactly the same and I lost. If I'll be calm and careful no one will accuse me of playing like an idiot. But then if I'll play too carefully, the aggressive opponent will attack faster and I'll blame myself for not doing everything I could, for chickening out.

There's more such questions which a tennis player could ask themselves before an important, deciding point. Even though there's no time for such questions, dilemmas fill one's head anyway. A moment of inattention, or fear, and one can become someone else, a completely different person.

And that's when a developed philosophy of play comes to the rescue.

If our philosophy of play includes aggression, total domination in the game, trained speedy reactions etc., then the calm and careful option,

although suitable for others, would in this case become a weakness and lack of confidence instead of carefulness - it would mean acting in opposition to oneself. Moreover, such behaviour would be wrong since it's untrained - after all we train in accordance with our chosen philosophy of play. This is why we determine this philosophy.

Playing in accordance with chosen philosophy is not the inadvisable predictability, it's repetitiveness - the fundamental element of tennis.

And now let us bring this philosophy down to earth. What does it actually mean?

I shall describe our case. We chose the following rules for game and training:

- Aggressive game - it has to be more aggressive than that of an opponent, otherwise it will turn into a defensive game.
- Putting constant pressure on an opponent
- Always playing the most aggressive ball, e.g. attempting to play drive volley whenever possible instead of letting the ball fall
- Ability to attack from nearly any ball
- Calmness, confidence and speed instead of forceful aggression

- Training fast reactions in place of uncontrolled movements, especially when playing close to the net

What does it mean in particular techniques?

1. In serve

In the first serve, in important situations such as a return with possible break, we always try to serve an ace. Especially an aggressive one. Why? To avoid doubt and lack of confidence in the future. To have it trained. If we'll be trying out 20 different solutions, we won't master any of them. If we'll lack the confidence to serve aces in difficult situations, this anxiety will be with us too often and instead we'll develop a habit of being too scared to serve an ace.

2. During the return of the first serve

- instead of attacking we introduce the ball into the game; attacking the fast number one is often a crash, too often. Here, we have to avoid the temptation which tells us that twice in a row we hit the ball so hard that the opponent had zero chances, that he got scared and messed the following two hits - it could be true but statistics and common

sense advise us that successful tennis is repetitive tennis. Opponent's first serve is very fast and aggressive and we usually lose it. Conclusion: make a note in your philosophy of play - do not attack first serves!

3. If we like to attack serve so much then fine - let's attack every second serve.

It's usually weaker, with a lower speed and a higher but not dangerous rotation (only perfect rotation combined with speed is dangerous but that is very rare). The only thing that could be dangerous here is the kick, but if our philosophy says "attack every second serve" than after a while even the kick will become harmless. Attacking every second serve is, of course, impossible due to the impossible level of constant, increased concentration; the expression "attack every second serve" is to be understood as 'as often as possible'. Such philosophy will allow us to perfect our return, otherwise this stroke will always be a lottery.

4. The ability to attack from nearly any ball and from any place on the court.

It is of course a philosophy of play of an all

court player, and the very aggressive one too. This philosophy is led by a bitter analysis: why run 10 meters to receive a drop shot and barely hit it over the net and risk a shattering counter-attack with our loss of energy and breath being an additional satisfaction to our opponent? Of course the version suggested by our second self (the one that's scared) is to play an intelligent crosscourt passing game. Well okay, but while running after the ball we have to know what we have perfected, what we have always trained, what our statistical strengths are, and finally, what will be worse for the opponent.

A moment of doubt, hesitation, split second of delay and we won't do anything.

In this case it's easier for players of an aggressive nature - they will always attack because it's in their blood.

If they can, they will attack. There's plenty of highly rated players who despite their poor general technique are very aggressive and trained at being aggressive and therefore successful.

5. to play and train balls with possibly highest technical purity - even though it's a banality, I shall try to explain the deeply rooted thought.



tennis player themselves, with how they like to play, what's their nature, and what they like.

It can and should be revised in order not to flatten the game, so that it doesn't become a rigid corset. Chosen philosophy of play shall make the game easier, eliminate dilemmas, give the player confidence and enable them to train their techniques in a better way and ... bring joy.

Tennis, just like any other sport, is a spectacle. It's played not only to compete but also to please the eye and the audience. It's a good idea to include some spectacular aggressive play in this philosophy, for interesting and effective strokes.

And one more thing. It is not always possible to play in accordance with one's philosophy, in fact, one can even play in an entirely different way.

The eternal tennis battle is the one between two different types of tennis players: the offensive type, e.g. Andre Agassi, and the defensive one, e.g. Pete Sampras.

Sometimes one is better, another time the other one is in the lead.

In the case of an offensive player, departing from the rules of the play (the philosophy) which dictates the dynamics can often prove tactically successful.

A defender on the other hand, prides themselves in an effective defence and loves it when an aggressive player repeatedly attempts to strike a winner, failing time after time.

Correcting the style of play in order to regain control, following the rules, will be quickly de-

bunked by a defensive player and then their satisfaction from unsuccessful attack and negative emotions of the attacker will turn into dreading the game of 'who can last longer'.

Philosophy of play however, is a direction and a way of play which we would like for ourselves or for the player being trained.

You need to hold a firm decision and be consequent in order for the philosophy of play to be useful.

If after some time you discover that you prefer playing in a different way than you initially thought, then it's time to re-analyse and revise the philosophy.

Constantly playing in contradiction to chosen philosophy should set you thinking if maybe it's not better to become... a spectator.

During the WTA tournament in Katowice, the editor asked the Italian player Camila Giorgi how she is going to play in her next match. Her answer was short - I'll play my way.

Yes, that's what it's about.

Let us reflect on our backhand again.

If the ball falls, we'll approach it from underneath with our legs so that our arms will just in time be positioned to hit, which will probably result in a beautiful spin, an electrifying kind which will throw our opponent off the court.

Second option is to beautifully enter into a slight drop shot with a rising position supported by walking step, hopping step or drive - you name it. Either way, the stroke will be a shattering attack, most favourably a down the line attack.

Okay then, but what if the ball falls straight onto us making it impossible to perfectly position ourselves and our legs won't balance the body in time? That's when we get neither this nor that. Nevertheless, such hit can still be successful although a little mixed - a bit of spin and a bit of

drive. It could even be the winning hit - although not a clean one.

What's the meaning of sticking to chosen philosophy in here? To aim for a clean hit at any cost. To faster approach with legs, go backwards if necessary, enter very hard into a rising ball and attack, not "half-attack", forcing yourself to retract your arms faster when preparing for the stroke. Do not give in to your laziness which tells you that you will hit it pretty good anyway. It's not about pretty good, it has to be done correctly - in the best way possible.

6. volley - has to be an attack; it is very, very difficult but keeping it safe can develop inadvisable, delayed reactions which change the at-

tacking technique into a defensive one even when it's much better to attack

7. If our philosophy includes putting constant pressure on our opponent then also our **passing shot cannot be defensive** not the first one, and especially not the second one - it has to be as fast as possible, low above the net and very aggressive, and it shouldn't be a slice because that could turn the attacking technique lazy, delayed and weak. Sometimes a passing shot made with a down the line slice is very good; exactly - sometimes. Majority of passing shots should be very aggressive and fast

You have to agree with the philosophy of play! It has to be analysed and confronted with the

Chosen philosophy of play shall make the game easier, eliminate dilemmas, give the player confidence and enable them to train their techniques in a better way and ... bring joy.

New Head Coach of IBB Polonia London VC

Piotr Graban has been appointed as the new Head Coach of IBB. The new "Londoner" has worked until now in Atom Trefl Sopot, the top ladies team from the top league in Poland – Orlen Liga. He has succeeded Vangelis Koutouleas.

Bartek Luszcz, Chairman of IBB Polonia said: I'm really happy that Piotr has joined us, said BL, the Chairman of IBB. We will be doing everything in our powers to ensure that the club can fulfill Piotr's ambitions; as a result we will develop even further.

Piotr Graban said: Working with IBB will be my first leadership role in this level of volleyball, said Piotr Graban. Using my experience as a coach in Poland, I can develop my style as IBB's Head Coach. IBB has given me a chance and I am very keen to make the most of it. I will arrive at the end of July and from August we will start pre-season training. I know a certain amount about the club and the opposition. I always try my best to be prepared with all of my responsibilities; this brings concrete effects and I'm positive it will be the same at IBB.

Graban succeeds Vangelis Koutouleas who has been appointed as Head Coach in the Beach Volleyball program in Cyprus.

Piotr Graban was born in Gdansk and is 30 years old. He worked as the Assistant Head Coach in PGE Atom Trefl Sopot (Orlen Liga in Poland). He has also worked with the youth teams Gedania Zukowo, Gedania Gdansk. Piotr studied Physical Education in University of Physical Education in Gdansk and completed his Masters degree in volleyball.



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Portugal

became European Champions 2016 for the first time in history.

After Eder's goal, Portugal won 1:0 with France in the second half and won the European title for the first time in the history. Real Madrid forward Ronaldo was carried off in the 25th minute at Paris' Stade de France, after injuring his knee in a clash with France's Dimitri Payet. Hosts almost won it at the end of normal time when substitute Andre-Pierre Gignac turned and hit the inside of the post.

After 108 minutes, Raphael Guerreiro hit the bar with a free-kick for Portugal however thanks to substitute Eder's superb extra-time strike Portugal won. Ronaldo was offering as much tactical advice as coach Fernando Santos in the last minutes of the match and was reduced to tears at the final whistle.



EURO 2016 WINNER



Will Sam Allardyce become new England team manager?

Roy Hodgson resigned in the wake of England's Euro 2016 elimination after the match with Iceland last month. Allardyce is considered as the only Englishman with credible prospects.

The Sunderland manager kept them in Premier League against the odds last season and he is viewed as the one possessing the experience, track record and personality to take on the England job.

FA chief executive Martin Glenn, vice-chairman David Gill and technical director Dan Ashworth have held preliminary discussions to list criteria for the next England manager.

The Guardian's eleven **best players** from Euro 2016

Goalkeeper

Lukasz Fabianski - The Swansea City player had been chosen over Italy's Gianluigi Buffon and Northern Ireland's Michael McGovern because he made more saves during the tournament. He had replaced Wojciech Szczesny for Poland's second group game.

Defence

Joshua Kimmich - Aged only 21, the Bayern Munich player has mainly played in defence or midfield, but was great at right-back for Germany in France. He scored one of the penalties against Italy.

Ragnar Sigurdsson - Very difficult to break down player of an Iceland defence. Helped out by his central defensive partner, Kari Arnason, they beat Portugal (1-1), Hungary (1-1), Austria (2-1) and England (2-1) before losing to France 5-2.

Giorgio Chiellini - The 31-year old from Pisa, superbly aided by his Juventus team-mates Andrea Barzagli and Leonardo Bonucci.

Raphaël Guerreiro - The 22-year-old Portugal left back, who was born in Paris. Borussia Dortmund had signed him from Lorient before the Euros for a fee reported to be around £9m.

Defensive midfield

Grzegorz Krychowiak - The Polish player was a very calm presence in the centre of Poland's midfield as they progressed to the quarter-finals, where they lost on penalties to Portugal. The 26-year-old signed for Paris St-Germain from Sevilla a few days after Poland were eliminated.

Midfield

Ivan Perisic - The Inter player of the right hand side of midfield helped Croatia to win Group D over Spain. He scored two goals and provided one assist.

Andrés Iniesta - Spanish player who makes the game look so simple even after losing with Italy in the last 16.

Aaron Ramsey - The Welshman had a superb tournament and was his team's best player by some distance. He was at the heart of everything, exhausted opponents by tireless running. He was suspended for the semi-final loss against Portugal.

Dmitri Payet - His stunning 89th-minute goal beat Romania in the opening game. However he was suspended for the final.

Forward

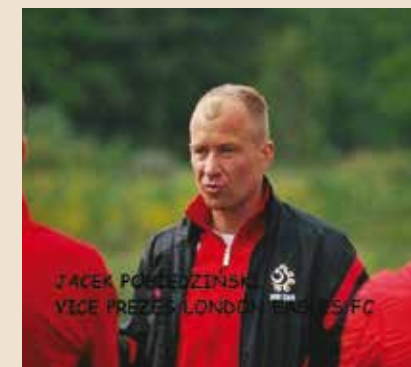
Antoine Griezmann - The Atlético Madrid forward won the Golden Boot with six goals - twice as many as any other player at the tournament.



New management for 2016/2017 season

On Saturday 2nd July, the management of the London Eagles Football Club had a general meeting. After announcing the financial statement for the 2015/2016 season, the current management informed that they will no longer continue their work for the club which lasted many years. There were two candidates who were willing to take over the leadership: Piotr Witkowski and Piotr Małeck. Both their plans are explained in more detail on the club's official website www.londoneagles.co.uk.

After the turbulent voting, decision was made and Piotr Małeck has become the new chairman for the 2016/2017 season. Later on in the meeting, a voting has occurred, resulting in Jacek Pobiedzinski becoming the vice chairman, Artur Majchrowski becoming the secretary and Magdalena Kornecka becoming the money collector. Andrzej Blasik has been chosen to become the Welfare Officer together with Wojciech Fiedorczyk. Great thanks go to the outgoing management for the huge contribution and engagement they brought to our football club.



After a few days, the new management had their first meeting, in which they arranged a rough plan for the functioning of the club for the upcoming season. The key arrangements were about:



- The football teams store, in which you can purchase scarfs, t-shirts, and other merchandise associated with the London Eagles football club.
- Renewing the contacts with the clubs sponsors and beginning negotiations about next year's cooperation. Meanwhile, all the current oral agreements between individual teams and their sponsors will continue to be honoured.
- Over time, the club will focus on making sure that every age group of the club to have the same football kit. Also, it has been planned that a players kit will be made, and it will include a training outfit, match kit, the football clubs tracksuit and the clubs bag.

We wish the new management a fruitful work, and many successes in the development and promotion of London Eagles.



- Arranging membership payments, which to the delight of parents will not change.
- A team manager will only be selected to help in teams where the coach has no assistant to help him. In team who have both a coach, and a coach assistant, the assistant will play the role of the team manager, and do all these functions.
- The chairman and vice chairman have the responsibility to organise monthly meetings with the parents of the children.
- The current coach of the goalkeepers in the Crystal Palace FC Academy, Tomasz Krol, offered help to train the goalkeepers in the London Eagles FC. Further details about this help will be arranged with the other coaches.



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3		6					5	4
8	7	1	9		4			
1	9		2		5		8	
	8	5		3		7	6	
	4		1		7		2	9
			6		8	2	4	7
7	1					8		6
				9				

								2
		1	4	7			6	
	2	7			8			3
1				8	3		4	6
8		3		9		7		1
6	7		5	4				8
9			8			6	1	
	8			6	9	5		
7								

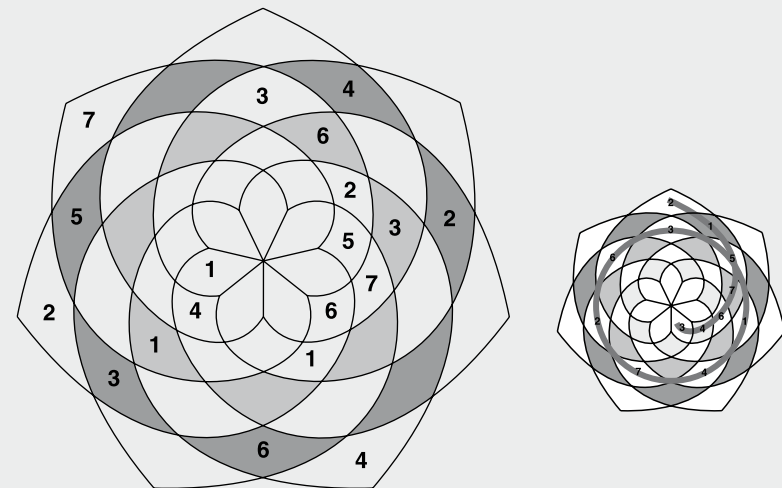
						6	3	
	3				5			9
		2		7			4	
	2		3			4		
8			7		9			3
		1			8		2	
	1			6		5		
9			5				8	
	8	4						

6							7	
								6
	5			6	3			4
		9	5					7
			8	4	2			
8					6	3		
4			7	2			8	
9								
	6							9

LOTUS

To solve the Lotus Logic puzzle:

- Each arc must contain the numbers 1 – 7.
- Each ring of shaded petals must contain the numbers 1 – 7.
- Each ring of white petals must contain the numbers 1 – 7.
- No number can be repeated in any arc or ring.



				Dining surface	Noisy quarrel				
			World health body (1,1,1)				Brazilian dance, bossa --	Plain-speaking	
				Abated	Track event				
	Cry of discovery		Quite a few	Hearing range					
			Self-pride	Expires	Transmit				
				Submis-sive	Missing in action (1,1,1)				
Cheep		Bust				Travel prices			
		Bacte-rium				Media promotions			
Tempera-mental		Peaceful refuge					Sector	Gives way	
		Tell untruth					From Bangkok	Painting support	
		Everest is there		Devour	Excep-tional		Supermar-ket lane		
				Sacred effigy	Hurried				
						Title of respect		Lubri-cation	
						Patrons			
				Large brown seaweed	Chilean currency units				
	News-paper item	Seethe				Fabrication			
		Zenith							
			Nasty	Live					

Crossword with IBB

				Cat's broods									Winding around	Electric fish Plant juice				
		Lyrical verse Gender-biased		Monarch's dominion	Health spring		Comply with		Neither this ... that			Recom- mence						
			Ram's mate Garden entrance		Perch		Hat Shirt					Cutlery used for sweets Stitch		Region				
	Concept Investigate								False god Dig				Pig meat Drenching		Swamp grasses Wages			
Submits (appli- cation) Safe		Cosmetic sampler Figure			Daytime soap opera					Debatable matter		Gloomy Son of Adam & Eve					Not water-tight	
														Top up, ... to Mad (dog)				
			Shady tree Of kidneys		Rains lightly												Grecian vases	
																	Continental Radiance	Green gems Decorative
				Makes happen Strong desire Riding strap Actress, Emily ...		Rough						Monastery head						
												Cake layers						
	Arrest Cold season																It is (2'1)	Damsel
Whack Excite-ment												In-grained dirt		Nasty old woman Boulders				
			Con-vulsion Excel										Baking chamber					
						Flag, ... Jack							Dollar division Picture theatres					
								Plumper	Down size (3,4)								Honey-makers' home Helm	Fellow Slopes
										Mar-quees		Pleasing views					Sick Inflatable mattress	
Ran		Mind's eye Musical work			Dis-patched Flooded by waves													
						Bar seat No ... or buts		Low-pitched Highlanders Records on VCR Intestine				Auction off Excise						Painting & sculpture
			Fruit seed Fiddle								Cutlet Acorn or brazil			Rants Northern Italian city				
		Ostrich-like bird Fairy			Quick		Fritter away Scram!	Leaf drink						Wide awake				
											Paper hanky Numbs			Classifies				

by Szczepan Sadurski

Laugh with IBB

Find 10 differences ...



- What is the difference between a man and a woman?
- A woman demands everything from one man, whereas a man demands one thing from all women.

Two fellows from a dorm are talking:

- Come round this evening. There will be a party: vodka, beer, good music and nice lasses!
- Seriously? But how many of them will be there?
- Seven gigabytes!

A fianc e and a fianc e are strolling in the park. When they go past a group of pensioners, they start to mutter:

- It's no use going hand by hand! You'd better take her to a motel and slip her a length!

The boy is embarrassed, he pretends that he doesn't hear it. After a while the couple go by a construction site, where the workers are shouting:

- Hey you, jerk! Stop strolling like that! Take her to the bushes and slip her a length! The who is now more embarrassed pretends that he doesn't hear anything. After an hour he sees a fianc e off to her house and says:

- See you tomorrow, darling.

She says: - See you tomorrow, DEAF STUPID MAN!

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?

After a fierce party a guy comes to work without one arm. His workmates are shocked.

- What happened? Where is your arm?

We got drunk like a swine yesterday. After the midnight I dropped off. I wake up in the morning and on my hand a bint is sleeping, over a hundred kilos, ugly as death and a November night taken together.

- And what?

- I bit my arm off silently so that she doesn't wake up and I ran away.

At the professor's a phone rings at four o'clock in the morning. The professor answers the phone.

- Are you sleeping?

- Yes, I am.- replies the sleepy professor.

- But we are still f0..g learning!

The admirer expresses her wishes to a famous actor:

- I don't wish you a fame, because you are famous, I don't wish you money, because you've got it, I don't wish you a health, because you're healthy, so I wish you that your wife doesn't play you around with anybody.

An upstart Russian (all over with gold: a golden watch, bracelets, a signet ring on each finger) went fishing with his golden Mercedes. A golden fishing rod, a spinning wheel too, golden guides, the whole fly line also made of gold. He is sitting by the water with his golden fishing rod and he can't catch anything. He was going to leave when the float moved. He is waiting, waiting and suddenly the float disappears under the water! He moves his fishing rod and after a moment he takes out a golden fish. He takes it off the hook, he wants to throw it back, but suddenly the fish whispers:

- Wait a moment, what about the three wishes?

The Russian man replies with a bored voice:

- So say your wishes and fuck off!

Illustrations by Szczepan Sadurski

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