

Accent On Employers

HR: Sustaining your business in an Economic downturn

More than ever during an economic down turn or recession you need to get creative in your marketing. This doesn't necessarily mean cutting prices. According to Harvard Management Update you need to make "decision(s) based on clear strategic goals." While cutting prices may help cover fixed costs and boost sales it is not helpful in maintaining your profitability.

What should you do then?

- Ensure you have a financial system that tracks your process costs as well as direct costs. This allows you to price based on value
- Strive for a segmented customer base especially if you have high fixed costs e.g. have a tiered system of quoting that accommodates different levels of service for different prices
- Keep your best customers happy by providing additional services e.g. offering product training or other services which provide quality and make it harder for your customer to go elsewhere.
- Make minimum order quantities so that the costs are covered. Prices should reflect volume, delivery and costs, not how good your salesman sells.
- Review your operational or production expenditure for ways of becoming more efficient and productive.

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- Establish a bill paying priority or cash crisis emergency system in place so that you can deal with any cut back in cash flow without sinking further into debt.
- Consider benefits that you can provide to those customers who pay upfront or in cash as an incentive to keep your cash flowing.
- Seek feedback from your employees – "what sudden single event would be heart-stopping bad news." Answers may include the loss of a major customer account, or loss of production source material, then develop proactive strategies to lessen the impact.
- Be aggressive in marketing. Business owners (and their staff) should be actively spending time each week in pursuing new customers.
- Watch your customer ordering and payment patterns. If the ratio gets to large actively seek a solution – they may be near bankrupt.

There is no hard and fast solution, but having a clear business mission and vision is essential. Keep redefining your mission in conjunction with the development of your company.

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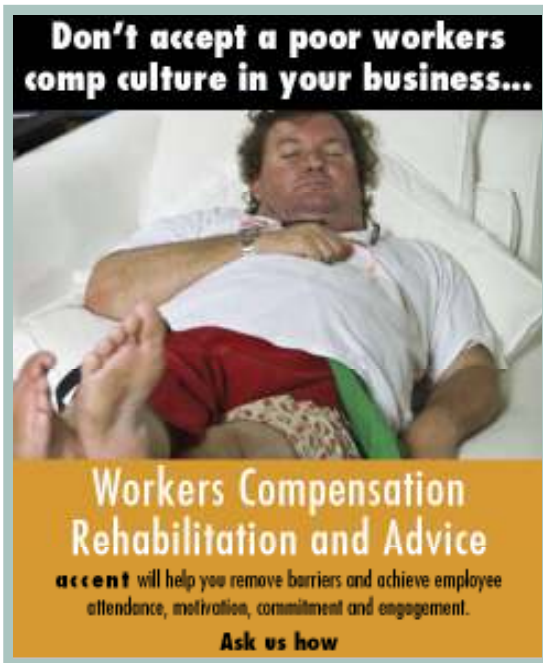
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Workers Compensation

Understanding the real impact of a claim on your workers compensation premiums



One strategy you can use to control costs is to control your workers compensation premiums. This doesn't mean "not declaring employees" to your Workers Compensation Agent!

Your premium is calculated by multiplying your wages by the percentage WorkCover Industry Classification (WIC) rate applicable to your industry class. In addition, your claims history will impact on your premium. When you have a claim all medical expenses, rehabilitation expenses and treatment services are included into the premium calculations for the coming three years.

One way you can help control this impact is to provide your injured worker with suitable duties once medically cleared.

Following is an example of costs where an injured worker is off work for 36 weeks. For the first 26 weeks the injured worker is paid their award rate which in this example is \$600. Following this 26 weeks, if the injured worker is not able to return to work they are paid the statutory rate which in this example is \$480. If they return to work on suitable duties, reduced hours, there will be a reduction in costs.

Injured worker not provided with selected duties.	Same injured worker provided with selected duties.
<ul style="list-style-type: none"> <input type="checkbox"/> 10 weeks @ \$600 <input type="checkbox"/> 16 weeks @ \$600 <input type="checkbox"/> 10 weeks @ 480 <input type="checkbox"/> Future compensation because unable to return to work for over 26 weeks. <input type="checkbox"/> Medical \$20,000 <input type="checkbox"/> Investigations \$3,000 <p>Total \$43,4000 ++++</p>	<ul style="list-style-type: none"> <input type="checkbox"/> 10 weeks @ \$600 <input type="checkbox"/> Section 40 make up pay 26 wks @ \$120 per week <input type="checkbox"/> No future compensation as able to return to work <input type="checkbox"/> Medical \$20,000 <input type="checkbox"/> Investigation \$3,000 <p>Total \$32,120</p>

So if you have employees currently off work due to workers compensation, give serious thought to providing them with suitable duties or referring them for rehabilitation assistance.

Accent is able to assist you review your current claims providing advice regarding the ongoing management of injured workers.

2009 Training Calendar

COURSE	DATES	COST
OH& S Consultation Committee - WorkCover Accredited Course	April/ May (COURSE NOW FULL)	\$660 (GST free) per participant
Introduction to RTW Coordination - WorkCover Accredited Course	27 th & 30 th April 2009	\$480 (GST free) per participant
Performance Management - "how to get the best out of your staff"	1/2 day 15 th May 2009 Parramatta	\$60 (Includes GST) per participant
Introduction to RTW Coordination - WorkCover Accredited Course	7 th & 10 th September 2009	\$480 (GST free) per participant
OH& S Consultation Committee - WorkCover Accredited Course	9,16,23,30 th October 2009	\$660 (GST free) per participant
Advanced RTW Coordination - WorkCover Accredited Course	16 th November 2009	\$250 (GST free) per participant
OHS Risk Management for Supervisors.	½ day 27 th November 2009	\$90 (includes GST) per participant

Call Jodi on 4731 5009 for course information and enrolment details

Making the Right Choice For Your Business will Ensure a Healthy Return on Investment

We all know the benefits of having healthy and happy employees all practicing a work-life balance;

- *Lower absenteeism*
- *Reduction in injuries*
- *Lengthening retirement age*
- *Improved morale and*



Most importantly for you, Being recognized as an employer of choice!

But with a multitude of wellness providers now in the market, one company offers a streamlined, cost effective and progressive program that can help you make the right decision of which provider to use.

Where do I start?

You have made the hard decision... to implement a wellness program. Now you have to choose the right organisation and the right method of delivery. With an ever growing wellness industry, how do you know which is the right wellness organisation to use?

Allan Bolton, from corporate wellness magazine made the statement that reducing risk factors are not rocket science but common knowledge. "The rocket science is in converting common knowledge to common practice – in and outside the workplace".

The first question you need to be asking the provider is not so much what do you do, but how do you deliver it with minimal time loss and most effective bang for your buck!

A well designed program

They key is a well designed program – that suits:

1. your workplace,
2. your timeframes and
3. your budget.

If it can't be tailored to meet these needs – look elsewhere, and I suggest, look at Accent work and Health Sciences. Lets look at each need individually.

Suits your workplace:

Accent takes the time to meet with you or your HR team to determine a number of key factors. These include your workplace culture, your workplace demographics and most importantly, your employees thoughts, interests and risk factors. Without these, the program cannot be tailored sufficiently to spark the interest in the most important people – those attending.

Accent tailors a wellness program by consulting with your staff, preparing questionnaires and health screens. The end result - a program that people want to attend. Accent's methods are proven...

- In a recent program, drug and alcohol education was emitted. Instead, we concentrated on health risk factors, cancer education and healthy eating. In each of these programs alcohol and drug use were either touched on or discussed. When it came to preparing the next phase of program, the employees asked for drug and alcohol education – and attendance was impressive.
- With another organisation, Accent incorporated a review of their canteen menu as staff did not see the point of discussing healthy eating when the menu consisted predominantly of pies, chips and fried food. In addition, this organisation had a large proportion of night shift workers. These people felt that discussing healthy eating and reviewing the canteen did not benefit them as the canteen was not open on night shift, instead all they had access to was a chip vending machine. Accent, in collaboration with the canteen, was able to organise limited canteen availability and

installed a vending machine that provided healthy option frozen meals.

- Executive programs can be a challenging program to implement. One organisation encouraged all executives to attend the mainstream program. This had an extra benefit that 'floor' staff could see that the program was supported from the top down.
- Another organisation wanted a separate executive program so this was delivered before work hours – usually at the executives home or local facility.

What ever the delivery mechanism, you want to be assured that the program fits with your staff, your times and most of all, encourages attendance.

Suits your timeframes:

A wellness program needs to be well paced and well presented. There is no benefit in rushing through a list of seminars throughout the year where information will go in one ear and out the other.

Further, no employer wants their staff to be away from work for any length of time in non-productive activities. Therefore seminars that take over 30 minutes and eat into productive time should be avoided.

Accent provides a choice of one, two or three year programs. The programs can be delivered through progressive topics each year, or repeated topics on a 6 monthly basis but with challenges and progressions the employees must undertake to participate in advanced seminars and workshops.

Accent also ensures education components range from handout information in the lunch room, to large group seminars conducted during scheduled work times. All modules are organised with management staff and time loss is minimal. Most of the 'work time' seminars presented by Accent

during a 3 year program in one organisation were seminars took no longer than 15 minutes of intense information followed up with lunch time programs, groups and after hours information sessions. The employer appreciated the minimal lost time per month and the employees appreciated the range of options.

Accent also presents seminars or workshops before or after shifts.

Suits your budget:

Wellness programs are a significant expense – make sure you get your bang for your buck! As a guide, an organisation with 200 - 300 employees should budget for between \$50,000 and \$80,000 per annum

On top of your financial benefits such as decreased absenteeism, decreased workplace injuries, and increased staff retention, there are a number of other factors you need to be considering.

Does your provider attend site as much as proposed? Does your provider have a visual presence – posters, articles, memos? Are the seminars tailored to your workplace or do they see 'off the shelf'? Are seminars delivered on time? Are seminars going over time? How much time is your liaison person putting into the program?

All these factors cost you money so make you want to make sure you are getting your dollars worth.

Accent proposes all programs on a monthly retainer basis. This retainer is a predetermined fee that includes all time, resources, deliverables, preparation and on site attendance. The only additional cost would be expenses where an organisation wants to change a program significantly or provide equipment to staff. For example,

- One organisation wanted to supply all staff with pedometers to use after the program. Accent purchased the pedometers and expenses were reimbursed.
- Another organisation wanted to supply all staff attending theraband programs to be supplied with their own theraband to use at home. Again Accent purchased the theraband in bulk and expenses were reimbursed.

Where to from here?

Deciding to implement a program and choosing a provider are the hard parts. Once you have chosen your provider, they should do the leg work to design a program and make it work for you and your staff.

Accent Work and Health Sciences as a dedicated team of health and fitness professionals. Our programs are adaptable, economical and effective. We can run simple injury prevention programs, educational programs or progressive interactive health and wellness programs for all level of employees.

Call today and ask for Daniel for a no obligation initial meeting and quote. Mention this article and we will discount the total cost of your program by a further 10%.

Accents services include:

- HR systems
- Key performance indicators
- Employment & Termination Criteria
- IR Mediation
- Psychometric Assessment
- Mediation
- Functional Assessment
- Pre employment for known risks
- OHS Audits
- OHS Training
- RTW Training

For a full listing of our services and more information, call our office on 4731 5009 or look at our website: www.accentonhealth.com.au

Managing Sub Contractors.

If you use the services of sub contractors you are responsible under OH & S legislation to ensure that they work in a safe manner.

So before allowing a new sub contractor on site check that they use systems consistent with best practice in the industry. Don't just look at their paperwork, talk to those people who will be working on your site. Make sure that they use the correct equipment and follow their documented procedures.

Don't assume!!



Check