

STATES OF JERSEY

Health and Social Security Scrutiny Panel Absolute Care

WEDNESDAY, 26th JULY 2017

Panel:

Deputy G.P. Southern of St. Helier (Vice-Chairman)

Deputy T.A. McDonald of St. Saviour

Deputy J.A. Hilton of St. Helier

Senator S.C. Ferguson

Witnesses:

Owner, Absolute Care Limited

Office Administrator, Absolute Care Limited

[10:00]

Deputy G.P. Southern of St. Helier (Vice-Chairman):

Welcome to this Health and Social Security Scrutiny Panel investigating the long-term care scheme. Thank you for coming. Do not be put off by the rather formal arrangement. It is very imposing but we are basically friendly. We just want to hear your story. My apologies from our chairman who is in the U.K. (United Kingdom) on family business. Normally for the record, because we are recording the hearing, we announce ourselves. So I am Deputy Geoff Southern. I am the vice-chair of this particular panel.

Senator S.C. Ferguson:

Senator Sarah Ferguson, member of the panel.

Deputy T.A. McDonald of St. Saviour:

Deputy Terry McDonald, member of the panel.

Deputy J.A. Hilton of St. Helier:

Deputy Jackie Hilton, member of the panel.

Scrutiny Officer:

Kellie Boydens, Scrutiny Officer.

Owner, Absolute Care Limited:

I am Angela, Absolute Care Limited, owner and director and this is Charlene, who is in place for Lynda McDonald.

Senator S.C. Ferguson:

Do you have a surname?

Owner, Absolute Care Limited:

Creighton.

Senator S.C. Ferguson:

And ...?

Office Administrator, Absolute Care Limited:

Charlene Moignard.

Deputy G.P. Southern:

It is just to hear today about ... could you start with the services you offer, how you got into the business and your experience with long-term care?

Owner, Absolute Care Limited:

I started the business in 2015. I did work in finance for 17 years but I had also done care work part-time. The reason I got into it, I did not find that the service that was being provided was very good by the service providers that I had previously worked for. I had a chance to start my own, which I did, and it sort grew by then. It was then One to One the Personal Care Agency and when it became a limited company in 2016 I changed the name to Absolute Care Limited. At the minute we have about 37 clients.

Deputy G.P. Southern:

Thirty-seven clients?

Owner, Absolute Care Limited:

Yes. About 12 of those are long-term care clients with various needs and various care packages from 24-hour to an hour a day, half an hour a day. We have recently taken on some clients from Family Nursing. It all varies. For the long-term care clients you will get ones that get full support and some at the other end of the spectrum that have to also pay. You get a lot of ...

Deputy G.P. Southern:

So the majority of clients are self-funding?

Owner, Absolute Care Limited:

Yes. We did have about 12. I would say there is probably about 15 now with Family Nursing clients that came on board. But they are half and half. They will pay sort of half their care and then the L.L.P. (limited liability partnership) is sort of funded as well.

Deputy G.P. Southern:

All of your associates are in the home, they are domiciliary?

Owner, Absolute Care Limited:

They are all domiciliary.

Deputy G.P. Southern:

How many staff do you have?

Owner, Absolute Care Limited:

At the moment, 7.

Deputy G.P. Southern:

How easy is it to recruit?

Owner, Absolute Care Limited:

Not very easy at all.

Deputy G.P. Southern:

Explain more.

Owner, Absolute Care Limited:

We are sort of going through a transition and my manager has been put on garden leave, which is why Charlene has decided to come along. She is our office administrator, so I thought it would be good exposure for her to see sort of what goes on. I have been recruiting for the last year and we have had about 3 applications.

Deputy G.P. Southern:

From what?

Owner, Absolute Care Limited:

From the States of Jersey website, we go on social media, there is constantly an advert on the States of Jersey website. Whether this ... I have spoken to Claire White regarding this and she was asking if there is anything different that we are not providing.

Deputy G.P. Southern:

She is at Social Security?

Owner, Absolute Care Limited:

Yes, Claire is like a quality assurance officer. She was asking: "Is there anything different that you are doing with pay?" and when I spoke to other agencies I found that our rates of pay by the States are quite good and some of them, our N.V.Q.3s (national vocational qualification) were paid higher than a lot of the agencies. We do not offer pensions because we are not the States. Because most of the girls are on a zero-hour contract at the moment but going forward I want that to change, that they are on a set contract. But, yes, it is a nightmare to try and get people to come on board.

Deputy G.P. Southern:

What is the background of the people working for you?

Owner, Absolute Care Limited:

The majority of them are N.V.Q.2 or N.V.Q.3 qualified.

Deputy G.P. Southern:

Are they local?

Owner, Absolute Care Limited:

They are local, yes. I have put in for a licence. I do have a new manager starting and I do have one member of staff that I will be putting in a licence for. The manager is extremely highly qualified and the member of staff was here for, I think it was something like 13 years, then she

went away. She went home for 2 years but the sort of break that they ... the qualification system is changing so she will have to apply for a licence or I will have to apply for a licence on her behalf. But she is N.V.Q.3 qualified which is what we are wanting to get on board. I do have people who applied who have only been on the Island a year and a half. They are looking for work but obviously they have not had the training but they are interested in doing the work, which is fair, you could give them a chance, but to take out a licence it is going to be quite difficult for someone for that length of time.

Deputy G.P. Southern:

You said at the very beginning you found that when you sought some support the system was not working for you, or something like that.

Owner, Absolute Care Limited:

Sorry, for the clients?

Deputy G.P. Southern:

At the very beginning you said you found the system was unsatisfactory for what you were doing part-time.

Owner, Absolute Care Limited:

When I started the business, yes, I was working for a 24 client who was extremely unhappy. She was very well travelled, intelligent lady, she liked to do crosswords and the girls that she was getting in to look after her were not interested in holding a ... they could not hold a conversation with her. They were young. They were sitting on their mobile phones, reading magazines and this lady was self-funding, so was paying £13,000 basically a month to be cared for and it was ... they could not even cook either, so they could not cook. She was getting extremely frustrated and that was the reason I started up my own business and I looked after her for 2 years. She actually died on 1st February. But I find this is for a lot of people. This is where the staff initially can send people, just taking anyone on board to fill that void, and they do not have the experience and they do not have that connection and they can meet with people and hold conversations. It comes down to also life experience. A lot of the girls do not have life experience. Some young girls are fantastic. They go in, they can do the job quite easily and they can come across quite well, they are willing, but a lot of them are not bothered. They are just there to fill the void. For someone ... whether they be self-funding or long-term care it is not acceptable. So that also limits down your staff that you can take on because you are trusting these people that go into people's homes and do a job that you are paying them to do and the client expects them to do. That goes on quite a lot.

Senator S.C. Ferguson:

You give training, do you?

Owner, Absolute Care Limited:

We do.

Senator S.C. Ferguson:

How do you check on how your girls are doing, or boys, we do not know which?

Owner, Absolute Care Limited:

We have had male enquiries but the community seems to like ladies for some reason. I do not know. I have asked. No, I have asked some of my clients: "Would you mind having a male?" A few of the ladies have said: "No, they do not mind" but a lot of the gentlemen have said: "No, I prefer the ladies." Take what you will. But I think ... sorry, what was your question?

Senator S.C. Ferguson:

How do you make sure ...

Owner, Absolute Care Limited:

Oh, spot, yes. We do surveys, make sure the clients are happy and we get their feedback and they can do that anonymously or they can put their name on to it. Obviously we wait and see how the client is in doing the reviews monthly to make sure they have got no problems and they are quite happy in the way things are and if there is anything we can change to make it better.

Senator S.C. Ferguson:

You have said you have got somebody on garden leave.

Owner, Absolute Care Limited:

Yes. Basically she is sort of literally ... came in and I thought she was great. She was highly recommended. I took her on and 6 months down the line, because I was out on the floor ... working on the floor and she is in the office. She handed in her notice, she had found another job. I says: "Well done, you have got to do what is right for you and your family. I am sorry to lose you." And then we had a visit and nothing was done in the office so she had not done what was paid to do so she was put on garden leave. Since then I have had clients being poached in the last week, staff being poached, yes. One of my biggest ... this has happened before with another company, which I was not aware of. The same thing had happened, the exact same, and she has now gone off to another company where this lady does work a lot of time on the floor so she is going to be left in the office on her own again. I am quite fearful that that is going to happen. As

for a registered manager, there is no sort of code of conduct or guidelines which they must follow and they seem to have full control of your company. Because I started up, I was basically told: "You are not going to have control of your company. Your registered manager is going to have control of your company. Are you happy with that?" I said: "Well, if that is the way you have got to be approved, yes, I have to be happy with that."

Senator S.C. Ferguson:

Why are you not the registered manager?

Owner, Absolute Care Limited:

The guidelines say I can be a registered manager because I am working towards my level 5 but when you go up for approval it is a totally different story. I was up for approval 3 times and every time they goalposts moved from there to there.

Deputy J.A. Hilton:

Who are going to approval for?

Owner, Absolute Care Limited:

For the States approval for there to be an approved provider for ... basically for the social services.

Deputy J.A. Hilton:

For the States of Jersey?

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

Okay, so the criteria that they are asking for to be a registered manager of a care business is what exactly?

Owner, Absolute Care Limited:

Basically you have got to be working towards your level 5. You have to either have a level 5 or be working towards the level 5.

Deputy J.A. Hilton:

So you are having to put a manager in who is basically at level 5?

Owner, Absolute Care Limited:

I had to put a manager in. He is a level 3 now and has not even completed one module at a level 5, that I find out. So I am further on in my level 5 than what my registered manager was.

Deputy J.A. Hilton:

Sorry, I must have missed something there. I thought you said that a registered manager had to be level 5 or working towards level 5.

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

But he is only level 3?

Owner, Absolute Care Limited:

Yes, a lot of the registered managers at the moment are only on level 3. They are working towards their level 5 but they have been doing that for 2 years, so the Island cannot even take on anymore courses for anybody to do a level 5 because the ones it was done 2 years ago still have not completed their level 5.

Deputy T.A. McDonald:

What is the actual reason? Is there some sort of block in the system or is it just that they have not bothered?

Owner, Absolute Care Limited:

They have not put the work in. I would imagine they have not put the work in, whether that be for business reasons or whatever.

Deputy G.P. Southern:

You are trying to make time to train up while also doing your job, because it needs training on the job.

Owner, Absolute Care Limited:

I am doing mine online because I could not get to do the course here. They do not know when the next course is going to be because no one from 2 years ago had completed their course.

Deputy G.P. Southern:

I was not aware there was a blockage at the top end.

Deputy T.A. McDonald:

Do you know how many there was?

Owner, Absolute Care Limited:

I imagine there would have been about 20 to 25.

Senator S.C. Ferguson:

Is the online one organised by Jersey?

Owner, Absolute Care Limited:

No. It is STV. It is an approved trainer. I mean the modules are no different. The modules are all the same and you do get assessed. There is an assessor that comes over from the U.K. to do it as opposed to maybe someone coming out from the hospital and doing it.

[10:15]

The only thing is you do not get that classroom training but you do have an online person who you can talk to, go through your essays and your questions. I know a few girls, for the same reason, that cannot get on. They are doing it through the same provider in the U.K.

Deputy J.A. Hilton:

So your staff have to be a minimum of N.V.Q.2 or 3?

Owner, Absolute Care Limited:

You can have, I think it is a 75 to 25 per cent reissue, whenever the new law comes out, that they need to be N.V.Q.2 or N.V.Q.3 qualified but they all have their mandatory training, which is 8 modules a year. The only ones that will do that mandatory training will be the ones that are doing their N.V.Q.2 that year and their N.V.Q.3 or whatever the course they are doing. Because that will all be covered on that.

Deputy G.P. Southern:

There is a mandatory minimum?

Owner, Absolute Care Limited:

Eight modules.

Deputy G.P. Southern:

Eight modules, which ...

Owner, Absolute Care Limited:

First aid, dementia, safeguarding, all those. They have to be covered every year.

Deputy J.A. Hilton:

You said that you have got 7 staff.

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

When you set up your business you obviously would have had to apply for a licence and you said how difficult it is getting staff. You are permanently trying to employ for a year and you are using Back to Work as well.

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

To ensure that licence, your business licence only allows you to employ ... entitled to work for entitled people?

Owner, Absolute Care Limited:

Yes. Somebody with 5 years' qualifications, yes.

Deputy J.A. Hilton:

So when you originally applied for a licence did you try and get registered licences or were you quite content to go the entire ...

Owner, Absolute Care Limited:

I did not think staffing would be an issue. I thought that would be the last thing that would be an issue, to be honest. That was probably the hardest thing.

Deputy J.A. Hilton:

Why do you think it is such a big issue?

Owner, Absolute Care Limited:

Because Jersey is such a diverse place now. A lot of the younger generation, they go off Island, they stay off Island. We were getting people coming into the Island who are qualified but because of the 5-year they cannot do the job. They have only been here a year and a half. We did have one lady from ... not Poland. I think it was ...

Deputy J.A. Hilton:

Romania?

Owner, Absolute Care Limited:

Romania. And she did have the qualifications but because she was not here 5 years we could not employ her.

Deputy J.A. Hilton:

So at the moment are you finding that you cannot take on additional clients because you simply do not have the staff?

Owner, Absolute Care Limited:

I have no availability at the minute whatsoever.

Deputy J.A. Hilton:

So you are just doing what you are able to do?

Owner, Absolute Care Limited:

Which means the company stays stagnant because we cannot ...

Deputy J.A. Hilton:

You cannot get staff. Is there a lot of business out there that you think might not be being fulfilled?

Owner, Absolute Care Limited:

Yes. Yes, we have had phone calls after phone calls asking for ... do we have ... can we take on this package or that package. I even had an email from a residential home yesterday to ask if we could provide cover for a week for them, because they are short staffed and they could not get the staff. I had to say no, and I have a 24-hour client and I have to, at the moment, split that package with another care agency. No one really likes to share packages. You want to be in ... because it does open up to issues as well.

Deputy J.A. Hilton:

With the other agency, do you have a lot of communication with the other agencies?

Owner, Absolute Care Limited:

Only as a last ... well, I would like to work that way because you are all there for one purpose. It is a purpose to make sure that clients are looked after. So I have in the last sort of month tried to build a reputation with other service providers and they are more than willing to help and there are a few that do have the same work ethos. They want to help one another where they possibly can but there are a few that are not interested.

Deputy J.A. Hilton:

As far as you are aware ...

Deputy G.P. Southern:

Presume not interested in sharing the load?

Owner, Absolute Care Limited:

Yes: "They are my clients. They are staying my clients." So they are scared of poaching or they are scared of you poaching their staff or whatever. Instead of being able to say: "Do you have some girls who are not busy who would be willing to work for ..."

Deputy G.P. Southern:

You said when you can take people on, clients on, how do they come to you? How do they arrive at your doorstep?

Owner, Absolute Care Limited:

It is either through social workers or through the J.O.D. (Jersey Online Directory) website where it gets all the approved providers and some through word of mouth.

Deputy T.A. McDonald:

Because you are at the top of the alphabet?

Owner, Absolute Care Limited:

That is why I changed my name. One to One the Personal Care Agency was not really doing it so I thought let us go for Absolute, you are the top of the list. Because to be fair everybody is not really going to phone the whole way down the list, are they? They are going to take the first 3 or 4 on the phone.

Deputy G.P. Southern:

That is one of the problems with the long-term ... has been pointed out to us as a potential problem, the long-term care scheme, is that the funding comes direct to the client and the business relationship has been the client engaging a company like yours.

Owner, Absolute Care Limited:

That is only ... I had one, it went like that. It has now been taken off and given to ... and I send the invoices to Social Security but the rest of my long-term clients all go to Denise Gibbons at Long-Term Care at Overdale. So I do not have any clients paying direct for long-term care. We did have one, when we took on at first that is the way it was working, Long-Term Care would pay her and then she would pay the ... she would pay us direct.

Deputy G.P. Southern:

And then someone from Long-Term Care acts on her behalf?

Owner, Absolute Care Limited:

Yes, it goes to Annette Dyer at Social Services.

Deputy J.A. Hilton:

So all your 12 or 15 long-term care clients, the accounts are paid by Long-Term Care and Social Security direct to you.

Owner, Absolute Care Limited:

Yes, unless they are ... they have to contribute something towards the payment of that so Long-Term Care is only going to do part funding and the clients will have to pay the rest. Then you do not ... I mean I have had 2 right at the minute and their bill is getting higher and higher and higher because they are not paying because they have gone back to appeal, after appeal, after appeal. So although you are getting the long-term care one you are not getting it from the client because they do not agree with what has happened and they are going back and appealing and appealing and appealing.

Deputy J.A. Hilton:

So does that basically leave you in deficit?

Owner, Absolute Care Limited:

That leaves me in deficit.

Deputy J.A. Hilton:

How are you going to stay in front of your position now? That seems a bit ...

Owner, Absolute Care Limited:

You are just ... whatever goes in goes out because you have to pay your wages and your rent and everything else. So I just got paid for one client on Monday from March. Some of them ...

Deputy G.P. Southern:

That is because there is an ...

Owner, Absolute Care Limited:

It is the Social Security ...

Deputy G.P. Southern:

... appeal process going on or is it because that is how we do it?

Owner, Absolute Care Limited:

No, that was just to get everything done. Sometimes ...

Deputy J.A. Hilton:

Assessments and everything else?

Owner, Absolute Care Limited:

Yes. I mean at that stage the gentleman did pass away during that stage so, yes. That took longer to go through. Usually, it is about 5, 6, 7, 8 weeks to come through from Social Security.

Deputy J.A. Hilton:

So quite often you take on new clients who have not gone through the assessment process so you put in ... are you making the decision there and then about the level of care that they need? Who does that?

Owner, Absolute Care Limited:

It depends. It will be the social worker usually. If it is coming through a social worker you will ... the social worker will have done an assessment.

Deputy J.A. Hilton:

They would have already done it?

Owner, Absolute Care Limited:

They would have already done an assessment but you would have to go out and do an assessment yourself as well to make sure that everything is as it should be. But a social worker will come out and they will have done the assessment and say: "This client needs so many hours, one hour a night, one hour in the morning or a lunchtime visit or whatever" and you will go from there. But obviously ongoing you will have to assess that client to make sure that what was initially assessed is still that way so he does not need to ... you know, obviously people get their needs change or they get better their needs change.

Deputy T.A. McDonald:

How do they communicate that to you? I presume you do not get to see the actual report.

Owner, Absolute Care Limited:

They do. They forward you a copy of the report because we have to do our own assessment, but that can take weeks to come through as well, which is why you have to go out and do your own assessment.

Deputy T.A. McDonald:

Initially that is what you are working on and providing care on.

Deputy G.P. Southern:

On a practical level you are saying that it can take a number of weeks to organise care so suddenly ... so (a) in practical terms you are covering that money that is not coming in yet on the assumption it will eventually arrive, but (b) the client is also in a world on his own team: "What level will I get?"

Owner, Absolute Care Limited:

Exactly.

Deputy G.P. Southern:

And then you are saying that ... that may take hold of that and say: "Hang on, that is not right, that is not right, I need more than that."

Owner, Absolute Care Limited:

One client we have got he was really distressed and also the levels some people get, they will get the 24-hour care. We have one client that we do 2 hours a day for and they have an agency from the U.K. that come in and do that, so that also undercuts everybody, and it is in Jersey. So they have staff they bring over from the U.K. and we support a break for them.

Deputy G.P. Southern:

On 24-hour?

Owner, Absolute Care Limited:

Twenty-four hour.

Deputy G.P. Southern:

So they specialise in 24-hour ...

Owner, Absolute Care Limited:

Yes, it is basically live in. They live in with the client.

Deputy G.P. Southern:

The range of clients that you have got in terms of the ... you go in their homes and we are talking about the 4 levels of need, are they across all 4 levels?

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

Do you have any clients that ... are you aware of the 2 levels that fall outside, policy 1 and policy 2?

Owner, Absolute Care Limited:

No, sorry.

Deputy J.A. Hilton:

So all your clients fall under the 1, 2, 3, 4?

Owner, Absolute Care Limited:

The 4 bands, yes.

Deputy J.A. Hilton:

All levels, okay.

Senator S.C. Ferguson:

Have you helped people through the claiming of the long-term care?

Owner, Absolute Care Limited:

We have. We put them in touch with people from Social Security. They can get them the help and, to be fair, Social Security are quite good coming out to assess people, because it is quite a laborious form to fill out. The social workers are usually very, very good. They are always on hand to help out.

Deputy G.P. Southern:

Social workers and Social Security staff?

Owner, Absolute Care Limited:

Yes, the Social Security staff you can ...

Deputy G.P. Southern:

So they can talk through the system.

Owner, Absolute Care Limited:

Yes, they will take them through everything. Also the social workers are very good. They will help out with the forms and things. Some people can, depending on their capabilities, handle the forms quite easily themselves. Their family members usually assist with it because obviously they have got to get quite a lot of documentation.

Deputy J.A. Hilton:

So generally the help provided by the social workers, when they come to do everything and Social Security ...

Owner, Absolute Care Limited:

Social Security, yes, they are very good.

Deputy J.A. Hilton:

... are very proactive in helping people?

Owner, Absolute Care Limited:

They are, yes, from the feedback that I have received.

Deputy J.A. Hilton:

From your clients?

Owner, Absolute Care Limited:

Yes. The process that they have is quite tedious and that is always the same but obviously they need to find out certain amounts of information but everyone is usually on board to help out with the forms that are getting filled.

Deputy J.A. Hilton:

With reassessments that happen, do you find that there is a delay involved around the reassessments if you are applying?

Owner, Absolute Care Limited:

Yes, they have to go back if they do need additional care or someone is struggling, they have only had a morning call but they could really do with a night-time call, the whole process has to be reassessed again.

Deputy J.A. Hilton:

Do you find yourself in a situation where your carer comes back to the office and says: "Mrs So-and-So is not managing" and that you are instigating increased care if there is no family?

Owner, Absolute Care Limited:

Sometimes.

Deputy J.A. Hilton:

So you are having to contact Social Services yourself?

Owner, Absolute Care Limited:

It is usually a social worker for long-term care clients. We would have to contact them, but yes, the girls have to be aware. That is why I do not want to put too many girls in at different clients because she would not be able to gauge how a client is reacting. So we need to make sure that they only have one or 2 or 3 girls at any one given time that will cover them. So they can check up on the notes. They are the ones that are doing the notes and reading the notes and also getting to know the client so they can come back and report: "She is not doing too well today. I think she is struggling a bit at night-time. She is getting quite forgetful." The main one is usually medication, people are self-medicating. They forget to take their medication, so the girls are aware of that whenever they go in, so all that does get brought back to the office and then it is acted upon.

Deputy J.A. Hilton:

So in general terms, how long do you have to wait for a reassessment, for a social worker to come back and do a reassessment?

Owner, Absolute Care Limited:

The social worker is usually very proactive. It would not be more than maybe 2 days before they can come out, in my experience, unless they are on holiday or whatever, but you do ... if you have any concerns you can always go in S.P.O.R.s (Single Point of Referral) so they react quite quickly as well.

Deputy J.A. Hilton:

So your clients, do they all have a designated social worker or is there a pool?

Owner, Absolute Care Limited:

No, they all have a designated social worker.

Deputy J.A. Hilton:

So that is your first point of contact if you have concerns about a client?

Owner, Absolute Care Limited:

Yes.

Deputy G.P. Southern:

You said that you feel that you have good terms, good quality terms for your workforce.

[10:30]

Owner, Absolute Care Limited:

Yes.

Deputy G.P. Southern:

Then you mentioned the zero-hours contract and you are trying to move away from zero hours. Can you tell me how that is working and why you are still on zero hours?

Owner, Absolute Care Limited:

The first time I went for States approval I had girls on contract and I was told that it was not advisable to have girls on a fixed contract because if they did not have the hours you are liable to pay the wages, which is fair enough, it is a fair comment. So the second time I went for States approval the girls were quite willing to go on zero-hours contracts and this was explained at the approval panel. But that opens up to a lot of problems because although it works sort of one way, there was never once that I did not have the hours for the girls, but it did work in their favour more

than in mine because I found that they could pick the days that they wanted to do, so they were wanting to do Monday to Tuesday and no one was wanting to do the weekends

Deputy G.P. Southern:

If you have got a flexible arrangement you must expect ...

Owner, Absolute Care Limited:

Exactly, yes.

Deputy G.P. Southern:

... someone to say: "No, I am not doing Tuesday next week" and you are a bit stuck.

Owner, Absolute Care Limited:

Yes, you get stuck, so it means I might end up doing 15 hours a day to cover.

Office Administrator, Absolute Care Limited:

And it really does happen. They will phone in and say: "Tomorrow, I forgot I have got ..." and you have to literally take them off and reallocate, so it gets quite ...

Owner, Absolute Care Limited:

Some staff are quite good, they do not abuse that at all in any way, shape or form, and some use it to their own advantage, yes.

Deputy J.A. Hilton:

So you are tending to move more towards a fixed contract, a normal contract ...

Owner, Absolute Care Limited:

Definitely.

Deputy J.A. Hilton:

... because you are confident that you are going to have the clients and you are going to have the work.

Owner, Absolute Care Limited:

There is an ageing population and there is more and more people wanting care.

Deputy J.A. Hilton:

How do your staff ... have you discussed that with your staff, about moving from a zero-hours contract to a fixed, normal contract? How do they feel about that?

Owner, Absolute Care Limited:

They are fine. I think they feel that they are more secure with a fixed contract. Obviously it is always good to have someone who can do twilight, somebody to fill in. That is fine to have someone like that on a zero-hours contract. They can help out as and when they can, but not for your everyday staff. It does not work. It creates more problems than ...

Deputy J.A. Hilton:

When are you intending to move?

Owner, Absolute Care Limited:

Within the next month.

Deputy J.A. Hilton:

Really?

Owner, Absolute Care Limited:

Yes. When my new manager comes on board.

Deputy J.A. Hilton:

Okay. You said your rates of pay, you believe you pay better.

Owner, Absolute Care Limited:

Well, within ... I do not pay any worse than anyone else. My people with no experience who are willing to learn, they are on £11 an hour, N.V.Q.2 is £12 an hour and N.V.Q.3 is £13 an hour.

Deputy J.A. Hilton:

So they are all well above the living wage.

Owner, Absolute Care Limited:

Yes.

Deputy G.P. Southern:

Well above the minimum wage.

Deputy J.A. Hilton:

We are all ...

Deputy G.P. Southern:

According to the Chief Minister we are.

Deputy J.A. Hilton:

Somebody coming in with the barest of experience is on £11 an hour?

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

Do they mainly work like a 35-hour week, most of your staff, or 40 hours? How does that work?

Owner, Absolute Care Limited:

Some staff can only do around 25 to 30 hours, which is fine, but the majority, as you say, round 40 to 42.

Deputy J.A. Hilton:

The staff that you have got that are doing less hours, is that because of family commitments?

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

Is that going to be reflected in the contracts they get then, that is what they will be contracted to work?

Owner, Absolute Care Limited:

Yes. People can work ... when their children are at school they can work those extra hours but in summer holidays it is a vicious circle, so what you are bringing in is going out to people to look after the children, exactly. So you are dependent ... we will have that conversation whether she would like to go to the 42 hours, which basically she could be on a full-time contract and have the holiday pay and all the rest of it, but if she wants to go on the 25 hours she can be contracted for the 25 hours and her holiday pro-rata'd to that.

Deputy J.A. Hilton:

With your workers, do they drive their own vehicles?

Owner, Absolute Care Limited:

They do.

Deputy J.A. Hilton:

And are they paid a travel allowance?

Owner, Absolute Care Limited:

They are, petrol money, so they get £10 a week petrol money.

Deputy J.A. Hilton:

Right, okay. So they are not paid for their time while they are travelling from A to B?

Owner, Absolute Care Limited:

I try to do everything in a route, so they are not going from Gorey to St. Brelade.

Deputy J.A. Hilton:

So you try and group them all together?

Owner, Absolute Care Limited:

Yes. So there is like a little time route. If you see they are going from Le Geyt to Le Coie to Grand Vaux back to Le Geyt and then back to Grand Vaux and back to Le Coie, so that is like just one route.

Deputy J.A. Hilton:

Your workforce would not be in a situation where they had to travel one from side of the Island ...

Owner, Absolute Care Limited:

No. We have got a girl that lives at St. Martin so she does all the Grouville, Gorey and Trinity route, so they are not going from one end of the Island to the other. Obviously sometimes if someone is ill or something has happened ...

Deputy G.P. Southern:

They have to do it.

Owner, Absolute Care Limited:

Yes.

Deputy G.P. Southern:

What are your arrangements around training? Is training done in your time or in the girls' time or in ...

Owner, Absolute Care Limited:

It is whenever they have got time. It is whenever you can get a certain few together. But my new manager I am taking on is fully trained. She is a level 8, so the only thing she is not trained in doing is first aid, which I prefer the girls to go to St. Johns Ambulance to do anyway. So all mandatory training will be done in-house anyway going forward because she has got all her certificates. She is a registered nurse so she can do everything in-house so that will make life a lot easier for the girls.

Deputy G.P. Southern:

They will not lose wages when they are training?

Owner, Absolute Care Limited:

No.

Deputy G.P. Southern:

It is your cost?

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

If you have a member of staff who is untrained, on day one they are not going out to see clients because they are having to do this mandatory training. Is that what you are saying?

Owner, Absolute Care Limited:

No, no, it will be a mixture. They will do shadowing, so obviously they will have to go out and shadow someone for a certain length of time, then they will have competencies to be signed off that they can do this and they can do that, but the first thing they do need is they need to have safeguarding and first aid, which will usually be done in the first week. But they will not be out with a client on their own before they are signed off competent to do whatever they are supposed to do.

Deputy J.A. Hilton:

Can I just ask you about criminal record checks?

Owner, Absolute Care Limited:

Yes.

Deputy J.A. Hilton:

Do they ever present a problem?

Owner, Absolute Care Limited:

A big, big problem.

Deputy J.A. Hilton:

Would you like to explain why?

Owner, Absolute Care Limited:

Obviously they take about ... some can come down in 2 weeks, some can come down in 8 weeks. If you are taking someone on from another agency they do have their D.B.S. (Disclosure and Barring Service). It is a grey area. I was a compliance manager for 17 years before I came into this and it is absolutely ridiculous. You can do as many Google searches, you can do court searches, you can do all that, and this is what basically the D.B.S. ... so technically we are not really allowed to take that person's D.B.S. and send out for a new one and use that D.B.S. if they have been working on ...

Deputy G.P. Southern:

You have to start again.

Owner, Absolute Care Limited:

Yes, and you have to start again, so technically that person could be without work for 8 weeks until a new D.B.S. comes through. A lot of the agencies will tell them they have got 19 days when their D.B.S. comes through to register online and that can take ... it is £13, so if they register online within that 19-day period they pay the £13, so you can actually go online ... if they go to another agency, they can go online and say: "There is my D.B.S. and it is the most updated one." So we have just had this this week. I have always advised the staff to go online because I pay for the first D.B.S. and if they leave within a year I will take that D.B.S. back because it does belong to them, particularly the £50 deduction. So the girls have registered online and when we got a visit the online document was shown and that was not good enough. They had to have the original and I said: "Why do you have to have the original when you have got the D.B.S. website giving you the most up-to-date that you can have?" "That is not acceptable." It is a real minefield. You should be able to take on that person and do additional checks such as court checks or petty debts or

whatever. Jersey is a small Island, everybody knows what is going on. You should be able to use that D.B.S. until the other D.B.S. comes through.

Office Administrator, Absolute Care Limited:

Yes, because otherwise it is pointless having the update service really, is it not?

Owner, Absolute Care Limited:

It is a cost. I mean, I do agree that everyone should have an updated D.B.S. but it should be allowed to be on the online one.

Senator S.C. Ferguson:

Which department is actually not accepting the online version?

Owner, Absolute Care Limited:

Health and Social Services.

Deputy J.A. Hilton:

Is there an issue with D.B.S. with other than British staff? Do you ever get people from the European Union applying to work?

Owner, Absolute Care Limited:

I have not had anyone.

Deputy J.A. Hilton:

Do you know how that works?

Owner, Absolute Care Limited:

I do not know how that works because they do not do D.B.S. so you would have to ... from what I can gather you would ... from working in compliance, you would need to go to the consul and that consul there so you are not ... so you do not actually know who you are taking on.

Deputy J.A. Hilton:

That is a bit difficult, is it not, really difficult?

Owner, Absolute Care Limited:

It is, yes, but there is a lot of foreign workers working in the industry at the moment. How they get around that I have no idea.

Deputy J.A. Hilton:

That would be interesting to find out, to ask when we get the department in, because that is quite a big issue, I think.

Owner, Absolute Care Limited:

I think the French authorities do offer a D.B.S. in their form.

Deputy G.P. Southern:

God knows if we hit Brexit.

Deputy T.A. McDonald:

When I listen to you talking about everything, you are obviously very confident that there is a big market out there, an ever-ageing society and so on. Obviously I presume that was the decision that you made when you decided to change from self-employed to sole trader and now a limited company. Is there any other reason that you made the decision to go for a limited company?

Owner, Absolute Care Limited:

I was advised to by my lawyer, that was it, and tax.

Deputy T.A. McDonald:

Yes. There is a lot to be said for it but it does involve a lot more work, but from personal experience I can see why.

Owner, Absolute Care Limited:

Yes. Everything seems to be more in order when you are a limited company.

Deputy T.A. McDonald:

It has to be.

Owner, Absolute Care Limited:

Yes, exactly.

Deputy G.P. Southern:

Your clients are all elderly?

Owner, Absolute Care Limited:

Yes.

Deputy G.P. Southern:

You do not deal with disabled?

Owner, Absolute Care Limited:

We can do but we just have not had any clients that have come forward yet, but it is all adult services, over 18.

Deputy G.P. Southern:

And I am hearing that recruitment of staff is a problem and remains so. Training at the right level is a problem or ...

Owner, Absolute Care Limited:

It can be a problem for some companies because it is quite expensive.

Deputy G.P. Southern:

And the proportion of 2s and 3s.

Owner, Absolute Care Limited:

Yes. It can be quite expensive. If you are looking at one person per module for 8 modules for an amount to train every year, it can range anything from £50 to £80 per person, so you are looking at roughly quite a few thousand to get everybody trained.

Deputy G.P. Southern:

And you are talking about problems with, effectively, how long it takes to process payments. You are operating, you are taking people on on the assumption that some weeks down the line you will get ... you will find that that payment will come in.

Owner, Absolute Care Limited:

The rule should be if you are going into a long-term client you should be stressing to them they are liable for the fees until their long-term care starts and then that amount of money will be reimbursed to them but it is not ... people do not have that kind of money so although it is stressed to them, there is no way they can afford to pay, so you are stuck. You know, this individual needs care. Do you say: "No, sorry, cannot give you the care because I will not get paid for a few weeks"? It is not why I started the business. I started the business to care for people not to ... there is not a lot of money to be made but not to make money, so you cannot say that. And also another issue is palliative care clients as well. It is fine if they are privately paying, you can just send the bill out, but if they are long-term care you cannot ... even though they are made aware,

you cannot send out invoices to dying people. It is just not acceptable, is it? So you end up sending them to long-term care for however many weeks until that comes through.

Deputy T.A. McDonald:

Talking of palliative care just reminds me of a question. Obviously payments are made, et cetera, but now that Jersey Hospice Care are taking on everybody and anybody, so in other words the whole Island, for end of life care, palliative care and so on, I presume everything stops when they transfer from your care, for example, to hospice.

Owner, Absolute Care Limited:

To hospice, yes. We would need to give long-term care the date.

Deputy T.A. McDonald:

Notification.

Owner, Absolute Care Limited:

Yes, they would have the date, so your last invoice that you would send would only be up to that date and usually when I send that invoice, I send them all by email and I would send an email saying: "This client has now gone into hospice and is no longer in our care."

[10:45]

Deputy T.A. McDonald:

In your care in the true sense, fine. It was just that you mentioned the word "palliative" and I thought I have never asked.

Owner, Absolute Care Limited:

Yes, but we also get some coming out of hospice, so it goes back to ...

Deputy T.A. McDonald:

Yes. They do not all ...

Owner, Absolute Care Limited:

Some people like to come out to be at home and sometimes the hospice do not have capacity.

Deputy T.A. McDonald:

No, that is true as well, exactly, and I am sure that makes life very difficult because obviously you have sort of closed the book and started to do the calculations and all of a sudden you get the phone call that they are coming back. But that is the nature of the beast.

Owner, Absolute Care Limited:

It is.

Deputy T.A. McDonald:

That is fine. Thank you.

Senator S.C. Ferguson:

Overall, what is your feeling about long-term care?

Owner, Absolute Care Limited:

Long-term care? It does need a few tweaks here and there in the process with payments. Also I find the assessments that are given do not always work out in the ... I have seen people more or less in the same position but one person is getting care, complete care paid for.

Deputy G.P. Southern:

So, inconsistency?

Owner, Absolute Care Limited:

It is very inconsistent, yes. I have watched a gentleman, his wife has now just gone into a residential home and she suffers from dementia and they are relatively young, they have just retired, and he has broke down. He has literally broke down. He is at the end of his tether. He does not know what to do and he keeps going back to Social Security to appeal and get more information on why he has to pay this. So it is quite devastating to watch and it is upsetting for them.

Deputy G.P. Southern:

So, has he gone into a home and so she is paying the extra bits?

Senator S.C. Ferguson:

Do the social workers hopefully talk to you when they are doing assessments ...

Owner, Absolute Care Limited:

Sometimes.

Senator S.C. Ferguson:

... if it is a client that you know?

Owner, Absolute Care Limited:

They will come out and they will arrange to do it. If we are worried we will phone and say: "Look, this is happening. Can we go and do a review?" and we will go and do a review together. But they will just do the review and then they will say, no, the people were actually Social and then it goes round in a circle again. It does, it literally goes round and round and round because by the time Social have dealt with this and someone has had an appeal the situation has got worse again and you are going out to do another review, so it is just never ending.

Deputy G.P. Southern:

From your experience with the long-term care scheme, have the authorities got the right level of need translating into cost?

Owner, Absolute Care Limited:

Various people charge various rates. I charge £19.50 across the board and double time on a bank holiday. I know other agencies charge £22 and if they are taking a client out they will charge £28 per hour. That is a big difference. They charge for taking them ...

Deputy G.P. Southern:

So there is an active market out there?

Owner, Absolute Care Limited:

Yes. I know that the Social want to pay £17.86 but that is not viable.

Deputy G.P. Southern:

That is not viable?

Owner, Absolute Care Limited:

It is not to run ... no, not to run as a business because by the time you pay Social, you pay ... unless you were paying your staff the minimum wage, by the time you pay everything else out and your costs, I mean, I am left with a margin of profit, a very small margin of profit, but if you were charging a lower rate of £17.86, by the time you pay someone £13 you are left with £4 and by the time you pay your Social you are left with nothing, so it is not viable to charge that amount.

Deputy T.A. McDonald:

And especially if you suddenly get overtime, bank holidays and all that sort of thing, that is what spoils it, I suppose.

Owner, Absolute Care Limited:

The girls actually, they get paid double time so ...

Deputy G.P. Southern:

They do. That rate is actually not viable. And the possibility of it being frozen at below inflation rates for the next few years, how do you see that?

Owner, Absolute Care Limited:

No.

Deputy G.P. Southern:

You do not.

Owner, Absolute Care Limited:

You would need to pay your workforce just above the minimum wage or the minimum wage, which is not ... people have families and it is hard enough to cope on that.

Deputy G.P. Southern:

That is a significant point, I think. The fact that we have got a long-term care scheme says we have got some money going into the system, which is better than the U.K. because they have run out of money, basically, but nonetheless you are saying that unless you set it at the right level you are going to get some people who are cutting corners with their rates, probably getting £10 rates or whatever. You have got to set it at the right level to make sure the system works.

Owner, Absolute Care Limited:

Yes, but they do ... I have never had a query with any of my invoices at all.

Deputy G.P. Southern:

And the below inflation, that is what we are doing, that is what we are planning for 2 years and in 2 years see where we are. Okay. Anybody else this side?

Deputy T.A. McDonald:

No.

Deputy G.P. Southern:

Anything you came that you were determined to say that we have not talked about?

Owner, Absolute Care Limited:

Yes. This is probably from my own personal experience. As I said, I have had to let a manager go who has effectively come in and could have quite easily ruined my business and you obviously do not know when you are talking to someone who says: "I have done this, I have done that and my C.V. (curriculum vitae) and blah, blah, blah" and you take people at their word. I have since found out that 2 people now this has been done ... there are 2 businesses damaged through this. I was quite lucky I sort of cottoned on halfway through but there is no ... first of all, I called it the registered manager. I do not know why I called it the registered manager because there is nowhere for them to register.

Deputy G.P. Southern:

Not yet.

Owner, Absolute Care Limited:

Not yet, yes. So there should be a register of care managers but there should be some sort of framework for them or something ...

Deputy G.P. Southern:

To protect you.

Owner, Absolute Care Limited:

Yes, to protect the business, because effectively they are taking on clients, they are taking on staff. You are trusting them that they go out and they do the care plans, that they do the supervisions, they do the recruitment process, and you are actually leaving that in their hands and they have got all this authority.

Deputy T.A. McDonald:

Your reputation.

Owner, Absolute Care Limited:

Exactly, exactly, and that is not good at all and to be told, effectively, that person is going to run your business. That will not happen ever again with me because I will be on top of my business, sorry.

Deputy G.P. Southern:

You are saying in addition to regulation of the business you would be looking for the Government to do some regulation of the market for the sort of behaviour that you witnessed.

Owner, Absolute Care Limited:

Yes.

Deputy G.P. Southern:

And, of course, data protection ...

Senator S.C. Ferguson:

I used to find that a telephone call to the previous employer, they do not ... if it is not in writing they are usually a little more forthcoming.

Owner, Absolute Care Limited:

Well, I did actually phone ... I did telephone her new employer to let her know. I had to because this girl is a really hard worker. She is out on the floor 24/7. She is not interested in the business side of things. She is interested in the care because she is so for her clients it is unreal, and credit to her, but I thought if this girl is left in this office this is all going to happen again. I know this person has already been through the wringer, basically, for want of a better word, because of previous managers that she has had in, so I did lift up the phone and have a word but I know ... I am not giving her a reference and I know she is not going to have 2 references 3 jobs back but, yes, the safe recruitment process on the approved provider framework states she must have references from her last employer. So she is now going to be given a registered manager's job or care manager's job in this new place without any references, so there is inconsistency the whole way through this.

Deputy J.A. Hilton:

We can follow that up.

Owner, Absolute Care Limited:

That is quite scary.

Office Administrator, Absolute Care Limited:

I was going to say, going back to the references, you say it is hard to get any references. It is hard ... people just say they were employed during 2015-17 and that is the most that a lot of people will give you.

Deputy G.P. Southern:

That is the modern trend, say they were employed and they make no comment at all about their ...

Office Administrator, Absolute Care Limited:

So then you have to go back to who can we approach for a character reference, but the character reference is not going to be in relation to the job, so we are getting background to a person but we do not have any idea how the person is with the client in the client's home.

Senator S.C. Ferguson:

I used to get references that were brilliant for people and then I would speak to the previous employer and then I would get some indication of ... it was always a bit coded.

Owner, Absolute Care Limited:

There used to be a way that you could get rid of someone saying: "If you leave, I will give you a good reference, you can leave now with a good reference." I have actually sat in a room and I have heard that being said: "If you leave now I will give you a good reference" and you think: "Seriously?"

Deputy G.P. Southern:

Inflict you on somebody else. Just a minor thing, what happens when somebody phones up, one of your workers phones up and says: "I am sick"? Do you have any ...

Owner, Absolute Care Limited:

I should probably phone, because most of them text. This happened the other day, and this is the other thing which I want my girls on contracts, because I got a text at I think it was 6.20, 6.15 in the morning: "Hi, please cover my shifts today. Thanks."

Deputy T.A. McDonald:

When was she due on duty?

Owner, Absolute Care Limited:

7 o'clock.

Deputy T.A. McDonald:

7 o'clock, great, yes.

Owner, Absolute Care Limited:

Our policy does say you must phone in, so that is what I got. Needless to say ...

Deputy T.A. McDonald:

So you went to the shelf where you keep all your staff ready and you just picked one.

Owner, Absolute Care Limited:

Yes.

Deputy T.A. McDonald:

Yes, I know exactly what you are saying.

Owner, Absolute Care Limited:

Yes. So that was down to me then to go out and have to do everything, so I had to ...

Deputy T.A. McDonald:

So you are the bank?

Owner, Absolute Care Limited:

Yes, basically, but needless to say that girl will be no longer with us because she has obviously put clients in danger of potentially missing ... we did not miss anyone but it could be a problem. I got one member ... I have also got my previous manager who at the minute is poaching clients and poaching staff, so she has actually poached one member of staff and at 5.15 last Thursday I got a phone call saying: "I cannot take it anymore. I am handing in my notice. Bye" and she had been poached to go to the other one.

Deputy T.A. McDonald:

I am told there is a lot of this going on.

Owner, Absolute Care Limited:

It is ridiculous. In the space of 2 days that is 2 clients that has gone and that is £3,000.

Deputy T.A. McDonald:

This is still a fairly new industry at this scale and level and there is a lot of wheeling and dealing and everything and who works for who, but it is a problem in business.

Deputy G.P. Southern:

This is a problem for the Island in the sense that we will always have a shortage of skills. Whether it is banking skills or whether it is special sciences skills or whether it is people skills we will always have a shortage, and if you talked to the bankers 10 years ago, as I did: "What do you do when you have got a shortage?" they said: "We just poach from next door and we will offer them £3,000

more and, bingo, no problem.” So the whole thing about that training being a business cost that you accept and then you nurture your workers, it has very much ... certainly in the larger industries it has just gone by the window, gone by the board: “We do not train, we will get somebody in.”

Deputy T.A. McDonald:

But here, of course, you are not dealing with ... it is not like a shop or a bank or anything. You are actually dealing with people’s lives, people’s welfare, and that makes it a different ballgame.

Owner, Absolute Care Limited:

As well as the social workers, the social workers, as busy as their days are and things, they do have a bigger pool where they will go to for ...

Deputy G.P. Southern:

The very nature, is it not?

Owner, Absolute Care Limited:

Yes, there is no transparency there at all. They will just go to ...

Deputy G.P. Southern:

But to give them their due, they do recognise that that is a problem because it is supposed to be the money goes to the client, the client is in charge, whereas in reality it is people assisting the client who can point them in the right direction and say: “Try this institution, try these people.”

Office Administrator, Absolute Care Limited:

With staff, you only have to look ... I mean, I am looking every day online and in the Health and Social there is probably about 55 current jobs that are vacant, 40 of them are going to be N.V.Q.2, level 3 carers, and it is going to be the same because there are so many companies that are needing the same thing, so it is just trying to work out how can we be extra special.

Deputy T.A. McDonald:

More attractive.

Office Administrator, Absolute Care Limited:

Yes, but then you cannot offer more money because, as we have discussed, it is not ...

Deputy T.A. McDonald:

The business cannot ...

Office Administrator, Absolute Care Limited:

And then with the D.B.S. it is just like a ...

Deputy T.A. McDonald:

And you are already providing good working conditions, you are paying for petrol, you are paying ...

[11:00]

Owner, Absolute Care Limited:

We try to give the girls 2 days off because they have got to have a rest from clients.

Deputy T.A. McDonald:

And you are not using zero-hours contracts unless you have to.

Deputy G.P. Southern:

So, you are doing a 5-day week?

Owner, Absolute Care Limited:

Yes. The girls obviously ... because it is demanding, in people's houses. It is mentally demanding sometimes.

Deputy G.P. Southern:

It is physically demanding.

Owner, Absolute Care Limited:

Yes, and people have to have a work-life balance.

Deputy G.P. Southern:

Apart from the 15-hour day, it is 12-hour contact time in a 15-hour day. By the time you get to that last visit, what is the quality of care that you are doing? You are out on your feet, but the other thing is when you have got zero-hours contracts and you roll up the holiday pay, the whatever it is, 4 per cent on top, and you look at that and you say: "I am never going to spend it. I am working all ... I will leave it on the mantelpiece." I met somebody who is doing exactly the kind of work you are doing, caring in the home, and she said when they went to the boss and said: "Look, we have had enough of this zero-hours contract", she had not been for a holiday. First, she transferred to a proper ... and had her first weekend, long weekend away. She said: "Bliss. I had not had a

holiday for 7 years and I never knew how much I missed it.” She came back and she was a far better worker when she came back after her break.

Owner, Absolute Care Limited:

It makes sense to give people the time off. It does, because if they do not they just ... they start getting resentful and ...

Deputy T.A. McDonald:

They burn out.

Owner, Absolute Care Limited:

Of course.

Deputy G.P. Southern:

Thank you for your time.

Deputy J.A. Hilton:

Thank you very much. It has been very interesting.

Owner, Absolute Care Limited:

Thank you very much.

[11:01]