

A photograph of two construction workers on a roof. The worker on the left wears a green hard hat and a high-visibility vest over a dark jacket. The worker on the right wears a white hard hat and a similar high-visibility vest. They are both looking down at a wooden beam they are working on. The background shows a blue sky with white clouds. The image is overlaid with a teal-colored geometric shape on the left side, which contains the title text.

# Hudson Contract Client CITB Survey

**Summer 2016**

Construction's Largest Professional  
Workplace Audit & Contract Service





# Summary

Created in 1964, the Construction Industry Training Board (CITB) today raises £180 million each year from construction firms via a levy empowered by Act of Parliament. After taking into account running costs (which are considerable, the CITB's published accounts show), the remaining funds are used to provide grants for training and projects aimed at identifying skills shortages.

The levy has to be approved every three years by the relevant secretary of state. This minister does so partly on the basis of the CITB's assurance that it enjoys 'industry support' from trade federations known as 'recognised consensus federations' and a hand-picked selection of large contractors. Hudson Contract believes that, in fact, the current model for taking a levy doesn't have the backing of the construction industry and doesn't deliver value for money. This affects construction companies of all sizes, but especially the smaller businesses. Small firms contribute the highest proportion of the levy but receive the lowest amount of training grants among all those who pay it.

Various surveys substantiate these concerns. One example is contained in the Combined Triennial Review of the Industry Training Boards (Construction, Engineering Construction and Film: Final Report published by the (then) Department of Business, Innovation & Skills in December 2015. It found that: 'Almost all respondents from large and medium construction firms had received a training grant in the last 12 months in stark contrast to small construction firms where around half had received a grant.' (p.95).

We have undertaken our own wide-ranging survey to understand more about our clients' views on the levy and, in particular, on whether it ensures the provision of training in a cost-effective way. This survey was completed by approximately 70% of our 2,000 clients. The respondents account for approximately £4bn worth of activity in the construction sector and engaged the services of 46,233 builders in 2015. It is a private, informal survey, and we are well aware of its limitations; but we hope that it serves as a catalyst for constructive discussion so that everyone who cares about the construction industry can be confident that we have an up-to-date system that enables the provision of training fairly and cost-effectively to all who need it.

# Key Results

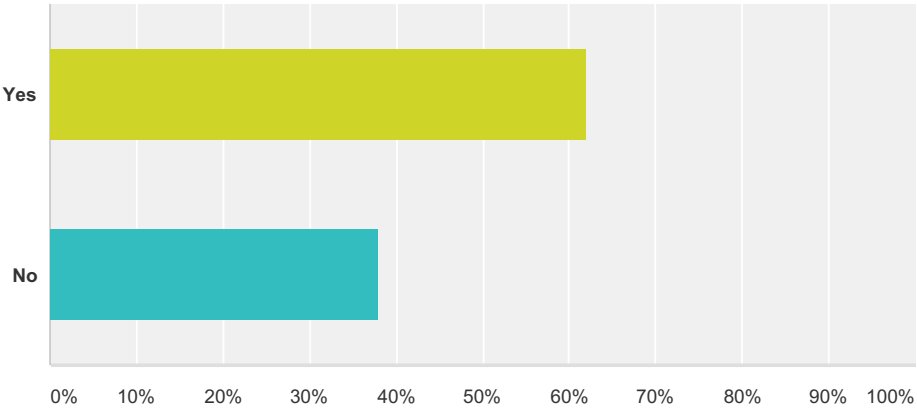
- 62% of respondents are registered as employers with the CITB, with 88% of those paying a levy in the last two years. 38% have never been asked to register to pay a levy.
- 78% of levy payers said they carry out unfunded training regardless of the grant and levy scheme because they need to do it anyway.
- 37% of levy payers who responded claim nothing back in grants.
- Only 14% of respondents are members of a consensus federation, two-thirds of those being members of the Federation of Master Builders. This finding is line with data provided by the CITB under a Freedom of Information request, which showed that the CITB knows that the consensus federations, important as they are, represent only about 14-16% of all construction companies.
- Three-quarters of federation members said that if asked they would like to scrap the grant and levy scheme and they had not been consulted by their federations on the levy.
- Nearly three quarters of those respondents registered for levy said they would have the Secretary of State for Business 'Scrap the CITB' if asked.

These are the views of small businesses, but other surveys have shown that even some medium and large construction companies are also unhappy with the current situation.

It is reasonable, therefore, to ask: *'Is it time for a proper consultation leading to major reform or the removal of levy raising powers?'* Based on our survey, the only possible conclusion would be a resounding 'yes'.

Q1 Are you registered as ‘an employer’ with CITB?

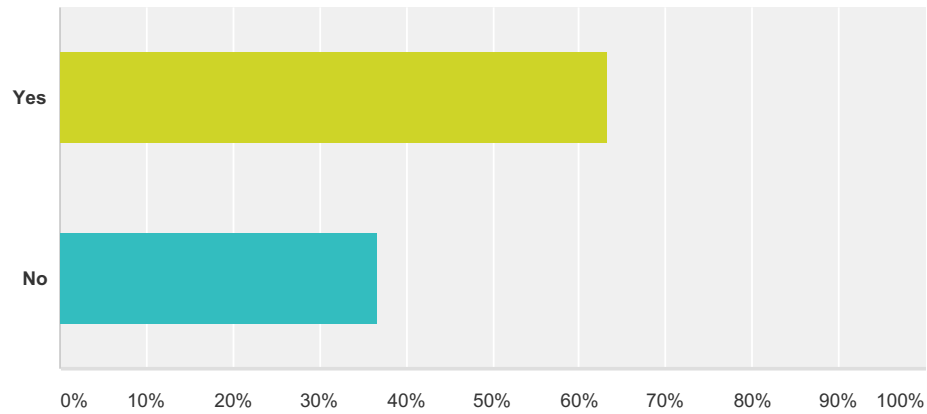
Answered: 1,405 Skipped: 0



Answer Choices	Responses	
Yes	61.92%	870
No	38.08%	535
Total		1,405

**Q2 Do you pay a CITB Levy?(Have you completed the levy form and been advised that you are due to pay a levy or have you paid a levy in the last two years)**

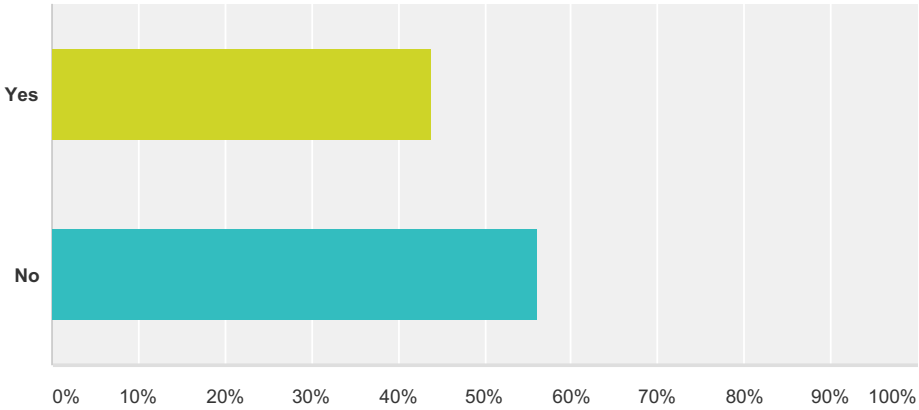
Answered: 1,221   Skipped: 184



Answer Choices	Responses	
Yes	63.23%	772
No	36.77%	449
Total		1,221

Q3 Do you claim support funding or training grants from CITB?

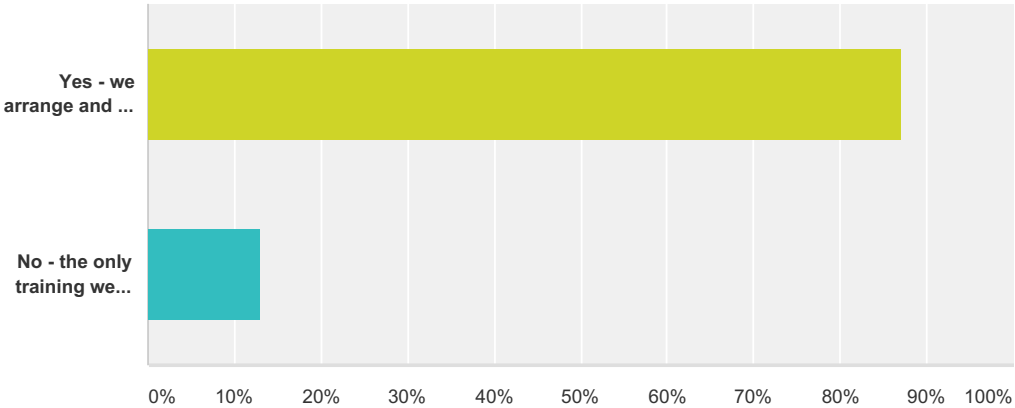
Answered: 1,182 Skipped: 223



Answer Choices	Responses	
Yes	43.74%	517
No	56.26%	665
Total		1,182

Q4 Do you arrange and pay for other training?

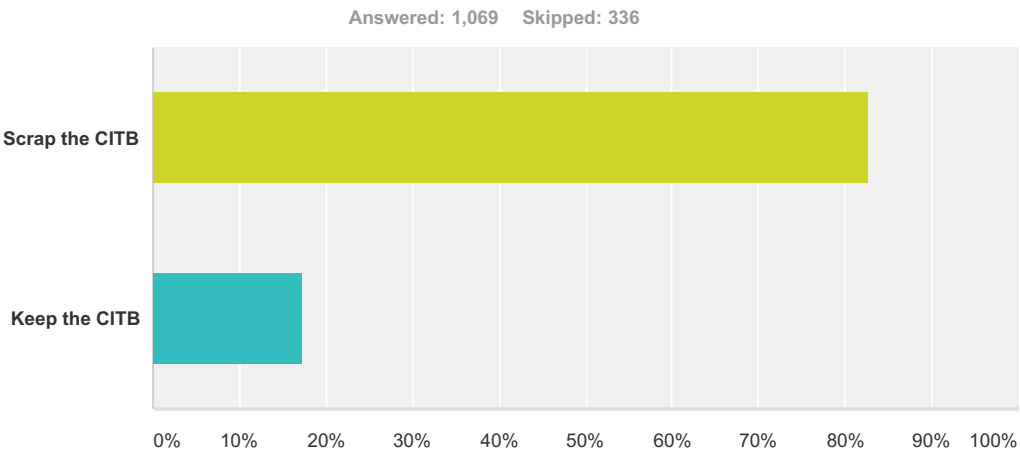
Answered: 1,099 Skipped: 306



Answer Choices	Responses	
Yes - we arrange and pay for training for which we can't claim grants	87.08%	957
No - the only training we carry out is CITB approved and funded	12.92%	142
Total		1,099



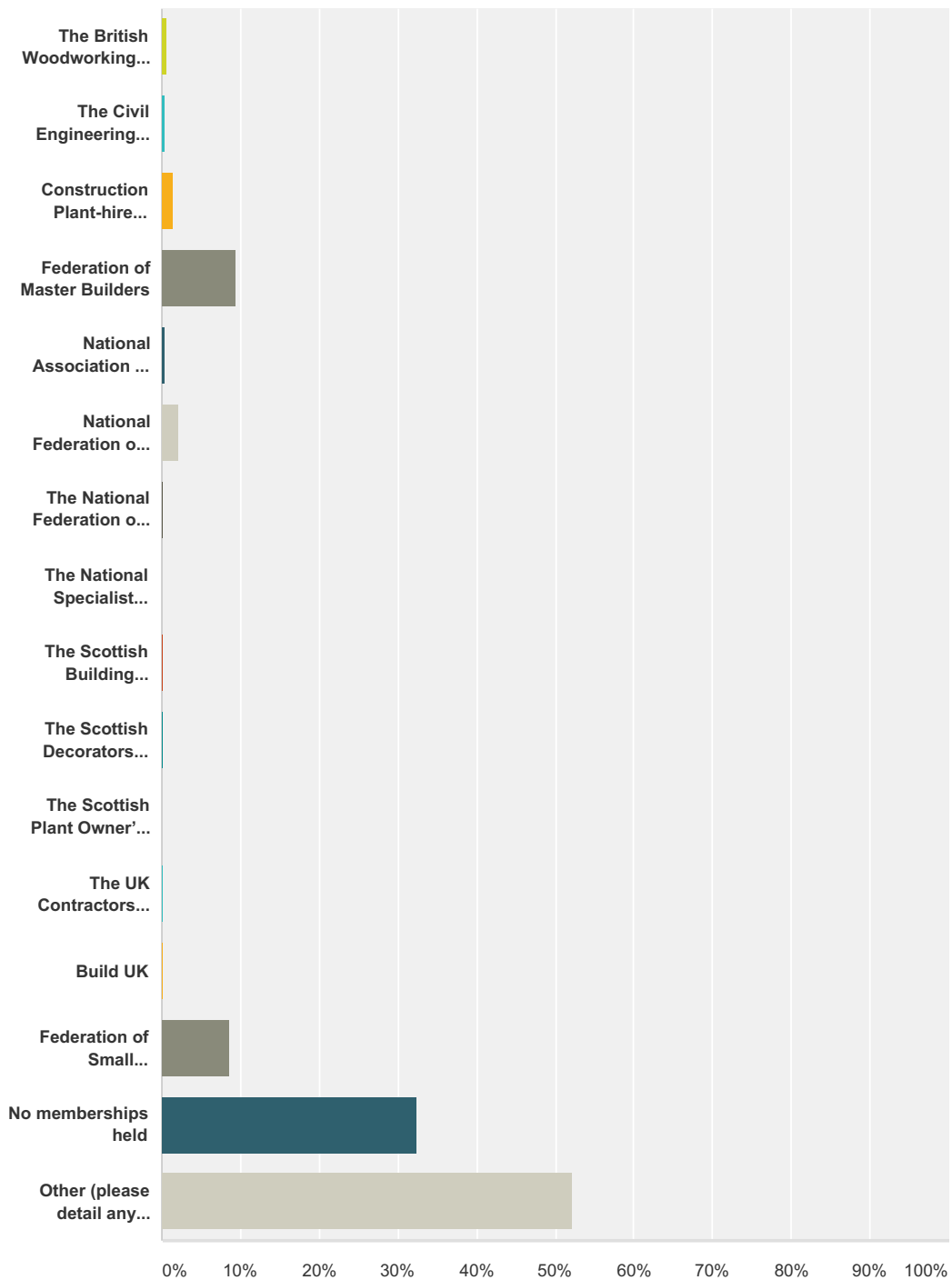
**Q5 If I could influence the Secretary of State,  
I would have him: (select your preferred  
statement)**



Answer Choices	Responses	
Scrap the CITB	82.69%	884
Keep the CITB	17.31%	185
Total		1,069

**Q6 Please select which of these organisations you are a member of (you can select more than one):**

Answered: 954 Skipped: 451



Answer Choices	Responses
The British Woodworking Federation	0.63% 6
The Civil Engineering Contractors Association	0.42% 4
Construction Plant-hire Association	1.47% 14
Federation of Master Builders	9.43% 90

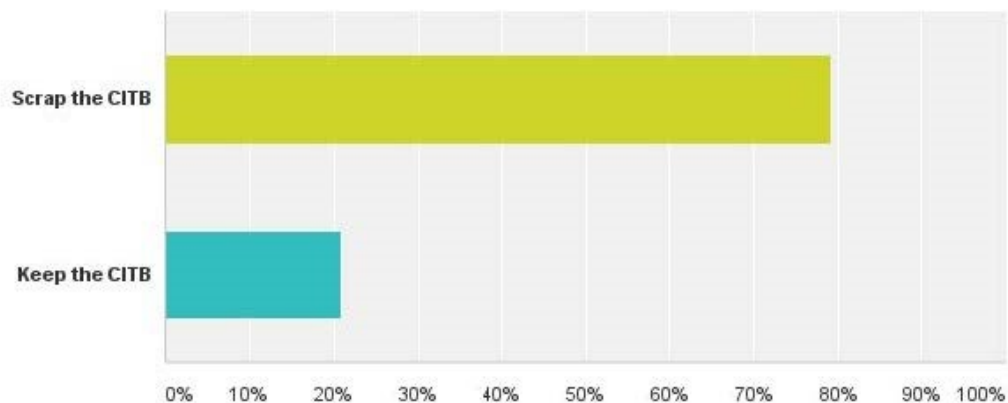
## Hudson Contract CITB Questionnaire

National Association of Shopfitters	0.42%	4
National Federation of Builders	1.99%	19
The National Federation of Demolition Contractors	0.21%	2
The National Specialist Contractors Council	0.00%	0
The Scottish Building Federation	0.10%	1
The Scottish Decorators Federation	0.10%	1
The Scottish Plant Owner's Association	0.00%	0
The UK Contractors Group	0.10%	1
Build UK	0.21%	2
Federation of Small Businesses	8.60%	82
No memberships held	32.29%	308
Other (please detail any other trade membership you have)	52.20%	498
<b>Total Respondents: 954</b>		

The chart below details those construction companies who are members of a consensus trade federation and their answers to question 5

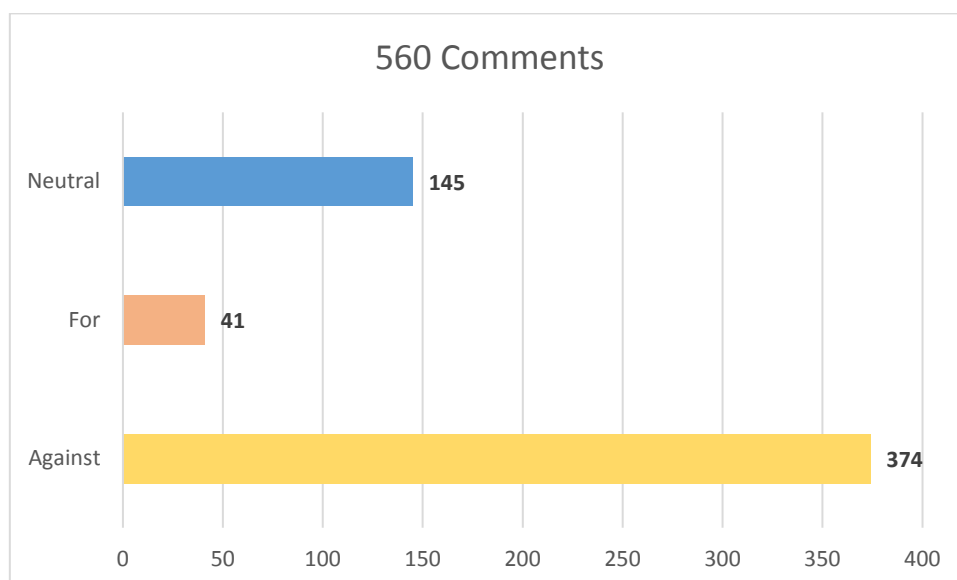
### If I could influence the Secretary of State I would have him

Answered: 163 Skipped: 13



## Q7 Any other comments relating to training and CITB

The comments have need analysed & categorised accordingly



Answer Choices	Responses	
Neutral	145	25.9%
For	41	7.33%
Against	374	66.8%
<b>Total</b>	<b>560</b>	

# Views on the Levy

As part of our survey, we provided respondents with an opportunity to make any comments they wished. The following is a representative sample of those comments, satisfied, neutral, and dissatisfied, in proportion to those received.

## Satisfied

- Although my company is not registered with the CITB, and as such we don't pay a levy, I did go through an apprenticeship with them and they were good.
- From the little experience I have had with the CITB they seem good. You can go online to see what kind of training is available. I cannot, however, comment on their standard of training.
- Historically communication was poor and we would have said scrap the CITB. However recently their correspondence has improved massively and we are happy with the service we are receiving. Grants have also improved so we are now getting back what we are paying in levy
- Appropriate training and development is necessary throughout an employee's career, regardless of level. To ensure their safety and the safety of others is maintained. Techniques, materials and equipment is constantly progressing. It is vital that the workforce progresses too. The CITB has been a major source of assistance, particularly for smaller organisations to ensure they are able to access legitimate and appropriate training.
- There is a great deal of support both financially and directly from CDAs that helps our company move forward with our training requirements. Additionally the funding and support for our apprentices is exceptional
- We should either have CITB or the forthcoming Apprentice Levy but not both. We have found CITB very beneficial.

## Neutral

- I am all for training but the current CITB needs to be rehashed/ Make the system easier. Make it fairer
- Getting the grant is relatively easy, however that is not to say that the system is working. We pay a large amount in the form of levy and the caps on grants that we can receive means that we pay more into the scheme than we get out of it.
- I don't have to pay the levy being a small company but the paperwork is a nightmare and time consuming
- In principle the CITB is a good concept. We as a company believe in training, however we think that the CITB needs reform in many ways. For the money put in, there seems to be little 'real' training
- Like most organisations it is not always clear navigating around their systems. I do like the purpose behind the CITB, although i cannot comment on how efficient they are or how money is spent
- Main complaint is why do some firms escape payment simply because they are not registered. Unfair system
- We are in favour of the principle of the CITB. However, in their experience they have found the quality of training provided to be poor, and administrative staff at their offices unhelpful.
- They're are not as good as they use to be. They've removed a whole tier of management so we no longer have someone who consistently visits us, for that reason the system is disjointed. It would be much better if we had one representative who understood our business so that when the local colleges approach us in regards to taking on apprentices funding is joined up and apprentices are taken on collaboratively. For every £1 we pay in levy we get around 30p back. The CITB are however good to refer to in the literature they provide. They shouldn't be scrapped as we need a body of its kind
- We have received funding from the CITB in the past. The difficulty we encounter is that they only cover a certain sector of training. We would like to see the CITB provide a more universal training scheme. We believe this is necessary because we deal with different types of contractors.
- We pay more than what we get back. Whether they existed or not we would still train.
- Agree in principle with the CITB but it needs to be fairer. Used to pay the levy but the last couple of years have had nothing to pay
- All our training is carried out by the recognised Training Boards which excludes CITB
- At least this way, we get something out of it !!
- CITB training is poor and the process slow. The waiting times for apprentices to get onto courses is abysmal. They are pushing the youngsters out of the industry as they get disheartened after a year of waiting to even begin a 2 year apprenticeship. This said, I believe this is a problem of funding rather than the institution itself. I was surprised at the figure of £160M. There are clearly management issues that are making the organisation not run efficiently. I would not move to scrap the CITB, merely reform it. It is extremely important that the next generation of trades come up through the ranks.
- I am all for the principals behind the CITB with regards to training but the whole system is unfair and needs to be overhauled
- Remove the red tape, and silly rules and make it much simpler for the construction industry to get on with the job in hand.
- The CITB & ECITB should become one, as we work within the construction industry (Welders & Steel Erectors) but fall into the ECITB remit.

- The CITB appear to be an unaccountable and very expensive way of gathering in levies and handing a small amount back to the industry. Some years ago we were advised by the CITB that we were not claiming enough grants, so we arranged loads of extra training to take advantage of the grants being offered. They then reduced the amount of grant available because they couldn't afford to pay everyone back!! The CITB levy and the Apprenticeship levy should be combined into one and used to pay for apprenticeships direct. We have many problems dealing with private providers as many times they go bust before qualifications are completed and there's no way of getting the money back, or even the paperwork for the coursework. The recent demise of Building Lives is a shocking example of the state of the funding of training in our industry.
- The CITB levy is not a level playing field as there are lots of construction companies who pay nothing, it should either be paid by everyone or not at all. I also think that any training which is carried out by Companies should be part covered by grants
- The government should ensure everybody paying !
- The lack of skilled labour is currently a major problem for the construction industry. A scheme is needed which incentivises or even forces employers to invest in training on a large scale without fear of the cost to them being wasted if the employees who have been invested in move to another employer.
- The scheme worked until the recent changes to the eligibility of grant allocation
- Whilst we have apprenticeships running the grant and help is very useful but when we have none this is another burden to our company

## Dissatisfied

- A course for us costs £150/£200 and typically the CITB would give us £30 back. They are more hassle than they are worth and you have to use their training schemes. As such we don't even bother claiming through them. With that in mind we pay £9,000 in levy. What are we getting for our money? If you work for bigger main contractors they can also view us less favourably so in effect they have monopolised the industry.
- CITB trained subcontractors are useless - they couldn't put a bonfire together let alone drive a digger. Needs a massive reform.
- From the dealings we have had with the CITB in the past. They have been unhelpful, unclear and their levy costs are expensive. We do not use them for training purposes, we have our own provision
- Having routinely completed our levy submissions, year upon year we have always strived to gain back some of the funds that we pay in through training and any other means possible. The criteria that govern what we can claim, and what constitutes training seem to change not always to the benefit of the employer. Also the changes to the way in which the levy be based opens itself up to allowing payments to be taken from not only sub-contractors but also their employers which we believe allows the CITB to levy the same individuals twice.
- I agree with the CITB in principle but they are very sneaky and take far too much from the construction industry
- I am paying a lot of money with nothing in return
- I do not need a 3rd party to dictate a levy fee and decide when to offer grants/training - there is no need for it. I fully believe that companies should have autonomy over their training.
- I verbally rang the CITB 4 weeks ago and posed the question "What are we actually getting for our money". The response I received was "access to grants". We pay around £2,500 in levy and received very little in return. Years ago we used to have a representative who would visit. The representative would ensure that we were on track with everything and she was approachable and willing to ask questions. Now the only help and advice the CITB have offered me is to "go on the website". Their service is terrible for the amount we pay in levy, should be scrapped.
- I was fined for 2013/14 Levy a sum of £5000. I have to pay £500 a month for nothing in return. It is what it is and I have to pay or face the prospect of going to court
- If we didn't have to pay the levy we could spend a lot more money on training - grants don't come close to covering all our training. CITB staff are generally fairly uninformed, to justify the levy they need to be doing a lot more than they are.
- If we did not pay the levy costs we would have more money to spend on training.
- If you use sub contract labour you cannot use any grants I didn't think and if you claim for any employees it doesn't cover the whole cost. We have had people who have got all the CITB training and they are no better than anyone else in my opinion. The CITB will say that this scheme will make for a better trained industry but it does not happen.
- In its current state the CITB is not fit for purpose. Training is a good thing, but the CITB is not. At the minute we have one apprentice, but aside from that one individual everything else that the CITB claim to offer is inaccessible. When we do get in contact, communication is poor. They operate in the interests of themselves, not in the interests of the construction industry.



- In my opinion it only really helps small part of the construction industry, mainly the larger companies and appears to be another unnecessary money making operation riddled with red tape beneficial to the few rather than the masses
- In our experience, the training provided by the CITB is a waste of time. We are specialist render applicators and the CITB do not offer the modules we require for training. Feedback from individuals who we have sent on training for plastering has not been positive. The CITB are self-serving and not fit for purpose.
- In our past experience, those who train at the CITB have not had much experience in the construction sector. They appear to take money in the form of a levy and use it for their own interests.
- It is pointless completing their endless documentation for the sake of £16 back in grant. I was forced to join them because I rang up to enquire about their services and as a result without my knowledge I was registered. Our solicitor advised that at this point there is no way we can get away from paying them or cancelling the registration. It is unfair as not everyone in the industry is registered.
- It's tricky to keep track of what we can claim for, and what other training someone has had that could bar us for claiming for his training. For example someone who has done an unrelated NVQ won't get funding for a construction one. It feels like we are working blind, we carry out the training that we need to do, and it's pot luck to what if any grants we get back.
- More training would occur if they did not exist. We pay extremely high levy costs and do not use them at all for training - we have our own provision. They should be scrapped
- Not enough funding made available to us. I can't compete with my competitors as they already have an advantage as they don't pay the levy as not registered themselves. Registering my business 15 years ago was the worst thing I could have done.
- The CITB are an example of government trying to over regulate the industry. We have experienced, efficient and professional guys who are denied CSCS cards yet individuals who cannot complete basic practical tasks on site have passed exams to get the cards and are being favoured work. 'Everyone has driving licenses but it doesn't mean that everyone is a good driver'. The CITB need to be scrapped, the industry does not need a 3rd party to regulate and administer training. Each sector requires different levels and time in training so it is unjustified for a board to try and universally administer training courses.
- The CITB is a huge burden on small and medium sized construction firms in cost and administration. It is impossible to get back what you put in and in reality it has nothing to do with the quality or quantity of training we carry out. I really can't think of any positive arguments in favour of the CITB. Surely if we pay a levy our training should be free, or alternatively the CITB should charge for training but not take a levy.
- The CITB is detached from the reality of what is actually needed on site. They seem to think the industry is there to service their levy scheme rather than them existing to service training needs. Safety and training is driven by law and good employers, not the CITB. We have recently threatened to pull apprentices from a CITB accredited because the standard of teaching is so low. We know we can get better elsewhere and will do, even if it means we can't get grants for it. When it comes to industry support, we attended a levy simplification seminar along with 150 - 200 others, when asked at the end for a show of support for the proposals, 3 hands went up, more than a hundred stayed down. We would be interested to see the CITB's written notes reporting on that meeting.
- The training just is not long enough - they are not coming out skilled.

- Their service is extremely poor, I have tried to get in contact with their office a number of times and it was difficult to get through to someone. Following that, when you request the same individual at their office they have either left or moved elsewhere making it time consuming to get anywhere with them. Other than the invoice they send over annually, correspondence is poor. It would be better and more efficient if the industry organised its own training. I can say that myself, and many others in construction that I have worked alongside, want the CITB to be scrapped.
- They take money for nothing. We sent two individuals on training and in genuine error did not file the application in time. We explained the circumstances as to why it was not completed in time. The CITB were extremely unsympathetic and our application was ignored resulting in us having to pay for the fees despite our continued payment towards the levy historically. The CITB is not fit for purpose.
- We are a niche market so the CITB do not offer training for our industry. Despite this we fall under the scope of construction and have to pay a levy. If the CITB did not exist it would allow us to complete more training.
- We have always used the same private company for training, as such the CITB have no use to us directly. The CITB are trying to universally administer training for an industry that is extremely diverse. Surely it is not a cost-effective method and a better alternative would be for private companies that have specialist experience in our sector to offer training. I know of many construction companies that have good personal relationships with private training companies and would rather use them yet the CITB's pursuit of universal training is driving those private companies out of business.
- We used them once for training and were then stuck paying a levy. Some companies that we deal with have even deducted 2.5% to account for the CITB which we went to court over and won. It is completely unacceptable, we are passionately against the CITB. In my experience, the private sector offers higher quality training and at a cheaper cost. They should be scrapped
- 1. Not convinced the same effort is applied in the enforcement of the levy on all firms in our industry. Medium to large sized firms an easy target for what is in effect another tax. Plenty of smaller firms under cutting us and dodging below the CITB radar, 2. Also actually getting specific training courses to suit our business needs, when we want them and where we want them virtually impossible. Why should I, as a business based in Buckinghamshire have to send my operatives to Scotland, adding in the added travel and subsistence costs, to get a specific training course. CITB response, not enough demand. My response no problem in demanding the levy from me though. To the tune of £8k a year. I am all for training our operatives and have spent bundles on it, but why should I pay the levy year in year out. What monies we get back in grants has been decreasing year on year and to be honest is not worth having.
- A lot of the courses you can claim for do not relate to our company. The claiming process is very long winded and our levy always exceeds our grants.
- Another hidden cost via the tax system.
- As a small business we are now overwhelmed with matters of paperwork & Co returns etc. We can ill-afford to spend endless hours in the office addressing such matters as this time raises no income for the company. The quality of our family / social time is slowly being eroded as we spend many an evening or weekend working simply to ensure all the paperwork, reports & returns etc have been completed & returned on time :-\ We really are beginning to question the point in trying to operate as a small business...?

- Being a small principal contractor generally using the services of small subcontractors who are paid after CIS tax is deducted means we pay into the CITB levy. However, we are unable to access training grants which appear set up to benefit larger organisations who have the resource to access grants through having dedicated and structured HR and Training departments.
- CITB has scaled back one to one assistance for companies which we have found we need as the system can be quite complex, various grants etc, to form the training matrix for the next year. It seems all support is scaled back so the emphasis is all on the employer to look up and decipher all the information themselves. We have 4 apprentices and other training and last year paid out approximately £11500 in levy and got approximately £8500 back. It would have been more cost effective and efficient for us to just pay direct. Also the levy is due for re-structure next year which will probably increase it.
- CITB is a dinosaur organisation that we are funding to keep the people who work at Bircham Newton in jobs. I would gladly organise and fund our own training and not have to pay the Levy. CITB is there to serve itself. For example, CITB keep changing goalposts re CPCS testing meaning very experienced excellent plant operators who wish to renew their certificates have to sit class room type tests. They have demonstrated to CITB for years that they are experienced and held the CITB's own cert for years and then all of a sudden CITB move goal posts and say they have to take refresher tests that those who can't read and write well struggle with. Refresher courses yes, refresher tests no. Self funded training courses yes, CITB Levy no.
- CITB is an absolute joke our levy has gone up £3k due to the new way they work things out. How is this helping small businesses. The lady who was also my contact and helped me out with claims for training etc has now been made redundant too!!
- CITB Levy approx. £4,500 pa - training grants claimed approx. £2,000 pa. Scrapping the levy would therefore give a net benefit of £2,500 pa.
- CITB seems to be a double tax - Why has the construction industry been singled out to provide funding for training in what is a male dominated occupation? It also taxes people who are unable to benefit for the services offered. It is based on wages not profit so you could have lost money on a job and then on top of that get taxed further. If anything CITB deters you from using net (CIS) subcontractors.
- Far too much legislation
- For a SME I think the levy is very complicated to use, takes a lot of time for administration and mistakes can be made which means you loose out on funding. Our construction company pays a lot of money and we get very little back, although I believe in training within the industry this is very off putting for small business with a small workforce. Larger companies have dedicated staff and makes it a self funding monster. Sometimes the training used becomes prohibitive especially when the training is used to promote the training industry. Asbestos every year! First Aid every year! Refreshers demanded time scales demanded. Unless HSE have new research that clearly shows new evidence or learning needed it's all about job creation and not safety and i believe the CITB is promoting this ethic!
- I feel like it is another form of taxing, very unfair, applied for training for glazer's, was told no courses currently being run. I asked why I pay into this organisation when I get nothing out....no response from CITB
- I feel the CITB caters more for the big firms. Does not support the small business. It used to be easier to claim for smaller courses in the past.

- I on average claim back 10 to 20% of what I pay my levy this year is £4,400.00 allied to that I now have to contribute to my employees pensions This government need to realise they are bleeding small businesses dry in the construction industry and these businesses are the back bone of the economy
- I would rather have no levy and pay in full for the training my staff need. Why waste money on something we dont need. If I send someone on a course the level we get back from the CITB compared to what we pay in is minute.
- It isn't an even playing field - we are a small business not benefiting fully from the scheme
- Its a quango and a tax. Pure and simple. Jobs for the boys.
- It's a tax on the sector - what other business sector pays additional 'taxes' for 'training'? An absolute joke - we pay a considerable sum per annum but never see anyone - probably because I'm happy to tell them they are a waste of air.....
- Paid in £13,000 last year and were only able to claim back £3,000
- Recently one of our training providers made a bulk application for funding but were turned down, reason given was not value for money, I believe CITB itself is not value for money.
- SCRAP IT!!! We are a small company and pay out massively for nothing!! It is absolute rubbish. Us small businesses suffer.
- The Levy is unjust as it is not applied to all companies. I would personally rather pay the full amount of training costs rather than the extortionate levy charge forced upon myself.
- The whole system is flawed, CITB has created a system that only benefits them and the major contractors, there should be a free market in training, the cost of training is way too high as a direct result of the grants being available to certain firms. I get nothing from the CITB yet they wish to levy a fee on me. This is a tax on small business. A simple scheme to administer a national card/training scheme would be sufficient, CITB should be scrapped. I have had what amounts to threatening letters to pay this levy, so far I have resisted.
- The work we undertake is very specialist and the courses funded by CITB grants are too far from our location to make use of. We pay thousands each year in levies but claim next to nothing. It's very unfair; particularly when the levy does not take into account whether or not the company is profitable. You could be running at a loss but still have to pay thousands in levy.
- Took on an apprentice who had 3 years training with the CITB. Couldn't hang a door so basically had to train him at our own expense. I feel the system is out of date. Form filling should be easier
- Training is not done in our area, nearest is at least 1.5 hours away. Would be cheaper for us to choose a local training company and pay the fee ourselves rather than go through CITB
- Under the new method of calculation of the CITB Levy our contribution will increase by more than 15 times its current level. I would rather the money went to pay for our training and cut the middle man. The CITB could continue to exist but as a commercial enterprise not funded by levies. Perhaps they could charge more for some courses and subsidise other courses with the profits?
- Unfair as I know people in the trade who do not pay anything. Why aren't they chasing those payments. The courses are no good. The whole system needs scrapping
- We already spend a lot of money on training and apprenticeships and do not see why we should pay the levy as we would get no benefit from it.
- we don't use it at all, it is a mandatory payment we make that we do not benefit from

- When the CITB announced the proposed change in levy assessment, they asked us for our comments. Having read their proposals we strongly disagreed with the new levy assessment criteria, as it was grossly unfair on us smaller builders. CITB maintain the new assessment is simpler, but it was not difficult in the first place. The CITB statement was just a smokescreen. The main change is the removal of the offset for Labour Only payments received in that year, thus the levy will now be charged on all monies paid to employees and Self Employed. In real terms this will mean a levy of around £10,000 per annum for our company, and we cannot hope to recoup anything like that figure in training grants or credits. When the CITB announced their consultation results, they told us they had overwhelming support from the industry to their proposed change in levy assessment. I find this hard to believe and would like to see a freedom of information request made for a copy of the consultation findings. The new method of levy assessment is unfair on small builders, and should be changed back to the old system.
- why should one industry be singled out - other don't pay it - OK they don't get grants either but every business type should decide where they want to train people and how they want to fund it
- Yes, Could the CITB stop creating compulsory courses that are purely for their financial gain, and not of any benefit to those who HAVE go on them.

**For further details please contact:**

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