



Martin Cummins on developments in floor preparation

Solvents: Can we manage without them?

AM I paying for my solvent or is it 'solvent free'? This rather flippant comment was asked of me in a recent training programme. A somewhat energetic discussion ensued and prompted this article.

Over the last 10 years or so there has been a consistent drive to reduce the levels of solvents in products being used by the general public, and rightly so.

This drive for the professional has been less clear. Until legislation demands otherwise, then we, as manufacturers, need to supply products that will primarily do a 'job'.

Why the different statements regarding products being solvent-free, low VOC (Volatile Organic Components), ultra low VOC, Emission, EC1, etc?

I am not going to discuss the definitions (always a tedious topic best left for committees) behind these terms in any depth but will explore the background behind their appearance and where and when they may be important.

Suffice to say the terms refer to products without solvent and in many cases, using raw materials that have been cleaned up by the suppliers to strip them of any contaminants and undesirable components.

■ **Changing:** First of all, you have probably used and still do use solvent-based products. Generally the contact adhesives used in flooring are solvent based.

Why is this? Simple answer, they fit in with our working practices, our site conditions (don't get me started on that one) and fit the performance requirements we need. Provided you carry out the relevant risk and COSHH assessments and provided there are no imposed site restrictions, then you can use whatever products you deem best for the job.

Notice the requirements for storing product and disposal of product. Regulation within these fields needs to be followed at all times. A typical product choice will undoubtedly include the market leading carpet adhesive, which contains a small amount of solvent.

Similarly, many water based products contain a 'small level of

solvent'. This can often be key to attaining the characteristics required – such as early grab, cold temperature performance and wetting out of the coverings.

Take away the solvent and the performance will not be the same. If moving to totally solvent free products you may need to change your method of use, your site conditions maybe much more critical and furthermore your costs maybe higher.

Ask again – why all these terms and claims regarding solvents?

Reducing the effect on the environment is of obvious importance not only to flooring contractors but also to manufacturers.

Manufacturing using solvent requires licenses, inspections, special storage facilities and manufacturing areas need to be isolated if solvents are used. If there weren't any technical or financial benefits we would not want to manufacture solvent containing products.

The effect upon the environment is an extensive topic – again justice cannot be given to this issue in such an article, suffice to say, reduce need for oil and associated solvent feedstocks, reduce emissions and reduce contaminated waste.

The agenda which has been instrumental in the move towards low VOC has been the indoor air quality agenda. The emissions associated with VOC's have been linked to what was for a short while a media topic called Sick Building Syndrome.

The claim was that people in new buildings were unwell as a consequence of the initial and continual release of VOCs. Removal of these would remove the problem – so the claim goes.

Hence paint manufacturers (typically very high in VOC) began introducing low VOC paints and, as is typical in the present climate, pressure for all involved to create minimal VOC was created.

In truth, though most flooring subfloor preparation products are very low in VOC or lose most of their VOC in the application and curing stages. Their contribution to the indoor air quality is relatively low compared to other

materials used in construction.

However, some architects and main contractors may still put restrictions on what products may be used and as a consequence you may need to look at products outside your normal portfolio.

When this is the case we would advise you assess the products, in conjunction with the manufacturers, and find out how they really will perform in our, often not very good, site conditions.

Don't think because they are suitable for the specified floorcovering that they will handle in the same manner. Many of the range of solvent free and low VOC products are technically very good, in controlled environments but unfortunately you, as a flooring contractor in the UK, do not often get such conditions.

Solvent-free, low VOC, ultra low VOC, Emission, EC1 – what do they mean to you?

Different levels of 'purity' of

product with cleaner raw materials but NOT necessarily designed specifically for the UK contractor.

Unless legislation or site specific requirements are in place you can carry on using your trusted products as long as you carry out all the relevant risk and COSHH assessments.

As time moves on I am sure all manufacturers will wish to move (or be forced to move) to formulations with as little solvent as possible.

So the risk of ignition and fire due to your smoking will no longer be there – but the government has already taken care of this problem by the ban on smoking anyway!

In answer to that flippant question in our training – the solvent is free, you just pay for all the other bits'. **CFJ**

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David Gatfield on training

Why manufacturers value skilled fitters

APART from me, who remembers the 'good old days' when if you had a problem with flooring material, or accessories for that matter, you more or less had to sort it out for yourself. If you had an issue with supply, quality of material, specification etc, you as the flooring contractor were on your own in the majority of cases.

What a difference a few decades make, not to mention some stiff competition.

Today manufacturers strive to deliver not just first rate products which is a given, but more importantly, first rate service too which is arguably harder to achieve as it is subjective, but at least it gives us all something to aim at.

These days, when you have a problem and ring the manufacturer, it would be a very short sighted company indeed that would not pull out all the stops to help you resolve it.

Today, we are called 'technical

services' and several of the original members, myself included, are still here; older but a whole lot wiser. Although the roll has grown out of all recognition, our core aim has not changed – it is still to help with flooring problems wherever possible, with whatever might arise.

In this column, I often mention our two sources of technical information and support available for flooring contractors. Firstly, the technical hotline is a telephone helpline for contractors staffed by personnel with years of practical flooring experience, offering sound advice to solve queries regarding our products.

Secondly, our contractor training school offers practical training sessions for contractors run by highly skilled ex-fitters, either based at the state-of-the-art facility at our head office in Letchworth, or through a programme of less formal,

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Gordon Skaljak on improving your credit rating (part 1)

Are you suffering a credit rating crunch?

HAS your business experienced a poor credit rating, although you have never defaulted on any payments? This is not unusual, especially for new or small businesses, to discover that they have been stuck with a low credit rating.

A credit rating is based upon all of the data taken into consideration by a credit reference agency on a particular trading entity.

But, there are quite a few ways to improve the situation. Just as it is important to build a positive credit profile as a consumer, companies that trade on credit, need to do the same.

Firms and partnerships are judged on different criteria from a private limited company, because the principal(s) are personally liable. So, in most cases, a successful trading record and good supplier relationships will yield the credit required.

Certainly for unincorporated businesses, the more information that credit agencies have, the more comprehensive the credit rating will be. They can only derive a meaningful credit rating on information received and validated by their databases.

This may mean responding to an enquiry from a credit reference agency, which they will be undertaking on behalf of a client who, in turn, is looking for a way in which to deal with your company on credit terms.

Information such as the nature of the business and VAT registration numbers (which give an indication that turnover is above a certain threshold) form part of validation process.

For companies with limited liability, other guidelines apply. Here, the creditor makes a judgement on the viability of a separate legal entity and usually uses as much information as is publicly available. Most of the time they get this information from a recognised credit reference agency. Enter the credit rating.

Remember that credit reference agencies provide a service that includes an opinion or a recommendation.

This is based on information the agency has collated on your company, through public information and their own investigations, such as historical trend analysis, appreciation of the prevalent economic environment and, in some cases, direct contact by telephone.

The starting point of the opinion is likely to be documents filed at Companies House, especially when trading accounts are filed.

For a limited company, there are rules about filing documents at Companies House. Firstly, what message do you think your creditor will get, if your company can't follow the normal filing rules? Are you projecting the image of an orderly and efficient establishment?

■ Keep filing information up to date. Don't delay in recording changes of directorship and keep within the statutory filing requirement dates, seven months for a public limited company or 10 months for private limited businesses.

Newly established businesses are unlikely to fail in the very short term, usually because they have been started with shareholders capital and / or finance from a bank. Banks take security over some or all of the company's assets to cover their exposure for the period of the finance.

For unsecured creditors, modest amounts of credit can be offered until such time as a satisfactory trading history has been established or the first years trading accounts are filed.

When accounts are filed at Companies House more information can be used to make a credit opinion. For limited companies, this is often the basis on which a credit rating is derived.

All credit agencies have the equivalent of a 'Coca Cola formula' for rating companies, each having slightly different ingredients, which make up their own credit ratings, but there are certain fundamental principals that are really commonsense.

Current filing requirements are

fairly minimal for small or medium companies, but the data, when extrapolated, provides key indicators on a company's performance.

The 'bottom line' is always significant. This is a company's net worth – the sum of the issued share capital and the profit and loss account. It is recommended that a business should keep the net worth positive – negative net worth will always be a hazard to ratings.

Movements in the net worth effects credit ratings. File profit and loss accounts, so that any downward movements in the net worth can be seen to be drawings or losses.

The natural assumption is that negative impact on the net worth of a company is due to losses, if there are no other explanations.

However, a drop in the value of a profit and loss account can also be caused by dividends being taken out, which exceed the profit for the year.

■ Look out for **CFJ** next month when I will outline some of the financial 'tricks' to help your credit rating. **CFJ**

Gordon Skaljak is an independent financial expert

Sources of Information:

Free company credit report

■ www.freesearch.graydon.co.uk

Companies House

■ www.companieshouse.co.uk

David Gatfield

Skilled fitters valued

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tailored training sessions at contractors' or distributors' premises.

But it's also worth remembering that this contact is a two way street that can benefit manufacturers too. Today's flooring contractors are different, the trade has come of age and at last quality flooring companies or highly skilled individuals are justly recognised for their ability and contribution in helping to make manufacturers products look their best.

For many years we have worked tirelessly with the contractors who use our products day in and day out. Your feedback to our technical team about your experiences on site is just as valuable as our more formal meetings with focus groups and our product advisory panel when developing new products. **CFJ**

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Dr Eric Brown

Royal carpet is off!

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nature of the screeding compound used on the deck. The answer was that this was a product where the smell of ammonia was so great that the workmen had to wear face masks in order to apply it.

The problem was solved: In the presence of ammonia, the disulphide bond which joins the peptide chains in the wool molecule, breaks down to produce sulphur which is yellow.

Anything which promotes breakdown of this bond has the same effect. The solution then was to re-screed the deck with

another gas-imperious product.

Some time later I learnt that a new carpet had been purchased. I was asked how one would store a carpet measuring 20m long and 7m wide, weighing a ton and a half. I suggested they should build a warehouse that was 20m long and 7m wide. But it only needed to be 30cm high! **CFJ**

Eric Brown has written three manuals on the investigation of carpet complaints.

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