



# PA ENTERPRISE

DeskDemon's Magazine for Executive PAs, Office Managers and Secretaries

December 2016



**How to make 2017  
your best year yet**

**Tips to beat the bloat this Christmas**

**Office party survival tips**

**Are we becoming a nation of hermits?**

**Women earn £8,500 a year less than men by the time  
they reach their 50s**

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## PA ENTERPRISE MAGAZINE

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# Women earn £8,500 a year less than men by the time they reach their 50s

*The new analysis of official statistics shows that women earn less than men annually at every stage in their careers. However the gender pay gap is at its widest when a woman hits 50. She will earn £85,040 less over the course of this decade than a full-time man.*



## Young women

The gender pay gap begins as soon as women start their careers – an 18-year-old woman working full-time earns on average £1,395 a year less than her male peers.

This increases steadily through her 20s, when a woman earns on average £1,944 less a year than

men of a similar age, and 30s, when the annual pay gap hits £3,034 – meaning a 30-year-old woman loses £30,340 over the next decade.

## Women in their 40s

The gap in annual earnings more than doubles when women enter their 40s, leaping up from £3,034 to £7,234 a year – or £72,340 over the decade of her 40s.

The TUC believes this reflects the different impact of parenthood on women's and men's earnings. TUC research published earlier this year found that at age 42 (the midpoint of a typical working life) the pay gap between mums and dads in full-time work was 42%. For

childless men and women in their early 40s, it was 12%.

The mothers who were least likely to experience a motherhood pay penalty were those who had children later in life when they were more senior and returned to full-time work soon after having children.

### Women aged 50+

The pay gap widens further for women in their 50s, hitting £8,504 a year, or £85,040 through the decade, as caring responsibilities – including for older relatives – continue to have an impact.

TUC General Secretary Frances O'Grady said: "Women suffer a huge pay penalty over the course of their careers, which peaks in their 50s. At current rates of progress it will take decades for women to achieve pay parity with men.

"Having children has starkly different effects on men's and women's pay, with women earning less after having kids, and men earning more. Far more needs to be done to help mums get back into decent, well-paid jobs after they have kids – and to encourage dads to take on their share of caring responsibilities.

"Workplaces with union coverage are more likely to have family friendly policies. So a good first step for women worried about their pay is to join a union."

Progress on closing the full-time gender pay gap has slowed over the last few years. The TUC has calculated that at its current rate it will take nearly half a century to achieve pay parity between women and men.

The TUC wants to see the following action to help close the gender pay gap:

- Support for more equal parenting roles to stop women being held back at work: Better paid, specific leave for dads would encourage them to play more of a role at home and share caring responsibilities with mums from as soon as a child is born.
- More done to address excessive working hours in full-time jobs: This would allow mothers who want to work full-time to do so – and would also ensure that fathers can play more of a role at home.
- Better support for women when they become mothers: Better opportunities to work flexibly or work reduced hours and more support for women returners would help more mums back into well-paid work.
- More done to ensure women are not overlooked for training or promotion opportunities once they have children: Employers also need to ensure that these opportunities are not designed in a way that excludes those with caring responsibilities.
- Better pay gap reporting: Gender pay gap reporting is due to begin for large employers in 2018. The law should be strengthened so that employers have to publish an action plan for narrowing the gender pay gap in their workplace. There should also be proper sanctions for employers who refuse to publish this information.

Gross median annual earnings for full-time employees from ASHE 2015

Age	Full-time male employees median gross annual earnings (£)	Full-time female employees median gross annual earnings (£)	Gender gap £	Gender gap %
18-21	15,268	13,873	-1,395	-9.1%
22-29	22,781	20,837	-1,944	-8.5%
30-39	30,273	27,239	-3,034	-10.0%
40-49	34,059	26,825	-7,234	-21.2%
50-59	32,773	24,269	-8,504	-25.9%
60+	27,693	21,372	-6,321	-22.8%

# How to make 2017 your best year yet

*2017 is fast approaching and many people begin to wonder what the year will have in store for them. Life coach to some of the UK's most successful people Michael Serwa explains how you can make 2017 your best year yet with the correct mindset.*

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The Mayfair-based life coach and author Michael Serwa has transformed the lives of some of the world's highest-earning individuals. He is known for his straightforward approach in the world of personal development.

Michael Serwa explains, "Even if you have had a good year so far, there is always room for improvement. You don't need to make one big difference to your life to improve it. You can make the new year great by making a series of small changes daily.

"You can start by setting yourself goals. It is the single most important thing you can do for your own personal development. These don't have to be work-related goals either; they can be financial, personal and physical. To put it simply, it's whatever you feel you want to change. If you do not have goals you are like a boat without a sail. The winds of life will blow and you'll find yourself drifting. When you have a sail, you can catch the wind and use it to push yourself in the direction you want to go. A key tip is to chart your progress. This way you can see the changes you have made. Goals are simply dreams with deadlines.

"Stop making excuses. I love saying 'If you really

want to do something, you will find a way. If you don't, you will find an excuse.' If we look for an excuse to not do something we will find one. There is no reason to let something stop you doing what you love. If you have a concept that you could talk about for hours, why not put that idea into action? Break it down into smaller tasks you can do every day and soon you'll realise the positive developments you have made in your life. Quit making excuses and do what you want to do.

*"Even if you have had a good year so far, there is always room for improvement"*

"We all should be trying new things. The start of a new year is exciting. The Christmas season is over and you've been able to wind down and begin the year fresh. If you've been given a new start, then why keep doing the same actions? You must make yourself do something different. Try listening to new music, eating different food and travelling to unfamiliar destinations. It's all about expanding your horizons and

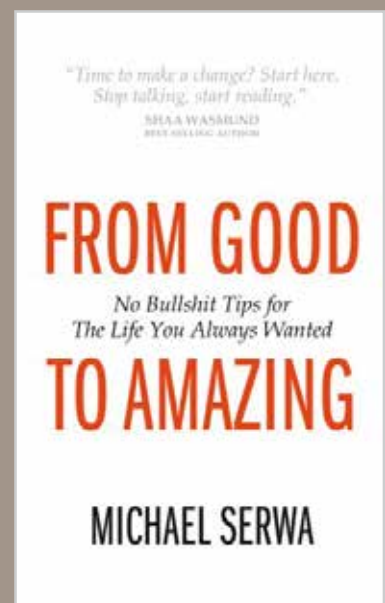




making yourself the top priority you'll save the relationship and understand how great you are. Be kind to yourself and you'll feel a lot better for it.

"Don't try to be perfect. It will lead to a life of disappointment. It is impossible to be perfect in anything or for anyone. Instead you should do your best and if that isn't enough for someone then let them not be happy with it. The happiest people are often the ones who don't try to be perfect."

Michael Serwa is in the process of writing his second book following the success of his first. His first book *From Good to Amazing: No Bullsh\*t Tips for The Life You Always Wanted* is a collection of top tips from different areas of personal development and assists readers in changing their lifestyles for the better.



learning about yourself. This can be fun and is easier to do than you think. Think about what you can do to make your life better. Try meditation, it isn't for everyone but it can help you become more focused, peaceful and productive.

"Stop criticising yourself. We are our own biggest critics, nobody is as harsh on us as we are on ourselves. Why do we do this? If we do this in front of others it gives them the opportunity to criticise us. The only relationship you can be 100% certain of is the one you have with yourself. You can't have a break from yourself. By

# Small businesses waiting months for payment, as Tesco tops list of retail late payers

*Ormsby Street analysis reveals the payment performance of some of the UK's best-known retailers*

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Supermarket giant Tesco has the worst payment performance amongst a list of the UK's best-known retailers, taking an average of 105 days beyond terms to pay its suppliers. Iceland and Debenhams were the next two retailers on the list, taking an average of 75 days and 73 days beyond terms respectively to pay their suppliers.

The data analysis by fintech startup Ormsby Street, also revealed that the average time taken to pay a supplier amongst the list of 20 retailers was 45 days beyond terms. With previous Ormsby Street research revealing that the average overdue invoice to a small business was worth £6,142, small business suppliers to some UK retailers could be waiting prohibitively long to receive payment on a considerable amount of money.

"Whether it's a small greetings card designer or a food manufacturer of some sort, winning a contract to supply a national retailer can be a landmark moment for a small business, particularly in the lucrative Christmas shopping season," said Martin Campbell, MD, Ormsby Street. "But just because a retailer is a household name, it's no guarantee they are going to pay on time, as our analysis clearly shows. If an invoice had 60 day terms, a small business would be waiting on average more than 100

days for payment – that's clearly unacceptable – and even the best performer amongst these retailers is still not paying on terms."

"Also, because Christmas is such a major part of the shopping calendar, any orders may be much larger than at other times of the year. This means that a small business could be waiting for even more money during the festive period. If they have had to take on extra staff or resources to meet the order to a major retailer, this could be a potentially difficult and damaging time for their cash-flow."

The best retailer in the list when it comes to paying suppliers, is high-end department store, Fortnum & Mason, which takes an average of just five days beyond terms to pay its suppliers. In second place was Lidl, which takes an average of nine days beyond terms, followed by House of Fraser and John Lewis, who pay on average after 15 and 18 days beyond terms respectively.

"Negotiating with a major retailer on things like payment upfront can be tough – retailers are all aware that for a small business it's a big deal to get their products in front of a national audience and so they usually hold the trump card," continued Martin Campbell. "But that's not to say that small businesses should just accept the situation. If the retailer values the



# A Scrooge retailer could be the death of your business this Christmas

Winning a major retailer as a customer could be the making of your business, but without knowing about their payment performance you could be faced with a lot of leftover unpaid invoices this Christmas. See who is a cracker when it comes to paying on time and who stinks like the Brussel Sprouts.

As of 31st October 2016

RETAILER	PAYMENT DAYS
Fortnum & Mason	5
Lidl	9
House of Fraser Stores Ltd	15
John Lewis	18
Boots Company PLC	23
Wilko	23
Selfridges	25
Argos	32
Marks & Spencer PLC	35
Paperchase	36
WH Smiths	46
Budgens Stores Limited	50
Waitrose	50
Aldi Stores Limited	66
Asda Group Limited	70
Morrisons	70
Sainsbury's Supermarkets	72
Debenhams	73
Iceland	75
Tesco PLC	106

www.credithq.co.uk

product and wants it in their store, there should always be a little leeway for negotiating better payment terms."

Ormsby Street is the company behind small business credit-checking tool, CreditHQ, a free online tool that allows a small business to check the credit status, payment performance and general financial health of any customer or partner. It takes credit data from Companies House and major credit data suppliers and presents the analysis via a simple traffic light ratings system. The traffic lights show clearly the level of risk associated with the company in question, with users given two different ratings, one addressing credit risk and the other payment performance.

The analysis showed that amongst 20 of the UK's leading retailers, seven of those took on average more than 60 days beyond terms to pay their suppliers, a period of time that is hard to justify.

"For a small manufacturer or supplier, winning a national retail contract can feel a little like Christmas has come early," concluded Martin Campbell. "Yet if it means they have to wait more than two months to receive payment, it is a big decision as to how any shortfall in cash-flow can be bridged, if indeed it can. The answer lies in small businesses protecting themselves against late payment by learning more about the financial health of their customers, negotiating more favourable payment terms and then chasing hard for payment when it is overdue."

# 5 tips to Beat the Bloat this Christmas from "Gorgeous Greens"

*Chris James Mind Body is supporting healthy eating this Christmas with 5 tips to Beat the Bloat to accompany the launch of daily sachets of its "Gorgeous Greens". The new formulation now includes extra enzymes, lipase, amylase, papain, and protease, which help to ease digestion and prevent bloating.*

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"I wanted to create a superior Greens supplement for busy healthy men and women. Enzymes are a key health trend as we head into 2017!" says Chris James, Founder of CJMB.

"I also wanted to offer some simple steps that will help absolutely everyone to have a healthier Christmas while really enjoying every meal".

CJMB's "Gorgeous Greens" are delicious when added to freshly pressed juices and smoothies, and a range of recipes are available.

CJMB has sourced superior quality organic seaweed, wheatgrass, alfalfa, kale, nettle dandelion leaf in addition chlorella and spirulina which together help to strengthen the immune system, help with regularity, restore pH balance,



and owing to its antioxidant-rich formula inhibits age-related enzymes and slows the ageing process.

Apart from targeting the gut, "Gorgeous Greens" will assist in detoxifying other organs too. Results will leave you feeling less bloated, your skin more radiant, plus you'll also notice how much better you sleep and how boosted your energy levels are.

## Chris James of CJMB's additional tips to 'beat the Christmas bloat' and stay healthy!

### 1) Mind your P's

Avoiding bloat isn't only about avoiding foods; it's key to eat more foods that are effective at battling bloat. Reach for a healthy helping of the three P's: potassium, protein, and probiotics. You can benefit from a boost of potassium-rich foods like sweet potatoes, winter squash, citrus, bananas, and nuts, which help regulate excess sodium!

### 2) Consume Fibre

Make sure you're getting enough fibre amidst the trays of holiday snacks. If you know you're going somewhere that you won't have a lot of control over your food choices, a fibre supplement can help a lot.

### 3) Slow. down

Eating too quickly can cause you to swallow more air, worsening bloat. Take a full 30 minutes to finish a meal, which will help you banish the bloat and listen for when your body tells you it's full.

### 4) Hydrate, hydrate, hydrate

Water helps to speed up digestion and can counteract the effects of salt and carb-induced bloating. Aim for eight to ten glasses a day, especially during the holidays.

### 5) Start again tomorrow

Most importantly, if you overindulge at Christmas don't beat yourself up! Indulging once in a while is not that big of a deal—just start fresh tomorrow.

Chris James Mind Body is a premium health & lifestyle brand that offers a 360 degree natural solution to achieving optimum levels of wellness year round. Our product range, including our signature product "12 Days" Cleanse is stocked at Harrods, Space NK, Wholefoods, and Naturismo. We deliver Mind Body Cleanse™ workshops and master classes internationally. Our Clean Break retreats are well known and exclusive.

[www.chrisjamesmindbody.com](http://www.chrisjamesmindbody.com)



## CJMB's Gorgeous Greens Super Smoothie

Serves 2

### Ingredients

- Large handful of spinach
- ½ pear
- slice melon
- ¼ ripe avocado
- ½ orange
- 4 x ice cubes
- Almond milk to fill to level
- 1 serving x Gorgeous Greens
- Juice ½ lime (peeled)

### Preparation

Juice the pears, melon, orange, spinach and lime. Put the avocado flesh into a blender along with the ice and Gorgeous Greens. Blend everything until smooth. Pour and enjoy!



# 15 survival tips for the office party

*Office parties: They could turn out to be a fun night spent celebrating the season with your colleagues. Or they could mutate into a night of drunken disaster. It all depends on your attitude. Here are 15 tips to make sure your office party is an unmitigated success.*

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## 1. Ask about the dress code ahead of time

'You need to find out what the dress code is and stick to it,' according to career coach Barbara Pachter, the author of *The Essentials of Business Etiquette*. "You don't want people talking about what you wore the day or night after the party. Whatever you wear, remember that it's still a business event.'

Aside from the company's dress code, don't forget that behaviour and harassment policies still apply — even if the party is off-site.

## 2. Don't go on an empty stomach

Although there might be hors d'oeuvres, you should still eat at least a little bit before the party begins. If not, you may become more intoxicated than you intended. Furthermore, eating while you're mingling isn't the most comfortable in a professional setting.

"Eat a little before you go to a business social event," says Pachter. "If you drink, you'll have something in your stomach, and if the food is delayed, you won't be hungry."

## 3. Don't even think about skipping the party

To show that you're committed to the company, make sure you show up for at least 30 minutes. Always assume company gatherings are "must attend" events

## 4. But also don't show up on time

Even if the party takes place at the office, it's better to go home after work, then come back.

If you can't do that, just continue working until you see that 75% of your colleagues have turned on their holiday mode.

## 5. Use the party as an opportunity to meet people you don't already know

Especially in a large company, you'll likely see people at the party that you don't normally have a chance to interact with. Maybe they work on a different floor from you, or in a different office.

This is a good chance to build what Pachter calls a "minor rapport" with people who could help you later on in your career.

"The person at the party you're talking to, you may be interviewing with them six months from now," she says.

## 6. But don't explicitly conduct business

In other words, don't ask about that new position opening up or if you're eligible for a raise. It's tacky.

Since it's an office event, it's obvious that some business-related conversations will come up, but don't come to the party with an agenda. Also, try to avoid all gossiping about your colleagues.



### 7. Be sensitive to different religious affiliations

Don't forget that your colleagues aren't just celebrating Christmas, they're celebrating other holidays too, such as Hanukkah and Kwanzaa.

### 8. Know your drinking limit

You need to prepare yourself ahead of time by setting guidelines, whether that's one or two drinks max. Pachter advises you order a drink you don't love, so that you can nurse it throughout the night.

### 9. Don't dance romantically with another employee

This will definitely spark office rumors. "If you are dating someone at the company and still keeping it a secret, this is not the time to start dancing romantically, because then everyone will know," says Pachter.

It's also not the time to try to make a move on a coworker you've been crushing on, or to start trying to woo an employee you're meeting for the first time.

"Don't embarrass somebody by going up to them and asking them to dance unless you're sure they will say yes," Pachter says.

### 10. Loosen up a bit

Obviously, you don't want to loosen up to the point where you're plastered, yelling at your office nemesis, or generally embarrassing yourself in front of people. However, that doesn't mean you shouldn't try to relax a bit.

Writing for Salary.com, Harrison Monarth encourages party-goers to "engage on a human level and show some humility." This is your chance to really mingle with the people you work with every day. So don't be afraid to show a little warmth at your holiday party.

### 11. Don't be the last one to leave the party

It might be a festive event, but don't make a name for yourself as the company's party animal. Also, try to stop drinking an hour before you leave, says Wasserman. If you become too intoxicated, find a cab immediately.

## 12. Don't go to the third venue

Some of your coworkers may want to go out after the party ends, and if you've been controlling your alcohol intake, feel free to go and mingle with your colleagues.

However, a few drinks later, if someone suggests a third venue, don't go.

Why? By the time you make it to that third venue, the vibe has changed. It's no longer the 'happy hour' crowd. It's now the 'let's rage' crowd. At this moment — as a working adult — you need to make a choice. The moment your colleagues see you in a compromising position, they will likely view you differently. Is that a risk you want to take? Because at this point, there is no turning back.

## 13. Make sure you say goodbye to people

If you don't say your goodbyes, it will make it look like you snuck out for some reason. You can also make a point of going up to the people who organized the party and thanking them for doing such a great job.

## 14. Be mindful of social media

It's a huge no-no to post negative opinions about your company or its holiday party on Facebook or Twitter, Pachter says. You'll also want to avoid posting photos or descriptions of coworkers who have had too much to drink.

In general, Pachter says it's best to keep anything you write about the party positive, and to ask people if you plan to post photos of them on social media.

"Someone's unbecoming behavior shouldn't be discussed or shown on Facebook," she says.

## 15. Make it to work the next day

This is even more crucial if you get intoxicated at the party. Everyone will know why you didn't show up to work the next day — including your boss.

Brian Moylan at Gawker writes: "You have to go to work the next day. If you don't, everyone will know why, and they will sit around and talk about your bad behavior the night before twice as much. If you're there, they have to sneak around and do it behind your back, which will cut down on the office gossip by at least 50%. You're already in trouble, don't make it worse."





# UK takeaway habits revealed

*hungryhouse.co.uk, the online food ordering platform has revealed some of the UK's most surprising takeaway habits. Whether you opt to use chopsticks over a fork, remove the gherkin from your burger or think it is socially acceptable to launch your Instagram app before tucking in for your first bite - hungryhouse has the answers on how the nation likes to eat their takeaway.*

Findings indicate that despite the recent rise of the overly-styled, "hipster" gourmet burger, a classic no frills burger is still Britain's favourite, indicating that the nation won't be swayed by the hype and prefers the good, old fashioned classics. When it comes to instagramming your food before you eat, the majority (83%) of the nation prefers to tuck in first - unless you are under 24! It seems under 24 year olds believe image is more important than hunger and prefer to "gram" their food before they eat it.

Only a handful of Brits throw their leftovers away, while most people (3 in 4) enjoy a takeaway for breakfast squashing any potential feelings of next day guilt. When it comes to washing up the nation isn't afraid to get their hands a bit soapy as plating up your food takes the win over eating out of the carton.

The age old debate of chopsticks versus fork was finally answered with forks coming out on top, beating the traditional culinary tools used in the cuisines origin. Surprisingly fruit on a pizza split the nation 50:50 - shattering the common perception that British people don't like pineapple chunks on pizza. When it comes to gherkin, it seems not as many people sneakily throw theirs away, as the majority (76%) opt for the gherkin to remain firmly nestled between the bun and patty.

Other surprising debate winners include classic ketchup over mayo, proper chippy chips over American fries and a helping of cheese in a burger over a plain hamburger.

Alice Mrongovius, CEO at hungryhouse.co.uk, said: "Everyone loves a good takeaway but we all have our own way of enjoying it. These age old questions surrounding takeaway were triggered by the real conversations in our advert so we decided to get answers, once and for all. There are definitely surprises in the findings - some which go against our idea of how Britain likes to eat, but either way it's great to see how passionate people get about takeaway!"



# Are we becoming a nation of hermits?

*Anti-social Brits avoid interacting with friends and acquaintances a staggering 284 times every year – according to a new survey.*

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New research by confectionery brand Mentos has revealed the extent to which we have embraced our inner hermit, with the average Brit regularly crossing the road to avoid neighbours and friends - and frequently ignoring phone calls, texts and emails.

Pretending to lose signal mid-call and saying your battery is dying were among a list of excuses regularly wheeled out to avoid talking to someone.

The research also revealed three in ten of us have even resorted to hiding in the house when there is a knock at the door and 13% of us admit to sloping off at parties without saying goodbye.

And over a third of antisocial Brits opt for a quick 'smile, nod and keep walking' approach rather than stopping to pass the time of day with acquaintances.

The poll of 1,574 adults by Mentos found three quarters of adults admit to avoiding social interaction, with just over half describing themselves as a bit of a hermit.

The average Brit brazenly lies about not receiving texts, emails or instant messages twice a month. And typically ignores their landline or mobile ringing five times a week.

Most blamed 'social overload' - the constant bombardment of texts, WhatsApp messages, Facebook updates and photographs - for their need to slip under the radar from time to time.

So much so, that four in ten are tempted to delete their social media accounts in a bid to



get escape the constant interaction.

A spokesperson for Mentos said: "Because of social media we live in a world where most of us can be contacted very easily by anyone in the world at any time of day and it is easy to see how we may want down time.

"Many of us are guilty of ignoring a phone call every now and then, but there is a fine line between not bothering to chat and being rude if friends and neighbours spot us avoiding them.

"It takes no time at all to just say hello or call out good morning to a neighbour across the road – we should all make an extra effort to be friendly and sociable. Being too busy is a poor excuse, we want to encourage more people to make new connections."

Nearly two thirds said they prefer face to face conversations to communicating digitally – but 38% said they lack confidence and become shy when meeting new people.

Five in ten said they were scared of rejection when approaching new people and 45 percent said they hated making small talk.

When it comes to breaking the ice with someone new – the most popular approach was to just say a simple hello, followed by a smile or to make eye contact. A more confident one in twenty go straight in with a firm handshake.

Despite Brits' reluctance to stop and chat, 57% of those polled said they had formed a surprising friendship after they broke the ice with someone.

A spokesperson for Mentos added: "It's great that friendships have forged after striking up spontaneous conversations with strangers – this highlights that it's worth making the effort to say hi.



## Costa serves up a festive feast!

Customers will be treated to an all-out Christmas drinks menu, including two new twists on the classic lattes – the **Honeycomb Latte** and **Amaretti Latte**. Also included are favourite drinks such as the **Salted Caramel Cappuccino**, the classic **Gingerbread Latte** and warming **Hot Spiced Apple**.

Hot chocolate enthusiasts rejoice! Costa become the only place on the high street to offer **Lindt Hot Chocolate** as part of its limited edition menu. Other options include the **Toasted Marshmallow Hot Chocolate** as well as the **Mint Hot Chocolate** (featuring a miniature candy cane) and **Black Forest Hot Chocolate**.

The food menu includes the new **Turkey Feast Sandwich** features juicy British turkey breast, Cumberland sausage and Beechwood bacon, topped with stuffing, mayonnaise and cranberry sauce between two slices of malted bread. Another new addition to the savoury menu, the **Prawn & Rocket Sandwich** is composed of prawns in a lemon mayonnaise and fresh rocket leaves sandwiched in oatmeal bread. Returning classics to the savoury menu include the **Pigs in Blankets Panini**, **Turkey & All The Trimmings Panini** and the **Brie & Bacon Panini** – now with an added festive twist of cranberry sauce.

The **Florentine Topped Christmas Loaf Cake** will also join a festive line up including a **Chocolate & Salted Caramel Triple Layer Cake** and the **Golden Velvet Hazelnut Slice**.