

# How to claw back invisible losses



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# How to claw back invisible losses

Invisible, right?

Can't be seen.

Which means - scary thought - you can't tell if anything's there.

Scary because if it's losses you can't see, how big are they? Where are they? And how long have they been going on?

Scariest still, if it's money you're losing, how come it doesn't show up on any balance sheet?

How can ANY cash loss be totally invisible - no paper trail, no nothing?

And HOW MUCH is being lost? A lot, a little?

If you're haemorrhaging serious cash, how long before you bleed out and there's nothing left?

## Invisible, but that doesn't mean it's not there

Unbelievable? Can't happen to you? Because no accountants worth their salt could ever miss it?

Yes, well.

You can't see air, can you? Yet it's all around us.

You can't see what's in it either, but it's there.

Oxygen, for instance – you'd die without it. Nitrogen, carbon dioxide, argon and other gases too.

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Plus water vapour and all kinds of microscopically tiny stuff you'd rather not know about - dust, exhaust fumes, ash, lead. Or how about sound waves, and electromagnetic radiation, like x-rays?

Or, to cut to the chase, clouds of living organisms like viruses, bacteria, fungi and pollen.

That's right, germs.

You can't see them either, can you? But we all know they're there.

And that means everywhere. In the air, on our clothes, on every surface we touch, even pulled around in a kind of aura about us. Our own personal germ cloud, unique to every one of us.

Germs, germs, germs – and our exposure to them is constant.

Good germs and bad germs.



## Humans? Or 50% aliens?

Good, for example - about half our bodies are not human at all, they're bacteria. Microorganisms living inside us. An amazing and remarkable partnership that does the heavy lifting so we can get on with our lives – digesting food, creating proteins, even managing our immune systems.

You think it's your human metabolism keeping you healthy? It's actually your body's good bacteria, mostly in your gut – defending you against bad bacteria from outside. Either by attacking them, or simply crowding them out.

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A full time job that. Because the bad bacteria (and viruses, fungi and parasites) are constantly looking for a way in. Through our mouths or via our breathing. Through the sensitive tissue around our eyes and nose. Or through damage to the body from a cut or other injury.

OK, so germs are invisible. What's all this got to do with money? And if the business is healthy, what's it got to do with making losses?

## Big money

Plenty, according to hot-shot business consultants PwC. Because germs make people sick and sick people cannot be productive. By PwC's calculations, now made four years ago, sick leave costs the country around £29 billion a year.

Closer to home, in their 2016 Absence Management report, the CIPD calculate that in the private sector sick leave costs £522 per employee per year. In the public sector that jumps to a massive £835 a year. Allowing for differences in timing, about the same figure.

All well and good. Most businesses make provision for absenteeism, so where's the fire?

Look no further than your own body.

Because none of us is perfectly well all the time, are we?

There's always a little ache or pain. A queasy feeling in the tummy. Dizziness in the head, an uneasiness that everything is not quite right. Little body glitches that crop up every three days or so.

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On top of which there's the usual crop of ailments. Colds, flu, liquid tummies and other kinds of fever. Not serious or life threatening, so we tough it out and come to work anyway – gritting our teeth and trying to ignore it.

## Presenteeism

And there's your invisible loss right there. People unwell at work. Not an issue normally looked at seriously, but one that costs every organisation thousands.

According to a 2016 study by Global Corporate Challenge (now Virgin Pulse), presenteeism (people unwell at work) costs 10 TIMES more than absenteeism. Which by PwC's figures means £290 million a year – or by the CIPD's, £8,350 per employee per year.

Put that against the average UK pay packet of £27,271 per year, and that's close on a THIRD of every staff member's salary – about right against the GCC report, which puts presenteeism losses at 57.5 days a year.

That word again. Losses.

And like we said. INVISIBLE ones.

Because absenteeism is one thing, but how many organisations make provision for people unwell at work?

They might blow money on wellness programmes – creating a feelgood work environment, encouraging health diets, offering free gym membership or even free medical consultations. But how many actually compensate for the fact that Joe Smith sitting at his desk on the edge of a norovirus attack is not functioning at 100%?

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## Where the money goes

The expectation is that while staff are at their desks, they're performing at 100%.

Meanwhile, reality is that 25% of the time – 57.5 days a year, or nearly 3 working months – they're feeling like grim death and hanging on at their desks by the skin of their teeth.



Their salaries are paid for, 100% in full. But they're only capable of delivering 75%, 50% or even less – depending on how bad they're feeling. Which can be rock bottom if they're dragged in by worry about job security.

Fear of a black mark can actually mean a staffer pitching up for their job in no fit state to do anything. What kind of work quality does that represent? And what are the liabilities when the things they try to do inevitably go wrong?

None of which shows up on any balance sheet because there's no provision for it. Nor for productivity going for a ball of chalk – a job dragging on twice the time it should, or having to be redone again.

Estimates are out, costs overrun – to be written off as unavoidable overheads without any realisation of the cause.

All from good, pro people not being themselves - trying to do the job underpowered.

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## Disaster costs

And what happens when being unwell at work causes REAL problems?

The HGV driver who has a dizzy spell at the wheel while barrelling down the M6. What kind of unforeseens does that have?

And are they any less than the admin assistant who miss-posts a decimal point on a spreadsheet that puts the company out millions?

Invisible losses with very visible costs. But all very largely preventable.

## Unwellness in perspective

OK, not all the blame can be put on germs.

Around a third of unwellness costs are musculoskeletal. Back pain or body injuries that cause discomfort and distress enough to make working difficult.

Another third are down to stress. Worries about performance, work relationships or simply job security. Not forgetting family problems, bereavements or other psychological issues. All of which throw the body out of balance, more vulnerable to germs.

The remaining third are germs themselves. Brought in from outside, or already ambient in the workplace – easily spread by work teams grouped together in the same enclosed space. Usually untreated and cycling round and round – invisibly impeding productivity, but costing real money.

And invisible is right. They're hiding in plain sight. But because nobody sees anything, they don't exist. Big money losses waiting to happen.

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## Touchy feely

Take a look at your own hands.

Clean enough, aren't they?

But as the body's tools to do things with, they touch everything around you all of the time. Touchscreens, keyboards, light switches, door handles, documents. And when lunch time comes and you're eating *al desko*, the cheeseburger and chips you're scoffing on the run because otherwise you'll miss the deadline.

And they're not only the things you touch with your hands. Most of us don't realise it, but we touch our faces all the time. Rub at our eyes, scratch our nose, or pull at our mouth every few minutes – often as many as 3,000 times a day.

OK, question. Your hands - when was the last time you washed them?

That's not a trick question. Most of us look at our hands and don't see they're dirty, so we reckon they're clean. Get black toner or ink on them and we'll rush to the washroom right away.

## Sloppy hygiene

But germs are too small to see, so the penny doesn't drop.

The handrail on the Underground that we grabbed after the guy who sneezed into his hand. The security keypad last accessed by the delivery bloke who threw up on his way to work.

And those are just the bugs we can pick up on contact. How about camel flu circulating in the aircon from the team that came back from Dubai?

Meanwhile, the realities are not pretty.



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- 62% of men and 40% of women NEVER wash their hands after the toilet.
- 95% of people don't even wash their hands properly.
- Only 12% of people wash their hands before eating.

Worse than that, there are plenty of germs hanging around the workplace to make sure we're infected even if we DO wash our hands.

## The yuck factor

So how do we get ill at work?

- The average desk has over 10 million unseen bacteria – 400 times more than a toilet seat.
- A typical keyboard may have 7,500 organisms hiding on it.
- Only one in five of us ever cleans our desk before eating.
- Two in three of us pretty well always eat lunch there.

And there it is. A major loss-making condition right in front of us that we don't even know is there. Invisible – and our whole perception judges everything by appearances.

Easy peasy to solve though – and how to do it is staring us in the face.

Get rid of the germs.

Kind of obvious when you think about it. Especially as we're already halfway there.

## Cleaning is half the battle

Most of us would never think of working anywhere that wasn't cleaned daily. So after hours in most places sees a hit team come in to do for the place – take out the rubbish, vacuum the floors, wipe down the most obvious surfaces.

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All for keeping up appearances. Because we feel uneasy about working in a place that isn't neat and tidy. Neither do customers – and presentation is everything.

So it's only a step from cleaning the place to getting rid of the germs too. The expectation is already there, but the average lick and promise hardly ever comes close.

So how's it done?

## The hands have it

First off, keeping hands clean.

Sure there's washroom facilities and most of these are pretty good.

But if everything around you is germ-laden, as soon as you've washed your hands they're only going to get contaminated again – and you can't keep leaving your desk.

Which is why every desk should have a bottle of antibacterial gel, or wipes, or both. It's the easiest thing to do your hands if everything's at your fingertips – and wipes make it easy to keep most of the desk clean.

Being ultra small of course, germs don't only congregate in easy-to-get-at places. They go for the cracks and crevices, where it's easy to breed undisturbed. And they sail around in the air – the open space that surrounds us – the big 80% of the room that never gets cleaned, or even thought about.

## It's in the air

OK, so the trick is to hit them airborne – just as you use an aerosol to take out flies and mosquitoes.

But with a difference.

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Normal aerosols are heavier than air. They disperse only as far as the pressure behind them allows - and then they sink to the floor. They also take time. If they don't make contact for long enough to kill, the bugs fly away to bite another day. Not good enough.

What's needed is effective and even dispersal in all directions, the ability to reach into cracks, with a kill capability of just seconds - kind of like grabbing a tiger by the tail.

And especially because you can't see it - a way of proving for yourself that it's working.

## Tiger, tiger



Tiger, huh?

Invisible sleeping there in the jungle, camouflaged by stripes. But wake him up and all hell can break loose.

Which is exactly what happens when a mild 6% pussy cat solution of hydrogen peroxide gets ionised.

Its charged lighter-than-air particles push around everywhere, trying to get away from each other - pouncing on oppositely-charged viruses, bacteria and fungi, oxidising them to oblivion.

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Less than an hour and the place is sterile – on top of the cleaning job already done. Reassurance for staff and customers that they're safe from germs - protected from infection by a management directly concerned for their personal welfare.

## Claw back goodwill too

Lots of feelgood in that. Inspiration and motivation too.

And over time, a steady decline in unwellness at work. Productivity boosted, invisible losses neutralised, efficiency improved - balance sheet looking better than ever. No hiding that, hey?

Profits looking good, just from clobbering a few germs.

More at [www.hyperhygiene.co.uk](http://www.hyperhygiene.co.uk)

### More tips for saving money

Keeping healthy, motivating staff, boosting productivity - they're all in our blog *Back Off, Bacteria!* - waiting for you to put into action.

And you can get the latest posts as soon as they happen.

Just drop us your email address and you're done.

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