Responsible Sourcing:
How the new RJC Code of Practices and key industry initiatives support a responsible supply chain

IJL Olympia, London
2 September 2014
Agenda

Opening remarks
· Gaetano Cavalieri, President, CIBJO

Welcome by
· James Courage, RJC Chairman and PGI Chief Executive

Introduction and panel moderation
· Catherine Sproule, RJC Chief Executive Officer, Interim

Speakers
· Maria Mursell, Training Coordinator, RJC
· Assheton Stewart Carter, Senior Sustainability Advisor, Goldlake Group
· Estelle Levin, Director, Estelle Levin Ltd
· Michael Rawlinson, Chief Executive Officer, N.A.G.
· Marylyn Carrigan, Professor of Marketing, Coventry University and co-Director of CETEB
· Philip Olden, Consultant to Signet Jewelers Ltd

Q&A Session
Opening remarks

Gaetano Cavalieri
President
CIBJO
Welcome address

James Courage
RJC Chairman and
PGI Chief Executive
Responsible Sourcing:
How the new RJC Code of Practices and key industry initiatives support a responsible supply chain

Catherine Sproule
RJC Chief Executive Officer, Interim
Mission, vision values – re-launched in 2013

RJC Vision
Our vision is a responsible world-wide supply chain that promotes trust in the global fine jewellery and watch industry.

RJC Mission
We strive to be the recognized standards and certification organization for supply chain integrity and sustainability in the global fine jewellery and watch industry.

RJC Values
We are respectful and fair. We practice honesty, integrity and accountability. We engage in open collaboration.
... and growing

Membership:
• +500 Members
• EUR35+ billion in annual relevant sales

Accredited Auditor firms:
• 12 firms

Certification:
• 379 Certified Members – growing daily
From mine to retail

• Mine to retail initiative for the jewellery supply chain, covering diamonds, gold and platinum group metals
  • Averaging 20% pa growth in total Membership over the last 5 years
  • Members from across the supply chain, including businesses large and small

• RJC Membership in the UK:
  • Total Members 43 companies = approx 8.4% of RJC Certified Members
  • Facilities covered by RJC Certification in the UK: 1,719
  • Greatly value the commitment of these leading companies in the USA
Benefits of Joining the RJC

Join a unique and global jewellery industry initiative that assures your customers that your products have been produced responsibly, and also

• Enhances your company reputation
• Ensures you operate to international best practices
• Ensures your business complies with international legislation
• Builds confidence with your customers
• Engages with global industry leaders
• Provides involvement in a transparent supply chain approach
• Supports commitment to sustainable development
• Benefits include complimentary training to Members
• Contributes to consumer confidence, globally

RJC has Certification documents available in 7 languages
The Two RJC Standards

1. **RJC Code of Practices (COP)**

   ✓ Addresses responsible *business practices*
     including on environmental performance, bribery
     and corruption & labour and human rights
   ✓ The standard is about the Member *company* – how it runs itself
   ✓ It is *compulsory* for RJC Members

2. **Chain-of-Custody Standard (CoC)**

   ✓ Addresses flow of gold and platinum group metals
     through supply chains, including conflict-sensitive
     sourcing
   ✓ The standard focuses on the *material* – requires
     responsible business practices at each step for
     CoC
   ✓ It is *Voluntary* for RJC Members
RJC Standards:
RJC Code of Practices (COP)

The COP covers a comprehensive spectrum of CSR issues relevant to the entire jewellery supply chain. It can be applied by any size of business, in all sectors of the diamond, gold and platinum group metals jewellery supply chain, from mining through to retail. Based on national and international law, established international and industry standards, and sound business practice, it establishes objective and verifiable standards against which RJC Members must be certified.
Designed to Embed Harmonisation:
RJC Code of Practices (COP)

RJC has worked to harmonise with a wide range of relevant certifications, regulation and other standards such as:

- Due diligence programs e.g. OECD Due Diligence Guidance
- ISO 14001
- SA8000
- Global Reporting Initiative (GRI) Guidelines
- Extractive Industries Transparency Initiative
- Kimberley Process Certification Scheme
- Any many others

This provides additional benefit from RJC Certification and reduces audit burden, especially where there are multiple customers/users of this assurance.
Code of Practices 2013: New Structure

- General Requirements
- Responsible Supply Chains & Human Rights
- Labour Rights & Working Conditions
- Health, Safety & Environment
- Diamonds, Gold & Platinum Group Metal Products
- Responsible Mining Sector
COP 2013: Major New Requirements

- Human Rights
- Reporting

If Applicable:
- Sourcing from Conflict-Affected Areas
- Sourcing from Artisanal Mining
- Provenance Claims
- Grading and Appraisal

Mining Sector:
- Free Prior and Informed Consent
- Mercury
If making Provenance Claims, Members need systems that include:

- Documented criteria or requirements that are compatible with claim/s
- Procedures for record-keeping and verification that these are met
- Controls to maintain material integrity, where applicable
- Training for relevant employees to ensure claim/s can be explained accurately
- Complaints or grievance mechanism, to manage any concerns/questions raised
### Provenance Claims: Key Elements

<table>
<thead>
<tr>
<th>Objective</th>
<th>Claims made about provenance are backed up with evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope</td>
<td>Required for all Members who make Provenance Claims</td>
</tr>
<tr>
<td>Types of Claims</td>
<td>Must be about origin, source or practices</td>
</tr>
<tr>
<td>Implementation</td>
<td>Flexible - Member sets own criteria and process</td>
</tr>
<tr>
<td>Audit</td>
<td>Auditor verifies systems are in place and compatible with the claim</td>
</tr>
<tr>
<td>Reporting</td>
<td>Applicability of the provision noted by the RJC in the Certification Information</td>
</tr>
</tbody>
</table>
Human Rights: UN Guiding Principles on Business and Human Rights (2011)

COP revision incorporates business responsibility to *respect* from UN Guiding Principles on Business and Human Rights.

- Written policy on human rights (COP 6.1a)
- Human Rights Due Diligence Process (COP 6.1b)
- Remediation process, where this identifies human rights impacts (COP 6.1c)
# Human Rights: Due Diligence Toolkit

<table>
<thead>
<tr>
<th>Labour Rights and Working Conditions</th>
<th>Responsible Supply Chains and Human Rights</th>
<th>General Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>• use the toolkit to confirm implementation of these core human rights-related COP requirements</td>
<td>• use the toolkit to review human rights risks with business partners and challenging situations</td>
<td>• consider how well human rights considerations have been integrated in business systems</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>General Employment Terms (COP 13)</th>
<th>Business Partners (COP 5)</th>
<th>Legal Compliance (COP 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Labour (COP 17)</td>
<td>Conflict-Affected Areas (COP 6.2)</td>
<td>Policy and Implementation (COP 2)</td>
</tr>
<tr>
<td>Forced Labour (COP 18)</td>
<td>Sourcing from Artisanal and Small-Scale Mining (COP 7)</td>
<td>Reporting (COP 3)</td>
</tr>
<tr>
<td>Freedom of Association and Collective Bargaining (COP 19)</td>
<td>Security (COP 11)</td>
<td></td>
</tr>
<tr>
<td>Non-Discrimination (COP 20)</td>
<td>Other supply-chain specific risks</td>
<td></td>
</tr>
<tr>
<td>Other business-specific risks</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Member Support Framework

- New Training Modules
- Regular Topic Webinars
- Workshops and Working Groups
- Help Desk

COP 2013
Key Messages

• The new and improved RJC COP provides the structure, tools and guidance for comprehensively addressing CSR in the jewellery supply chain
• New requirements on Provenance Claims will help provide rigour to B2B and consumer claims and reduce audit duplication for some
• New Human Rights requirements will help Members understand and address some of the more complex issues in their supply chain
• Robust support mechanisms in place to facilitate Member certification and improve CSR management systems
• For those companies that are RJC Members – thank you for your commitment, and for those considering joining this initiative – there is no better time!
Thank you!

maria.mursell@responsiblejewellery.com

http://www.responsiblejewellery.com/
How the RJC Code of Practices supports a responsible industry from a mining and precious metal group’s perspective

Assheton Stewart Carter
Senior Sustainability Advisor
Goldlake Group
The role of artisanal and small-scale mining in the supply chain

Estelle Levin
Director
Estelle Levin Ltd
Artisanal and small-scale mining: The Responsible Source?
What is ASM?

- Shallower workings, smaller concessions
- High labour intensity, low capital intensity
- Rudimentary tools, *limited machinery*
- Often informal, unregulated, illegal
- Individuals, gangs, cooperatives, associations, small companies
What is wrong with ASM?

ASM harms individuals, local communities and the environment in the following ways:

• **Labour rights violations**, e.g.
  - Poor health & safety measures, inc. mercury, cyanide, dynamite
  - Child & forced labour
  - Discrimination

• **Property rights violations**, e.g.
  - Land / resource conflicts (LSM, farmers)
  - Informal / illegal ➔ violence

• **Environmental damage**
  - Mining in protected areas
  - Lack of remediation
  - Lack of environmental management practices

• **Conflict & crime**
  - Conflict financing
  - Organised & financial crime, e.g. money laundering, tax avoidance
  - Bribery & corruption

• ‘Wild west’ communities & **social depravity**
  - HIV/Aids, STDs, prostitution, alcohol, drug abuse
(Most) miners are not bad people!
There are structural impediments to responsible ASM

- **Marginalisation / persecution by regulators and competitors**
  - Unsupportive governments
  - Elite prejudice (class politics!)
  - Poor property rights / legal enforcement
  - Poor governance & regulatory environment ➔ predation, corruption, exclusion, and formalisation may be impossible
  - Displacement by LSM

- **Poor state/society contract**
  - Local rights systems are prioritised over national ones
  - What has the state ever done for me?

- **Structural financial disadvantage**
  - lack of capital
  - unregulated / unfair pricing systems

- **Rural poverty**
  - Lack of education or capacity
  - Lack of welfare & physical infrastructure
  - Size of opportunity
So why does ASM matter to jewellers?

The good: ASM is a significant producer

- 10% of all mineral output
- ASM mine $18 billion gold per annum
- 14% mined gold (300-450 tonnes / a)
- 8% silver
- 20% of all diamonds, and ↑ share
- 70-100% of coloured gems

The bad:

- Brand risk to source from ASM owing to media & NGO attention to ASM’s negative impacts
- Regulatory pressure to avoid sourcing from ASM (e.g. Dodd-Frank Act, S. 1502.)
- Due diligence / CSR / compliance requirements not possible for most ASM suppliers

The good: ASM is vilified in law and media

ESTELLE LEVIN LTD
Why does ASM matter to producer nations?

ASM is good for the economy!
- **Job creation:**
  - 90% of global mining workforce are ASM
  - 25-30 million people in > 80 countries
  - 16 million DIRECT jobs for gold ASM
  - 100s millions INDIRECT jobs

- **Poverty alleviation & economic growth**
  - Greater % mineral value retained locally
  - Income & economic diversification for rural communities
  - Slows urban migration

- **Can be peace-building!**

- Allows for exploitation of marginal deposits
  - Less accessible, less payable deposits

The bad?
- See previous slide!
ASM matters to the people who do it

- **ASM is the SOLUTION to people’s problems**
- **ASM is the best choice in a limited set of choices**

**Money**
- Cash
- Higher income
- Quick income
- Dowry

**A way up:**
- Unskilled
- Uneducated
- Unconnected
- Hope & dignity

**A way out**
- Emergency
- Recession
- Emancipation / resistance

*Workshop with gold miners and their stakeholders in Uganda, © Estelle Levin, 2007*
Meet the miners

Case study: Ivory Coast 2010

Immigrants
- Professional miners from other sites
- Internally Displaced People who fled the war and have no land to farm locally
- Mechanics, drivers, and other professionals seeking work with the corporate mine

Residents
- Indebted cacao traders or their wives
- Students who need to pay their tuition fees.
- Unemployed youths who cannot find work elsewhere and cannot or do not want to work in family plantations.
- Agricultural contract labourers
- Female heads of households, e.g. widows, single mothers
- Housewives whose husbands can no longer support the whole family
- Uneducated girls
- Market traders who can earn more panning gold.
Responsible sourcing: what should you do?

**Educate**
- **Yourself:** which ASM are we buying from? How important are we to them and vice versa?
- **Your team:** Do risk based due diligence on the ASM in your supply chain: what harms do we support and prevent by buying from these ASM?

**Engage**
- **ASM:** Keep sourcing where it does not violate your commitments to international policy
- **Your customers:** on why you buy from ASM
- **Your suppliers:** on why and how they should keep buying from ASM
- **Governments:** get them to get ASM rights sorted

**Endorse**
- **Buy and promote** metals and gems from responsible mining initiatives (e.g. RJC, Fairtrade, Fairmined, DDI)
- **Support initiatives** that tackle ASM issues and opportunities

**Be realistic**
- There’s only so much you can do
- Pick a battle & own it

© Estelle Levin Ltd.
For more information, please contact me at estelle@estellelevin.com
Web: www.estellelevin.com;
Twitter: @EstelleLevinLtd

THANK YOU!

Women gold panners, Sierra Leone © Estelle Levin, 2009

Fairmined Artisanal gold miners with the SAM Project Team at Tsakhan Tsakhir, Mongolia
Photo © Estelle Levin Limited, 2014
How retailers can capitalise on Certification

Michael Rawlinson
Chief Executive Officer
The National Association of Goldsmiths (N.A.G.)
Responsible Sourcing: Makes Business Sense

[How Retailers can capitalise on certification and other programmes]

Michael Rawlinson – CEO
National Association of Goldsmiths.
Agenda

• What are we talking about in simple terms
• What are we asking retailers to do
• Why are we saying this is necessary
• What value will it bring to the retailer
• What to do next?
What are we talking about in simple terms

- Responsible - Accountable
  Answerable
  Liable
  Dependable
- Sourcing - Obtaining
  Finding
  Tracing
  Locating
- CSR
- Corporate - Business, company, trade
- Social - Communal, public, common
- Responsibility - accountability, answerable, liable...

The business is accountable and answerable to the public.
What are we asking retailers to do

[The NAG code of Practice says:]

- Information should be provided to customers in clear terms – CIBJO Blue book

- Customers should be able to identify the goods from the detailed description they are provided with, and this should be consistent with the label and verbal descriptions provided by the staff

- You should not make false or misleading claims (size, quality, grade, origin, composition, value...)

- Inform the customer about special care requirements

- Directors accept responsibility (legal) for information/descriptions given by staff
Why are we saying this is necessary

• Your protection from legal claims – Legal risk

• May need to refund or accept goods back, or compensate – Financial risk

• Staff may be unable to perform their jobs fully, leading to staff resentment – Operational risk

• If it is found out that you or your staff have been less than truthful, there may be a breakdown in customer confidence – Reputational risk
What to do next?

• BrandedTrust http://brandedtrust.org/

• Evaluate your CSR credentials –
  BJA guide - Jewellers’ Social Responsibility - A Framework for Your Business

• Look at RJC certification and certified suppliers

• Know your Supplier scheme

• CMJ – Just Ask Campaign
SMEs, CSR and responsible jewellery consumption

Professor Marylyn Carrigan
Centre for Business in Society
Coventry University

[Research Team: Dr Caroline Moraes; Dr Carmela Bosangit; Dr Michelle McGrath]
Why socially responsible jewellery?

- Jewellery firms need to *future proof*
  - Collective forces are pushing to improve CSR standards in the industry.
  - CSR impact of individual jewellery SMEs is small, but collective impact is substantial

- Consumers assume that ‘luxuries’ are not produced under contentious working and environmental conditions.
  - Trust their jeweller to behave with integrity and responsibility.
  - Consumers often misread their jewellery purchases as being of limited importance.
Responsible jewellery consumption

– Focus primarily on aesthetics, economic value, quality and design – romance & glamour
– Think infrequent, discretionary shopping has little negative impact.
– But there are social, ethical and environmental consequences to all product purchases.
– Consumers have limited knowledge of unethical practices and ethical jewellery alternatives.
– Think the added cost to buy ‘ethical’ discretionary products might be too high.
What do consumers understand about responsible jewellery?

• Concerned with provenance of jewellery metals, gems etc. but didn’t always act on those concerns.
• Vague idea about blood diamonds, mainly based on media or celebrity stories:
  “You know I'm aware that not all diamonds are OK are they?.... I don't know. Only through hearing bits and bobs in the news, again, was it Jay-Z or Beyonce or someone spoke about them a few years ago...”
• Limited knowledge of supply chain practices and this potentially tarnishes whole industry:
Consumer responsibility barriers

• “I wouldn't say that I know much really. I know obviously some of the places where they mine the diamonds... I don't know ... do they use children down there? I vaguely ... read something but I couldn't say specifically what it was... I couldn't give you facts and figures.”

• Consumers spend large sums on a product about which they know very little.
• Consumers feel they cannot research the responsibility issues linked to every product they buy.
• Want industry to simplify purchase situation; reduce search effort.
Better CSR ‘signposting’

• Need retail spaces that promote responsible jewellery choices:

“Obviously with foods because it's on the packaging, you know what's a Fair Trade banana, you know what's Fair Trade chocolate, but in terms of jewellery, no. But seriously I went to a lot of shops along there and I didn't notice anything in the windows or on the displays so, yes, never really crossed my mind.”
• Industry needs to help consumers think about and act on the social, environmental and economic impact of their jewellery choices.
  – Requires more than changing people’s attitudes.
  – Requires changing the environment of the action.
  – Consumers need a push from jewellery firms to engage in responsible jewellery shopping.

• Industry needs to collaborate to cultivate a broader conception of what represents ‘value’ for jewellery consumers.
Large vs small firm responsibility

- Larger firms more proactive at leveraging the reputational benefits of trade associations and third party certification for responsible behaviour
- SMEs a mainstay of jewellery production BUT less convinced
  
  – Customers don’t care?

  “I don't think most people probably even think about it [provenance]... It's not on peoples' radar so much is it? I don't suppose people think about where the metal comes from, how it's done... They're just thinking about the product they're buying” (Diamond, Designer Jewellery Maker).
Small firm responsibility

- Perceived low consumer engagement undermining small firm participation in responsible jewellery initiatives
- Problematic because responsibility benefits only realised with ‘joined-up’ industry action

“I mean, we see it played out in all sorts of other businesses and on the news and all of that, but it’s never really occurred to me that it's something that I should be addressing, generally speaking… It's not around us. Nobody's that bothered”

(Ruby, Designer Jeweller maker).
Raising industry standards

• SMEs can ‘choice edit’ what is offered to consumers.
  – Avoid risky/harmful practices down the supply chain.

• Clearer point-of-purchase cues and reliable, accessible information will reduce consumer uncertainty and misconceptions around jewellery, and raise CSR awareness.
Final thoughts....

- SMEs can build on trust and legitimacy drawn from traditions in jewellery industry e.g. BJQ
  
  – Can promote historic legacy; craftsmanship; design; quality and choice BUT should also signal CSR credentials:

  “I think there's obviously certain suppliers cottoning on to the fact that people want to know this information...”

  (Diamond, Designer Jewellery Maker)
To embed responsibility in consumer purchasing social responsibility needs to be an intrinsic part of everyday business operations and trading.

The industry needs to be ahead of, not catching up with the consumer....

“Well because I know that you know the way they source ... some places source their stones is not necessarily ethical and they don't necessarily go about it the right way, so therefore, you see, I think it's also important to me ... what shop I go to..”
The impact the retail sector can have on responsible business practices through the jewellery supply chain

Philip Olden
Consultant to
Signet Jewelers Ltd
Signet Jewelers Ltd.
Commitment to Responsible Sourcing and the Responsible Jewellery Council

Philip Olden, IJL September 2014

Total Annual Pro-Forma Sales: Approximately US$ 6 billion

Kay Jewelers
#1 Jewelry store in the U.S.
Sales: ~$2.2 billion
Stores: 1,055 in 50 states

Jared The Galleria Of Jewelry
#1 U.S. Off-Mall Specialty Jeweler
Sales: ~$1.1 billion
Stores: 203 in 39 states

Zales Jewelers
A leading brand in jewelry retailing in the U.S.
Stores: 614 in 50 states and Puerto Rico

H.Samuel
#1 in the U.K.
Sales: ~$0.4 billion
Stores: 304

Ernest Jones
#2 in the U.K.
Sales: ~$0.3 billion
Stores: 189

Peoples Jewellers
A leading brand in jewellery retailing in Canada
Stores: 146 in 9 provinces

Note: Sales and store numbers for Fiscal 2014
Signet’s Commitment to Responsible Sourcing

• Signet believes that a responsible supply chain is fundamental to the reputation of the jewelry industry and its future.

• Conflict-free gold has been a first step in a broader initiative of responsible sourcing.

• Signet has been active in the development of harmonized industry guidance and standards (e.g., OECD, RJC, LBMA, CFSI, DMCC, etc.).

• Signet has produced global guidance for all suppliers of gold, called the Signet Responsible Sourcing Protocol (“SRSP”), which is aligned with these guidance and standards, and identifies compliance criteria to ensure Signet’s supply chain is conflict-free.

• Signet is also developing a SRSP for diamonds.

• Signet now has an expectation of RJC Membership within its supply chain.
Signet’s Commitment to RJC

• Signet is a proud Founding and Certified RJC Member.

• Signet is active in RJC committees, such as its Legal, Standards and Communications Committees, as well as serving as Honorary Secretary.

• Signet has aligned its SRSP for gold with the RJC’s new “Provenance Claim” provision – a first step in Signet’s further commitment to RJC.

• Signet has also aligned its social/factory audits, if suppliers include these factories in their RJC certification scope.

• Signet’s SRSP and factory/social audit costs may be waived if RJC audits coincide.

• Signet expects its suppliers to support that commitment:
  1. Signet suppliers which are existing RJC members
  2. SRSP compliant suppliers which should join RJC by the end of 2014
  3. Increase knowledge of RJC with all other suppliers
Online Portal for Suppliers

• A secure online portal for Signet’s suppliers regarding RJC membership went live in early June at www.signetrjcproject.com.

• Access is through a secure log-on (username/password) provided by dedicated email, info@signetrjcproject.com.

• Key benefits of the portal are:
  • Central point of communication to and from suppliers
  • Resource for suppliers, with Signet and RJC reference documents, links to RJC website, membership application details, FAQs, etc.
  • Online survey so suppliers can update Signet on progress
Welcome to the Signet Jewelers Ltd. Site for Membership of the Responsible Jewellery Council.

This site provides support for Signet’s Merchandise Partners as part of a multi-year initiative assisting direct suppliers and other participants in Signet’s supply chain to become RJC Members. We hope content on this site will be useful, and we welcome your feedback. As a Founding and Certified Member of the Responsible Jewellery Council ("RJC"), Signet Jewelers Ltd. supports the goals of the RJC of ensuring a responsible supply chain and implementing responsible business practices throughout our industry. Signet firmly believes that the broadest possible degree of RJC industry membership, certification and participation over the long-term is vital towards ensuring consumer confidence in the products you produce and we sell, and we thank you for your support in this important project.

To determine the progress toward our supply chain goals, we invite you to complete the Supplier Survey. To do so, please click on the “Supplier Survey” link to the left. On the next page click on “Respond to this Survey.” While it is best to complete the survey in one sitting, you can click on “Save and Close” and return to the survey later. Your answers will be saved for your future reference and you can download and/or print a copy for your records. If you have entered an incorrect answer you can also return to the survey and enter the correct information. Once you have answered all of the questions, please click on “Finish.” Thank you for your cooperation and support.

We have included information on this site designed to provide you with context and further details of this project as well as the goals of the RJC and Signet. To the left is a list of items we think you will find useful. You can access each one by clicking on the appropriate item.

They are:

- **RJC documents**: These are materials provided by RJC that will explain some of the goals of the RJC and the benefits of membership, including how to apply for membership
- **Signet documents**: These explain the Signet Responsible Sourcing Protocols (SRSP) along with policies regarding our supply chain
- **Webinar**: This will take you to a recent webinar where Signet’s project to support the RJC was explained to merchandise partners, which you can also use. The recording lasts around 30 minutes
- **RJC Website**: This is a direct link to the RJC’s website
Signet Jewelers Ltd.
Commitment to Responsible Sourcing and the Responsible Jewellery Council

Contact Information:

David A. Bouffard
Signet Jewelers Ltd.
Signet Vice President
Corporate Affairs
375 Ghent Road
Akron OH 44333
davidb@jewels.com
V/M +1 330-668-5369
M +1 330-310-6459
www.signetjewelers.com

Philip Olden
Consultant to Signet Jewelers Ltd.
London, UK
philipolden@gmail.com
Tel: +44 07867 905582
Questions and discussion

Thank you for your participation today

RJC welcomes questions and comments