

Summer 2015

INCLOVER

Your home improvement magazine



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Ideas to utilise your home both cost effectively AND beautifully



Welcome to inClover Summer 2015

2015 Show dates...

2014 and the beginning of 2015 has been busy in the Clover household and we have lots of news!

We are delighted to have been approved as a Which? Trusted Trader, as well as achieving membership of 'The Best of Malvern Hills' and 'The Best of Hereford'.

We have been granted a consumer credit licence which means we are now able to offer finance, see more on pages 8 and 9, and are excited to get going with our new recently-installed log-burning Biomass heating system. Together with our trusty 'Dean Forge' wood-burning stove, we're looking forward to being super toasty here this winter. We'd love to show it off, so if you're interested in taking a look, please get in touch - we've written a little more about it on pages 12 and 13.

This issue showcases more of our work, with 'before's and 'after's, together with our customers comments on what it's really like to have us in their homes. So, whether you're looking for a complete renovation or extension, new windows or a supplier of logs, we can help!

Simon and Helen Tinson
Directors

We'll be exhibiting at these four local shows, which provide the perfect opportunity to come along and have a chat if you have a project in mind.

Spring Gardening Show, 7-10 May
Three Counties Showground, WR13 6SP

Bromyard Gala, 4-5 July
Bromyard, HR7 4JY

Welland Steam Rally, 24-26 July
Woodside Farm, Welland, WR13 6LN

Autumn Show, 26-27 September
Three Counties Showground, WR13 6SP



Stephen McCluskey, Managing Director of Which? Trusted Traders said:

"We are delighted to announce Clover as a Which? Trusted Trader. Our Which? Trusted Traders service gives consumers the confidence to make the right choices when it comes to finding skilled professionals and we're pleased to be able to give traders the chance to distinguish themselves from their peers."

Announcement!

We are thrilled to announce that in July 2014 we were approved a Which? Trusted Trader, helping us to stand out from the crowd. The scheme is designed to assist homeowners find reliable, responsible businesses who have been thoroughly vetted and are assured to offer excellence in both quality of work and customer service.



We have used Clover before & we were even more impressed the second time, and they had become Which? accredited. This company offers extremely friendly service, delivers on its promises and timings, and provided us with a highly efficient job, professionally carried out. We have recommended them to friends already.

We want you to love the work we do for you and to love how we do it.

Meet the team

We have a small, highly skilled, experienced team who have a reputation for friendliness and attention to detail and receive many commendations from satisfied customers. We can also call upon a number of reliable tradesmen who work with us on a more informal basis so we can offer the very best and most appropriate skills for your project.

The Building Team:

Simon Tinson, our Managing Director, experienced plumber, general builder and HETAS engineer!

Dan Stevenson, Ashley Holmes and Colin Watkins. Simon and the building team approach every project with skill, experience and energy.



Simon Tinson, Dan Stevenson, Ashley Holmes and Colin Watkins

The uPVC Team:

Simon Blundell is our Surveyor and Installations Manager and Roy and Jack Duggan, a father and son team with many years experience, who specialise in installing windows, doors, conservatories, garage doors and roofline installations.



Roy and Jack Duggan



Simon Blundell

The Admin Team:

Helen Tinson is our Company Secretary, who is responsible for accounts, marketing and human resources, and Joanne Tinson is our Customer Liaison Manager. Jo offers a single point of contact to ensure that customer needs are fully met throughout the project or to answer any queries that may arise.



Helen Tinson and Joanne Tinson

Need more space?

Extending your home is all about increasing living space and the benefits that come with it. Perhaps making the home you have work for a growing family's changing needs, accommodating an elderly relative or simply fulfilling an ambition for that stunning kitchen diner that extends to the patio and garden with beautiful bi-folding doors.

Conservatories

A conservatory adds space and value to your home, is flexible in use and is generally a more cost-effective option than a traditional extension or conversion. We've known them become dining rooms, living rooms, play-rooms and garden rooms to enjoy sunny days!

From traditional to contemporary styles, conservatories can be constructed in a number of designs to suit all house types. Whichever design you choose, all offer a flexible range of frame colours, roof systems, door and window layouts.

Our conservatories are constructed using a solid, insulated base, uPVC frames fully reinforced with steel, and toughened low energy 'K' glass to help regulate heat. We can complete all internal works including your electrical requirements, certified to NAPIT standard, floor tiling and, should you want extra privacy, installation of window and roof blinds.



"We are delighted with our new conservatory – it really does make an attractive, good quality addition to our home."

There are of course rules and regulations that must be adhered to when extending your home. Our advice is always, if in doubt, check with your local planning authority.

So if you live in such an area, or you're not sure whether your project falls within the remit, our advice is to talk to your local Planning Officer.

Listed buildings are also an exception to permitted development rights.

Building Regulations

Building regulations are rules applied to all building work. There are fourteen sections each dealing with a specific area of work, for example Part A Structural Safety, Part F Ventilation, Part L

An extension will almost always add value to your home, so long as it is done properly. Our advice is to research everything then call in professionals to create a stunning design and guide you through important planning regulations.



"As I wasn't living on site during the work it was reassuring to hear from several of my neighbours how hard-working, considerate and polite the Clover team were. Nothing has been too much trouble and I am delighted with the renovation of my new home."

Mrs T.



Loft & Garage Conversions

Converting the loft or garage (or loft and garage!) in your existing home is proving to be a really sensible option for a lot of homeowners. If you like where you live and can't face the upheaval of moving (it is reported that research has shown that the stress of moving house is on a par with that of getting divorced!) but simply need more living space, converting the space you already have is a really viable option.

Loft and garage conversions can increase the

value of your home by up to 10-15% and can provide extra space which could transform your family life. Perhaps an extra bedroom with ensuite, a games room or den for the children or a home office would make all the difference.

There are some things to consider, for example what to do with the bits and bobs already in the loft or the garage, the additional pressure on existing central heating and plumbing systems, light, heat and ventilation requirements but these are all things that we can help with. Our team covers all the trades you will need so your project is safe in our hands.

Rules & Regulations

Permitted Development

Permitted developments are changes and additions you can make to your home without applying to your local authority for planning permission.

These rights are more restricted in some areas, for example conservation areas, areas of outstanding natural beauty, national parks to name a few, and it's important to note that local authorities can withdraw some permitted development rights.

Energy Efficiency or Part N Glazing.

Unless our clients have an architect on board to project manage the build, we always take control of the building regulation application and co-ordinate inspections with the Building Inspector. More detailed information can be found on your local authority website, but to summarise:

There are two types of building regulation:

A *building notice* is required for minor work such as relocating a bathroom, converting a loft or garage or making any structural changes. Replacing windows and doors also falls into this category, which is why it is important to choose a FENSA registered company who can do this for you as part of the installation.

The building inspector will visit the site at set intervals to inspect the work and ensure the regulations are being met.

A *full plans application* is required for major works, such as a large extension and detailed plans must be submitted to the local authority before work starts. Again the building inspector will visit the site at set intervals to inspect the work and ensure the regulations are being met.

Detailed information on all aspects relating to planning can be found on the Government's Planning Portal at www.planningportal.gov.uk/permission/responsibilities

Roofline:

The fascia and soffit system on a house, often referred to as the roofline, is the finishing where the rafters of the roof meet the external wall. Without it, the edge of the roof would be exposed and open to erosion and decay over time. It provides both a decorative and protective finish to the roof area.



Energy Efficiency:

Replacing your windows with energy efficient windows can save money and reduce your carbon footprint. Old and single glazed windows can be a major source of heat loss in the winter, which increases both the carbon footprint of the property and heating costs.

The British Fenestration Rating Council Limited (BFRC) window rating system has been

developed to address this problem and allows you to compare the energy efficiency of different products. Windows are currently rated from A to C, similar to those you see when buying white goods. In this case, they indicate the combined energy efficiency of the frames and glazing. The higher the rating, the better the window at reducing heat loss.

Beautiful looks with benefits!

Mr. and Mrs M. Case Study:

Mr. and Mrs M. inherited this three bedroom Worcestershire bungalow set on the side of a hill with wonderful views. They began to modernise and re-structure the property to make it a more comfortable home.

We were asked to replace the old timber fascia and soffit boards with Light Oak uPVC boards, and to replace the cold aluminium windows with modern woodgrain-effect Light Oak A-rated windows and doors, which we think look great.

Mr. and Mrs M. will now enjoy the benefits of beautiful looking, energy efficient, easy to maintain windows and can be reassured that the roofline is now protected against the elements.



We were very pleased with the results of working with Clover. They always arrived on time, the site was always left clean and tidy at the end of the working day and they did a very good job.

Mr and Mrs M.

Stylish, energy-saving with very little maintenance, installing modern double glazing can bring many benefits:

- With tailor made designs to reflect the age and style of a property
- Strong, secure uPVC construction means they'll never rot, warp or require repainting
- Advanced glazing technologies engineered to give you a comfortable, secure, quiet, energy efficient home
- Locking mechanisms and hardware awarded the Police "Secured by Design" accreditation for complete peace of mind



How your windows energy rating is calculated:

Energy efficient windows allow energy from the sun to pass through the glass allowing the warmth of the sun to heat your home. At the same time, a glass coating reflects heat on the inside back into the room rather than allowing it to escape.

Energy ratings can be increased with argon-filled glass units and warm edge spacer bars (the bar which holds the two panes of glass apart). These slow the transfer of heat from the inner pane to the outer pane.

uPVC Work Undertaken
Windows
Period style windows
French doors and Patio doors
Composite doors
Bi-folding doors
Conservatories and Orangeries
Fascia, soffit and under eaves protection

And now you can spread the cost ooooo

We are pleased to be able to offer payment options that can be used to finance any of our projects. Working with Pay4Later, one of the UK's fastest growing providers of point of sale finance, and using a system designed around a paperless e-signature process, the Pay4Later platform allows customers to apply and complete their credit application online. It takes less than 5 minutes to complete with an instant decision normally in less than 5 seconds!

Customer finance is provided by Ratesetter. Credit is provided subject to status. Please note: we can only install goods and services to the registered address used in any finance application.

How to Apply

You can apply for credit in several ways, via email to helen@cloveryourhome.co.uk or over the telephone on 01531 631965 and Helen will complete an application form with you and email the link for you to complete the application online directly with Pay4Later. However you apply, it's quick and easy.



Do I Have to Pay a Deposit?

Yes, a minimum of 25% deposit is payable by debit or credit card upon acceptance.

Qualifying for Credit

Pay4Later will conduct the necessary credit checks in order to confirm your eligibility for the credit application, but in essence you must meet the following criteria:

- You must be over 18 years of age
- You must be a UK resident with at least 3 years continual address history (this can be your previous address if you have recently moved)
- You must be in full time employment, unless retired or a house person with a spouse in full time employment
- You must have a bank account capable of accepting Direct Debits
- The goods must be installed at your home address

How Do I Make My Monthly Payments?

All monthly payments are paid by direct debit from your personal bank account. Typically the first payment will be due one month after the date of the finance agreement and subsequent monthly payments will be due every month for the length of your term on that day of the month.

How Much Can I Borrow?

We can offer finance from £900 to £7500, though this does not have to cover the entire contract value. For example, you could add a financed sum of £7500 to existing savings to cover a higher value contract. Finance over £7500 is available with 19.9% APR.

Representative Example of Credit:

Purchase Price	£5000	Total Repayable	£3945.28
Deposit 25%	£1250	Total Interest Payable	£195.28
Amount of Credit	£3750	Monthly Payments	£328.77
No. of Repayments	12	APR Representative	9.9%

Clover Conservatories and Construction Limited acts as a credit intermediary and only offers credit products for Pay4Later Limited via Ratesetter. Credit is provided subject to age and status.

Can I Repay my Loan Early?

Yes, you have the right to repay all or part of the credit early at any time. Simply contact Ratesetter directly and they will calculate and send you your settlement figure. Your settlement figure and date are calculated in line with the Consumer Credit Act.

What Length of Repayment is Available?

You can choose from a 12 month repayment period at 9.9% APR; 24 month repayment period at 11.9% APR; or a 60 month loan repayment period at 19.9% APR.

What Products/ Services Can I Purchase?

You can purchase any of the services or products we offer.



Renewable fuel's a welcome glow

With energy prices rising and concerns about the environmental impact of using fossil fuels, many people are looking to renewable fuels to heat their homes.

A wood-burning stove could be the ideal solution for your home, not only offering excellent fuel efficiency (up to 85% efficient compared to open fires which can run at just 20%) but also adding style and a welcoming glow to your living room.

Living in a smoke free zone? No problem. There are many models available that use a pre-heat air wash to burn off more of the smoke gases, and are approved for use in smoke free areas.



The Aduro with soapstone

Mr. and Mrs W. Case Study:



Before...

For Mr. and Mrs W. we removed the existing fireplace to open up the chimney breast, plaster-boarded and skimmed ready to decorate and arranged for a beautiful piece of granite to be fitted to the back and sides of the new fire box, again supplied and fitted by Tudor Granite of Tarrington. The Aduro 1-15K stove with a stunning soapstone surround was then fitted and connected to a new flue system lining the chimney.



...and after

Mr. and Mrs H. Case Study:

Mr. and Mrs H. opted for the Newbourne 40FS multifuel stove, a stylishly designed, beautifully

made stove with a sleek curved door and large window to view the fire burning. The clean burn performance enables the stove to run at efficiencies of up to 80%. The stove was connected to an external stainless steel chimney stack, and a gorgeous granite hearth and back were supplied by Tudor Granite of Tarrington. Mr. and Mrs H. then chose from our new range of timber beams and surrounds to complete the look.



Thank you for all you have done. We love our new 'toy', it keeps the whole house warm and looks great!

Mr. and Mrs H, March 2015

The Newbourne 40FS multifuel stove fully installed and in use

We'd like to thank all concerned at Clover that had an input into the seamless alterations and fitting of our new "Aduro" wood burner. If anyone reading this is thinking of having house alterations or specifically wood burning stove fitted, then we would not hesitate in recommending Clover. Thanks again.

Mr and Mrs W. January 2015

Fully trained and registered with HETAS (the Heating Equipment Testing and Approval Scheme), our fitters are skilled and qualified so you can be sure you're in safe hands.



We are very excited in the Clover office at the moment, feeling the immediate benefits of our new Log Boiler Biomass System, installed this week by Energy Solutions Malvern. Our new radiators are simply belting out the heat – and it feels lovely!

The new system will not only heat the Clover office, showrooms and conservatory, but will extend into Simon and Helen's home to provide new central heating to some rooms previously only heated by a wood-stove, and to replace a rather old and inefficient oil boiler heating the rest of the house.



So what exactly is Biomass?

Biomass in simplest terms is material from plants or animals that can be used to produce energy, a renewable, low carbon fuel. Correctly managed, biomass is a sustainable fuel that can deliver a significant reduction in net carbon emissions when compared with fossil fuels.



Join the biomass band!

We have been thinking about replacing our old oil boiler for a few years now, it fails most winters (ironically except this one) normally requiring new parts and a lot of goodwill to get it going again. We wanted to install a renewable system if at all possible and, after a lot of consultation and consideration, we finally settled with the Froling S4 Turbo Log Boiler. One fill can burn for up to 15-18 hours when the system is in low demand, keeping the heat and hot water ticking over. We are expecting to fill twice a day during the coldest months, but this

is still less work than we are used to. The system was integrated with our existing radiators and new radiators were added where needed. The boiler installation was completed and lit two days ago, and we are already delighted with it. It's a win/win really, the constant warmth feels so luxurious using guilt-free renewable technology, lower running costs, and, with the benefit of qualifying for government RHI payments, it is a great investment too!

Simon and Helen Tinson, March 2015



Types of Biomass Boiler

There are three main types of biomass boiler, logs, wood-pellets and wood-chip. All biomass boilers generate heat from the combustion of fuel in a chamber where the conditions are controlled to be as efficient as possible – meaning that a very large proportion of the available heat is used productively. Our boiler should convert up to 95% of the woods energy into usable heat.



A Carbon Neutral Fuel

Burning biomass does release carbon dioxide, however it is only the same amount that was absorbed by the plant when it was growing. Biomass is therefore a carbon neutral fuel – plants take carbon out of the atmosphere while they grow and return the same amount back when they are burned.

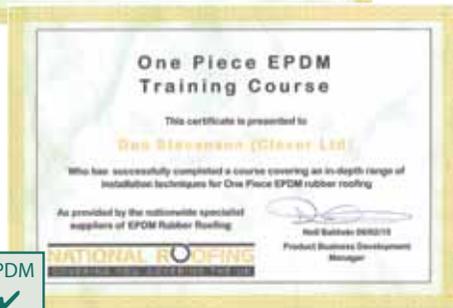


Renewable Heat Incentive

Biomass boilers are eligible for the government's RHI schemes offering a financial incentive to promote the use of renewable heat. The domestic scheme offers payments for 7 years and the non-domestic scheme for 20 years. For more information and tariff details, have a look at the Ofgem website.

Solving flat roof problems...

We are delighted to announce that Simon and Dan are now qualified to install the 'ClassicBond EPDM' membrane FLAT ROOFING SYSTEM. Perfect for refurbishments and new projects, this system is strong, flexible and durable, environmentally friendly, maintenance free and has excellent resistance to puncture, extremes of temperature, UV and ageing.



The technical bit:

In its typical form for roofing applications, EPDM sheeting is a cured, or vulcanized, material and is thus classified as a "thermoset." Simply defined, this means that the polymer's molecular structure is "set" as a result of heating during the manufacturing process. The chains of the polymer are joined together, or "cross linked." By the time the finished membrane is packaged for shipping, it is fully cured.

	EPDM
Will my roof covering last in excess of 50 years?	✓
Is it environmentally friendly?	✓
Is it easy to install?	✓
Will the covering have Superior flexibility and high strength?	✓
Can the covering easily contour to fit an unusual roof shape?	✓
Is it easy to repair and can I do it myself?	✓
Is it UV resistant?	✓

(Information provided by manufacturer)

So if you have a flat roof in need of attention, we can help so please give us a call!

Increased supply for demand



Unprocessed woods

We began processing logs in 2011 and an ever-increasing demand has led to our investment in new processing equipment, which means we now process more efficiently. We can also process to specific length requirements, for example, if you have a particularly large or small firebox, or if you require wood for a specific purpose, we can process our wood to suit.

And now is the perfect time to buy and store your wood ready for winter...

Single bag of processed logs



It is more economical to buy your wood earlier in the year before it is fully seasoned, store it at home and allow the drying to continue through the summer ready for use in the autumn and winter months. **Call us now to order yours at a discounted rate for deliveries before the end of August.**



Our new machine

Our wood is a mixture of hardwoods, including Ash, Oak, Chestnut and Beech which has been barn-stored to ensure it is fully seasoned. The wood is stored in vented bulk bags, allowing the wood to breathe and continue to season, and can be collected or delivered free within 10 miles - we're happy to stack them for you too!!



New for 2015: Small netted bags of seasoned split logs (above) and our Jumbo sized cubic litre bag (right)



We've used Clover for all our major works, there is no comparison really to other companies. We can rely on you, you're here when you say and we're always fully satisfied with the standard of work. There is the added reassurance that you're always available in the event of any problem.

I'm absolutely thrilled with the windows, the service, the consideration and calls. Many thanks from a delighted customer.



We absolutely can't fault Roy and Jack. I feel comfortable having them around the house - they don't stop working!

What we can do for you

- Conservatories, replacement windows and doors
- Automated garage doors
- Roofline and guttering
- New build
- Extensions, loft and garage conversions
- Plumbing (Gas Safe registered installers)
- Electrical work (certificated to NAPIT standard)
- Wood-burning stoves
- Bathroom/kitchen refits
- General home improvements
- And much more. Call Clover if your project isn't listed here.

£25 thanks for new biz

Please tell your friends about Clover. We'll give you a £25 gift voucher or make a donation to a charity of your choice if we complete work for someone you've recommended us to. Just ask your friends to remember to tell us.

Find out more about Clover

Call 01531 631965 or freephone 0500 343 500 Email info@cloveryourhome.co.uk
Visit www.cloveryourhome.co.uk Or view a range of products at our offices:
Pichells Place, Wall Hills Farm, Hereford Road, Ledbury, Herefordshire, HR8 2PR.