

## Season Two, Episode 5: HR matters in Personal Injury work, with Cecily Laloo, Director of Embrace HR

**Shabnam 0:05**

Welcome to the Psychology of Case Management podcast: the show that helps you use psychological ideas to strengthen your relationship with your catastrophically injured clients and their professional networks, so you can achieve more for your clients and feel more fulfilled in your role.

**0:20**

Hello, and welcome to today's episode. I'm Dr Shabnam Berry-Khan. And today's topic is human resources – HR, if you will – and the role it plays in personal injury work. It's not a union that I – before being a case manager or treating psychologist – would have ever thought would go together. But as I've progressed and done this for a number of years now, I realize that HR work, in the work we do in case management, is absolutely crucial to the smooth running of what I understand as being the single biggest component of any personal injury claim, which is the *care*. It is crucial that we get that right because it has an impact on rehabilitation. We all know that, but it's the hardest thing to get right as well. So, with that in mind, and thinking about what are the factors that will help us manage – from a human resource perspective – our care teams for our personally injured clients? How will we get the best out of them? What is it that we need to think about? Today, I have Cecily Laloo from Embrace HR, a company that I have worked with for a little while now, and I have a lot of respect for in terms of their HR support. And it's a real honour to have Cecily talk to me today in the podcast. So welcome, Cecily!

**Cecily 1:50**

Hello, Shabnam. And thank you very much for inviting me.

**Shabnam 1:56**

Not at all, thank you for your time. Because I know you're a busy lady running Embrace HR, which – now, correct me if I'm wrong – I believe is a specific HR company solely for personal injury clients, or for case management, if you will. Is that right? Have I got that right?

**Cecily 2:17**

We work – very much so – with case managers and deputies and families. We do have a few long-term commercial clients, but not many that we look after. Work is with personal injury: looking after families, case managers and deputies, and supporting them. But what is a very big part of the scheme of things is care, and the employees who look after our clients.

**Shabnam 2:49**

Yeah, because – like I said earlier – it just feels like HR and Personal Injury work isn't necessarily something that I would – and I think our audience probably have worked this out by now – but it's not a natural fit, for me, because I think of it as... HR has been something that's linked to bigger organizations: you need lots of people to justify and warrant HR involvement. But ultimately, it's really about – I think you said it to me earlier - it's really about relationships.

**Cecily 3:21**

Absolutely. And wherever you are, there's some sort of relationship, and what I say is, whether you're working for a big corporate, or working in a small organization, or very much as case managers and teams working with clients, there's still that employment relationship. Whichever way you look at it, you still have the same issues, you still have the same obligations to the employees, whether they are working in the home, a private person's home, or working in a big office or big warehouse, whatever it is. Those relationships are still there, they're still the employee/employer obligations.

**Shabnam 4:09**

Yeah, I think you're right. Actually, as long as you're employing someone, HR becomes relevant, I guess. And I suppose my question for you is: why personal injury work? Why case management? You could be an HR member of a massive corporate somewhere, multinational... I don't know. And like I said, that's my stereotype of HR, but it's such a niche, specialist area. So tell me about your journey into HR, I guess, and then eventually into personal injury work. What's your story?

**Cecily 4:40**

Right. Okay. I was an HR manager for a small company, local company, after I'd worked for lots of corporates, and working for a smaller company started off with 20 people, grew to 70, and then came back to about 50. And I realized that the same issues are, as I mentioned before, in a corporate, the same thing happens in a smaller organization. By chance, I was actually contacted by case management company. I did not know about case management: I didn't know what it was about. I was asked to do an investigation for a case management company. And that's my first route into case management. And working with that company, they asked me to do a little bit of HR. And I realized this is a sector that I didn't know anything about. And strangely enough, a few months later, I had a phone call from an independent case manager, who said, "I need some HR help. Can you help me?" And through my work with a case manager company, I understood a little bit about what she was talking about: not completely, but a bit. And that's when my eyes were opened. One of the first clients she took me to was a family. And I think my heart went out to Mum, because I could see her point: the case manager was talking to her about how they can help her by getting staff to help her with her child, and she was saying, "Oh, but you know, it means that my home isn't going to be my home. I'm going to have people here who I don't know." And it took quite a long time: it took quite a few weeks, maybe even months, to get her to understand that it's to help *her*, because she was so tired. She didn't have a lot of sleep, because she was looking after her child. And eventually, we did get started, started to get people in. I was talking to her a lot about the type of person she wants, and what the person's going to be doing, what they're going to help her with. And I could see that maybe there's something that I could help with. Maybe it's something that I can... because I feel that HR is a very people-orientated place, and I felt a lot of empathy, I think. And through the case manager I worked with, I've been introduced to other case managers, and it's just gone from there. And we now work with quite a few deputies, case managers and families as well.

**Shabnam 7:31**

That's really interesting. So it's something about the client group that you're working with that is particularly appealing, or that hooked you in, from the sounds of it. You mentioned empathy: my stereotype again, and forgive me, Cecily. It's because I know you well, I feel like I can say this... the stereotype of HR, in my mind, is quite cold, unemotional people who just – as you mentioned earlier, they have a... there is a framework that you're working within, effectively. And that almost suggests to me that it's not a place where you can express empathy, necessarily, that it's kind of fairly clear-cut, in a way. So I'm really intrigued by this idea of you being actually hooked in with the ability to be empathetic within your role as an HR professional.

### **Cecily 8:31**

...I think whenever you're with people, when you're dealing with people, it is about how people feel. At the same time, as HR people, we need to be able to understand the legalities about employing people, and that's maybe where the 'cold' part comes in. We do follow process... and I know it can be frustrating for people like case managers as well, and families, because sometimes when you're following a process, it takes much longer than you think it should take. At the same time, I think that bringing somebody in, helping them to understand what the contract is about, setting expectations from both the family side, as well as the case manager, and then what you expect of your employee and making those communications, that builds every relationship very clear, and it's a continuous journey. So I think you have to have empathy, because we work in a very sensitive area, and I think understanding who our clients are is really important for us.

### **Shabnam 9:50**

Yeah, relationships are key. I mean, I would say that: I'm a psychologist, and obviously a case manager, but relationships do feel like they're key to the work you do as well. And I guess that doesn't... HR is obviously the overall term for recruitment, and then supporting support workers once they've been appointed. But I guess that relationship-building starts from the beginning?

### **Cecily 10:18**

Yes, like everything in life, there's a cycle, isn't it? There is a start, a middle and an end, and recruitment is no different. So we start when we decide we need somebody to help us and take them on as an employee; the middle is the actual management. At the start, also, I think it's also about getting to know people. When you have a relationship, a personal relationship, whether it's boyfriend, girlfriend, your husband, your family, relationships are things that you already... you choose – not everything, I suppose: not always family – but you choose a lot of your relationships. Whereas when you're in a work situation, there's the recruitment process, and you haven't built up that 'know, like, and trust'... you've got to take somebody on, because you need their help. And that's where you start nurturing that relationship. So I say very much the contract is key, because the contract helps with the expectations. It sets out the way you're going to work, what you expect, and also what the employee can expect from you, as an employer. It says exactly what it is you expect them to do; it will help with training. And I think building that relationship means making sure that you're talking all the time. I very often say to our clients, we don't always have to have an annual review meeting. Because if you have an annual review meeting, it means you're only seeing somebody once a year, and you're having talks about how they're doing once a year, whereas if you have something more often, like maybe every six weeks or even less, you can start building those relationships earlier. If there's any issues, you deal with them straight away: nip things in the bud, as it were. I think that's what the relationships are. And in a family home, it's so important, because parents have already gone through quite a lot of trauma, maybe, before they come to start taking people on as employees, and our employees should be there to support them. And they will be able to support if they know what's expected of them.

### **Shabnam 12:55**

I think that's so important. I'm really glad that the trauma context, the unfamiliarity of having people in your home (which is where I guess that empathy comes in), and so that sense of trust and needing to nurture not just your support worker... not just the employee, but actually the family as an agent within that relationship, and within that dynamic... It's so important, and it's great that that is how you frame any involvement. With all these ideas about trauma and the context of people being in a client's home, where they would normally not have had other people in their home, and these people have a responsibility to... there's a legal framework around them. I can see how it starts to make sense when you said that actually the frameworks and the processes that you need to follow can sometimes take quite a long time to go through, to implement. I'm a big fan of the saying "You're only as fast as the slowest person," and I suppose

it's not just about the side of the relationship that is our support workers and the people that we're employing, but it's also the family: that context, that trauma context and with clients who have already had a lot happen to them. They need to be brought up to... they need to be worked with at the speed that they are coming at, with all of this.

### Cecily 14:30

Yes. And I always remember – going back to one of my clients, again – I went in with a case manager... and I do like going to meet our clients wherever it's possible (and obviously it hasn't been possible). And the more we work with clients, if they're too far away it's obviously a cost also for us to go and meet them, but we can do it via things like Zoom. etc. So the clients and I had a mum say, "Well, I can't come down to my kitchen anymore – it's not my kitchen – on a Saturday morning, and just be in my pyjamas and make myself a cup of coffee, because there's somebody always in the home with us. It's not as if it's our place." And obviously some families have got a place where their care staff have got a separate area, but not as often as that. And, you know, when we are working with people, those are the things we need to take into consideration. So, for instance, if we need to speak to a care worker, a support worker, it may not be possible to speak to them in the home because other care staff are around, and you have a family around. And if you want to talk about something private, you've got to find a different way to talk about it. The same thing with parents: now, I had a mum and dad – parents – who used to say they used to go to sit out in their car when they wanted to have a private talk, because there was always somebody in the home. So they would have a little drive, or go to the shops, or something to that effect. And these are things that, as HR – as I said before, we follow these processes – we've still got to take into consideration that sometimes HR doesn't come high on the list of people in the home, of important things. But at the same time it's our responsibility also to help to educate the case managers we work with and the family, where necessary, that there are certain things that we need to do. For instance, let's take something like DBS: we need to clear somebody off their DBS before they can actually go into somebody's home, and it sometimes take a bit longer than you think it is going to take, fetching documentation, maybe taking longer than you want it to take. But all those things are important to be able to comfortably say, okay, you know, we've cleared somebody: happy for them to go and work with you now.

From the beginning of a relationship, the more you talk to people, the more you have that communication. And what I find is that very often we have issues that have been because it's not clear to everybody what needs to happen. A family took on a support worker: lovely person, just the right personality to fit in with family, but once she started working, it was clear that she didn't have all the skills at the level that it was expected. There were things that we could do – she was still in a probationary period, so we could have said, "Okay, this isn't working. We think we should finish, bring our relationship to an end." But the parents really liked her. She was a lovely person, and she got on really well with their child. And so what we said is, okay, let's look at what she needs. And we started working with her on a little training programme. She didn't pick things up as quickly as we wanted her to. And we've given her a timeframe of what she needed to do and how she needed to do it. She had a lot of input from the team leader who was there at the time, and she didn't seem to be grasping what was needed for the care. This actually went on for a while, and she was there for almost 18 months. She would improve, and then she'd go back and she would drop down a little bit. And eventually we said to her, "We need to have a look at what's happening now." And in talking to her, we guided the case manager and found out that she was actually having personal issues. So although she was learning, she wasn't taking things in. And by working with her through a performance management type of role, we were able to make sure that she understood what her expectations were, and she was provided with the right training. And eventually something clicked, and we were really pleased that she turned things around. And it was very much because of the support she had from both the case manager and the case manager communicating with the team leader, as well as the family, that things turned around and she started to work really well, settled in, and she's still there a few years later. It made a big difference. But it can be frustrating.

### Shabnam 20:18

That's a real success story, I feel: the performance management scenario, if you like, because it doesn't always turn out like that, does it?

**Cecily 20:27**

No, it doesn't.

**Shabnam 20:29**

And that's when we need you, Cecily!

**Cecily 20:33**

And when it doesn't, what I say is just follow the rules, or follow the way that you know you should manage, and you should be okay. Because at the end of the day, if you think about it, it's *how* you do things and how you treat people. I have worked with someone that we needed to terminate, and it was actually through a redundancy, but by communicating openly and as far as possible, as honest as you can, that person actually, at the end of it turned around and said, "Thank you, you know, thank you for being respectful of my feelings, and of how I felt." And I think that's part of it, we're all people, and we all have got feelings, and it's how we deal with them, and with people. I know it can be frustrating, because sometimes when you follow the rules, especially if somebody has been with you for quite a long time, and maybe things aren't quite working out where you want them to work out, in a small team, working with families, it affects morale. And sometimes you've got to take a stronger view. And it might be making decisions that you're not comfortable making. And I always say: as a case manager, talk to your HR person, because they can help you through it.

**Shabnam 22:04**

Yeah, and I would say, with that idea of managing expectations, and the fact that there are rules to follow, and the process can mean that it takes longer than one would ideally like it to take, there is that... I call it 'funk'. There's a 'funk' in the air that happens, and it's not nice for the family, it's not nice for the team. And I suppose that idea of managing expectations has to extend beyond the employee and the case manager, in that sense. There is that bringing in, and I think you use the word 'nurturing' before, and I think that's quite a nice word to apply to this situation. There is that sense of kind of nurturing the family into what's going on: inducting them, and making sure that they're aware of the process. I think you used the word 'education' as well. There's a lot of education: for the family, for the care teams – for the other members of the care teams, not the person who is in the spotlight, so to speak – but you can't overcommunicate in some ways. That's how I feel, having gone through sort of this type of process, and certainly with you, Cecily, and your team: it feels like you can't say too much sometimes in terms of following the rules and iterating and reiterating what the process is.

**Cecily 23:36**

Right, and you know, Shabnam, I think working in the personal injury sector, it's a very different organization to a normal business. It's not your normal organization: you've got to take so many people's views into consideration.

**Shabnam 24:01**

And that's really tricky, isn't it? Because the family isn't the employer, but they are the context: they are the environment in which people are working. And often it comes up, doesn't it? You know, "The family are interfering," or the family almost are perceived as an unimportant part of the employment arrangement.

And sometimes I feel, as a case manager, that needs to be balanced. Because actually, no, you're right, on some level: the framework doesn't almost consider them. I know we raise it in contracts and person specs and things like that. But in terms of the way we tend to think about them, almost the family is the weakest link, or the least important of the links. I don't know if that's fair to say, but that's sometimes something I see. But that actually they are quite important in the case management role because obviously we're working on behalf of the clients, with their families, so actually their perception and their position in the work we do is actually ranked much higher.

### Cecily 25:12

This is something that I have noticed, Shabnam: that very often – because the family are so close to the employment – it's quite difficult to draw that line, if you like, between somebody in your home almost every day, you're obviously going to get to know them quite well. But at the same time, you are, if you like, in place of the employer: as a family member, you still have to be mindful of the employment obligations that you have on behalf of the employer. And it's actually something that I've thought a lot about, and I'm actually writing a book.

### Shabnam 25:54

Cecily, I know, I can't wait. It's going to be great! But tell us about it.

### Cecily 26:01

It's coming along much slower than I expected. But hopefully it's going to be geared to case managers; maybe deputies would like to share with some of their clients. But looking very much at the family and helping them to understand, although they are not the employer, they have got an obligation, as I've mentioned, because they have people in their home who are employed. Helping them to understand the things that they need to be aware of. It's not going to be a very heavy book, but something that's going to hopefully be a reminder. You know: what are the things that you need to think about when you're recruiting? Because not everybody's got a case manager; not everyone's fortunate enough to have a case manager. So... things that parents need to think about. And I'm hoping that through the case managers that we work with, and the deputies we work with, maybe more people can get hold of this information.

### Shabnam 27:03

Yeah, I do think... it is so unusual. It's really unusual, because I think the other thing is case managers are not... we don't necessarily have the skills to do the kind of – not to say that we can't develop the skills, but it's not a natural skill set for case managers to have – recruitment, managing disputes, grievances, balancing all the expectations, and the family who are part of our clients' sphere, if you like, whose priorities we want to uphold, and then the care team are thinking, well, the most important thing is our client, and what's been set out in our contract... Everyone's priorities, and everyone's emphasis is that bit different. And so we as case managers have to kind of juggle that, while maintaining that rapport with our families, while maintaining what's in the best interest of our clients, and while retaining this care team, who we know are possibly doing a great job, but they may be upset by something in the way that things are going as a result of being in a family home, etc. And so it's a really, really tricky balance, I find, to juggle. And we have team meetings on a regular basis... I'm just wondering if there are any other sort of mechanisms for that communication, which is what I pin the 'managing expectations' aspects of what you've said on. What does communication look like, from an HR perspective? What's the range of things that we as case managers and Personal Injury solicitors can think about, when trying to manage a team?

### Cecily 28:57

As I mentioned at the beginning, I believe contracts are so important, because that actually lays the foundation for what you expect and what the employees expect. And I think it's a good idea to help the families understand that, as well. You can breach your contract, through different ways. What we do is we actually spend a lot of time on contracts because we tailor them: every family does things a little bit differently. We have a template for a contract; we try to tailor it so that it actually reflects what happens in that particular home. Part of the idea is for case managers and families to feed into what we're doing so that they understand what's in the contract. And so when something happens or say, for instance, take holiday. Holiday is one of the big issues: everybody wants to know what their holiday is. But in the care industry, it's not as clear-cut, because we have many people doing overtime – working outside their normal hours; we have what we call 'bank' agreements, where you have casual workers coming in – they're not employed; you have people who are on zero-hours contracts, but they are employed. So you've got to manage their holiday as well: their time off, plus their pay. And those are things that a case manager, or the family... well, they may not have the knowledge of how to do it. And that's something that we can help them with. So the communication is helping the employee also to understand, and what we've been doing with some of our clients is, once we take on a new client, we try to have a staff meeting at some stage, with the team, to talk to them about some of the things that are in the contract: things about absence – how do you deal with absence, because very often, we find that when somebody is off sick, they don't really communicate as well as you'd want them to. And we talk through these things as part of the staff meeting. And, very often, the staff will come up with ideas of how they can do things. We had one just recently, where one of our clients said that he was finding it difficult, because some of the staff weren't able to stay away overnight with him, when he had to go away. And, talking to the staff, we found out that, very often, many of our care staff have got other jobs. So if they went off and stayed overnight it meant that they weren't in time for their next job. And so those are things we need to take into consideration. Shifts – the way shifts are managed: we can again help our case managers and families, and it's about communicating, again. Because it can't always be, in every team, where there are certain set days that people know when they're working, or set shifts that they know that they work in, and so they can actually manage their own personal time, where it's possible to set out clear rotas for specific people. It's helpful, both from the client and family's point of view, because they have a pattern of who's going to be coming in when; from the employee's point of view, if they have, say, for instance, other jobs, or they've got childcare arrangements, if they know when they've got to work, then it's easier for them to manage that time, as well. So again, that's all part of the communication: setting the expectations in communication. Training – I think, as a case manager, you have to have your paid training. But I think most clients we work with have regular meetings with their care staff; they have supervisions. And, wherever possible, I'd say, if something's not going right, deal with it as soon as possible – nip it in the bud. If you've spoken to someone about it, but later it comes back to haunt you, deal with it again. And so long as somebody knows what the expectation is, and they know that "Okay, if I'm going to do this again, I've been told this is the second time; next time it's going to be more formal." They they're going to change the way they do things – well, that's what we hope. If they're not told, if they're not informed that they're not doing something the way you want them to do it, they're not going to know. And very often I find that if something's not dealt with, the molehill starts becoming a mountain: much more difficult to deal with, if not dealt with right at the beginning.

### Shabnam 34:23

Yeah, it's not for the avoidant personalities is managing HR, is it? I think that's a really good point: that you know, nothing should really be left until it becomes bigger, and you can't bury your head in the sand. I think that's one of the biggest challenges in case management: that everything has to be dealt with at the moment... the point of them kind of being revealed. And so it can be relentless, which is why I think your point at the very beginning, which was to think about the relationships at the point of recruitment and all the way through to the end, because you will be able to work out who's going to be a better fit, I suppose, or who's going to be a good fit for that client, and who's going to ultimately make life a bit easier in terms of managing, because it could get very, very tricky. So, Cecily, you're writing a book. What are your three top tips for us, when working with Personal Injury clients and family members? What would you say would

be helpful strategies, maybe, or tips for us as case managers and deputies and Personal Injury solicitors listening in?

#### Cecily 35:45

I would say from the outset – and you've just touched on it, Shabnam – is make sure you know who you want to bring into the team, and why. So I'd say very clear job descriptions, so that it's much easier when you want to recruit. Communication is the other thing. I think communication with the care workers, with the employees, with the families, and with the deputies, and with your HR people, keep them in touch with what's happening, because sometimes, even if you just have a quick chat about something that may be worrying you, or even sometimes we find that we're not always clear who the staff are. Because things happen, like say, for instance, you've got bank staff, it may be that you're not using them very often, but we may still have them on our books. So, talking about these things, I think, keeping us informed about who's there. If you have any issues with staff you're not clear about what to do this, pick up the phone and talk to your HR person, and they will be often be able to help you. Make sure that your contracts are clear about what your expectations are, and make sure that your staff know what the expectation is. And a big one, I think, is: because of the arrangement of employment with personal injury staff, sometimes the staff don't actually know who the employer is. They may think it's the case manager, they may think it's the parents, sometimes they think it's HR. Because they may not realize it's a deputy. So that's something that's also important, to make sure they know who their employer is.

#### Shabnam 37:41

Yes, that's really important. I suppose it then raises the question of, "Well, if you're not my employer, as a case manager, then why am I even talking to you?" And so that becomes another issue in itself.

#### Cecily 37:54

That's it. And that's why I think it's really important, when somebody is taken on during that induction period, it's very important to set the scene: to be clear about who's who, and what is expected of them. All those little things, even about reporting, keeping in touch; when you need to contact your manager, *who* you need to contact, if you're off sick. Do I contact the parent? Do I contact the team leader? Do I contact my case manager? Those are little things, but in the bigger scheme of things it means a lot, and very often it's the parent who needs to know first, and very often the case manager or team leader, because then they – say, if somebody is going to be off ill or not at work – they've got to get somebody to cover the shift. It's about communicating what may be seen as little things, but it can make a big difference to the care team.

#### Shabnam 38:58

Yeah, definitely. That's very helpful. Thank you. I think there'd be a million more suggestions and tips that you, I'm sure, would be able to impart to us, but we'll stop it there for now. I guess I find HR, working in the Personal Injury world and as a case manager, and how complicated the HR processes are, I think, for me, as a case manager, maybe my fourth tip, if I were bold enough to say, such a thing would be about how we as case managers would do well to keep in touch with the deputies about why something is taking as long as it is – and then our litigating solicitors of course, as well – why things are following the process that they're following. Because sometimes some of these issues just feel like they need investigating; they might need more evidence-building; they're based on receiving information from colleagues, etc. And until I entered grievance procedures – which, Cecily, you've coached us through very well – I don't think I would have even thought about some of the things that you have shared with us over the years. So you definitely need an HR company involved: don't try and do it on your own. I think most of the audience will probably have worked that out already. But like you said, it's a massive responsibility. And I would say it's really important that people – case managers and our PI professional audience – know that there's HR, and then there's HR

impact in the Personal Injury world. And you are best off getting a HR company who understands personal injury. Because, as you say, the nuances and the context are just so different to working in the corporate world that we need people like Embrace HR, and Cecily. So tell me, Cecily, if we were wanting to get in touch with you, how would we do it?

**Cecily 41:04**

Okay. Our website is [www.embracehr.co.uk](http://www.embracehr.co.uk) and our phone number and contact details are on there. Just give us a call or drop us an email to [hello@embracehr.co.uk](mailto:hello@embracehr.co.uk)

**Shabnam 41:22**

Yeah, lovely. And your team is pretty stable, isn't it, at Embrace HR? So you generally will either get you, Cecily, or one of your admin team, which is really great. And I know you've got a couple of other people working with you as well, at least, in terms of the core team, which is really good.

**Cecily 41:43**

We've got a senior HR Advisor, Misty; and Deana and Bridgette are our HR Administrators: very, very experienced people and they do a job-share, so there's always someone around.

**Shabnam 41:58**

Yeah. That's amazing. Thank you. And, of course, look out for your book!

**Cecily 42:02**

Yes, eventually...

**Shabnam 42:04**

Eventually. We'll definitely want to plug that because I think it's a resource that's like no other resource out there, so we would probably do well to look into that, when it's out. Well, Cecily, look: thank you so much for your time. It's been an absolute pleasure to speak to you, to have you on, and for you to share your expertise. So I guess it sums it up as 'communications and relationships in managing expectations': that's kind of the name of the game. So, Cecily, thank you so much for your time today. It's been really informative.

**Cecily 42:40**

Thank you, Shabnam, for having me. I really appreciate it, and if we can help in any way please do give us a shout.

**Shabnam 42:48**

Brilliant, thank you. We'll put your details in the shownotes. Thank you all for listening. If you did like this episode, please like, share and comment on whatever social media platform you use, and we'll see you next time. Bye for now!

**43:09**

Before you go: if you enjoyed the episode today, I'd really appreciate it if you could rate it on whatever platform you're listening on, and share and like on your social media profiles. Word of mouth is the best way for us to grow and to be a continuous resource for all. And if there's any topic you wish for us to cover, please drop us a line on our website. Thank you so much for all your support.

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