



Tuli Cooray

උන්සල් Privilege has touched the hearts of many families

S-G JAAF

“This year marks 8 years of productive partnership with CH17 Loyalty – the company who was entrusted with the task of implementing and managing Ransalu Pranaama Privilege – a welfare program for the employees and staff in apparel sector.

Up to date close to 200,000 employees attached to several apparel production and export companies have been enrolled and I am informed that a good number of them are enjoying privileges and benefits from a network of retail merchants such as supermarkets, clothing and fashion stores, footwear, household goods, electrical items, Insurance companies, hotels, restaurants and many other regional merchants.

I am happy that the employees and their families continue to enjoy benefits from the program which has helped them to save a considerable amount of money from their monthly expenses.

This year JAAF was successful in negotiating with several insurance benefits at affordable premiums with many core benefits as part of our objective to ensure our staff and employees are well protected and adequately supported at times of unforeseen situations in their family.

We started this program with a mere 20 merchants and today, I am informed that this networked has swelled to more than 200. This is commendable. Sri Lanka Apparel shall always strive to give the best in social welfare services to the skill-set at all times. I must congratulate CH17 Loyalty for taking up this challenge six years ago and have successfully full filled their obligations towards the apparel community. This would not end here, as they are required to continuously improve of their commitment to us at the JAAF

LOLC enters into partnership with CH17 Loyalty for all Life and General insurance solutions

Ch17 Loyalty has appointed LOLC Life and General Insurance as its preferred partner to provide total solutions to its corporate clientele as well as cardholders.

According to a Memorandum of Understanding signed between them, Ch17 Loyalty cardholders could enjoy competitive rates for all insurance related products, whilst LOLC policy holders can enjoy an array of benefits and privileges from Ch17 rewards schemes and loyalty programs.

This is a win-win arrangement for clients of both parties, we reward our longstanding cardholders and policy holders alike for the trust and confidence placed with us over the years, Jumar Preena CEO Ch17 Loyalty said

Ch17 has a network of more than 50 popular partner merchants who accept Ch17 Loyalty cards and offer cash discounts and rewards points to more than 250,000 cardholders attached to



Also present at the event were Sanjay Attanayake Head of Corporates & Personal Lines, Prelan Reiss Head of Underwriting and Operations (LIFE), Karthigun Siva Head of Underwriting & Operation (General) and Pricilla Moses Manager Corporate & Partnerships and Tharaka Samarakoon Manager Finance and Client Services CH17 Loyalty and Shenara Rodrigo Assistant Manager Marketing

several dynamic sectors.

They include supermarkets, clothing, footwear, personal goods, online merchants, food delivery services, insurance solutions, telecommunications, household goods, electrical and electronic appliances, office items, books and stationery, hospitals, online pharmacy and many more

Our task is to connect brands with customer communities and help each other build trust for long term business relationships, Jumar added.

Any one in retail business can join our focused loyalty scheme. This is a free service to help them through these difficult times he explained.

Our cardholders too don't have to pay any fees on transactions irrespective how many times they enjoy rewards and benefits from the participating vendors. We levy only an annual subscription fee which is a negligible amount compared to the cash savings plus bonus rewards points they will be able to earn and enjoy, Jumar further

explained.

Since 2013, Ch17 Loyalty has been managing schemes for dynamic sectors such as Apparel (large category) IT/BPM, Golf fraternity, Insurance Services, Banking, Telecommunications, Higher Education institutions, Chamber bodies and Apparel (SME segment)

Our rewards and loyalty schemes are open only to the corporates, medium and large businesses. We have not yet open any schemes for individuals, he added.



Jumar with Naomi during the signing of the contract of partnership

CH17 connects with AceConnekt, a fully interactive digital portal for recruiters and jobseekers to connect with ease, with many inbuilt features providing convenience throughout the recruitment process.

A state-of-the-art digital platform (www.aceconnekt.com) that will help recruiters to navigate a database of jobseekers, profiles of candidates, sort them by experience, job relevance, qualifications and many more will be a new feature CH17 will offer all its corporate clientele as well as individual cardholders. We are today in the forefront

CH17 with AceConnekt provide one stop solution for total human capital management from recruitment to retention

of providing employee welfare and social benefit solutions to many companies in the apparel, IT/BPM, Healthcare Services, higher education, telecommunications and chamber bodies, Jumar Preena CEO said.

I am happy to engage with AceConnekt that thinks like us and provides out of the box solutions to customers and clients fully understanding their needs, Jumar added.

What I like most about AceConnekt is, unlike other Job sites they have covered all CV formats in one-go. These includes the digital version, option to download CVs in PDF format and to upload video CVs. And also, brief clips relevant to the candidate's experience and the option for jobseekers to continuously update their CVs with ease. Jumar explained.

AceConnekt offers unlimited hiring for any job opening, for any job level under one

site and the option to schedule interviews with a click of a button. The recruiters will be able to short list candidates and view candidate's profile by filtering according to the vacancy requirement,

AceConnekt, Founder Naomi De Silva said that she is delighted to work with Ch17 Loyalty because of its wide experience in handling HR related solutions, specialized in employee retention, employee welfare and employee engagement to a number of blue-chip companies in several dynamic sectors.

The Ch17 team comes up with solutions all the time, excellent customer service and an ideal support service to custodians of human capital in large companies, Naomi added

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Indicative Premium - Standard Cover

Option	Benefit	Sum Assured (Rs)	Annual Premium (Rs)
1	Life Cover (due to accidental and sickness)	200,000	1,000
	Accidental Death Benefit	400,000	
	Total & Permanent Disability (due to accident and sickness)	200,000	
	Partial Permanent Disability (due to accident)	200,000	
	Funeral Expense Benefit	50,000	
2	Life Cover (due to accidental and sickness)	200,000	1,400
	Accidental Death Benefit	400,000	
	Total & Permanent Disability (due to accident and sickness)	200,000	
	Partial Permanent Disability (due to accident)	200,000	
	Funeral Expense Benefit	75,000	
3	Life Cover (due to accidental and sickness)	200,000	1,800
	Accidental Death Benefit	400,000	
	Total & Permanent Disability (due to accident and sickness)	200,000	
	Partial Permanent Disability (due to accident)	200,000	
	Funeral Expense Benefit	100,000	

Additional benefits could be obtained, upon the capacity of the proposer

Type	Benefit	Sum Assured (Rs)	Annual Premium (Rs)
Critical Illnesses	Critical Illness Cover (covering 40 illnesses)	50,000	150
Hospitalization benefit	Hospital Cash Benefit, per day (up to 10 days)	1,000	300
Health indemnity rider	Expenses incurred on drug purchased and Tests, Scans & X-Rays undergone whilst being an in-patient in a Government Hospital		500
	Annual Limit	30,000	
	Any one event	7,500	
	Cash Grant		
	Investigation done at a registered private hospital for a prescription issued by the hospital doctor (per employee)	2,500	
	Upon diagnose of dengue fever (per employee)	3,000	
	Childbirth (Normal or Abnormal) per employee	3,000	

Benefits

- Life Cover (due to accidental and sickness)**
The amount of cover opted will be paid at death due to any cause
- Accidental Death Benefit (ADB)**
Cover will be thr ee times (if of Life cover, when death occurs due to an accident, the protection when death is most unexpected.
- Total & Permanent Disability (due to a ccident and sickness) (TPD)**
Cover will be three times (if of Life cover, when a member beco mes totally and permanently disabled and is unable to engage in any occupation. This will be paid as a lump sum securing continued financial stability of member and his dependents when he is disabled and forced to retire pre maturely.
- Partial Permanent Disability (due to accident) (PPD)**
Cover will be three times (if of Life cover, when a member becomes partial and permanently disabled and is unable to engage in normal duties as previous Refer annexure 1.
- Critical Illness Cover (covering 40 illness es)**
A unique benefit, which will ease off financial burden in seeking prompt treatment when a critical illness strikes. Refer annexure 2.
- Hospital Cash Benefit, per day (up to 30 days) (HCB)**
A compensation for hospitalizations up to 30 days per annum. Agreed per day amount will be paid upon hospitalization irrespective of government or private hospital admission.
- Funeral Expense Benefit (SHE)**
A benefit can be enhanced to family members to get a lump sum benefit at their unfortunate demise.

CH17
LOYALTY

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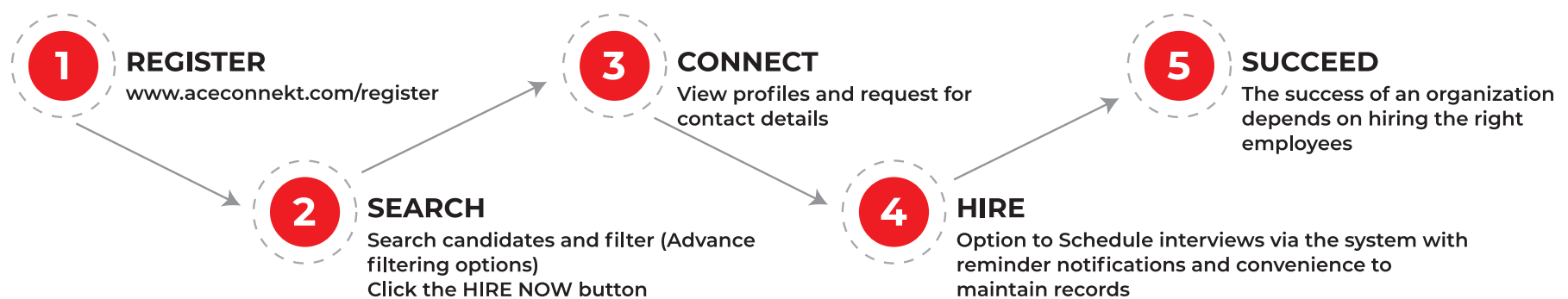
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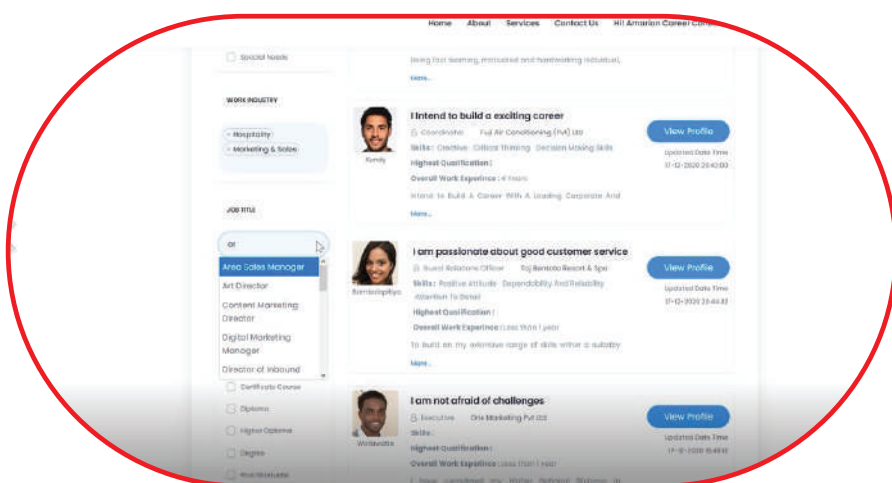
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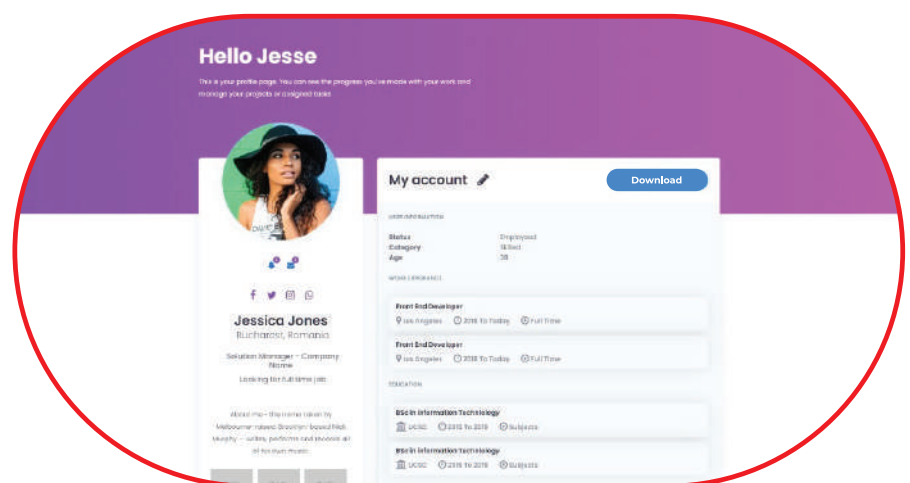
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Discounting mechanism is when you compel customers to rush for bargains within a limited period of time frame. Akin to throwing food on the ground for anyone and everyone to pick.

Loyalty is more refined. This is more respectful, honorable and selective. Customers love that special attention and care which cannot be offered through a discounting strategy. Sadly many retailers just offer the former. End result is a total waste of revenue, demoralizing the customers and cheapening your brand.

Many managers prefer implementing discounting schemes to loyalty programs because discounting is easy to implement, less thinking no strategizing, goes off their annual promotional budgets and the management is happy.

How many of these customers who grab once in a while discount offers come back to the store for repeat purchases?

Have they all become your loyal customers who could depend on to contribute towards the store's bottom line, no matter what

Banks rush where Customers fear to tread

Come any occasion national or otherwise, so called mother's day, father's day, aunt's day, granny's day, bosses day, banks rush to give cash discounts.

That too is selective. Credit Vs Debit depends on the status you enjoy with the bank. Card usage is all that matters to financial institutions, but how about the vendor? Forceful spending could harm the customer/vendor relationship in the long run.

You may not see him for a couple of months until his outstanding is settled. Counter offers by your competitors offered through the very bank that pro-



motes yours could be counter-productive and your efforts to grab customer attention would be in vain.

LOYALTY is PR

Loyalty is somewhat a humane way to look after your customers. This is one to one with your "partner". Scheme can be unique to your store and personalised.

Come get it at a time convenient to you, buy at your leisure, no mad rush to beat the two day special bonanza offers, avoid being sidelined with "only for Credit card" restrictions, bound by bank's terms and conditions apply slo-

gan. Through a loyalty scheme you are always welcome, because you are our valued loyal customer.

So enjoy finer things in customer experience, fast lane to check out, a special note from the merchant on a special day like birthday, anniversary etc. Give a gift as a token of appreciation, know your customer's likes and tastes, get his opinion on service, products, pricing and visit their touch points.

Build your own fortress. Touch base within a particular segment. Join force with communities or groups, a large company and implement your own schemes. Don't depend on another

service provider to fulfill your goals. Customers should feel that there is something special about being loyal. Airlines follow this simple process to retain a frequent flier. Flash your card and enjoy privileges and that extra pampering when you fly your favorite airline. No discounting on ticket prices though. Service comes at a price.

A fairly good number wouldn't mind the price they pay for that extra pampering they get. Writer is the founder of Ch17 Loyalty and Rewards, a company focused on engaging brands with communities through sustainable loyalty management solutions.

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The first ever forum jointly initiated by the Colombo City Restaurants Collective (CCRC) and Daily FT to address wide ranging issues in customer relations and retention held at The Stables Park Street Mews in March. The theme discussed was “Beyond Discount What Next”. President CCRC Harpo Gooneratne and VP Dharshan Munidasa, Mastercard Country Manager Sri Lanka & Maldives Rejesh Mani along with Hasrath Munasinghe (Commercial Bank) Tharaka Ranwala (Sampath Bank) also participated. Moderator was Chief Editor Daily FT Mr. Nisthar Cassim. Several prominent guests from the restaurant and hospitality segment participated and made valuable contribution.

There was clarion call by the restaurant operators to share data of the customers they would wish to serve, as they felt dishing out “discounts” was like “feeding the chickens” and it did affect their bottom line.

Then one participant directed the question at the panel if the generic or most commonly offered discount mechanism served its purpose and encourage customers to revisit the restaurant – in other words made them loyal to their business. She didn’t get a clear answer!

These important points were raised and a few important ideas were exchanged at the recent forum of Colombo City Restaurant Collective (CCRC) themed Beyond Discount! What Next? Organized by the Daily FT – the only paper that lands on the desks of every single entrepreneur along with a “Cuppa” for and on behalf of the business community.

The moderator was non-other than the versatile business journalist and my good friend Nisthar Cassim. The panelists (majority of them represented the private sector banks) while the other two represented the restaurant operators /owners and each of them had their own expert opinion.

The Take Out

There is no one solution that fits all. This time the panelists focused on dining customer experience and if they should be discounted. Pre-Covid, a top restaurant within the city did not encourage their diners to look for discounts as they felt it was demeaning to offer their type of high net customers. Post Covid they had to change altogether as business was lagging. So they had to try out other methods to attract diners and the easy way out was “discount offers” directly or indirectly meaning with the help of the banks.

Banks on the other hand pointed

LOYALTY that goes Beyond Discounts!

out that they do not favor a particular restaurant or eating joint as they would want usage from their debit/credit cards no matter from where revenue generates. This is fair enough. This leaves the cafes to themselves to sort out how to attract customers to their table. Banks are very well known to compete with each other aggressively to retain their customers who they would not want to lose out to their competitors

Discount Scavengers!

I do not agree placing this tag on to a customer, who for his own reasons would seek for the best deal from the best service provides, be it a bank or a retail merchant. They are not scavenging (Scavengers are people who try to salvage something out of garbage or waste). On the other hand who is responsible for breeding “Discount Scavengers?”

Card Customer Vs Restaurant Customer

Will the restaurant share with the bank its customer base or the Banks share their cardholder details with the restaurant. None of it! Data is sacred. Where do we go from here?

Cash Back! Is a risk free strategy, which the banks would be happy to offer their customers. Is this the solution? Banks offer cash back on card purchases no matter from where these purchases are made. This is purely a rewards program to encourage usage by the cardholder. So no data here too for the retailer. So then everyone greed that they must put their thinking caps on to find a solution “Beyond Discounts!” and go Beyond Collaboration and use data to drive their individual goals. Consistency is what everyone was looking for. Consistency in patronage, consistency in spending and consistency in experience.

Is Loyalty the Solution everyone was looking for?

This was highlighted by one of the panelist mid-way of the deliberations. This is where the retailers or the restaurant managers should focus on. Loyalty is a kind of relationship between the customer and the retailer that is so powerful that everything else is secondary. Here you know the customer, his likes and dislikes, favorite place at the café, his desire for culinary delights, and personal

attention. Here discount is measured not in monetary means but through personal attention. It would augur well for retailers to focus on building relationships with focused groups, communities, influencers, society thought leaders and others. Retailers should take control of their own businesses than depend on different external platforms to create loyal customers.



Jumar Preena

Writer is the co-founder /CEO of CH17 Loyalty

A company focused on managing Corporate Loyalty Schemes since 2013. The company facilitates customer/brand engagement through a single platform and has pioneered many concepts and schemes for dynamic sectors in the business community. He could be reached at jumar@ch17.lk / www.ch17.lk

In today's hiring market, a generous benefits package is essential for attracting and retaining top talent. According to a recent Employment Confidence Survey, about 60% of people report that benefits and perks are a major factor in considering whether to accept a job offer. The survey also found that 80% of employees would choose additional benefits over a pay raise.

It is reported that Google is famous for its over-the-top perks, which include lunches made by a professional chef, biweekly chair massages, yoga classes, and haircuts. Twitter employees enjoy three catered meals per day, on-site acupuncture, and improv classes. SAS has a college scholarship program for the children of employees. And plenty of smaller companies have received attention for their unusual benefits, such as vacation expense reimbursement and free books.

But what should a business do if it can't afford Google-sized benefits? You don't need to break the bank to offer attractive extras. A new survey conducted also found that, after health insurance, employees place the highest value on benefits that are relatively low-cost to employers, such as flexible hours, more paid vacation time, and work-from-home options. Furthermore, we found that certain benefits can win over some job seekers faced with higher-paying offers that come with fewer additional advantages.

As part of our study, we gave 2,000 U.S. workers, ranging in age from 18 to 81, a list of 17 benefits and asked them how heavily they would weigh the options when deciding between a high-paying job and a lower-paying job with more perks.

Better health, dental, and vision insurance topped the list, with 88% of respondents saying that they would give this benefit "some consideration" (34%) or "heavy consideration" (54%) when choosing a job. Health insurance is the most expensive benefit to provide, with an average cost of \$6,435 per employee for individual coverage, or \$18,142 for family coverage.

The next most-valued benefits were ones that offer flexibility and improve work-life balance. A majority of respondents reported that flexible hours, more vacation time, more work-from-home options, and unlimited vacation time could help give a lower-paying job an edge over a high-paying job with fewer benefits. Furthermore, flexibility and work-life balance are of utmost importance to a large segment of the workforce: parents. They value flexible hours and work-life balance above salary and health insurance in a potential job, according to a recent survey by

Better health, dental, and vision insurance...tops The Most Desirable Employee Benefits - HBR survey reveals



“Better health, dental, and vision insurance topped the list, with 88% of respondents saying that they would give this benefit “some consideration” (34%) or “heavy consideration” (54%) when choosing a job. Health insurance is the most expensive benefit to provide, with an average cost of \$6,435 per employee for individual coverage, or \$18,142 for family coverage.”

FlexJobs.

Eighty-eight percent of respondents said they'd give some or heavy consideration to a job offering flexible hours, while 80% would give consideration to a job that lets them work from home. Both flexible hours and work-from-home arrangements are affordable perks for companies

that want to offer appealing benefits but can't afford an expensive benefits package. Both of these benefits typically cost the employer nothing — and often save money by lowering overhead costs.

More vacation time was an appealing perk for 80% of respondents. Paid vacation time is a complicated

expense, since it's not simply the cost of an employee's salary for the days they are out; liability also plays into the cost. American workers are notoriously bad at using up their vacation time.

Every year Americans leave \$224 billion dollars in unused vacation time on the table, which creates a huge liability for employers because they often have to pay out this unused vacation time when employees leave the company. Offering an unlimited time-off policy can be a win-win for employer and employee. (Over two-thirds of our respondents said they would consider a lower-paying job with unlimited vacation.) For example, HR consulting firm Mammoth considers its unlimited time-off policy a success not just for what it does but also for the message it sends about company culture: Employees are treated as individuals who can be trusted to responsibly manage their workload regardless of how many days they take off.

Contrary to what employers might expect, unlimited time off doesn't necessarily equal less productive employees and more time out of the office. A survey from The Creative Group found that only 9% of executives think productivity would decrease significantly if employees used more vacation time. In some cases, under an unlimited time-off policy, employees take the same amount of vacation time.

Student loan and tuition assistance also ranked highly on the list of coveted benefits, with just under half of respondents reporting that these bonuses could nudge them toward a lower-paying job.

Job benefits that don't directly impact an individual's lifestyle and finances were the least coveted by survey respondents, such as in-office freebies like food and coffee. Company-sponsored gatherings like team-bonding activities and retreats were low on the list as well. This isn't to say these benefits aren't valued by employees, but rather that these perks probably aren't important enough on their own to convince a job candidate to choose a company.

We noticed gender differences regarding certain benefits. Most notable, women were more likely to prefer family benefits like paid parental leave and free day care services. Parental leave is of high value to female employees: 25% of women said they'd give parental leave heavy consideration when choosing a job (only 14% of men said the same). Men were more likely than women to value team-bonding events, retreats, and free food. Both genders value fitness-related perks, albeit different types. Women are more likely to prefer free fitness and yoga classes, while men are more likely to prefer an on-site

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2. Name of Owner:
3. Ownership status: Partnership/Limited Liability
4. Business Registration No:
5. Address of business,
6. Telephone
7. Business email:
8. Business type:

Chambers/Business bodies

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3. Entertainment & Leisure
4. Hotels, Restaurants & Cafes / Villas and Holiday homes
5. Telecommunications services, Mobile devices and accessories
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