

COMPANY PROFILE

#53-54 TIDCO Industrial Estate,
Frederick Settlement,
Caroni, Trinidad, W.I.

Tel.: (868)645-6237, 645-9588

www.marajwholesalersltd.com



Established since the year 2000





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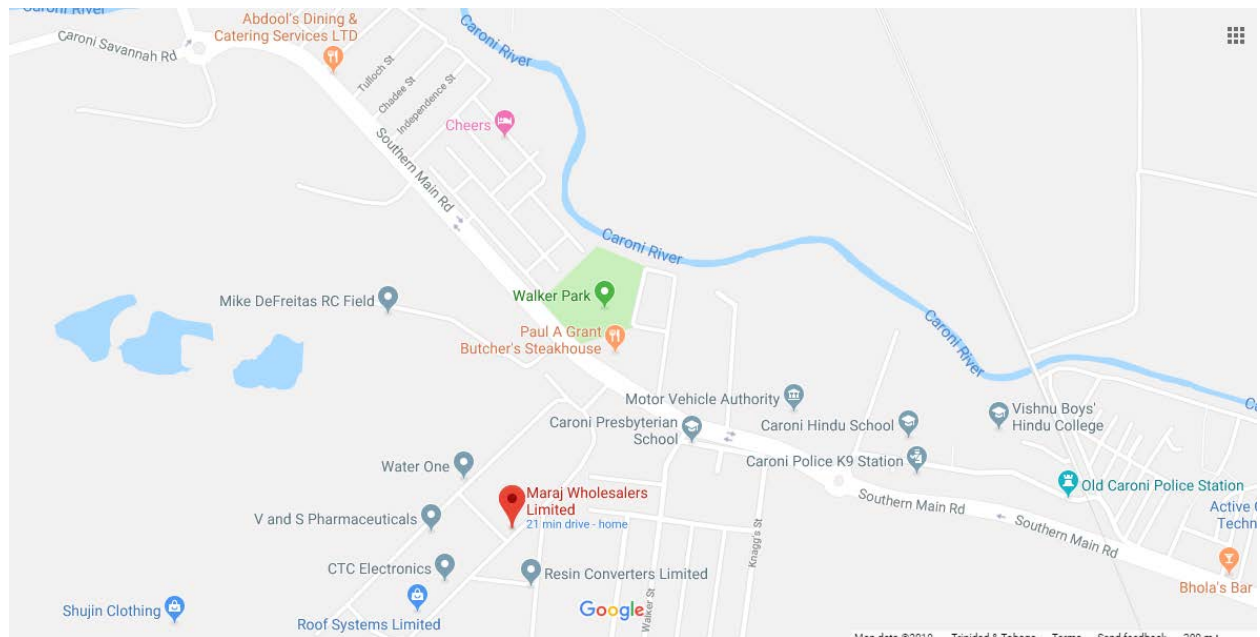




THE COMPANY

THE COMPANY

Maraj Wholesalers Limited is a limited liability company (LLC) which began operation in April 2000 under the direction of Mr. Ramratan Maraj and Ms. Petrena Maraj. The business is located at #53-54 Tidco Industrial Estate, Frederick Settlement, Caroni, Trinidad and Tobago, W.I. and operates mainly in the private sector.



Maraj Wholesalers is the single largest specialty wholesaler of interior mouldings in Trinidad and Tobago. The company has been a major supplier of all types of mouldings (crown, skirting, architraves, rosettes and much more) to hardwares and private customers nationwide as well as provides installation services of the products.

At Maraj Wholesalers, you don't just buy a product, you buy Peace of Mind. We are more than just a wholesale manufacturer...we are a family, with family values. We understand our customers' needs, and that is why we have built our business on exceeding expectations for service, quality and value.

We pride ourselves on four main strengths:

- A strong rapport with clients and suppliers
- A dedicated and experienced management team
- A commitment to continually equip its staff with more skills and latest technology
- Management's hands-on approach



THE COMPANY

Mission Statement

“We are dedicated to providing a quality product with technical and management services to our customers. We will strive to implement a long term relationship with our clients, based on safety, quality, honesty, timely service and an anticipation of their needs.”

Vision Statement

Maraj Wholesalers aspires to be an industry leader as a supplier of mouldings by providing high quality work, within budget and in a timely manner. We intend to develop meaningful and lasting relationships with our clients and be the company that they return to for their future endeavours.





THE COMPANY

Core Values



- Superior Customer Service – Maraj Wholesalers is a performance-built and relationship-driven manufacturing company. To that end, we want to build long-lasting relationships with our clients. We do this by delivering a high quality product and a unique and positive experience along the way. By focusing on what's most important to clients for any given project, we are able to maximize the value of their investment and deliver solutions uniquely centered on their specific needs.
- Teamwork – Maraj Wholesalers works closely with clients, employees and all stakeholders, providing value-added services with quality, speed and finesse, promote team efforts, stimulating creativity and innovation and achieving mutual benefit for all parties.
- Integrity – In all dealings with clients, employees and stakeholders, our employees are committed to upholding the highest levels of business and professional integrity, ethics and trustworthiness; and treating all stakeholders with respect and fairness.
- Commitment to Employees – Our team members are our most significant asset. The environment and culture of our workplace will motivate, encourage and promote our people and their talents. We want our people to feel this is the greatest work experience they can have. We recognize that career and family life should be in balance. In this spirit and in accordance to our values and principles our culture will develop and encourage healthy families.



THE COMPANY

- Safety Excellence – Our number one value is the safety of our employees, subcontractors, owners, and the general public. Safety coincides with production and quality and is an integral part of our business.
- Innovation - We work in a changing environment and as a team we proactively seek opportunities to be better. Our team will lead and embrace change, continually strive to find creative ideas and solutions, make decisions to bring value, and learn and share as a team.

Key Deliverables

Our company is structured so as to deliver holistic solutions to suit our clients' needs by providing and stocking a wide variety of polyurethane and MDF (Medium Density Fiber Board) mouldings. We also provide wooden mouldings by order only.

Personnel

Our professional and Technical team includes:

- Project manager
- Machine operators
- Mechanics
- Site managers, site supervisors
- Administrative and support staff
- Safety managers

Equipment

Maraj Wholesalers is more than capable of handling any order by utilizing an efficient mass production line which includes the following equipment:

- Weinig 5 Head (4-sided) moulder
- Makor Compo-1 Pulp embossing machine
- Makor automated sanding machine Mod. 10/TC Serial 1868
- Makor Iride 200 Paint machine
- Makor loading machine stacker AC201
- Rosette machine
- Industrial Compressor
- Dryers (4)
- Nail guns and portable compressors (6)



THE COMPANY

- Circular Saw (8)
- Chop Saw (6)
- Jig Saw (8)



We also have a fleet of vehicles at our disposal for transporting our products and as well as employees to client sites for installation.

- Kia K2700 1.5 ton vans (2)
- Forklift Hyster 90
- Mitsubishi Canter 5 ton truck
- Toyota Dyna 1.5 ton truck
- Nissan Wingroad wagon

Financial Capability

Maraj Wholesalers Limited has over the years developed a good relationship with financial institutions so that they have the financial and technical capability and resources to handle any size project on a turnkey basis.

Our ability to honor any order is evidenced by the reputation we hold with our customers, some of who are listed below:

- Bhagwansingh's Hardware
- Gopaul Lands Hardware and Superstore
- Roopnarine Hardware
- Agostini Marketing
- Macon Construction Company
- MSC International Paint Shop and Home Décor





THE COMPANY

Management Values

Top management believes in an open door policy and our Managing Director is personally involved with each project. Such a “hands on” approach ensures that good relations are maintained between our clients and the company at all times.

Corporate Social Responsibility

Maraj Wholesalers takes its responsibility as a corporate citizen seriously, endeavoring to ensure that all its activities have a positive impact on the areas in which it works. It aims to be a facilitator of social development and encourages meaningful and sustainable interventions through partnership with local communities. It is intended that this partnership will encourage support from the various government training facilities and community-based organizations making a positive contribution to poverty alleviation, community development and enabling government to facilitate improved service delivery and local economic development.

Environmental Responsibility

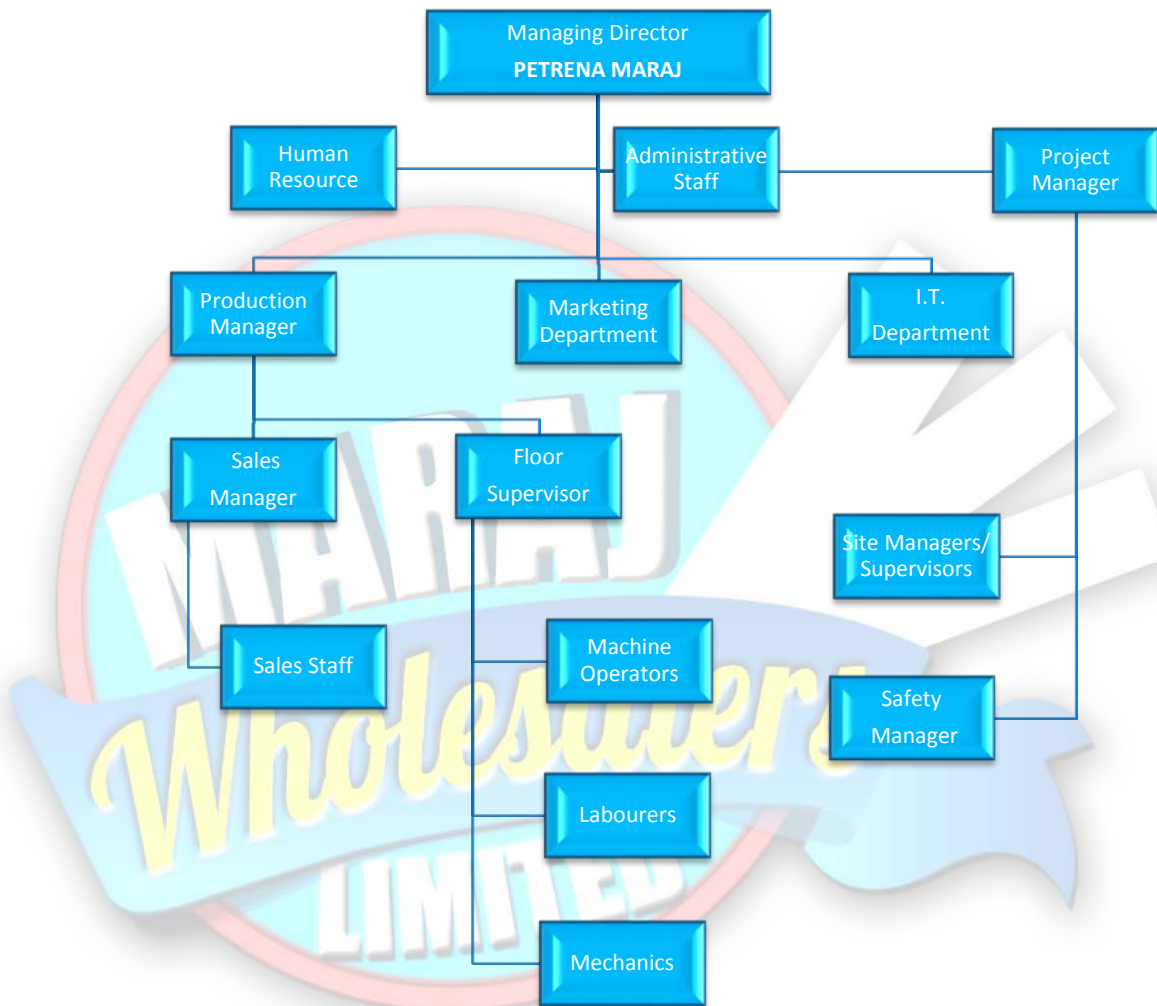
We are acutely aware that our manufacturing process leaves behind a carbon footprint. We intend to adhere strictly to all regulations relating to environmental issues, as set out by the relevant authorities including the Environmental Management Authority.

Our key strategic objective is the achievement of “zero harm”. Site Foremen and management will ensure that safety is not compromised in any circumstance by taking responsibility for employee safety, leading by example, encouraging positive safety behavior and discouraging negative behavior. Site foremen will apply a policy of zero tolerance to non-compliance with safety standards. The company undergoes regular Safety Audits. Additionally, a zero tolerance approach is held for persons proven to be under the influence of illegal drugs and alcohol.



ORGANISATION CHART

ORGANISATION CHART





HEALTH AND SAFETY POLICY

HEALTH AND SAFETY POLICY

EHS Policy Statement



Maraj Wholesalers Limited demands that all employees adhere to all laws and company policies with respect to Health and Safety. This policy establishes general ideals and principles towards a commitment to environmental responsibilities and best practices in Health and Safety. The implementation of this policy is intended to aid the company in becoming a leader in the industry by placing emphasis on health, safety and environmental management within our community, facilities and operations. We are therefore guided by the general goals and guiding principles below:

1. Compliance with Health, Safety and Environmental Policies – the company's commitment to complying with all applicable health, safety and environmental regulations is resolute. Maraj Wholesalers has taken into account situations where the existing rules and regulations are inadequate to ensuring the identification, evaluation and controls of work related hazards affecting either the environment of the health and safety of workers and as such have implemented innovative solutions in its own standards.
2. Development of Safety Culture – it is company policy that when engaged in or associated with any structural work or other projects, to ensure that all reasonable and practical safe guards are implemented and all employees and authorized visitors comply with all safety rules, regulations and procedures.
3. Commitment to Education and Continuous Improvement – in addition to enforcing safety policies, our company is also committed to monitoring existing controls and providing information and training to our employees with regards to health and safety matters. We will also ensure continuous improvement by use of the information generated by the EHS system in order to improve the way the company functions.

All employees must share the responsibility for commitment of this policy and must, at all times, refer to the Company's safety manual. Our Company will continue to involve all employees in developing and continuing its EHS program through consultation, participation, training and re-training.

Safety Method Statement

This statement covers all tasks by occupation as outlined in the Scope of Works. Additionally, it shall cover all areas listed below:

- Welfare arrangements
- Medical arrangements/First aid
- Responsible persons
- Assess and egress
- Applicable regulations and standards
- Method of works/Sequence of events
- Temporary works
- Job hazard analysis and risk assessments
- Personal Protective Equipment
- HAZCOMS
- Equipment and tools
- Material storage and handling
- Specific safety rules
- Rigging studies
- Noise and environmental programs
- Sub-Contractor elements
- Policies and procedures



These elements will be outlined in detail and it is the responsibility of the Project Manager and Project Coordinator in conjunction with the HSE Coordinator to ensure that all aspects of the Scope of Works are analyzed and the Safety Method Statement addresses all concerns of the tasks that may be undertaken by company personnel.

In preparing a specific method statement, the risks associated with the task will be identified. Steps will be taken to reduce the risks when it is determined. Guidelines will be implemented for the workers to follow in carrying out the works. The sequence of the steps should include all Health and Safety aspects, such as PPE requirements, tools and equipment.

All the Control Measures which were determined whilst preparing the Method Statement/Risk Assessments should be presented at the Tool Box meeting before the actual works are carried out. This practice enables all employees who will be involved to have a clear understanding of the works, with the safe work method sequence and Safety equipment required.

Maraj Wholesalers has a system in place to provide an explanation of all the steps needed to complete a job from arrival on site, unloading the vehicle, checking the work place, carrying out the job, clearing the workplace, reloading the vehicle and leaving the site. This is to show mainly

that persons carrying out the job have thought through the whole process, assessed any risks involved and have taken the suitable measures to minimize these risks to themselves, all other employees and to anyone in that general area.



HEALTH AND SAFETY POLICY

Management Commitments

The scope of this Health, Safety and Environmental (HSE) document covers the HSE Standards and Requirements to be applied to our office and yard locations and during the execution of projects on our client site along with other activities within the company's operations.

Implementation of this HSE policy, objectives, targets and plans as described in this document, rests with the Management and Senior staff of Maraj Wholesalers Limited. This ultimately means that Management and Senior staff are accountable for HSE performance within the company.

The successful implementation of this HSE plan requires proactive involvement, commitment and co-operation at all staff levels. Managers/Supervisors and their respective teams are the driving force to ensuring that the HSE policies are widely and appropriately disseminated throughout the entire company.

Maraj Wholesalers' management ensures that all their employees are informed of its HSE policy statement by posting it at the front entrance and the lobby area of each office facility. At each permanent client site where our employees work, the HSE policy statement is posted on a notice board for employees to read. During our orientation program, new employees are informed of this policy in their session with our safety officer. At our weekly safety meetings workers are also reminded of the importance of adhering to company's HSE policy statement.

With the organizational chart as a guideline, what follows are the expected HSE roles, responsibilities and accountabilities thereof.

Quality Assurance

The Scope of Works will outline the quality of material for all aspects of the contract. The Project Manager will be responsible for determining materials required and the quality of all works performed. The Company will adhere to the guidelines as outlined in the standard for quality. All personnel undertaking skilled tasks must be qualified and certified to perform such tasks as stated in the Scope of Works. Any Contracted personnel will also be trained and tested to ensure they are in compliance with the quality standards for workmanship as outlined in the Scope of Works.





HEALTH AND SAFETY POLICY

As stated in the Scope of Works all works outlined shall be inspected, tested and certified based on the Quality Standards and Procedures required by Clients. All work shall be inspected by the Project Manager to verify quality and adherence to the Company's stated policies and procedures and specialized work being tested and certified by an independent source for verification of workmanship and specification procedures.

GENERAL STATEMENT OF POLICY

It is the policy of Maraj Wholesalers Limited to provide a safe and healthy place of employment for all of its employees, contractors and associates as well as the public.

This policy is geared towards:

- Abiding by all local legislations, international regulations and standards and industry codes and practices as they pertain to the operation of the Company
- Applying good sense and safe practices to all projects
- Protecting all employees, clients, associates and the general public from any hazards which may result from our operations
- Exercising good judgment in the application of this policy

Furthermore, we have taken the initiative to assign the following responsibilities to key personnel:

Management:

- Establish rules and programs designed to promote safety and to make known to all employees the rules, regulations and policies of the Company
- Provide all managers and supervisors with the appropriate policies, rules and regulations
- Ensure the necessary training of all employees to safely perform their tasks
- Provide PPE to all employees as required
- Impress upon all employees the responsibility and accountability of each individual to maintain a safe workplace
- Record any instances of violations as well as investigate all incidents
- Discipline any employee/s disregarding the Company's policy
- Require all subcontractors and all material suppliers to adhere to safety regulations
- Appoint a qualified Safety Officer with enforcement authority over safety issues
- Conduct safety inspections of all the Company's jobsites, maintain records and continually monitor the program for effectiveness



HEALTH AND SAFETY POLICY

Project Manager, Project Coordinator and Safety Officer:

- Plan production schedules to ensure that all work is done in compliance with established environmental, health and safety regulations and company policies
- Be accountable for on the job safety, health and environment of personnel and secure the correction of safety deficiencies
- Ensure proper safety materials and PPE are available and utilized and all equipment is in proper working order
- Instruct all supervisors on safety requirements
- Review incidents, supervise correction of unsafe practices and file incident reports
- Conduct safety meetings and provide employees with proper instructions on safety requirements
- Require conformance to all safety standards from Sub contractors
- Notify management of any safety violations
- Provide measures for the protection of the general public from company operations
- Ensure safe performance by others present on jobsites, including clients, engineers, architects, visitors and the general public

Supervisor/Foreman:

- Carry out safety programs at the job site
- Be aware of all requirements and safe working practices
- Plan all work activities to ensure compliance with safe working practices
- Educate new employees performing new tasks on safe working practices
- Install and maintain devices to protect the public from company operations
- Ensure PPE is available and utilized properly
- Ensure work is performed in a safe manner as well as to ensure that an unsafe condition does not exist
- Correct all hazards including unsafe acts and conditions which are within the scope of their position
- Arrange prompt medical attention for any injuries
- Report all injuries and safety violations

Workers:

- Work safely in such a manner as to ensure their own safety as well as that of co-workers and the general public
- Request assistance when unsure of how to perform a task in a safe manner
- Correct unsafe acts or conditions within the scope of their immediate work
- Report any unsafe acts or conditions to their appropriate supervisors
- Report for work in good mental and physical condition to safely carry out assigned duties
- Avail themselves of Company and industry sponsored safety programs



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- Utilize and maintain all safety devices provided
- Maintain and properly use all tools under their control
- Follow all safety rules and regulations
- Provide assistance to co-workers with safety requirements

All Personnel:

- Strive to make all operations safe
- Maintain a good mental and physical condition to work safely
- Keep all work areas clean and free of debris
- Assess results of individual actions in the entire workplace and ensure that work is done in ways to prevent hazards to others
- Before leaving workplace ensure safety precaution signs are removed or altered
- Abide by all safety rules and regulations on every jobsite
- Work in strict conformance with the company's policies and regulations

Subcontractors and Suppliers:

- Abide by all safety rules and regulations as outlined by the Company
- Notify all others when their activities could affect the health and safety of any persons
- Notify appropriate company supervisors before entering jobsites
- Inform Project Manager, Project Coordinator or Safety Officer of all injuries to workers
- Report to Project Manager, Project Coordinator or Safety Officer any unsafe conditions that come to their attention

ALL other persons including clients, architects, engineers, visitors shall be required to abide by all safety rules and MUST inform the Site Supervisor before entering a jobsite so that the PPE may be provided as necessary.

Resources

At Maraj Wholesalers Limited management understands that in order for the Health and Safety and Environmental policies, systems and standards to work, allocation of resources for effective implementation is important. In this regard, the management of Maraj Wholesalers is committed to providing finance, personnel and time resources to implement these. An HSE budget is prepared annually to achieve the implementation of the HSE management systems.

For effectively meeting the needs of Maraj Wholesalers, funding is generally allocated to providing and purchasing appropriate Personal Protective Equipment and other safety equipment necessary to carry out tasks in a competent manner on all job sites and company facilities. Such suppliers may be but are not limited to the following:

- S & E Safety



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- Allied Industrial Limited
- CSA Industrial Suppliers Limited
- Shoes Industrial
- David Ramnath
- Caribbean Safety Products Limited
- Safety Plus Limited



All equipment purchased is also maintained and serviced on a regular basis. All vehicles are checked, by our in-house mechanic, based on a maintenance schedule in which a Vehicle Service log is created to provide information on maintenance work done on each vehicle.

With regards to training, Maraj Wholesalers will ensure that management and employees will keep up-to-date with all safety practices and changes in OSHA and will practice both in-house and on-site training.

Our well trained and experienced supervisors and foremen on site are able to apply safe working practices and procedures in a competent manner. Each supervisor and foreman is OSHA trained. There are occasions when the scope of the job may be too vast and the responsibility is handed over to a qualified and experienced Safety Officer.

Utilization of personnel onsite

At every job site, Maraj Wholesalers ensures that our assigned work is done within a specified time frame. Based on the quantity of work we will ensure that sufficient personnel are allocated for the completion of this job.

The supervisors will determine the extent of the job and who will be assigned to it. All jobs require that we have at least a Foreman, skilled labourers and labourers. On completion of the job a Foreman or Supervisor will inspect the job to ensure that it is done in agreement with what the client requested.

At all high risk jobs Foremen or Inspectors will accompany workers to ensure that the execution of the jobs is done effectively and safely. On these jobs, a Safety Officer will be present to ensure that the work is performed incident free.

Maraj Wholesalers enforces the rule that no employee should work over sixteen (16) hours at once, according to the labour laws of Trinidad and Tobago (OSHA 2004/2006), therefore no work crew will work beyond 16 hours continuously.



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Before the start of any job, all those involved in the execution of it, must come together daily to plan the task. Pre-task briefing forms will be assigned to each site to ensure completion of work in a timely manner. In addition to this, competent persons are chosen to perform the relevant tasks based on their individual strengths.

The duration of the jobs is usually determined by the supervisors, foremen, capabilities of the workers and severity of the working conditions. These are the basis used to allocate time and duration on the work schedules.

It is a continuing practice by all employees to ensure that proper housekeeping is done on a daily basis at the end of each work day. This is a common practice in every job and is promoted by Management and the Safety Department. Therefore, each work site and yard operation return to normal upon the completion of each job at the end of each day. Supervisors are required to submit daily reports on each job carried out on their assigned work crew via a Supervisor's Report Sheet. At the conclusion of each job the reports are submitted for review by management. Upon review of the said documents, management will then discuss it with the relevant parties where problems encountered are discussed and solutions recommended are documented by the safety department to prevent future occurrences.

Management has provided its workers with some of the following external training:

- Inspection Certification
- PLEA
- First Aid
- Confine Space
- Risk Assessment and Accident Investigation
- Defensive driving

Funding is allocated for but not limited to the following:

- Fire extinguisher purchases and servicing
- Salaries for Safety Officers
- Personal Protective Equipment

HSE LEADERSHIP

1. Workplace Inspections

- a) Supervisors shall conduct weekly inspections of their work area and work equipment to identify, correct and prevent HSE incidents from occurring. They are also to fill out a Worksite Inspection Form and Managers and Supervisors Site Visit Corrective Action Form.
- b) Where hazards exist or conditions change, work shall be stopped and the procedures reviewed. Typical hazards encountered include:
 - Falling objects
 - Heavy equipment collisions
 - Live overhead electrical lines
 - Poor housekeeping
 - Struck by
 - Working on heights
 - Defective tools
 - Defective PPE
- c) Changes shall be made to the job site (where applicable) and workers shall be informed so as to understand all the potential hazards before the resumption of work.
- d) Prior to the commencement of any new job, a supervisor will visit the site to do a pre-job assessment.



2. HSE Meeting and Consultation

Employees are required to comply with all company safety rules and are encouraged to actively participate in identifying ways to make our company a safer place to work.

Supervisors are responsible for the safety of their employees and as part of their duties must check the workplace for unsafe conditions, observe employees for unsafe actions and take prompt action to eliminate any hazards.

Management will do its part by devoting the resources necessary to form a Health and Safety Committee composed of management and elected employees. We will develop a system for identifying and correcting hazards. We will plan for foreseeable emergencies as well as we will provide initial and ongoing training for employees and supervisors. A disciplinary policy has been established to ensure that all company safety policies are adhered to.



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On all our jobs and our yard operations, supervisors, foremen and the HSE officers will conduct a tool box meeting every Monday morning before work starts. A topic will be provided by the HSE department for discussion with workers. A Job Safety Analysis (JSA) will be discussed and measures taken and attendance records must also be included in both Tool Box and JSA.

A JSA must be completed for every task but when conditions of the task changes which are MANDATORY, the JSA is to be revised and all necessary changes are to be made to adapt to the conditions of the work. Tool box and JSA forms are collected by the HSE department and kept in respective folders.

In addition to our weekly Tool Box meeting Maraj Wholesalers has adopted a forum to address HSE issues with employees. This meeting is conducted weekly, during which employees are encouraged to openly speak about HSE concerns/problems. Records of these issues and the solutions discussed during each weekly meeting will be filed on a Safety Meeting Form for review by management and the HSE Department.

3. Health, Safety and Environmental Committee

Purpose

This policy establishes rules and procedures concerning the composition and function of the HSE committee. Maraj Wholesalers Limited is committed towards ensuring that all persons working on its premises and job sites shall be empowered to stop any task or work activity if he/she believes it poses unacceptable risks to themselves, others or the environment. Further to this and with its commitments under the Occupational Safety and Health Act 2004 and the amendments thereto, the Company has developed this policy.

Our HSE committee is an important part of our company's HSE management effort. Management and the HSE department can gain valuable assistance in their areas by a joint effort with their committee members. Committee membership is an important voluntary service to the company. Management, HSE personnel and employees are to fully support the efforts of the HSE Committee.

Goals of the Safety Committee include:

- Involve employees in HSE management
- Lower the rate and severity of accidents and injuries
- Maintain a safe workplace
- Involve all employee participation in HSE programs



HEALTH AND SAFETY POLICY

Safety Committee Formation

The committee should be large enough to represent all employees at the facility, but have the most efficient number of members to assist in accomplishment of committee goals. Membership on the committee may be voluntary or from recommendation by the Managing Director. Volunteer committee membership will rotate every year. Standing members to the committee will include a representative from Management, HSE department and employees.

The purpose of the standing membership is to provide continuity, lend experience and provide a resource for the Committee. The Committee Chairperson is elected from the employee membership. The Committee Chairperson will conduct the meetings.

HSE Committee Functions

The HSE committee shall:

- Keep under review the measures taken to ensure the safety and health of persons at the workplace
- Investigate any matter at the workplace which a member of the committee or a person employed observes or any unsafe conditions and risks to health, which has been brought to the employer's attention
- Attempt to resolve any matter relating to the health and safety of all employees
- Meet monthly
- Revise membership annually
- Develop short and long term goals
- Discuss accident prevention methods
- Review previous accidents and injuries as well as to investigate all accident/incidents
- Recommend changes to HSE procedures and policies
- Investigate Refusal to Work situations



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HSE PERFORMANCE PLAN

As a cooperative effort among all employees and for the long term sustainability of the company and its reliable and professional services to clients, Maraj Wholesalers has established specific objectives as well as HSE goals and targets of its HSE management system that includes:

- 1) Providing all personnel with working guidelines geared towards implementing this Health, Safety and Environmental Management system
- 2) Delineating the responsibilities of all personnel involved in the operation, line communication and management for effective implementation of policies stated herein
- 3) Ensuring that precedence is given to the health, safety and the environment over any operational activities
- 4) Ensuring that our clients are provided with quality and professional services in line with safe work practices and environmental protection
- 5) Reducing all risks to as low as reasonably practicable by eliminating all hazards presented within the operation and to achieve targets of zero incidents (environmental or otherwise) and occupational illnesses
- 6) Implementing emergency response procedures in the event of an emergency, and the roles and responsibilities of each person
- 7) Ensuring that all accidents are reported and incidents are reported and properly investigated and that the root cause of the accident or incident is eliminated through careful consideration
- 8) Comply with local HSE legislation and International conventions, laws and HSE standards.

Maraj Wholesalers Limited takes a proactive approach to all HSE activities by ensuring that all employees are familiar with:

- Our company HSE policy statement
- Accident/Incident causes, prevention and reporting procedures
- Drug and alcohol abuse policy
- JSA and Permit to Work systems
- Emergency response arrangements
- Personal protective equipment (PPE)
- Working on heights



HEALTH AND SAFETY POLICY

- Equipment usage safety
- Vehicle safety
- Refusal to Work
- Environmental policy
- Disciplinary action policy
- General OSHA laws

A record attendance will be kept of these induction sessions and each person will sign the employee induction training sheet attesting to their presence and understanding of the induction sessions. The induction will ensure team members are:

- 1) Evaluating and rating the risk based on the severity and likelihood of the harm arising from the identified hazards
- 2) Evaluating the adequacy of existing control measures
- 3) Suggesting additional control measures or a risk control plan
- 4) Reviewing the risk assessment on an annual basis or where there may be reason to believe that has been a significant change in the matters to which the risk assessment relates
- 5) Well informed of the working conditions of the site, hazards and risks associated with the work, role and standards relating to the environment including the handling of waste and hazardous materials
- 6) Fully aware of the expectation to bring to immediate notice of his/her supervisor(s) all HSE risks that may be observed as not under adequate control, so that actions can be taken to prevent potential injuries or other losses and provide a safe and healthy workplace
- 7) Familiar with all other safety and working procedures applicable at the site

Another proactive approach requires supervisors to make inspection regularly of sites, and this will be recorded on a Worksite Inspection form to be reviewed by management.

In order to achieve a proactive approach when working on client sites, we operate under conditions stipulated by our clients. Therefore, our clients will issue an appropriate work permit and JSA for Maraj Wholesalers to perform work on their site. Without this work permit and JSA we will not be able to proceed with the works to be done.

Maraj Wholesalers implements SAFETY into its daily business activities. Examples of these proactive and reactive situations are followed but not limited to:

Proactive:

- Toolbox talks
- Training and awareness
- Quarterly award system
- Managers make random inspection whilst supervisors make weekly inspections



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- Checklist (orientation, audits, preventative maintenance)
- Review of HSE management systems annually
- For all job tasks, JSA are documented and reviewed by supervisors
- Method statements
- Permit to Work
- Encourage employees to work safely

Reactive:

- Corrective measures for accident/incident reports
- Corrective measures for Near Miss reports
- Implementation of corrective measures
- Disciplinary action for HSE violation

This information once analyzed is translated in the HSE Monthly departmental reports.

HSE Accountabilities

It is the responsibility of Maraj Wholesalers for providing and maintaining safe and healthy working conditions, taking into account statutory requirements. Maraj Wholesalers is also accountable for providing information, instruction, training and supervision to enable employees to perform their work carefully and efficiently.

Maraj Wholesalers ensures that competent persons are employed in order to create a safe and healthy work environment whilst making available all necessary protective equipment, safety devices and supervision of their use.

However, Maraj Wholesalers is also required and is responsible for maintaining a continuous interest in health, safety and employee welfare by informing, consulting and involving employees through Toolbox meetings and spontaneous refresher courses.



HEALTH AND SAFETY POLICY

HSE RESPONSIBILITIES

General duties of the Employer

- 1) It shall be the duty of the Employer to ensure, as far as reasonably practicable, the safety, health and welfare at work for all employees
- 2) Without prejudice to the generality of an employer's duty under subsection (1), the matters to which that duty extends include in particular:
 - The provision and maintenance of plans and systems of work that are, so far as is reasonably practicable, safe and without risks to health
 - Arrangements for ensuring, so far as reasonably practicable, safety and absence of risks to health in connection with use, handling, storage and transport of equipment, machinery, articles and substances
 - The provision of adequate and suitable protective clothing or devices of an approved standard to employees who in the course of employment are likely to be exposed to the risk of their head, eye, ear or hand.

Duties of the Employee

1. Employees must follow the safety policy, rules and procedures established by Maraj Wholesalers Limited. Employees should report any equipment or condition considered to be unsafe, as well as what they consider to be unsafe work practices. This type of information should be reported to the Supervisor or to the person in charge of the job.
2. Avoid distracting others as distractions may cause or contribute to accidents. Do not engage in horseplay on the job.
3. When in doubt about safety of a situation that is out of the norm, contact the Job Supervisor to find out the proper procedure.
4. Proper housekeeping practices improve safety for everyone. When you create clutter, clean it up. When someone else leaves clutter in the work area, clean it up and report this to the Supervisor.
5. Cooperate with Employer on health and safety matters.
6. Report to employer any unsafe acts and conditions.
7. Correctly using work items provided (tools, equipment, PPE).





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8. Exercise with discretion the Right to Refuse to Work in a responsible manner.
9. Ensure that you are not under the influence of any intoxicant.
10. Follow health and safety signs.
11. Read MSDS before handling chemicals.
12. Encourage co-workers to work safely. Be PROACTIVE!
13. Report any accidents, incidents and near misses.
14. Perform what they are instructed to do to their capacity.

Before each employee is officially assigned to his/her job, he/she will go through a detailed orientation training program where he/she are to be made aware of all policies and rules and acknowledge that they have understood them and will adhere to them. Records are kept on file.

To assist employees in understanding HSE responsibilities meetings are held to communicate what is required of them. Employees' acceptance of understanding HSE accountabilities are signed off by each employee. All HSE responsibilities are reviewed annually.

The following statement is used within the body of a contract of employment:

"I have been advised of the HSE accountabilities I am required to meet, all questions I have regarding these accountabilities were answered and I understand that meeting these accountabilities are a significant condition of my employment."



HEALTH AND SAFETY POLICY

HSE REWARD SYSTEM

Safety Observation Program

Just as it is important to think and talk about Safety, it is even more important that people behave safely in organizations. Prevention or near misses, injuries and accidents are relative to correcting series of unsafe behaviour on part of every employee at work. Maraj Wholesalers acknowledges Behaviour Based Safety and shall implement a system called the Safety Observation Program (SOP).

This program engages activity where employees relevant to the jobsite eg. Project supervisors, safety officers, inspectors, senior employees can make critical observation on the job. Maraj Wholesalers' supervisors, inspectors, senior employees are encouraged (as much as reasonably practicable) to conduct a SOP.

They should:

- Conduct regular personal observations of employees as they work
N.B. visits should be spontaneous, it should not be announced in advance
- Have structured, constructive conversations with employees about their co-workers
- Recognize, acknowledge and applaud safe work practices
- Correct any safe work after observation and discuss it with crew members
- Discuss employee safety concerns that arose out of the observation

Key area to observe:

- Body positioning
- Proper use of Personal Protective Equipment
- Tools and equipment used on the job
- Employee behavior on the job
- Housekeeping
- Securing job area (caution tape, signs, etc.)
- Material handling

Reward system

Maraj Wholesalers Limited has established an HSE Reward System within the company to influence a positive safety culture on all client site, company's facilities and offices. All employees will be subjected to this based on their safety performance on the job. At every quarter an elected employee(s) will receive a token (to be determined) from the company recognizing their contributions and efforts towards promoting good safety practices and healthy work



HEALTH AND SAFETY POLICY

environments. HSE department Safe Employee Nomination Form and SOP Cards will be used to evaluate each worker.

Disciplinary Action

Maraj Wholesalers believes that a safety and health Accident Prevention Program is unenforceable without some type of disciplinary policy. Our company believes that in order to maintain a safe and healthy workplace, the employees must be cognizant and aware of all Company, State and Health regulations as they apply to the specific job duties required.

Employees are expected to use good judgement when doing their work and to follow established safety rules. Maraj Wholesalers has established a disciplinary policy to provide appropriate consequences for failure to abide by safety rules. This policy is designed not so much as to punish the employees but to bring unacceptable behavior to their attention in a way that they will be motivated to make corrections.

The disciplinary policy is in effect and will be applied to all safety and health violations. The following will identify act and behaviors and the appropriate disciplinary measures:

	HSE Personnel or violation of Personal Conduct and Behavior on Company Premises and Client Worksites	1st Offense	2nd Offense	3rd Offense
1	Engaging in horseplay during working hours on company premises and on work sites	Verbal warning	Written warning	Suspension or Dismissal
2	Fighting or provoking a fight on or off company premises whilst representing the company	Suspension	Dismissal	
3	Reporting to work under the influence of illegal drugs, alcohol and/or the consumption on company premises and work sites	Suspension	Dismissal	
4	Possession of illegal substance and alcohol	Dismissal		
5	Falsifying and/or modifying company documents or project records	Suspension	Dismissal	
6	Gross negligence affecting personal safety or knowingly putting others at risk	Verbal warning	Written warning	Suspension or Dismissal



HEALTH AND SAFETY POLICY

7	Deliberately ignoring basic and logical either written or verbal instruction from senior authority	Verbal warning	Written warning	Suspension or Dismissal
8	Removal/Theft of articles of company, project and or co-worker property	Dismissal		
9	Engaging in activities to disrupt the peace and stability on jobsite or verbally threatening co-workers	Suspension	Dismissal	
10	Deliberately defacing property	Written warning	Suspension	Dismissal
11	Smoking in unauthorized areas	Written warning	Suspension	Dismissal
12	Driving company vehicle under influence of alcohol	Suspension	Dismissal	
13	Misuse, destruction and or damage of worksite or company property or equipment	Suspension	Dismissal	
14	Sleeping on company premises or client work sites during working hours	Verbal warning	Written warning	Suspension or Dismissal
15	Failure to comply with established safety standards and procedures	Verbal warning	Written warning	Suspension or Dismissal
16	Not reporting for duties or failure to inform supervisor of absence	Verbal warning	Written warning	Dismissal
17	Failure to report job related injuries immediately, regardless of the severity of the injury	Verbal warning	Written warning	Suspension or Dismissal
18	Any deliberate HSE violations	Verbal warning	Written warning	Suspension
19	Failure to wear PPE	Verbal warning	Written warning	Suspension
20	Any employee who willfully and without reasonable cause does anything which results in critical injury or death to another person at company's compound or worksites	Suspension	Dismissal	



HEALTH AND SAFETY POLICY

REFUSAL TO WORK POLICY

Employees Right to Refuse Unsafe Work Policy

This policy establishes rules and procedures concerning employees' right to refuse unsafe work. Maraj Wholesalers is committed to ensuring that all persons working on its premises and job sites are empowered to stop any task or work activity if he believes it poses unacceptable risks to themselves, others or the environment. Consistent with that commitment and with its commitments under the Occupational Safety and Health Act 2004 and the amendments thereto, the company has developed this Policy regarding the rights of employees to refuse work where safety or health is in danger.

Policy

An employee may refuse to work or do a particular task where he has sufficient reason to believe that:

- There is serious and imminent danger to himself or unusual circumstances have arisen which are hazardous or injurious to his health or life.
- Any machine, plant, device or thing he/she is to use or operate is likely to endanger himself or another employee
- The physical condition of the workplace or the part thereof in which he works or is to work is likely to endanger himself
- Any machine, plant or device he/she is to use or operate or the physical condition of Maraj Wholesalers' premises or job site in which he works or is to work is in contravention of the OSH Act or the Regulations made under it where such contravention is likely to endanger himself or another employee.

PROCEDURE

First Stage Refusal

1. Upon refusing to work or do a particular task the employee shall immediately report the circumstances of the refusal or intended refusal to his/her Supervisor, or other Management representative.
2. The relevant Supervisor or other management representative shall inform the Chairman of the Health and Safety Committee in the functional areas where the refusal is reported and request the Committee to immediately investigate the report in the presence of the Employee and in the presence of a person who has sufficient knowledge, experience and training in relation to the particular matter and in the presence of a representative of Maraj Wholesalers Limited.



HEALTH AND SAFETY POLICY

Second Stage Refusal following an Investigation

1. If the worker is dissatisfied with the results of the investigation and has reasonable grounds to believe that the circumstances are still such that the work is dangerous, then he/she may continue to refuse to work
2. Maraj Wholesalers or the Employee, or a person on behalf of the Company, shall within twenty four hours from the time of refusal to work notify an Inspector of the Occupational Safety and Health agency of the investigation and determination on the refusal to work as detailed in Part III Section 18 of the OSH Act.
3. The inspector shall, following the investigation, decide whether the machine, plant, equipment, device or thing or the workplace or part thereof is likely to endanger the employee or another person and shall give his decision in writing to the employer.

Employee Aggrieved following OSH Inspector Investigation



1. An employee who is aggrieved of the decision of the OSH agency inspector after his investigation may seek redress as laid out in Part III section 18 subpart 3 and 4 of the OSH Act, and may apply to the Chief Inspector to review the decision of the inspector.
2. The worker must continue to remain at a safe place near the work station during his/her normal working hours unless the supervisor assigns the worker reasonable alternative work during those hours, or, if such an assignment is not practicable, the supervisor may give the worker other directions (which may include being sent home).
3. No other worker shall be assigned to the work that is being investigated unless that worker has been advised of the other worker's refusal and reasons for it, in the presence of the worker representative, and has signed a statement of being advised of the refusal.

Employee deemed to be at Work and Paid

Pending the investigation, no Employee shall be assigned to use or operate the equipment, machine, device or article or to work on those Maraj Wholesalers premises or job site/s which are being investigated as long as there is continuing imminent and serious danger to the life or health of any Employee or person and until after remedial action is taken, if necessary, to deal with the circumstances that caused the Employee to refuse to do particular work. Any Employee who has refused to work as defined in this policy shall be entitled to his regular pay pending and during an investigation of the matter.

Completion of Investigation

- 1) After the investigation, the inspector will decide whether the machine, device, thing or workplace is likely to endanger the worker or another person. This decision will be given in writing, as soon as practical, to the employer, the worker and the worker's representative.
- 2) If the inspector does not consider the refusal to be based on reasonable grounds, the worker is expected to return to work. If, however, the worker maintains that he/she has reasonable grounds for refusing such work, the inspector cannot order a return to work. Furthermore, if no reasonable grounds exist for such further refusal, the worker may be subject to disciplinary action by the Employer.

Employer Reprisals Prohibited

If a worker has acted in compliance with the Company policy and the Occupational Health and Safety Act 2004 (amended 2006) the employer (or any person acting on his behalf) may not, because the worker so acted,

- i. Dismiss or threaten to dismiss the worker
- ii. Discipline or threaten to discipline the worker
- iii. Impose any penalty on the worker
- iv. Intimidate or coerce a worker

If a worker complains that the employer (or a person acting on his behalf) has improperly taken any of these actions, he/she may file a grievance.

Work refusals can be avoided with a workplace commitment to health and safety, advising workers of hazards, providing safety training, and keeping the lines of communication open to encourage an atmosphere where workers feel free to raise health and safety concerns at any time, knowing management will treat them seriously.

Management Outlook on Multi-Occupancy Sites and Projects

- 1) Management will ensure the safety of all personnel, facilities and the environment by taking into consideration the risks during coinciding job tasks
- 2) Before the start of every job task, supervisors will identify if any simultaneous operations are present or likely to arise during the day's work.



HEALTH AND SAFETY POLICY

- 3) If there are any, the supervisor will inform the client representative for them to evaluate and make a decision as to which job and work teams can proceed and which will halt work until informed otherwise.
- 4) To ensure that simultaneous operations (SIMOPS) on client sites are performed in a safe manner Maraj Wholesalers' work team will proceed with extreme caution to avoid any accident/incident.

Subcontractor Assessment Process

The following applies to contractors/sub-contractors/suppliers for Maraj Wholesalers Limited:

- 1) Assessment of contractors is controlled to ensure that service/product is supplied to specification and meets all necessary standards
- 2) The sub-contractor has to fill out a Prequalification Form. Upon completion, Maraj Wholesalers' management will evaluate before approval.
- 3) Upon acceptance of application, the sub-contractor will sign an agreement that they will comply with all Maraj Wholesalers' as well as the client's policies and regulations including HSE.
- 4) Generally the criteria for evaluation are:
 - Academic qualification
 - Competency of workforce
 - Records of work experience
 - HSE policy statement
 - Years of operation
 - Liability of the company
 - Company's history and track record
 - Job capability
 - Payment terms
 - Past job references
 - Availability



PRODUCTS

PRODUCTS

Crown Mouldings



Crown mouldings are a visual treat that adds a touch of elegance to any room. Maraj Wholesalers Limited supplies mouldings in Medium Density Fiberboard (MDF), polyurethane and wood. They come in hundreds of profiles and can be stained, painted, or left natural. Crown moulding is typically applied along the seams where the ceiling meets the wall.





PRODUCTS

Skirting

Skirtings generally run along the base of an interior wall. They are applied where the floor and walls meet thereby forming a visual foundation. They are also useful as they protect walls from kicks, bumps, furniture, etc.



In architecture, skirting (also called a baseboard, mop board, floor moulding or base moulding) usually covers the lowest part of an interior wall and is supposed to cover the joint between the wall surface and the floor.





PRODUCTS

Architraves



Molded architraves are fixtures that accentuate doors and arches. Architraves are fitted over arches and doorways in your home to add a distinctive touch of decoration to your walls. Architraves are excellent for adding a sense of decorum to the appearance of your room, as they have been used for centuries to provide textural and visual appeal to surfaces.





PRODUCTS

Medallions

Ceiling medallions come in all sizes and designs, befitting everything from simple Colonial-style sitting rooms to elaborate Victorian parlors. Ceiling medallions add interest to a ceiling by surrounding any light fixture that hangs in a room.



Rosettes

Maraj Wholesalers' rosettes can be used with any moulding as long as the moulding is not wider or thicker than the rosette. Rosettes eliminate the difficult 45-degree mitre cut usually required where mouldings meet at a corner.





PRODUCTS

Chair Rails

A Chair Rail, also known as a Dado Rail, is an elegant way to add a finished look and a warm feel to any room. This type of moulding is fixed horizontally to the wall around the perimeter of a room adding a sense of refinement and proportion to rooms, especially in combination with crown mouldings.



Base Blocks



Base blocks eliminate difficult 45-degree mitre cuts on base moulding at corners also adding to the visual enhancement of the skirting.



SERVICES

SERVICES

Maraj Wholesalers Limited offers the following services to our clients in Trinidad:





RISK ASSESSMENT

RISK ASSESSMENT

What are the hazards?	Who might be harmed and how?	What are you already doing?	What further action do you need to take?
<p><u>Exposure to Wood Dust</u></p>	<p>Staff risk lung diseases, such as asthma, from inhaling wood and MDF dust. Hardwood dust can cause cancer, particularly of the nose.</p>	<ul style="list-style-type: none"> • Local exhaust ventilation (LEV) provided at machines and staff are trained in using it properly. • LEV maintained to keep it in good condition and working effectively. • LEV inspected every 12 months by a competent person. • Wood dust cleared up using a suitable vacuum cleaner, fitted with an appropriate filter. • Suitable respiratory protective equipment (RPE) as well as LEV for very dusty jobs, and staff trained in how to use it. • Staff do health surveillance questionnaire before starting, then annually. • Any affected staff referred to a medical professional. 	<ul style="list-style-type: none"> • Remind staff of the risks of wood dust, and why these controls are necessary. • Remind staff never to dry sweep wood dust, which just spreads dust around.

RISK ASSESSMENT

<p><u>Machinery</u></p>	<p>Staff risk serious and possibly fatal cut injuries following contact with moving parts of machinery, particularly saw blades.</p>	<ul style="list-style-type: none"> • All machines guarded according to manufacturers' instructions. • Guards inspected regularly and maintained as necessary to ensure their good condition. • Staff has sufficient space at machines to work safely. • Staff monitored by manager/supervisors to ensure guards always used. • All staff trained in safe use of machines by a competent person. • All machines braked and fitted with necessary safety features, eg chip limited tooling etc. 	<ul style="list-style-type: none"> • Download information sheets on the safe use of machines from the relevant website and pin them up in the mess room.
<p><u>Manual Handling</u></p>	<p>Staff may suffer musculoskeletal disorders, such as back pain, from handling heavy / bulky objects, eg timber boards and machinery parts. Also risk cuts when handling tooling, or splinters when handling pallets.</p>	<ul style="list-style-type: none"> • Staff trained in manual handling. • Workbenches and machine tables set at a comfortable height. • Strong, thick gloves provided for handling tooling and pallets. • Panel trolley and lifting hooks available for moving boards. • Systems of work in place for the safe and careful handling of assembled furniture. 	<ul style="list-style-type: none"> • Where possible, store tools next to the machine to reduce carrying distance. • Remind staff to ask for a new set of gloves when old ones show wear and tear, and not to try and lift objects that appear too heavy.



RISK ASSESSMENT

<p><u>Noise</u></p>	<p>Staff and others may suffer temporary or permanent hearing damage from exposure to noise from particular machinery.</p>	<ul style="list-style-type: none"> • Noise enclosures used where practicable, and maintained in good condition. • Low-noise tooling used where possible. • Planned maintenance programme for machinery and LEV systems. • Suitable hearing protection provided for all staff and staff trained how to use them. Check and maintain them according to advice given by supplier. • Staff trained in risks of noise exposure. • Staff trained in systems of work to reduce noise exposure (eg suitable feed rates for certain jobs, timber control etc.) 	<ul style="list-style-type: none"> • Consider if certain machines could be safely mounted on anti-vibration mountings. • Include noise emission in specification for vertical spindle moulder.
<p><u>Working at Heights</u></p>	<p>Falls from any height can cause bruising and fractures.</p>	<ul style="list-style-type: none"> • Strong ladders or scaffolding in good condition provided. • Only trained, authorised staff allowed to work at height. 	<ul style="list-style-type: none"> • Condition of ladders and scaffolding to be checked periodically.



RISK ASSESSMENT

<p><u>Vehicles</u></p>	<p>Staff may suffer serious, possibly fatal, injuries if struck by a vehicle such as a forklift or a delivery lorry.</p>	<ul style="list-style-type: none"> • Forklift maintained and inspected as per lease contract. • Vehicles operated only by staff who have been trained to use it. • Pedestrian walkways marked. • Only authorised people allowed in yard for deliveries / dispatches. 	<ul style="list-style-type: none"> • Ensure drivers get out of their vehicle and stand in a safe area while it is being loaded / unloaded.
<p><u>Slips, trips and falls</u></p>	<p>Staff could suffer serious injuries such as bruising or fractures if they trip over objects, or slip, eg on spillages, and fall.</p>	<ul style="list-style-type: none"> • Generally good housekeeping – off-cuts cleared away promptly, dust cleared regularly etc. • Staff wears strong safety shoes that have a good grip. • Good lighting in all areas. 	<ul style="list-style-type: none"> • Remind all staff to clear up spillages immediately, even very minor ones.
<p><u>Electrical</u></p>	<p>Staff could get electrical burns from using faulty electrical equipment, eg machinery, or a faulty installation. Electrical faults can also lead to fires.</p>	<ul style="list-style-type: none"> • Residual current device (RCD) built into main switchboard. • Staff trained to spot and report any defective plugs, discoloured sockets or damaged cable / equipment to manager. • No personal electrical appliances, eg toasters or fans, allowed. 	<ul style="list-style-type: none"> • Ask landlord when the next safety check of the electrical installation will be done. • Confirm with landlord the system for making safe any damage to building installation electrics, eg broken light switches or sockets.



RISK ASSESSMENT

Fire	If trapped, staff could suffer fatal injuries from smoke inhalation / burns.	<ul style="list-style-type: none">• Fire risk assessment done and necessary action taken	<ul style="list-style-type: none">• Ensure the actions identified as necessary by the fire risk assessment are completed.
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For all your moulding needs

