



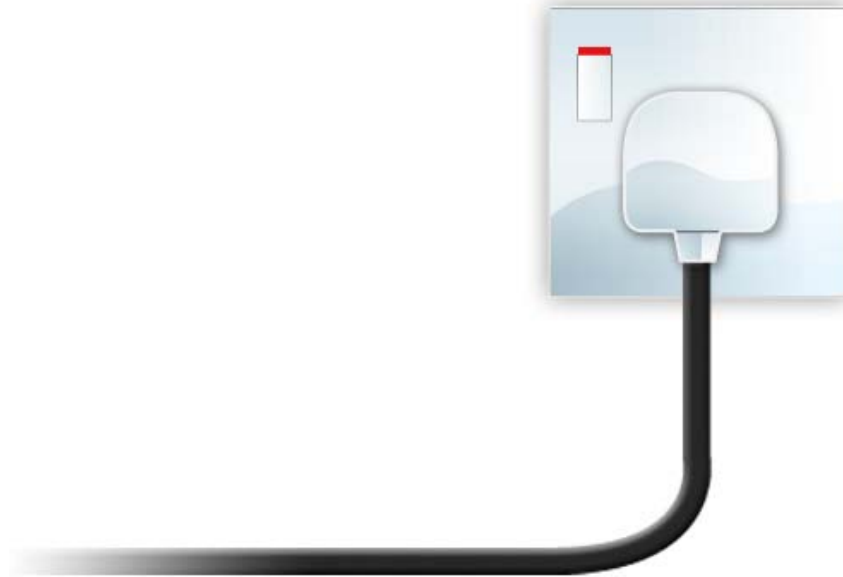
The UK's **No1** business price comparison & switching service



Independent guide to switching business energy supplier

June 2010

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Introduction

Broadly speaking there are about 1.8 million [business electricity](#) and [business gas](#) customers in the UK that are classed as neither residential nor industrial. Included in this classification are shops, offices and small business premises as well as voluntary/charity organisations such as community centres, Scout huts and churches – all seen as businesses in the eyes of utility companies. If you fall into this category*, the chances are that you are paying over the odds for your energy and/or have at some stage experienced poor customer service when dealing with your energy supplier.

In the words of the UK's consumer champion - Consumer Focus – last year: "Small businesses have been caught in the unfortunate pincer movement of not only rising prices but also deteriorating terms and conditions of supply." Even Ofgem, the regulator for the energy industry, agrees with this to some extent: "Some businesses are getting a good deal and others are not. Being a passive customer means that, as the years go by, you are much less likely to get a better deal than an active customer."

'Active' simply means regularly changing your supplier and that is exactly the reason why [Make It Cheaper](#) gets 2,000 calls every week from businesses wanting to compare their prices against the cheapest rates out there... and weigh-up switching.

With over 11,000 different business gas and electricity tariffs - the difference between the cheapest and most expensive is massive. The lowest price for electricity - available to those that do shop around - is just under seven pence per unit, whilst staying with the same supplier year upon year usually means paying considerably more. Worse still are the prices reserved for passive organisations that avoid entering any form of contract with their supplier. The highest rate for business electricity recorded this year, for example, has been a punishing 32p per unit for a small hotel in Scotland. Based on an annual electricity consumption of 30,000 kWh, the typical costs for a non-domestic building would be:

- Switching rates of 7p/kWh = £2,100
- Renewal rates of 12p/kWh = £3,600
- Out-of-contract rates of 17p/kWh = £5,100

If every business in the UK compared their energy prices once a year and switched when necessary, the combined saving would be around £2 billion. Sadly this is far from the case. 30% of business have never switched and over half that have switched, have managed to do it just the once. Low switching volumes are the result of a lack of knowledge about the range in prices and the fact that many would-be switchers discover they've already been automatically tied in to another contract by their supplier... whether they like it or not.



We hope that you find this guide useful in avoiding the pitfalls of switching supplier and that it increases the number of business energy switchers in 2010 and onwards. After all, it's switching that is keeping competition (what little of it there is) alive in the business energy market.

Jonathan Elliott, managing director of Make It Cheaper

*The first two digits of a meter supply or 'S' number found on a business electricity price bill gives you your meter profile (03 or 04 for small businesses).

All you need to know about 'Rollover' contracts

Top of the agenda for anyone looking at their [business energy rates](#) are rollover contracts. These are also known as 'assumptive renewal' or the slightly misleading 'evergreen' contracts (in that they last for ever but have absolutely nothing to do with being green!). Unlike household contracts, nearly all business energy contracts are designed to be rolled over, meaning suppliers automatically renew them for another term when they come to an end if they haven't been terminated with a letter of notice.

Why is this type of contract unpopular?

Some suppliers renew more than 90% of their business energy customers by rolling their contracts, often unbeknown to them and using it as an opportunity to increase the prices they charge. Those that try to switch on to better rates often find out - frustratingly too late - that they've already been rolled because their termination window has long since closed. To complicate matters, all business energy suppliers currently have different rules for termination – some requiring you to write the termination letter three months in advance the contract actually expiring.

What is being done about it?

At the start of 2008 Ofgem launched its 'Probe', into the business energy markets. The resulting changes to the rules came into force on 18th January 2010 but disappointingly they do not include an outright ban on rollover contracts and do not apply retrospectively to all existing contracts agreed before that date. According to Ofgem, the changes: "...would not entirely eliminate the risk of potential consumer detriment as a result of the automatic contract rollover."

So what are new rules for business energy contracts?

- Before entering into a contract a customer must be informed of the key terms and conditions;
- Within 10 days of a contract being agreed (or if an existing contract is extended) the customer should receive hard copies of the full terms and conditions and a statement of renewal terms (if the contract is of a fixed length);
- Customers will be contacted a minimum of 30 calendar days before the end of the notification window with an explanation of the options available including advice on
- what they should do to stop their contract from being rolled over, if they don't switch or negotiate a new deal the maximum length of time a contract can be rolled
- over for is 12 months'
- At any point from when the contract is agreed until the end of the notice period, customers can give notice that they wish to terminate it at the end of the fixed term period.

However... different interpretations of the new rules by the main business energy suppliers means no two contract termination 'windows' are the same. These windows - in which businesses must serve notice to avoid having their contracts automatically renewed - are as narrow as 30 days and may have already closed as much as 90 days before the contract end date.

To make matters worse, all but one of the 'Big 6' suppliers have opted not to apply the new rules retrospectively – ie to business contracts entered into before 18.1.10 - and so anyone looking to switch supplier must first decipher which set of rules they must follow. A further area of confusion is the size of business to which the new rules apply. Some, but not all of the suppliers, are following Ofgem's criteria that, in order to qualify, a business must employ fewer than ten people and have an annual turnover of less than 2 million euros - or use less than 200,000 kWh of gas / 55,000 kWh of electricity a year.

How to avoid a Rollover

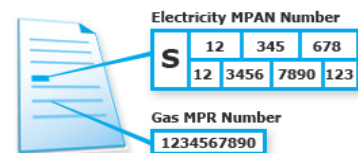
Serving notice to your [business electric](#) or [business gas](#) supplier is the only way to ensure you have all your options available when it is time to renew your contract. In other words... putting yourself in a position to access every supplier's prices when there will doubtless be some offering lower prices to switchers. Over the page are some examples of notice periods and contact details (current at the time of writing) of the key suppliers of business energy.

To get hold of the key information about your contract that you'll need in order to avoid a rollover, you'll either have to contact your supplier or - for minimum effort - authorise a [business energy switching service](#) to find out on your behalf. Make It Cheaper, for example, has streamlined a process to prevent rollovers from happening and carries out all the necessary checks to establish:-

- Who the supplier is (if not already known)
- The meter numbers
- Annual consumption
- Contract end dates
- When the renewal window opens
- What are the best tariffs your business is eligible for

However if you know who your supplier is and would prefer to contact them yourself, this template letter is a good starting point:

Supplier Address _____ Date _____
Re: *(Insert MPAN or MPR)**



TO WHOM IT MAY CONCERN

I am writing to ask for the following information about the account:

- The date that my contract expires
- The notice required to terminate my contract

I would expect you to provide me with this information within two weeks from the date of this letter and look forward to hearing from you.

Yours faithfully

Once you have worked out what notice you need to give your supplier, you'll need to serve notice in writing. EG:








Supplier Address _____ Date _____
Re: *(Insert MPAN or MPR)**

TO WHOM IT MAY CONCERN

The meter number above is under contract with you at present. Please note that I hereby give my required termination notice period as set out in accordance with my terms and conditions, which is to take effect as of my contract end date. Please can you kindly acknowledge receipt of this letter in writing by Registered Post.

Yours faithfully,

* The one thing you'll always be asked for is your supply number (10 digit 'MPR' for business gas or a 21 digit 'MPAN' for business electricity). Usually found on a bill, this number can unlock information about your consumption, your supply area and what kind of electricity/gas user you are.

							
How to Terminate SME Contracts	Post or fax or online	Post or email	Post or email	Post (on company letterhead) or email (with signed termination notice attached) or phone	Post or email or fax or phone	Post (on company letterhead) or email (with signed termination notice attached) or fax	Post (on company letterhead) or email (with signed termination notice attached) or fax
Recommended	Post (Recorded Delivery)	Post (Recorded Delivery)	Post (Recorded Delivery)	Post (Recorded Delivery)	Post (Recorded Delivery)	Post (Recorded Delivery)	Post (Recorded Delivery)
Where to send notice	Post: SME Sales Team, EDF Energy, FREEPOST RRYZ-BRTT-CBJS, Osprey House, Osprey Road, Exeter EX2 7WN fax: 01903 283 716 online: www.edfenergy.com/noticetoleave	Post: SME Contracts Manager, ScottishPower, Business Sales, Section 11, Zone 23, Cathcart Business Park, Spean Street, Glasgow G44 4GP email: smecontracttermination@scottishpower.com	Post: Retention team, BG Business, Spinneside, Penman Way, Grove Park, Leicester LE19 1SZ email: contract.renewals@centrica.co.uk	Post: Eon Contract Terminations, PO Box 9042, Sherwood Park, Annesley, Nottingham NG15 5AZ email: smecontractterminations@eonenergy.com phone: 0800 056 4867	Post: Opus Energy, Customer Services, Royal Pavilion, 2 Summerhouse Rd, Northampton NN3 6BJ email: contactus@opusenergy.com fax: 0845 223 5445 phone: 0845 330 2655	Post: RWE Npower, Renewals & Retentions Dept, Npower Direct, 2 Princes Way, Solihull, West Mids B91 3ES email: smeconsultant.renewals@npower.com fax: 0845 078 2950	Post: Scottish & Southern Energy, Energy Sales, Grampian House, 200 Dunkeld Road, Perth PH1 3GH email: sales.support@scottish-southern.co.uk fax: 01256 304270
Contract Start Date before 18th Jan'10	Minimum of 28 days before Contract End Date (CED)	90-30 days prior to CED (unless 05-08 meter profile and then 90-45 days prior to CED)	120 to 90 days prior to CED	120 days prior to CED to 21 days after receipt of renewal letter	Min of 90 days before CED	Min of 90 days before CED	Min of 28 days prior to CED
Contract Start Date on/after 18th Jan'10	Min of 30 days before CED	90-30 days prior to CED	Microbusiness*: Anytime from contract start date up to 90 days prior to CED Non Microbiz: 120-90 days before CED	Opted out' customers: From 120 days prior to CED to CED. Not opted out customers: From 120 days prior to CED to 50 days prior to CED.	Min of 90 days before CED	Min of 60 days before CED	Min of 90 days before CED
* BG & SSE apply Ofgem's criteria to qualify as a Microbusiness: <55,000 kWh of electricity / <200,000kWh of gas a year OR <10 employees and an annual turnover or balancesheet <€ 2m							

Case Study 1 - Bigbury Post Office & Stores

- **Location:** Devon
- **Sector:** Retail
- **Saving:** £2k

Situated on the South Devon Coast in the heart of an area of outstanding natural beauty, Bigbury-on-Sea offers wonderful safe sandy beaches stretching to the historic Burgh Island at low tide, with its unique sea tractor for crossing to and from the mainland.



Bigbury Post Office & Stores operates all year round and, being the only shop in the village, is very much the centre of the community both in and out of the hectic holiday season. As well as newspapers and magazines, it offers groceries, fruit & veg, dairy, off licence, sweets and of course plenty of Devon ice cream. With always-on chillers, heating and lighting, the shop's electricity meter is dizzy enough to clock-up in the region of 27,000 units a year. At 8p/unit and an annual standing charge of £230, this has been costing proprietor, Carolyn Hunt, about £2,400 for the past three years.

However as her contract was due for renewal, she received a letter from her business electricity supplier at the start of the year informing her of the rates were about to double (to take into account of the price rises that had taken place since the start of her contract in 2006). This sent alarm bells ringing... prompting Carolyn to reply with a termination letter and shop around for the cheapest electric rates she could find. Selecting several price comparison services via the internet she was pleasantly surprised at how easy it was to obtain cheaper quotes over the phone.

Make It Cheaper came up with the best deal at 10p/unit and £50 a year standing charge as a new customer with a different supplier. Although this is slightly more than she is used to paying, it is significantly lower than the renewal price her current supplier was suggesting. She instructed Make It Cheaper to switch suppliers on her behalf which it did without charge. As a result, Bigbury Post Office & Stores is safe in the knowledge that it is unlikely to be paying any more than £2,900 a year for its electricity the next three years.

Case Study 2 – The Garden Trellis Company

- **Location:** Essex
- **Sector:** Manufacturing
- **Saving:** £3k

The Garden Trellis Company has managed to make big savings on its annual energy bills. Located in Clacton on the Essex coast, the Company was formed in 1992 and has established itself as a leading manufacturer of bespoke garden joinery.



With help in the form of an interest free loan from the Carbon Trust, it bought a woodburner that burns the waste woodchips that they used to pay to have taken away. It is so effective that they now don't need to burn gas to heat the buildings. However, with all the workshop machinery required to run the business, electricity consumption is consistently high at around 50,000 kWhs a year.

Earlier this year, its supplier wrote to say it was increasing the unit rate for its business electricity from 8.17p/kWh to 14.73p/kWh, which would increase the annual cost from around £4,000 to around £7,500. A phone call to the supplier resulted in a different, more complex, offer but little improvement on the overall price. This prompted the company to write a termination letter which it managed to do within the notice window permitted and thus avoid being automatically roped-in to the new price.

At the same time it began looking for a more competitive rate and called Make It Cheaper who searched the entire market on its behalf, offering a price of 9.06p/kWh for a one year 'new customer' contract with an alternative supplier.

This will cost The Garden Trellis Company a much more palatable £4,500 over the 12 months, a saving of £3,000 against the renewal price.

Accessing the lowest switching rates

Once you are in a position to switch, it is important that you understand the prices that you will be quoted by suppliers and brokers. [Business energy prices](#) for small businesses consist of a fixed unit rate, premeasured in 'kilowatt hour' (kWh) for gas and electricity, plus there is invariably a fixed standing charge (from 5p up to £1 per day). Prices are also subject to two types of tax: VAT and Climate Change Levy (CCL). CCL has been revised several times since it was introduced in 2001 but for commercial gas currently stands at 0.164p/kWh - and for electricity 0.47p/kWh.

There are also a number of factors that determine which prices each business is eligible for. These include: type of business, postcode, whether you want a one/two/three year contract, preferred payment method, company credit score, annual consumption, type of meter etc etc.

All these variables inevitably lead to some pretty complex business electricity price strategies among suppliers and mean there are thousands of different tariffs for businesses. Unlike household price comparisons, energy prices for business are not published, making it very difficult to compare electricity prices without help.

Some suppliers, for example, will only offer their best rates to customers with a certain credit rating. In fact anyone offering you any [business electricity](#) or [business gas prices](#) at all is likely to run an online search with a credit agency to find out your score. We calculate that one in three companies are being denied the cheapest business electricity rates because they fall below the required minimum threshold – the highest being currently 46 out of 100.

Those companies with low or non-existent scores are forced to look elsewhere or pay out-of-contract rates which can be three times as high as the [cheapest business electricity rates](#). This not only hurts innocent businesses (eg start-ups) but is also starting to impact on those whose existing contracts are up for renewal. In some cases, businesses have approached Make It Cheaper for help because their existing supplier has refused to continue their contract, citing a poor credit rating, even though they made regular payments.

Here's our advice to any businesses looking to improve their score.

1. Know Your Score

Credit agencies check various sources such as Companies House to confirm that your business is genuine. A lack of information on your profile can be just as harmful as a poor credit history so encourage suppliers who establish credit for your business to report positive information. Sometimes credit agencies get it wrong so you should check your score with them once a year to highlight any errors as they are obliged to change the report if you can prove that sums outstanding have been cleared. Experian and Equifax are the two main ones for small businesses.

2. Pay On Time

Paying your bills on time is a vital part of the calculation of your credit rating. Lenders base your credit score on your payment history and the amounts of debts outstanding. If you have taken out many small loans and paid them back on time then this will stand you in good stead.

3. Personal Finance

Credit agencies can offer the option of reviewing the personal credit profile of key individuals, particularly within smaller businesses which do not have a detailed business credit rating.

4. Keep Accounts Open

Your credit score benefits if you have credit facilities from many different lending institutions. So keep credit cards accounts open even if you no longer need them.

5. Shop with Caution

Use a price comparison service that covers the whole market for the [best business electricity prices](#) to avoid shopping around for multiple quotes as multiple credit checks can leave a potentially damaging 'footprint'.

Pre-switch checklist

1. Your Supplier

If, for example, you are new to a property and don't know who your current supplier is, Make It Cheaper can usually find out for you while you are on the phone (0800 970 0077) and give you a [business gas and electricity price comparison](#) at the same time. Alternatively you can try National Grid / Transco (0845 605 6677) or Exoserve (0870 608 1524) which is jointly owned by the five major gas distribution networks.

2. Your Supply Number

You will also need to know your 10 digit gas Meter Point Reference number (MPR) or 21 digit electricity Meter Point Administration Number (MPAN) which is printed on a bill or, again, is available by calling Make it Cheaper. This can unlock information about your consumption, your supply area and what the [cheapest business energy prices](#) are available to you at the time of your call.

3. Contract End Date

Before you can switch, you will need to serve notice on any outstanding contract you have in place. Unless you are out-of-contract (eg new to property) you'll need to do this in writing well ahead of your contract end date. Either contact your supplier and ask when this date falls or use the free Make It Cheaper contract checking service which will establish your current contract business gas and business electricity positions on your behalf.

4. Renewal Window

Once you have your contract end date, you will be able to work out when your renewal window opens so that you give the right amount of notice and know when to begin shopping around. Be warned though, this window can close as much as 90 days before your contract is due to expire. Make It Cheaper's advisors can help work out the dates.

5. Consumption or spend

Less important but still useful when being quoted prices for your electricity is your EAC (Estimated Annual Consumption) or gas AQ (Annual Quantity). This is an estimate of future consumption at your property, based on historical consumption and is calculated by the distribution network, National Grid Transco. Again, we can get this figure for you while you are on the phone to Make It Cheaper.

Ofgem's Key Questions debunked

Business energy regulator - Ofgem – suggests '9 Key Questions' business owners should ask whenever looking for the [best business electricity](#) or gas prices. Here they are, along with Make It Cheaper's interpretation:

1. What is the charge per unit? Are there any fixed or standing charges? For electricity, are there any capacity charges per KVA?

The unit charge – measured in kWh – can differ threefold from one business to the next and is the most important variable when comparing cheap electricity prices.

Standing charges are applied to most business energy contracts and, confusingly, are given in either 'per day', 'per month' or 'per quarter'. Try and calculate it on a per day basis - so that you can compare the [cheapest electricity prices](#) like for like – and aim for around 15p/day for electricity and 9p/day for business gas.

Capacity charges are additional charges that only apply to high consumers (those with a supply number that starts with 05, 06, 07 or 08). KVA is a unit of power required to run industrial machinery and if you are small, but intensive, energy user could add an extra £2,000 per year or more to your business electricity bill.

2. Can the price I pay for energy change during the life of the contract? If so, how will you tell me about this or any other changes to the contract? Are charges fixed or variable? If they are fixed, how long for? If they are variable, which parts may vary?

Some cross-industry charges - such as VAT or Climate Change Levy – may change mid-contract and your supplier will want to pass these through to you. However the question is also to warn you that some suppliers may encourage you to accept a variable, rather than a fixed, rate. However variable rates can be pretty unpredictable and you will have no control over amounts you are charged in future. For the [cheapest electricity](#), always go for a fixed price, fixed term contract.

3. What happens at the end of my contract or the fixed-term period if I stay with you as my supplier? What can happen at the end of my contract or the fixed-term period if I do not renew my contract? What do I need to do if I do not wish to renew my contract?

Stay and your commercial electricity contract will be automatically renewed on a new rate - often higher - and you'll be stuck in that contract for another year or more. Decide to leave and you will have to give sufficient notice which can be as much as 90 days before your contract end date. If you serve notice but do not switch to a supplier offering cheap business electricity, you will be put on to the punitive out-of-contract rates mentioned earlier.

4. What is the duration of this contract? Will you remind me of the contract end date? What do I have to do if I want to end the contract early?

Business electricity contracts can be anywhere between one and five years and suppliers make it very difficult/expensive - some impossible - for you to break the contract early. As it comes to a natural end, they are obliged to write to you with a renewal offer. A good broker, however, will have your renewal dates already logged in their diary as a reminder for them to get back in touch with a cheap electricity quotation.

5. How and when do I contact my supplier if I want to switch energy supplier? In what circumstances can you stop me switching to another energy supplier?

This is the reason why our [Switching Tools](#) you'll find on our website not only calculate the dates that renewal windows open and close but also offer template letters with which to serve notice to your [business electricity providers](#). The main reasons why switches fail are because the customer is either still in contract or has an outstanding debt with their original supplier.

6. Who can I contact to find out more information about my contract, and what information will they need from me to look up these details?

Whether you are contacting a supplier or a broker for this information, the one thing you'll always be asked for is your supply number (10 digit supply number for business gas or a 21 digit for business electricity). This can unlock information about your consumption, your supply area and what kind of electricity/gas user you are. Because most people don't want to grow old listening to call centre hold music, Make It Cheaper has a free service which contacts suppliers and brokers on your behalf to find out the current status of your business energy contracts.

7. Under what circumstances can my energy supply be cut off? What notification would I receive and what procedures must be followed?

This question is designed to remind the customer what might happen if they don't pay their bills! Make It Cheaper's advice is to keep on top of payments by direct debit as a company's credit score

can be downgraded as a result of non-payment and - believe it or not – prices for cheap electricity and gas can be directly linked to your credit score.

8. What options are available regarding payment terms?

See above.

9. Am I committed to a minimum or maximum volume? If so what charges can be incurred in relation to this?

This question is only relevant to large commercial gas contracts where the supplier can insist on a 'minimum take' clause which means you may be charged a penalty for use significantly less – or more – than initially agreed.

For those in any doubt about any of these issues, call us free on 0800 970 0077 and one of our independent experts will be happy to guide you through the process of how to find the [cheapest business electricity prices](#) and stay in control of your contracts.

Glossary of Abbreviations

ARD	Agreed Read Dispute. Industry-wide process to resolve problems arising when closing and opening meter readings do not correspond during a switch or change of tenancy.
AMR	Automated Meter Reading. Available from Smart Meters, these readings provide instant and accurate data about commercial electricity consumption.
AQ or AAQ	Annual Quantity or Annual Agreed Quantity. An estimate of future consumption of commercial gas, as calculated by the distribution network, Transco.
ASC	Authorised Supply Capacity. This only applies to Maximum Demand customers and is the commercial electricity 'load' allowed to be taken to run industrial equipment.
CCL	Climate Change Levy. A charge introduced by the Government in 2001 on commercial electricity and gas, intended to encourage less consumption and reduce emissions of greenhouse gases.
CO2	Carbon Dioxide. A greenhouse gas, measured in tonnes, that makes up the Carbon Footprint belonging to each commercial electricity user.
CRC	Carbon Reduction Commitment. A scheme designed to improve energy efficiency in large organisations and mandatory for the 5,000 biggest commercial energy users in the UK.
CV	Calorific Value. A measurement of the energy contained in gas and usually quoted in megajoules per cubic metre (MJ/m ³).

DECC	Department of Energy and Climate Change. Created by the Government in 2008 to 'ensure our energy is secure, affordable and efficient'.
EAC	Estimated Annual Consumption. Similar to AQ but for profiling the consumption of commercial electricity, based on historic billing information. Sometimes known as Calculated Annual Consumption or CAC.
ECOES	Electricity Central Online Enquiry Service. A service provided by the electricity suppliers and distribution companies which notifies the relevant organisations when someone is switching commercial electricity supplier.
EU ETS	European Union Emissions Trading Scheme. A scheme to reduce emissions of carbon dioxide to meet targets set out in the Kyoto Protocol.
HH	Half-Hourly. The name for meters with the profile number '00' that are used by energy-intensive businesses whose average peak electricity demand was greater than 100kW in any three months of the previous year.
KVA	Kilovoltampere. A unit of power required to run industrial machinery.
KWH	Kilowatthour. The standard unit to which business energy prices relate.
LEC	Levy Exemption Certificate. Issued by Ofgem to exempt the holder from paying Climate Change Levy in addition to business energy prices.
LNG	Liquefied Natural Gas. Gas cooled so that it condenses into a liquid and can be more easily transported / stored.
MD	Maximum Demand. The highest expected load drawn from the network by an intensive commercial electricity user. Maximum Demand meter profile numbers begin with '05, 06 07, 08' and usually have their own types of tariff.
MPAN	Meter Point Administration Number. Also known as a 'supplier number' or an 'S number', this is the unique identifying number that can be found on a business electricity price bill. The first two digits give your meter profile (03 or 04 for small businesses, 05 to 08 for maximum demand and 00 for half-hourly).
MPR	Meter Point Reference. The unique identifying number of a commercial gas supply. It is 10 digits and can be found on a bill.
MSN	Meter Serial Number. A unique number used to identify a meter which will be displayed on the front of most meters.
MTC	Meter Time Switch Code. Provides information about which tariffs your meter supports, based on the number of dials it has. EG It may support two rate day-and-night tariffs.
OFGEM	Office of Gas and Electricity Markets. The organisation set up to regulate and promote competition within the deregulated energy industry.

PP10	HM Revenue & Customs form to claim exemption or discount from the Climate Change Levy (CCL).
ROC	Renewable obligation certificate. Holds details of exactly how a unit of renewable electricity was produced, who produced it and who bought the electricity.
YABA	Yet Another Bloody Acronym!



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