

Report of the Directors and
Unaudited Financial Statements
for the Year Ended 31 March 2022
for
Coatbridge Citizens Advice Bureau

Charity Number – SC017271

Company Number – SC194748

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for the Year Ended 31 March 2022

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Coatbridge Citizens Advice Bureau

Company Information
for the Year Ended 31 March 2022

DIRECTORS:

Sir T Clarke CBE
J McAnulty
J S Dempsie
C Russell
D G Craig
H Doig
W McDonald
M Ewing
P McDonnell
J Kane
J Gibson
M Castles (deceased 15th December 2021)

CHAIRPERSON:

Sir T Clarke CBE

SECRETARY:

J Melvin

TREASURER:

D G Craig

BUREAU MANAGER:

M Tobin

REGISTERED OFFICE:

Unit 10
Fountain Business Centre
Ellis Street
Coatbridge
Lanarkshire
ML5 3AA

CHARITY REGISTRATION NUMBER:

SC017271

COMPANY REGISTRATION NUMBER:

SC194748

INDEPENDENT EXAMINER:

Paul Brien CA
MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
ML11 9AA

The trustees are pleased to present their annual trustees' report together with the financial statements of the charitable company for the year ending 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

DIRECTORS

The directors shown below have held office during the period from 1 April 2021 to the date on which this report is signed.

Sir T Clarke CBE

J S Dempsie

C Russell

D G Craig

W McDonald

M Ewing

P McDonnell

J Kane

H Doig

J McAnulty

M Castles (deceased 15th December 2021)

J Gibson (appointed 3rd December 2021)

Constitution and Objects

The company's objective is to ensure that individuals within Coatbridge and the surrounding areas do not suffer through ignorance of their rights and responsibilities or of the services available, or through an inability to express their needs effectively. The company is governed by its Memorandum and Articles of Association and is a registered charity.

The Bureau

The Bureau operates within the Citizens Advice Scotland Membership Standards and is subject to regular quality audits which were successfully passed on 4th May 2021 with excellent feedback. The Bureau was awarded full compliance for both quality of advice and policies and procedures in May 2018 and was accredited to Scottish National Standards through Scottish Legal Aid Board in July 2022. The CAB operates from town centre premises and provides a holistic, one to one, walk in advice service. The office is open from 9.30am to 3.15pm Monday to Thursday and 9.30am to 12pm on a Friday morning for urgent enquiries as most of our enquiries are now conducted by telephone, email or video due to changes in working practices since covid which reduced our interview rooms to ensure everyone's safety. Appointments and home visits can also be arranged out with our published drop-in advice sessions. The advice service is provided by a team of around 14 highly motivated volunteers who give their time freely to help those more unfortunate than themselves. We have seen a reduction in volunteer numbers over the last year, predominately as some have secured employment which we are delighted with as we know that volunteering with CAB is an excellent way to build on personal and employability skills. If the bureau paid its volunteers an average wage based on paid staff costs, and given the number of hours contributed, the salary costs of the volunteers for 2021/22 would have been around £60,000 a year. Coatbridge Bureau had 4,038 clients with 2,766 of them being new clients who had not used our service either before or not for a number of years, many of them returning throughout the year as we only count a client once, despite the number of times they visit in the year, and we dealt with 11,879 enquiries. This is a massive increase in comparison to 2020/21 when we dealt with 2,020 clients, albeit that was during lockdown with a limited service. This was due to limited service available at the start of the covid lockdown when the CAB closed for face-to-face services until remote access was fully implemented enabling staff and volunteers to work from home. Also, the easing of DWP conditionality meant less enquiries around benefit sanctions or disallowances. The issues presenting are more varied than in previous years with an increased number of new clients who had not used our services before.

We would like to thank our funders for their support in the last year and we look forward to working with them in the future to not only maintain but grow our advice and information services to the public. Primary sources of funding for the Bureau are: North Lanarkshire Council, Corra Foundation, The Henry Smith Charity, Citizens Advice Scotland, Peoples Postcode, DWP (Help to Claim Project), Scottish Government and Aspiring Communities with European Funding. We continue to work in partnership with several local organisations to benefit our clients as well as being actively out in the community through 7 outreach surgeries including regular attendance at local information events and within the 2 large supermarkets (ASDA and Tesco), along with presentations to local groups and holding information stands, especially cost of living events, along with some local school parent's nights.

Welfare Rights

The project provides an outreach and home visit service to those clients who are unable to come to the Bureau. Benefit Tribunal representation is available for our clients through funding from The Henry Smith Charity and the North Lanarkshire Tribunal Unit. Many of our clients would not have gone forward with an appeal without our support and we were successful in many of them. This is reflective of the current situation where many clients are being refused benefits and then have to claim Universal Credit along with an increase in historical tax credit overpayments which are extremely complex and time consuming. The team have continued to be busy with income maximisation and McMillan grant service for people diagnosed with cancer through our referral partnership with NLAN and McMillan Cancer Care. Funding for a full time Welfare Rights Officer (WRO) was provided for the year to March 2022 by The Henry Smith Charity and Welfare Mitigation Money through Citizens Advice Scotland and Scottish Government. Our part time WRO was funded through NL Tribunal Unit. The team and our generalist advisers have also had to build their expertise on the new Social Security Scotland disability forms (child disability and adult disability payment) which are approximately 86 pages long and can take up to 2 hours to complete so many clients find the size off putting and come to us for assistance.

PASS

The Patients Advice and Support Service replaced The Independent Advisory Support service from 1st April 2012. The service is funded by the Scottish Government with part-time caseworkers based in Coatbridge and Lanark Bureaux. The caseworkers provide a service to help patients resident in Lanarkshire who have experienced problems when using NHS facilities. The service also incorporates a service to inmates in Shotts prison and helps operate the national helpline. After over 16 years supporting this project, we were sorry to lose our PASS Adviser Val Costello who moved to Airdrie CAB and we welcomed one of our trained volunteers Ryan McGonnagle into the paid post. This post remains busy especially with the aftermath from covid, with one of the highest referrals in Scotland and he works along with his counterpart based in Clydesdale CAB which is a credit to their hard work. Many of their enquiries come through the PASS Helpline on 0800 917 2127 which is manned by both caseworkers as well as dealing with their local enquiries.

Housing Advice Service

The project provides a second- tier service for North Lanarkshire CAB advisors and is based in the Coatbridge Bureau along with surgeries held within other CAB's in North Lanarkshire. It is funded by North Lanarkshire Council as part of their homeless prevention strategy using funds supplied by the Scottish Government for that purpose. The aim of the project is to improve the quality of housing advice in North Lanarkshire. Some extra funding was provided in October 2020 covering the year to October 2021 by The Stafford Trust to increase the hours of one of the housing advisers due to the increased demand from over 1,000 clients. The demand for this service has never been greater with various housing issues dealt with especially neighbourhood disagreements and relationship breakdowns which was a sad reality of the impact of lockdown. They are now starting to receive enquiries again from clients under threat of eviction from social housing, private renters and mortgage lenders.

Debt Advice Workers

Unfortunately, due to lack of funding, we no longer have a money advice adviser. We still deal initially with debt enquiries, however if it is ongoing casework, we give the client the option of being referred on to The Tackling Poverty Team in North Lanarkshire Council or StepChange for continued support. This service through CAB is sorely missed as clients have been used to coming to CAB for that advice and support. We will endeavour to seek funding in the future to reinstate this valuable service. As part of the CAB service we still work with Skills Development Scotland and (PACE) to provide face to face sessions for companies with employees facing redundancy.

Pension Wise

This is a national service provided through a dedicated helpline on 0800 138 3944. It is hoped that in the future face to face appointments within CAB will resume

Help To Claim

Since April 19 we have successfully delivered a project funded by Department for Work and Pensions (DWP) via Citizens Advice Scotland (CAS). This project enables us to support vulnerable clients who may not be able to claim Universal Credit (UC) online or who may experience issues for follow up action until they get their first payment. This may include difficulties setting up a bank account, confirming their identity or claiming an advance until their UC is paid out. The support is provided by a national helpline on **0800 023 2581** which Coatbridge CAB are a part of. If the client requires face to face support then the local jobcentre now provide this.

Money Talk Team

We also have another project funded through Scottish Government, again via CAS, to ensure that vulnerable clients, especially those elderly or young families know about benefits they may be entitled to, it is more than just benefit entitlement, it could be information around switching energy providers, warm home discounts, help with school uniforms or clients who are struggling to make their money last to the end of the week/month or worried about how they'll pay their bills and ensuring that they are not paying over the odds for services. This service is provided through appointments within our local CAB or clients can self-help by accessing www.moneytalkteam.org.uk.

Energy Advice

We have a part time project funded through Postcode Lottery for an energy adviser who will support clients to understand their bills, give energy tips, explain about SMART meters or liaise with utility companies if a client is in dispute with them. We can also refer clients on to organisations who may be able to help with hardship vouchers or credits.

Future Strategy

The Bureau plans to continue the activities outlined subject to satisfactory funding arrangements. The Bureau has implemented a volunteer recruitment strategy using local press and media and have recently been involved in a training programme through Lothian and Motherwell CAB. Training through covid and lockdown has provided a challenge for us but we have successfully trained new volunteers using online modules, zoom sessions and job shadowing. We have continued to support some of our volunteers into paid employment and further education and are thankful for them all especially those who have chosen to help others now that they are retired. We obviously need to keep recruiting in order to sustain enough volunteers to provide our excellent generalist advice service. We currently have 3 admin staff employed through Employability funding which is a great help as we do not yet core funding for admin posts and they are a crucial part of our service. These schemes as well as helping develop skills for the young people or long term unemployed provide a valuable first point of contact for our clients and support the project staff and volunteers. This has been a very different year with the Covid 19 pandemic, however the CAB has been able to adjust its working practices to continue to support clients through other channels such as telephone and email, with a few working remotely from home. Our staff and volunteers who choose to work in the CAB, even part time, are fully aware and adhere to the risk assessment produced, and ensure all guidelines are followed to maintain a safe working environment.

We continue to work towards our Business Plan which was updated last year to ensure that we have a full funding strategy and aims to continue to build on our strengths and look for continuous improvements in our financial position. The Directors and Bureau Manager are actively involved in ensuring that the level of Bureau funding is maintained and improved where possible. The current Business Plan is reviewed on a regular basis to keep in line with the current funding and future opportunities. The Board look forward to continued expansion and promotion of the Bureau services during the new financial

Reserves Policy

The Board has maintained its policy of having reserves to cover expenses for a minimum period of 3 months for the Main Bureau and will continue this policy of financial management into the next financial year.

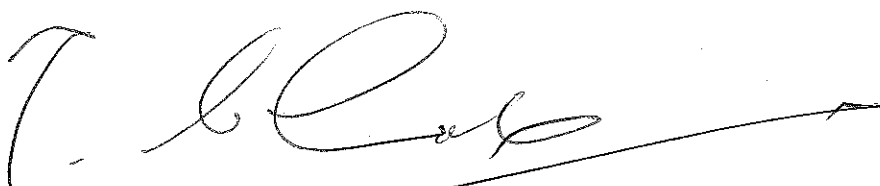
Investment Policy

Bureau and Project funds are held in the appropriate Treasurer's Bank Accounts. The Board does not invest Bureau funds in any other way.

Risk Review

The Business Plan includes the financial strategy of the company to resource its activities. A robust financial accounting system ensures that management of finances is efficient and effective. The accounts are prepared by our bookkeeper Alistair and the accounts are monitored by the Manager and Company Treasurer, with management accounts being presented to the Directors at each bi-monthly meeting of the Board. An independent annual review of the company accounts is carried out and the financial strategy adjusted to meet the requirements of the forthcoming year's activities. A budget for the current financial year has been prepared and agreed by the Board with a bi-monthly review, to ensure sufficient reserves are held to fund the Bureau activities. A risk assessment recognises that staff and volunteer turnover are a major risk and recruitment and training procedures require continual review.

Approved by the Board of Trustees on 7th December 2022 and signed on their behalf by:



Sir T Clarke CBE- Director

Coatbridge Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2022

	Unrestricted Funds	Restricted Funds			2022 Total £	2021 Total £
	Bureau £	PASS £	Welfare Rights £	Housing £		
Income from charitable activities						
North Lanarkshire Council	61120			62706	123826	124659
NLC Community Link Worker Project	8333	8333			16666	0
NLC Covid Business Grants	3937				3937	40000
Citizens Advice - Covid 19 UK Funding	0				0	14419
Citizens Advice - Debt Advice Funding	17504				17504	19732
Citizens Advice Pension Wise	2020				2020	2500
Citizens Advice - Energy Best Deal	21849				21849	5475
Citizens Advice - PASS		24915			24915	24766
Citizens Advice - Scam Awareness					0	4340
Citizens Advice - ZBI Campaign					0	1500
Citizens Advice - Tribunal Unit	10780				10780	10780
Citizens Advice - Welfare Reform	15984		5125		21109	19286
Citizens Advice - Help to Claim	30287				30287	31687
Citizens Advice - Energy Saving	2507				2507	0
Citizens Advice - CON campaign	2400				2400	0
Citizens Advice - Money Talk Team	19042				19042	0
Citizens Advice - SCAH	10650				10650	0
Citizens Advice - Volunteer Co ordinator	3000				3000	0
Community Jobs Fund					0	13389
Robertson Trust					0	9998
Citizens Advice - Financial Health Check					0	15006
Bank of Scotland Foundation					0	27323
Fundraising & donations	1483		50		1533	1391
Henry Smith Charity			37450		37450	39550
NLC Community Grants					0	620
Corra Foundation					0	7254
Furlough Scheme	187				187	1264
Foundation Scotland Grant					0	7487
Stafford Trust				2625	2625	1875
SCVO/Routes to Work	24383				24383	0
Total income	235466	33248	42625	65331	376670	424301
Expenditure on charitable activities						
Salaries	176522	28770	29097	53158	287547	272481
Pension Costs	7621	1424	7980	10121	27146	28763
Training	973	0	0	0	973	265
Telephone & internet	3035	281	561	721	4598	5402
Postage, Stationery & Advertising	1914	115	226	289	2544	1919
Travel Expenses	943	0	76	0	1019	336
Membership Fees	1976	157	299	362	2794	2167
Sundry Expenses	871	203	216	218	1508	5282
Accountancy & Professional	2565	260	375	450	3650	3240
Rent & Rates	20817	1188	2471	2376	26852	25416
Insurance	2151	30	60	60	2301	3958
Heat & Light	5165	191	94	382	5832	4060
Repairs & Maintenance	1098	144	329	435	2006	6151
Covid Expenditure	0	0	0	0	0	12015
Total Expenditure	225651	32763	41784	68572	368770	371455
Net income/(Expenditure)	9815	485	841	(3241)	7900	52846
Total Funds Brought Forward	178919	0	17333	4065	200317	147471
Total Funds Carried Forward	188734	485	18174	824	208217	200317

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derives from continuing activities.

Coatbridge Citizens Advice Bureau
Balance Sheet as at 31 March 2022

	Notes	31.3.22 £	31.3.21 £
CURRENT ASSETS			
Debtors	5	8,478	822
Cash at bank and in hand		<u>221,672</u>	<u>223,294</u>
		230,150	224,116
CREDITORS			
Amounts falling due within one year	6	<u>21,933</u>	<u>23,799</u>
NET CURRENT ASSETS		<u>208,217</u>	<u>200,317</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>208,217</u>	<u>200,317</u>
RESERVES	7		
Restricted funds		19,483	21,398
Unrestricted funds		<u>188,734</u>	<u>178,919</u>
		<u>208,217</u>	<u>200,317</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

Members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

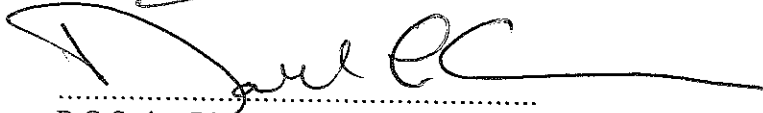
- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Directors on 7th December 2022 and signed on its behalf by:



 Sir T Clarke CBE – Director



 D G Craig - Director

The notes form part of these financial statements

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006, Charities Accounts (Scotland) Regulations 2006 (as amended), the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015) in accordance with the Financial Reporting Standards applicable in UK (FRS 102) issued in January 2019 and applicable accounting standards. The principal accounting policies adopted in preparation of the financial statements are as follows:

Preparation of the accounts on a going concern basis

The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on that basis the assessment of the trustees is that the charity is a going concern.

The principal office and place of business of the charity is Unit 10, Fountain Business Centre, Ellis Street, Coatbridge, ML5 3AA. The charity meets the definition of a public benefit entity under FRS 102.

The financial statements are provided in pounds sterling and rounded to the nearest whole pound.

b) Fund accounting

- Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

c) Incoming resources

Incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from charitable trading activities are accounted for when earned.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

d) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor space, per capita or estimated usage.

e) Operating Leases

Rentals paid for under operating leases are charged to the Statement of Financial Activities. The obligation to pay future rentals on operating leases is shown by way of a note to the Accounts.

f) Pension scheme

The company operates a defined contribution pension scheme for the benefit of its employees. The assets of the scheme are administered by a separate body of Trustees in a fund independent from those of the company.

The pension costs charged against profit represent the amount of employer's contributions payable to the company's pension scheme in respect of the accounting period.

2. LEGAL STATUS

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. STAFF COSTS AND NUMBERS

	31.3.22	31.3.21
	£	£
Wages & salaries	287,547	272,481
Pension costs	27,146	28,763
Training	<u>973</u>	<u>265</u>
	<u>315,666</u>	<u>301,509</u>

The average number of employees during the year was:	<u>15</u>	<u>16</u>
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No staff member received remuneration in excess of £60,000 in either 2021 or in 2022.

4. TAXATION

As a charity, Coatbridge Citizens Advice Bureau is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Trade debtors	7,631	0
Prepayments	<u>847</u>	<u>822</u>
	<u>8,478</u>	<u>822</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Trade creditors and accruals	9,333	8,807
Deferred Income	<u>12,600</u>	<u>14,992</u>
	<u>21,933</u>	<u>23,799</u>

7. RESERVES

RESTRICTED FUNDS

	31.3.22	31.3.21
	£	£
At 1 April 2021	21,398	8,927
Deficit for the year	<u>(1,915)</u>	<u>12,471</u>
At 31 March 2022	<u>19,483</u>	<u>21,398</u>

UNRESTRICTED FUNDS

At 1 April 2021	178,919	138,544
Surplus for the year	<u>9,815</u>	<u>40,375</u>
At 31 March 2022	<u>188,734</u>	<u>178,919</u>

TRANSFER FROM RESTRICTED TO UNRESTRICTED FUNDS

Any amounts included within restricted funds to which we are entitled after discharging our contractual obligations, have been transferred into general unrestricted funds.

8. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

The charity trustees were not paid nor received any other benefits from the charity in the current year or the previous year, neither were they reimbursed expenses during the current or previous year.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the current year or the previous year.

9. OPERATING LEASE COMMITMENTS

There were no operating lease commitments at the Balance Sheet date.

I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages 6 to 10.

Respective responsibilities of directors/trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations and the Companies Act 2006 does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - To prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations


Have not been met; or

- 2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Use of this report

This report is made solely to the company directors. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body for this report, or for the conclusions we have formed.

Paul Brien CA
MRA Business Services Limited
Chartered Accountants
2 & 6 Wellgatehead
Lanark
Lanarkshire
ML11 9AA



Date: 7th December 2022