

## **SLOUGH BOROUGH COUNCIL**

**REPORT TO:** Overview & Scrutiny Committee **DATE:** 11<sup>th</sup> November 2014

**CONTACT OFFICER:** Joseph Holmes; Assistant Director, Finance & Audit & s151 officer

**(For all enquiries)** (01753) 875358

**WARD(S):** All

### **PART I** **FOR COMMENT AND CONSIDERATION**

#### **FINANCIAL & PERFORMANCE REPORT – Q2 2014-15**

##### **1 Purpose of Report**

- To provide Members with the latest forecast financial information for the 14-15 financial year.
- To summarise the Council's performance against the balance scorecard indicators to date during 2014-15
- To summarise the Council's performance on 'Gold' projects during 2014-15
- To approve the write offs contained within this report
- To approve the virements contained within this report

##### **2 Recommendation(s)/Proposed Action**

The Committee is requested to scrutinise and comment on the following aspects of the report:

- Recommendation to Cabinet meeting on 17<sup>th</sup> November to approve the virements and write offs contained within this report.
- The Committee is requested to note the current financial forecast position, balanced scorecard and update on Gold projects.

##### **3. The Slough Joint Wellbeing Strategy, the JSNA and the Corporate Plan**

The Slough Joint Wellbeing Strategy (SJWS) is the document that details the priorities agreed for Slough with partner organisations. The SJWS has been developed using a comprehensive evidence base that includes the Joint Strategic Needs Assessment (JSNA). Both are clearly linked and must be used in conjunction when preparing your report. They have been combined in the Slough Wellbeing Board report template to enable you to provide supporting information highlighting the link between the SJWS and JSNA priorities.

3a. **Slough Joint Wellbeing Strategy Priorities)**

The report indirectly supports all of the Community Strategy priorities and cross cutting themes. The maintenance of excellent governance within the Council to ensure that it is efficient, effective and economic in everything it does is achieved through the improvement of corporate governance and democracy by ensuring effective management practice is in place.

**Corporate Plan 2014/15**

The report helps achieve the Corporate Plan objectives by detailing how the Council has performed against its priority outcomes, as evidenced in the performance balanced scorecard and Gold projects reporting, and in delivering the Council's budget in line with the approved budget.

4 **Other Implications**

(a) Financial

*The financial implications are contained within this report.*

(b) Risk Management

*This section should set out whether there are any risks under the headings on the table below. Describe the risk and explain any mitigating action that has or will be taken (write 'none' in this column if the risk does not apply). Please also describe any positives or potential opportunities under each heading.*

<b>Risk</b>	<b>Mitigating action</b>	<b>Opportunities</b>
Legal		
Property		
Human Rights		
Health and Safety		
Employment Issues		
Equalities Issues		
Community Support		
Communications		
Community Safety		
Financial		
Timetable for delivery		
Project Capacity		
Other		

(c) Human Rights Act and Other Legal Implications

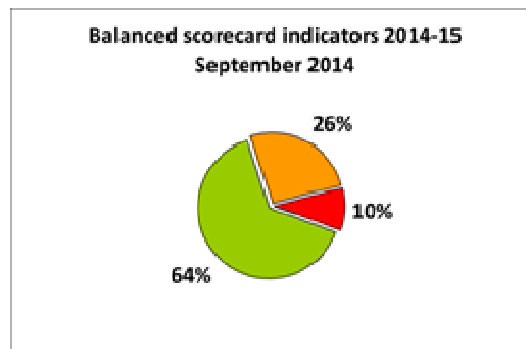
None

(d) Equalities Impact Assessment

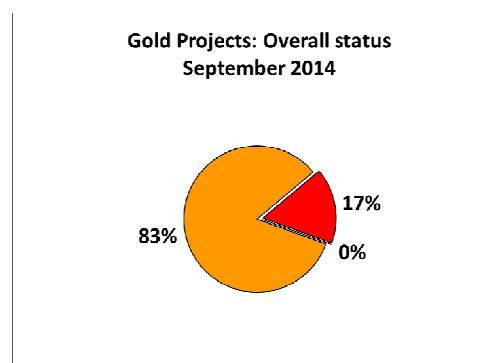
There is no identified need for the completion of an EIA

## 5 Supporting Information

- 5.1 The Council is forecasting to overspend by £0.76m as at month 6. Although the overspend continues to reduce, without remedial action this will have an impact on the Council's General Reserves. The Council remains positive that it will be able to take appropriate action to ensure that this position is mitigated as much as possible by the end of the financial year. This is a better position compared to month 5 when the Council reported a potential £1.55M overspend and continues a gradual reduction of the forecasted overspend down to the budgeted position. The main area showing an overspend is the children's and families service area with a forecast overspend of £0.65M. The Budget Monitoring summary for September 2014 is shown in appendix A.
- 5.2 The latest position for the Council's balanced scorecard demonstrates that at the end of September 2014 the Council's performance is as below:



- 5.3 Key areas of noteworthy concerns flagged as 'Red' status are:
- Average staff sickness rate (days lost per FTE);
  - Percentage of Single Assessments completed and authorised within 45 working days (in month);
  - Number (and %) of Adult Safeguarding Alerts that led to a strategy meeting per month.
- 5.3.1 The summary of the six Gold projects as at September 2014 indicates that the overall status of five have been assessed as Amber and one as Red. None have been assessed as 'Green'.



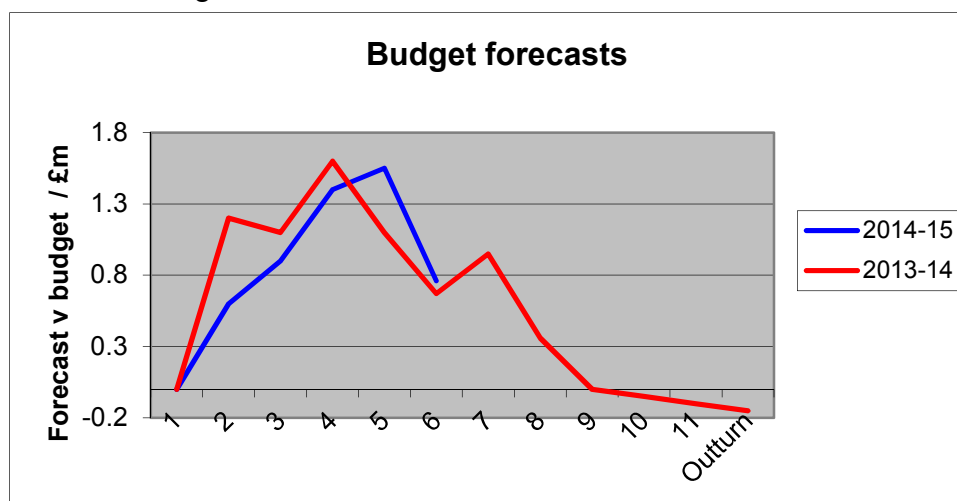
## Executive Report

### 6 Introduction

6.1 This is the month 6 report to Cabinet for the 2014-15 financial year in respect of the financial and performance position of the Council

### 7 Financial Performance

7.1 The Council is forecasting an overspend of £0.76m as at month 6. The main service area showing variation from budget is the Children and families services within the Wellbeing directorate.



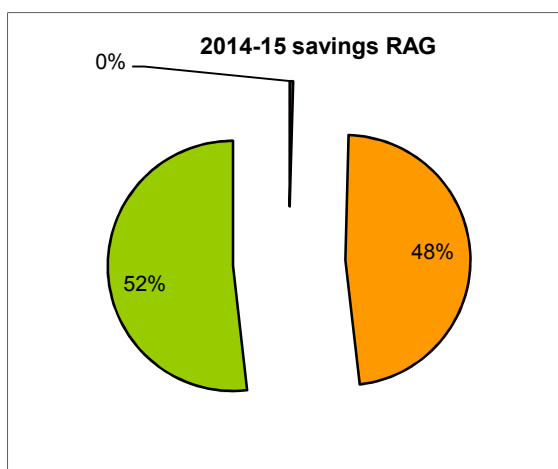
7.2 Overall the pressure within the Wellbeing directorate has reduced by £446k. This is due to favourable movement on the Children Social Care (CSC) services. As part of the recovery plan there has been a successful review of eight high cost placements that have been accommodated at a significantly lower cost. This review is ongoing and it is hoped that further reductions will be identified.

7.2.1 The reduction in the Adult Social Care pressure is due to the assumption that the recovery plan to save £568k will be fully realised. Since then further pressures of £334k has been identified and included in the forecast. This is due to eight additional clients on the Older People budget in the past two months. This has been offset by identifying additional one off reduction relating to expenditure on Carers and use of Winter Pressure funds. However it must be noted that many of the areas identified to deal with the original pressure of £568k is yet to have any impact on reducing costs. The service however remains optimistic that these will yet have the desired effect and this is being closely monitored.

7.2.2 The remaining pressure within Children is largely due to the increase in court mandated mother and babies placements. These cost over £3k per week and are typically for 12 week periods. We have made an allowance in the forecast for up to 6 additional new cases at an anticipated cost of £200k. There is also the overspend on Legal Fees of £170k; although this pressure has eased on the £360k overspend from last year. The pressure on the Early Help Budgets of has eased. It is now expected to overspend by £134k due to a revision in the likely Grant Income on the Troubled Families Programme.

7.3 The 2014-15 budgets were set with over £12.5m of savings proposals included. Below is a graph summarising these savings proposals on a red, amber, green

basis of their deliver. As at the end of quarter 2, just over half of the savings are on track to be delivered. Any amber or red savings will be monitored closely to ensure that they move towards green status, and where they are red, amendments will need to be made to ensure a balanced budget going forward.



#### 7.4 Housing Revenue Account

7.4.1 For period 6, the forecast Housing Revenue Account underspend is £1.9m. Projected underspends within the Repairs & Maintenance service is going to be offset by pension and staffing pressures as well as slightly reduced rental income. The position is shown in the table below:

HRA	Revised Budget £'000	Outturn £'000	Variance £'000	%	Change in month
<b>Expenditure</b>	39,754	37,804	(1,950)	(4.9%)	(1,950)
<b>Income</b>	(36,161)	(36,111)	50	0.1%	50
<b>Total</b>	<b>3,593</b>	<b>1,693</b>	<b>(1,900)</b>	<b>(52.9%)</b>	<b>(1,900)</b>

7.4.2 The HRA capital programme is forecasting underspends of £0.225m on the Decent Homes and Planned Maintenance elements of the HRA capital programme, £3.5m on the Affordable Homes programme, £1.225m on the Britwell regeneration project and £0.359m on Environmental Improvements.

## 8 Capital Expenditure

### Capital forecasts

8.1 The summary of capital expenditure as at month 6 on a consolidated and directorate basis can be shown as follows:

	Expenditure	September 2014	Projection
Directorate	Budget	Actual £000s	£000s
Resources	20,861	4,003	18,213
Wellbeing	7,622	2,132	7,895
Chief Executive	76	0	76
Customer & Community Services	12,280	1,533	7,762
Housing Revenue Account	19,155	5,766	14,146
<b>Total</b>	<b>59,994</b>	<b>13,434</b>	<b>48,092</b>

8.2 The council has spent 22% of its available 2014-15 Capital Budget in the first half of the year. Spend is traditionally low in the first 6 months of the financial year and the position will be further distorted by accruals being processed at the end of 2013-14. The latest projection is capital expenditure in 2014/15 of £48.092m against a revised budget of £59.994m. More detailed directorate narrative is attached as appendix B. The forecast spend is 80% of the overall capital programme.

## 9 Council Performance

9.1 This month, 31 performance indicators have been RAG rated – the majority at **Green** (20; 64%) or **Amber** (8; 26%). Those rated as Green or Amber - taken together - account for 91% of measures. Three measures this month (10%) are **Red** rated as being off target by more than 5% in this report.

### 9.2. **Noteworthy Improvements**

This month none of the indicators reported previously as **Red** or **Amber** have improved to a **Green** target level of performance.

### 9.2.1 **Noteworthy Concerns**

The following indicators were rated **RED** this month as being more than 5% adrift of their currently defined target values:

#### 9.2.1.1 **Average staff sickness rate (days lost per FTE)**

Data is provided as a 'rolling year' position.

Year to date sickness rate of 8.9 days is above the current target of 6.5 days.

Managers and Staff encouraged to use overall Balanced Scorecard diagnostically to focus on areas of high sickness. Work still required to reduce sickness in Wellbeing Directorate. Pockets of rises in other areas of the council are emerging, rise in sickness in Housing services.

9.2.1.2 **% of Single Assessments completed and authorised within 45 working days (in month) *Provisional data:***

Provisional data

From 14th October 2013 Children & Families moved to the Single Assessment (as per Working Together 2013) which has a timescale compliance of no more than 45 working days; at this point the previous dual approach of Initial and Core Assessments ceased.

Although there was marked improvement in compliance with these timescales (85%+ in July), the performance in past two months has fallen from this level. The nationally set target for this measure is demanding, at 100%.

9.2.1.3 **Number (and %) of Adult Safeguarding Alerts that led to a strategy meeting per month**

PROVISIONAL DATA

This month the proportion of safeguarding alerts requiring progression to strategy meetings is below the target tolerance.

Across the whole of the 2014-15 period to date, this value is above the target tolerance (at 43.6%). Performance has been flagged to Safeguarding team, and data accuracy investigations are underway.

Activities underway to ensure this is maintained include:

All safeguarding alerts are triaged by a Designated Safeguarding Manager (DSM) to determine whether they need to progress through the safeguarding process. The levels of response guidance has been reissued to all DSMs enabling them to determine the need for a safeguarding response to keep individuals safe or whether other processes are more appropriate e.g. care management review, referral to other agencies e.g. woman's Aid, Anti-Social Behaviour Team.

The following indicators were rated **AMBER** this month as being more than 5% adrift of their currently defined target values:

9.2.1.4 **Business Rates collection rate:  
Percentage of total amount due for 2013-14 collected to date**

A collection profile has now been agreed and the collection rate for September is 0.8% below the target, however during August a number of new properties came into charge increasing the Net Collectable debit, however no collection will be made on these accounts until September/ October as we are legally obliged to provide the Customer with 14 days' notice before we can make a collection and the collection date is 1st of the month. The collection rate when compared to 2013-14 is slightly down but this is because there was a change in legislation which allows Customers to pay over 12 instalments in this financial year as opposed to 10 instalments in previous years and 23% of the debt is now being paid over 12 instalments.

9.2.1.5 **Number of Slough primary schools in special measures or with notice to improve**

Work is underway between the council and school leadership teams to address concerns raised and implement improvement activity at individual schools.

St Ethelbert's has been deemed to be making 'reasonable progress towards the removal of special measures' at the third monitoring inspection.

Marish has been deemed as making 'reasonable progress' at the first monitoring inspection since the school was judged to have serious weaknesses. Our Lady of Peace Junior has recently been inspected as subject to 'special measures'.

Both Colnbrook and Foxborough are awaiting their first Ofsted inspection since converting to academy status.

9.2.1.6 **Unemployment: Overall unemployment rate: proportion of resident population of area aged 16-64 claiming Job Seekers Allowance (JSA)**

JSA claimant rate in August fell to 2.0%, comprising 1,885 people. Slough's rate has historically been lower (better) than the GB average, but these values are now close.

The council and partners are seeking to increase employment opportunities and improve skills to secure a reduction in overall unemployment. Local value is historically better than nationally but remains high for the South East of England.

The Council is continuing its work with partners to support the unemployed off unemployment benefit and back into the labour market. Our current activity is being delivered through 'Aspire for You' which includes community based Jobs Clubs, careers information, advice and guidance, CV and interview preparation support. The Business Community Start Up project support individuals that wish to develop their business idea and set up in business.

9.2.1.7 **Speed of Processing of Housing Benefit and Council Tax Support (previously 'Council Tax Benefit') claims:**

**(a) New Claims**

**(b) Change of Circumstances**

Performance speeds within September have improved in comparison with Augusts' position, with 'New Claims' within target however 'Change of Circumstances' was above target of 10 days, mainly due to staff concentrating on new claims. Please note that that target is an annual target and will fluctuate monthly.

The cumulative performance for the year-to-date also misses the target for New Claims (target is 20 days) and for Changes of Circumstances (target is 10 days). It is not unusual for the turnaround times to be higher at the beginning of the year as a large number of claims are submitted when main billing occurs.

As the year progresses and the number of new claims and changes reduced it usually evens out the overall figure.

The targets for last year of 20 days for New Claims and 10 days for change in circumstances' were achieved and we have no reason to suggest that they will not be achieved this year.

SBC is working with our contracted deliverer of this service to improve Speed of Processing times.

9.2.1.8 **Number of households in temporary accommodation including hostels**

The number of households increased from 99 from August to 101 in September 2014.



Homelessness is increasing both locally, regionally and nationally, and targets for 2014/15 are being reviewed in light of this national change. The demand for temporary accommodation is predicted to increase. We are increasing our permanent offers to those cases on the housing register but have a significant fall in the number of vacancies that we get in each year. SBC have created a new social lettings agency to discharge our duty into the private rented sector.

9.2.1.9 **Number of families placed in Bed & Breakfasts (B & B's).**

The number of families placed in B & B's has increased from 6 in August 2014 to 9 in September 2014.

We have had an increase in the Homeless Approaches. The Housing Demand team are short of staff and decisions on homelessness are exceeding the 33 day KPI. As a result households are remaining in TA for longer without a homeless decision. We have also had several families that have been served with NTQ's requesting Reviews on the decisions. This means that households are remaining in TA once a decision is made pending the outcome of a Review.

9.2.1.10 **Prevalence of childhood obesity at start of primary school (Reception) as measured by the NCMP**

This has been previously reported.

9.2.1.11 **The percentage of household waste sent for reuse, recycling or composting.**

This has been previously reported.

The Full Corporate Balanced Scorecard is provided as **Appendix D.**

### **Council's Gold Project Update**

9.3 The summary below provides CMT with an update on the Council's Gold Projects as at the 30<sup>th</sup> September 2014. Individual project progress reports have been made by Project leads, with endorsement from the Project Sponsor, and are provided in **Appendix E.**

9.4 Please note that the highlight reports are submitted using the standardised format requested by the Chief Executive. The intention of this format was to ensure that the really pertinent points are drawn to CMT's attention, particularly any recommendations or requests that require CMT action to support project delivery.

9.5 **Monthly Period Summary**

9.6 This report covers six Gold Projects in total; highlight reports have been received in time for this report.

9.7 Of the six project highlight reports submitted, all have been confirmed as agreed and authorised by the Project Sponsors with the exception of the following submitted in draft format:

- *Safeguarding Improvement Board;*

9.8 Of the six submitted highlight reports, five have been assessed to have an **overall** status of '**Amber**' and one at '**Red**'.

9.9 For 'Timeline' one project has been evaluated at 'Green' status, four at 'Amber' status and one at 'Red'.

For 'Budget' four are assessed at 'Green' and two at 'Amber'.

For 'Issues and Risks' five have been evaluated at 'Amber' and one at 'Red'.

9.10 The 'Safeguarding Improvement Plan' project has been assessed as 'Red' for Issues and Risks, Timeline and for the Overall Status of the project.

Fuller details are provided in the table beneath, and in the Appendix E.

**Project Manager / Sponsor assessed status of Gold Projects as at:  
30<sup>th</sup> September 2014**

Gold Project Name	Overall status	Timeline	Budget	Issues + Risks	Sponsor approval status	CMT recommendations
Accommodation & Flexible Working	AMBER	Amber	Amber	Amber	Approved	<ol style="list-style-type: none"> <li>1. To support the project board with the proposed changes to working practices and promote these within your service areas, including flexible working, clear desk policy, general tidiness etc.</li> <li>2. Confirm priority location for Video Conferencing.</li> <li>3. Reliance on Partners – Where CMT members have management of partners under their area, support this project by ensuring the provider delivers as required i.e. Arvato, Interserve etc.</li> <li>4. Further funding required to cover unexpected costs as per above notes to fund roof replacement, upgrade of the intruder and fire alarm etc. CMT asked to support this additional requirement.</li> </ol>
Fit for the Future Programme	AMBER	Amber	Green	Amber	Approved	<ol style="list-style-type: none"> <li><b>1. Leadership and management development:</b> <ul style="list-style-type: none"> <li>• Support development opportunities for MDP participants to take part in corporate projects.</li> <li>• Support take up and facilitation of MDP.</li> <li>• Support review of Scheme of Delegation via SMTs.</li> </ul> </li> <li><b>2. Governance:</b> <ul style="list-style-type: none"> <li>• CMT to consider how to acquire or develop project, programme management and transformation capacity.</li> </ul> </li> <li><b>3. Staff engagement</b> <ul style="list-style-type: none"> <li>• All SLT to commit to team visits, effective communication and to build communication plans into any change programme.</li> </ul> </li> <li><b>4. Customer Focus:</b> <ul style="list-style-type: none"> <li>• SD CCS to review current</li> </ul> </li> </ol>

						<p>operation of the CFPB.</p> <p><b>5. Staff sickness:</b></p> <ul style="list-style-type: none"> <li>• None for CMT.</li> </ul> <p><b>6. IT infrastructure:</b></p> <ul style="list-style-type: none"> <li>• CMT to ask that ICT strategy and delivery to ensure infrastructure supports modern E learning methods including decision on video and audio being made available.</li> </ul>
Learning Disabilities Change Programme	AMBER	Green	Green	Amber	Approved	To note the update and the on-going risk in relation to the court of protection applications, the current underachievement of savings, the impact of delays in securing appropriate housing and the impact on the project of temporary reduction in project support.
Safeguarding Improvement Plan	RED	Red	Green	Red	Draft	<ol style="list-style-type: none"> <li>1. CMT to discuss, challenge and support progress and proposed actions as appropriate.</li> <li>2. CMT to discuss the more detailed data on agency /perm ratios , challenge actions to achieve good outcomes through the staff recruitment programme, and assist in problem solving as required.</li> <li>3. CMT note and challenge the performance outcomes.</li> <li>4. CMT to stay appraised of and be involved in identifying key transition work programmes/issues, to ensure readiness for a trust and redress the impact of a trust on the Council.</li> <li>5. CMT to ensure their respective areas of responsibility actively champion and support the delivery of cross council contribution to improvement, particularly though not exclusively in relation to corporate parenting responsibilities, LAC redesign, new workforce strategy and housing options and service experience for care leavers &amp; corporate parenting duties, and the availability of management information to support continuous improvement across the service and LSCB partnership.</li> </ol>
School Places Programme	AMBER	Amber	Green	Amber	Approved	<ol style="list-style-type: none"> <li>1. To support the project team by ensuring there is sufficient capacity and capability to plan and deliver the strategy.</li> <li>2. To support the project team by ensuring there is sufficient capacity and capability to plan, drive and accelerate the provision of SEN places.</li> <li>3. There are competing priorities for all non-school sites - there is a need to incorporate the allocation of sites into the overall Asset Management Strategy for the Council.</li> </ol>
The Curve	AMBER	Amber	Amber	Amber	Approved	1. Note progress and activity on

						site. 2. Note management of risks to project timeline and budget. 3. Take appropriate action to address risks as indicated above.
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N.B. Arrows show direction of change in Rag rating since the last Project Highlight report

↓ indicates a reduction in status

↑ indicates an improvement in status

No arrow indicates maintained status since last report

The individual Gold Project Updates are provided as **Appendix E**

## 10 Write Offs

10.1 A net total of £453k has been written off during the second quarter of 2014/15. As in the previous quarter the majority of this total relates to NNDR debt (£310k). The write off across the council's services for the second quarter, including the reason for write off, can be summarised as follows. The write offs below are requested for approval.

Reason	NNDR	Council Tax	Former Tenant Arrears	Sundry Debtors	Adult Social Care	Housing Benefits	Total
	Value £	Value £	Value £	Value £	Value £	Value £	Value £
Unable to trace		1,101.93	21,080.50	231.54			22,413.97
Uneconomical to pursue			44.87	1,086.25			1,131.12
Vulnerable persons		775.30					775.30
Deceased		2,368.66	6,347.59	1,547.28			10,263.53
Statute Barred		1,972.76	574.74	1,221.53			3,769.03
Absconded	68,271.28	7,663.71		2,002.65			77,937.64
Instruction from Client				33,711.77			33,711.77
Nulla Bona (Returned from Bailiff)				53,241.73			53,241.73
Unable to Enforce				6,950.81			6,950.81
Dissolved	41,144.53						41,144.53
Proposal to Strike	90,318.84						90,318.84
Liquidation	94,722.19						94,722.19
Receivership	1,446.55						1,446.55
Misc.	13,627.12	1,303.91	514.07				15,445.10
	<b>309,530.51</b>	<b>15,186.27</b>	<b>28,561.77</b>	<b>99,993.56</b>			<b>453,272.11</b>
Pre April 2012	112,863.76	7,170.31	3,783.51	56,613.77			180,431.35
Post April 2012	196,666.75	8,015.96	24,778.26	43,379.79			272,840.76
	<b>309,530.51</b>	<b>15,186.27</b>	<b>28,561.77</b>	<b>99,993.56</b>			<b>453,272.11</b>

## 11 Virements

11.1 Virements during the first quarter of the current financial year requiring approval are as follows

Service Area		Amount £'000	Reason
From	To		
Regeneration, Housing and Resources	Customer and Community Services	51,960	Transfer of post.

Regeneration, Housing and Resources	Customer and Community Services	116,070	transfer of premises budgets
Regeneration, Housing and Resources	Customer and Community Services	16,000	Transfer of Transport budgets
Reserves	Customer and Community Services	252,200	Release of 2013/14 Carry Forwards
Reserves	Regeneration, Housing and Resources	263,810	Release of 2013/14 Carry Forwards
Reserves	Chief Executive	80,500	Release of 2013/14 Carry Forwards

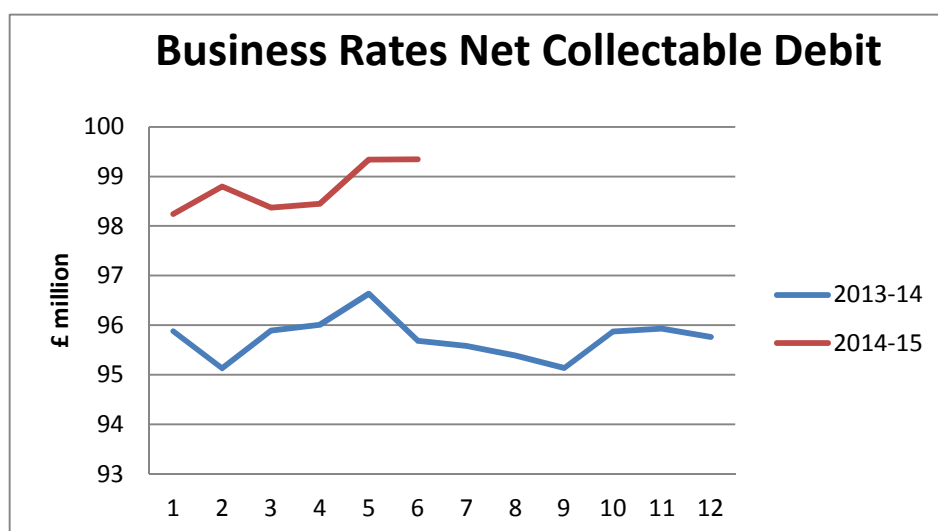
## 12 Income Monitoring

12.1 The Council set its budget in February 2014.

Funding	2014/15 Budget Setting £m	2014/15 Projection £m	Variance £m
Council Tax	43.85	44.08	0.23
Retained Business Rates	27.13	28.8	1.67
Revenue Support Grant	32.47	32.47	0.00
Education Services Grant	1.96	1.80	(0.16)
NHS Monies to Support Social Care	2.36	2.36	0.00
New Homes Bonus	2.01	2.01	0.00
Other Non-Ringfenced Grants	1.03	0.93	(0.10)
Collection Fund	1.30	1.30	0.00

12.2 It is important to note that due to the Collection Fund accounting arrangement in place within Local Government, any surplus on Council Tax income and retained Business Rates will be of benefit to the Council in the next financial year.

12.3 It is also important to note how volatile Business Rate income is, see the graph below



- 12.4 The Council is expected to receive £102k less Local Service Support Grant than the assumption at budget setting. This will be adjusted for in future year's budget and the medium term financial strategy.
- 12.5 Cabinet are also asked to note income being received in respect of the Better Care Fund. A part of the Better Care Fund agreement between SBC and Slough Clinical Commissioning Group is the transfer of funding between the NHS and the local authority under a section 256 of the NHS Act 2006. For 2014/15 this involves the transfer of £2.362m from NHS England to SBC for the purpose of providing health and social care services. This funding is already committed as part of adult social care service plans. The Section 256 agreement has to be approved by the Slough Wellbeing board and a report is being taken to the 24th September 2014 meeting to confirm what the funding will be used for, the agreed outcomes and monitoring arrangements.
- 12.6 The £2.362m forms part of SBC's overall contribution to the Slough Better Care Fund of £5.612m in 2014/15 and £9.762m in 2015/16.

### 13 **Comments of Other Committees**

*This report is due to the Overview & Scrutiny Committee before Cabinet*

### 14 **Conclusion**

- 14.1 The Write offs and Virements are shown in this report for members to approve. The Council overspend continues to reduce and the council remains positive that it will be able to take appropriate action to ensure that this position is mitigated in full or in part by the end of the financial year. The summary of the six Gold projects as at September 2014 indicates that the overall status of five have been assessed as **Amber** and one as **Red**. None have been assessed as **'Green'**.

### 15 **Appendices Attached**

- 'A' - Summary revenue forecasts
- 'B' - Capital Monitor
- 'C' - Revenue narrative
- 'D' - Balanced Scorecard
- 'E' - Gold projects summary

### 16 **Background Papers**

- '1' - Supporting working papers held in finance