

Response to the National Assembly for Wales Finance Committee Call for Information: Welsh Government Draft Budget Proposals for 2012-13

1. About Welsh Women's Aid

Welsh Women's Aid (WWA) is one of four UK Women's Aid Federations and was founded in 1978 to campaign and lobby for improvements in public policy and government legislation in relation to women and children experiencing domestic abuse in Wales.

WWA is the national umbrella organisation for 31 autonomous Women's Aid groups and other organisations providing support to those affected by domestic abuse across Wales. The unique relationship between WWA and our member groups forms the Women's Aid Movement in Wales, delivering a combined total of 262 refuge bed spaces, more than 300 floating support bed spaces and a variety of community-based domestic abuse services.

Our 31 member groups provide emergency temporary accommodation, outreach and floating support, information and practical support on legal issues, benefits, housing, children's issues and other matters related to the experience of domestic abuse. In 2010/11, Women's Aid groups across Wales supported nearly 2000 women and over 1500 children and young people.

As the national umbrella organisation, WWA provides infrastructure support to our network of member groups, and informs national policy on their behalf. WWA manages the All Wales Domestic Abuse and Sexual Violence Helpline and the Children Matter project, which delivers regional preventative programmes and support services to children and young people. WWA is also a national Open College Network centre and delivers accredited qualifications to member groups and external agencies.

2. Introduction

Welsh Women's Aid would like to extend our thanks to the Finance Committee for the opportunity to respond to the Welsh Government's draft budget.

As the national umbrella organisation for Women's Aid groups in Wales, our response to the Committee's questions reflects our interest in ensuring that women and children affected by domestic abuse and other forms of violence against women in Wales have access to the specialist support services that they need. Specialist services are vital in order to keep women and children safe from violence and abuse, to enable them to recover from the traumatic experience of violence and abuse, and to support them in rebuilding their lives following violence and abuse.

3. Response to the Committee's questions

3.1 Looking at the indicative budget allocations for 2012-13, do you have any concerns from a strategic, overarching perspective?

Welsh Women's Aid recognises the difficult economic context in which the Welsh Government is making its budgetary decisions. From our perspective, a key strategic objective for the Welsh Government's budget must be maintaining services which have a proven track record in providing effective support for vulnerable people, while also delivering savings to the public purse. The cost-effectiveness of domestic abuse support services is well-established; we will discuss this further below.

In addition to the economic reasons for investment, there is a moral duty on a civilised society to invest in supporting its most vulnerable citizens whether there is a positive economic outcome from this or not. This includes women and children affected by domestic abuse and other forms of gender-based violence.

As well as the moral duty, the unique statutory duty enshrined in the Government of Wales Act 2006 (s77) places an overarching legal imperative upon the Welsh Government to promote equality of opportunity for all people in all of its functions. Welsh Government policy now recognises that violence against women is a major form of gender inequality against women; as such, the Welsh Government should tackle violence against women in order to meet its statutory duty of promoting equality. The Government of Wales Act 2006 also reinforces the Welsh Government's duty to pay due regard to human rights. Violence against women is a violation of women's most basic human rights, such as right to life and right to bodily integrity; as such, the Welsh Government has a duty to pay due regard to the need to protect women from such violence, including in its budgetary decisions in allocating funding to services to protect women and their children.

Looking at the budget from an overarching and strategic perspective, the indicative budget allocations clearly reflect the priorities set out in the Welsh Labour manifesto and legislative programme announced on 12th July. A large proportion of the budget is allocated to health, social care and communities-related issues, which Welsh Women's Aid welcomes.

However, we do have some concerns from a strategic viewpoint regarding planned expenditure on the violence against women and domestic abuse budget. In March 2010, the Welsh Government launched Wales's first violence against women strategy, "The Right to be Safe". Welsh Women's Aid welcomed this strategy, and its claim to be a cross-departmental, integrated approach to tackling violence against women. In our view, this is a commendable and essential approach to take; violence against women often has a devastating effect on all aspects of a woman's life, and in order to tackle it, it is essential that all departments are engaged and work together across government.

Overall responsibility for domestic abuse and other forms of violence against women lies with the Minister for Communities and Local Government, whose department leads on the delivery of "The Right to be Safe" strategy. As such, Welsh Women's Aid welcomes the protection of the domestic abuse revenue budget within the Communities and Local Government indicative budget allocations for 2012/13 – although we are concerned that the fact that this is not rising in line with inflation means an effective cut for frontline services, and we are concerned at the proposed significant decrease to the capital budget, which we will discuss later.

Within "The Right to be Safe" strategy and implementation plan, a significant number of actions are delegated to departments outside of Communities and Local Government. These departments are responsible for the development of policy and provision of services which have a very significant impact upon women experiencing domestic abuse – including the Supporting People programme within the Health, Regeneration and Housing department (which funds refuge provision for women and children fleeing domestic abuse via the Supporting People programme), Health, Social Services and Children department, and the equalities and human rights agenda (now in the Central Services

and Administration department). The indicative allocations for 2012/13 show cuts to all of these budgets.

In our view this is a short-sighted and not particularly strategic approach. Protecting the domestic abuse budget revenue budget line within one department is welcomed, but the potentially positive impacts of this decision are likely to be negated by cuts to budgets in other departments, which have a significant impact on essential frontline services and initiatives relating to domestic abuse. We are also concerned that cuts to budgets in these other departments will have a negative impact on the Welsh Government's ability to deliver "The Right to be Safe" strategy and implementation plan, and that ultimately the reduced expenditure will negatively impact upon the safety of women and children experiencing and fleeing domestic abuse in Wales.

Welsh Women's Aid has welcomed the top priority that the Minister for Communities and Local Government has afforded to the violence against women and domestic abuse agenda over the last two years. However, this is in danger of being jeopardised by cuts to budgets which are not specifically labelled as "domestic abuse" or "violence against women" in departments outside of his own, but which nevertheless have a significant impact on service provision for victims. A more strategic, integrated approach would entail identifiable budget lines to support the violence against women agenda across departments, ensuring that all departments are aware that violence against women is a priority for the Welsh Government, and making it entirely clear how the budget for delivering "The Right to be Safe" should be spent across departments.

3.2 Looking at the indicative budget allocations for 2012-13, do you have any concerns about any specific areas?

Welsh Women's Aid is particularly concerned with the following specific areas within the indicative budget allocations for 2012-13:

Local Government and Communities MEG

Safer Communities SPA

• Domestic Abuse

We understand that capital under-spends within the Local Government and Communities MEG during 2011-12 was used to fund bids relating to domestic abuse with the intention of offsetting the anticipated reduced allocation in subsequent years. We are very grateful that during 2010-11, the capital allocation to domestic abuse of £700,000 was supplemented by additional funding from the Community Safety Division, with a total of £2.7m being allocated to 19 projects delivering frontline services to victims of domestic abuse across Wales. This showed a clear commitment to the violence against women agenda and to the delivery of the first year of "The Right to be Safe" strategy and implementation plan.

That said, we are concerned that cuts to the capital budget do not mirror the commitment shown over the past year. In order to truly tackle the social epidemic of violence against women in Wales, sustained and long-term investment is vital. In its Equality Impact Assessment of the 2011/12 draft budget, the Welsh Government stated that "based on the fact that we have been able to fully meet additional demands for [domestic abuse] capital funding in previous years, over and above the published baseline figures, there is no reason to believe that this shouldn't continue in future years". However, we are concerned that the figures within the indicative budget do not mirror this statement, or the clearly stated priority afforded to the violence against women agenda in several Ministerial statements over the past year. Given the increasing financial pressures across all government budgets, we are concerned that 28.5 per cent is a significant cut to the domestic abuse capital budget for

¹ Welsh Government (2011), Draft Budget 2011/12: Assessing for Equality Impacts

2012/13. This concern is exacerbated by a further cut of 28.5 per cent in 2013/14, leading to an indicative capital budget of £300,000 for 2013/14 – compared with a capital budget of £700,000 for 2011/12.

Welsh Women's Aid very much appreciates that the revenue funding for the domestic abuse budget has been protected from cuts in the indicative budget for 2012-13. In terms of sustaining essential frontline services and initiatives (which in our view must be the number one priority), revenue funding is vital. However, while the indicative revenue budget has not been subject to a decrease, the fact that it will not be rising in line with inflation and rising costs elsewhere essentially means that this will be a cut in real terms. We are extremely concerned that without further investment (at least in line with inflation) in the revenue budget, frontline services will suffer and women and children experiencing and fleeing domestic abuse will be at greater risk.

Given that "The Right to be Safe" is a six-year strategy, with a three-year implementation plan in the first instance, we are concerned that cuts to the capital budget and the stagnation of the revenue budget despite inflation may severely hamper the Welsh Government's ability to deliver the strategy.

Welsh Women's Aid would like to draw the Committee's attention to national research which has proven the cost-effectiveness of investing in services to reduce domestic abuse. In 2004, Professor Sylvia Walby conducted research which identified that the total cost of domestic violence to UK society was around £23 billion². This consisted of £3.1 billion costs to the state, £1.3 billion cost to employers and £17 billion costs in human and emotional suffering. In 2009 this research was updated³ and reflected a fall in the total cost of domestic violence to around £16 billion. This decrease has been partly achieved by the development and increased utilisation of public services. Professor Walby notes therefore, that investment in public services to reduce domestic violence has been cost effective.

Furthermore, it must be remembered that the budget labelled "domestic abuse" now also includes all other forms of gender-based violence against women and girls, including rape and sexual assault/abuse, forced marriage, "honour"-based violence, female genital mutilation, stalking and harassment. Welsh Women's Aid campaigned for this expansion of Welsh Government policy to reflect the full spectrum of gender-based violence, and welcomed the broadened approach within "The Right to be Safe". However, in Wales, the relatively very good domestic abuse service provision is not matched across the board for other forms of gender-based violence.

Taking rape and sexual assault as an example, while capital funding has been allocated to the expansion of Sexual Assault Referral Centres (SARCs) across Wales, there are remarkably few services for victims of historic rape (e.g. adult survivors of childhood sexual abuse). While the investment in SARCs is to be welcomed, they are largely focused on forensics and the criminal justice system as they aim to improve conviction rates for rape. This is clearly a much-needed goal in terms of the criminal justice system (the conviction rate for rape remains at 6.5%), but for many women seeking support following rape, securing a conviction is not their main priority. In addition to SARCs, the Welsh Government needs to invest further in services to support the majority of rape victims who do not wish to seek a conviction (only 11% of rape victims even report the crime to the police), but who nevertheless require counselling and the specialist, holistic support provided by Rape Crisis Centres – of which there is just one in Wales, based in Caernarfon. A cut of 57% to the capital budget and stagnation of the revenue budget over two years makes it highly unlikely that this much-needed form of support for women will be extended in Wales, and highly likely that survivors of rape, which affects 1 in 3 women at some point during their lives, will lack access to the specialist services that they need in order to rebuild their lives.

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² Professor Sylvia Walby (2004), *The Cost of Domestic Violence* (Women and Equality Unit, Department for Trade and Industry).

³ Professor Sylvia Walby (2009), The Cost of Domestic Violence: Update 2009.

Welsh Women's Aid recently welcomed the Welsh Government's announcement of a Domestic Abuse (Wales) Bill in its legislative programme. It is expected that this Bill will be brought into effect in 2013/14. This will be a significant piece of work, both for Welsh Government officials and for third-sector agencies. In order to ensure that this Bill delivers for women and children affected by domestic abuse in Wales, it is vital that funding for specialist agencies and frontline support services is at the very least maintained, if not (preferably) increased, over the coming years.

Housing, Regeneration and Heritage MEG

Housing SPA

• "Enabling people to live independent lives"

Supporting People is a vital policy and funding framework for delivering accommodation and accommodation-based support to vulnerable people, including women and children fleeing domestic abuse. Our 31 member groups across Wales receive funding via Supporting People for providing emergency temporary accommodation (refuge) and floating support. This provision is intended to allow the service user to obtain and maintain independent accommodation, and support is tailored to the needs of the service user within the allowed framework. For women fleeing domestic abuse, this will often mean a period of time within a refuge, where specialist refuge support staff will provide advice, practical help and advocacy as part of a package of individual support. This revenue stream, administered through contracts, is the cornerstone to funding of domestic abuse services and as such must be recognised as fundamental to the sustainability and ongoing evolution of services to women experiencing or escaping domestic abuse.

Any cuts to this budget will have a negative impact upon the safety of women and children fleeing abuse, and Welsh Women's Aid strongly recommends that this vital budget should be safeguarded from cuts. This is particularly vital during times of economic downturn; research from this and previous recessions has shown that domestic abuse tends to increase during recession. There is strong evidence that the increases in demand for services helping people to live free from abuse will be exacerbated by the UK welfare reform changes. The services funding by this SPA are crucial at all times – but particularly during times of recession, when more people are facing social problems such as domestic abuse as part of the human cost of the economic downturn.

In England and Scotland, the Supporting People programme has come to an end. As a result, services have been decimated in England and some specialist domestic abuse services have lost as much as 100% of their funding. Research published in August this year showed that 74 support services for women affected by sexual and domestic violence are having their funding cut or withdrawn in the current financial year. Women's Aid England has reported severe funding cuts affecting many domestic violence services, with no local services at all in some areas. This is in no small part as a result of the removal of ring-fencing of Supporting People in England.

In Wales, in stark contrast to the approach being taken in other parts of the UK, the previous Deputy Minister instigated a review of the programme which is now being taken forward under the leadership of the current Minister. The review has highlighted the uneven distribution of services across Wales. The current Minister has indicated that he feels that we need to move quickly on addressing this but to do so, additional funding is needed if we are not to destabilise areas of Wales which would lose funding from the re-distribution. Welsh Women's Aid would like to echo Cymorth Cymru's recommendation to the Committee that this needs to be addressed within WG budgets for *at least* the coming five-year period.

In addition to the above reasons for protecting the Supporting People budget, Welsh Women's Aid would like to highlight to Committee members that the Supporting People programme represents very good value for money. All UK research into the programme has found this; the most recent research from Carmarthernshire has demonstrated a saving to the public purse of £2.30 for every £1 spent.

Looking more specifically at support for women and children fleeing domestic abuse, an independent evaluation⁴ into the Supporting People programme conducted for the Welsh Assembly Government in 2006 found that the national annual investment of £8,240,673 in housing-related support for women seeking refuge from domestic violence generated net savings of £47,946,346 to public spending by avoiding more costly acute services such as crime, health and homelessness. During this year, Supporting People provided funding for 2885 women seeking refuge from domestic violence in Wales – so the savings to the public purse **per woman** who received support via refuge or other Supporting People housing-related services for one year were therefore £16,619.

The evaluation said:

The evaluation found that avoiding costs to the criminal justice system and NHS of severe incidents of domestic violence constitute the vast majority of savings due to Supporting People for women seeking refuge from DV. The hypothesis behind the model, supported by qualitative data, is that Supporting People helps reduce the level of crime suffered by women and children experiencing domestic violence, by ensuring they maintain stable housing, providing emotional support and training in life skills, developing a social network and through ensuring that people's mental and physical health is maintained.

This model also assumes on the basis of evidence that the percentage of women experiencing violence who have children aged under 16 in the household is 72 per cent, and 40 per cent of these children will also suffer domestic violence.

The 2006 Report also noted the following range of "un-costed benefits" to women seeking refuge, to which a monetary value could not be ascribed:

- improved quality of life for the individual and children through greater independence;
- decreased vulnerability;
- improved health;
- greater choice of options on where and how to live;
- greater stability to enable women and children to plan for the future, and children to gain education;
- reduced fear; and
- increased involvement in the community (benefiting both the individual and society)

More recently, the 2010 *Review of the Supporting People Programme in Wales* reaffirmed that "the evidence for the programme's effectiveness is strong and there is a plausible demonstration of its cost-effectiveness and value for money spent". The 2010 Review confirmed the above "un-costed benefits" of the Supporting People programme in relation to domestic abuse, in addition to the further benefits of reduced burden for carers and reduced anti-social behavior.

It is also important to note that re-building the lives of women and children who have had to flee domestic abuse relies not only on short-term or emergency refuge, but also on the availability of longer-term alternative housing for women. Refuge has only ever been intended as a short-term solution for women fleeing abusive relationships; the time at which a woman is most at risk of domestic homicide is when she attempts to leave the relationship and in the immediate aftermath of leaving. However, the lack of accommodation and social housing available has led to women and their children having to remain in refuge for longer periods of time, with a direct impact on the space available for other vulnerable, high-risk women. An investment in move-on accommodation would

⁴ Matrix Research and Consultancy (2006), *Costs and Benefits of the Supporting People Programme* (for the Welsh Assembly Government).

⁵ Sir Mansel Aylward et al. (2010), The Supporting People Programme in Wales: Final report on a Review commissioned by Jocelyn Davies AM, Deputy Minister for Housing and Regeneration, Welsh Assembly Government.

mitigate this problem, both for women ready to leave refuge and for women seeking to flee abusive relationships by entering refuge.

Central Services and Administration MEG

Central Programmes SPA

• Equalities and Human Rights

Welsh Women's Aid is concerned that the indicative budget shows a £35,000 decrease to revenue funding for Equalities and Human Rights.

Violence against women is both a cause and consequence of gender inequality. It is the most life-threatening equality issue facing women in Wales today. The links between violence against women and gender inequality are recognised not only by the Welsh Government in its "The Right to be Safe" strategy, but also by the World Health Organisation, Amnesty International and the United Nations.

Women whose lives are blighted by violence are unable to exercise their most fundamental human rights – such as the right to life; the right to be free from torture, inhumane and degrading treatment; the right to physical and psychological integrity, and the right to own assets, to work and to earn an income. Violence against women is a form of gender inequality in itself – but by stripping women of these fundamental rights, violence against women also results in women being unable to attain equality with men in other areas, such as employment, health, equal pay and representation in political and public life. Tackling violence against women is therefore essential in order to achieve equality between women and men.

It is of particular concern that this proposed capital decrease comes at a time of important developments within equalities legislation in Wales. The Welsh Government has been extremely progressive in its leadership for the equalities and human rights agenda in Wales, including introducing Wales-specific duties under the Equality Act 2010 to advance and promote equality for all citizens. The Equality Act 2010 (Statutory Duties) (Wales) Regulations 2011 include specific requirements for public authorities in Wales (including the Welsh Government). These duties cover, amongst other things, engagement with different organisations, setting and publishing equality objectives and developing a Strategic Equality Plan. The first round of these activities must take place by 2nd April 2012.

The Welsh Government should also be monitoring the progress of all public authorities across Wales in meeting their equality objectives. With the future of the Equality and Human Rights Commission currently uncertain and the indicative cut to the equalities and human rights revenue budget, Welsh Women's Aid is concerned that equality and human rights may be seen as a luxury that we cannot afford, when in fact this agenda is absolutely integral to ensuring fairness for the citizens of Wales – if anything, even more integral during times of economic downturn when the most vulnerable need to be protected.

3.3 What expectations do you have of the 2012-13 draft budget proposals?

We expect and hope that the budget lines relating to domestic abuse – both within the Local Government and Communities MEG and across other relevant departments within the Welsh Government – are amended in light of the above considerations. At the very minimum, we would expect that the current levels of frontline service provision for women and children experiencing and fleeing domestic abuse are maintained; ideally, we would like to see an increase in these budgets to reflect the evidence-based increase of need for domestic abuse victims during times of recession and financial hardship. This should include services to prevent violence against women from happening in the first place, which our member groups have reported are taking the biggest cut at the local level.

If the information provided within this paper is not taken into consideration for the draft budget proposals, we would expect that women and children experiencing and fleeing domestic abuse may experience longer waiting list and ultimately decreased safety. We would also expect that the Welsh Government would find it extremely difficult to deliver on its commitments in "The Right to be Safe" violence against women strategy and implementation plan, and increased pressure on other budgets including homelessness and health.

3.4 What spending commitments and priorities would you like to see in the 2012-13 draft budget proposals?

Please see detailed information above regarding the commitments and priorities we would like to see reflected. Welsh Women's Aid recognises that the Welsh Government is setting its budget in a difficult economic time, but there is significant evidence to prove that investment in domestic abuse-related services is extremely cost-effective, and this evidence base should be taken into consideration in terms of sustaining current provision and investing in the future. We would also like to see the Ministerial commitment to prioritising violence against women and domestic abuse backed up by protected budgets and sustained, if not increased and improved, service delivery.

3.5 The new Welsh Government has not yet published a programme of government. However, the Welsh Government has emphasised that it is seeking to deliver an outcomes-based approach, with the First Minister declaring that "delivery will be the watchword of the next Welsh Labour government." What – if any – outcomes do you believe the Welsh Government should be trying to achieve with its 2012-13 draft budget?

While the new Welsh Government has not yet published a programme of government, we would at least expect for them to deliver the outcomes promised within the Welsh Labour manifesto relating to domestic abuse and other forms of violence against women, namely:

"In the next Assembly term we will:

- Save 10,000 lives by ensuring all key health, social care and education workers can detect the early warning signs of domestic abuse and putting in place clear steps to protect women and children.
- Place a duty on relevant public sector bodies to have a domestic abuse and violence against women strategy in place.
- Work with the Equality and Human Rights Commission to monitor action taken by public bodies to address violence against women as part of their compliance with the public sector equality duties.
- Fund the appointment of Wales' first human trafficking co-coordinator.
- Continue to challenge out-dated attitudes towards women through ongoing public awareness campaigns."

Achieving positive and measurable outcomes such as these is only possible through a long-term and strategic approach. Some excellent work has already been done through the Welsh Government working closely with Welsh Women's Aid and other partner organisations on "The Right to be Safe" strategy, and we believe that the Welsh Government will see the outcomes of this work in due course – but only with a sustained strategy to continue to tackle violence against women, including realistic budget allocations.

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⁶ Welsh Labour (2011), *Welsh Labour Manifesto 2011: Standing Up for Wales*.

The domestic abuse sector including Welsh Women's Aid is taking forward the outcomes agenda, including through the Welsh Government commissioned Supporting People review. We believe that the Welsh Government should be delivering on its commitment to ensuring that women and children affected by domestic abuse in Wales have "the right to be safe". We also think that the Welsh Government should be aiming for an outcome of investing in frontline services which are proven to be socially beneficial for vulnerable people and economically beneficial to the public purse, including vital services for women and children affected by domestic abuse.

Please see our answers to Questions 1 and 2 above for further information.

3.6 Can you suggest any elements that should be in the 2012-13 draft budget proposals to support more effective collaborative working?

Welsh Women's Aid believes that any move to support more effective collaborative working needs to begin from within the Welsh Government itself. As intimated in our answers to Questions 1 and 2 above, the lack of strategic and joined-up approach to tackling violence against women across all relevant departments and portfolio areas is problematic and does not lend itself to effective collaborative working. The benefit of many of the outcomes achieved by investing in domestic abuse services is felt in other areas, not least in terms of significant financial savings to the public purse across numerous governmental departments, as shown above. We believe that the Welsh Government should improve its own collaborative working across departments to ensure effective delivery of "The Right to be Safe" and the sustenance of essential frontline services.

We would also support any move from the Welsh Government to improve its collaborative working processes with the third sector. For example, Welsh Women's Aid and numerous other third-sector agencies were only informed of their budget for 2011/12 very late in March 2011. As a result, all staff were given their redundancy notices. This eleventh-hour notification of funding has unfortunately been rather commonplace within the sector for some time, but in times when all staff members are aware that the financial situation is extremely difficult and cuts are likely, it is extremely damaging to morale and inhibits effective collaborative working. If any elements could be added to the 2012-13 draft budget proposals to improve these communications, we would appreciate it, as we are sure the rest of the third sector would.

In terms of supporting more effective collaborative working across the third sector, Welsh Women's Aid would support funding streams that brought together various aspects relating to domestic abuse and other forms of violence against women – for example combinations between housing, health, education, equalities, and communities and local government. This may enhance joint working and enable third-sector domestic abuse agencies to meet a broader range of needs. We would also welcome the introduction of more funding programmes that would meet the needs of domestic abuse survivors through bringing together a range of specialist services to meet multiple needs, such as programmes that bring together housing, homelessness, domestic abuse, mental health and substance misuse services across statutory and third-sector organisations. Pooled resources would encourage much more effective joint working to produce shared outcomes.

Several of Welsh Women's Aid's member groups are taking up the challenge of pursuing collaborative working on a regional basis, such as the South East Wales Women's Aid Consortium, which is made up of WWA and five of our member groups in the South East Wales region. Introducing funding to support the infrastructure of forward-thinking consortia which improve regional delivery such as these would also be a welcome addition to the budget.

4. Conclusion

Many thanks again for the opportunity to respond to the Welsh Government's draft budget. Welsh Women's Aid looks forward to continuing to work with the Welsh Government and National Assembly for Wales through these challenging economic times to deliver positive outcomes for women and children affected by domestic abuse and other forms of gender-based violence in Wales.

5. Further Information

If you would like further information on any of the issues raised here, please contact:

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