Common Advice Performance Management Reporting Framework Summary 2018/19

Glasgow City Council









The Common Advice Performance Management Reporting Framework (CAPMRF) has been developed in consultation with local authorities and other key stakeholders. It aims to measure key performance indicators for welfare and money advice services funded by local authorities on both an in-house and commissioned basis. This is a summary of the key findings from the data returns for 2018/19 for the CAPMRF for Glasgow City Council.

This is the second year in which the data has been collected in relation to both welfare and money advice services, making it possible to begin to identify changes over time at both local and national levels. Prior to 2017/18, three iterations, covering 2014/15 through to 2016/17, covered money advice only. Therefore, longer term trends can be examined for indicators covering money advice. The information received from individual local authorities has been collated in order to produce a Scotland-wide analysis reflecting the significant impact of welfare and money advice services at a national level. This should be considered in conjunction with this local summary. The key findings are detailed below:

Key Points:

- In 2018/19 Glasgow City Council invested £3,407,288 in externally delivered money and welfare rights advice services.
- A total of 21,844 clients were supported by these services.
- Compared with other services across Scotland, services in Glasgow support a larger proportion of clients from ethnic minority groups. In 2018/19 83% of client's ethnicity was recorded as 'White' in Glasgow, compared with 94% across Scotland.
- There was also a larger proportion of clients recorded as 'Homeless'. This made up 3% of the recorded housing tenure compared with 1% across Scotland.

* Please note, 2018/19 figures do not include any information from internal services.

	Services, Investment and Volume							
		Glas	sgow	Scotland	Glasgow			
Ref	Indicator	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19			
C1	Number of services in the LA area In-House Money advice ¹ Welfare rights ² Combined External Money advice Welfare rights Combined ³	1 1 - - - 17	1 1 - - - 17	3 11 15 5 1 65	0% 0%			
	Case management system/s	Castle, Advice Pro	Advice Pro					
l1	Number of FTE staff In-House External Number of Volunteer FTE staff In-House External	- 112.0 - 117.0	- 120.5 - 126.5	466 443 10 563	8% 8%			
12	Local Authority Funding In-House External Other Sources of Funding Scottish Legal Aid Board Scottish Government Big Lottery Fund European Social Fund Other	- £3,875,392 ⁴ - - - - £0	£0 £3,407,288 - - - - - £467,104 ⁵	£14,753,814 £11,143,981 £771,398 £545,522 £290,094 £459,223 £1,977,490	-12%			

¹ SWS HSCP DAS Team

² SWS HSCP Welfare Rights Team

³ Bridgeton Citizens Advice Bureau (CAB), Clydeside Action Asbestos, Citizens Advice Direct, Castlemilk CAB, Castlemilk Law & Money Advice, Drumchapel CAB, Drumchapel Money Advice Centre, Easterhouse CAB, Ethnic Minority Law Centre, Glasgow Centre CAB, GEMAP, Govan Law Centre, Glasgow North West CAB, Greater Pollok CAB, Legal Services Agency, Money Matters and Parkhead CAB

⁴ Includes Glasgow City Council, NHS and Wheatley Funding

⁵ Includes NHS £384,104 and Wheatley Group £83,000

	Services,	Investment and	l Volume		
		Glas	gow	Scotland	Glasgow
Ref	Indicator	2017/18	2017/18 2018/19		% Change 2017/18 to 2018/19
	Volume Contacts Total Clients New Clients	- - 26,300	- 21,844 -	307,511 244,637 61,652	
	Contacts by channel Face-to-face Telephone Email Web Webchat	25,463 615 222 - -	- - - -	103,407 56,566 22,286 4,739 833	
	Number of benefit entitlement checks carried out	*	-	44,416	
	Referrals Self-referral Local authority:	-	-	77,897	
A1	Housing	-	-	4,181	
	Social Services Revenues	-	-	8,357 1,264	
	Employability	-	-	1,847	
	Other	-	-	6,558	
	Primary Health Care Third Sector	-	-	12,202 5,790	
	Other	-	-	11,972	
	Open SNSIAP cases Type I Type II Type III	- - -	- - -	8,774 20,667 7,885	
	Closed SNSIAP cases Type I Type II Type III	- - -	- -	15,432 25,043 5,210	

	Services, Investment and Volume						
		Glas	gow	Scotland	Glasgow		
Ref	Indicator	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19		
	First reason for contacting agency						
	Benefit Overpayment	-	-	721			
	Council Tax arrears	-	-	2,189			
	Credit, store and charge card debts	-	-	1,612			
	Catalogue debts	-	-	666			
	PPI	-	-	457			
	Payday Loan /High cost credit	-	-	367			
	Unsecured personal loan (except	-	-	1,110			
	payday loans)						
	Bank and Building society	-	-	676			
	overdrafts			007			
A1	Mortgage arrears	-	-	337			
	Rent arrears	-	_	2,989			
	Help with appealing welfare benefit	-	_	3,297			
	decision			6 271			
	Assistance with making initial benefit application	-	-	6,271			
	Sanctioned			249			
	Benefits entitlement check	-	_	28,582			
	Issue relating to right to reside	-	_	199			
	Seeking to access other funds (i.e.	_	_	1,461			
	grants)	_	_	1,401			
	Other (Please specify)	-	_	25,736			

		Client Demo	graphics			
			Glas	gow	Scotland	Glasgow
Ref	Demographic	Categories	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
	Sex	Male Female Not recorded Prefer not to answer	11,801 14,157 342 *	10,242 11,371 - 231	79,041 98,580 39,814 2,330	-13% -20% -100%
	Age	0-15 16-24 25-34 35-44 45-59 60-64 65-70 71+ Not Recorded Prefer not to answer	170 2,198 5,134 5,493 5,678 * * *	143 1,691 3,990 4,576 4,818 4,032 1,978 - - 616	803 13,350 26,767 31,774 41,754 20,258 12,890 21,652 38,752 9,365	-16% -23% -22% -17% -15%
C2	Ethnicity	White Any Mixed or Multiple Ethnic Groups Asian, Asian Scottish or Asian British African Caribbean or Black Other Ethnic Group Not Recorded Prefer not to answer	20,914 1,869 1,249 270 486 537 975 *	17,550 238 1,686 1,118 224 355 19 654	137,977 951 3,261 1,727 500 1,831 60,983 4,661	-16% -87% 35% 314% -54% -34% -98%
	Disability or long-term condition	Yes No Not Recorded	13,028 11,593 1,679	10,991 10,200 653	60,955 51,966 64,289	-16% -12% -61%
	Income	£6,000 or less £6,001-£10,000 £10,001-£15,000 £15,001-£20,000 £20,001-£25,000 £25,001-£30,000 £30,001-£40,000 Over £40,000 Not Recorded Prefer not to answer	7,000 7,949 5,160 2,959 1,153 489 284 169 1,137	6,808 6,669 4,011 2,217 896 368 202 95 578	18,256 13,954 11,306 7,647 3,579 2,324 1,316 640 92,673 4,138	-3% -16% -22% -25% -22% -25% -25% -24% -44% -49%

	Client Demo	graphics			
		Glas	gow	Scotland	Glasgow
Demographic	Categories	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
Economic Status	Self employed Employed full time Employed part time Looking after the home or family Permanently retired from work Unemployed and seeking work At school In further/higher education Gov't work or training scheme Permanently sick or disabled Unable to work because of short-term illness or injury Other Not recorded Prefer not to answer	531 3,248 2,742 1,898 2,721 2,763 571 - 43 - 9,902 815 1,066 *	501 2,731 2,374 1,449 2,113 2,321 527 - 41 8,539 - 760 488 -	3,477 16,169 13,548 5,116 17,358 18,157 729 1,097 816 26,733 8,114 3,401 80,313 5,734	-6% -16% -13% -24% -22% -16% -8% -5% -100% -7% -54%
Housing Tenure	Owner occupied Social rented Private rented Temporary accommodation Homeless Other Not recorded Prefer not to answer	4,231 13,622 3,617 * 4,036 ⁶ 794 *	3,674 11,024 3,054 498 554 2,433 ⁷ 607	23,012 54,932 13,782 2,717 1,475 9,619 85,407 6,530	-13% -19% -16% -40% -24%
Household Composition ⁸	Single adult (non-pensioner) Single pensioner Small single parent (1 or 2 children) Large single parent (3 or more children) Young single parent (1 adult under 25, and 1 or more children) Family (2 adults, and 1 or more children) Large family (2 adults, and 3 or more children) Adult family (2 or more non-pensioners, and no children) Older adult family (contains at least 1 pensioner)	12,603 - * * * 4,038 965 918	10,895 - 3,283 - - 3,257 - 3,371 - 504	34,748 4,476 11,406 747 556 10,633 1,036 16,485 6,038	-14% -17% -100% -45%
	Economic Status Housing Tenure Household	Economic Status Self employed Employed Employed full time Employed part time Looking after the home or family Permanently retired from work Unemployed and seeking work At school In further/higher education Gov't work or training scheme Permanently sick or disabled Unable to work because of short-term illness or injury Other Not recorded Prefer not to answer Housing Tenure Owner occupied Social rented Private rented Temporary accommodation Homeless Other Not recorded Prefer not to answer Household Composition ⁸ Single adult (non-pensioner) Single pensioner Small single parent (1 or 2 children) Large single parent (3 or more children) Young single parent (1 adult under 25, and 1 or more children) Large family (2 adults, and 3 or more children) Adult family (2 or more non-pensioners, and no children) Older adult family (contains at	Economic Status Self employed full time Employed part time Looking after the home or family Permanently retired from work Unemployed and seeking work At school In further/higher education Gov't work or training scheme Permanently sick or disabled Unable to work because of short-term illness or injury Other Not recorded Prefer not to answer Housing Tenure Owner occupied Social rented Private rented Temporary accommodation Homeless Other Not recorded Prefer not to answer Household Composition® Single adult (non-pensioner) Single pensioner Small single parent (1 or 2 children) Large single parent (1 adult under 25, and 1 or more children) Family (2 adults, and 3 or more children) Adult family (2 or more non- pensioners, and no children) Older adult family (contains at least 1 pensioner) Not recorded 918	Categories Cat	Demographic Categories 2017/18 2018/19 2018/19 2018/19

⁶ Includes those who are homeless

⁷ Includes 1,663 'Not householder', 81 'Part-owner', 89 'Supported accommodation', 50 'Temporary accommodation – Voluntary Sector', 23 'To be discharged from hospital/prison' and 527 'Other'

⁸ Categories used by the services do not match those used by CAPMRF. 2018/19 figures include 3,283 Lone Parents included under 'Small Single Parent', 3,257 Couple with dependent children included under 'Family', 3,371 couple

	Money Advice Indicators							
				Glasgow			Scotland	Glasgow
Ref	Indicator	2014/15	2015/16	2016/17	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
C3	Number of clients Total Benefit overpayment Council Tax arrears Utility Arrears Credit, store, and charge card debts Rent to own Catalogue Unsecured personal loan Payday Loan / High Cost Credit Overdrafts Mortgage arrears Rent arrears Others	- - - - - - - -	- - - - - - - -	- - - - - - - -	8,150 599 812 531 1,651 123 500 865 416 630 497 1,054 472	- - - - - - - - -	43,593 1,845 5,174 4,055 5,452 455 2,183 3,528 1,694 2,689 674 5,667 10,177	-100%
	Amount of debt owed by client ⁹ Total Benefit overpayment Council Tax arrears Utility Arrears Credit, store, and charge card debts Rent to own Catalogue Unsecured personal loan Payday Loan / High Cost Credit Overdrafts Mortgage arrears Rent arrears Others		£28,461,714 £0 £0 £0 £0 £0 £0 £0 £0 £0 £0	£28,897,338 £1,592,120 £2,301,095 £312,174 £2,759,989 £81,295 £294,756 £2,135,195 £255,862 £460,046 £1,505,608 £646,959 £16,552,238	£11,099,685 £920,412 £1,248,019 £267,134 £2,579,468 £1,324,501 £228,388 £241,075 £1,594,280 £464,303 £280,181 £1,351,088 £600,836	£26,689,915 - £2,385,109	£186,250,137 £6,283,913 £20,075,954 £3,214,671 £34,926,764 £2,015,158 £3,858,004 £23,273,669 £3,306,422 £4,553,239 £17,668,282 £8,197,951 £58,876,109	140% 91% 3945%

with no dependent children included under 'Adult Family, 504 not relevant to enquiry included under 'Not Recorded' and 534 Other not included above 2017/18 figures do not include the internal services

	Money Advice Indicators							
			Glasgow				Scotland	Glasgow
Ref	Indicator	2014/15	2015/16	2016/17	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
	Breakdown of debt strategy agreed with client ¹⁰ Sequestration Debt Arrangement Scheme Trust Deed	4 20 1	2 5 -	89 57 9	173 45 14	- - -	1,722 886 134	
OP1.1	Awaiting sequestration Token payments Pro rata offers Moratorium Debt written off Repayment plan Nil Payments/Offers Consolidation Loan	- 5 - - -	- 5 - - - -	28 221 1,410 124 62 307 294	40 238 900 154 59 974 418 3	- - - - - -	341 1,161 1,469 263 355 643 295	
	Mortgage to rent/Shared equity Did not agree a debt strategy Still awaiting outcome Other: please specify	- 3 - 47	- - - 13	17 181 241 3	13 221 110 -	- - -	62 1,058 2,550 2,595	
OC1	Financial gain Financial gain from money advice Financial gain from any other welfare benefits Total of ALL verified financial gain Total of ALL unverified financial gain				* * £0 *	£27,086,286 ¹¹	£30,217,870 £8,179,848 £323,876,347 £47,195,664	

¹⁰ Figures provided in 2014/15 and 2015/16 include the internal teams only

¹¹ This includes both verified and unverified gain, however a breakdown of each type cannot be provided

	Welfare Righ	ts Advice Ind	icators		
		Glas	gow	Scotland	Glasgow
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
OP2, OP3, OC1	Total No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals Attendance Allowance No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- £0 - * * \$ \$ \$ - - - - - *	- £0 - - - - - £0	67,249 55,436 £222,533,895 8,891 2,063 2,626 10,826 6,483 2,004 £44,553,543 7,367 7,245 £29,556,233 190 119 37 58 42 26 £1,959,706	
	Bereavement Benefits No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * *	- - - - - - -	190 129 £561,487 4 - - 5 - - - £0	

	Welfare Righ	ts Advice Ind	icators		
		Glas	gow	Scotland	Glasgow
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
OP2, OP3, OC1	Carers Allowance No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals Child Benefit No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	* * * - * * - * * - *	- - - - - - - - - -	1,766 1,393 £4,194,118 22 9 1 1 1 5 £63,942 842 554 £880,829 18 4 1 8 7 3 £61,321	
	Child Tax Credit No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * *	- - - - - - -	1,469 579 £3,185,276 112 20 14 37 14 3 £196,224	

	Welfare Righ	ts Advice Ind	icators		
		Glas	gow	Scotland	Glasgow
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
OP2, OP3, OC1	Cold Weather Payments and Winter Fuel Payments No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals Contributory Benefits No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	* * - * * - * * - * * - * * - * * - * * - * * - * * - * * - *	- - - - - - - - - - - - - - - - - - -	40 15 £2,592 3 1 - - - £300 1,265 569 £2,632,769 309 86 50 257 192 30 £1,354,155	
	Disability Living Allowance No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * *	- - - - - - -	2,473 3,591 £6,146,411 329 90 119 493 291 110 £2,730,061	

	Welfare Righ	ts Advice Ind	icators		
		Glas	gow	Scotland	Glasgow
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	Discretionary Housing Payments No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * *	- - - - - - - -	834 1,327 £1,308,618 20 10 1 - - - £11,654	
OP2, OP3, OC1	Funeral Expenses No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * *	- - - - - - -	84 39 £52,282 9 1 - 1 - 5	
	Industrial Injuries Disablement Benefit No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * *	- - - - - - - -	73 35 £122,385 13 1 3 30 6 11 £20,126	

	Welfare Righ	ts Advice Ind	icators		
		Glas	gow	Scotland	Glasgow
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	Maternity Allowance No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals Pension Credit No. claims No. awards made/maintained	- - * * * -	- - - - - - - -	45 31 £157,684 - - - 4 2 1 £87,865	
OP2, OP3, OC1	Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- * * - *	- - - - - - -	£6,997,890 30 9 5 10 3 4 £87,623	
	Personal Independence Payment No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * *	- - - - - - - -	21,856 13,324 £66,356,434 3,796 688 1,299 5,177 2,979 1,064 £19,563,811	

Welfare Rights Advice Indicators							
		Glasgow		Scotland	Glasgow		
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19		
OP2, OP3, OC1	Scottish Welfare Fund No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals State Pension No. claims	- - * * * -	- - - - - - - -	2,111 1,068 £859,970 68 14 7 8 11 7 £21,285			
	No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * - *	- - - - - - -	154 £1,400,568 3 - 4 - - - £0.00			
	Sure Start Maternity Grant No. claims No. awards made/maintained Financial gain from awards made/ maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - * * *	- - - - - - -	80 77 £73,311 2 - 1 2 - £1,000.00			

Welfare Rights Advice Indicators							
		Glasgow			Glasgow		
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19		
	Universal Credit No. claims	_	_	4,098			
	No. awards made/maintained	-	_	3,604			
	Financial gain from awards made/ maintained	-	-	£16,699,608			
	No. Mandatory Reconsiderations (MRs)	-	-	456			
OP2,	No. MRs won	*	-	94			
	No. MRs lost	*	-	72			
	No. appeals	-	-	347			
	No. appeals won	*	-	203			
	No. appeals lost Financial gain from MRs/appeals	т	_	51 £1,115,462.61			
OP3,		-	-	£1,115,462.61			
OC1	Other						
	No. claims	-	-	21,147			
	No. awards made/maintained	-	-	19,547			
	Financial gain from awards made/ maintained	-	-	£81,345,429			
	No. Mandatory Reconsiderations (MRs)	-	-	3,508			
	No. MRs won	*	-	917			
	No. MRs lost	*	-	1,012			
	No. appeals	-	-	4,389			
	No. appeals won	*	-	2,730			
	No. appeals lost	*	-	689			
	Financial gain from MRs/appeals	-	-	£17,274,829			

Softer Outcomes						
		Glasgow		Scotland	Glasgow	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OC2	Number of service users self-reporting improved health and wellbeing as a direct result of getting advice/support from the service					
	l've been feeling more relaxed Agree Disagree	- -	- -	1,554 183		
	l've been feeling physically better Agree Disagree	- -	- -	304 5		
	I've been feeling better about myself Agree Disagree	- -	- -	329 7		
	l've been feeling more optimistic about the future Agree Disagree	- -	- -	324 12		
	I've been getting on better with others Agree Disagree	- -	- -	292 2		
OC3	Number of service users self-reporting improved capacity and ability to cope as a direct result of getting advice/support from the service					
	I am thinking more clearly Agree Disagree	-	- -	347 14		
	I feel more in control of my life Agree Disagree	<u>-</u>	- -	351 5		
	I am more able to make decisions Agree Disagree	- -	- -	1,644 76		
	I am more able to cope with day to day issues/problems Agree Disagree	- -	- -	346 12		
OC3	I know when to seek support and where to get it Agree Disagree	- -	- -	356 4		

Softer Outcomes						
		Glasgow		Scotland	Glasgow	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OC4	Number of service users self-reporting increased financial stability and resilience as a direct result of getting advice/support from the service					
	I recognise when I need help to sort out my money Agree Disagree	-	- -	356 2		
	I am confident that I am getting all the benefits/help to which I am legally entitled Agree Disagree	- -	- -	360 2		
	I know how much money I have to spend Agree Disagree	-	- -	359 2		
	l can better manage my money Agree Disagree	- -	- -	1,393 156		
	I would be better able to cope if I had an unexpected expense Agree Disagree	<u>-</u>	<u>-</u>	339 12		





