

**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Financial Statements**  
**Year Ended March 31, 2025**



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
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**Year Ended March 31, 2025**

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## INDEPENDENT AUDITOR'S REPORT

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### To the Directors of Community Living Association For South Simcoe

#### Opinion

We have audited the financial statements of Community Living Association For South Simcoe (the organization), which comprise the statement of financial position as at March 31, 2025, and the statements of revenues and expenditures, changes in operating fund balance and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at March 31, 2025, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

#### Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the organization in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

#### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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Independent Auditor's Report to the Directors of Community Living Association For South Simcoe  
(continued)

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Richmond Hill, Ontario  
July 7, 2025

*Truster Zweig Raithatha LLP*  
Chartered Professional Accountants  
Licensed Public Accountants



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Statement of Financial Position**  
**March 31, 2025**

	2025	2024
<b>ASSETS</b>		
<b>CURRENT</b>		
Cash	\$ 1,007,592	\$ 1,320,234
Grants and accounts receivable (Note 3)	1,144,517	1,347,720
Inventory	6,699	36,023
Government remittances	655,946	161,145
Prepaid expenses and deposits	456,111	193,381
	3,270,865	3,058,503
<b>CASH HELD FOR REPLACEMENT RESERVE (Note 4)</b>	<b>33,484</b>	<b>30,563</b>
<b>PROPERTY AND EQUIPMENT (Note 5)</b>	<b>9,321,050</b>	<b>9,377,562</b>
	\$ 12,625,399	\$ 12,466,628
<b>LIABILITIES</b>		
<b>CURRENT</b>		
Accounts payable and accrued liabilities	\$ 2,657,829	\$ 2,401,322
Current portion of loans payable (Note 6)	147,446	371,243
Current portion of mortgage payable (Note 7)	17,122	16,886
Deferred revenue	-	47,059
	2,822,397	2,836,510
<b>LONG TERM</b>		
Loans payable (Note 6)	2,852,095	2,761,437
Mortgage payable (Note 7)	-	17,122
Deferred grants (Note 8)	3,523,155	3,420,595
	9,197,647	9,035,664
<b>FUND BALANCES</b>		
<b>REPLACEMENT RESERVE FUND (Note 4)</b>	<b>33,484</b>	<b>30,563</b>
<b>OPERATING FUND BALANCES</b>	<b>3,394,268</b>	<b>3,400,401</b>
	3,427,752	3,430,964
	\$ 12,625,399	\$ 12,466,628

**APPROVED ON BEHALF OF THE BOARD**

\_\_\_\_\_ Director

\_\_\_\_\_ Director



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Statement of Revenues and Expenditures**  
**Year Ended March 31, 2025**

	2025	2024
<b>REVENUES</b>		
Ministry of Children, Community and Social Services		
-Operational Support	\$ 18,577,723	\$ 17,500,729
-Supported Housing	31,135	31,135
Deferred grants earned	320,192	317,250
Total grants	18,929,050	17,849,114
Family benefits allowance	1,211,009	1,154,042
Expense recovery	2,543,931	4,143,615
Fundraising	457,167	149,563
Rental revenue	62,990	94,118
Community Fridge	33,461	8,750
	<b>23,237,608</b>	<b>23,399,202</b>
<b>EXPENSES</b>		
Amortization	492,410	498,292
Community Fridge	43,284	-
Food	544,468	546,554
Fundraising	62,047	63,247
Insurance	195,068	175,456
Interest on long-term debt	161,710	186,462
New furnishings	192,140	292,841
Other program cost	53,499	55,334
Personal needs	242,102	123,361
Premises, rent and utilities	516,533	530,720
Purchased services and advertising	1,884,517	1,837,761
Repairs and maintenance	189,892	293,638
Replacement reserve	1,933	1,933
Salaries and employee benefits	17,830,934	18,043,099
Staff training	122,941	90,700
Staff travel	70,028	54,236
Supplies	250,092	292,008
Vehicles	398,655	426,293
	<b>23,252,253</b>	<b>23,511,935</b>
<b>DEFICIENCY OF REVENUES OVER EXPENSES BEFORE THE FOLLOWING</b>	<b>(14,645)</b>	<b>(112,733)</b>
Gain on disposal of property and equipment	8,512	-
<b>DEFICIENCY OF REVENUES OVER EXPENSES</b>	<b>\$ (6,133)</b>	<b>\$ (112,733)</b>



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Statement of Changes in Operating Fund Balance**  
**Year Ended March 31, 2025**

	2025	2024
<b>OPERATING FUND BALANCE - BEGINNING OF YEAR</b>	<b>\$ 3,400,401</b>	<b>\$ 3,513,134</b>
Deficiency of revenues over expenses	<b>(6,133)</b>	<b>(112,733)</b>
<b>OPERATING FUND BALANCE - END OF YEAR</b>	<b>\$ 3,394,268</b>	<b>\$ 3,400,401</b>



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Statement of Cash Flows**  
**Year Ended March 31, 2025**

	2025	2024
<b>OPERATING ACTIVITIES</b>		
Deficiency of revenues over expenses	\$ (6,133)	\$ (112,733)
Items not affecting cash:		
Amortization	492,410	498,292
Gain on disposal of property and equipment	(8,512)	-
Deferred grants earned	(320,192)	(317,250)
	<b>157,573</b>	<b>68,309</b>
Changes in non-cash working capital:		
Grants and accounts receivable	203,203	(454,620)
Inventory	29,324	6,032
Government remittances	(494,801)	(100,213)
Prepaid expenses and deposits	(262,730)	(61,658)
Accounts payable and accrued liabilities	256,506	260,046
Deferred revenue	(47,059)	(222,451)
	<b>(315,557)</b>	<b>(572,864)</b>
Cash flow used by operating activities	<b>(157,984)</b>	<b>(504,555)</b>
<b>INVESTING ACTIVITIES</b>		
Purchase of property and equipment	(440,418)	(354,131)
Proceeds on disposal of property and equipment	13,032	-
Deferred grants related to acquisition of property and equipment	422,752	298,248
Cash flow used by investing activities	<b>(4,634)</b>	<b>(55,883)</b>
<b>FINANCING ACTIVITIES</b>		
Loans payable	(133,139)	(258,995)
Mortgage payable	(16,885)	(16,652)
Cash flow used by financing activities	<b>(150,024)</b>	<b>(275,647)</b>
<b>DECREASE IN CASH FLOW</b>	<b>(312,642)</b>	<b>(836,085)</b>
Cash - beginning of year	1,320,234	2,156,319
<b>CASH - END OF YEAR</b>	<b>\$ 1,007,592</b>	<b>\$ 1,320,234</b>



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Notes to Financial Statements**  
**Year Ended March 31, 2025**

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**1. PURPOSE OF THE ORGANIZATION**

Community Living Association for South Simcoe (the "organization") is a non-share capital, not-for-profit organization, incorporated under the Business Corporations Act of Ontario on April 6, 1971 to provide residential and support services to developmentally delayed individuals in the South Simcoe region of Ontario. As a charity registered under the Income Tax Act (Canada), the organization is not subject to income taxes and is authorized to issue tax receipts for donations received.

**2. SIGNIFICANT ACCOUNTING POLICIES**

Management has prepared these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, using the deferral method. These standards are in accordance with the Canadian generally accepted accounting principles and include the following significant accounting policies:

**(a) Fund accounting**

These financial statements include the following funds:

Replacement reserve fund comprises amounts that are to be used for specific eligible capital expenditures as agreed to by the Ministry of Children, Community and Social Services (MCCSS).

Operating fund balance comprises amounts available for immediate use for the general purposes of the organization as determined by the Board of Directors.

**(b) Financial instruments**

The organization initially measures its financial assets and liabilities at fair value, except for certain non-arms's length transactions, which are recorded at the carrying or exchange amount depending on the circumstances. The organization subsequently measures all financial assets and financial liabilities at cost or amortized cost. Changes in fair value are recognized in net earnings.

Financial assets measured at cost or amortized cost include cash, grants and accounts receivable, government remittances and cash held for replacement reserve.

Financial liabilities measured at cost or amortized cost include accounts payable and accrued liabilities, loans payable and mortgage payable.

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**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
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**Year Ended March 31, 2025**

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**2. SIGNIFICANT ACCOUNTING POLICIES (continued)**

**(c) Revenue recognition**

Restricted contributions (represented by grants) are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Revenue from certain capital contributions and grants is deferred and recognized in the year the related expenses are incurred.

Other revenue is recognized when earned.

**(d) Divisional Results**

These financial statements represent the combined results of the various programs as at March 31, 2025 and the results of their operations for the year then ended.

**(e) Inventory**

Inventory is measured at the lower of cost or net realizable value with cost being determined on a first-in, first-out basis. Cost includes purchase cost. Inventory is written down to net realizable value when the cost of inventory is not estimated to be recoverable due to obsolescence, damage or declining prices.

**(f) Property and equipment**

Property and equipment are recorded at cost.

Amortization is provided annually at rates calculated to write-off the assets over their estimated useful lives as follows:

Buildings	5%	diminishing balance method
Furniture and fixtures	20%	diminishing balance method
Office equipment	20%	diminishing balance method
Vehicles	30%	diminishing balance method
Computers and Phones	30%	diminishing balance method

Management reviews property and equipment for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. Recoverability is assessed by comparing the carrying amount to the estimated future net cash flows that the assets are expected to generate. Where the carrying value exceeds estimated net cash flows, the assets are written down to fair value.

*(continues)*



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Notes to Financial Statements**  
**Year Ended March 31, 2025**

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**2. SIGNIFICANT ACCOUNTING POLICIES (continued)**

**(g) Capital management**

The organization's objective is to have sufficient resources to continue operations in accordance with its mission. The need for sufficient resources is considered when preparing an annual budget and monitoring its cash flows.

**(h) Use of estimates**

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Significant areas requiring the use of estimates include the measurement of accrued liabilities, revenue recognition and amortization. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

**(i) Contributed goods and services**

Volunteers and members of the community contribute time and goods to assist the organization in carrying out its' service delivery activities. Because of the difficulty of determining their fair value, the value of contributed goods and services is not recognized in the financial statements. Volunteer hours representing administrative and other activities for the year were approximately 549 hours (2024 - 281 hours).

**(j) Employee pension plan**

The organization has a defined contribution plan, wherein it is required to match employee contributions up to 5% of annual earnings (for eligible employees). The costs of the organization's defined contribution plan are charged to salaries and employee benefits during the year.

**3. GRANTS AND ACCOUNTS RECEIVABLE**

	<b>2025</b>	<b>2024</b>
Grants receivable	\$ 16,951	\$ 171,759
Accounts receivable	1,127,566	1,175,961
	<b>\$ 1,144,517</b>	<b>\$ 1,347,720</b>



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Notes to Financial Statements**  
**Year Ended March 31, 2025**

**4. CASH HELD FOR REPLACEMENT RESERVE**

Replacement reserve funds are provided by MCCSS and are held in interest bearing accounts. These reserve funds are restricted and can only be used for specific eligible capital expenditures.

There were no capital expenditures during the year. The fund earned interest of \$988 (2024 - \$Nil) and received \$1,933 (2024 - \$1,933) from MCCSS.

**5. PROPERTY AND EQUIPMENT**

	Cost	Accumulated amortization	<b>2025 Net book value</b>	2024 Net book value
Land	\$ 2,839,253	\$ -	<b>\$ 2,839,253</b>	\$ 2,839,253
Buildings	11,965,155	6,133,050	<b>5,832,105</b>	5,942,583
Furniture and fixtures	2,099,274	1,722,927	<b>376,347</b>	309,308
Office equipment	362,377	277,112	<b>85,265</b>	81,521
Vehicles	2,015,329	1,891,546	<b>123,783</b>	166,739
Computers and Phones	711,746	647,449	<b>64,297</b>	38,158
	<b>\$ 19,993,134</b>	<b>\$ 10,672,084</b>	<b>\$ 9,321,050</b>	<b>\$ 9,377,562</b>

Purchases of property and equipment in the current year of \$422,752 (2024 - \$298,248) was financed by deferred grants contributions (Note 8).

Included in buildings, furniture and fixtures and office equipment purchases in the year ended March 31, 2025, \$121,615 was not available for use at the year end and therefore was not subject to amortization.



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Notes to Financial Statements**  
**Year Ended March 31, 2025**

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**6. LOANS PAYABLE**

The organization has operating loans and fixed rate term loans in connection with financing of day to day requirements and acquisition of certain property and equipment. Operating loans bear interest at the Toronto Dominion Bank's prime rate plus 0.35% to 0.75% per annum and no terms of repayment. The fixed rate loans bear interest from 6.643% to 6.723% per annum and are due from April 30, 2035 to June 21, 2041. The term loans are secured as follows:

- General Security Agreement representing a second charge on all present and after acquired personal property;
- Small Business Banking Security Agreement;
- Continuing Collateral Mortgages representing a first charge on the following properties:
  - 181 Barrie Street, Bradford in the amount of \$224,000;
  - 319 Victoria Street East, Alliston in the amount of \$101,000;
  - 2169 Adjala-Tecumseth, Tecumseth in the amount of \$346,500;
  - 6164 Fourth Line, Tecumseth in the amount of \$375,000;
  - 70 Mills Court, Bradford in the amount of \$400,000;
  - 75 Church Street North, Alliston in the amount of \$213,750;
  - 80 Church Street North, Alliston in the amount of \$210,000;
  - 125 Dufferin Street South, Alliston in the amount of \$690,000;
  - 4609 Adjala-Tecumseth Townline, New Tecumseth in the amount of \$500,000;
  - 6486 4th Concession Rd, Adjala-Tosorontio in the amount of \$800,000;
  - 233 Church Street South, New Tecumseth in the amount of \$1,125,000;
  - 114-247 King Street North, Alliston in amount of \$270,000;
- Assignment of \$6,000,000 in fire insurance on the above properties.

As at March 31, 2025 the organization was in compliance with the Debt Service Coverage ratio covenant relating to these loans.

Future required minimum principal payments in the next five years and thereafter are as follows:

2026	\$	147,446
2027		157,622
2028		168,499
2029		180,127
2030		192,558
Thereafter		2,153,289
		2,999,541
	\$	2,999,541



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Notes to Financial Statements**  
**Year Ended March 31, 2025**

**7. MORTGAGE PAYABLE**

Mortgage funding is provided under contracts with MCCSS as follows:

	2025	2024
Scotia Mortgage Corporation, payable in monthly repayments of \$1,438 principal and interest, bearing interest at 1.40% per annum secured by land and building located on 1 Saunders Street, Innisfil. Due March 1, 2026.	\$ 17,122	\$ 34,008
Less: current portion	(17,122)	(16,886)
	\$ -	\$ 17,122

**8. DEFERRED GRANTS**

Certain capital contributions and grants are recognized as revenue in the year the related expenses are incurred. The following lists the unearned portion of these grants by related category of assets:

	2025	2024
Buildings	\$ 2,915,333	\$ 2,872,292
Furniture and fixtures	370,515	303,413
Office equipment	86,034	82,481
Vehicles	99,694	142,420
Computers	51,579	19,989
	\$ 3,523,155	\$ 3,420,595

The continuity of deferred grants is as follows:

	2025	2024
Balance, beginning of year	\$ 3,420,595	\$ 3,439,597
Contributions received during the year	422,752	298,248
Revenue recognized in the year	(320,192)	(317,250)
Balance, end of year	\$ 3,523,155	\$ 3,420,595

**9. ECONOMIC DEPENDENCE AND CAPITAL EXPENDITURE**

The organization's operations are primarily funded through various agreements with the Governments of Ontario and Canada.

The Ontario Government has provided funding for the acquisition of the majority of land and buildings. The organization is therefore not free to dispose of these facilities, nor to use these assets for other purposes without the consent of the Ontario Government.



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Notes to Financial Statements**  
**Year Ended March 31, 2025**

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**10. CONTRACTS WITH MINISTRY OF CHILDREN, COMMUNITY AND SOCIAL SERVICES**

The organization has a number of contracts with the MCCSS. One requirement of the contracts is the production by Management of a Transfer Payment Annual Reconciliation report which shows a summary of all revenues and expenditures and any resulting surplus or deficit that relates to the contract. As at March 31, 2025 the organization was in compliance with the above requirement.

**11. LEASE OBLIGATIONS**

The organization has leased vehicles and equipment under various leasing contracts the latest of which ends in May 2027. Total annual lease payments for each of the next three years are as follows:

2026	\$	3,539
2027		885

**12. COMMITMENTS AND CONTINGENCIES**

(a) The organization has agreed to indemnify its past, present and future directors, officers, employees and volunteers against expenses (including legal expenses), judgments and any amount actually or reasonably incurred by them in connection with any action, suit or proceeding in which the directors are sued as a result of their service, if they acted honestly and in good faith with a view to the best interests of the organization.

The nature of the indemnity prevents the organization from reasonably estimating the maximum exposure. The organization has purchased directors' and officers' liability insurance with respect to this indemnification. Historically, the organization has not made any payments under such or similar indemnification agreements. At this time, the organization is not aware of any claims under these guarantees and, therefore, no amount has been accrued in the financial statements with respect to these guarantees.

(b) The organization was informed that lawsuits have been filed against it in respect to employment matters. Management intends to defend against these claims. The amount of loss, if any, arising from these claims cannot be determined at this time. Should any loss result from the resolution of the claims, such loss will be charged to operations in the year of resolution.

**13. EMPLOYEE PENSION PLAN**

The organization and its regular part time and full time employees make contributions to multi-employer defined contribution plans. The organization's contribution is limited to 5% of an eligible employee's gross wages. The organization's total contribution expense for these plans in the current year is \$335,546 (2024 - \$359,844).



**COMMUNITY LIVING ASSOCIATION FOR SOUTH SIMCOE**  
**Notes to Financial Statements**  
**Year Ended March 31, 2025**

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**14. FINANCIAL RISK MANAGEMENT**

The organization is exposed to various risks through its financial instruments. The following analysis provides a measure of the organization's risk exposure and concentrations at the statement of financial position date.

**(a) Credit risk**

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge its obligation. The organization is exposed to credit risk with respect to accounts receivable from funders. The organization believes there is minimal risk associated with these amounts which primarily consist of funding receivable from the Government of Ontario.

**(b) Liquidity risk**

Liquidity risk is the risk that an organization will encounter difficulty in meeting obligations associated with financial liabilities. The Organization is exposed to this risk mainly in respect of its accounts payable and accrued liabilities, loans payable, mortgage payable and deferred grants. The organization manages its liquidity risk by constantly monitoring its cash flow and financial liabilities maturities. Accounts payable and accrued liabilities are normally paid within the payment terms and other current liabilities are satisfied within the next fiscal year.

**(c) Market risk**

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The organization is mainly exposed to interest rate risk.

**(i) Interest rate risk**

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market rates. The organization is exposed to interest rate risk in respect to its loans payable.

