

CHARITY REGISTRATION NUMBER: SC002196

Girlguiding Fife
Unaudited Financial Statements
30 June 2025

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PATERSON BOYD & CO
CHARTERED CERTIFIED ACCOUNTANTS

Girlguiding Fife
Financial Statements
Year Ended 30 June 2025

	Pages
Trustees' Annual Report	1 to 6
Independent Examiner's Report to the Trustees	7
Statement of Financial Activities	8
Statement of Financial Position	9
Notes to the Financial Statements	10 to 17
The Following Pages Do Not Form Part of the Financial Statements	
Detailed Statement of Financial Activities	19 to 20
Notes to the Detailed Statement of Financial Activities	21

Girlguiding Fife

Trustees' Annual Report

Year Ended 30 June 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 30 June 2025.

Reference and administrative details

Registered charity name Girlguiding Fife

Charity registration number SC002196

Principal office 4 Gillespie Grove
Kirkcaldy
Fife
KY2 6ZU

Bankers The Royal Bank of Scotland plc
23/25 Rosslyn Street
Kirkcaldy
Fife
KY1 3HW

Hanley Economic Building Society
Granville House
Forge Lane
Festival Park
Stoke-on-Trent
ST1 5TB

Redwood Bank
The Nexus Building
Broadway
Letchworth Garden City
Hertfordshire
SG6 3TA

Skipton Building Society
The Bailey
Skipton
North Yorkshire
BD23 1DN

Girlguiding Fife

Trustees' Annual Report *(continued)*

Year Ended 30 June 2025

Executive Committee

County Commissioner



Assistant County Commissioner



County President

County Treasurer

Minute Secretary

GO/Membership

Property Adviser

Public Relations

Guiding Development

Trefoil



Division Commissioners

North

South

East

West

Central

South West



Independent Examiner



Paterson Boyd & Co
18 North Street
Glenrothes
Fife
KY7 5NA

Girlguiding Fife

Trustees' Annual Report *(continued)*

Year Ended 30 June 2025

Structure, governance and management

Governing Document

Girlguiding Fife was established in 1910. The Guide Association is incorporated under Royal Charter and Girlguiding Fife conducts its activities under a related constitution for Scotland.

Objectives and activities

Objectives of the Charity

The objectives of Girlguiding Fife are to encourage, promote, develop and above all advance all aspects of Girlguiding in Fife.

Girlguiding Fife forms part of Girlguiding Scotland, to whom a proportion of Fife members' annual subscription is paid.

Organisation and Trustee Powers

The ultimate management of the business of Girlguiding Fife is vested in the Executive Committee, which has appointed various sub-committees to manage its activities on a day to day basis.

The Executive Committee who served during the year and up to the date of this report are those noted on page 2.

Achievements and performance

In June 2025 there were 142 units with 1,624 active girls and 445 active volunteers. The ongoing difficulty continues to be recruiting new volunteers to address the waiting list of girls wishing to join. Fife is divided into six Divisions and the Division Commissioners and the rest of the executive team meet a minimum of four times a year to ensure that County business is dealt with efficiently. Information is regularly emailed to Division Commissioners as well as all members of Girlguiding Fife. The current website is www.girlguidingfife.co.uk. A Facebook page is also in place www.facebook.com/girlguidingfife. The Facebook page has lots of followers and new entries every week.

Most trainings are to face-to-face or via E-learning. County Chats have continued this year as a way of discussing relevant topics and sharing knowledge.

Girlguiding Fife

Trustees' Annual Report *(continued)*

Year Ended 30 June 2025

Achievements and performance *(continued)*

Activities throughout the Year

Each week units provide a varied programme for different age groups as well as residential experiences. Residential experiences include the use of our guiding centre in Balmullo and camping at various locations.

- County Training calendar emailed to all volunteers on a regular basis
- Annual Review in Kirkcaldy
- County Stem Challenge Showcase in Kirkcaldy
- Adventure Days for Rainbows, Brownies, Guides and Rangers
- Duke of Edinburgh groups
- Rainbow Sleepovers
- Unit Pack Holidays for Brownies
- Unit/Division Guide and Ranger Camps
- First Response Training

Girl awards July 2024 - June 2025

- 27 Rainbows gained gold award
- 54 Brownies gained gold award
- 13 Guides gained gold award
- 2 girls achieved the Commonwealth Award
- 4 Gold Duke of Edinburgh Awards

Well done to all awardees.

Volunteer awards June 2025

- 18 volunteers - 5-year award
- 14 volunteers - 10-year award
- 10 volunteers - 20-year award
- 3 volunteers - 30-year award
- 3 volunteers - 40-year award
- 1 volunteer - 50-year badge
- 5 Leadership awards
- 4 Young Leadership awards
- 4 Going Away With awards
- 8 Hero awards
- 8 Guiding Gem awards
- 3 Good Service awards
- Trefoil Vase
- Anne Henderson Shield
- Wilma Benvie award

Well done and congratulations

Girlguiding Fife

Trustees' Annual Report *(continued)*

Year Ended 30 June 2025

Financial review

Review of financial position

The financial statements reflect the activities of the County of Fife, but exclude the financial activities of Divisions, Districts and Units, which are responsible for their own finances.

The statement of financial position of the charity as detailed on page 9 shows the net assets of the charity at £751,912 (2024: £742,801) at 30 June 2025. The surplus for the year is detailed in the Statement of Financial Activities on page 8.

Reserves Policy

While the current level of reserves is considered to be sufficient by the Trustees, the balance is under constant review to ensure that the charity has sufficient funds at any one time to meet its obligations.

In previous financial years, the Trustees set up four designated funds out of general reserves, to set aside funds for projects on improvements to property and for celebration events for the coming years. Details of the movements of these funds are provided in note 17 on page 16.

Plans for future periods

The major risks continue to be the retaining and replacement of volunteers and the retention of girls in the Guide and Ranger age groups. The rising costs of hall rents is also having an impact on some units. The Trustees are resolved to solve this by offering financial support to these units to allow Guiding to continue.

Upskilling volunteers and commissioners continues to be a priority with training events, webinars and County Chats being offered throughout the year.

Large scale events for the girls offering both indoor and outdoor activities are being planned for 2026/2027 offering both indoor and outdoor activities for all age groups.

Girlguiding Fife will continue to offer a wide range of skills, fun and adventure to all age groups via weekly meetings.

Sustaining membership is a major part of our focus as well as encouraging leaders to merge units to provide a better experience for the girls, share leaders and reduce the costs of hall hire. Transition between Brownies and Guides is also being looked at.

The annual Thanks and Recognition event will be combined with the Annual Review moving forward and will be held in October.

Girlguiding Fife

Trustees' Annual Report *(continued)*

Year Ended 30 June 2025

Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

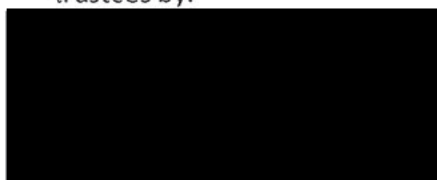
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable him to ensure that the financial statements comply with the Charities and Trustees Investments (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent examiner

Paterson Boyd & Co has been re-appointed as independent examiner for the ensuing year.

The trustees' annual report was approved on 3 October 2025 and signed on behalf of the board of trustees by:



Girguiding Fife

Independent Examiner's Report to the Trustees of Girguiding Fife

Year Ended 30 June 2025

I report to the trustees on my examination of the financial statements of Girguiding Fife ('the charity') for the year ended 30 June 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 (the '2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's financial statements as carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

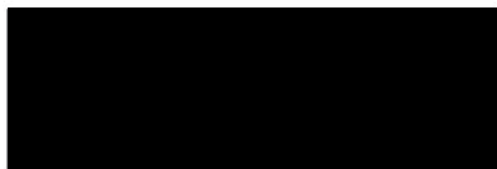
Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of the Association of Chartered Certified Accountants which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Paterson Boyd & Co
Chartered Certified Accountants
18 North Street
Glenrothes
Fife
KY7 5NA

Girlguiding Fife

Statement of Financial Activities

Year Ended 30 June 2025

			2025		2024
		Unrestricted	Restricted	Total funds	Total funds
	Note	funds	funds	funds	funds
		£	£	£	£
Income and endowments					
Donations and legacies	4	6,620	–	6,620	6,019
Charitable activities	5	21,993	–	21,993	21,290
Other trading activities	6	1,467	–	1,467	2,479
Investment income	7	7,637	–	7,637	7,144
Total income		<u>37,717</u>	<u>–</u>	<u>37,717</u>	<u>36,932</u>
Expenditure					
Expenditure on charitable activities	8,9	27,726	–	27,726	26,183
Other expenditure	10	880	–	880	842
Total expenditure		<u>28,606</u>	<u>–</u>	<u>28,606</u>	<u>27,025</u>
Net income and net movement in funds		<u>9,111</u>	<u>–</u>	<u>9,111</u>	<u>9,907</u>
Reconciliation of funds					
Total funds brought forward		372,801	370,000	742,801	732,894
Total funds carried forward		<u>381,912</u>	<u>370,000</u>	<u>751,912</u>	<u>742,801</u>

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

The notes on pages 10 to 17 form part of these financial statements.

Girlguiding Fife

Statement of Financial Position

30 June 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	14	437,588	437,610
Current Assets			
Debtors	15	3,300	—
Cash at bank and in hand		<u>312,188</u>	<u>306,313</u>
		315,488	306,313
Creditors: amounts falling due within one year	16	<u>1,164</u>	<u>1,122</u>
Net Current Assets		<u>314,324</u>	<u>305,191</u>
Total Assets Less Current Liabilities		<u>751,912</u>	<u>742,801</u>
Net Assets		<u>751,912</u>	<u>742,801</u>
Funds of the Charity			
Restricted funds		370,000	370,000
Unrestricted funds:			
Revaluation reserve		(5,092)	(5,092)
Other unrestricted income funds		<u>387,004</u>	<u>377,893</u>
Total unrestricted funds		<u>381,912</u>	<u>372,801</u>
Total charity funds	17	<u>751,912</u>	<u>742,801</u>

These financial statements were approved by the board of trustees and authorised for issue on 3 October 2025, and are signed on behalf of the board by:



Girlguiding Fife

Notes to the Financial Statements

Year Ended 30 June 2025

1. General Information

The charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is 4 Gillespie Grove, Kirkcaldy, Fife, KY2 6ZU.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Disclosure Exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the charity.
- (b) Disclosures in respect of financial instruments have not been presented.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Girlguiding Fife

Notes to the Financial Statements *(continued)*

Year Ended 30 June 2025

3. Accounting Policies *(continued)*

Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Girlguiding Fife

Notes to the Financial Statements *(continued)*

Year Ended 30 June 2025

3. Accounting Policies *(continued)*

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible Assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment	- 20% reducing balance
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Girlguiding Fife

Notes to the Financial Statements *(continued)*

Year Ended 30 June 2025

3. Accounting Policies *(continued)*

Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

4. Donations and Legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	6,620	6,620	6,019	6,019

5. Charitable Activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
SHQ census	12,711	12,711	10,105	10,105
Balmullo residential fees	5,830	5,830	7,810	7,810
Unit badge income	80	80	276	276
Balmullo camp	1,248	1,248	2,076	2,076
Other income	—	—	925	925
County Events	2,124	2,124	98	98
	<u>21,993</u>	<u>21,993</u>	<u>21,290</u>	<u>21,290</u>

Girlguiding Fife

Notes to the Financial Statements *(continued)*

Year Ended 30 June 2025

6. Other Trading Activities

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Rents received	600	600	750	750
Shop sales	278	278	1,200	1,200
Balmullo donations	589	589	529	529
	<u>1,467</u>	<u>1,467</u>	<u>2,479</u>	<u>2,479</u>

7. Investment Income

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Bank interest receivable	<u>7,637</u>	<u>7,637</u>	<u>7,144</u>	<u>7,144</u>

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Charitable activities	26,575	26,575	25,073	25,073
Support costs	<u>1,151</u>	<u>1,151</u>	<u>1,110</u>	<u>1,110</u>
	<u>27,726</u>	<u>27,726</u>	<u>26,183</u>	<u>26,183</u>

9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Charitable activities	26,575	–	26,575	25,073
Governance costs	<u>–</u>	<u>1,151</u>	<u>1,151</u>	<u>1,110</u>
	<u>26,575</u>	<u>1,151</u>	<u>27,726</u>	<u>26,183</u>

10. Other Expenditure

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Sundries	<u>880</u>	<u>880</u>	<u>842</u>	<u>842</u>

Girlguiding Fife

Notes to the Financial Statements *(continued)*

Year Ended 30 June 2025

11. Net Income

Net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	<u>22</u>	<u>27</u>

12. Independent Examination Fees

	2025	2024
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,151</u>	<u>1,110</u>

13. Trustees' Remuneration and Expenses

The charity relies wholly on volunteers and has no employees. The Trustees received no remuneration in the year.

During the year £546 (2024: £418) was paid to 2 (2024: 2) Trustees in relation to travel expenses.

14. Tangible Fixed Assets

	Land and buildings £	Equipment £	Total £
Cost			
At 1 July 2024 and 30 June 2025	<u>437,500</u>	<u>2,500</u>	<u>440,000</u>
Depreciation			
At 1 July 2024	–	2,390	2,390
Charge for the year	–	22	22
At 30 June 2025	<u>–</u>	<u>2,412</u>	<u>2,412</u>
Carrying amount			
At 30 June 2025	<u>437,500</u>	<u>88</u>	<u>437,588</u>
At 30 June 2024	<u>437,500</u>	<u>110</u>	<u>437,610</u>

Tangible fixed assets held at valuation

The property at Balmullo was revalued to market value on 26th June 2018 by DM Hall, Chartered Surveyors, the Trustees feel that the property has not changed in value since this date.

Girlguiding Fife

Notes to the Financial Statements *(continued)*

Year Ended 30 June 2025

15. Debtors

	2025	2024
	£	£
Other debtors	<u>3,300</u>	<u>–</u>

16. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	<u>1,164</u>	<u>1,122</u>

17. Analysis of Charitable Funds

Unrestricted funds

	At 1 July 2024	Income	Expenditure	At 30 June 2025
	£	£	£	£
General Fund	285,213	37,717	(28,606)	294,324
Welfare Fund	2,285	–	–	2,285
Revaluation reserve	(5,092)	–	–	(5,092)
Carmichael Centre Maintenance	70,435	–	–	70,435
Wet Weather Shelter and Contingency Fund	19,960	–	–	19,960
	<u>372,801</u>	<u>37,717</u>	<u>(28,606)</u>	<u>381,912</u>

	At 1 July 2023	Income	Expenditure	At 30 June 2024
	£	£	£	£
General Fund	275,306	36,932	(27,025)	285,213
Welfare Fund	2,285	–	–	2,285
Revaluation reserve	(5,092)	–	–	(5,092)
Carmichael Centre Maintenance	70,435	–	–	70,435
Wet Weather Shelter and Contingency Fund	19,960	–	–	19,960
	<u>362,894</u>	<u>36,932</u>	<u>(27,025)</u>	<u>372,801</u>

Girlguiding Fife

Notes to the Financial Statements *(continued)*

Year Ended 30 June 2025

17. Analysis of Charitable Funds *(continued)*

Restricted funds

	At 1 July 2024	Income	Expenditure	At 30 June 2025
	£	£	£	£
Balmullo Endowment Fund	<u>370,000</u>	<u>—</u>	<u>—</u>	<u>370,000</u>

	At 1 July 2023	Income	Expenditure	At 30 June 2024
	£	£	£	£
Balmullo Endowment Fund	<u>370,000</u>	<u>—</u>	<u>—</u>	<u>370,000</u>

18. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	67,588	370,000	437,588
Current assets	315,488	—	315,488
Creditors less than 1 year	<u>(1,164)</u>	<u>—</u>	<u>(1,164)</u>
Net assets	<u>381,912</u>	<u>370,000</u>	<u>751,912</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	67,610	370,000	437,610
Current assets	306,313	—	306,313
Creditors less than 1 year	<u>(1,122)</u>	<u>—</u>	<u>(1,122)</u>
Net assets	<u>372,801</u>	<u>370,000</u>	<u>742,801</u>