

STROUD DISTRICT COUNCIL

STRATEGY AND RESOURCES COMMITTEE

THURSDAY 7 APRIL 2022

Report Title	Budget Monitoring Report Q3 2021/22			
Purpose of Report	To present to the Committee a forecast of the outturn position against the General Fund revenue budget, Housing Revenue Account and capital programme for 2021/22, in order to give an expectation of possible variances against budget.			
Decision(s)	<p>The Committee RESOLVES to:</p> <p>a) To note the outturn forecast for the General Fund Revenue budget.</p> <p>b) To note the outturn forecast for the Housing Revenue Account</p> <p>c) To note the outturn forecast for the Capital Programme.</p>			
Consultation and Feedback	Budget holders have been consulted about the budget issues in their service areas. The feedback has been incorporated into the report to explain difference between budgets and actual income and expenditure.			
Report Author	<p>Lucy Clothier, Accountancy Manager email: lucy.clothier@stroud.gov.uk</p> <p>Jon Coldridge, Principal Accountant email: jon.coldridge@stroud.gov.uk</p> <p>Adele Rudkin, Accountant email: adele.rudkin@stroud.gov.uk</p>			
Options	None			
Background Papers	None			
Appendices	<p>Appendix A – Other Service Committee Summaries</p> <p>Appendix B – Strategy and Resources Committee Detailed Breakdown</p> <p>Appendix C – Housing Revenue Account Breakdown</p> <p>Appendix D – Covid Pressures</p>			
Implications (further details at the end of the report)	Financial	Legal	Equality	Environmental
	No	No	No	No

1. Background

- 1.1 This report provides the third monitoring position statement for the financial year 2021/22. The purpose of this report is to notify members of any known significant variations to budgets for the current financial year, highlight any key issues and to inform members of any action to be taken if required.

2. Summary

- 2.1 The monitoring position for the General Fund at 31 December 2021 shows a projected net revenue underspend of (£396k) against the latest budget, as summarised in Section 3.
- 2.2 The Housing Revenue Account (HRA) shows a forecasted overspend of £836k, as shown in Section 5.
- 2.3 The capital programme, as detailed in Section 6, shows a forecast spend of £31.594m against a budget of £33.081m, a net underspend/slippage of (£1.487m).

3. Revenue Budget Position

- 3.1 Council approved the General Fund Revenue budget for 2021/22 in February 2021.
- 3.2 The budget has been revised to include the budget allocations carried forward from 2020/21, as reported to Strategy and Resources Committee in July 2021, as well as the distribution to committees of the additional recovery budget items for 2021/22 which were held centrally in Strategy and Resources in the base budget.
- 3.3 The monitoring position for the General Fund at 31 December 2021 shows a **projected net underspend of (£396k)** against the latest budget, as summarised in Table 1.

Table 1 – General fund Summary

GENERAL FUND	2021/22 Original Budget (£'000)	2021/22 Revised Budget (£'000)	2021/22 Forecast Outturn (£'000)	2021/22 Reserve Transfers (£'000)	2021/22 Outturn Variance (£'000)
Community Services and Licensing	3,010	3,252	3,522	71	340
Environment	6,172	5,917	5,185	405	(327)
Housing General Fund	773	980	846	127	(7)
Strategy and Resources	8,031	8,184	7,522	259	(403)
Accounting Adjustments	(2,058)	(2,058)	(2,058)	0	0
Net Revenue Expenditure	15,927	16,275	15,017	861	(396)
Funding from Govt Grants/Council Tax	(14,867)	(10,687)	(10,687)	0	0
Transfers to/(from) Earmarked Reserves	(1,060)	(5,588)	(5,588)	0	0
Total General Fund	0	0	(1,258)	861	(396)

- 3.4 Key areas of variance:

3.5 Covid-19 Impact – (£642k) underspend

A budget allowance of £1,540k was approved by Council in February. This was to be funded, in part, by £978k of Government funding. It is now expected that this will not all be required to fund Covid related costs in 2021/22, with the overall net cost reducing by £327k from Quarter 2, due largely to the new burdens funding for the business grants

The estimated loss of income the major income areas of The Pulse, Development Control, Building Control and car parking have reduced significantly. This in turn lowers the expectation of grant income from Government to compensate for the lost income.

Additional expenditure is still required for temporary accommodation, the Ubico contract (waste collection, fly tipping and cleaning of public conveniences) as well as additional staffing in The Pulse.

New Burdens grant funding of £312k has been received to fund the administration of the Business Grants. Although there have been some additional costs for IT software, the bulk of the resource used has been staff time, which although doesn't have an additional 'cost' to the authority, has impacted on the ability to operate 'business as usual', particularly for the Revenues Team.

A significant portion of the New Burdens funding is likely to be allocated to a reserve at year end to fund cost pressures and backlog created by the high level of workload created by focusing on the pandemic for two years.

A full breakdown of the additional pressure relating to Covid-19 are included in Appendix D.

3.6 Housing Benefit - £370k additional expenditure

A pressure is ongoing for Housing Benefit payments for higher cost supported housing, where the additional cost of the charges is only reimbursed by Government at 60%. The remaining 40% is borne by SDC. An additional budget of £200k has been allocated in the MTFP for 2022/23 onwards.

3.7 Information and Communication Technology – £226k overspend

The additional spend in IT predominantly relates to an overspend in software costs of £174k, and £51k of staffing costs.

3.8 Waste and Recycling – (£314k) additional income/ overspend

Higher income for garden waste subscriptions (-£122k), collection of bulky waste (-£21k), a more buoyant recycling market (-£220k) and higher recycling rates increasing recycling credits from GCC (-£130k) have led to significant additional income. This has been partially offset by additional bin and recycling container purchases (£89k), and additional Ubico costs (£118k) which are being monitored closely. The additional cost relates to an outstanding insurance claim (£50k) and theft of diesel from Gossington Depot (£25k). An uplift in driver rates, in part due to the national shortage, is expected to cost an additional £45k in 2021/22.

3.9 Modernisation Savings

3.10 The Medium Term Financial Plan includes a Modernisation savings target. In 2021/22 a £200k savings target is included in the base budget which it is expected will be achieved in year through vacancy savings, pending ongoing savings being found through the Fit for the Future programme.

3.11 The Quarter 3 position includes an estimate of £194k vacancy savings to be achieved during the year, an increase of £124k from Quarter 2. It is expected that the target of £200k will be met by the end of the year.

Table 2 - Current estimate of vacancy savings

Service	Vacancy Saving Forecast (£'000)
Car Park Enforcement	25
Monitoring Officer	28
Human Resources	24
Finance	44
Property Services	18
Revenues & Benefits	30
Museum in the Park	25
Total	194

4. Strategy & Resources Committee Revenue budget

- 4.1 The latest budget for Strategy and Resources Committee is £8,184m. The monitoring position at Quarter 3 shows a projected net underspend of (£403k).
- 4.2 The below table gives a summary by service, with narrative given for major variances. Appendix B gives a further breakdown of the Strategy and Resources revenue budget.

Table 3 – Strategy & Resources Revenue budgets 2021/22

Strategy & Resources Committee	Para Refs	2021/22 Original Budget (£'000)	2021/22 Revised Budget (£'000)	2021/22 Forecast Outturn (£'000)	2021/22 Reserve Transfers (£'000)	2021/22 Outturn Variance (£'000)	Covid-19 Pressures (Reported in Covid 19)
Car Parks	4.3	(687)	(635)	(617)	0	18	325
Commercial Properties	4.4	(152)	(141)	(115)	0	26	1
Communications		163	163	175	0	13	0
Corporate Expenditure & Income	4.5	1,322	795	738	0	(57)	48
Corporate Policy & Governance	4.6	1,147	1,147	1,156	0	9	0
Corporate Services (Legal)		437	450	457	0	7	0
Covid-19	4.7	562	721	(40)	120	(642)	
Facilities Management	4.8	415	425	410	0	(15)	68
Financial Services		833	833	853	0	19	0
Fit for the Future	4.9	0	414	315	99	0	0
Human Resources		562	562	555	0	(7)	0
Information & Communication Technology	4.10	1,702	1,702	1,928	0	226	0
Other Properties	4.11	(711)	(718)	(758)	40	1	11
Pension Lump Sum		1,362	1,362	1,362	0	0	0
Property Services		443	513	516	0	3	0
Senior Leadership Team		629	587	585	0	(2)	0
Youth Councils		3	3	3	0	(1)	0
Strategy and Resources TOTAL		8,031	8,184	7,522	259	(403)	453

4.3 Car Parks - £343k income shortfall/overspend

(Mike Hammond, xtn 4447, mike.hammond@stroud.gov.uk)

The majority of the variance £325k relates to a shortfall in car park income. Home working in particular is impacting long stay car parking levels. This is expected to take some time to normalise. However, the revenue levels continue to represent a significant income. A salary underspend has been recognised in Car Parks Enforcement (£25k), this amount will contribute to the Corporate vacancy saving reported to this Committee in table 2 above.

A number of smaller overspends across all the Car Parks in the district have also been identified.

4.4 **Commercial Properties - £26k income shortfall/underspends**

(Alison Fisk, xtn 4430, alison.fisk@stroud.gov.uk)

The majority of the variance is concerned with income shortfall at Littlecombe – Most units have been sold rather than let, so capital receipts have been achieved rather than rental income. The capital receipts have been used to repay the original borrowing which has reduced the Minimum Revenue Provision (MRP) payable for the site. These offset each other and so the reduced rental income does not give rise to an overall pressure.

The last unit has now been sold. The variance is more favourable than last quarter due to expected Corporate maintenance work at Brunel Mill now taking place in 2022-23 and budgets reflected accordingly.

4.5 **Corporate Expenditure and Income – (£57k) underspend**

(Lucy Clothier, xtn 4343, lucy.clothier@stroud.gov.uk)

A reduction to MRP (the amount which must be set aside from revenue as a provision for repayment of borrowing) is lower than budgeted by £54k due to slippage in the capital programme lowering the amount borrowed (compared to the budget) in 2020/21.

4.6 **Corporate Policy & Governance – £9k overspend**

(Hannah Emery, xtn 4383, hannah.emery@stroud.gov.uk)

Whilst the overall variance is insignificant there are some larger offsetting variances that contribute towards this forecast. District Council elections held in May 2020, despite these elections being combined and further funding provided by Government to cover costs to ensure the process was safe, the complexity of the elections resulted in additional costs and resource required. A temporary member of staff was recruited into the Democratic Services and Elections team and this cost cannot be claimed from central Government. It has been identified that there was a need for more permanent resource in the Democratic Services and Elections team in order to meet the needs of the service and ensure that critical legal deadlines and statutory responsibilities can be met. As part of the budget setting process for 2022-23 a career-graded post is proposed to be added to the structure to provide this support and increase the resilience of the team. A saving has also been forecast on the Monitoring Officer post (shared resource with Gloucester City Council), this saving will contribute towards the corporate vacancy saving reported to Strategy and Resources. The 2022-23 budget has been adjusted to reflect this change.

4.7 **COVID 19 – (£642k) underspend**

(Lucy Clothier, lucy.clothier@stroud.gov.uk)

A budget allowance of £1,540k was approved by Council in February. This was to be funded, in part, by £978k of Government funding. It is now expected that this will not all be required to fund Covid related costs in 2021/22, with the overall net cost reducing by £327k from Quarter 2, due largely to the new burdens funding for the business grants

The estimated loss of income the major income areas of The Pulse, Development Control, Building Control and car parking have reduced significantly. This in turn lowers the expectation of grant income from Government to compensate for the lost income.

Additional expenditure is still required for temporary accommodation, the Ubico contract (waste collection, fly tipping and cleaning of public conveniences) as well as additional staffing in The Pulse.

New Burdens grant funding of £312k has been received to fund the administration of the Business Grants. Although there have been some additional costs for IT software, the bulk of the resource used has been staff time, which although doesn't have an additional 'cost' to the authority, has impacted on the ability to operate 'business as usual', particularly for the Revenues Team.

A full breakdown of the additional pressure relating to Covid-19 are included in Appendix D. This includes where the costs have been met from the recovery reserve and external funding.

4.8 **Facilities Management - £53k overspend** (Brian McGough, brian.mcgough@stroud.gov.uk)

This variance is predominantly due to lack of income for rental and service charge income in respect of the New Build and Bodley Block Ground in Ebley Mill. Both areas have been vacant all year and we are not actively pursuing the re-letting of these spaces as they are needed to enable more officers to return to the Mill (in order to comply with Government guidelines on Covid safety by avoiding overcrowding of office spaces) and also whilst we consider our long term accommodation strategy as part of the Fit for the Future programme.

4.9 **Fit For the Future - £99k reserve transfer** (Adrian Blick, adrian.blick@stroud.gov.uk)

A forecast underspend is expected on the Fit for the future project. This is due to two main factors: A delay in procurement of the Digital Platform which in turn has pushed back the process redevelopment work including API's to enable integration with other systems. Recruitment of several posts are behind schedule due to a shortage of suitable candidates for the roles.

4.10 **ICT – £226k overspend** (Adrian Blick, adrian.blick@stroud.gov.uk)

The cost of software continues to be higher than budget, with the additional costs reported in 2020/21 continuing into 2021/22. There have also been £86k of additional software costs in this financial year. A considerable amount of work has been undertaken to ensure the accuracy of the budget for 2022-23, which in turn has improved the forecasting for this financial year through the extensive review of costs over the last eighteen months. The budget setting process has now identified those areas where additional budget is proposed.

A £51k variance is also forecast on staffing as a result of the continued extension of a networks/infrastructure contractor due to challenges with recruitment. This should be resolved next quarter subject to references.

4.11 **Other Properties – Brimscombe Port -** (Alison Fisk, xtn 4430, alison.fisk@stroud.gov.uk)

The Brimscombe Port site has been transferred to Stroud District Council in line with the redevelopment agreement. There will be no impact on the overall General Fund as any running costs (including some major refurbishment works to the Mill already undertaken) will be funded from rental income from the site which has also been transferred to SDC. All remaining funding will be used to fund the redevelopment of the site.

5. Housing Revenue Account Budget Position

- 5.1 The original net Housing Revenue Account (HRA) budget for 2021/22 is a transfer to reserves of £281k, as approved by Council in February 2021.
- 5.2 The budget monitoring position for the HRA at Quarter 3 shows a projected net overspend of £836k (3.7% of gross spend) against the current budget, as shown in the below table. Any overspend at the end of the year would reduce the HRA general reserve balances.

Table 4: HRA Revenue Summary

Housing Committee	2021/22 Original Budget (£'000)	2021/22 Revised Budget (£'000)	2021/22 Forecast Outturn (£'000)	2021/22 Reserve Transfers (£'000)	2021/22 Outturn Variance (£'000)
Total Income	(23,208)	(23,208)	(22,831)	0	377
Total Expenditure	10,142	10,257	10,693	0	435
Total Other Costs and Income	13,306	12,576	12,599	0	23
Total Net Expenditure	240	(375)	461	0	836
Transfers to/from Earmarked reserves	(521)	94	94	0	0
Transfers to/from General Reserves	281	281	281	0	0
Total Housing Revenue Account	0	0	836	0	836

- 5.3 A more detailed breakdown of this table can be found in Appendix C.
- 5.4 Key areas of variance of variance are set out below. Further detail can be found in the Housing Committee report.
- 5.5 **Rents and Service Charges – £451k loss of income**
During the course of the financial year the number of empty council house properties undergoing works to make them ready to be let has significantly reduced. The number of properties recorded as work in progress at the start of the year was 164. This was as a consequence of Covid restrictions and labour market pressures. Since April 2021 this position has improved considerably. It is anticipated that by year end this number will have been reduced to 77 and be in line with our forecast to return to pre pandemic levels by the end of the first quarter of 2022/2023.

The number of tenants vacating Council properties still remains high. However the hard work of the Property Care team and its contractors assisted through additional targeted resources (see para 5.7) means we are continuing to reduce the recent historical backlog. Material and labour supply chains still remains uncertain, and we will continue monitor how this may impact on workstreams.

5.6 Supervision and management – (£387k) underspend

Over the year a number of posts have become vacant and recruited to through due process. While these posts are in the process of recruitment, performance of the service has been strong. Taking not account vacancy and recruitment across the year the underspend is estimated to be (£287k).

There is also an underspend of (£101k) on IT software. This predominantly relates to budget available for a new housing system which is now due for implementation later in the year.

5.7 Repairs and maintenance – £762k pressure

As referenced in para 5.5 above, a targeted resource of £250k has been allocated to provide additional capacity to deliver works on empty properties and bring them back to habitable use. This is reducing the backlog of void properties undergoing works.

Numbers are on track to return to pre Covid levels by the end of Q1 2022/23 however while this work is still ongoing, voids costs are expected to be higher than budget. This is primarily a consequence of an increase in council tax of £100k on empty properties.

Expenditure of £181k is expected for uninsured costs. Predominantly this relates to exceptional costs of making safe, rebuilding the property and reinstating surrounding properties following an incident in Church View, Newport, which have exceeded the insured valued.

There is also an overspend of £167k in Property Care. This largely relates to the use of subcontractors for specialist roles such as roofing and drainage.

6. Capital Programme

- 6.1 The General Fund capital programme, following the addition of slippage from 2021/22 and a reprofiling of budgets as part of the revised budget for 2021/22 is £11,292k. The current forecast spend is £9,746m, a net underspend of (£1.546m).
- 6.2 This variance is made up of many, including changes in timing in the capital programme as the projects span more than one financial year. There are some areas of forecast slippage, including the Stroud and District cycling and walking plan, Multi Service Contract Vehicles , Canal (Phase 1B of Cotswold Canals Connected) and Community Buildings Investment (Kingshill House). There is also additional spend on Brimscombe Port where demolition works have been brought forward into 2021/22. These are all only timing differences and will not affect the overall costs.
- 6.3 The General Fund capital programme has areas of overspend relating to the water source heat pumps at Ebley Mill and Brimscombe Port Mill, and the canal restoration (Phase 1A).
- 6.4 As has been previously reported the cost of the heat pumps is higher than the budget, in part due to the need to upgrade electrical systems which will have wider benefits including the ability to add additional electric vehicle charging points. The final cost is now expected at £1.588m. The project is also expected to have increased Renewable Heat Incentive (RHI) income.
- 6.5 The additional cost on the canal restoration relates to the final costs of the previous Phase 1A, and not the current Phase 1B.
- 6.6 There is also a reduction in the Green Homes Local Authority Delivery Scheme (LADS) due to the end of the funding brought forward from 2020/21. The works continues using the allocation from Government for 2021/22.
- 6.7 Following capital slippage from 2021/22 and the addition of the Decarbonisation project, the HRA capital programme has been further reprofiled as part of budget setting for 2022/23 and the revised capital programme has a budget of £21,790k. The current forecast shows an overspend of £59k variance against budget. However, this includes some opportunity led pots for land and property acquisition that may not fall in this financial year.

- 6.8 The Major Works underspend of (£14k) is comprised of the following variances. Kitchens and Bathrooms a (£125k) underspend due to retendering and work being deferred until next year, Compliance overspend of £153k which relates to additional asbestos containment structures that were not anticipated in the original budget, Doors and windows underspend of (£21k) is due to outstanding contractor orders at Dryleaze Court and Vizard Close, Electrical works (£74k) underspend is due to resource reprofiling on service delivery for the current year and Environment works report a £50k overspend is due to additional works on cavity wall extract and refill and additional loft insulation.
- 6.9 The New Build and Development programme overspend of £73k is in respect of the following properties. Broadfield Road, Eastington reports a £94k overspend which relates to the latest cost estimate and additional extension of time costs. Orchard Road, Ebley reports a (£108k) underspend due to preparatory works being delayed with slippage to 2022/23. Ringfield Close, Nailsworth reports a £224k overspend which relates to extension of time costs due to Covid and material supply delays and Gloucester Street and Bradley Street reports a (£137k) underspend due to the construction start being delayed until 2022/23.

Table 5 – Capital Summary

	2021/22 Original Budget (£'000)	2021/22 Revised Budget (£'000)	2021/22 Forecast Outturn (£'000)	2021/22 Outturn Variance (£'000)
Capital Schemes				
Community Buildings Investment	0	117	0	(117)
Stratford Park Lido	30	30	0	(30)
Community Services Capital Schemes TOTAL	30	147	0	(147)
Canal	6,631	4,624	4,263	(362)
Market Town Centres Initiative Fund	50	40	40	0
Multi-Service Contract Vehicles	859	1,513	763	(750)
Rural SuDS Project	30	30	30	0
Stratford Park Acquisition of Machinery	0	14	14	0
Stroud District Cycling & Walking Plan	200	404	55	(349)
Wallbridge-Gateway	100	0	30	30
Environment Capital Schemes TOTAL	7,870	6,625	5,194	(1,431)
Affordable Housing-Support to Registered Providers	0	39	50	11
Better Care Fund Projects	0	0	3	3
Disabled Facilities Grant Scheme	330	330	100	(230)
Green Home LADS Park Homes	950	1,604	1,409	(195)
Green Homes LADS 3	0	0	50	50
Health through Warmth Grants	200	200	150	(50)
Home Upgrade Grant - Sustainable Warmth	0	0	50	50
Private Sector Housing Loans	15	15	15	0
Temporary Accommodation	500	190	190	0
Warm Homes	0	343	343	0
Housing General Fund Capital Schemes TOTAL	1,995	2,721	2,360	(361)
Brimscombe Port Redevelopment	153	273	602	330
Electric Vehicle Acquisition	0	12	0	(12)
ICT Investment Plan	400	0	0	0
Subscription Rooms - Refurbishment	0	0	2	2
Water Source Heat Pump-Ebley Mill & Brimscombe Port	0	1,514	1,588	74
Strategy and Resources Capital Schemes TOTAL	553	1,798	2,192	393
TOTAL GENERAL FUND CAPITAL SCHEMES	10,448	11,292	9,746	(1,546)
Acquisitions	2,000	5,285	5,285	0
Independent Living Modernisation	358	359	359	0
Major Works	9,317	9,912	9,898	(14)
New Build and Development	11,249	5,799	5,872	73
Other Capital Works	435	435	435	0
TOTAL HRA SCHEMES	23,359	21,790	21,848	59
TOTAL CAPITAL SCHEMES	33,807	33,081	31,594	(1,487)

7. Strategy and Resources Capital Programme

7.1 Table 6 below shows the Capital Forecast position at Quarter 3 for Strategy and Resources Committee and shows a projected outturn of **£2.192m**.

Table 6 – Strategy and Resources Capital Programme

Strategy & Resources Capital Schemes	Para Refs	2021/22 Original Budget (£'000)	2021/22 Revised Budget (£'000)	2021/22 Forecast Outturn (£'000)	2021/22 Outturn Variance (£'000)
Brimscombe Port Redevelopment	7.2	153	273	602	330
Electric Vehicle Acquisition	7.3	0	12	0	(12)
ICT Investment Plan	7.4	400	0	0	0
Subscription Rooms - Refurbishment		0	0	2	2
Water Source Heat Pump-Ebley Mill & Brimscombe Port	7.5	0	1,514	1,588	74
Strategy and Resources Capital Schemes TOTAL		553	1,798	2,192	393

7.2 Brimscombe Port Redevelopment

As the demolition is now to be carried out by the Council the budget forecast has changed to £602k and the demolition costs and associated fees have been added to the forecast expenditure for this financial year. This fits within the overall budget of £2.6 million already allocated to this project.

7.3 Electric Vehicle Acquisition

The remaining capital budget of £12k will be used to investigate and initiate the installation of electric vehicle charge points in the car park estate. An initial assessment will be carried out by independent experts early in the new financial year and this will guide future work.

7.4 ICT Investment Plan

The remaining funding from the ICT Investment Plan now forms part of the Fit for the Future modernisation programme and has consequently moved to over to this project. It will continue to fund investment in ICT, however this has now been identified as needing revenue funding.

7.5 Water Source Heat Pumps

Both water source heat pump installations have been commissioned and are satisfactorily generating space heating. Practical completion was achieved on 31st December 2021 and all expenditure (with the exception of retention monies) will be committed and certified by 31st March 2022. The requisite applications to Ofgem for receipt of renewable heat incentive funding are now in progress. As has been previously reported, the costs of the project have increased from initial estimates, in part due to additional works needed which will have other wider benefits, including the ability to add additional electric vehicle charging points at Ebley Mill in the future.

8. IMPLICATIONS

8.1 Financial Implications

There are no financial implications arising from this report as it reports on previous financial activities, and expected forecasts.

Lucy Clothier, Accountancy Manager
Email: lucy.clothier@stroud.gov.uk

8.2 Legal Implications

There are no legal implications arising directly from this report, as it looks at current revenue and capital forecasts for this committee's budgets.

One Legal Tel: 01684272691 Email: legal.services@teWKesbury.gov.uk

8.3 Equality Implications

An EIA is not required because there are not any specific changes to service delivery proposed within this decision.

8.4 Environmental Implications

There are no significant implications within this category.