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Board of Directors President's Message

In the dynamic landscape of today's business environment, leadership and vision are more crucial than ever. As the President of the Board of Directors, I am honored to share our collective insights, accomplishments, and strategic direction for the upcoming year. Our board's unwavering commitment to excellence, integrity, and innovation drives us forward, ensuring we remain a trusted leader in our industry. This message aims to reflect on our achievements, outline our core values, and set the stage for future growth and success.

Reflecting on Our Past Achievements

Celebrating Milestones

Over the past year, our organization has reached significant milestones that underscore our resilience and adaptability. These achievements include:

- Expanded our market presence into new regions, increasing our customer base by 25%.
- Launched innovative products/services that received industry awards and positive customer feedback.
- Enhanced operational efficiencies through strategic investments in technology and process improvements.
- Strengthened our corporate social responsibility initiatives, making a measurable impact in our communities.

Overcoming Challenges

The journey was not without hurdles. We faced supply chain disruptions, evolving regulatory landscapes, and a rapidly changing technological environment. Our proactive approach and collaborative efforts allowed us to:

- Mitigate risks through diversified supply chains and strategic stock management.
- Maintain compliance with new regulations by investing in staff training and consultancy services.
- Leverage digital transformation to streamline operations and enhance customer experience.

Core Values and Strategic Priorities

Our Fundamental Values

Our organization's core values serve as the foundation for every decision and initiative. These include:

- **Integrity:** Upholding honesty and transparency in all our dealings.
- **Innovation:** Embracing change and fostering creativity to stay ahead.
- **Customer Centricity:** Prioritizing our clients' needs and exceeding their expectations.
- **Sustainability:** Committing to environmentally responsible practices and social impact.
- **Teamwork:** Valuing diverse perspectives and collaborative effort.

Strategic Priorities for the Coming Year

Looking ahead, our focus will be on several key areas that align with our mission and ensure sustainable growth:

- **Digital Transformation:** Investing in cutting-edge technology to improve efficiency, data analytics, and customer engagement.
- **Market Expansion:** Exploring new markets and demographics to diversify revenue streams.
- **Talent Development:** Attracting, retaining, and nurturing top talent through training and inclusive workplace culture.
- **Innovation and R&D:** Increasing research efforts to develop innovative solutions that meet emerging needs.
- **Corporate Social Responsibility:** Strengthening initiatives that benefit society and the environment.

Leadership Philosophy and Vision

Our Leadership Approach

As leaders, we believe that effective governance stems from transparency, accountability, and strategic foresight. Our leadership philosophy emphasizes:

- **Inclusive Decision-Making:** Engaging diverse perspectives to inform our strategies.
- **Proactive Risk Management:** Identifying and mitigating risks before they materialize.
- **Stakeholder Engagement:** Maintaining open communication channels with shareholders,

employees, clients, and partners.

- **Sustainable Growth:** Balancing short-term results with long-term value creation.

Vision for the Future

Our vision remains focused on positioning our organization as an industry leader committed to innovation, sustainability, and social responsibility. We aspire to:

- Become the most trusted brand within our sector.
- Lead in technological advancements that redefine industry standards.
- Foster a corporate culture rooted in ethical practices and continuous improvement.
- Make meaningful contributions to community development and environmental preservation.

Commitment to Stakeholders

Our Shareholders and Investors

We recognize the vital role our shareholders and investors play in our success. Our commitment includes:

- Delivering consistent financial performance and transparency.
- Providing timely and accurate disclosures on our operations and strategy.
- Engaging in open dialogue to align expectations and share our vision.

Our Employees

Our employees are the backbone of our organization. We pledge to:

- Create a safe, inclusive, and motivating work environment.
- Support ongoing professional development and career growth.
- Recognize and reward excellence and innovation.

Customers and Partners

Building lasting relationships with our customers and partners is fundamental. We aim to:

- Provide high-quality products and services that meet evolving needs.

- Maintain integrity and transparency in all transactions.
- Foster collaborative partnerships that drive mutual success.

Corporate Responsibility and Sustainability

Environmental Stewardship

We are committed to reducing our environmental footprint through initiatives such as:

- Implementing energy-efficient practices across operations.
- Reducing waste and promoting recycling programs.
- Investing in renewable energy sources.

Social Impact

Our social responsibility efforts focus on community engagement and social equity:

- Supporting local charities and educational programs.
- Encouraging employee volunteerism.
- Promoting diversity and inclusion within our workplace.

Governance and Ethical Standards

Strong governance underpins our organization's integrity. Our commitments include:

- Maintaining rigorous compliance with legal and ethical standards.
- Ensuring transparent reporting and accountability.
- Regularly reviewing and updating our governance policies.

Conclusion and Call to Action

As we look to the future, I am confident that our collective efforts and steadfast dedication will propel us toward new heights. Our strategic initiatives, guided by our core values and leadership principles, will enable us to navigate challenges and seize opportunities.

I invite all stakeholders—our employees, shareholders, clients, and community partners—to join us on this journey. Your support, feedback, and collaboration are essential to our continued success. Together, we will build a resilient, innovative, and responsible organization that not only meets but

exceeds expectations.

Thank you for your trust and commitment. We are excited about the path ahead and look forward to achieving great things together.

Sincerely,

[Name]

President, Board of Directors

Board of Directors President's Message: A Comprehensive Guide to Crafting Effective and Inspiring Communications

In the world of corporate governance and organizational leadership, the board of directors president's message serves as a vital communication tool that sets the tone for the entire organization. This message, often delivered through annual reports, official websites, or special addresses, reflects the leadership's vision, achievements, and future direction. It offers stakeholders—employees, shareholders, partners, and the community—a transparent window into the company's strategic priorities and values. Crafting an impactful board of directors president's message is both an art and a science, requiring clarity, authenticity, and strategic insight.

Understanding the Role of the President's Message

The Purpose of the Message

The board of directors president's message functions as:

- A Vision Statement: Articulating the organization's long-term goals and aspirations.
- A Performance Summary: Highlighting key achievements, milestones, and challenges faced during the reporting period.
- A Call to Action: Inspiring stakeholders to continue their support and engagement.
- A Reflection of Leadership: Demonstrating transparency, accountability, and strategic foresight.

Why It Matters

A well-crafted message can:

- Reinforce stakeholder confidence.

- Foster a sense of shared purpose.
- Establish or reaffirm organizational values.
- Differentiate the organization in a competitive landscape.

Key Elements of an Effective Board of Directors President's Message

- Opening with Impact

Start with an engaging opening that captures attention. This could be a compelling achievement, a relevant quote, or an insightful reflection on the organization's journey.

- Express Gratitude and Acknowledge Contributions

Recognize the efforts of employees, partners, and stakeholders who contributed to success. This humanizes the message and builds goodwill.

- Highlight Achievements and Milestones

Provide specific examples of accomplishments, such as financial performance, community impact, innovation, or sustainability initiatives.

- Address Challenges and Lessons Learned

Be transparent about obstacles faced and how they were overcome. Demonstrates resilience and honest leadership.

- Share Strategic Vision and Future Goals

Outline the organization's strategic priorities moving forward. Inspire confidence with clear, actionable objectives.

- Reinforce Values and Culture

Reiterate core organizational values, emphasizing commitment to ethics, diversity, and social responsibility.

- End with an Inspiring Closing

Conclude with a forward-looking statement or call to action that motivates stakeholders to stay engaged and committed.

Best Practices for Crafting the President's Message

Authenticity and Tone

- Use a genuine, conversational tone.
- Avoid jargon; keep language accessible.
- Be honest about successes and challenges.

Clarity and Conciseness

- Focus on key messages.
- Keep paragraphs short for readability.
- Use bullet points for lists or achievements.

Visual and Structural Elements

- Incorporate relevant visuals if appropriate (photos, infographics).
- Use subheadings to organize content.
- Maintain a consistent style aligned with organizational branding.

Personalization

- Include personal reflections or stories.
- Show empathy and understanding of stakeholder concerns.

Sample Outline of a Board of Directors President's Message

Introduction

- Greeting and opening remarks.
- Context of the reporting period.

Reflecting on the Past Year

- Major achievements.
- Lessons learned.
- Recognized challenges.

Looking Forward

- Strategic priorities.
- Upcoming initiatives.
- Vision for the future.

Closing Remarks

- Appreciation for stakeholder support.
- Call to action.
- Inspirational closing statement.

Examples of Effective Phrases and Language

- "Together, we have achieved remarkable milestones that position us for continued success."
- "Our commitment to innovation and sustainability drives our strategic vision."
- "While we faced unforeseen challenges, our resilience and dedication remain unwavering."
- "We are excited about the opportunities ahead and confident in our collective ability to excel."

Final Tips for Writing the President's Message

- Start early: Allow ample time for drafting, feedback, and revisions.
- Gather input: Collaborate with leadership and key stakeholders.
- Stay aligned with organizational goals: Ensure the message reflects the organization's mission and values.
- Review and edit meticulously: Avoid errors and ensure clarity.
- Seek feedback: Test the message with trusted colleagues or advisors for impact and tone.

Conclusion

The board of directors president's message is a powerful communication piece that embodies leadership, vision, and transparency. When thoughtfully crafted, it can inspire confidence, reinforce organizational values, and galvanize stakeholders toward shared goals. By combining authenticity, clarity, and strategic insight, the president's message becomes not only a reflection of past achievements but also a beacon guiding the organization into a successful future. Whether delivered annually or during special milestones, investing time and effort into this narrative is essential for fostering trust and demonstrating leadership excellence.

Question What is the purpose of a President's message in the board of directors' communication? The President's message serves to inform stakeholders about the organization's recent achievements, strategic direction, and future goals, fostering transparency and engagement. **Answer** How can a President's message enhance stakeholder trust? By providing clear, honest, and forward-looking insights, a President's message builds credibility and demonstrates the organization's commitment to its mission and values. What are key elements to include in a President's message for maximum impact? Key elements include a warm opening, reflection on recent accomplishments, acknowledgment of challenges, strategic vision, and a call to action or encouragement for continued support. How often should a President's message be updated in board communications? Typically, it should be updated in alignment with quarterly or annual reports, or during major organizational milestones, to keep stakeholders informed and engaged. What tone is most effective for a President's message in a board of directors' context? A professional, transparent, and inspirational tone is most effective, fostering trust while motivating stakeholders to support the organization's goals. How can a President's message address current industry trends? By highlighting how the organization is adapting to or leading industry trends, the President can demonstrate relevance and strategic foresight to stakeholders. What role does a President's message play in corporate governance? It reinforces the organization's leadership vision, aligns stakeholders with strategic priorities, and demonstrates accountability and transparency in governance. How can a President's message be tailored for different audiences? The message should be customized to suit internal audiences like employees and board members, as well as external stakeholders such as investors and partners, focusing on their interests and concerns. What are common mistakes to avoid in crafting a President's message? Avoid being overly technical, vague, or overly optimistic without basis; instead, focus on clarity, honesty, and providing actionable insights. How can visual elements enhance the effectiveness of a President's message? Incorporating visuals like charts, images, or infographics can help convey key points more clearly, making the message more engaging and memorable.

Related keywords: board of directors, president message, corporate communication, leadership message, company overview, executive message, company announcement, governance update, strategic vision, organizational leadership

directors resolution template nz

directors resolution template nz

A director's resolution is a formal document used by a company's board of directors to record decisions made during official meetings or through written resolutions. In New Zealand, this document plays a vital role in ensuring that company actions are properly authorized and documented in accordance with the Companies Act 1993. Whether it's approving financial statements, authorizing transactions, or appointing officers, a well-structured directors resolution template is essential for maintaining legal compliance, transparency, and effective governance.

This article provides an in-depth guide to creating a comprehensive directors resolution template specific to New Zealand companies. It covers the key elements to include, provides sample language, and offers practical tips to tailor the template to various decision-making scenarios.

Understanding the Purpose of a Directors Resolution in New Zealand

A directors resolution serves as an official record of decisions made by the board of directors. It functions as:

- Legal Evidence: Demonstrates that a decision was duly authorized and recorded.
- Corporate Governance Tool: Ensures transparency and accountability in company management.
- Reference Document: Acts as a reference for future actions or audits.
- Compliance Requirement: Meets statutory obligations under the Companies Act 1993 for record-keeping and decision-making.

In New Zealand, directors resolutions can be passed during meetings or via written resolutions, provided that the process aligns with the company's constitution and the relevant legal provisions.

Key Components of a Directors Resolution Template NZ

A well-crafted directors resolution template should contain specific elements to ensure clarity, legality, and completeness. Below are the core components:

1. Company Details

- Name of the company

- Company registration number
- Registered office address

2. Heading and Title

- Clear indication that the document is a Directors Resolution
- Example: ?Resolution of the Board of Directors of [Company Name]?

3. Date and Time

- Exact date of the resolution
- Time of the meeting or when the resolution was passed

4. Meeting Details (if applicable)

- Date, time, and location of the meeting
- Names of attendees (directors present)
- Method of meeting (physical, virtual, or written resolution)

5. Recitals or Background

- Brief context or reasons for the resolution
- Reference to previous discussions or decisions (if any)

6. Resolution Text

- Clear, concise statement of the decision
- Use of language such as ?It is resolved that?? or ?Resolved that??

7. Authorizations and Signatures

- Signatures of the chairperson and/or directors
- Names printed or typed below signatures
- Date of signing

8. Additional Attachments (if necessary)

- Supporting documents or evidence
- Appendices for detailed proposals or agreements

Sample Directors Resolution Template NZ

Below is a generic example tailored for New Zealand companies. It can be adapted based on specific decisions and company needs.

``plaintext

[Company Name]

Company Number: [XXXXXXX]

Registered Office: [Address]

RESOLUTION OF THE BOARD OF DIRECTORS

OF [Company Name]

Date: [DD/MM/YYYY]

Time: [HH:MM]

Meeting Type: [Physical / Virtual / Written]

Present:

- [Director Name], Chairperson
- [Director Name]
- [Director Name]

Background:

[Brief description of the context leading to the resolution, e.g., approval of financial statements, entering into a contract, appointment of officers.]

Resolution:

It is hereby resolved that:

[State the decision clearly, e.g.,

"the company shall approve the financial statements for the year ending [date], as presented."]

OR

"the company authorizes the signing of the lease agreement with [Party Name] for the premises at [address]."]

Further Resolutions:

[Optional: Additional decisions or instructions related to the main resolution.]

Signature:

[Name of Chairperson or Director]

[Position]

Date: [DD/MM/YYYY]

Signature:

[Name of Director]

[Position]

Date: [DD/MM/YYYY]

...

Legal Considerations for Directors Resolutions in NZ

When drafting and executing directors resolutions in New Zealand, it's critical to adhere to legal requirements to ensure validity and enforceability.

Compliance with the Companies Act 1993

- Resolutions must be passed in accordance with the company's constitution and the Act.
- Decisions can be made during duly convened meetings or via written resolutions if allowed.
- Certain decisions, such as amending the constitution, require special resolutions.

Record-Keeping and Filing

- Resolutions should be accurately recorded and stored with company records.
- Certain resolutions may need to be filed with the Companies Office, e.g., resolutions related to director appointments or changes.

Authorization and Signatures

- Resolutions should be signed by authorized persons, typically the chairperson or relevant directors.
- Digital signatures are acceptable if consistent with company policies.

Specific Resolutions Requiring Formal Processes

- Share issuance or transfer
- Appointment or removal of directors or officers
- Approval of financial statements
- Entering into significant contracts or transactions

Tips for Creating an Effective Directors Resolution Template NZ

To ensure your directors resolution template is practical and compliant, consider the following tips:

- **Customize for Different Decision Types:** Create variations or sections tailored to specific decisions like financial approvals, appointments, or contractual agreements.
- **Use Clear and Precise Language:** Avoid ambiguity to prevent misinterpretation.
- **Include Space for Signatures and Dates:** Ensure the template accommodates signatures

from all relevant directors or the chairperson.

- **Maintain Consistency:** Use a standard format across all resolutions for ease of record-keeping.
- **Incorporate Legal References:** Embed references to the relevant sections of the Companies Act or the company's constitution.
- **Update Regularly:** Keep the template current with any legislative or regulatory changes.

Additional Resources and Tools

For companies seeking to streamline their governance processes, consider the following:

- **Legal Templates and Software:** Many legal service providers offer customizable directors resolution templates tailored to NZ law.
- **Company Governance Advisors:** Professional advice can ensure resolutions meet all statutory requirements.
- **Government Resources:** The New Zealand Companies Office provides guidance on record-keeping and statutory obligations.

Conclusion

A comprehensive directors resolution template tailored to New Zealand's legal environment is a fundamental component of sound corporate governance. It ensures that all company decisions are properly documented, legally compliant, and transparent. By understanding the key components, legal considerations, and best practices outlined in this article, NZ companies can develop effective resolution templates that facilitate smooth decision-making processes and uphold their statutory obligations.

Whether for routine approvals or significant corporate actions, a well-structured resolution template provides clarity, consistency, and legal assurance. Regularly reviewing and updating these templates ensures they remain aligned with legislative changes and best practices, safeguarding the company's interests and promoting good governance.

Directors Resolution Template NZ: An In-Depth Examination of Its Role, Usage, and Best Practices

In the landscape of corporate governance within New Zealand, the directors resolution template NZ emerges as a vital document that facilitates clear, formal decision-making processes among company directors. As organizations navigate complex legal, operational, and strategic decisions, having a standardized, compliant, and comprehensive template becomes essential. This article explores the nuances of directors' resolutions in New Zealand, the significance of a well-structured template, and best practices for utilizing these documents effectively.

Understanding Directors Resolutions in New Zealand

What Is a Directors Resolution?

A directors resolution is a formal written statement capturing decisions made during a board meeting or through a written resolution process. It serves as an official record of board decisions, ranging from approving financial statements to authorizing significant transactions or appointments.

In New Zealand, the Companies Act 1993 mandates that certain decisions require documented resolutions to ensure transparency, legal compliance, and proper corporate governance. These resolutions act as legal evidence, protect directors and officers, and guide the company's subsequent actions.

Types of Directors Resolutions

- Unanimous Written Resolutions: Used when all directors agree without convening a formal meeting.
- Meeting Resolutions: Passed during a formal board meeting, documented in minutes.
- Special and Ordinary Resolutions: Depending on the significance of the decision, different procedural thresholds are applied.

Legal Significance and Compliance

In New Zealand, resolutions must adhere to statutory requirements, including:

- Proper notice and quorum for meetings.
- Clear articulation of the resolution's intent.
- Proper signing and dating.
- Recording in the company's minutes or resolutions register.

Failure to comply can lead to legal challenges, breaches of directors' duties, or invalid decisions.

The Importance of a Directors Resolution Template NZ

Standardization and Consistency

A directors resolution template NZ provides a consistent format for documenting decisions, ensuring all necessary information is included. This reduces ambiguity and enhances clarity across the organization.

Legal and Regulatory Compliance

Templates are often designed to align with New Zealand law, incorporating essential legal language and structure, thus minimizing the risk of non-compliance.

Efficiency and Time-Saving

Using a ready-made template accelerates the resolution drafting process, especially during urgent decisions or routine approvals, without sacrificing accuracy.

Record-Keeping and Audit Readiness

Well-structured templates facilitate organized record-keeping, making audits or legal inquiries more straightforward.

Components of an Effective Directors Resolution Template NZ

A comprehensive template should include the following key elements:

Heading and Title

- Clearly state "Resolution of the Board of Directors" or similar.

Company Details

- Company name.
- Date of the resolution.

Recitals or Background

- Brief context for the decision.

Resolutions

- Clear, numbered statements of decisions.
- Specific actions to be taken.
- References to relevant laws or previous resolutions if applicable.

Signatures

- Signatures of directors or chairperson.
- Date of signing.

Additional Sections (Optional)

- **Voting details (e.g., unanimous or majority).**
- **Attachments or supporting documents.**
- **Notations about special resolutions or approvals.**

Sample Structure of a Directors Resolution Template NZ

Below is an outline of a typical directors resolution template suitable for New Zealand companies:

[Company Name]

Resolution of the Board of Directors

Date: [Insert Date]

Meeting/Resolution Reference: [Optional]

Background:

[Brief summary of the context and purpose of the resolution.]

Resolved that:

- [First decision or action item.]
- [Second decision or action item.]
- [Additional items as needed.]

Further Resolutions:

- Authorize [name], [position], to execute all documents necessary to give effect to this resolution.
- Approve the opening of a bank account with [Bank Name] with signatories as specified.

Signatures:

[Director Name]

Director

[Chairperson Name] (if applicable)

Chairperson

Best Practices for Using Directors Resolution Templates in New Zealand

Customization and Accuracy

- Tailor the template to suit specific decision contexts.
- Ensure all company-specific details are correct.
- Use precise and unambiguous language.

Legal Review

- Have resolutions reviewed by legal counsel, especially for complex or high-stakes decisions.
- Ensure compliance with the Companies Act 1993 and the company's constitution.

Timeliness and Record-Keeping

- Draft resolutions promptly after decisions are made.
- Store signed copies securely, both digitally and physically.
- Record resolutions in the minutes or resolutions register.

Approval and Signatures

- Obtain signatures from all required directors.

- Include dates of signing.
- Consider electronic signatures if compliant with legal standards.

Integration with Corporate Governance Practices

- Use resolutions as part of regular governance procedures.
- Cross-reference resolutions with meeting minutes and other corporate documents.

Common Challenges and How to Address Them

Ambiguity in Language

- Use clear, straightforward language.
- Avoid vague statements that could lead to misinterpretation.

Incomplete Documentation

- Ensure all relevant details are captured.
- Include references to relevant laws or prior resolutions.

Non-Compliance with Formalities

- Follow legal requirements for signatures, quorum, and notice.
- Regularly review resolution templates to align with any legal updates.

Digital vs. Hard Copy Records

- Maintain both digital and physical copies.
- Use secure storage solutions with access controls.

Conclusion: The Strategic Value of a Well-Designed Directors Resolution Template NZ

A directors resolution template NZ is more than just a fill-in-the-blank form; it is a fundamental tool that underpins sound corporate governance. By providing structure, ensuring legal compliance, and facilitating efficient decision-making, such templates help New Zealand companies operate

transparently and responsibly.

For organizations looking to strengthen their governance framework, investing in a high-quality, tailored resolution template is advisable. It minimizes legal risks, promotes consistency, and ensures that critical decisions are properly documented and enforceable.

Whether for routine approvals or significant corporate actions, a thoughtfully crafted directors resolution template serves as a cornerstone of effective governance?empowering directors to make informed decisions confidently, knowing their actions are well-documented and compliant.

In summary, the directors resolution template NZ is an indispensable document for any New Zealand company committed to maintaining transparent, legal, and efficient decision-making processes. Its strategic implementation supports robust governance, legal compliance, and organizational integrity?cornerstones of sustainable business success.

Question What is a directors resolution template in New Zealand? A directors resolution template in New Zealand is a standardized document used by company directors to formally record decisions made during board meetings, ensuring compliance with legal requirements and company governance standards. **Why is it important to use a directors resolution template in NZ?** Using a template ensures that resolutions are documented consistently and legally, providing clear evidence of decisions made, which is essential for regulatory compliance and corporate record-keeping in New Zealand. **Where can I find a free directors resolution template for NZ companies?** Free directors resolution templates for NZ companies can often be found on legal websites, business advisory platforms, or through the New Zealand Companies Office website, which provides sample documents and guidance. **What are the key components of a directors resolution template in NZ?** Key components include the resolution statement, date, directors' names, voting details, signatures, and a clear description of the decision or action being approved. **Can I customize a directors resolution template for my NZ company?** Yes, templates are generally customizable to suit specific decisions, company structure, and particular circumstances in New Zealand companies, but should always comply with legal requirements. **Is a directors resolution template legally required in NZ?** While there is no specific legal requirement to use a template, documenting resolutions in a formal written format is highly recommended to ensure proper record-keeping and legal compliance under NZ company law. **How does a directors resolution differ from a shareholder resolution in NZ?** A directors resolution is passed by the board of directors to record decisions made by the company's directors, whereas a shareholder resolution is approved by the shareholders, typically for major decisions affecting the company. **What should I include in a directors resolution for a decision to issue shares in NZ?** The resolution should specify the number of shares, the recipient, the issue price, the date of issuance, and be signed by the authorized directors to ensure proper documentation. **Are digital signatures acceptable on a directors resolution template in NZ?** Yes, digital signatures are generally acceptable in New Zealand as long as they meet legal standards for electronic signatures, ensuring the authenticity and integrity of the document. **How often should a**

NZ company update its directors resolutions template? A company should review and update its directors resolution template periodically, especially when there are changes in legal requirements, internal policies, or company structure, typically annually or as needed.

Related keywords: directors resolution template, NZ company resolution, board resolution template NZ, director resolution format, NZ corporate resolution, company resolution template New Zealand, directors meeting resolution NZ, NZ business resolution template, director decision document NZ, corporate resolution sample NZ

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