



# Auditor's Annual Report for Uttlesford District Council - Interim Report

**Year-ended 31 March 2025**

—

November 2025

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Our audit report is made solely to the members of Uttlesford District Council (the Council), as a body, in accordance with Part 5 of the Local Audit and Accountability Act 2014. Our audit work has been undertaken so that we might state to the members of the Uttlesford District Council as a body, those matters we are required to state to them in an auditor's report and for no other purpose.

To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Council and the members of the Council, as a body, for our audit work, for our auditor's report, for this Auditor's Annual Report, or for the opinions we have formed.

External auditors do not act as a substitute for the Council's own responsibility for putting in place proper arrangements to ensure that public business is conducted in accordance with the law and proper standards, and that public money is safeguarded and properly accounted for, and used economically, efficiently and effectively.

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# Executive Summary



# Executive Summary

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## Purpose of the Auditor's Annual Report

This Auditor's Annual Report provides a summary of the findings and key issues arising from our 2024-25 audit of Uttlesford District Council (the Council). This report has been prepared in line with the requirements set out in the Code of Audit Practice published by the National Audit Office (the 'Code of Audit Practice') and is required to be published by the Uttlesford District Council alongside the annual report and accounts.

## Our responsibilities

The statutory responsibilities and powers of appointed auditors are set out in the Local Audit and Accountability Act 2014 (the Act). Our responsibilities under the Act, the Code of Audit Practice and International Standards on Auditing (UK) ('ISAs (UK)') include the following:

-  **Financial Statements** - To provide an opinion as to whether the financial statements give a true and fair view of the financial position of the Council and of its income and expenditure during the year and have been properly prepared in accordance with the CIPFA/LASAAC Code of Practice on Local Authority Accounting 2024/25 ('the CIPFA Code').
-  **Other information (such as the narrative report)** - To consider, whether based on our audit work, the other information in the Statement of Accounts is materially misstated or inconsistent with the financial statements or our audit knowledge of the Council.
-  **Value for money** - To report if we have identified any significant weaknesses in the arrangements that have been made by the Council to secure economy, efficiency and effectiveness in its use of resources. We are also required to provide a summary of our findings in the commentary in this report.
-  **Other powers** - We may exercise other powers we have under the Act. These include issuing a Public Interest Report, issuing statutory recommendations, issuing an Advisory Notice, applying for a judicial review, or applying to the courts to have an item of expenditure declared unlawful.

In addition to the above, we respond to any valid objections received from electors.

## Findings

We have set out below a summary of the conclusions that we provided in respect of our responsibilities.

<b>Financial statements</b>	<p>The Code of Audit Practice requires us to issue the Auditor's Annual Report no later than 30 November of each year. In order for us to comply with this requirement, we have issued this Auditor's Annual Report prior to the completion of our work in relation to the financial statements and other information. Consequently, we have not reached our conclusions in respect of these areas.</p>
<b>Value for money</b>	<p>We identified no significant weaknesses in respect of the arrangements the Council has put in place to secure economy, efficiency, and effectiveness in the use of its resources. Further details are set out on page 7.</p>
<b>Whole of Government Accounts</b>	<p>We are required to perform procedures and report to the National Audit Office in respect of the Council's consolidation return to HM Treasury in order to prepare the Whole of Government Accounts.</p>
<b>Other powers</b>	<p>As the National Audit Office has not yet informed us that we are not required to perform any further procedures, we are unable to confirm that we have concluded our work in this area..</p>

# Executive Summary

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There are several actions we can take as part of our wider powers under the Act:

## Public interest reports

We may issue a Public Interest Report if we believe there are matters that should be brought to the attention of the public.

If we issue a Public Interest Report, the Council is required to consider it and to bring it to the attention of the public.

**As at the date of this report, we have not issued a Public Interest Report this year.**

## Recommendations

We can make recommendations to the Council. These fall into two categories:

1. We can make a statutory recommendation under Schedule 7 of the Act. If we do this, the Council must consider the matter at a general meeting and notify us of the action it intends to take (if any). We also send a copy of this recommendation to the relevant Secretary of State.

2. We can also make other recommendations. If we do this, the Council does not need to take any action, however should the Council provide us with a response, we will include it within this report.

**As at the date of this report, we made no recommendations under Schedule 7 of the Act.**

**As at the date of this report, we have not raised any other recommendations.**

## Advisory notice

We may issue an advisory notice if we believe that Council has, or is about to, incur an unlawful item of expenditure or has, or is about to, take a course of action which may result in a significant loss or deficiency.

If we issue an advisory notice, the Council is required to stop the course of action for 21 days, consider the notice at a general meeting, and then notify us of the action it intends to take and why.

**As at the date of this report, we have not issued an advisory notice this year.**

## Judicial review/Declaration by the courts

We may apply to the courts for a judicial review in relation to an action the Council is taking. We may also apply to the courts for a declaration that an item of expenditure the Council has incurred is unlawful.

**As at the date of this report, we have not applied to the courts.**

In addition to these powers, we can make performance improvement observations to make helpful suggestions to the Council. Where we raise observations, we report these to management and the Audit and Standards Committee. The Council is not required to take any action to these, however it is good practice to do so and we have included any responses that the Council has given us.

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# Value for Money



# Value for Money



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## Introduction

We are required to be satisfied that the Council has made proper arrangements for securing economy, efficiency and effectiveness in its use of resources or 'value for money'. We consider whether there are sufficient arrangements in place for the Council for the following criteria, as defined by the Code of Audit Practice:



**Financial sustainability:** How the Council plans and manages its resources to ensure it can continue to deliver its services.



**Governance:** How the Council ensures that it makes informed decisions and properly manages its risks.



**Improving economy, efficiency and effectiveness:** How the Council uses information about its costs and performance to improve the way it manages and delivers its services

We do not act as a substitute for the Council's own responsibility for putting in place proper arrangements to ensure that public business is conducted in accordance with the law and proper standards, and that public money is safeguarded and properly accounted for, and used economically, efficiently and effectively. We are also not required to consider whether all aspects of the Council's arrangements are operating effectively, or whether the Council has achieved value for money during the year.

## Approach

We undertake risk assessment procedures in order to assess whether there are any risks that value for money is not being achieved. This is prepared by considering the findings from other regulators and auditors, records from the organisation and performing procedures to assess the design of key systems at the organisation that give assurance over value for money.

Where a significant risk is identified we perform further procedures in order to consider whether there are significant weaknesses in the processes in place to achieve value for money.

We are required to report a summary of the work undertaken and the conclusions reached against each of the aforementioned reporting criteria in this Auditor's Annual Report. We do this as part of our commentary on VFM arrangements over the following pages.

We also make recommendations where we identify weaknesses in arrangements or other matters that require attention from the Council.

## Summary of findings

Our work in relation to value for money is complete.

	Financial sustainability	Governance	Improving economy, efficiency and effectiveness
<b>Commentary page reference</b>	9	11	14
<b>Identified risks of significant weakness?</b>	✗ No	✗ No	✗ No
<b>Actual significant weakness identified?</b>	✗ No	✗ No	✗ No
<b>2023-24 Findings</b>	No significant weakness identified	Two significant weaknesses identified	Significant risk identified, but did not materialise into significant weakness
<b>Direction of travel</b>	↔	↓	↓

# Value for Money



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## National context

We use issues affecting Councils nationally to set the scene for our work. We assess if the issues below apply to this Council.

### Local Government Reorganisation (LGR)

The Government has announced proposals to restructure local government throughout England. County and District councils (and, in some cases, existing Unitary authorities) will be abolished and replaced with new, larger Unitary authorities, which will (in many cases) work together with peers in a regional or sub-regional Combined Authority. Authorities which are unaffected by these proposals may still see changes in local police and fire authorities and in the Councils they already work in collaboration with.

Restructuring has, in some cases, resulted in differing views on how services should be provided in their regions – with little consensus on how previously separate organisations will be knitted together. Councils will need to ensure that investment decisions are in the long-term interest of their regions, and that appropriate governance is in place to support decision making.

### Financial performance

Over recent years, Councils have been expected to do more with less. Central government grants have been reduced, and the nature of central government support has become more uncertain in timing and amount. This has caused Councils to cut services and change the way that services are delivered in order to remain financially viable.

Whilst the Government has indicated an intention to restore multi-year funding settlements, giving Councils greater certainty and ability to make longer-term investment decisions, the Government has also proposed linking grant funding to deprivation. For some authorities this presents a significant funding opportunity, whereas for others this reinforces existing financial sustainability concerns and creates new financial planning uncertainties.

## Local context

- Uttlesford is a predominantly rural district in north-west Essex encompassing Saffron Walden, Great Dunmow, Stansted Mountfitchet and Thaxted and about 100 villages and hamlets in between.
- The LGR process in Essex is complex, with significant debate over the best structure for future governance. Uttlesford District Council's leadership and scrutiny processes are emphasising local representation, financial viability, and the need for safeguards during transition.
- Currently, the Council have sufficient reserves including a surplus balance of General Fund and HRA reserves, this is forecasted to remain in surplus.
- The Council has successfully delivered its capital programme for 2024/25, with a range of projects—including Government Grant Funded Capital Regeneration schemes—carried forward into 2024/25 due to their multi-year nature. The capital programme, which totals £27.1 million for 2024/25, incorporates both ongoing and one-off projects, and is financed through a combination of government grants, capital receipts, revenue contributions, and borrowing in line with the Council's Capital Strategy. The programme is set to expand further with the anticipated Levelling Up funding, which will support additional regeneration and infrastructure initiatives in future years.

# Financial Sustainability

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## How the Council plans and manages its resources to ensure it can continue to deliver its services.

We have considered the following in our work:

- How the Council ensures that it identifies all the significant financial pressures that are relevant to its short and medium-term plans and builds these into them;
- How the Council plans to bridge its funding gaps and identifies achievable savings;
- How the Council plans finances to support the sustainable delivery of services in accordance with strategic and statutory priorities;
- How the Council ensures that its financial plan is consistent with other plans such as workforce, capital, investment, and other operational planning which may include working with other local public bodies as part of a wider system; and
- How the Council identifies and manages risks to financial resilience, e.g. unplanned changes in demand, including challenge of the assumptions underlying its plans.

## Financial Planning

- The Council approved a medium-term financial strategy for the period 2025 to 2030 in February 2024. This was developed to align its resources to the priorities within the 5-year corporate plan.
- The Council has developed a transformation programme, Blueprint Uttlesford, which sets out the need for transformation that is required in order to achieve financial balance over the life of the corporate strategy. This identified that the Council needed to identify recurrent efficiencies of approximately £7m target to be achieved by 2028 in order for the general fund balances to be sustainable. In the current year, the Blueprint Uttlesford plan was updated to £8.5m by 2029 because of new identified saving plans, changes to key assumptions (such as the inflation assumptions and service investments) and other external economic factors.
- The Council established the Uttlesford Blueprint platform to help directors identify opportunities for improvement, cost savings, and income generation. The Corporate Management Team (CMT) leads the development and monitoring of efficiency plans, based on savings identified by directorates and tracked against medium-term financial targets. Off-track projects are reported to the Blueprint Board, which may adjust, reschedule, or discontinue savings as needed. Efficiency progress is formally reviewed quarterly by Cabinet and Audit and Standards Committee, with operational teams conducting informal monthly monitoring to inform these updates. Targets are set according to past experience and approved by CMT.
- The Council's projections currently show a balanced financial position for 2025/26. Due to uncertainty around government funding, the Council have identified a budget gap of £6.792 million per year from 2026/27 due to loss of external funding. However, the Council holds sufficient reserves to cover these over the whole five year MTFS period. This is an important indicator of the Council's medium term financial sustainability.
- As the end of the current financial period, the Council has identified £2.5m of the £8.5m of annual efficiencies that are required in order to achieve financial balance over the life of the five year strategy.
- The Council have numerous risks relating to financial sustainability and performance within its Corporate Risk Register. These include the risk of delivery of the Council's Medium Term Financial Plan and the Housing Revenue Account (HRA) Medium Term Financial Plan. The Corporate Risk Register is monitored by Audit and Standards Committee and our review of the Risk Register confirmed that sufficient information was included to enable informed decision making.

# Financial Sustainability

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## Financial Outturn

- The Council reported favourable financial results at year end, as reflected in usable reserves, HRA surplus, and cash position. The General Fund recorded an underspend of £630k, the Housing Revenue Account showed an underspend of £200k, and there was a net underspend of £3m in Capital expenditure during 2024/25
- We have reviewed the CIPFA Financial Resilience Index for the performance of the Council against indicators of financial stress. We noted that the Council is in a lower risk position regarding Corporate Core Indicators such as Cost-of-living crisis, Health and Safety and Finance and Income. The Council's performance was benchmarked against other Councils within the Benchmark group of similar size. The Council have performed well and above average in majority of Corporate Core Indicators in comparison to its peer group.

## Investment Strategy

- The Council has made significant investments in commercial properties across England, with a commercial strategy to utilise the income that is generated by them to support the underlying cost base. The Council's investment property portfolio consists of seven properties, including an investment in Chesterford Park research park, which is managed through a joint venture vehicle held within the Council's Aspire CRP subsidiary.
- At 31 March 2025, the Council had a capital financing requirement of £357m (see note 38 to the financial statements), reflecting the scale of investments that have been made. This is partly funded through £198m of long-term borrowings and £117m of short-term borrowings held at 31 March 2025. The Council is currently exploring options for the use of capital receipts to reduce its borrowing over the short to medium term.

## Conclusion

Based on the procedures performed we have not identified a significant risk associated with financial sustainability.

Key financial and performance metrics:	2024-25	2023-24
Planned surplus/(deficit), excluding HRA	1,901	4,869
Actual surplus/(deficit), excluding HRA	8,162	1,379
Planned HRA surplus/(deficit)	2,882	1,866
Actual HRA surplus/(deficit) / Movement in Reserves	6,039	13,591
Usable reserves	36,732	33,273
Gross debt compared to the capital financing requirement	0.54:1	0.53:1
Year-end borrowings	316,220	313,139
Year-end cash position	8,351	5,618

*HRA: Housing Revenue Account, a ring-fenced fund relating to social housing*

*Gross debt compared to the capital financing requirement: Authorities are expected to have less debt than the capital financing requirement (i.e. a ratio of under 1 : 1) except in the short term, else borrowing levels may not be considered prudent.*

# Governance

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## How the Council ensures that it makes informed decisions and properly manages its risks.

We have considered the following in our work:

- how the Council monitors and assesses risk and how the body gains assurance over the effective operation of internal controls, including arrangements to prevent and detect fraud;
- how the Council approaches and carries out its annual budget setting process;
- how the Council ensures effective processes and systems are in place to ensure budgetary control; to communicate relevant, accurate and timely management information (including non-financial information where appropriate); supports its statutory financial reporting requirements; and ensures corrective action is taken where needed, including in relation to significant partnerships;
- how the Council ensures it makes properly informed decisions, supported by appropriate evidence and allowing for challenge and transparency; and
- how the Council monitors and ensures appropriate standards, such as meeting legislative/regulatory requirements and standards in terms of management or Board members' behaviour.

### Risk Management

- The Council assessed and managed risks through its Risk Management Framework and the Corporate Risk Register during the financial period. In 2024/25, the Council reviewed its risk management and governance processes, and a new risk management policy was approved by the Cabinet in October 2024. The Corporate Risk Register is regularly reviewed and updated as part of this process. Additionally, a service-level risk register is maintained to identify and monitor risks at the departmental level, with relevant risks escalated to the Corporate Risk Register as needed.
- The Audit and Standards Committee provides scrutiny and oversight through regular review of the Corporate Risk Register.

### Governance Structure and Decision Making

- The Council has an established governance structure, with a set of committees and sub-committees that is in line with our expectation for an organisation of its size and complexity.
- The Council has established required standards in the Cabinets report, outlining criteria that all key decisions must meet. A standard template is used to ensure information supporting major decisions addresses a range of impacts and suitability, not limited to financial considerations. Relevant committees provide levels of scrutiny for key decisions, helping maintain transparency throughout the process. We reviewed the key decision report for the Council's decision to dissolve the outsourced service contractor, Uttlesford Norse Service Limited (UNSL), and found that there was evidence of appropriate scrutiny by the Scrutiny Committee prior to recommendations being made to Cabinet for approval. This decision was approved at the Council's Cabinet meeting in November 2024.

### Policies and standards

- There are clear policies in place regarding expected behaviours for staff and members, including the Code of Conduct, Disciplinary Procedures, Fraud Corruption and Dishonesty, Procurement, Whistleblowing, and guidance on gifts and hospitality.
- The Council also has anti-fraud and anti-money laundering policies. The Head of Internal Audit reviews fraud risk during all audits and has a clear reporting line to the Audit and Standards Committee and the S151 officer. The council is currently developing a fraud register and updating its anti-fraud controls assessment.
- To oversee compliance with laws and regulations, the Council has designated a Monitoring Officer. Additionally, the Head of Internal Audit contributes to monitoring adherence to these legal requirements

# Governance



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## Financial Reporting

- The Cabinet approved the 2024/25 financial plan in February 2024. This plan outlines how the Council will manage its finances over the next five years, aligning resources with the priorities in the Corporate Plan. Additional details regarding the Council's budget setting process can be found on page 5.
- In the prior period, the Council commissioned a review of its financial management function undertaken by CIPFA. This highlighted that there were capacity constraints within the finance function and a number of single points of failure, which risked causing weaknesses in financial control. The draft 2023/24 accounts were published for inspection on 15 January 2025, several months after the statutory deadline of 31 May 2024.
- Since that time, there have been notable improvements and increased capacity within the finance team. This year has seen changes in the structure and composition of the team, with the recruitment of new qualified accountants from outside the organisation as well as the promotion of internal employees who have recently attained their accounting qualifications. As a result, we note that the Council has published its draft accounts for 2024-25 ahead of the statutory deadline.

## Conclusion

Based on the procedures performed we have not identified any significant risks associated with governance

	2024-25	2023-24
Control deficiencies reported in the Annual Governance Statement	5	3
Head of Internal Audit Opinion	Limited assurance	Limited assurance
Local Government Ombudsman findings	3 upheld complaints	No investigations carried out
Housing Ombudsman findings	<5, no individual report	<5, no individual report

# Improving economy, efficiency and effectiveness

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## How the Council uses information about its costs and performance to improve the way it manages and delivers its services

We have considered the following in our work:

- how financial and performance information has been used to assess performance to identify areas for improvement;
- how the Council evaluates the services it provides to assess performance and identify areas for improvement;
- how the Council ensures it delivers its role within significant partnerships and engages with stakeholders it has identified, in order to assess whether it is meeting its objectives; and
- where the Council commissions or procures services, how it assesses whether it is realising the expected benefits.

### Performance monitoring

- Performance is reviewed in regular monthly Service level meetings, and Performance Indicators are tracked through the CMT, which records actions taken by the Council and assigns risk ratings. This report is submitted to the Scrutiny Committee for review, where service performance is monitored and assessed.
- The Council engages with stakeholders and obtains performance feedback in a variety of ways, including utilisation of feedback forms within some of the Services. We have noted that there is a publicly available complaints process published on the Council website, which is clear and accessible - this ensures that any key matters will be monitored and communicated to the appropriate personnel in management.
- The Council employs benchmarking, in accordance with statutory requirements, to evaluate collection rates. Government tools are used to compare Council fees and charges against both national benchmarks and those of peer organisations. Analysis of the Benchmarking report for the Council that was grouped by council size, shows that Council rates align with the median rates. Additionally, benchmarking tools are being applied within the transformation programme to assess performance relative to comparable councils. This reflects an effective and strategic use of data and assessment tools.

### Identification of efficiencies

- Through the Local Strategic Partnership / Responsible Authorities Group, the Council works with strategic partners to address governance, efficiency, and service effectiveness. The Council consulted Essex councils for benchmarking, based on their close connections and potential for shared services. The Council recently undertook a triage process regarding the upcoming local government reorganisation (LGR).
- As noted on page 9, the Council has identified the need to achieve £8.5m of recurrent annual savings by 2028. The Council have achieved £2.5m savings as at end of the current year financial period. There is regular monitoring by the Cabinet of financial performance, including the progress made in identifying and implementing efficiencies.
- A detailed schedule is maintained of the efficiencies that have been identified. There remains a significant challenge for the Council to identify the remaining gap in savings required, with a projected £6.5m deficit from 2026/27 due to factors mentioned on page 9.

# Improving economy, efficiency and effectiveness

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## ***Outsourced services - Management of housing stock***

- Until 31 March 2025, the Council managed its housing stock through a joint venture the Norse Group, known as Uttlesford Norse Services Limited (UNSL). UNSL was responsible for the provision of repairs and maintenance and improvement work across the housing stock. During the service contract period, several non-performance issues were identified. This resulted in a self-referral to the regulator of social housing in 2021, which was subsequently closed in 2023 following the implementation of additional oversight and monitoring. In 2024, a follow up internal audit was undertaken which resulted in a limited assurance rating.
- As a result, the Council reached a mutual agreement to terminate its contract with Norse effective 31 March 2025. Prior to the commencement of the financial period, a comprehensive review of the capital programme for the current year was approved. The Council engaged a third-party service provider, Savil, to conduct housing stock condition surveys. Additionally, Axis Europe has been appointed as the new contractor to deliver similar services starting from the 2025/26 financial year.

## **Conclusion**

Based on the procedures performed we have not identified a significant risk associated with improving economy, efficiency and effectiveness.

# Performance improvement observations - follow up from prior year

The following observations were raised in the prior year:

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#	Risk	Issue, Impact and Recommendation	Management Response / Officer / Due Date	Update as of November 2025
1	1	<p><b>The Corporate Risk Register was not reviewed and updated in financial year 2023/24</b></p> <p>The Council should focus on embedding its risk management process and ensure Cabinet regularly reviews the Corporate Risk Register. There is need for the Council's subcommittee to have oversight on the Council's risk management process by ensuring risks are adequately captured through the risk management processes, identifying new risks or escalating risk grades as appropriate.</p>	<p>The Council will continue to develop its Risk Register through review by Cabinet and all appropriate sub committees, embedding the process into routine and regular review.</p> <p><b>Adrian Webb (implementation from 01-04-2025 for 2025/26 financial year).</b></p>	<p><b>Implemented</b></p> <p>The Council reviewed its approach to risk management and governance in 2024/25. A new risk management policy was approved by the Cabinet in October 2024. As part of this process the Corporate Risk Register was reviewed and updated. In addition, a lower-level risk register is also maintained that captures risks at service level. These are reviewed and, where necessary, escalated to the Corporate Risk Register. Audit and Standards Committee ensured that there was appropriate scrutiny and challenge through regular review of the Corporate Risk Register.</p>
2	1	<p><b>Late publication of statement of accounts and non-compliance with statutory dates</b></p> <p>We recommend the Council to comply with the statutory reporting deadlines by publishing the accounts before the date as determined by Secretary of State. We also noted that, for Council to improve the efficiency and capacity of its Finance division, the Council should aim to address the challenges raised in the CIPFA financial management report. The Council should ensure that the Finance management team is well-resourced and have the capacity to execute the finance functions as illustrated in the CIPFA Code Financial Management report.</p>	<p>The Council has implemented a detailed timetable for 2024/25 financial year closedown, aimed at publishing full "true and fair" accounts by 31/05/2025 as per statutory requirement. The Council will also review the CiPFA report and look to implement all recommendations as quickly as possible. Resourcing the finance team is an ongoing priority, the Council will control recruitment and where staff leave, competent replacements be sought.</p> <p><b>Adrian Webb (implementation occurring already)</b></p>	<p>We noted that the Council has published its draft accounts for 2024-25 ahead of the statutory deadline. Additionally, there have been notable improvements and increased capacity within the finance team. This year has seen changes in the structure and composition of the team, with the recruitment of new qualified accountants from outside the organisation as well as the promotion of internal employees who have recently attained their accounting qualifications.</p>



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