

# COMMSAVE

Friendly • Ethical • Professional



## Annual Reports and Accounts

For the year ended 30th September 2023

The easy way to save, the better way to borrow



[hello@commsave.co.uk](mailto:hello@commsave.co.uk)



0303 0402 660



[commsave.co.uk](https://www.commsave.co.uk)



FairLife

15728560

Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation Authority (213407)



# Our Mission

“Commsave exists to provide excellent service for members, with products tailor made for their needs. We help people regularly save, improve access to responsible credit and provide financial education.”

# Our Vision

“We want to see a world where everyone is financially included, with a safe method of saving, with access to responsible credit, with financial skills to manage their money wisely, and achieve long-term wellbeing.”

# Contents

## GOVERNANCE

- 4 Directors' Responsibilities
- 7 Chairman's Report
- 8 Treasurer's Report
- 10 Auditor's Report
- 12 Income & Expenditure
- 13 Balance Sheet
- 14 Declarations
- 16 Director Attendance

## IN MEMORIUM

- 17 Bereavement Fund
- 19 Members Sadly Missed

## YEAR IN REVIEW

- 20 Performance Charts

## KEY INFORMATION

- 22 Corporate Directory
- 23 Contact Details

# Directors' Responsibilities

The directors present their report and financial statements for the year ended 30 September 2023.

The principal activity of the Credit Union continues to be that of the provision of savings and lending facilities for the benefit of its members as defined in the Credit Union Act 1979.

The directors are required under credit union legislation to prepare financial statements, for each financial year, which give a true and fair view of the state of affairs of the Credit Union at the end of the financial year, and of the income and expenditure of the Credit Union for the year.

## Directors

### The directors who held office during the year were as follows:

Mr S Ayiehfor

Mr M Braimah

Mr S Jacob

Mr K Kafamba

Mr D G Keith

Mr H Mansuri

Mr R Munro

Mrs R Owusu

Ms L Walkden

(Resigned 19th November 2022)

### In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Credit Union will continue in business.

### The directors are also responsible for:

- keeping proper accounting records;
- maintaining a satisfactory system of control over the accounting records and transactions;
- safeguarding the Credit Union's assets; and
- taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Statement of disclosure to auditors

So far as the directors are aware, there is no relevant audit information of which the Credit Union's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the Credit Union's auditors are aware of that information.

On behalf of the Board of Directors

**Mr K Kafamba** Chairman

16th December 2023

# Our Strategy

In order to achieve our vision, we are committed to:

## **Enabling a regular savings habit**

- Provide a competitive return on savings
- Promote saving via payroll deduction
- Enable a variety of channels to save regularly
- Promote the benefits of saving from an early age

## **Improving access to responsible credit**

- Offer range of lending products to meet diverse needs
- Providing access to credit using suitable channels
- Understand and respond to the lending environment

## **Providing financial education and money management tools**

- Promote money management skills
- Provide range of savings accounts to meet diverse needs
- Support those with financial difficulties or vulnerabilities

## **Awareness**

- Promote “the credit union difference”
- Promote benefits to employers
- Develop network of Workplace Representatives
- Strong brand – positive image

## **People**

- Professional, well trained motivated staff
- Inspire excellent service culture
- Ethical business practices
- Promote feedback & interaction with members

## **Technology**

- Innovative platforms focused on accessibility and ease of use
- Robust security to protect member data
- CURight / Doshi
- Ensuring we are accessible to all members, providing a blend of online, telephone, and postal channels

# Chairman's Report



## Dear Member Owner

The year under report has seen some significant changes at your Credit Union.

After Amanda Ivey stepped down as our CEO, Richard Munro, our Executive Director, stood in as Interim CEO for eight months, and in August 2023 Dominic Masterson took over the CEO role. Dominic brings a wealth of experience from working in the financial sector at senior management level. We wish Dominic every success in his time at Commsave.

After several years of seeking new office accommodation, in August 2023 we purchased offices at Moulton Park, Northampton. The board view this as our 'forever home' as it is large enough to accommodate our ambitious growth plans.

During the year, in response to members' feedback we launched some new savings and loans products i.e. Green Loans and a fixed-term Individual Savings Account (ISA).

Financially, we had a good year.

To support members with the current cost of living challenges the board have decided to recommend a dividend and loan interest rebate that returns all of this year's surplus to members and also draws down some of the surplus from previous years. Our Treasurer will cover this in his report.

I want to thank our staff, volunteer directors, independent members of our Audit & Risk sub-committee, and our growing band of workplace/community representatives.

Finally, I want to thank you as a member of Commsave – living our values of 'People Helping People'.

We hope you will be able to join us at our Annual General Meeting on 21st January.

Kind Regards

**Kundai Kafamba**  
Chair

# Treasurer's Report

I am delighted to present this report on behalf of your board of directors. My report covers our financial year 1st October 2022 to 30th September 2023.

We are all well aware of the financial challenges during this year; increasing interest rates, high inflation, and the impact this has had on our household budgets including housing costs, energy, and food.

Against this background, Commsave has been resilient and continued to serve members and plan for the future.

To help support members, your board has made the decision to return all this year's surplus to members and in addition draw down some of the surplus made in previous years to propose a dividend on savings of 4% and a loan interest rebate of 4% to members who have made their loan repayments in line with their agreement. We have achieved this without having to increase our loan interest rates.

The proposed dividend is an increase on last year's 1.75% and competitive for this year.

During the year our membership grew from 33,786 to 35,217 (+4.2%).

Members savings reduced during the year. This has been due to a combination of factors, including members seeking a higher guaranteed return on their savings, members withdrawing savings to pay higher household bills, and members reducing the level of their regular savings to cover their day to day living costs. Overall, savings reduced from £109.8m to £89.6m (-18.4%). We need to hold capital (reserves) against savings and so the reduced level of savings has reduced the amount of capital we need to hold.

Our loan book grew from £60.0m to £71.6m (+19.3%). The interest earned on loans enables us to pay our bills, build our reserves/capital, and pay a dividend/interest on savings.

While we have seen a higher level of defaults, we aim to recover all outstanding loans using every legal option available. We encourage any member experiencing financial difficulty





to contact our Member Solutions team, where they will find a friendly, approachable, non-judgemental member of our team to talk to.

Your board takes a prudent approach to capital (reserves) and while we are proposing to return some previous years' surplus to members in the form of a higher dividend and loan interest rebate, due to reduced savings our capital requirement is lower. In fact, our key measure of capital to assets ratio increased from 14% to 15.2%, which is significantly above the level required by our regulator. Reserves provide us with a buffer against unforeseen events in the future.

We have continued to invest in improvements to our IT for service and security, recruiting and developing our staff team, and developing new products.

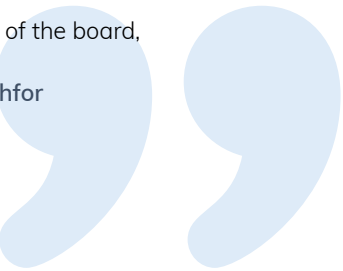
During this year we made a significant capital purchase (£3.3m). We are in the process of selling our three old offices which will be reflected in next year's accounts.

Our accounts have been audited by Burgis & Bullock of Leamington Spa and the board has received their unqualified report.

During the year we undertook a re-tender exercise for our external auditor and a decision was made to move to a different audit firm. The decision in no way reflects dissatisfaction with Burgis & Bullock – rather a governance objective that prevents the risk of over familiarisation. On behalf of the board and staff I would like to thank Kate King and her team who have supported us over many years.

On behalf of the board,

**Mr S Ayiehor**  
Treasurer



# Auditor's Report

The summary information presented within this annual report does not constitute the full financial statements of the Commsave Credit Union for the years ended 30 September 2023 and 2022 but represents extracts from them. These extracts do not provide as full an understanding of the financial performance and position as the full financial statements, which are available from the Credit Union office and to download from the Commsave website.

The independent auditor of the Credit Union, Burgis & Bullock, Chartered Accountants, has issued an unqualified audit opinion on the full financial statements for the years ended 30 September 2023 and 2022.

Their opinion on the full financial statements for the year ended 30 September 2023 was issued on the 16th of December 2023 and was as follows:

## Opinion

We have audited the financial statements of Commsave Credit Union. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

## In our opinion the financial statements:

- Give a true and fair view of the state of the Credit Union's affairs as at 30 September 2023 and of its profit for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the Co-operative and Community Benefit Societies Act 2014, and the Credit Unions Act 1979.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Credit Union's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

## Other Information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard. The full audit report is available within the 2023 accounts in the downloads section of the Commsave website.

# Income and Expenditure Account

	2023	2022
<b>Income</b>	<b>£</b>	<b>£</b>
Interest on loans to members	9,906,153	8,098,594
Interest on other CU Loans	11,350	4,650
Bank interest received	744,769	457,996
Dormant account charges	10,010	8,751
Funding from FOCCU	42,124	61,157
Rent receivable	-	5,910
Engage Card commission	246	282
	<b>10,714,652</b>	<b>8,637,340</b>
<b>Less: Administrative Expenses</b>		
Wages and salaries and staff welfare	1,260,469	1,031,990
Training costs	47,526	68,113
Rates	32,107	2,891
Bereavement fund reserve	390,254	180,438
Fidelity bond insurance	37,701	27,687
Property insurance	6,058	2,089
Light and heat	16,684	8,809
Cleaning	15,933	15,083
Repairs and maintenance	19,887	21,870
Bad debts expense	4,008,762	2,127,034
Printing, postage and stationery	39,961	37,192
Advertising and marketing	427,469	311,345
Telephone	121,768	71,972
Computer maintenance	269,957	266,281
Equipment leasing	67,295	61,681
Meetings, seminars & conferences	110,031	103,833
Association fees	36,000	36,000
Legal and professional fees	334,563	181,947
Regulation fees	116,114	5,302
Auditors remuneration	13,500	13,000
Internal audit fees	24,337	20,050
Bank charges and credit agency fees	232,254	216,611
Sundry expenses	7,336	2,458
Depreciation on tangible fixed assets	51,064	28,340
Rowland Hill Fund donation	25,000	25,000
PrizeSaver Fund	27,658	35,583
Credit Card Project	-	982
Interest on loans from other credit unions	12,420	-
	<b>7,752,108</b>	<b>4,903,581</b>
<b>Operating surplus before taxation</b>	2,962,544	3,733,759
Less: corporation tax	(163,024)	(88,142)
<b>Operating surplus after taxation</b>	2,799,520	3,645,617
Less: Dividends & Loan Interest Rates	(4,069,201)	(1,957,820)
<b>Operating surplus after taxation</b>	<b>(1,269,681)</b>	<b>1,687,797</b>

# Balance Sheet

	2023	2022
	£	£
<b>Fixed assets</b>		
Tangible assets	3,853,122	502,782
<b>Members' loans</b>		
Loans due from members	71,646,361	59,984,953
Bad debt provisions	(3,074,635)	(1,439,127)
	68,571,726	58,545,826
<b>Current assets</b>		
Cash at bank and in hand	37,721,442	71,170,849
Prepayments and accrued income	1,972,802	910,296
	39,694,244	72,081,145
<b>Total Assets</b>	<b>112,119,092</b>	<b>131,129,753</b>
<b>Liabilities</b>		
Member savings	89,630,546	109,801,552
Other creditors	4,705,461	2,382,746
Bereavement fund provision	668,760	561,449
	95,004,767	112,745,747
<b>Capital reserves</b>		
General reserve	17,114,325	18,384,006
<b>Total liabilities</b>	<b>112,119,092</b>	<b>131,129,753</b>

# Declarations

## Code of Governance

The board has agreed to implement the Association of British Credit Unions Ltd (ABCUL) Code of Governance. Richard Munro (Executive Director) has been given the responsibility to monitor our compliance with the code and to put in place actions to achieve 100% compliance with the 'required and 'gold' standards.

During this year we assessed ourselves as 100% compliant against both 'required' and 'gold' standards.

## Audit & Risk Sub-committee (ARSC)

### Independent Members:

Anthony Woods (Chair)  
Kamran Haider (Vice Chair)  
Chris Okafor  
William Kari  
Mohamed Dawo

Dominic Masterson (CEO)  
Dean Keith (Director)  
Richard Munro (Executive Director)  
Russel Vann (Internal Auditor – Systems & Processes)  
Jason White (Internal Auditor – Information Security)  
Liellah Currey (Head of Operations)  
Katie Moore (Accounts & Performance Manager)  
Samuel Caulfield-Kerney (Information Risk & Security Manager)

**Note:** The Chair of the Board of Directors has the right to attend ARSC meetings

## Internal Controls

During the year our independent internal auditors have carried out audit reviews and reported their findings to our Audit & Risk sub-committee. Internal audit work includes checking for compliance with legislation, regulation, policies and procedures. They also carry out random samples of transactions to ensure they comply with our policies and procedures.

No significant deficiencies in internal controls have been identified during the year.

## Training & Development

Training and development of both staff and volunteers is a high priority for Commsave. Each director and independent Audit & Risk sub-committee member has completed all of their allocated on-line training, which included new Consumer Duty responsibilities introduced by the Financial Conduct Authority (FCA). This training ensures we all have an underlying knowledge and understanding of the practice and principles of credit unions.

All staff and volunteers have mandatory refresher training throughout the year, with opportunities to attend conferences, seminars and networking events.

## These are some of the training highlights from this year:

- One of our senior administrators has participated in the CUFutures programme; a year long personal development programme for credit union professionals.
- We continue to offer high quality apprenticeships and currently have four staff studying for level three qualifications in Customer Service and Business Administration.
- Two of our finance team have started their AAT (Association of Accounting Technicians) studies.
- Two of our leaders have been working towards a qualification with the Institute of Leadership & Management.
- Other staff have studied in the areas of cyber security, carbon neutral, and copywriting.
- Some directors have participated in MBA level studies with the University of Salford covering governance and leadership.

## Single Customer View

In the event of a financial firm failing, they must be able to produce a data file which enables the Financial Services Compensation Scheme to make speedy payouts to members.

## Insurances

We have maintained adequate insurances according to legal/regulatory requirements and in addition we have also taken out cyber insurance.

# Director Attendance

	Samuel Ayiefor	Mohammed Braimah	Sony Jacob	Kundai Kafamba	Dean Keith	Habib Mansuri	Richard Munro	Rose Owusu	Lisa Walkden
Oct '22	A	P	P	P	P	P	P	P	A
Nov '22	P	P	A	P	P	P	P	A	
Nov '22*	P	P	P	P	P	P	P	P	
Dec '22	P	P	P	P	P	P	S	P	
Jan '23	P	P	P	P	P	P	S	P	
Feb '23	P	A	P	P	P	P	S	P	
Mar '23	P	P	P	P	A	P	S	P	
Apr '23	P	P	P	P	P	A	S	P	
May '23	A	P	P	P	A	P	S	P	
Jun '23	P	A	P	P	P	P	S	P	
Jul '23	P	P	A	P	P	A	S	A	
Aug '23	P	P	P	A	A	A	P	M	
Sep '23	P	P	A	P	P	P	P	M	

P = Present A = Apologies M = Maternity S = Sabbatical

\*Special Meeting



# Bereavement Fund

## What is the Bereavement Fund?

At Commsave, your savings and loans are protected by our Bereavement Fund at no extra cost, ensuring peace of mind without any added expenses.

This protection means that in the event of your death, the Fund will:

- Pay off any outstanding Commsave loans.
- Pay a minimum of £500, up to a maximum of £5,000 into your savings to help your nominated beneficiary at such a difficult time.

## Who are the funds paid to?

You are able to nominate up to five beneficiaries to receive your savings held in your Commsave account.

Keeping your beneficiary details up to date is essential. Relationships and contact details can change over time, so it is important that you notify us of any changes. This ensures that we are able to contact the nominated person(s), and carry out your wishes.

We aim to make the process as easy as possible for your loved ones. We provide them with clear communication on the next steps to take, to claim the funds due to them.

## What is my beneficiary entitled to?

To determine the payment due from the Bereavement Fund, we will calculate the average savings balance over the last 12 months before the date of your death. The more you save, the more your loved ones receive, which can provide them with an extra helping hand towards funeral costs.

The Bereavement Fund payment is in addition to any savings held in your Commsave account. Up to £5,000 will be paid straight to your nominated beneficiary, and any remaining funds will be included as part of your estate.

The Bereavement Fund accounts overleaf have been reviewed by an independent actuary. The actuary periodically reviews the amount held in the Bereavement Fund and advises whether the overall reserve and the payments made to the fund are sufficient, given the assessed level of risk.

On page 18 are three examples of how the Bereavement Fund is calculated for members with different amounts held in their savings.

# Bereavement Fund

	Member A	Member B	Member C
	Savings balances at month end (£)		
January	50	600	11,000
February	60	700	12,000
March	70	800	13,000
April	80	900	14,000
May	90	1,000	15,000
June	100	1,100	16,000
July	110	1,200	17,000
August	120	1,300	18,000
September	130	1,400	19,000
October	140	1,500	20,000
November	150	1,600	21,000
December	160	1,700	22,000
Sum of month end balances	1,260	13,800	198,000
Average Savings (Sum ÷ 12)	105	1,150	16,500
<b>Payment From Fund</b>	<b>500</b>	<b>1,150</b>	<b>5,000</b>

	2023		2022	
	£	£	£	£
<b>Balance brought forward 1st October</b>		561,449		600,353
Payments to the fund		390,254		380,438
		951,703		980,791
Released from the fund				
Transfer to general reserve	-		200,000	
Savings Benefit	153,297		120,952	
Loan Benefit	129,647		98,390	
		282,944		419,342
Balance carried forward 30th September		668,759		561,449

# Members Sadly Missed

Our deepest sympathies to the families of the following members who have passed away this year.

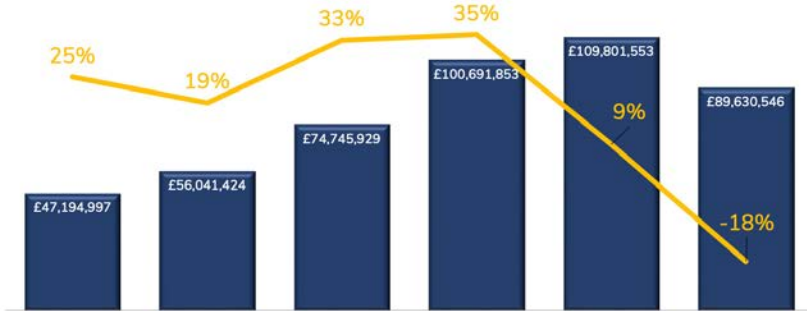
Michael	<b>Agbesey</b>
Diane	<b>Ainsworth</b>
Mary	<b>Babayemi</b>
Mark	<b>Bailey</b>
John	<b>Baker</b>
Jacqueline	<b>Banham</b>
Jeffrey	<b>Bartlett</b>
Robert	<b>Bickford</b>
Andrew	<b>Billingham</b>
Norman	<b>Black</b>
Gavin	<b>Blissett</b>
Vivienne	<b>Brand</b>
Colin	<b>Bryant</b>
Lorraine	<b>Butcher</b>
Vincent	<b>Carr</b>
Robert	<b>Carr</b>
Darren	<b>Carter</b>
Andrew	<b>Clacy</b>
Alan	<b>Coare</b>
Michael	<b>Coates</b>
Giuseppina	<b>Cocchiarella</b>
Belinda	<b>Crozier</b>
Diana	<b>Dafter</b>
David	<b>Dawson</b>
Joao	<b>Diogo</b>
Robert	<b>Edwards</b>
Steven	<b>Edwards</b>

Gerald	<b>Ellard</b>
Leslie	<b>Errity</b>
William	<b>Ford</b>
Yvonne	<b>Forrester</b>
Paul	<b>Foster</b>
Nigel	<b>Froude</b>
Ryan	<b>Gadsden</b>
Jeffrey	<b>Gonsalves</b>
Beata	<b>Hartwell</b>
Stephen	<b>Hudson</b>
Rita	<b>Irish</b>
Sandra	<b>Jones</b>
Alan	<b>Knight</b>
Jacqueline	<b>Large</b>
Gary	<b>Lark</b>
Tony	<b>Laws</b>
Graham	<b>Liles</b>
Martin	<b>MacKay</b>
William	<b>Manners</b>
Dudley	<b>Masson</b>
Kenneth	<b>McBride</b>
John	<b>McIntyre</b>
Anthony	<b>Meakin</b>
Bismarck	<b>Mensah</b>
Kathleen	<b>Mitchell</b>
Mark	<b>Morton</b>
George	<b>Murray</b>

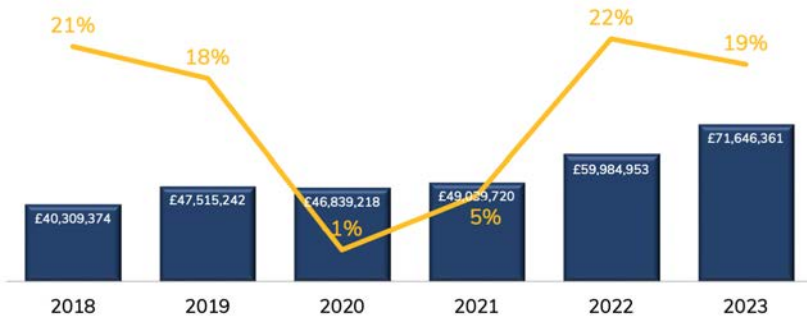
Martin	<b>Myeah</b>
Tolulope	<b>Oke</b>
Nicholas	<b>Owen</b>
John	<b>Pilkington</b>
Patricia	<b>Richards</b>
Donovan	<b>Richardson</b>
Peter	<b>Riley</b>
Donna	<b>Roberts</b>
Gillian	<b>Robertson</b>
Alan	<b>Roffey</b>
Rosemary	<b>Russell Patmore</b>
Kevin	<b>Rutter</b>
Christopher	<b>Simmonds</b>
Allan	<b>Smallman</b>
Scott	<b>Stalham</b>
Michael	<b>Taylor</b>
Stuart	<b>Teachen</b>
Anthony	<b>Warley</b>
Leonard	<b>Warner</b>
Norma	<b>Watson</b>
Mark	<b>Whalley</b>
Ronald	<b>Wills</b>
Ben	<b>Wilson</b>
Lucinda	<b>Wisdom</b>
Eilish	<b>Yeomans</b>

# Performance Charts

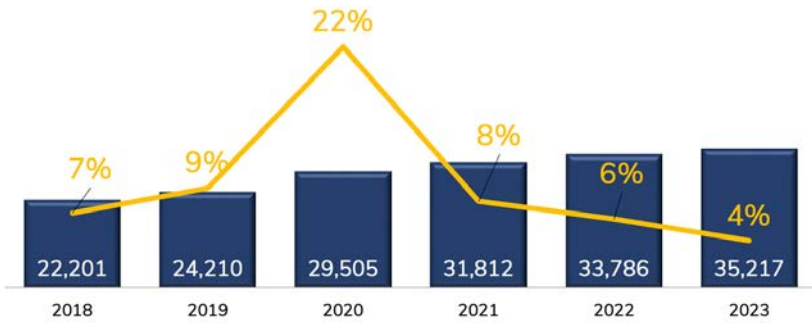
## SAVINGS



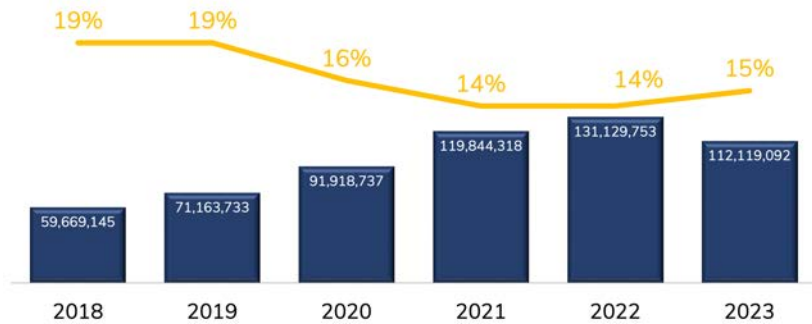
## LOANS



## MEMBERSHIP



## CAPITAL ASSETS RATIO



# Corporate Directory

## Directors

Kundai Kafamba (Chairman)  
Dean Keith (Vice-Chairman)  
Richard Munro (Executive Director)  
Rose Owusu (Secretary)  
Samuel Ayiehor (Treasurer)  
Sony Jacob  
Habib Mansuri  
Mohammed Braimah

## External Auditors

Burgis & Bullock  
23-25 Waterloo Place, Warwick Street, Leamington Spa,  
Warwickshire, CV32 5LA

## Internal Auditors

R Vann Ltd  
Suite 4, Ironstone Way, Brixworth, NN6 9UD

## Company Number

IP00264C

## Regulation

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 213407)

## Business & Registered Office

2 Summerhouse Road, Moulton Park, Northampton, NN3 6BJ

# Contact Details

## Write to us

2 Summerhouse Road,  
Moulton Park,  
Northampton,  
NN3 6BJ

**Email** [hello@commsave.co.uk](mailto:hello@commsave.co.uk)

**Telephone** 0303 0402 660

**Website** [commsave.co.uk](https://commsave.co.uk)

**Text** Text 'BALANCE' to 80806 to obtain your account balances

## Find us on the following social channels



## Trustpilot

We value all feedback and suggestions we receive from our members. Whether it's a suggestion about how we can make our service even better, or an idea for a new product we could offer, we're grateful for your comments.

Along with the regular surveys we carry out, we encourage members to leave reviews on our Trustpilot page.

Visit [www.trustpilot.com/review/www.commsave.co.uk](https://www.trustpilot.com/review/www.commsave.co.uk) or scan the QR code below to leave us a review.

## Download our app



## Visit our Trustpilot page



# Our promises

At Commsave treating customers fairly will be at the heart of how we operate and all staff and volunteers must have our members at the centre of everything they do. Our six key promises ensure that you are treated fairly at every stage of your dealings with us, now and in the future.



## Fair Treatment

You can be confident that when dealing with Commsave, your fair treatment is central to our culture.



## Good Value

Our priority is to provide you with good value products and services.



## Meeting Your Needs

The products and services we offer are designed to meet your needs.



## Keeping Quality High

We will treat you fairly and deliver high quality products and services throughout your relationship with us.



## Fully Informed

We will provide you with clear information and will keep you informed throughout your dealings with us.



## Easy to Understand

You can expect that all the services we provide will be as described within our policies and literature.