

**Annual Report for 2023-2024**  
**Bro Ystumanner Ministry Area Council (MAC)**  
**Reported at Annual Vestry Meeting 18/06/2024**

**Annual Report**

*The Spirit of the Lord is upon me, because the Lord has anointed me: he has sent me to bring good news to the oppressed, to bind up the broken-hearted, to proclaim liberty to the captives, and release to the prisoners, to proclaim the year of the Lord's favour.* *Isaiah 61: 1-2a*

Friday this week is World Refugee Day, when we remember the millions of people in the world who have been displaced from their homes and are on a journey in search of freedom, safety, stability, and a place of belonging. With the launch of Llwybr Cadfan, the new pilgrimage route from St Cadfan's to Bardsey, we remember that the Church is called to walk alongside others in their journeys. We are called to bring good news, and proclaim the love of God by following Jesus' example, seeking to bring justice and mercy, healing and restoration, comfort and care, peace and liberty, and life, hope and a place of belonging in this world and the next for all. It seems rather a grand calling for a group of small rural churches, but we do so hand-in-hand with God, guided, enabled, and inspired by his Holy Spirit. Therefore, our **VOW** as Bro Ystumanner Ministry Area continues to be making God's love **Visible** in our churches and communities and beyond through **Outreach** tailored for the uniqueness of each place, that is grounded in our **Worship** together.

**Worship and Ministry**

As we look back over this last 18 months we give thanks that we been able to have 'regular' worship in all 10 of our churches (the definition of regular being different for each church!). We have welcomed regulars, newcomers and visitors, and seen in our Visitors' books how many people find peace, beauty and sanctuary in our churches all through the week. It was lovely to have a United Ministry Area Service at the beginning of Sept 2023 to welcome our new Archdeacon, the Ven. Robert Townsend and to welcome him back when he did the meditations for Stations at Stations this year. Thank you to everyone who enables our worship in so many different ways, behind the scenes, up front, or in the pew.

Baptisms and Weddings are small in number, but joyous occasions that it is a privilege to celebrate in our churches. Unfortunately, funerals are quite frequent and I do want to thank Sue Whitehouse and the Revs Steve Rollins, George Williams, and Christina ten Wolde for sharing this ministry with me. I couldn't do it without you! We also remember with sorrow and thanksgiving many family members and friends we have lost over the last year, including Janet Evans, our former Reader, and Gwenda Graham, organist at St Cadfan's Church for several decades.

Thanks to the hard work and dedication of various small, but dedicated teams, a generous welcome and places for friendship and support continue to be provided and appreciated, including Welcome Wednesdays and Bank Holiday and summer Monday coffee mornings at Cadfan's Church in Tywyn, regular monthly coffee mornings at St Peter ad Vincula, Pennal, and Aberdyfi's monthly Community Lunches from autumn to spring. Thank you also to Rev. Steve Rollins for providing Communion to those in the Church family in our residential homes, and to those Eucharistic Assistants who take communion to those at home in our communities. It is so important to remember that our Church family is not just those who are able to come to church on Sunday.

Work with children and young people continues with Messy Church in Aberdyfi, Open the Book in Ysgol Penybryn, assemblies and services with Ysgol Pennal, and The Ark and Aftershock after-school clubs in Fairbourne. Prayers for the future running of The Ark and Aftershock would be appreciated as Zoe Hobbs and her family are exploring what new ministry God is calling them to, so Zoe will be stepping back from roles she has held. Regular All Age Services in four of the churches provide a more informal space for worship and also see some of our children and young people developing in their ministry as they contribute to the services in different ways. Thank you to all those who support our ministry sharing Christian values, faith and Bible stories with young people and families in our communities. We pray that all the seeds planted in these ventures will grow fruit.

## **ARDAL WEINIDOGAETH BRO YSTUMANNER MINISTRY AREA**

### **Llwybr Cadfan / The Cadfan Way and the Llan Project**

**[cf. Building Pilgrimage Report]**

Pilgrimage is an intentional journey to discover more about ourselves and our relationship to creation and its Creator. The launch of the Llwybr Cadfan opens up opportunities for us as a Ministry Area with four of our churches on the first two sections of the route. It was great to have information about the newly launched Cadfan Way at the Bank Holiday Coffee Morning at St Cadfan's at the end of May, and to have a diverse group of people to walk the first section from St Cadfan's Way to Llangelynnin Old Church on May 30<sup>th</sup>. Everyone made it in one piece, except the vicar who was in difficulty with her knee by the end. The led pilgrimage of the second section then had to be post-poned, as no one else was available to lead the pilgrimage reflections. Regardless of the vicar's infirmities, there will be led pilgrimages of each section of the walk throughout the summer and autumn with booking through Eventbrite. Details of the Cadfan Way with step-by-step instructions, details of public transport etc. can be found on [outdooractive.com](https://www.outdooractive.com).

The Llan project is involved in developing six churches in the diocese, including St Cadfan's, as Pilgrim Centres. Draft plans for turning St Cadfan's churchyard into a community space with a path and seating focused around Cadfan's journey from Brittany to Bardsey will be presented at a meeting for the Building Pilgrimage members and MAC Trustees at 10.30 am on Monday 24<sup>th</sup> June here at St Cadfan's. As with the beautiful Owain Glyndwr medieval garden at St Peter ad Vincula, this will provide a place for people to rest and be, and will open up more opportunities for discussion and ministry.

We look forward to developing the idea of journey and pilgrimage across our Ministry Area

### **Looking Ahead**

The last year has seen difficulties and challenges, but also much grace and many blessings.

We rejoice that we were able to pay the 2023 Bishop's Ministry Fund (BMF) of £65,300 in full, although some reserves were required to do so. We are grateful to Owain Pritchard and the Archdeacon for their hard work and negotiations, on behalf of Meirionydd Synod, resulting in a lower BMF for 2024 of £52,000. We are also grateful for the graciousness and generosity of our churches in apportioning it between themselves. With several of the churches facing Some churches will struggle to meet their agreed quota, so we need to encourage regular giving and use of Gift Direct, particularly for those who are willing to Gift Aid their donations, focus on fund-raising (or in some places finding people willing to help with fund-raising), and try and be effective in stewardship of the funds we have. We pray that God will bless our endeavours and provide what is needed.

The diocesan offer of a part-time book-keeper to aid in management of the Ministry Area finances has been discussed at Congregational meetings and had various responses with some thinking it'd be a good idea and some feeling that the arrangement we have at the moment works better. A decision of what we think is best for Bro Ystumanner Ministry Area at this time will be made at a special MAC meeting on Sept. 24<sup>th</sup>.

Although we do face significant challenges now, and in the future, our churches are still witnessing to the risen life of our Lord Jesus Christ, so we give thanks and continue to trust in the God who brings liberty, renewal, restoration, growth, and abundant life.

## **Appendix - Building Issues**

There are various on-going building issues across the churches. We have been very grateful to Paul Skeet, the Diocesan Property Officer (South), whose help and guidance has been invaluable in taking various projects forward. Thank you also goes to those church and community members who take time to work hard to do all that is needed to repair and maintain our beautiful buildings.

### **List of current building works completed, in process, or required**

#### **St Peter ad Vincula, Pennal**

- Faculty and funds are now in place for work to go ahead on redecoration of plaster work in sanctuary area of church.

#### **St Peter's, Aberdyfi**

- Abseilers have attended to inspect the roof and building around the area in the south west corner with damp issues. The comprehensive and detailed report is currently being reviewed to ascertain what work is required to resolve the issue (and how much it will cost).
- A toilet inside the church would greatly aid mission and ministry engaging with older people and families.

#### **St Cadfan's, Tywyn**

- Grants from the National Churches Trust and the Wolfson Foundation of £18,000 have been awarded towards the work to sort out the dry rot under vestry floor. Thank you to all those who have donated already. We hope that the work will be able to go ahead later this year.
- Three broken windows have now been repaired.
- Damage caused by damp in the organ has been repaired and the broken tower downpipe contributing to the water ingress has been replaced.
- New lights have been installed in the nave resulting in a lovely bright, warm church.
- Gates have been sanded down and painted with thanks to Michael and Vanda Bourhill.
- Lych gate roof needs replacing. Faculty required.

#### **St David's, Abergynowyn**

- Porch timbers rotted. Need inspection and plan of action.
- Window repairs required. Need assessment and plan of action.

#### **St Mary & St Egryn, Llanegryn**

- Replacement of lights in and outside the church with LEDs have resulted in a safely lit path to the church and a wonderfully warm welcome in church enhanced by the Welcome board in numerous different languages and bottles of water and a First Aid kit for walkers (including those on the Cadfan Way).

#### **St Celynnin's, Llwyngwril**

- The west front now looks very smart in its slate cladding and the water ingress has been stopped allowing redecoration of the porch, toilet and vestry.
- Various works have been done to repair and restore the gates and other items with thanks to Jon Lovett.
- Church railings have been sanded and painted with thanks to Michael and Vanda Bourhill.

#### **St Cynon's, Fairbourne**

- Electrical work has been carried out.
- Church railings have been sanded and painted with thanks to Michael and Vanda Bourhill.
- Paul Skeet has been to look at the ceiling in the vestry and the various damp issues in that area of the church. Fund-raising and grant applications will be required to fund the work required

## **ARDAL WEINIDOGAETH BRO YSTUMANNER MINISTRY AREA**

### **St Catherine's, Arthog**

- Plaster falling in large amounts from ceiling. With liaison with Paul Skeet need to draw up list of repairs from Esra report and compile comprehensive plan of works (including installation of a toilet and running water if possible). Need to determine what work can be carried out by volunteers.
- A group of volunteers are doing a great job of cutting and tidying the churchyard. Thank you.

### **Llangelynnin Old Church**

- Thanks go to the those who live near the church who keep an eye on it and keep the churchyard beautifully tidy. Thank you.  
The gates will need to be inspected regularly for rust spots and be sanded and painted when required.

*Rev. Dr Ruth Hansford, Vicar and Ministry Area Leader*

### **Eco Ystumanner Report**

There have been no significant developments in this period.

*Max Bircheneough, Chair of Eco Ystumanner Group*

### **Safeguarding Report**

This is my last report as the Safeguarding Officer, as I relinquished this post at the end of April 2024.

It is vitally important to remember that Safeguarding is everyone's responsibility. As the Diocese states, 'If it's not safe, it's not Church' and we must adhere strictly to the guidelines set down by the Diocese and we must keep up with the training and be aware of abuse, not just within our community but nationally and globally.

Remember that it is everyone's duty to report any abuse and if anyone withholds information, even historic, then that person is showing irresponsibility towards the abused person and is no better than the abuser. We do have several Safeguarding issues that we as a Church are working through and supporting.

The latest form of abuse, cyber abuse, is targeted at the younger generation. Sexploitation is when grooming occurs via social media and once the victim is in the grip of the abuser, explicit photographs are sent with the added threat that if there is no financial exchange, such photos will be downloaded to friends and families. According to current data, 27 youngsters have taken their own lives because of this form of abuse.

Remember that 1 in 4 women suffer domestic abuse, 1 in 5 children are involved in abuse (think schools), 1 in 20 men suffer abuse. This is without data for age related abuse, financial abuse and coercive behaviours.

ANI, now a code for Assistance Needed Immediately, is for those who require a safe place against domestic abuse, until police help arrives. Churches are thought to be safe places and so it is vital we are aware so that we know what to do and who to approach.

The Support Directory, which needs to be reviewed annually, is a starting point and every Church in the Bro Ystumanner Ministry Area should now have one available. Necessary Safeguarding documentation must be displayed in a prominent, visible position within the Church.

The Safeguarding Policy needs to be reviewed annually and so I commend this policy written by the Diocese to this meeting.

As no one has stepped up to the mark of Safeguarding Officer, the Diocese are taking this on board for Bro Ystumanner Ministry Area, until a suitable person can be found.

*Fiona Covington-Mann, Ministry Area Safeguarding Officer*

Church in Wales

Diocese of Bangor

**Ministry Area of Bro Ystumanner**

## **Annual Financial Report 2023**

Independent Examiner's report

Balance Sheets

Income and Expenditure Report

## Independent Examiner's Report

### To the Trustees of the Ministry Area Council of the Parish of Bro Ystumanner

I report on the attached accounts of the Ministry Area for the year ended 31st December 2023.

#### Respective responsibilities of Trustees and Examiner

The Ministry Area Council members of the Parish of Bro Ystumanner (henceforth referred to as the MAC) as trustees are responsible for the preparation of the accounts. The MAC trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) (b) of the 2011 Charities Act); and
- to state whether particular matters have come to my attention.

#### Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:



Date: 20/2/2024.

Name: Emrys Thompson  
Address: 19 Tan y Fedw  
Abergynolwyn  
Gwynedd  
LL36 9YU

# Ministry Area of Bro Ystumanner

## Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
<b>Current assets</b>		
00061: BY Central Administration	4,073.52	5,428.77
00020: Llanegryn Current Account	21,021.05	20,936.98
00021: Llanegryn Reserve Account	11,884.52	11,742.62
00008: St Cadfan Guild Cash	27.48	25.50
0000010: St Cadfan's Co-op Current Account (CC)	2,547.69	1,786.11
0000011: St Cadfan Instant Access (CI)	12,355.87	8,927.09
0000012: St Cadfan Notice Account (CN)	46,074.95	54,054.95
00010: St David's Natwest Current Account	2,858.32	4,323.97
00011: St David's Deposit Account	2,095.64	2,069.26
00030: St Peter's General Current Account	24,664.47	19,552.97
00032: St Peter's COIF Deposit	453.06	453.06
00040: Pennal Church Current Account	8,116.34	5,386.77
00041: Pennal Active Saver Deposit Account	5,386.62	4,993.15
00042: Pennal Church Cash Account	(39.95)	-
0070: 8800St Celynnin Current Account	2,446.24	2,884.41
0071: 6760St Celynnin Deposit Account	2,266.66	2,230.85
0073: 1581St Celynnin Churchyard Current Accou	2,754.00	1,333.20
0074: 4267St Celynnin Churchyard Deposit Accou	10,108.70	12,011.94
0080: St Cynon Current Account 7844	645.16	1,314.71
0082: St Cynon Fabric Account 7562	1,003.35	1,360.83
0087: St Catherine Current Account	-	6,092.49
6532: Quoted investments	28,500.90	53,204.31
0081: St Cynon ARK Account 8060	1,337.08	1,106.97
0090: StCatherineCurrent 9791	9,529.54	6,092.49
<b>Total Current assets</b>	<b>200,111.21</b>	<b>227,313.40</b>
<b>Net Asset surplus (deficit)</b>	<b>200,111.21</b>	<b>227,313.40</b>
<b>Reserves</b>		
Excess/(deficit) to date	3,593.71	8,156.47
Z01: Starting balances	227,313.40	219,156.93
Z02: Other gains/(losses)	-	-
Z03: Gains/(losses) on reval of fixed assets	(30,795.90)	-
<b>Total Reserves</b>	<b>200,111.21</b>	<b>227,313.40</b>

### Represented by Funds

General (Unrestricted)	92,159.09	116,976.55
Designated	43,383.63	19,384.48
Restricted	64,568.49	90,952.37
Endowment	-	-
<b>Total</b>	<b>200,111.21</b>	<b>227,313.40</b>

# Ministry Area of Bro Ystumanner

## Analysis of income and expenditure Selected period: 01 January 2023 to 31 December 2023

	General	Designated	Restricted	This year	Total Last year
<b>Income and endowments from:</b>					
<b>Donations and legacies</b>					
0101 - Standing Order Planned Giving	10,837.38	30.00	-	10,867.38	12,020.00
0110 - Gift Aid Envelopes - Occasional	3,475.11	-	-	3,475.11	4,491.34
0111 - Gift Direct	19,534.42	120.00	-	19,654.42	18,023.29
0112 - Other planned giving	470.00	-	-	470.00	451.78
0113 - Weekly envelope planned giving	10,516.40	-	-	10,516.40	12,738.11
0201 - Loose plate offering	11,161.53	97.75	-	11,259.28	8,210.86
0202 - Offerings - Weddings	-	-	-	-	810.00
0204 - Offerings - Funerals	85.00	-	-	85.00	2,492.22
0302 - Wall safe / box donationss	1,799.50	1,172.40	-	2,971.90	3,210.29
0303 - One off Gift Aid donations	2,670.10	50.00	1,170.00	3,890.10	1,027.66
0305 - Donations appeals etc	9,076.34	1,237.00	10,268.25	20,581.59	7,721.89
0402 - Other collections/mission appeals	128.70	1,475.11	-	1,603.81	531.66
0501 - Recovered HMRC Gift Aid receipts	12,146.89	42.50	-	12,189.39	6,689.79
0502 - Recovered HMRC GASDS receipts	8,464.93	327.29	-	8,792.22	847.26
0601 - Legacies	-	-	-	-	2,000.00
0702 - Non-recurring one-off grants	2,806.40	-	-	2,806.40	2,933.50
<b>Donations and legacies Totals</b>	<b>93,172.70</b>	<b>4,552.05</b>	<b>11,438.25</b>	<b>109,163.00</b>	<b>84,199.65</b>
<b>Income from charitable activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)</b>					
0901 - Fees for Occasional Offices	11,336.45	24.00	45.00	11,405.45	12,263.20
0907 - Memorial fee	338.00	153.00	4,108.00	4,599.00	418.00
<b>Income from charitable activities Totals</b>	<b>11,674.45</b>	<b>177.00</b>	<b>4,153.00</b>	<b>16,004.45</b>	<b>12,681.20</b>
<b>Other trading activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)</b>					
0801 - Fund raising	5,784.90	-	2,583.51	8,368.41	9,001.14
0802 - Other funds generated	84.26	-	-	84.26	-
0804 - Magazine/other publication sales	82.25	268.32	-	350.57	495.50
0805 - Sundry income	193.50	150.00	-	343.50	381.00
0806 - Printing Income	-	-	-	-	0.02
<b>Other trading activities Totals</b>	<b>6,144.91</b>	<b>418.32</b>	<b>2,583.51</b>	<b>9,146.74</b>	<b>9,877.66</b>
<b>Investments (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)</b>					
1001 - Dividends/investment income	810.32	-	12.14	822.46	1,017.80
1020 - Bank and building society interest	1,376.74	-	101.67	1,478.41	104.18
1030 - Rent from investment land or buildings	300.00	-	-	300.00	300.00
<b>Investments Totals</b>	<b>2,487.06</b>	<b>-</b>	<b>113.81</b>	<b>2,600.87</b>	<b>1,421.98</b>
<b>Other income (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)</b>					
1104 - Sale of investments	642.42	-	212.24	854.66	-



	General	Designated	Restricted	This year	Total Last year
<b>Other income Totals</b>	<b>642.42</b>	<b>-</b>	<b>212.24</b>	<b>854.66</b>	<b>-</b>
<b>Income and endowments Grand totals</b>	<b>114,121.54</b>	<b>5,147.37</b>	<b>18,500.81</b>	<b>137,769.72</b>	<b>108,180.49</b>

## Expenditure on:

### Raising funds

3103 - Costs of generating resources - giving	-	-	-	-	69.33
3104 - Costs of fund raising	1,324.02	-	178.14	1,502.16	1,067.76
<b>Raising funds Totals</b>	<b>1,324.02</b>	<b>-</b>	<b>178.14</b>	<b>1,502.16</b>	<b>1,137.09</b>

### Expenditure on charitable activities (Bro Ystumanner Central Admin, SS Mary & Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)

2001 - Diocesan share	64,300.00	1,000.00	-	65,300.00	60,602.25
2101 - Clergy expenses	4,422.26	-	-	4,422.26	3,771.55
2145 - Parsonage - water	699.96	-	-	699.96	642.15
2149 - Parsonage - other expenses	1,168.78	-	-	1,168.78	-
2170 - Professional development & training cost	63.45	-	-	63.45	-
2201 - Assistant clergy fees/expenses	-	-	-	-	(103.95)
2340 - Maintenance of services	4,360.29	24.00	164.86	4,549.15	6,227.40
2341 - Costs of vergers, organists and choir	923.00	-	-	923.00	475.00
2342 - Music & performance expenses	1,094.00	-	200.00	1,294.00	1,072.00
2401 - Costs of meetings	18.00	1,295.00	-	1,313.00	1,332.00
2402 - Bank and Credit Card Charges	157.79	60.00	-	217.79	347.03
2403 - Cost of printing, post and stationery	552.96	216.10	-	769.06	643.49
2405 - Office and general expenditure	72.46	-	-	72.46	512.96
2409 - Professional Fees	160.00	-	3,577.20	3,737.20	-
2415 - Gifts to individuals	223.89	150.00	-	373.89	175.00
2450 - MALMA central costs	(458.00)	-	-	(458.00)	66.44
2501 - Church operating costs - insurance	7,732.66	449.10	-	8,181.76	5,849.56
2502 - Church operating costs - electricity	5,822.73	42.12	-	5,864.85	5,212.70
2503 - Church operating costs - gas	4,960.80	-	-	4,960.80	1,643.87
2504 - Church operating costs - water	173.93	-	-	173.93	161.90
2505 - Church operating costs - other	1,166.63	82.09	-	1,248.72	1,324.85
2506 - Church operating costs - oil/LPG	764.78	-	-	764.78	569.48
2508 - Church repairs and maintenance	9,519.52	-	9,319.49	18,839.01	1,971.53
2601 - Churchyard management costs	568.50	-	5,168.20	5,736.70	3,715.91
2804 - Cost of church publications	87.00	262.01	-	349.01	379.13
2805 - Cost of mission & evangelism	-	-	43.08	43.08	101.74
2806 - Other costs of parish mission work	20.00	-	-	20.00	146.68
2807 - Cost of maintaining websites and social	348.60	-	-	348.60	120.00
2902 - Support of church charities & projects	-	-	-	-	496.65
2903 - Support of UK charities	622.94	-	225.92	848.86	854.61
2904 - Support of international mission & proje	750.00	97.75	-	847.75	500.00
<b>Expenditure on charitable activities Totals</b>	<b>110,296.93</b>	<b>3,678.17</b>	<b>18,698.75</b>	<b>132,673.85</b>	<b>98,811.93</b>

### Other expenditure (Bro Ystumanner Central Admin, SS Mary & Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)

3001 - Purchase of asstes for church purposes	-	-	-	-	75.00
<b>Other expenditure Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75.00</b>

	General	Designated	Restricted	This year	Total Last year
Expenditure Grand totals	111,620.95	3,678.17	18,876.89	134,176.01	100,024.02