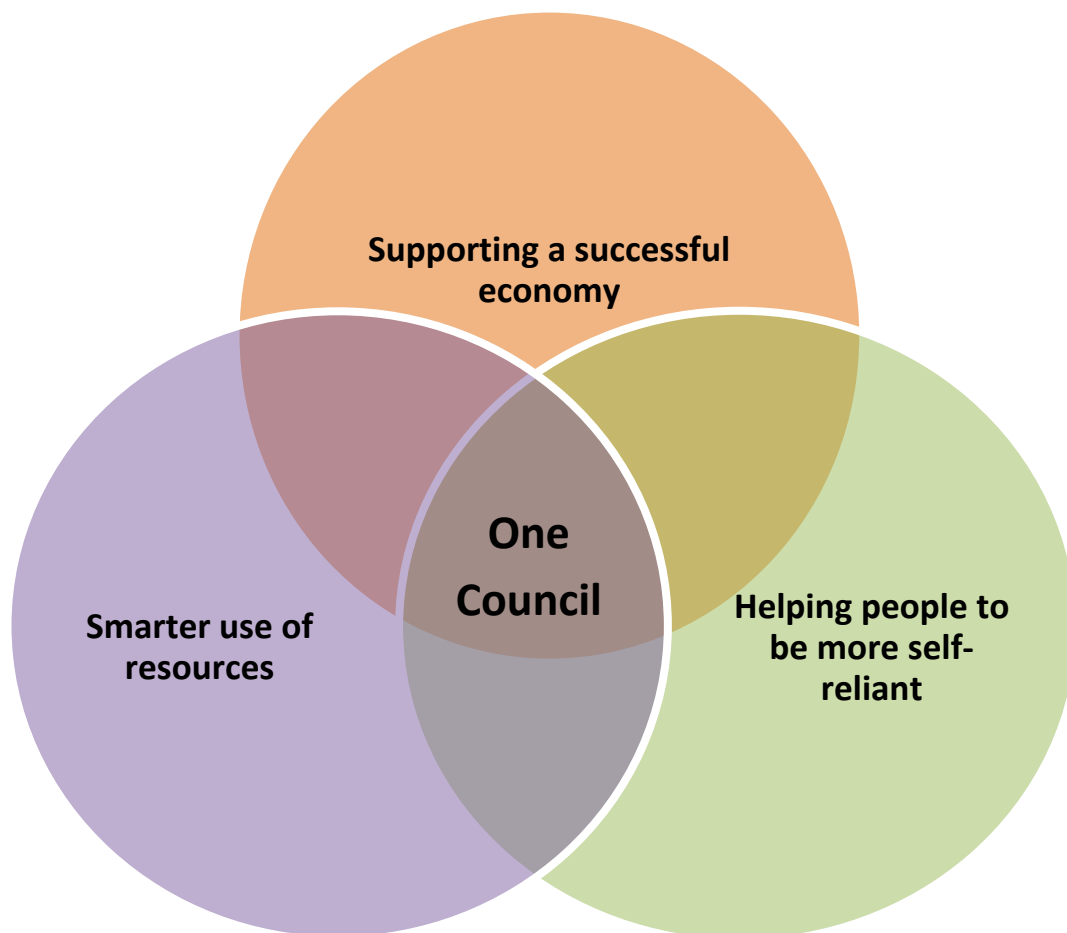


# Corporate Plan 2016 - 2020



## Our Priorities



**Bridgend County Borough Council  
Working Together to Improve Lives**

## Introduction

This Council is uniquely placed to bring its own services together with the work of other agencies, communities, families and individuals for the benefit of the people of the County. This is nothing new.

However, the world is changing fast, hence this document - our new Corporate Plan. It sets out how the Council is to change and what its focus will be over the next four years.

We recognise that we will have to make significant changes to the way we think and operate in order to meet the significant challenges ahead of our communities – not least the increasing demands made on many of our services, against the background of a shrinking budget.

To make sure that the areas we focus on are the right ones, we recently consulted our citizens on our proposed priorities and budget reductions. More than 80% of respondents agreed that we had chosen the right priorities to bring about the necessary changes.

The future shape of local government in Wales is still uncertain, but we will keep our focus on what our citizens in Bridgend need.

**We have a clear and simple vision for this Council, that is, always to act as ‘One Council working together to improve lives’.**

This means that we will become a smaller, more flexible and innovative authority that works with partners and local communities to create a future in which residents have access to a more responsive and tailored service. It will also mean that residents take greater responsibility for making that happen, both for their own sake and for that of the community as a whole.

**Our Values** have not changed. These represent what the Council stands for and influence how we work:

- **Fair** - taking into account everyone's needs and situation
- **Ambitious** - always trying to improve what we do and aiming for excellence
- **Citizen-focused** - remembering that we are here to serve our local communities
- **Efficient** - delivering services that are value for money

In developing this new Corporate Plan we have identified **Our Principles**. These have been developed to help us steer the Council to become the sort of organisation that it needs to be in order to meet new challenges:

- Wherever possible the Council will support communities and people to create their own solutions and reduce dependency on the Council.
- The Council will focus diminishing resources on communities and individuals with the greatest need.
- The Council will use good information from service users and communities to inform its decisions.
- The Council will encourage and develop capacity amongst the third sector to identify and respond to local need.
- The Council will not let uncertainty over the future of public services prevent meaningful and pragmatic collaboration with other public sector bodies.
- The Council will work as one Council and discourage different parts of the organisation from developing multiple processes or unnecessarily different approaches.
- The Council will transform the organisation and many of its services and in so doing will deliver financial budget reductions as well as improvements.

These principles highlight the importance of other organisations in delivering services to meet local needs. The Council has a track record of working with the third sector, the not for profit sector and the private sector, each of which already provide some services for the Council. In our recent survey, Shaping Bridgend’s Future, more than three quarters of respondents agreed that some Council services should be provided by organisations other than the Council. We will continue to build on this approach throughout the lifetime of this plan.

These principles, together with the Council’s values, support the principle defined by the Future Generations (Wales) Act 2015, which calls for sustainable development.

The actions set out in this corporate plan will contribute to the seven national well-being goals, also defined by the Welsh Government in the Future Generations (Wales) Act 2015. But we have specifically identified three outcomes that will be our focus over the coming four years. These outcomes are intended to improve the quality of life of people in the county while significantly changing the nature of the Council:

<b>Supporting a successful economy</b>	<b>Helping people to become more self-reliant</b>	<b>Smarter use of resources</b>
A successful, sustainable and inclusive economy that will be supported by a skilful, ambitious workforce.	Individuals and families that will be more independent and less reliant on traditional Council services.	A Council that has lean, robust processes and a skilful workforce. A supported third/community sector with the opportunity to take on services that meet citizens’ needs.

### **Medium Term Financial Strategy**

In 2016-17 Bridgend County Borough Council will have a gross revenue budget of around £390 million and a capital programme of approximately £162 million (over the next ten years) to support our core business and the corporate priorities set out in this plan. Around £67m of our budget comes from Council Tax. The rest comes from Government grants and other income. Over the next four years we expect our funding from Welsh Government to shrink. We will need to deal with the shortfall through budget reductions and increases in council tax and other income to minimise the impact on core services and our priorities. This plan includes examples of how we will use our funding to support our priorities. It also provides an outline of our spending plan, shown in an appendix. Our detailed Medium Term Financial Strategy can be found at **(insert hyperlink)**.

### **Safeguarding**

The Council takes the safeguarding of vulnerable adults and children very seriously. Our core social care services of course address safeguarding as core business but we also ensure that safeguarding considerations influence all services and we take a lead role with partners in the county. This plan does include the development of a Multi Agency Safeguarding Hub as a significant step forward but further detail on other safeguarding measures is highlighted in directorate business plans.

### **Other important services**

The Corporate Plan focuses on key areas that we want to change. However, we have many other core and statutory services that will continue to receive our attention. This includes our work as a planning authority, maintaining highways and public transport, refuse collection, street cleaning, revenues and benefits, public protection, and sports, arts and libraries through our partners HALO

and Awen. This is not an exhaustive list. More information about our plans for these and other services can be found in the more detailed business plans that can be found here <hyperlink>.

Improving educational attainment remains very important to us and in this plan ongoing improvement in this area is shown as a wider objective in raising skills and attainment more generally and that this is an important part that we can play in supporting a successful economy. In this corporate plan we particularly highlight our commitment to close the gap in educational attainment between pupils eligible for free school meals and those who are not. The directorate business plan details more fully the breadth of education, with improvements that we are committed to.

### **How we will deliver this plan**

- Our Council's Transformation Programme. We have embarked on a programme of key changes to services that will help realise this plan.
- Strong financial management. This plan is supported by our Medium Term Financial Strategy to ensure that we make the most of our shrinking resources. We have to make more than £36 million of budget reductions by 2020. An illustration of where our money comes from, and how we spend it, is included at the end of this plan.
- Strong performance management. We manage our performance closely and monitor progress regularly so that we can allocate our resources effectively and deliver the best possible services for our citizens.
- Business planning and service planning. The priorities in this plan are delivered through actions and measures detailed in each directorate/service plan and individual staff performance plans.

We will report on progress through our Annual Report; our previous annual reports are available on [www.bridgend.gov.uk](http://www.bridgend.gov.uk).

The plan will be reviewed and refreshed annually.

### **Your comments**

We continue to welcome your comments on this plan. Your feedback will be taken into consideration in the course of the annual review and is always welcome. You can give it through our website: [www.bridgend.gov.uk](http://www.bridgend.gov.uk); through Twitter: @BridgendCBC; via email to [improvement@bridgend.gov.uk](mailto:improvement@bridgend.gov.uk); or in writing to Corporate Performance Team, Bridgend County Borough Council, Civic Offices, Angel Street, Bridgend CF31 4WB.



Councillor Mel Nott OBE  
Leader of the Council



Darren Mepham  
Chief Executive

## Priority One - Supporting a successful economy

This means we will take steps to make the county a good place to do business and ensure that our schools are focused on raising the skills, qualifications and ambitions of all people in the county.

### Why is this important?

If we have a strong economy, local people will have more opportunities to secure a job, develop a career and improve their family income and circumstances. Lower levels of poverty can boost health and wellbeing and create more resilient communities that need fewer services. We want our town centres and businesses to generate wealth, provide jobs, attract investment, improve skills and encourage visitors. When consulted, 86% of citizens agreed that it was important to focus on supporting a successful economy.

There are signs that Bridgend's economy is improving. Employment rates for people aged between 16 and 64 years have continued to rise, from 69.8% in 2012 - 13 to 69.9% in 2013-14 and to 70.1 % in 2014 -15. The number of VAT registered businesses also increased, from 4,000 in 2013 to 4,090 in 2014 and to 4,440 in 2015. The percentage of children living in households where no one is working fell from 20.1 % in 2013 to 17.3% in 2014. We need to ensure that our citizens benefit further from an improving and sustainable economy.

### Our aims are:

- To help local people develop skills and take advantage of opportunities to succeed and to extend that success to every community in the County Borough;
- To create conditions for growth and enterprise; and
- To create successful town centres.

### Our key projects and programmes that will help us to achieve these aims over the life of this corporate plan are:

**City Deal** – Working with neighbouring South East Wales Councils, we are seeking a 'City Deal' from the UK and Welsh Government which could result in around £1 billion investment in major capital projects in the Cardiff City Region over the next 10-15 years.

**Strategic Review of Post 16 Education and Training** - A strategic review to evaluate education provision and curriculum delivery with Bridgend College to ensure that there are clear options available to provide the best possible opportunities for learners in Bridgend from ages 3-19.

**A Good to Great School Strategy** – ensuring our many good schools become excellent schools.

**Successful Economy Programme** - key regeneration and local development schemes including:

- the Vibrant and Viable scheme with external funding of £9.6 million, which is redeveloping the Rhiw Car Park in Bridgend and creating a community living in the heart of the town centre by converting vacant space over shops into accommodation
- Regeneration of Porthcawl including funding of £0.28 million for the Porthcawl Rest Bay Waterside Cycle Path and £0.89 million for Porthcawl Townscape Heritage Initiative (2015-16 to 2018-19) to regenerate heritage buildings.
- Llwnfi Sites Reclamation funding of £2.5 million

## What we will do in 2016-17:

- Implement projects with public sector bodies and local businesses to establish employer skill needs and influence local provision;
- Work with the regional learning, skills and innovation partnership (LSKIP) to develop an employment and skills plan that can be delivered locally with our partners, including the college, other training providers and local businesses;
- Work with individuals and families who are unemployed or economically inactive, face barriers to work or are at risk of poverty by providing employment mentoring, training and other support to improve their job opportunities;
- Implement the LEAD (more able and talented) project with partners to develop a programme to support young people with leadership potential to succeed;
- Work with schools to close the gap in educational attainments between pupils entitled to free school meals and those who are not and improve outcomes for vulnerable groups;
- Continue to work with schools develop a range of options for young people who are more able and talented than their peers;
- Co-ordinate and implement the Youth Engagement and Progression Framework to reduce the number of NEETS;
- Work to ensure that children and young people who reach age 16 are in further education, training or employment until at least age 24 in line with the Youth Guarantee;
- Work with all 'Pathways to Success' schools to maximise opportunities for learners to develop and improve;
- Deliver the Strategic Review into the rationalisation of curriculum and schools estates.
- Develop and deliver the Porthcawl Resort Investment Focus Programme to grow the value of tourism in the economy and increase employment and business opportunities;
- Contribute to the development of the business plan for the Cardiff Capital Region City Deal, with the aim of bringing increased investment and economic control into the local area;
- Work with Bridgend Business Forum to review business support in the context of the City Deal and establish a development strategy;
- Develop a local low carbon Transition Strategy as part of Energy Technologies Institute (ETI) programme to establish local heating projects;
- Invest in our town centres to enhance existing facilities and provide new facilities including schemes in Porthcawl Harbourside, Maesteg and Bridgend;
- Support the development of a Business Improvement District in Bridgend Town Centre to help local traders pursue initiatives and projects important to them; and
- Increase the amount of residential accommodation available by working with partners to bring empty properties back into use;

## Who will help us?:

- Housing Associations and Private Landlords;
- Bridgend Business Forum;
- Bridgend College and training providers;
- Careers Wales; and
- Job Centre Plus.

## Our spending on this priority includes:

- Houses to Homes grant £0.6 million
- Bridges into Work project £0.5 million
- Inspire to Work project £0.35 million

## How will we know we are successful?

Aim	Measure	2013-14 Actual	2014-15 Actual	2015-16 Target	2016-17 Target
Help local people develop skills and take advantage of opportunities to succeed and to extend that success to every community in the County Borough	<i>measure linked to employment projects</i>	<i>tbc</i>	<i>tbc</i>	<i>tbc</i>	<i>tbc</i>
	Number of participants successfully completing community LEAD projects.	<i>Not applicable. New indicator identified for 2016-17</i>			12
	The percentage of Year 11 leavers from schools in the Authority identified as not being in education, employment or training in the Careers Wales Annual Destination Survey Statistics	3.7	3.6	3.5	3.4
	The percentage of schools meeting Learning & Skills Measure at Key Stage 4 & Post 16	<i>Not applicable. New indicator</i>		100%	100%
	Average wider points score for learners aged 17	806	777	n/a	810
	The percentage of pupils at A level achieving Level 3 threshold	96.6%	97.6%	n/a	98.6%
	The percentage of pupils achieving 3 A*-A grades at A level	7.1%	5.3%	n/a	7.5%
	The percentage of pupils aged 15, at the preceding 31 August, in schools maintained by the local authority who achieved the Level 2 threshold including a GCSE grade A* - C in English or Welsh first language and mathematics	52.3	54.8	65	61.1%
	The size of the gap in educational attainments between pupils 15+ entitled to free school meals and those who are not (measured by Level 2 inclusive indicator)	31.7%	36.30%	24%	23.8%

Aim	Measure	2013-14 Actual	2014-15 Actual	2015-16 Target	2016-17 Target
	Average external qualifications point score for 16 year old Looked After Children in any local authority maintained learning setting	202	262	217	217
Create conditions for growth and enterprise	The number of VAT/PAYE registered businesses in the borough	4,090	4,440	Increase	Increase
	The number of construction schemes for which the local authority has negotiated community benefits	<i>Not applicable. New indicator identified for 2016-17</i>			Establish baseline
	The percentage of working age population that is in employment	69.9	70.1	Increase	Increase
Create successful town centres	Total annual expenditure by tourists	£289m	£306.62m	Increase	Maintain
	The number of visitors to town centres (footfall for Bridgend , Porthcawl )	5,565,023	5,354,363	5,000,000	Maintain
		3,135,193	3,975,792	2,700,000	
	The number of vacant premises in Town Centres	Bridgend 65	Bridgend 55	Bridgend 55	Bridgend 55
		Maesteg 19 Porthcawl 17	Maesteg 19 Porthcawl 17	Maesteg 19 Porthcawl 17	Maesteg 19 Porthcawl 17
	The number of residential units in Bridgend Town Centre, that have been  (a) Consented (b) Completed	<i>Not applicable. New indicator identified for 2016-17</i>		Baseline figure (To be confirmed)	(a) Tbc (b) 28
Financial value of externally funded town centre regeneration projects underway/in development	<i>Not applicable. New indicator identified for 2016-17</i>		£18.2m	£23m	



## Priority Two - Helping people to be more self-reliant

This means we will take early steps to reduce or prevent people from becoming vulnerable or dependent on the Council and its services.

### Why is this important?

Providing information, advice and assistance at an early stage can help people and their families stay together and remain independent within their communities. We know that children benefit from a secure supportive family environment and that most people are happier if they can stay independent and in their own homes for as long as possible. Such support can make it less likely that their situation will deteriorate and that they will become dependent on Council services.

This approach underpins the Social Services and Wellbeing (Wales) Act 2014, which comes into force in April 2016. Such an approach is important not only for those requiring social care support but also those requiring a whole range of other Council services. We are committed to providing good information, advice and assistance to the residents of Bridgend so that they are better equipped to manage situations themselves and the Council services can concentrate on those in greatest need. Eighty per cent of respondents to our survey said that we should focus on helping people to become more self-reliant and that we should prioritise services for older people, disabled people and children.

By building on our track record of working with the third sector, the not-for-profit and private sector, we can support communities to develop their own approaches to local issues and meet people's needs within the community.

### Our aims are:

- To give people more choice and control over what support they receive by providing early access to advice and information;
- To reduce demand by investing in targeted early help and intervention programmes;
- To support carers in maintaining their roles; and
- To support the third sector, town and community councils and community groups to meet local needs.

### Our key projects and programmes that will help us achieve these aims over the life of this corporate plan are:

#### Remodelling Social Care:

- This is a large programme which includes recommissioning adult home care, developing extra care and information and advice services for people and their carers.
- Working with partners we are creating a Multi-Agency Safeguarding Hub as a single point of contact for all safeguarding concerns.
- We are looking at our existing models of residential care for children and young people and respite care for children with disabilities in order to make them more targeted and more effective

**Community Asset Transfer** - transferring assets to communities to manage while making the most of the assets we retain.

### **What we will do in 2016-17:**

- Further develop local community coordination to enable communities to be more self-reliant;
- Develop appropriate mechanisms to enable the Council to provide good information, advice and assistance to the public;
- Involve service users, carers and communities in developing and commissioning services;
- Develop a multi-agency safeguarding hub to provide effective multi-agency response to safeguarding issues;
- Review and consider new models of service delivery for respite and residential care to ensure a flexible support and service to people when they need it;
- Develop an appropriate service model for children in transition from childhood to adulthood, including children with disabilities and children leaving care;
- Ensure appropriate services are available to children at risk from child sexual exploitation;
- Take reasonable steps to help prevent homelessness, through early intervention, and cooperation from the household;
- Provide support to families through the Families First programme to help reduce child poverty;
- Work with partners to ensure early identification of children and families in need of support;
- Work with partners to support carers by providing the right information, advice and assistance where relevant;
- Develop capacity of the third sector by finding new ways of working together; and
- Enable community groups and the third sector to have more voice and control over community assets.

### **Who will help us?**

- ABMU Health Board;
- Third Sector partners;
- Western Bay Partners;
- South Wales Police;
- Safeguarding G Plus;
- Schools;
- Registered Social Landlords;
- Bridgend Carers Centre; and
- People in receipt of services and their carers and families

### **Our spending on this priority includes:**

- Learning disabilities supported living model £369,000; and
- Families First Programme of £1.8 million.

## How will we know we are successful?

Aim	Measure	2013-14 Actual	2014-15 Actual	2015-16 Target	2016-17 Target
Reduce demand by investing in targeted early help and intervention programmes	The number of appropriate contacts to MASH	Not applicable. New indicator identified for 2016-17			Establish baseline
	The percentage of final duty homelessness acceptances as a proportion of all homelessness presentation.	44.56%	32.43%	23.60%	17.18%
	The percentage of children supported to remain living within their family	Not applicable. New indicator identified for 2016-17			Establish baseline
	The average length of time older people (aged 65 or over) are supported in residential care homes	Not applicable. New indicator identified for 2016-17			Establish baseline
	The average age of adults entering residential care homes	Not applicable. New indicator identified for 2016-17			Establish baseline
	The percentage of looked after children on 31 March who have had three or more placements during the year	9.0%	11.8%	12%	12%
	The percentage of children in Flying Start areas reached, exceeding or within one age band of their development milestones at age 3 years)	72	77	82	82
Give people more choice and control over what support they receive by providing early access to advice and information	The number of a) adults and b) children who received advice and assistance from the information, advice and assistance service during the year	Not applicable. New indicator identified for 2016-17			Establish baseline
	People reporting that they felt involved in any decisions made about their care and support	Not applicable. New indicator identified for 2016-17			Establish baseline

Aim	Measure	2013-14 Actual	2014-15 Actual	2015-16 Target	2016-17 Target
Give people more choice and control over what support they receive by providing early access to advice and information	The percentage of adults who completed a period of reablement and six months later have: a ) a reduced package of care and support or b) no package of care and support	Not applicable. New indicator identified for 2016-17			Establish baseline
Support carers in maintaining their roles	The number of people supported through a disabled facilities grant to help them remain independent	176	150	193	tbc
	The number of assessments of need for support for carers undertaken during the year i) of those, the number that lead to a support plan	Not applicable. New indicator identified for 2016-17			Establish baseline
Support the third sector, town and community councils and community groups to meet local needs	The number of community groups using packages of support to manage transferred assets	Not applicable. New indicator identified for 2016-17			Establish baseline
	Third Sector Strategy	Not applicable. New indicator identified for 2016-17			In place
	Town and Community Council Charter	Not applicable. New indicator identified for 2016-17			In place

## Priority Three - Smarter use of resources

This means we will ensure that all its resources (financial, physical, human and technological) are used as effectively and efficiently as possible and support the development of resources throughout the community that can help deliver the Council's priorities.

### Why is this important?

Over the next four years the Council will have to cut the budget by more than £35 million. This year as in previous years, we are committed to finding at least 50% of this figure by making smarter use of resources, and thus to minimise its impact on services. As austerity continues it becomes harder each year to make further budget reductions, but we continue to seek ways of working that will save us money, primarily by making smarter use of our buildings, our people and our spending.

We will also be looking at new ways of generating income. In our public consultation we asked for views on some proposals in this area and we found that 76% of respondents favoured council services being provided by other organisations as opposed to increasing Council Tax. In addition, 71% of respondents suggested that to cut costs we should streamline the Council, our workforce and processes and provide more services online. We will do these things, and more besides, to ensure that the Council is making smarter use of its resources.

### Our aims are:

- To achieve the budget reductions identified in the Medium Term Financial Strategy;
- To improve the efficiency of and access to services by redesigning our systems and processes;
- To make the most of our physical assets, including school buildings;
- To develop the culture and skills required to meet the needs of a changing organisation; and
- To make the most of our spend on goods and services;

### Our key projects and programmes that will help us to achieve this aim over the life of this corporate plan are:

**Digital Transformation Programme** – changing the way we operate to enable customers to access information, advice and services on line.

**Rationalising the Council's estate** – disposing of assets, transferring assets to communities to manage while making the most of the assets we retain.

**Schools' Modernisation Programme** – investing in a sustainable education system in school buildings that reduce cost and their carbon footprint.

**Procurement Programme** – pursuing new opportunities and practices to maximise the benefit we get when we buy goods and service.

**Commercialisation Programme** – identifying the opportunities for generating additional income to support and protect core services.

## What we will do in 2016-17:

- Implement the planned budget reductions identified in the 2016-17 budget;
- Identify and take forward at least three new income generation initiatives.
- Develop a range of automated and online services that are easy for citizens to use;
- Move most common internal processes to automatic to reduce transaction costs and streamline processes;
- Improve our understanding of citizens views by developing and promoting mechanisms that increase responses to consultations;
- Review legal and regulatory software and systems to streamline business processes;
- Implement the next phase of the remodelled Shared Regulatory Service;
- Review assets and services and enable the successful transfer of those most suitable to community groups and organisations;
- Support managers to lead staff through organisational change;
- Provide the learning and development opportunities for staff to meet future service needs;
- Provide new and improved schools through delivering the agreed actions under the schools' modernisation programme;
- Rationalise further the Council's administrative estate to ensure the Council operates from one core office by March 2017;
- Deliver the enhanced asset disposal programme to achieve £4 million capital receipts by March 2017;
- Make the Waterton site available to market for housing development as part of the Parc Afon Ewenni scheme;
- Implement energy and carbon reduction measures and promote good practice in all our public buildings to help them reduce their carbon footprint and achieve 3% carbon reduction; and
- Restructure the procurement process and monitor our corporate contracts register to ensure best value is achieved through e procurement and the contracts framework.

## Who will help us?

- Employees
- Schools
- Contractors
- Trade Unions

## Our spending and savings on this priority include:

- Schools Modernisation Programme £31.9 million capital (2016-20);
- Rationalising the administrative estate to save £290,000 per annum;
- £4 million income from asset disposal 2016-17;
- Re-modelling the Shared Regulatory Service to save £181,000 in 2016-17; and
- Total of £7.495 million forecast recurrent savings in 2016-17

## How will we know we are successful?

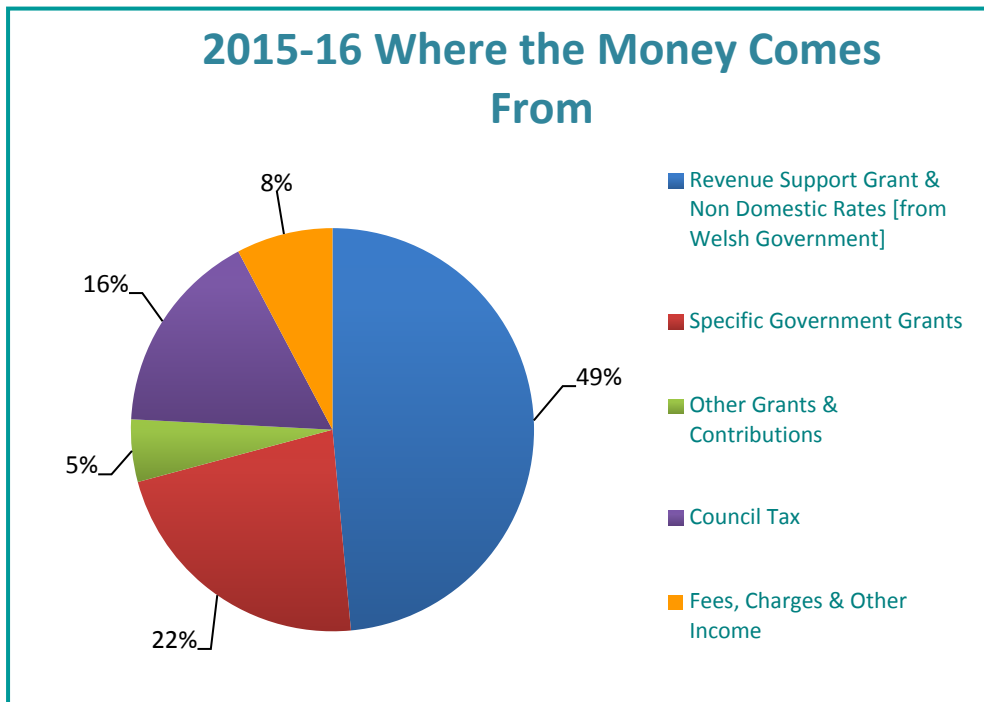
Aim	Measure	2013-14 Actual	2014-15 Actual	2015-16 Target	2016-17 Target
To achieve the budget reductions identified in the Medium Term Financial Strategy	Percentage of budget reductions achieved	95.3%	92.5%	100%	100%
	The number of new income generating initiatives in place and income generated	9 new initiatives over the 3 year period, generating some £1.511m over the 3 year period.			3 new initiatives
Streamline internal and public facing systems and business processes	Number of services that are available to the public online	0	0	New indicator for 2016-17	6
	Percentage of Council Tax customers accessing on line service through 'my account'	0%	0%	0%	30%
	The number of interactions from citizens on the corporate social media accounts (Facebook and Twitter)	Data not collected		Establish baseline	10% increase on previous year
	The number of beneficiaries of the 'Get Bridgend on line' project	Not applicable. New indicator for 2016-17			Establish baseline
To make the most of our physical assets, including school buildings	School modernisation Programme expenditure profile met	£0.797m	£5.677m	£7.112m	£7.510m
	Reduction in operational assets running costs	£34,277	£89,290	£400,000	£195,000
	Ratio of staff to desk in Civic Office	Data not available		6:5	3:2
	Realisation of capital receipts target	£193k	£4.2m	£6m	£4m
	Percentage reduction in carbon emissions on previous year	6%	11%	3%	3%
	Average Display Energy Certificate (DEC) energy performance operational rating for buildings over 1000m <sup>2</sup>	89.48	84.21	85.72	85.72

Develop the culture and skills required to meet the needs of a changing organisation	The number of working days/shifts per full-time equivalent (FTE) local authority employee lost due to sickness absence	9.8	10.83	8.5	8.5
	Percentage of employees completing e-learning modules	Data not collected in these years		24%	40%
To make the most of our spend on goods and services	<i>[Measure is being identified]</i>	tbc	tbc	tbc	tbc



## Appendix – An outline of our income and spending

### GROSS REVENUE BUDGET AS AT 26.1.2016



## 2015-16 Where the Money Is Spent

