

Scrutiny Report Budget 2017/18

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Budget 2017/18 Budget Scrutiny Task Group Membership

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Chairman's Foreword

The budget process is never easy, we have scrutinised the budget in a short period, set against strict timetables and tried to make meaningful recommendations. I must thank all the Officers of the Council who have provided help and the support to make this possible.

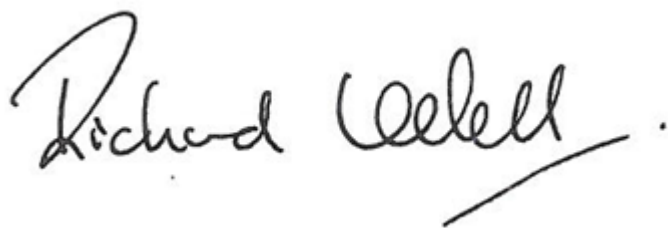
We believe the budget to be legal and sound. Naturally we have political differences and varying priorities and these have been discussed and considered. However, we have tried to put our differences to one side in order to challenge, question and suggest alternatives.

The recommendations we have made will involve more scrutiny work, we need to ensure resources are available to scrutiny to enable this to happen.

The funding gap of £2.9M was discussed at length. We came to the view that this should not be found by the removal of front line services. We believe it can be found by using alternative measures as discussed within the report.

Clearly we are facing yet another uncomfortable year for the Council, it will be difficult but I feel confident that we have made the recommendations which will help the Cabinet to implement a budget without causing too much pain for the service users who depend on our help and support.

I would like to thank all those members who worked so hard to deliver this report and all who gave us evidence.

A handwritten signature in black ink that reads "Richard Udall". The signature is written in a cursive style with a long horizontal stroke at the end.

Cllr Richard Udall
Lead Member, 2017/18 Budget Scrutiny Task Group

Budget 2017/18 Scrutiny Report

Background and purpose of the scrutiny

1. On 13 September 2016, the Overview and Scrutiny Performance Board (OSPB) agreed to set up a Scrutiny Task Group led by the Chairman of OSPB as part of scrutiny of the 2017/18 budget. The Task Group was set up as a cross-party group of Members whose aim was to provide a more in-depth challenge to the Overview and Scrutiny Panel Chairmen on their findings.
2. The Terms of Reference were:
 - To examine how the Council is planning to meet funding reductions whilst delivering its Corporate Priorities.
 - To consider whether the proposed budget is achievable and realistic, and meets residents' needs in the medium term.
 - To consider the level of risk associated with the budget changes.
 - To understand the impact on residents of the budget proposals and how they are being managed and mitigated.
3. Since October 2016, the Task Group has met with Panel Chairmen to discuss the Panels' views on the outcomes of corporate strategy planning and emerging budget proposals, and in January 2017 discussed 2017/18 budget proposals with the Leader, Chief Executive and Group Leaders.
4. The following evidence was considered:
 - FutureFit – Proposals for Change and Reform to Support the Medium Term Financial Plan as detailed in 17 November 2016 Cabinet Report
 - 15 December 2016 Cabinet Report 2017-18 Budget and Council Tax
 - Briefing for County Councillors 2017/18 Budget and Medium Term Financial Plan

Conclusions and Recommendations

5. The Budget Scrutiny Task Group recognises the challenging financial circumstances the Council finds itself in, as a result of the continuing reduction in funding from central government and the increasing demand for services. The Task Group has concluded that the budget as proposed is sound and legally robust.
6. The Scrutiny Task Group makes the following recommendations. Further details on the background to these recommendations are given later in the report.

Recommendations

General

7. The Task Group identified a number of initiatives that may help to bridge the £2.9 million forecast financial planning gap:

- Trading of intellectual assets
- Use of assistive technology
- Sale and leaseback of Council property
- Investment in key worker housing via the Revolving Door Investment Fund
- Sale of small pieces of Council-owned land
- Residents zonal parking schemes and additional car parks
- The Council's role in post-Brexit subsidy mechanisms for rural activities.

Overview and Scrutiny should be supported to look into these areas as a priority following County Council elections in May 2017 in order to identify further potential savings.

8. If, following this further work, sufficient savings cannot be identified and a financial planning gap remains, the Task Group would not wish to see a reduction in funding to front line services.

Health Overview and Scrutiny Committee (HOSC)

9. The possibility of further links between HOSC, the Health and Well-Being Board (HWB) (in terms of holding the HWB to account) and Healthwatch should be explored so that HOSC members are able to fully scrutinise all issues relating to health budgets.

10. We believe that money should follow the patient to ensure the best interests of patients as they transfer from hospital to community care; we note with on-going concern that patients are often looked after in hospital when their care would be more appropriate in their home or in the community; and we strongly recommend that the NHS and Adult Social Care work much more closely together to improve the situation.

Corporate and Communities Overview and Scrutiny Panel

11. With reference to FutureFit Theme 2 Commissioning: Achieving Extra Savings from External Contracts, the Task Group was concerned about the effect the proposals might have on quality assurance and sought reassurance of the mitigation that would be put in place to protect service users. The Panel would welcome a report back to explain how this will be achieved.

Adult Care and Well-being Overview and Scrutiny Panel

12. The Task Group was concerned that Directorate reserves had been used to fund the overspend in the Adult Social Care budget and queried why the underspend in the Better Care Fund had not been used instead, recognising that decisions on the use of the Better Care Fund are made by partners on the Health and Well-being Board. Members would also like to have further clarity on how the budget reserve is constructed and how it is replenished once it has been used.

13. A more detailed explanation should be provided of how savings will be achieved as a result of assistive technology.
14. With reference to FutureFit Theme 9 Commissioning: Shaping the Market to Achieve Better Outcomes for Older People, the Task Group was concerned about the timescales suggested for the work and would wish to see further evidence that the outcomes can be achieved within the proposed timeframe.
15. The Chairman of the Adult Care and Well-being O&S Panel felt that there was a need for greater collaboration between WCC's quality assurance of care homes and that carried out by the Care Quality Commission (CQC). The Task Group recognised that both have responsibility for quality assurance and would welcome further information on how inspection work could be undertaken in a more joined-up way. It is suggested that the Panel should consult the 'CQC and Council Scrutiny: Working Together – A Briefing for Councillors (2015)' Guidance to help facilitate this.

Economy and Environment Overview and Scrutiny Panel

16. The Task Group was concerned about the impact of reduced levels of bus subsidies on the availability of public transport in rural areas. Further information should be provided to the Economy and Environment Overview & Scrutiny Panel on levels of subsidy and the basis on which subsidies are allocated.
17. In order to ensure efficient use of funds, Local Members should have a greater input into road and footway maintenance projects and should be consulted when work is planned in their division. The Task Group recognised that this should be done as part of an asset management approach.
18. Further work should be undertaken to ensure that the Council is getting best value and quality from current contractors in order to inform any future tendering process.

Other

19. The Task Group is aware that the proposal for 100% business rates retention will be implemented with an 'equalisation' element. The County Council should continue to lobby for fair equalisation that recognises both rural and urban needs.
20. Legal and Democratic Services should be properly funded to allow Scrutiny Members and Officers to continue to do a good job.
21. As the County Council matures as a commissioning authority, contracts should continue to retain a degree of transparency to ensure that contractors are not making excessive profits at the County Council's expense. Whilst recognising issues of commercial confidentiality, Scrutiny Members should be encouraged to be aware of contract terms in order to ensure taxpayers' money is safeguarded.

Recommendations for future scrutiny

22. A scrutiny task group should be set up to look at the future use of the County Council's agricultural assets.

23. A scrutiny task group should be set up to undertake an in-depth review of Place Partnership, including details of budgets and savings achieved, and whether the potential commercial benefits of the Council's property portfolio are being properly explored.
24. With reference to Learning Disability Services, further scrutiny work should be undertaken to look at the transition from children's to adults' services. The Task Group was concerned that, although there was an excellent service up to the age of 18/19, this was not the case when a service user moved within the realm of adult services as a young adult.
25. Although the Children and Families Overview and Scrutiny Panel acknowledged that they had been invited to make suggestions to fill the forecast financial planning gap, they were not minded to make suggestions at this point given that the outcome of the recent Ofsted Inspection of Children's Services was awaited and could influence the direction of the savings plans. The Task Group agreed that any action as a result of the Ofsted Inspection report should be considered by the Children and Families Overview & Scrutiny Panel.

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26. The Task Group discussed the 2017/18 budget with the Leader of the Council and the Chief Executive in January 2017. At this stage, there remained a £2.9 million forecast financial planning gap and Scrutiny Members were invited to identify any initiatives that might help to bridge this gap.
27. Members were concerned to hear that, at the time of the meeting, the Council had yet to receive confirmation of figures relating to £70 million worth of specific grants including the Public Health Ring-Fenced Grant (worth approximately £30 million). Members acknowledged that it was very unhelpful to budget planning for the Council to receive announcements so late. However, the Task Group welcomed reassurances from the Leader that there was no indication of any issues in relation to the Grants concerned.
28. Members discussed proposals for the Revolving Door Investment Fund and heard about a similar project being developed by Wyre Forest District Council (WFDC), a key difference being that WFDC would be borrowing to fund its project whereas WCC was using cash. The Task Group heard that Members would be closely involved in decisions in Wyre Forest with each business case going through Cabinet and Scrutiny processes, in order to promote transparency. Although governance systems for the County Council project were yet to be determined, the Leader acknowledged that there would need to be a balance between delegation to Members and Officers in order to promote nimble decision making and discussion at public meetings to maintain transparency. The Task Group was keen that best practice and evidence of what has worked in other authorities should be used when developing governance arrangements for the Fund.
29. The 2017/18 budget includes a proposal to increase Council Tax by 2.94%. Members noted that Council Tax could have been raised by a further 1% while still remaining within Government rules. This additional 1% would have raised an additional £2 million. Although some Task Group members would have supported this, Members acknowledged that this was a policy decision made by the Conservative administration.
30. The Task Group noted that the budget contained no new proposals in relation to fees and charges and the Council's existing policy would continue (an increase of RPI plus 2%).
31. The Task Group identified a number of initiatives that should be further investigated to assess their potential for income generation or savings.
 - Although in recent years the Council has done much to increase income generated from its property assets, the same focus has not yet been placed on **maximising the income generation potential offered by the Council's intellectual assets**. The Task Group recognised that, in looking at the possibility of using specialist expertise to generate income, there were a number of issues to consider, such as management capacity and ensuring a focus on the 'day job'. However, as a vehicle for income generation, Members felt this should be further investigated.

- The Adult Care and Well-being Overview and Scrutiny Panel was not clear on how savings will be achieved from **the use of assistive technology** and requested further detail on how this might be delivered. The Task Group would welcome the opportunity for further scrutiny work to be done into how technology might be used within Adult Social Care to improve outcomes and reduce costs.
 - With reference to the proposals for Better Use of Property, the Task Group suggested that the potential for **sale and lease back of Council-owned property** should be further investigated, possibly as part of a wider scrutiny exercise on the Council's Property Strategy. The Task Group recognised that the Council's current policy was to use the property disposal programme as a way of reducing debt and acknowledged that disposal of property needed to be done at the most opportune time.
 - The Task Group would like Scrutiny Members to investigate further whether the Revolving Door Investment Fund might be used **to invest in key worker housing**, to support recruitment and retention of social workers and other key workers who choose to work for the County Council.
 - One Member informed the Task Group of a recent example where a small piece of County Council-owned land had been sold to a Housing Association to allow them to successfully complete a housing project. The Task Group felt it would be a useful exercise to see whether other **small pieces of land owned by the County Council** could be identified and sold at a profit to other organisations who might make better use of them.
 - The Task Group discussed whether any initiatives relating to the County Council's responsibilities for **parking enforcement** might have potential for income generation. Members heard about a scheme for zonal residents' parking in Gloucestershire which had been popular with residents and had also generated income for the Council. A further suggestion was that the County Council might consider whether it could identify parcels of land that might be used to provide additional parking provision in areas of high demand. The Task Group suggested that both these initiatives should be investigated further.
 - A Member reminded the task group that, following Brexit, there would be a number of **agricultural and rural activities**, such as work on rights of way, that would be taken on by farmers. It was not yet clear how **funding mechanisms** for this work would be administered and it was suggested that the County Council might have a role to play in this. Further work should be done to identify whether this might generate further income.
32. In identifying these areas for further investigation, the Task Group is mindful of the comments arising from the Corporate Peer Review in relation to guarding against initiative overload and the impact this might have on management capacity.

The Views of the Overview and Scrutiny Panels

33. The detailed findings of the Overview and Scrutiny Panels and the Task Group's views are summarised below. The summaries cover discussions at Panel meetings in November 2016.

Adult Care and Well-Being Overview and Scrutiny Panel

34. The Panel was very aware of the immense responsibility it had to scrutinise a massive Council budget. By and large, it felt that a good job was being done to ameliorate the impact of the budget cuts. The Panel had been impressed by the performance of the Cabinet Member with Responsibility (CMR) and her readiness to engage with scrutiny.
35. With reference to FutureFit Theme and Overview 9. Commissioning: Shaping the Market to Achieve Better Outcomes for Older People, the Panel had been informed about a review which had been commissioned to look into the domiciliary care market in Worcestershire. This had revealed that the market in Worcestershire was unusual in that it was made up of a large number of relatively small providers, which led to less resilience in the market to deal with reductions in funding.
36. The Directorate now intended to block providers together in order to increase resilience and hopefully retain providers. There had been no increase in funding for 10 years and with overheads such as energy costs increasing, there was concern that some providers would not survive. The Panel felt that the concept was sound but there remained an element of risk, including whether this could be achieved within the timescale.
37. The Directorate's intention was to reduce the number of nursing care beds and support people in their own homes for longer, with extra care provision bridging the gap between domiciliary care and residential care. The Panel suggested that, in developing a care village, the County Council could provide an exemplar. Although it was acknowledged that this would save money, it was also important to keep in mind what the experience would be for the individuals concerned.
38. The Task Group discussed whether in reality all older people did wish to stay in their own homes for as long as possible. Given concerns about the mental health of older people, the isolation of staying in your home might not be the best option for all. Members acknowledged that it was difficult to measure meaningful outcomes, such as happiness and feelings of security, rather than simply the process.
39. Retention and recruitment in domiciliary care remains challenging. The Panel recognised that increases in the minimum wage had put pressures on providers but, at the same time, many jobs remained low status and low paid. There is a need to improve the status of the job and not just in terms of money.
40. Adult social care still received a significant part of its funding from central government and the level of this funding was often not known by February, making it tricky to set budgets. The service would welcome greater certainty for the short and medium term.
41. Panel Members identified a degree of duplication between the County Council and the Care Quality Commission in terms of inspection regimes. It was suggested that the two organisations were often looking at the same things but not always coming to the same conclusion.

42. The use of reserves was discussed. The Panel recognised that the nature of the service meant that it was not possible to simply turn off the tap at the end of the year when there was a need to continue providing services. It was a demand led service, with infinite demand but finite funding. Panel Members understood that the Directorate relied on reserves, but it was not clear how and when these reserves were replenished.
43. As in previous years, the CMR and Director have not claimed that the Directorate was a special case and have taken their share of Council-wide cuts. This has meant a seismic reduction in the budget over several years. At the same time the Directorate has attempted to improve outcomes, rather than doing the same with less money. However, it was not always clear whether the driver for change was service improvement or reductions in funding.
44. The Task Group discussed whether it was reasonable to give up reserves to fund the overspend in adult social care when the underspend in the Better Care Fund could be used instead.
45. The Panel expressed concern about services provided for adult service users with learning disabilities. It was suggested that Children's Services were able to fund a 'Rolls Royce' service which was vastly reduced once a service user reached the age of 18 or 19. The impact of budget cuts on transition arrangements should be carefully assessed.
46. The Task Group discussed profit margins in the home care market; with one Member suggesting providers were taking huge profits with sometimes a 200 or 300% profit margin. In response it was pointed out that percentages could be very deceptive. However, for reassurance, there may be a need to examine the contracts and implement an 'open book policy'.
47. The Chairman of the Adult Care and Well-being O&S Panel informed the Task Group that he did not recognise the huge profit margins quoted and this was not his experience of the current market, which had seen rising costs while funding plateaued. He quoted an example of a care provider who had recently spoken to the Panel of his concerns about the future viability of his business. This provider also supported a resident from Surrey who received the same level of care but for a higher level of funding than Worcestershire residents.
48. At the time of the discussion, it was not clear what might happen to the Better Care Fund next year. Members recognised that it was extremely difficult to set a revenue budget when a key component was unknown.
49. Although use of assistive technology appeared to promise much, the current lack of detail meant it was difficult to see where the actual savings would be found, although the Task Group acknowledged that the CMR saw massive potential in this area.
50. Members felt that the planning authorities should be more receptive to the development of more care villages like, for example, Clarence Park Village in Malvern. The extra care model was safer and more human.
51. Members heard about a warden supported housing development in Worcester that had recently seen its warden service reduced, something that may result in greater pressure on other services.

52. Both the Panel and the Task Group were concerned that the timescale for the suggested changes to Adult Social Care was too short. The proposed reforms may take a decade to be fully realised.

Children and Families Overview and Scrutiny Panel

53. In general, the Panel supported the Directorate's plans outlined in the FutureFit concept paper. However, it did not feel able to offer comments at this stage as the Directorate awaited the findings of the recent Ofsted report. Following the publication of the report, a detailed action plan would be produced and this may indicate the need for additional investment. The Scrutiny Panel would consider the Ofsted report and the action plan at its January meeting.
54. However, Members acknowledged that the savings plans would probably need to be taken forward anyway.
55. The Task Group would wish to ensure that any action taken as a result of the Ofsted inspection was considered by the Scrutiny Panel.
56. The Task Group also noted that the Home to School Transport budget showed an 82% variance. The projected savings had not been achieved.

Corporate and Communities Overview and Scrutiny Panel

57. The Panel meeting had started with a discussion about the County Council's smallholdings which are currently worth in the region of £34m with a net yield of £100k. Rents were low in comparison to the value of the land due to the recent increase in the land's value. The asset could be seen as a land bank, ie something to borrow against.
58. Some Panel Members felt that it was important to keep the land to help local people into farming. However, others felt there was a need to look again at the land's financial use. Although the possibility of a rent review was suggested, Members also acknowledged that many rents were fixed as part of tenancy agreements. Officers within Place Partnership were looking at this issue.
59. Although some smallholding sites had been disposed of for housing development, eg Perryfields in Bromsgrove, the pattern of the land held by the County Council was not suitable for housing development, being small patches of land spread out across the County. The Panel felt there was a need for a cold, hard look to be taken at this issue.
60. It was suggested that the County Council should not be just another landlord, but should offer something different, such as farming apprenticeships and training, allowing the land to be used for a better purpose. However, the Task Group also acknowledged that many farms were currently let on the basis of a lifetime tenancy and so change would take time. It was suggested that a Scrutiny Task Group should be set up after the elections to look at this in more detail.
61. The Panel expressed concern about the late despatch of the FutureFit paperwork which had left little time for the Panel to fully analyse the figures.

62. Although the Panel had received an update on Place Partnership at a recent meeting, Members would like the opportunity to undertake a more in-depth scrutiny, looking at figures relating to the new service, such as rent arrears recovered and savings achieved, as well as whether commercial property was being used properly. It was suggested that a Scrutiny Task Group should be set up following the 2017 elections to fully investigate all aspects of the Council's relationship with Place Partnership.
63. The Budget Task Group was reminded of the comments made by Cllr Lunn as part of last year's budget scrutiny about maximising the commercial use of County Hall. It was suggested that 'sale and leaseback' of properties should also be explored by the County Council as a way of releasing resources.
64. With reference to the revolving door investment fund, the Task Group felt that this was a radical departure, with the County Council moving into the role of property investor/manager with a view to income generation. However, it was not clear what the role of Members would be. The Group felt that Members should have input into individual business cases and they should come back to the relevant scrutiny Panel for consideration.
65. Members also discussed the County Council's membership of the Local Government Investment Trust which provided the biggest return of any fund in the city. It was not clear to the Task Group why Worcestershire County Council was also attempting to invest separately.
66. The Task Group was concerned about FutureFit Theme and Overview 2. Commissioning: Achieving Extra Savings from External Contracts. It was suggested that this concept paper could not be implemented without an impact on quality assurance. It was not clear what mitigation there would be to protect service users.

Economy and Environment Overview and Scrutiny Panel

67. The Task Group acknowledged that, when capital expenditure was included, the Economy and Infrastructure Directorate was the biggest spending directorate.
68. When looking at comparator figures, it could be seen that Worcestershire County Council currently provided bus operators with half the level of subsidy funding as some other local authorities. This was having a serious impact on local communities and contributing to social isolation. Relying on community action to fill the gap was not acceptable. The Scrutiny Panel was not clear which services were currently subsidised and on what basis. How were decisions made about which routes to subsidise?
69. The Task Group felt that Councillors should have more of an input into decisions on spending on roads and footways to ensure a more efficient use of funds. In particular, local members should be consulted when schemes were planned within their division. Work should be done to establish whether the County Council was getting best value from the current provider in order to inform any future tendering process.

Health Overview and Scrutiny Committee (HOSC)

70. The focus of HOSC's discussion had been on the Public Health Ring-Fenced Grant, which had also been the subject of a detailed discussion at a previous HOSC meeting. The Committee had agreed with Cllr Vickery that there should be a plea for Public Health which was seen as one of the Council's main responsibilities.
71. HOSC Members would have liked to see more money for public health but were aware that it was HOSC's job to look at proposals for the available money. Members had not attempted to re-prioritise the available budget as they were aware that asking for more funding for one area would inevitably mean less for another. No one had a strong view that one area should be cut at the expense of something else.
72. The Committee had received a presentation from the Director of Public Health and agreed that the priorities given were about right and it was the best balance that was likely to be achieved.
73. In response to a suggestion that HOSC could lobby for more funding for Public Health, the Task Group was reminded that HOSC could not act as a lobbying group. It was the Committee's role to analyse the budget as it was. For example, with reference to pharmacy services, it was not HOSC's job to say there should be more money; rather the Committee should analyse the impact on services of the existing budget. It was pointed out that, if Members felt funding was inadequate, they would be within their rights to comment on this to the Cabinet Member who could lobby for more funding.
74. The HOSC Chairman informed the Task Group that, for him personally, cuts to anti-smoking services were a concern.
75. The Task Group discussed the Sustainability and Transformation Plan which was bringing new structural change to Worcestershire. The STP was a strategic document covering the next 5 years, although some changes had already been implemented on an emergency clinical basis. If the changes outlined in the plan were not carried out, health services in the area would have a shortfall of £350m. HOSC's focus was to ensure fair consultation was being carried out.
76. When asked about the interface between health service budgets and County Council budgets, the HOSC Chairman informed the Task Group that it was his view that the money should follow the patient. This was not currently that case, something that was a national issue and affected the County Council indirectly via the impact on adult social services. However, the Task Group acknowledged that the County Council had no control over health service budgets.
77. The Task Group expressed concern about the effectiveness of the Health and Well-being Board in Worcestershire. Further concern was expressed that the Chairman of HOSC was not currently a member of the HWB, as this would allow HOSC to have a greater grasp of wider budgetary issues.
78. With reference to income generation, the Chairman of HOSC suggested that this should be approached with extreme caution. Any form of sponsorship raised concerns about privatisation.

Appendix – Schedule of Activity

<i>Date</i>	<i>Event</i>
14 November 2016	Scrutiny Task Group Meeting with the Chief Financial Officer. Also attended by members of OSPB
15 November 2016	Corporate and Communities O&S Panel meeting to discuss Corporate Strategy Outcomes
16 November 2016	Health Overview and Scrutiny Committee to discuss Corporate Strategy Week Outcomes
21 November 2016	Adult Care and Well-being O&S Panel meeting to discuss Corporate Strategy Week Outcomes
22 November 2016	Children and Families O&S Panel meeting to discuss Corporate Strategy Week Outcomes
23 November 2016	Economy and Environment O&S Panel meeting to discuss Corporate Strategy Outcomes
1 December 2016	Budget Scrutiny Task Group Meeting to receive feedback from the Chairmen of the O&S Panels and HOSC
11 January 2017	Budget Scrutiny Task Group Meeting with the Leader and Chief Executive to discuss budget proposals
26 January 2017	OSPB to discuss Budget Task Group draft report
2 February 2017	Cabinet budget discussion
9 February 2017	Budget agreed by Council

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اردو۔ اگر آپ اس دستاویز کی مشمولات کو سمجھنے سے قاصر ہیں اور کسی ایسے شخص تک آپ کی رسائی نہیں ہے جو آپ کے لئے اس کا ترجمہ کر سکے تو، براہ کرم مدد کے لئے 01905 765765 پر رابطہ کریں۔ (Urdu)

کوردی سۆزانی. ننگهر ناتوانی تییگی له ناوهرۆکی نهم بئگیه و دهستت به ههچ کس ناگات که و بیهیگر یتموه بۆت، نکایه تملظن بکه بۆ ژمارهی 01905 765765 و داوای رینۆینی بکه. (Kurdish)

ਪੰਜਾਬੀ। ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਮਹਸੂਨ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਅਤੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੱਕ ਪਹੁੰਚ ਨਹੀਂ ਹੈ, ਜੋ ਇਸਦਾ ਤੁਹਾਡੇ ਲਈ ਅਨੁਵਾਦ ਕਰ ਸਕੇ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਮਦਦ ਲਈ 01905 765765 'ਤੇ ਫ਼ੋਨ ਕਰੋ। (Punjabi)