

FINANCE TALK



provincial treasury

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North West welcomes new Premier and Speaker



*New Premier of the North West
Lazarus Kagiso Mokgosi*

Former MEC for Social Development and deputy chairperson of the African National Congress Lazarus Kagiso Mokgosi has been sworn-in as the new Premier of the North West at the first sitting of the Provincial Legislature in Mahikeng whilst Desbo Mohono and Tshepo Khoza have been elected speaker and deputy speaker respectively.

In his acceptance speech, Mokgosi committed to serve in line with the mandate and the wishes of the organization, to work together with the people to do more in the next five years.



*Hon. Desbo Mohono was elected
speaker of the NW legislature.*

He said the next five years offers the government an opportunity to build on the foundations of the 6th administration.

“They bequeath to us a provincial administration no longer encumbered by the limitations of Section 100 intervention. The seventh administration inherits a well-oiled machine that has delivered Accelerated Service Delivery Programme through Thuntsa Lerole “We’re not a new government, there’s been governments in this province, so we’ll take over from the 6th administration.



*Hon. Tshepo Khoza was elected
deputy speaker of the NW
legislature.*

The policies, the plans and the resources to scale up the delivery services are available, and few would require some small changes. No time would be wasted with new plans where none is required,” said Mokgosi. He said the high rate of unemployment in the province, particularly amongst the youth would be the key focus of the 7th administration.

“If you don’t talk about youth employment, you don’t talk to me and the province. The first item of the

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7th administration would be to roll out of a labour activation programme, which would be coordinated by the office of the Premier, this would be in partnership with the department of labour and employment, with business, employers' organisations and other social partners. We would break all the remaining barriers, and open public servants for employment for young people, in particular graduates."

He indicated that Provincial Economic, Investment and Jobs Summit shall be held later this year to craft a clear economic plan for the North West

The new Premier said it is now high time the province's municipalities and state-owned enterprises delivered on their mandates.

"We want our municipalities to work, we want them to deliver uninterrupted services to our people, the time for excuses is over. We would share with the public, interventions in the local government

sector after consultation with legislated institutions and forums in the coming weeks.

All provincial state-owned entities should just through their existence deliver on their developmental mandate of this province. We will not waste public resources on entities failing to meet conditions as set out in their respective shareholder legislative compacts," explained Mokgosi. He added that they will be visiting all corners of the province to expedite provision of services.



The incoming MEC for Finance, Kenetswe Mosenogi taking oath of office at swearing in ceremony presided over by Judge President of the High Court, North West Division: Ronald Hendricks.



DEPARTMENTS AND ENTITIES MEET SUBMISSION DEADLINE.



All provincial departments, provincial legislature and public entities with the exception of North West Transport Investment (NTI) managed to adhere to the legislated submission deadline of the annual financial statement as stipulated by Sections 40(1)(b) and 55(1)(b) of the Public Finance Management Act (PFMA) (Act 1 of 1999).

The submission of the statements is an accountability exercise that kickstarts the audit process by the office of the auditor general for the 2023/24 financial year.

Speaking at the handover ceremony the MEC for Finance Motlalepula Rosho stated that much gains in audit outcomes had been achieved in the past five years under the sixth administration and that

all auditees have been consistent in submission of annual financial statements.

“A significant improvement has been made in audit outcomes over the past five years whereby Provincial Treasury has implemented support measures that have increased the number of favourable outcomes in departments as well as public entities.”

“It goes without saying that we still have to double our efforts in public entities like NTI which have nearly collapsed due to mismanagement and inability to keep the entity afloat,” said MEC Rosho.

She added that although they introduced the clean audit strategy in the past five years and that

not a single department has been able to achieve a clean audit save the provincial treasury, there has been a significant reduction in audit findings and that only two public entities achieved clean audit in the previous year.

She furthermore commended accounting officers of departments and chief executive officers of public entities for the sterling leadership and dedicated support they have provided to their organisations to enable the chief financial officers and their respective officials to put in the long hours that were required to be able to finalise the annual financial statement on time.

The accounting officers and chief

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executive officers as well as chief financial officers were very optimistic that the information contained in the statements is credible and that the resultant audit outcome for the year under review would register a marked improvement.

The Office of the Auditor General's Business Unit Executive Mr Mthokozisi Sibisi said they are looking forward to a smooth audit process and the improvement of the audit outcomes of the province. However, he expressed his concern over the failure of the NTI to submitting their annual financial statement over the years.

"We will continue reaching out to the leadership there to have that sorted," he said.

He added that it is important for leaders to be close to the audit process and raise any issue as soon as possible.

"Problems happen when leaders are not close to the process or continue supporting the process," he stated.

Speaking on behalf of provincial department CFO's. Ms Tabea Mooketsi said they put in a lot of work to ensure that they account appropriately on how departments spent public finances and resources. She also advocated for the implementation of a five point action plan to assist CFO's to execute their duties in a conducive environment.

She further indicated their gratitude towards support programme



by provincial treasury by equipping them with skills to prepare credible financial statement and

the measures aimed at strengthening of internal controls and the control environment in general.

YOU CARRY THE TORCH OF EXCELLENCE AND INTEGRITY

All forty-two (42) graduates, who were conferred with Accounting Technician (AT) Public Sector certificates after completing a one year level four programme with Credo Business College are looking forward to a bright career in the accounting sector.

Speaking at the ceremony, MEC For Finance, Ms Motlalepula Rosho congratulated graduates for their feat that holds great promises, and that each graduate's journey contributes to building a brighter future for our economy and society. She told them that they carry the torch of excellence and integrity in shaping public Sector financial management space

Recognizing the vision behind the programme, MEC Rosho said last year, when the National Treas-

ury, with grant funding from the Finance and Accounting Services Sector Education and Training Authority (FASSET), launched the AAT learnership their goal was simple but impactful: "to equip our youth with essential financial accounting skills tailored for the public sector."

She appealed to graduates to be shining examples in their chosen careers and help improve public sector financial management landscape.

"As you step into your roles, remember that you carry the torch of excellence and integrity. Your work will not only contribute to the efficient management of public funds but will also inspire future cohorts to pursue this noble path. You have the power to change the landscape of financial manage-

ment in the public service, ensuring that every rand is used wisely and for the benefit of all."

"As we celebrate today's achievements, let us remember that education and opportunity are the keys to progress. Each certificate represents not just knowledge gained, but a commitment to growth and positive change. To our graduates, go forth and make a difference—whether in public service, private organizations, or your communities," said MEC Rosho..

Ms Andrea van der Merwe, Operations Manager at Credo Business College said their achievement is a milestone that signifies not just academic excellence but also dedication, hard work and a

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commitment to serving the public sector with integrity and skill.

“In today’s complex world, the role of accounting technicians in the public sector cannot be overstated. You are the custodians of financial integrity, the guardians of public funds and the pillars upon which transparent and accountable governance stands.

Your expertise ensure that public resources are managed efficiently, ethically and with the highest standards of accountability. This is a responsibility that impacts communities, enhances public trust and foster economic stability.”

“As you embark on your professional path, remember that your education is more than just a qualification and the certificate you hold in your hands today. It is a foundation upon which you will build a career that contributes to the greater good and will have a lasting impact on society,” she said.

Seven of the graduates have already secured employment opportunities, ranging from permanent positions to contracts and internships.



Sanitary towels donation to schools.



At least five schools in Deelpan village with a total number of over 500 learners received sanitary packs and toiletries donated by Provincial Treasury in a joint venture with the department of Social Development and Nedbank Commercial Bank.

Speaking at the handover ceremony graced by the schools headmasters, the MEC for Finance lauded collaboration between public sectors and government to make sure that all issues that beset education sector are dealt with in a collaborated manner.

She said in most instance girl learners have missed out on their studies or dropped out of school

due to not having sanitary towels during their menstrual periods. Rosho further added that through the Sanitary Dignity Programme, government aims to support over 252 000 learners including those in special schools with sanitary towels. This programme provides girls with uninterrupted education and instils confidence and self-esteem allowing them to reach their full potential;

“This gesture of goodwill intends to bring back the dignity of an African child, not only a girl child but a boy child as well. We need to start to change how we raise our children, including a boy child,” says MEC Rosho She emphasized that children

should be raised equally in order to create gender equality in the society which would ultimately stop the gender based violence.

She said since the floods that ravaged the village last year, government has done a lot to assist the community to get back on its feet and to start rebuilding their lives by channeling a lot of support in the area including building of RDP houses.

Ms Shudeen Daniels from Nedbank, said the distribution of hygiene products is about fostering dignity, supporting education and empowering youn women to reach their full potential

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By providing these essential supplies, we are taking a small but significant step towards that no one girl misses out on her education because of natural and normal part of life," she said.

She added: "As we handover these sanitary towels, let us remember that our work is not done. There are still many other schools and many other students who need our support. Let this be a call to action for all of us to continue working towards a world where every child can access education without barriers"

Mr Makabane, the area's circuit manager for the department of education said they were grateful for

the donations from government and private sector and that, that is a clear demonstration that such partnership can achieve more particularly for the education sector.

Meanwhile, In celebrating the life of the late activist, Onkgopotse Tiro and celebrating the twentieth anniversary of the school named after him , the department also extended a helping hand to support learners of Onkgopotse Tiro Comprehensive school by donating sanitary towels and toiletries to over three hundred learners.

The school's principal Mr Teach Kgonothi thanked the department for playing a significant role towards the education of learners, many of whom come from indigent families who cannot afford bare necessities.ial

"All that we do as a department is to ensure that we reach out to learners as a department and also demonstrate to learners that Provincial Treasury is not just a back office but we continue to touch them in a special way.

This is the last outreach programme we've been doing in the last five years of reaching out to schools to ensure we give them dignity and restore hope and keep smiles in the learners faces," says MEC Rosho.

Furthermore, Reatlegile Home-based care, a Non Profit Organisation in the area, also received a cash injection when they were handed over cheque to the tune of R1,1 million by the Department of Social development.





North West Provincial Government honours its promise to the North West Traditional Authorities by handing over financial reports of their respective councils

For many years, the traditional authorities of the North West Province have requested the provincial government to provide them with information relating to the financial transaction reports regarding their respective councils. In a meeting that was held last year in Sun City, MEC for Finance, Ms Motlalepula Rosho and MEC for Cooperative Governance and Traditional Affairs, Mr Dumile Nono Maloyi acceded to the call by the traditional

authorities and committed that the request will be sanctioned.

The North West Provincial Treasury, in collaboration with the provincial Department of COGTA and Office of the Premier have commenced with a series of roadshows that are aimed at providing traditional authorities with the information related to financial transactions processed since 1994 to March 2023.

These roadshows mark a significant step towards fostering transparency, collaboration, and accountability within our traditional communities.

The initiative kick-started on April 16, in Phokeng with Dikgosi of Rustenburg and Mankwe. This will be followed by Madikwe, Moretele, Madibeng, Lehurutshe, Ditsobotla, Molopo, Taung and Ganyesa respectively. The exercise is envisaged to be concluded during mid-May.



Addressing the gathering, MEC Motlalepula Rosho acknowledged the importance of traditional authorities to be provided with these financial reports as they are expected to play a more significant role in overseeing the allocation of resources in their communities. She emphasised the need to foster clear and open communication channels and committed govern-

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ment towards building trust and ensure that traditional authorities are fully informed and engaged in decision-making processes that impact their communities.

The MEC further emphasised that traditional authorities should also be equipped with knowledge that enables them to understand the financial information contained in the report. She indicated that traditional authorities have proven beyond reasonable doubt that they are valuable community builders, therefore it is imperative that they are empowered with knowledge.

Yet, amidst the trials of adversity, traditional leaders emerged as beacons of resilience and agents of progress. She said in the absence of adequate government infrastructure in the past, they

assumed the mantle of development, spearheading initiatives to uplift their communities and foster sustainable growth. “The indomitable spirit and unwavering commitment of our traditional leaders to the well-being of their people epitomize the essence of African leadership at its finest” expressed Rosho.

Representing the Office of the Premier, Mr Zacharia Tolo, who is an advisor to the Premier endorsed the session and commended the two departments for ensuring that the D-account has been shared with the traditional authorities. He indicated that it is a public knowledge that this has been a thorny issue that ought to be dealt with in a transparent manner.

He exclaimed “We draw inspiration from the rich tapestry of history that surrounds us, and may we march forward with steadfast determination towards a future char-

acterized by prosperity, inclusivity, and shared prosperity”.

The provincial chairperson of the North West House of Traditional Leaders and Khoi-San, Kgosi Thari Maotwe expressed his gratitude and said this move is an indication that intergovernmental relations are recognised in the Province. Kgosi Maotwe committed that the traditional leaders will always welcome any interventions that are brought by government to empower traditional leaders as this will translate to better service delivery in the various communities of the province.

The Traditional Leaders that were present received envelopes containing various reports of their respective Traditional Councils and signed an acknowledged receipt to symbolize their commitment to the handover process.



PROVINCIAL TREASURY EXERCISES ITS MONITORING AND OVERSIGHT FUNCTION



In line with section 23 of the Municipal Finance Management Act and as part of its annual strategic engagements undertaken to improve to improve the monitoring and oversight of municipal performance, the provincial Treasury conducted a one on one budget engagement session with provincial municipalities on the tabled 2024/25 Medium Term Revenue and Expenditure Framework

Section 23 of the MFMA read together with Regulation 15 of the Municipal Budget and Reporting Regulations (MBRR directs that when an annual budget is tabled the municipal council must consider the views of local communities, the National and relevant Provincial Treasury and any provincial organs of state that made submission on the budget.

The objective of the annual budget and benchmarking engagement are to facilitate a technical session and to discuss pertinent issues encompassing the entire budget of the municipality.

The key thrust areas zoomed on how the municipalities are aligning their budget processes with the municipal Independent Development Plans (IDP) and their Service Delivery Budget Improvement Plans (SDBIP) as well as reflected on the own revenue strategy, operational and capital expenditure and its impact on the tabled budget.

Furthermore, the engagement assessed progress with regards to integrated intergovernmental planning and the alignment between planning, budgeting and reporting and also established

whether budget is funded to address key priorities such as the provision of quality and affordable basic services, democratic and accountable governance, financial sustainability and viability and sound financial management and administration.

The engagement was attended by Chief Financial officers, Municipal manager and other senior managers, South African Local Government Association official as well as the department of Co-operative Governance and Traditional affairs.

The whole engagement seeks to ensure that municipalities improve their performance on all key focus priorities with the sole intention of improving their overall performance and jacking up service delivery

ONE STEP CLOSER TO AFFORDABLE QUALITY HEALTH CARE FOR ALL



I recently signed the National Health Insurance Act into law, bringing our country one step closer towards universal health coverage. This is a milestone in our quest to achieve the Sustainable Development Goal of good health and well-being for all.

For many years, we have had parallel healthcare systems operat-

ing in our country. The majority of the population, some 84%, uses public health facilities, while 16% are covered by medical schemes, enabling them to access private health care facilities. A small percentage of people use both.

This has perpetuated inequality, with the quality of health care one receives being determined

by one's ability to pay. This runs contrary to our aspiration to be a society that is just and equal.

While achieving social justice is a key objective of National Health Insurance (NHI), efficiency and better resource allocation are equally important. We have said that the real challenge in implementing NHI lies not in the lack of funds but in the misallocation of resources that currently favour the private health sector at the expense of public health needs.

There is a misconception that the private health care sector operates and is funded completely independently of government.

Firstly, the training of doctors, nurses and other healthcare personnel that work in both the public and private sectors is subsidised by the state. Secondly, as an employer, the state pays billions of rands annually in subsidies for employees who are members of the various public sector medical aid schemes.

Thirdly, taxpayers claim tax rebates for medical aid expenses amounting to approximately R37 billion. This is the money the state should earn in taxes which it foregoes to subsidise private health care.

We therefore have a situation where the state both directly and indirectly helps to fund a private health care sector that serves only a minority of society.

Access to private health care through medical aids is also costly for users. It is said that without the tax rebate private healthcare would not be affordable to the majority of users.

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NATIONAL HEALTH INSURANCE

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Medical aid contributions are increasing faster than inflation. At the same time, benefits are being reduced. As the 2016 Healthcare Market Inquiry found, private healthcare services and medical scheme cover is frequently over-used without clear improvements in health outcomes.

The resources that are spent both by the state and private individuals can therefore be more efficiently used to build a single, unitary health care system that serves all. Some people have claimed that the NHI will signal the end of private health care. To the contrary, the NHI aims to use the respective strengths and capabilities of both the private and public health sectors to build a single, quality health

system for all.

South Africa's private health sector has world-class expertise and is a major source of domestic and foreign investment. The public sector too has numerous centres of excellence and is staffed by well-trained, experienced personnel.

The NHI Fund will procure services from accredited public and private service providers for every person in need of health care.

The NHI will be a lifeline for millions of poor South Africans whose resources will be freed up for other essential needs. It will also alleviate the burden on those who are increasingly paying more in medical aid premiums for increasingly fewer services.

There may be different views on

how NHI will be progressively implemented, the reality we must confront is that the current health care system is unsustainable.

Access to quality, decent health care should not depend on one's ability to pay. The current situation does not serve the poor, does not serve the middle-class and does not serve the country.

With careful planning, effective oversight and monitoring, and the strategic allocation of resources we can achieve universal health coverage. Working together in partnership, as both the public and private sectors, we can make the dream of quality health care for all a reality.

From the desk of the President was first published on the 20th of May 2024.



Consumers advised to be vigilant with personal information

Fraudulent incidents such as illicit banking transactions and fraudulent job applications are on the rise and the public is warned to protect itself.

According to the Southern African Fraud Prevention Service (SAFPS), there has been a 32% increase in fraud incidents reported to it last year, and is raising the flag for consumers to take extra precaution with their personal information.

“Once again, certain sectors are more open for fraudsters than others. Banking fraud made up 45% of the fraud incidents reported last year. This was followed by the micro finance sector (19%) and the clothing retail sector (14%). This indicates that financial institutions and the retail sector are under significant pressure regarding fraud,” said SAFPS chief executive Manie van Schalkwyk.

He said money muling is still one of SA’s most significant challenges, forged documents, impersonation fraud and employee application fraud.

One of the most common forms of money muling is when a victim is approached by someone claiming

that they need to receive money from a family member in another country and they need a bank account to perform this transaction. Many people want to help and willingly let these fraudsters use their bank accounts.

Van Schalkwyk pointed out that fraudsters and scammers are becoming increasingly creative in scams. Money muling has again been flagged as a significant issue and many South Africans are becoming willing victims.

“The repercussions of being a money mule are significant. The guilty party will be listed with the SAFPS, and the result is that the individual could struggle to get access to finance for 10 years. It is one of the biggest issues that the SAFPS is currently facing, and it is important for the public to know about the seriousness of this crime,” said Van Schalkwyk.

Employee application fraud has been noted to be on the rise mainly because of the SA’s economic crisis and increasing unemployment which has resulted in some desperate people resorting to lie and misrepresent themselves in their job applications.

As with previous years, Gauteng, KwaZulu-Natal and the Western Cape are the main centres that experience fraudulent activity. However, there has been a significant increase in the Free State, Van Schalkwyk.

“While the Free State is only a small contributor to the country’s fraud statistics, the province has experienced a 56% increase in fraudulent activity. Our investigations have picked up that this is being driven by money muling, which is very prevalent in the province,” said Van Schalkwyk. He urged consumers to sign up for the SAFPS’ protective registration to give them an extra layer of protection. It’s a free service that protects individuals against future fraud.

“Consumers apply for this service, and the SAFPS alerts its members to take additional care when dealing with that individual’s details. Protective registration provides an added layer of protection and peace of mind regardless of whether the applicant’s identity has been compromised,” he said. Visit www.safps.org.za for more information.

Get the flu jab



With winter upon us, the Department of Health urges members of the public to take extra precautionary measures to protect themselves and their loved ones against respiratory infections which are expected to increase over the winter season. Respiratory syncytial virus (RSV) is currently at peak circulation in the country, while influenza virus infections are starting to increase. COVID-19 continues to circulate at low levels.

The National Institute for Communicable Diseases has a surveillance system which monitors the circulation of respiratory viruses throughout the country and has notified the department that it is currently the peak season of RSV which can be confused by some people, with COVID-19 or SARS-CoV-2 due to common symptoms. The RSV virus causes illness mainly in young children but also contributes to respiratory illness in older individuals. Influenza virus season usually follows RSV, and we are starting to see an increase in cases.

While most diseases caused by

influenza, RSV and SARS-CoV-2 viruses are mild, these viruses may cause severe illness and even death amongst the citizens around the country, particularly in individuals with conditions placing them at high risk of severe disease. The influenza season is now here and it is advisable for people especially those at high risk of severe influenza to get the influenza vaccine to prevent severe health complications in case they contract this virus.

Influenza vaccine is available in public clinics free of charge (on first come-first serve basis) to people falling into the above-mentioned risk groups. The vaccine can also be purchased in the private sector at several pharmacies for other people who fall in the high-risk groups as well as for those who do not fall into one of the risk groups, but who would like to protect themselves from influenza.

The influenza virus spreads mainly from one person to another by respiratory droplets and co-infections with other respiratory viruses can occur, hence it is important for

people to always cover their nose and mouth when they cough or sneeze, stay at home when sick, not to touch one's face with unwashed hands; and avoid close contact with others when sick (especially those at risk of severe disease), such as kissing, shaking hands, and sharing cups and eating utensils.

Some of the common symptoms of this respiratory virus, influenza, include, but are not limited to runny nose, decrease in appetite, coughing, sneezing, fever, and wheezing. Parents and caregivers are urged to take their children who experience difficulties with breathing, not drinking enough fluids and experience deteriorating symptoms to the nearest health facility or healthcare providers for medical attention without delay.

People infected with influenza are usually contagious for 3 to 8 days. Preventative measures such as wearing of masks and social distancing are recommended for especially for those who are ill.

Everyone is at the high risk of getting flu and should be vaccinated however, people in the following high-risk categories are advised to get their flu shot to safeguard against preventable illness and possible hospitalisation:

- adults aged 65 years and older,
- people with underlying illness such as heart and lung disease and
- people living with HIV and tuberculosis,
- pregnant women
- Untreated influenza may lead to complications such as bronchitis, pneumonia and worsening of other chronic conditions



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THUNTSHA LEROLE MILESTONES

Since its launch a few months ago by the then acting Premier Nono Maloyi in Schweizer Reneke, the North West Provincial government flagship programme, Accelerated Service Delivery Programme otherwise called Thuntsha Lerole has not only saw Executive Council criss-crossing the length and breadth of the province, but it has also ensured that communities joined hands with government to change their lives for the better.

Since its inception, one can boldly declare that the province has registered a marked improvement in service delivery

From fixing non-functioning street lights to patching gaping potholes, drilling boreholes, attending to sewage spillage, water challenges, handing over decent houses to destitute families and donation of school uniforms and shoes and sanitary pads to engaging municipalities on their financial affairs and legislative imperatives, the North West government demonstrated its commitment to its citizens that "working together, we can do more" to turn our province around.

The three-phase programme launched in district municipalities, followed by local municipalities and subsequently rolled over to municipal wards ensured that all stakeholders work together in a co-ordinated manner and respond appropriately to service delivery challenges in their communities.

Provincial Treasury's three pronged approach

Municipal support

Though not a service delivery driven department, the Provincial Treasury provided support all twenty two municipalities to strengthen legislative compliance. The department's role in supporting municipalities focused on the following four key pillars namely:

- Financial Health
- Financial Governance,
- Institutional capacity and
- Service delivery

Over and above these, we assisted municipalities with revenue

enhancement strategy. In Moretele Local municipality we were able to assist with the registration of 500 households on the municipal indigent register.

The support to municipalities were carried out in line with Section 154 of the Constitution of Republic of South Africa and Section 134 of the Municipal Finance Management Act. (MFMA) The engagement also focused on government debt i.e servicing debt and solve payment disputes thereof as well as assisting municipalities to apply for Eskom debt relief programme. In terms of budget related issues, Provincial Treasury also looked at whether municipal budget were credible, realistic, sustainable over medium term in support of service delivery targets for the realisation of Integrated Development Plan. The sessions zoomed into how municipalities were addressing findings of the auditor general and the implementation of the post audit action plans and queries solved.

Fast-tracking of invoice older than 30 days

According to the Public Finance Management Act (PFMA), companies that have rendered goods and services to government should be paid within 30 working days upon submission of invoices. However, due to other circumstances, there are companies that had not been paid within that period. To fast-track their payment, The Provincial Supply Chain management team assisted small business with queries relating to invoices that are older than 30 days and had not been paid. Temo Trading and projects benefited from this initiative

Centralised Suppliers Database (CSD) registration

Though this is a self-registration process, PSCM officials were always on stand-by to assist small businesses who encountered challenges with registration on the centralised suppliers database. Most small business have challenges with data and upon realising this we were able to come to their rescue. This included updating/ amending of their company details on the database to ensure that they are properly registered.



Let's Grow
NORTH WEST
Together.