



ubico

Annual Report

2024 - 2025

Foreword

Managing Director and Chair's Introduction

We are delighted to present our Annual Report for 2024/25 showcasing another fantastic year. We have seen expansion of services, strategic objectives exceeded, ever closer relationships with our communities and stakeholders and some exciting opportunities presenting themselves for the future.

As a company wholly owned by local authorities, our most important purpose remains clear: to provide high quality, sustainable environmental services that exceed the expectations of our shareholder councils and enrich the communities we collectively serve.

This year, we welcomed new board members Claire Hughes and Nigel Brinn, who have provided invaluable support in continuing to strengthen our governance, which is also enhanced by the work of our board sub-committees for risk and audit and for governance and nominations. These sub-committees ensure strong governance and strategic clarity and provide intense scrutiny the board can trust. Our

commitment to transparency and accountability has been further reinforced by a new internal audit partnership with South West Audit Partnership (SWAP), and we are so proud and delighted to have achieved a 'Green' rating in our Healthy Organisation review.

Operationally, we successfully mobilised additional services in the Forest of Dean, expanded our training and development offer, and continued to invest in vitally important digital transformation and fleet decarbonisation improvements and enhancements. These initiatives are the reflection of the dedication of our people - now over 1,000 strong - every one of whom embody our values and drive our daily success

and continue to make us incredibly proud of everything they do. Thank you to all our colleagues who deliver and support our services and sustain such an immensely productive and enjoyable culture for Ubico.

Health and safety and compliance remains central to everything we do and is a key priority at Ubico. The board and management team are deeply committed to protecting our employees and the public. We uphold high standards and foster a culture of continuous improvement and strong safety practices. We are delighted to report that our personal and vehicle accident performance has remained stable this year compared to last. This consistency reflects our ongoing commitment to safety and operational reliability, and provides a strong foundation for further improvement.

Looking ahead, we remain focused on delivering value for the communities we serve and our shareholder partners, driving innovation, and embedding climate and social responsibility into our activities. Our progress has been exceptional, and it provides us with the confidence and clarity to move forward with ambition and purpose, eager to capitalise on the exciting opportunities and undoubted challenges that lie ahead in 2025/26.



We successfully mobilised additional services in the Forest of Dean

Beth Boughton
Managing Director



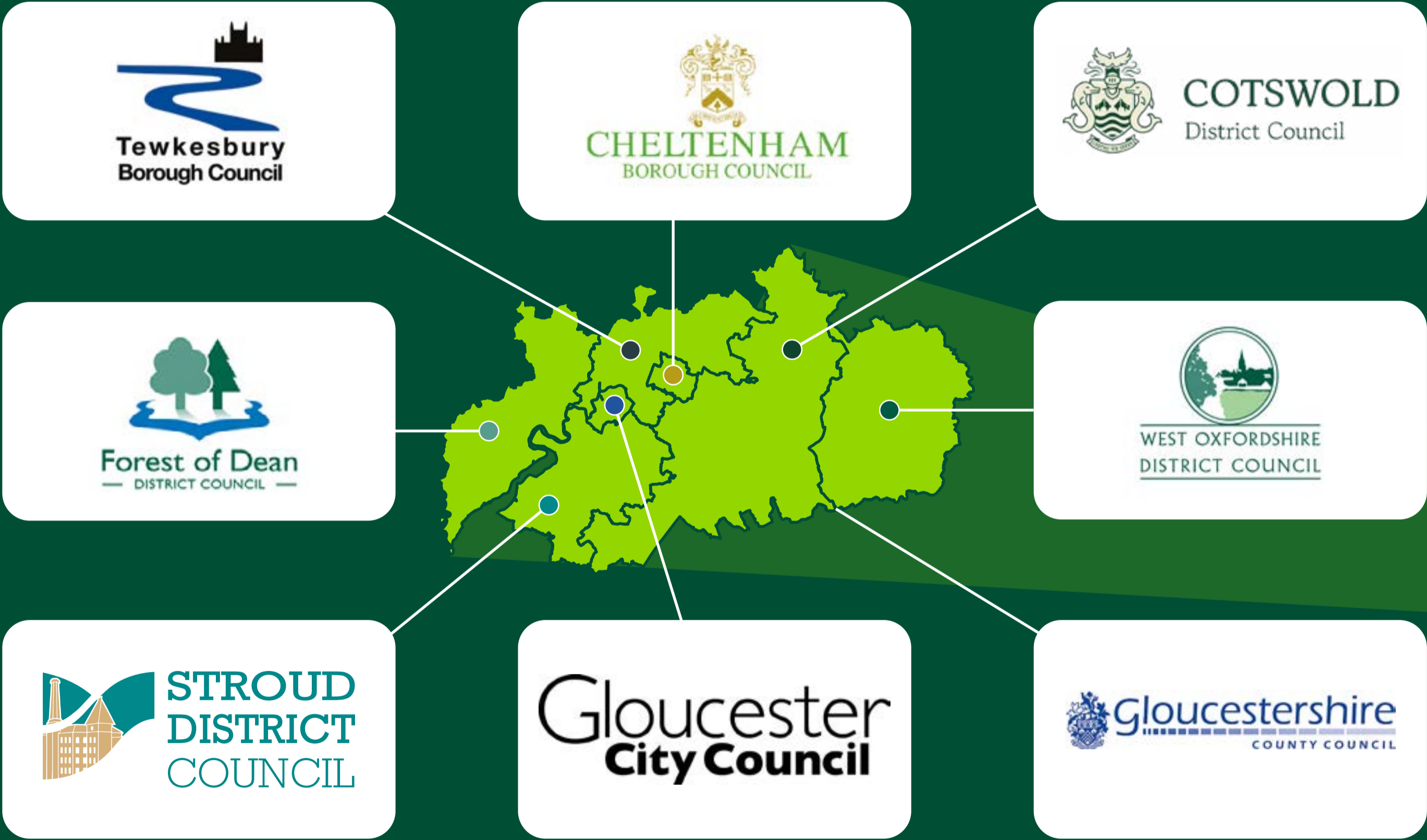
Bill McCarthy
Chair



Introduction

Ubico is a local authority owned company operating across Gloucestershire and West Oxfordshire. We deliver high quality, front line environmental services and our purpose is to keep spaces and places clean and green for every resident, visitor, town, village and community. Working in close partnership with our shareholder councils, we strive to deliver a service that benefits both councils and communities, helping them achieve their individual objectives.

Our shareholders



Our services



Household and commercial waste and recycling collections



Storage and processing of recyclable material



Recycling centre management



Street cleaning services



Grounds maintenance



Building and public convenience cleaning



Fleet maintenance



Winter maintenance

Our objectives for 2024/25



1. People

- A well-trained, supported, and engaged workforce.
- Attraction and retention of staff.
- Focus on recognition, reward and development.
- Strengthen HR leadership.



2. Operational excellence

- Deliver high-quality, safe, and compliant services.
- Advance digital transformation.
- Enhance business intelligence and performance monitoring.
- Embed social responsibility in procurement and operations.



3. Climate

- Minimise environmental impact and support shareholder carbon neutrality goals.
- Integrate carbon reduction into fleet and non-fleet activities.
- Collaborate with suppliers to improve emissions reporting.
- Build climate considerations into project planning and procurement.
- Support biodiversity and sustainable land management initiatives.



4. Business development

- Build capability to identify and evaluate new business opportunities.
- Deliver new services for Forest of Dean District Council.
- Explore growth opportunities that add value or improve services.
- Support councils with service design and innovation.

Finance and governance

Ubico is committed to strong corporate governance and the ongoing professional development of its board, and we strive to ensure we are open, transparent and accountable.

The board of directors consists of three executive directors, four non-executive directors appointed by local authority shareholders, and three independently appointed non-executive directors, including an independent chair. Governance is further supported by two sub-committees: the Risk and Audit Committee and the Governance and Nominations Committee who provide additional scrutiny in key areas such as board effectiveness and policy oversight, financial integrity and risk control. Together, they help maintain transparency, accountability, and strategic resilience across Ubico's operations.

During the year, we reviewed our internal audit provision, putting a new arrangement in place with South West Audit Partnership (SWAP) to begin in April 2025. As previously, a robust annual internal audit programme has been designed and audit findings will continue to be reviewed by the Risk and Audit Committee and the board.



In February 2025, the UK Procurement Act (2023) came into effect, and we updated internal policies and procedures to reflect the new legal framework, ensuring our compliance with the new act. Training was also delivered to ensure all involved in the procurement process were aware of the impact of the changes imposed by the act.

Social value was also embedded throughout the procurement process, with a focus on promoting local employment and environmental sustainability, where possible.



Brian Jarvis
Finance Director

Ubico board of directors

Executive Directors



Beth Boughton

Managing Director



Rob Heath

Operations Director



Brian Jarvis

Finance Director

Independent Non Executive Directors



Bill McCarthy

Chair of the Board



Katie Lyons

Chair of the Risk and Audit Committee



Patrick Ricketts

Chair of Governance and Nominations Committee

Local Authority nominated Non Executive Directors



Claire Hughes



Paul Blacker



Keith Gerrard



Nigel Brinn

Financial overview

Turnover continued to increase with the addition of the Forest of Dean waste and recycling services in August 2024. This, combined with inflationary pressures, saw an increase of 13% to £61m for 2024/25 from £54m in 2023/24.

We continue to work with our partners to support manage and mitigate the impact of price increases on the business. Ubico's operational partnerships continue to perform well, and we continue working closely with shareholder councils to identify and manage both operational and financial risks and opportunities.

To view a full version of our 2024/25 annual accounts please click here



Operational excellence



Rob Heath
Operations
Director

Operational performance



Forest of Dean mobilisation

In August 2024, we successfully commenced delivery of waste, recycling, and street cleansing services for Forest of Dean District Council, an existing shareholder of Ubico. This marked a significant milestone in our continued growth, taking our annual number of waste and recycling collections to over 32 million, a 12% increase on 2023/24.

The transition of services into Ubico was the result of exceptional project management and a strong partnership between Ubico, Forest of Dean District Council, and Publica. Thanks to meticulous planning and collaboration, the handover was executed smoothly and without disruption to frontline services - an achievement that reflects the dedication and professionalism of all involved.

While many existing colleagues from Ubico and the council played vital roles, special recognition goes to the operational team who transferred in. Their positive attitude, willingness to embrace change, and teamwork - especially during the critical weekend before launch - were instrumental in the success of the mobilisation. We also extend our thanks to Biffa's regional and national teams for their cooperation and support during the service transfer.

The fleet team played a pivotal role in ensuring a safe and compliant start of service, conducting inspections, installing telematics systems, and carrying out necessary repairs over the mobilisation weekend. They also worked closely with colleagues at Forest of Dean District Council to procure two fully electric kerbside sort recycling vehicles. Since their introduction to the Forest of Dean vehicle fleet in August 2024, using these two battery electric vehicles instead of diesel powered for kerb side recycling collection has saved an average of approximately 22.96 tonnes of greenhouse gasses (GHG) being emitted into the atmosphere (August 2024 – 31 March 2025). As well as these GHG emission savings, the vehicles also emit zero tailpipe emissions, contributing to improving the air quality within the Forest of Dean.

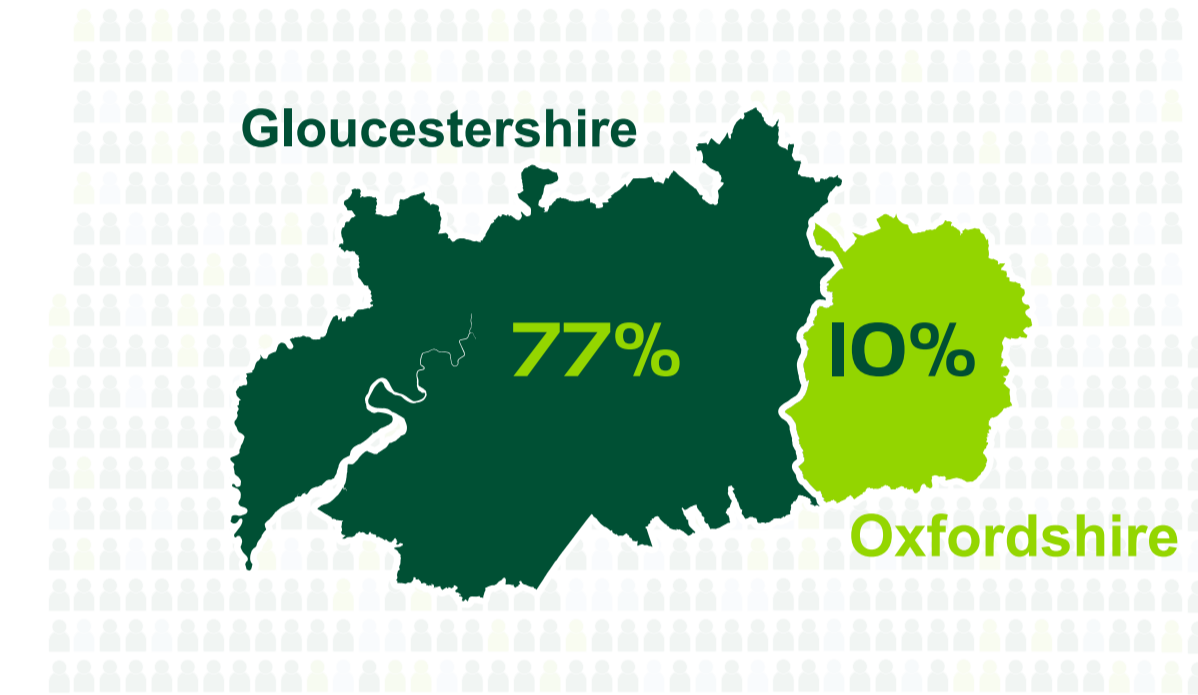
In line with our commitment to social and environmental wellbeing, we awarded the contract for recycling haulage and sales to Plan B Management Solutions. As part of their corporate social responsibility, Plan B donate foodbank items to the Trussel Trust.



People

We strive to have a well-trained, supported and engaged workforce who live our values and are proud to work for Ubico. Our people are integral to our operation. We continue to engage with and support our teams, and recognise our colleagues for their contribution to Ubico.

With the addition of colleagues delivering waste, recycling and street cleaning services in the Forest of Dean in August 2024, we now employ in the region of 1,000 staff. We are a significant local employer with 77% of our staff living in Gloucestershire and 10% living in West Oxfordshire (data correct as of May 2025)

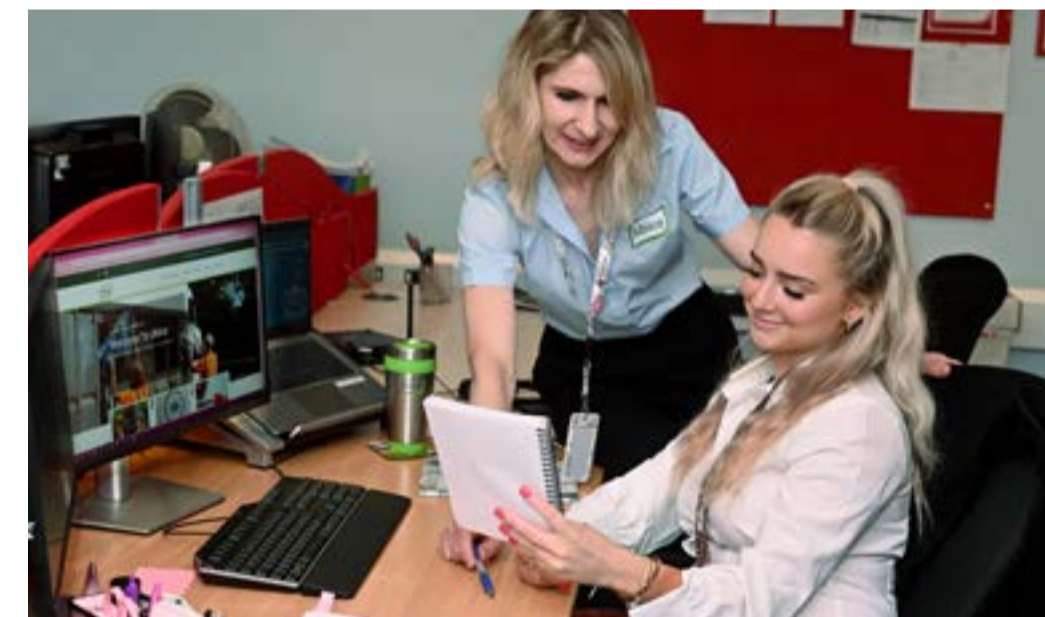


Building our workforce

The success of Ubico is undoubtedly down to our employees and how they feel about working for the company. We listen to and value our employees and want Ubico to be considered as a good employer with a competitive employment package that will attract and retain the best staff.

In 2024/25 we worked in partnership with our recognised trade unions and shareholder partners to review our terms and conditions to agree and design changes, a project that will be delivered in phases in 2025/26.


We also explored opportunities for new partnerships with external organisations to broaden recruitment routes for new applicants.




Engaging our workforce

We undertook our second, annual, employee engagement survey, to help us understand how employees feel about working at Ubico and identify areas for improvement. This was supported by additional drop-in sessions at each site to meet with colleagues.

 **78.8%**
of employees said they felt proud to work at Ubico.

 **85.3%**
of employees have received all the necessary equipment and training to fulfil their role.

 **94.5%**
of employees agreed that they knew what was expected of them at Ubico.

 **82.7%**
of employees feel that they are treated with respect by others at Ubico.

 **84.3%**
of employees feel like they are listened to by their manager.

 **83.1%**
of employees feel like they have the opportunity for progression or do not want it within Ubico.

 The employee engagement survey response rate has risen by more than **7%**, reaching **41.54%** in 2025 compared to **34.06%** in 2024. Efforts to further enhance participation will remain a key focus moving forward.

Feedback from our engagement with staff was analysed with key issues addressed, and a roadmap for future employee engagement initiatives informed by the data and feedback gathered.



Training, progression and development

We are dedicated to the professional growth and development of our most valuable asset - our people. We believe that fostering an environment of continuous learning and skill-building is essential to our success. Investing in our employees enhances individual potential and morale and builds a more motivated and productive workforce, enhancing our overall performance in service delivery for our shareholders and communities.

We support our employees' development in a number of ways, including apprenticeships, our driver training scheme and other driving courses, technical training and continued competence where needed, and leadership qualifications.

In 2024, 35% of our vacancies were filled by internal candidates, underscoring our commitment to

providing opportunities for growth from within. These appointments reflect the hard work, dedication, and achievements of our employees, and they play a vital role in our future success.

Our in-house training centre continued to develop its offering, arranging 13% more training courses in 2024/25 than the previous year with just over 70% delivered internally, an increase of 40% on the previous year.

Particular highlights include our enhanced supervisor training, mental health first aid, driving assessments and coaching, train the trainer sessions and apprentice mentoring training sessions.

Work was undertaken to review training offers to include an apprenticeship offering available to current employees as part of the reward and recognition training

package, as well as to increase the range of apprenticeships available for those newly joining Ubico via that route.

We continued to build relationships with training providers and colleges, both with those previously familiar to us, and with new providers. In 2024/25 we had ten apprentices, with two individuals passing their level 5 ILM course in operational management.

The training centre also played a significant role in the mobilisation of the Forest of Dean waste, recycling and street cleansing service (which commenced in August 2024), planning and rolling out an extensive training and induction programme to new colleagues, with all training and inductions taking place prior to service launch.

417

training sessions, delivered or facilitated by our training team



Attended by
1,603
delegates

A total of
9,313
hours



I completed the Level 3 Diploma for Business Administrators to enhance my knowledge and skills in my current position as a business administrator. With mentorship from Ubico, I successfully applied what I learned in practice. The apprenticeship provided me with valuable insights into how a business functions and since completing the course, I have improved my time management, enhanced my administrative skills, and refined my communication abilities.

Clarissa, Business Administrator

I joined Ubico as a vehicle apprentice in August 2024 and am currently doing my apprenticeship with Ubico which has been instrumental in developing my skills and advancing my career. I enjoy working for Ubico because of the excellent opportunities for progression, the supportive and skilled team I work with, and the variety of vehicles and plant equipment I get to work on. The company has supported me by providing access to various training courses and, following the birth of my child, has helped me maintain a healthy work-life balance

Joshua, HGV Technician Apprentice

Sustainability and the environment

We are committed to minimising our environmental impact and supporting our shareholders to meet their carbon neutral targets, and our aim is to integrate carbon reduction opportunities wherever reasonably possible in both our fleet and non-fleet activities.

Throughout the year, we advanced a range of initiatives aimed at improving air quality, reducing our carbon footprint, and supporting our shareholder partners in their journey towards carbon neutrality, as well as focusing on our depot operations and how we could improve our carbon savings.




Beth Boughton
Managing Director

Key performance statistics

With 97% of our carbon emissions coming from our fleet, we continued to build on the foundations of our work to 'green our fleet'.


In 2024/25, we successfully achieved recertification to the **ISO 14001** standard for Environmental Management Systems, reaffirming our commitment to responsible and sustainable operations.

31
electric or hybrid vehicles accounting for 6% of our fleet (by the end of March 2025).



20%
of our fleet were using HVO as an alternative fuel (by the end of March 2025).



24,619
litres of fuel saved in 2024/25. The use of electric and hybrid vehicles and telematics and driver coaching has contributed to this saving.



We are committed to minimising our environmental impact

1,025
tonnes of CO2e saved through use of HVO fuel.

56
tonnes of CO2e saved through the use of telematics and eco coaching.

Climate impact is now incorporated into all of our project initiation documents, and is also a key factor in the procurement and maintenance of our vehicles, as well as in our driver training.

Carbon reporting

In 2023/24, we built data dashboards to capture and evaluate our carbon impacts. Through analysis of this data and benchmarking, we've gained clearer insights into our environmental impact and identified actionable pathways for improvement. In 2024/25 we worked with our significant suppliers to help map our upstream carbon emissions.

Greening our fleet

In 2024/25, we supported Stroud District Council and Gloucester City Council in transitioning their waste and recycling vehicles to using hydrotreated vegetable oil (HVO) to replace diesel, joining Tewkesbury Borough Council and Cheltenham Borough Council in adopting this lower-emission fuel. As a result, just over 20% of our total fleet were using HVO as an alternative fuel by the end of the year, with more to follow in 2025/26.

Operational efficiency

We also undertook a comprehensive review of our service routes working with two of our council partners to identify efficiencies in our operational planning. This initiative aimed to reduce unnecessary journeys, improve operational efficiency, and lower carbon emissions in these operating areas.

We continued our efforts to reduce Scope 2 emissions, undertaking significant work to assess utility usage across our operating sites. A pilot scheme in our Stroud depot, started in 2024/25, is helping us to better understand our carbon impact and has informed the design of a targeted communication programme aimed at encouraging behavioural change amongst our employees across the business.

We also removed single-use cups from vending machines, saving an estimated 1,215 kg of CO₂e by May 2025 – the equivalent to the CO₂e produced when driving approximately 3,700 miles in a petrol car. We also explored further opportunities to recycle and reuse office waste, successfully meeting the requirements of the simpler recycling legislation that came into effect on 31 March 2025.



Health and safety

At Ubico, the safety and wellbeing of our employees, contractors, visitors, and the public remain our highest priority. Our commitment to creating a safe working environment is embedded in everything we do and is underpinned by our corporate values - shaped through meaningful engagement with our workforce.

Among our core values, “Be Safe” stands out as the most universally recognised and embraced by our employees. It sets a clear expectation that safety is everyone’s responsibility and reinforces a culture of continuous improvement in health and safety across the organisation.

In 2024/25, personal and vehicle accident performance has remained stable compared to the previous year. We noted a 28% increase in reporting of safety concerns which are vital to highlight hazards and implement relevant health and safety measures. This reflects a growth in employee engagement with safety culture.



Greg McDowall
Head of Safety,
Health, Environment
and Quality

Awards and accreditations

Our commitment to maintaining high standards of health and safety is reflected in our continued achievement of industry-recognised accreditations.

In 2024/25, we successfully retained our ISO 45001 certification for Occupational Health and Safety Management Systems through rigorous recertification and surveillance audits conducted by an accredited external auditor.

These audits serve a dual purpose: to benchmark our systems against international best practices and to identify opportunities for continuous improvement.

In addition to ISO certification, Ubico also achieved re-accreditation to CHAS (Contractors Health and Safety Scheme), and the Alcumus Group Contractor Scheme.



Driver coaching

We continued to strengthen our focus on road safety, eco friendly driving and driver performance through the expansion of our Driving Liaison Manager (DLM) programme in 2024/25. At the end of March this programme was in place in three of our depots with an additional two sites added in April and July 2025 respectively. Using data gathered from in cab technology, our driver liaison managers provide on-the-ground support, coaching, and guidance to drivers, helping to address issues proactively and reinforce best driving practices. In addition, we have upskilled a selection of our driving assessors to include coaching and mentoring as part of the driver assessment process.

Mark

Mark consistently maintains an Energy Efficient Driver Index (EEDI) score above 90, has not had any collisions and holds an 'A' rating on FTA Vision. Mark's track record reflects his commitment to safe, efficient, and responsible driving across all services.

Mark says he is naturally a cautious driver, but since the driver behaviour scheme was introduced, the Safe Driving Assistant (SDA) talks to him and reminds him where he can improve his driving behaviour. With Mark consistently achieving an EEDI score in the high 90's he always has good feedback from the driver liaison team.

Dave

Dave has consistently demonstrated outstanding driving performance, earning an 'A' rating on FTA Vision with no at-fault collisions. Over the past year, he has maintained an impressive average Energy Efficient Driver Index (EEDI) score of 88. Following a coaching session with our fleet driver liaison team, Dave quickly adapted his driving style. Since then, he has continued to achieve high EEDI scores, reflecting his commitment to safe and efficient driving. His understanding of the system's benefits - such as reducing CO₂ emissions and promoting safer, more environmentally conscious driving - has contributed to his success.



Supporting health and wellbeing

As part of our ongoing commitment to employee wellbeing, we undertook a recruitment drive for mental health first aiders and supported five additional colleagues through the mental health first aider qualification.



This year we welcomed Ashley to the mental health first aider team. In this role Ashley offers initial assistance to those experiencing emotional distress, listening without judgment, and guiding individuals towards professional help. His presence helps foster a safe, compassionate workplace where mental health is prioritised.

Ashley shared his motivation for taking on this role: **“I wanted to support colleagues during difficult times and help create a culture where mental health is openly discussed and supported.”**

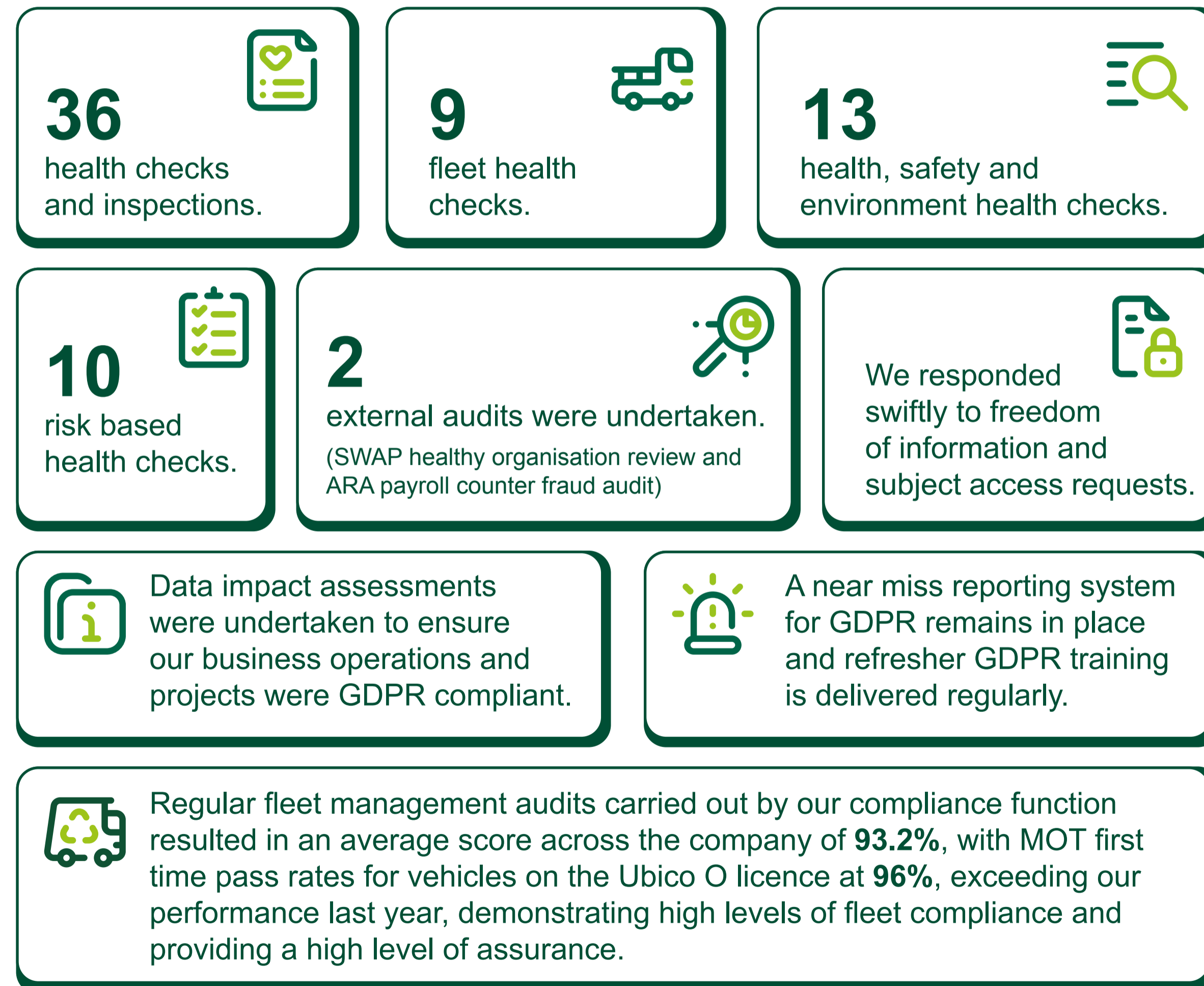
Through their work, Ashley and the rest of Ubico’s mental health first aider team, provide meaningful support and, when necessary, facilitate referrals to ensure colleagues can seek the care and support they need.



Compliance and risk

Our internal compliance team supports the company in maintaining high standards through a thorough programme of scrutiny involving both scheduled and risk-based assessments, checking compliance in key areas such as ISO standards, fleet compliance, Environment Agency permitting requirements and the Health & Safety at Work Act 1974. This is complemented by our annual internal audit plan which is drawn up in consultation with the Risk and Audit Committee and in partnership with our independent internal auditors.

Ubico's compliance team continued to support our operations and in 2024/25 conducted the following activities to evaluate compliance performance in key areas:



Mike Penney
Head of Compliance and Risk

Risk management

Risk management is a key part of effective corporate governance and a key contributor to a robust internal control environment at Ubico. As a company we identify, evaluate, and control risks and opportunities in a cost-effective manner.

Risk awareness is embedded at all levels of the organisation and is integrated into our business planning, project management and partnerships.

Ubico defines risk appetite as the level of risk it is willing to accept to achieve objectives. The framework includes five levels with the resulting risk appetite matrix embedded in the strategic risk register and reviewed by the Risk and Audit Committee and the board on a regular basis. Governance of risk is managed through three levels of assurance:

1 Control and management of risk at a local, first line level - could include management, supervisors and the SHEQ team.

2 Audit and compliance - this function oversees risk and ensures that the company is compliant with regulations – this includes the compliance team and our internal audit provider.

3 Assurance - this function provides independent assurance on management of risks – includes internal and external audits and regulators.

In 2024/25, we engaged with SWAP Internal Audit Services to conduct a comprehensive 'Healthy Organisation' review. This organisational health check serves as a valuable diagnostic tool, helping to identify areas where assurance and internal procedures can be strengthened, while also highlighting opportunities for potential efficiencies and cost savings.

Ubico achieved an overall 'Green' rating, reflecting a high level of assurance across the key areas assessed. In alignment with the findings of this review, a three-year internal audit plan was created highlighting priority areas for future audit coverage and will support our strategic objectives by ensuring continued oversight and enhancement of our internal control environment.

Project management

Ubico uses a stage gateway system for project management, designed to reduce risks through planning, structured execution, and post-project review. The system includes five phases and four gateways, starting with the initiating and planning phase, where project feasibility is assessed before kick-off.

In the executing and monitoring phase, upon project approval, formal kick-off commences. The project manager identifies key stakeholders, secures departmental approval, and allocates necessary resources and experts.

Throughout the year, this system supported the development of business cases and scopes for major projects, including new services. In 2024/25, Ubico successfully launched new projects and initiatives, expanding the Alloy in-cab software offering into the streets and grounds service for several partners, completing route optimisations, the final stages of Forest of Dean service mobilisation and ICT integrations.

The project team has also continued to support the executive leadership team to deploy the five-year strategy and begin to plan for the next five years. The progress of the business performance management strategy continues, to identify key performance indicators and performance indicators which are aligned to Ubico's four strategic pillars: people, climate, operational excellence and business development.



Paul Fallon
Head of Programmes



Value and innovation

2024/25 saw us building on our prior work to continue to implement solutions to digitise and transform ways of working which delivers cost and time savings to both Ubico and our shareholder council partners.

A significant project has been the continued roll out of a connected workforce technology, Alloy, that allows us to communicate directly with our teams via in cab systems. The system provides teams with the information they need in an effective and efficient manner and enables a return flow of up-to-date information

about task progress and any issues, which can be seen live by both Ubico and the relevant council.

Having already implemented the waste and recycling modules in prior years, in 2024/25 we implemented the system for our street cleansing and grounds maintenance services delivered for Stroud District Council and Gloucester City Council. The software for the waste and recycling modules was also implemented for the new Forest of Dean waste and recycling service, with street cleansing modules implemented

in April 2025. We also worked alongside Stroud District Council and Gloucester City Council to remove the need for physical garden waste licences to be issued, with this capability being built into the technology instead to deliver a more efficient and cost-effective licence issuing process.



Marc Osment
Head of Business
Development

Growth and innovation

The value and innovation team played a pivotal role in the successful mobilisation of the Forest of Dean waste, recycling, and street cleansing service, laying the groundwork for a smooth transition into Ubico in August 2024. Since the transition, the service has settled in well under Ubico's management, with operations running efficiently and staff fully embedded in their new roles. The early planning and collaborative approach have proven instrumental in maintaining continuity and delivering consistent, high-quality outcomes for the community. As part of this mobilisation, we also took direct responsibility for the onward haulage and sales arrangements for the recycling collected from around the district, extending our capabilities in this area.

We also supported our partners through service changes and innovations, helping to identify opportunities for improvement, efficiency, and improved sustainability. This included:

Service reviews for West Oxfordshire District Council and Cotswold District Council, culminating in the roll out of operational changes to ensure service efficiency.



We continued to work with Gloucestershire County Council on overseeing and delivering the redevelopment of Wingmoor Farm Household recycling centre including the launch of a re-use shop.



In Gloucester, we worked with Gloucester City Council to enhance our street cleansing operations by equipping gum-busting machines with graffiti removal attachments, enabling us to address minor issues as part of routine rounds. Additionally, the introduction of Haiko weed rippers now allows us to tackle weeds during sweeping seeing a significant reduction in the use of chemical weedkillers and delivering both operational efficiencies and significant environmental benefits.



Looking to the future

Our people are our biggest asset and the key to our success. In 2025/26 we will continue to focus on the key areas of attraction and retention, recognition, training and progression and employee engagement and satisfaction. Our review of our terms and conditions to remain competitive in recruitment and retention will be progressed during the year, and we will also expand our recruitment routes, with a focus on a more streamlined application process.

As a significant local employer we will also boost engagement with local employment partnerships.

Our focus on learning and development will continue by extending the skills assessment process established in 2024/25, working towards implementing a learning management system, as well as supporting in house training. Engaging with our employees will be another key priority, using data collected from that engagement to create targeted communications and feedback mechanisms.

Our operations are at the heart of our business, and we are committed to delivering excellent service. With insights from our digital

transformation initiatives, we will drive further efficiencies and identify new areas for improvement. We will also continue to embed social value into our procurement processes and operations, building on the strong foundations laid over the past year.

We will use insights gathered from climate data and performance dashboards to further develop key performance indicators for climate impacting projects, and pilot energy saving behaviour at all sites.

Through fleet procurement and maintenance, we will continue to support our council partners with the greening of our fleet as well supporting infrastructure for alternative fuel vehicles and charging capacity.

We will continue to work with our partner councils to support efficiency and growth initiatives that deliver value and enhance existing service. We recognise the challenges that any potential local government reorganisation could bring for our partners, and will work closely with them to both understand and plan for this, and to help realise any further benefits that may arise from having Ubico as a joint provider of environmental services.



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