

## Vour Guinness Summer 2021

Homeowner Edition

The year the country **Stayed at**Reflections on
he pandemic

## Be safety aware

Keeping you safe at home



**Anti-Social Behaviour** 

How we are doing

and much more...



## NHS

## MAKE SPACE

WASH HANDS

COVER

FACE

## Welcome to the Summer 2021 edition of YourGuinness

We have been living in extraordinary times. The challenges the coronavirus pandemic has presented to us all - personally and in our work - have been unprecedented.

We know that the last 17 months have been difficult for a lot of people, that your economic circumstances may have changed or become more uncertain, and that you may have spent more time at home, or you may have been out working in demanding conditions.

In this edition of YourGuinness, we reflect back over the last year or so, on how people have responded to the pandemic, and how we've adapted our services.

I personally want to thank you for the patience and support you have shown us throughout the last year, particularly during the periods when we had to change our services and ways of working to keep you and our colleagues safe. We are still recovering some of our services, so thank you for your patience while we work our way through that too.

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We've included information in this edition of YourGuinness about some ways we supported people in communities over the last year. This ranged from grants to enable learning or career development or retraining, to food pantries and advice lines. We've also included information on Staircasing and lease extensions.

We would like to be able to keep you updated about our services, including new services, so if you'd like to receive emails, please sign up by completing our online form (details below).

Thank you again for working with us to get through these tough times. I hope you and your friends and family are safe and well.

**Catriona Simons Chief Executive** 





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completing our online form here: www. quinnesspartnership. com/subscribe

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## The year the country Stay ed at It's been an home unprecedented and challenging year

and over 17 months on from the **Prime Minister's announcement** to stay at home, we're reflecting on a year in a pandemic, the changes we've all had to make and the moments to smile about, as well as some of the things we could all keep doing.

> Check out our oronavirus Hub fo ce updates and hel nd advice about rent, benefits and utilities. uinnesspartnership. com/coronavirus/

None of us knew what lay ahead this time last year. We've all had to change the way we live our lives, including the way we communicate with our friends and family. At Guinness we've also had to adapt. We introduced new ways of working to keep you and our colleagues safe, and for short periods of time we've had to temporarily pause some services. We've still been delivering repairs throughout and completed 95.7% on time.



We've also continued to complete any legal health and safety checks and our estates teams have still carried out their cleaning and gardening services, with added cleaning to our communal areas. We are grateful for your patience and understanding over the last year.

We're continuing to work through a backlog of repairs as quickly as we can, so please bear with us as it's taking longer than usual to complete some repairs so there may still be some delays.

#### we've loved seeing how people have stayed connected

If you need to talk to us about anything pandemic related - financial concerns, emergency communal If you've been at home for most of the year, it won't repair issues, Anti-Social behaviour - remember have been easy, but we've loved seeing how people we're still here for you and will do what we can to have stayed connected – from embracing new help. You can get in touch as always on **0303 123** technology, to sharing rainbows in your windows. 1890 or at www.guinnesspartnership.com/ contact-us/

As we move towards eased restrictions, we're reflecting on the things that we've learnt over a year living in a pandemic and things that are as relevant now as they were then.

We've missed being able to be in face-to-face contact with residents, but the moments you've Looking after your health shared with us have made us smile – from the kind The online world has been full of fitness videos. messages you've left for our colleagues, to the helping us to keep fit indoors – The NHS also shared pictures of your gardening or creative projects some great tips on exercising at home www.nhs. you've shared with us on our Facebook pages. uk/live-well/exercise/10-minute-workouts/

Mental wellbeing is also important. We partnered with charity Talk Listen Change (TLC) who offer free sessions to help you manage your mental wellbeing. Find out more on page 9.

PARTY LET PRETA THEM HERE &

#### Looking out for you

Last year we made over 49,000 welfare calls to residents and were able to help with shopping and other basics for those who were shielding and unable to go out.

Our customer support team helped residents claim £13.4 million in benefits they didn't know they were entitled to, and have helped residents access food and financial support where needed. Find out more about the support available at **www.** guinnesspartnership.com/customersupport

We know you've been supporting each other too, from dropping off groceries to checking in on neighbours. It's been heart-warming to see how communities have come together to support each other. Thanks to our friends and volunteers, including those from the Good Gym who spent time gardening at a safe social distance with residents (see below).



As we all continue to spend more time at home please continue to show consideration for your neighbours, keeping noise to a minimum and helping keep estates tidy by disposing of rubbish correctly.

#### Ask for help if you need it

#### Thank you for being here for us too

## Friends against scams

In May 2020, we launched a new partnership with Friends Against Scams (an initiative by National Trading Standards) which aims to protect people from scams.

#### What is a scam?

A scam is a crime where someone tries to trick a person into giving them money or personal information, through emails, phone calls and text messages, social media, websites, doorstep visits or postal letters.

#### Getting help and advice on scams

Anyone can fall victim to a scam, and you do not need to feel embarrassed or afraid to speak up if it's happened to you. If you've been tricked into parting with your money, contact your bank immediately for help. You can also contact the Citizens Advice Consumer Service directly (Tel: 0808 223 1133) and you should report it to the police.

#### Staying safe from scams

Since the start of the pandemic, criminals have been increasingly preying on people's uncertainty and taking advantage of those in isolation, resulting in an increase in scams over the past year.

There are a few simple ways you can spot a possible scam, so look out for companies or individuals who:

- Contact you out of the blue
- Threaten or pressure you to take action
- Ask you to share personal/bank details
- Request money from you for an emergency, or promise to deposit money into your account
- Use poor grammar, often with spelling mistakes
- Ask you to keep your conversation a secret
- Offer you something that seems too good to be true

If you are unsure, just say no to whatever you are being offered or asked for, and ask for help from someone you know. Legitimate service providers will never contact you out of the blue to ask for personal or financial details, a password or PIN.

Friends Against

## Backing your potential with our **Aspire Awards**

Do you want to get back into work but need a new qualification? Need some help to get your business idea off the ground? Or perhaps you have a budding sports star, artist or musician in your household and need help with costs towards training or equipment. If so, we want to help.

Over the last seven years we've made more than 300 Aspire Award grants to help pay for education, courses, training and equipment – and to support start-up businesses. We offer grants in three different categories:

#### Your **degree**



A grant towards tuition fees for undergraduate degrees or academic book costs.

#### Your career



Funding towards training or course fees, equipment, work wear or transport for residents starting a business or trying to get back into work.



#### Your talent Funding to cover the costs of training

or equipment for residents with a proven talent in sports, the arts or music.

#### Mai's success story:

#### I am determined to act as an ambassador to encourage other women to break into the gas industry, and to assist in their training.

Mai Pierre used her grant to help further her career and become a gas engineer. She used the funding to help pay towards training for new entrant gas engineers. Mai had previously completed work experience with us and found she had a passion for plumbing.

"I am thrilled to have received this award from Guinness which will help me pay for my gas engineer training course. Unfortunately, I was laid off last year. Becoming a qualified gas engineer should help me find a new job as I will be more versatile in the work I am able to do."



#### Sandra's success story:

Sandra Monero received funding to boost her small start-up business selling black dolls based on inspiring Caribbean women. Her Monero Dolls are designed to represent the diversity of beauty.



Having launched the Monero Kids Boutique, her dolls proved to be a hit. Like so many others, Sandra's business has been affected by the coronavirus pandemic. Lockdown meant she couldn't open her shop, so she changed her business model and created a new website to encourage more online sales.

"When I received the Aspire Award, I could

never have guessed what the forthcoming year would have in store for me and my doll business. Lockdown meant I had to be more creative with my business ideas and I had to reflect on how to keep moving onwards and upwards."

You can find out more about Sandra's business on her website **www.** monerokids.boutique/

Apply via our website. www. guinnesspartnership. com/aspire





Over the last year we've worked with a number of organisations to provide extra support to residents

## Support when it's neec

## Food pantries

Food pantries are membership schemes where, for a small weekly fee (usually around £3.50), you can visit and select at least 10 food items from a range of frozen, tinned, and fresh food.

We support pantries in Crewe, Sheffield, Salford, Cheltenham, Hackney, Kensington and Havant you can find out more on our website www.guinnesspartnership.com/foodpantries

If you want to access a food bank, you can find your nearest one here www.trusselltrust.org/get-help/



### **Free online** tutoring for kids

We worked with Tutors United to provide online support to primary aged pupils who were looking for extra support in their learning. So far, Tutors United has supported 170 Guinness children.

During 2020 we offered weekly online tutoring in Maths and English as well as a Booster series of tutorials for young residents.



So far, Tutors United has helped 170 children with online learning support and guidance

### Free online training for start-up businesses

We've teamed up with Rebel Business School to provide free training courses to residents who are starting up or running their own business.

#### the course aims to provide information and practical advice to teach you how to build your business

The free online workshops welcome people of all ages. Whether you are at the beginning of your startup journey, or have an already established business looking for new ways to grow and adapt, the course aims to provide the information, inspiration and practical advice to teach you how to build and evolve your business.

To find out about the next course visit guinnesspartnership.com/your-community/

## Free kids' shoes



Sal's Shoes redistributes outgrown (but not outworn) shoes to children in need.

Now in its 7th year of operation, Sal's Shoes has grown to be the leader in the shoe recycling sector. www.salsshoes.com

We're helping to fund two new shoe recycling hubs:

In Salford, school shoes (as well as uniforms) are available in their store.

**In Crewe**, the community hub now has a permanent store supplying children's shoes to local residents.

We're also running a pilot store in Hackney and will be opening in more locations soon. You can find out more at

guinnesspartnership.com/sals-shoes/





### Free confidential counselling

Now more than ever it's important to look after your wellbeing.

We've partnered with charity Talk, Listen, Change (TLC) to offer emotional wellbeing support.

TLC provides a range of ways to improve mental wellbeing, and can help you talk through how you're feeling. You can access up to five free online and telephone sessions each. Find out more here on our website: guinnesspartnership.com/tlc



#### **Email updates**

Want to keep up to date with the free initiatives, courses and training we have on offer? Then sign up to our email updates to get the latest info direct to your inbox. Subscribe by

completing our online form here: www. guinnesspartnership.com/subscribe

# Besafety Boyard

### Your safety is our priority. It's important that we work together on safety issues.

Throughout the year we carry out regular checks to make sure everything is working as it should be – things such as gas safety inspections in the home and fire safety inspections in common areas.

## Home Safety Facts

- The home is the most common location for an accident
- Every year across the UK, there are approximately 6,000 deaths as a result of accidents at home
- More accidents happen in the lounge/living room than anywhere else in the home

## Carbon Monoxide (CO) detectors

or the whole unit if

it is not.

- Barbecues are involved in hundreds of accidents each year
- Falls are the most common accidents and can cause serious injury at any time of life, but the risk of serious injury increases with age

### **Balconies**

If you have a balcony, we want you to enjoy using it safely. You can do this by following this advice:

- Keep your balcony free of any flammable items and materials. A kilo of plastic is equivalent of a kilo of fuel.
- Don't store gas cylinders on your balcony. There is a risk they may explode if they are left in the sun, even in winter.
- Do not smoke on a balcony or allow guests to do so. If you smoke, wherever you smoke, ensure you stub cigarettes out using a closed metal ashtray. Never drop cigarettes over the side of a balcony or walkway.
- Never use or store fireworks on your balcony (or anywhere in your home). If you have fireworks you no longer want, some fire services will collect and dispose of them for free.

## Barbecue safety

With warmer weather on the way and the possibility of small gatherings, barbecues may be a part of plans for this Spring/Summer.

Of course, barbecues should be fun but you should make sure they are safe. Preparing properly will help, so make sure you take precautions. You can find more information about asbestos, including where it can commonly be found in homes, visit our website at **guinnesspartnership.com/** asbestos

- Check your barbecue is in good condition (particularly if it's not been used for some time) and look for parts that may need adjustment or repair
- Consider the location position it on level ground, so there is less chance of it tipping over. Keep away from fences, sheds and overhanging trees, which have been known to catch fire
- Never light a barbecue in an enclosed space or on a balcony
- Take particular care in hot, dry weather to reduce the risk of grass catching fire
- Never pour petrol or other accelerants onto a barbecue. Some of the most serious barbecuerelated accidents happen when people do this and the barbecue 'explodes'
- Don't leave children unsupervised near a barbecue
- Make sure the barbecue is completely out before you leave it
- Take care when getting rid of a disposable barbecue, or barbecue coals - ensure they are completely cold, before placing them in a bin.



#### Don't use barbecues, fire pits, chimeneas, or patio heaters on your balcony

### Asbestos awareness

Asbestos can be found in some buildings built from the late 1950s to the mid 1980s. Left undisturbed it usually poses no problems.

If you're thinking of doing any DIY in your home (and therefore risk disturbing asbestos), or if you are worried about asbestos in your home – contact us.

### Sprinkler update

Sprinklers provide additional safety in taller buildings. They give people more time to escape if there is a fire, and can limit fire spread through a building.

They react to heat and are triggered one by one when the temperature in the room reaches 60-70 degrees – they don't all go off together throughout a building!

Our dedicated Building Safety team are leading a project to fit sprinklers to all our taller buildings.

So far we have retrofitted sprinklers into over 900 homes, making them safer. If we are planning to fit sprinklers in your property or building, we will contact you first to share the plans and so you can ask any questions.



## Anti-Social 5 C Ta

**Everyone has the right to enjoy** their home in peace. However, sometimes people behave in an anti-social way. We take Anti-Social Behaviour (ASB) very seriously.

## What is Anti-Social Behaviour?

Anti-Social Behaviour is when someone acts in a way that causes someone to feel upset, harassed, alarmed or distressed. ASB can include:

- Loud or excessive noise
- Neighbour disputes
- Dangerous animals, like dogs
- Environmental issues, like fly-tipping, graffiti and abandoned vehicles
- Criminal or violent behaviour, like assault, hate crime and verbal abuse

#### Did you know?

Over the last 4 months, we've obtained 17 Civil Injunctions to protect residents and staff from extreme Anti-Social behaviour including cases where our staff and residents have been threatened with violence.

We try everything we can to resolve Anti-Social Behaviour but if the behaviour doesn't stop we do take legal action which can lead to eviction.

We spoke to our Tenancy Enforcement Manager, Alex, about Anti-Social Behaviour and how we tackle it.

#### Alex, could you tell us a bit about how your team helps resolve ASB issues?

A: Our Customer Liaison and Tenancy Enforcement teams support residents to resolve issues. We often work with partner agencies such as the Police, Environmental Health and external mediation partners.

Tensions can escalate when reports are made to us before neighbours try to talk things through. Where it is safe to do so, it's always a good idea to make contact with your neighbour first to tell them the impact their behaviour is having on you.

Sometimes the other person may not be aware their actions are causing a problem.

Mediation is a helpful tool in neighbour disputes, (but not where there has been an act of violence or criminal act). Someone trained in resolving disputes will meet with both people to help reach an agreement. Of the cases we refer, 94% are successfully resolved.

#### What is the most common type of **ASB reported?**

A: We receive a lot of noise nuisance reports. We've seen a slight increase in this with everyone being at home, but noise has always been a common ASB issue, it's also a difficult one to manage and not something that can be fixed overnight.

Each local authority has a statutory duty to investigate domestic noise, so where there is a purely noise related issue, we encourage residents to engage the local Environmental Health team to carry out a statutory nuisance investigation alongside our ASB investigations, Similarly, where ASB involves criminal behaviour the police should be involved, as they have the power to arrest or prosecute.

Where it is safe to do so, it's always a good idea to make contact with your neighbour first to tell them the impact their behaviour is having on you.



#### Why do you have to fill in diary sheets when reporting ASB?

A: I understand how difficult it is when you're experiencing Anti-Social Behaviour, but it's important to understand that it can take time to resolve and in order to act we need evidence. Diary sheets are one form of evidence, they help build up a picture of the behaviour, which we can use to find a resolution or take action.

#### Is there anything else?

A: The coronavirus pandemic has brought additional pressures and we've seen an increase in neighbour disputes often brought on by lockdown fatigue. We will continue to help support our residents through this difficult time.

Although we appreciate that it's been a difficult year, it's also important that we keep working together to address Anti-Social Behaviour.



## ease extensions

#### Have you thought about extending the length of your lease?

Whether you own your lease outright, or have a shared ownership or fixed equity lease, every year your lease's length diminishes. A shorter lease may make it more difficult to find a buyer for your home if you want to sell, and it may make it difficult to re-mortgage.

#### Key points to consider

- When you purchased the lease to your home, your solicitor will have explained how many years were remaining on the lease. You can calculate the length of your lease by subtracting the amount of years that have passed since then.
- Your lease entitles you to occupy your property for the remainder of the lease term, subject to keeping up any payments to you mortgage provider and Guinness. You should always keep it safe. If you need a copy you should first check with your solicitor or mortgage lender. Copies can also be obtained from UK Land Registry. We are usually able to provide a copy too.
- The cost of a lease extension is determined by a valuer and will be based on the condition of the property, any restrictions or covenants that apply to your property and local market factors. The Leasehold Advisory Service has an online calculator, which provides an approximate value: www.lease-advice.org/ calculator. You will also pay legal and valuation fees to extend your lease.
- Shared ownership and fixed-equity leaseholders are not currently statutorily entitled to a lease extension. However, we operate a discretionary policy and will consider selling a lease extension to all our homeowners, if we are able to.
- Any grant of a lease extension by us will be determined by a surveyor who is registered with the Royal Institution of Chartered Surveyors.

Lenders favour leases with an unexpired term in excess of 80 years and the value of a lease extension increases once the remaining term drops below 80 years. For these reasons, if you can afford it, it is best to extend your lease before the remaining term falls below 80 years.

> Lease extensions processes, so you should always get specialist legal





www.lease-advice.org. Find out more here www.guinnesspartnership.com/ or-homeowners/moving-in/your-lease/

# Advantages of Shared Ownership homes

### **Buying more**

An advantage of Shared Ownership is that over time, as your circumstances change, you can buy a greater share of your home.

Increasing your share of your home is known as 'staircasing' and you can staircase at any time.

As you increase your share, your rent will usually decrease and if you have a mortgage, your mortgage repayments will increase to cover any additional borrowing.

The staircasing can vary from around four weeks up to three months.

If you want to staircase, you'll need to get your home valued, we will use this valuation to work out the price of the share you wish to purchase.

### Costs involved

- Your valuer's fee
- Mortgage arrangement fees to your lender, if this applies
- Your lender's valuation fee, if this applies
- Your legal fees
- Our staircasing administration fee\*
- The cost of additional share
- If you didn't pay stamp duty on the full value of your home, you may need to pay extra stamp duty

#### It's important that you get our permission before you make changes to your home, as otherwise you could be in breach of your lease.

This may prevent you from being able to sell or secure a mortgage on your home.

## Improving your home

You don't need our permission to decorate or make simple repairs, but you will for anything more significant.

If you want to make changes to your home, please check your lease first. The following changes will always need our permission:

- External work to the property
- Structural work
- Changes to walls, pipework or electrics
- Conservatories or extensions



If you want to request a change you will need to write to us with your plans and include details of your building contractors and any planning permission or building regulations required. There is also usually an administration fee to pay and you may also have additional costs for surveyors and solicitors.

You can find more details along with a list of our admin fees on our website here: guinnesspartnership.com/home-improvements



Find out more on our website guinnesspartnership.com/staircasing

\*details of our fees can be found on our website at guinnesspartnership.com/ourcharges/



## Domestic Abuse support

Domestic abuse affects more than 1 in 20 people, it isn't always physical, there are different kinds of abuse, but it's always about having power and control over someone.

There's more than one kind of domestic abuse and it can be any incident or series of incidents of controlling, coercive, or threatening behaviour; violence or abuse. It can happen between people who are, or have been, intimate partners or family members regardless of gender or sexual orientation.

#### Help and support

We offer free, confidential support to anyone that believes they may be experiencing a form of abuse. If vou want to talk to us. call us on 0303 123 1890 from 8am – 8pm Monday to Friday if you feel safe to do so.

The National Domestic Violence Helpline is open 24/7 for advice and support. Call them on 0808 2000 247.

For more information on support services or to report abuse to us online, visit our dedicated pages at guinnesspartnership. com/domestic-abuse





For anyone experiencing domestic abuse

The Government has recently teamed up with independent pharmacies and Boots to launch a domestic abuse 'Ask for ANI' codeword scheme.

The 'Ask for ANI' scheme allows those at risk or suffering from abuse to discreetly signal that they need help and access support. By asking for ANI (pronounced Annie), a trained pharmacy worker will offer a private space where they can understand if the victim needs to speak to the police or would like help to access support services such as a national or local domestic abuse helplines.



### We are here for you.

Your life is for living - let us do the rest. You'll be surprised about the range of things we can help you with at home:

Essential care		Housework & shopping
Specialist care	B	Hobbies & companionship
Dementia care	-~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	Collecting prescriptions

Get in touch with our friendly team to create a tailored package that's right for you.

**© 0300 1230705** www.guinnesscareathome.org.uk



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Millions of people are spending more time There are many things at home due to the pandemic, and with you can do to reduce the average water bill in the UK previously set at roughly £385, this is only going to your water consumption increase. Here are some things you can and lower your water bill do to reduce your water useage:



8. Take a shower save 50 litres of water



7. Invest in water efficient products like plugs and timers

## your bills

6. Don't leave the tap running to wash dishes, use a bowl and save 6 litres of water per minute!



water and energy

#### Water meters

Currently, around half of households in the UK have a water meter and it's estimated that they use around 30 litres of water less each day, per person than those living without a water meter. If you don't have a meter, you can find out how much you could save by using the Consumer Council for Water's cost calculator - www.ccwater.org.uk/ watermetercalculator.yourwaterbill

#### Water-efficient products

There are several products on the market that can make it easier for you to reduce your water consumption and save money. From universal plugs, and cistern devices to timers. Some water companies offer these products free to customers, so it's worth getting in touch with your supplier.



## Register my appliance Right now

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## Register your appliance for a safer home

- Ensure manufacturers can contact you if a safety repair is needed
- Go to www.registermyappliance.org.uk
- Register appliances bought in the last 12 years
- Update your details if you or your appliances move

## For peace of mind register now



The Register my appliance website is provided by AMDEA – The Association of Manufacturers of Domestic Appliances – to enable manufacturers to act quickly in the case of a recall. This information is provided in partnership with the Home Office and NFCC national fire safety campaign.



We work hard to provide a great service to all our customers but there may be times when we don't get things right. We want to know, so we can do something about it. If you need to make a complaint, our team will do their best to put it right.

## Complaints Update

## You can make a complaint in the following ways:

- Call us on 0303 123 1890
- Complete the web form on our website
- Speak to us on Live Chat on our website
- Use the Text Relay service
- Contact us through our social media channels
- Speak to your Customer Liaison Officer or another customer-facing staff member. Any Guinness staff member can take a complaint.



#### **Housing Ombudsmen Service**

We will do what we can to resolve your complaint in our two stage process, but if you're not satisfied with our response, you can contact the **Housing Ombudsman** eight weeks after our final response, and they will review it. You can contact the Housing Ombudsman at any point within your complaint for general advice and assistance.



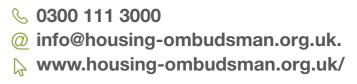


Find out more about our complaint process and what to expect on our website. guinnesspartnership.com/complaints

### Our complaints record



Should you want the Ombudsman to accept your complaint for a full investigation, you will need to exhaust our complaints process first. For more information contact:



## Contact us



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ET

With a **MyGuinness** account you can view and manage your account instantly, update your details and pay your rent at any time at www.guinnesspartnership.com/ myguinness

Speak to us online with **Live Chat** at **www.guinnesspartnership.com** 

Call Customer services on **0303 123 1890** We're open Monday to Friday, 8am – 8pm. For urgent out-of-hours repairs you can all us anytime.

If you have hearing or speech difficulties, you can contact us via **Text Relay: 18001 0303 123 1890** 

We also offer a wide range of other online contact methods, you can report a repair, antisocial behaviour, neighbourhood issue or other general queries via our online forms www.guinnesspartnership.com/contact-us

Visit our Facebook pages guinnesspartnership or follow us on twitter @yourguinness



#### We can translate this document into your preferred language. We can also provide it in large print or audio format on request.

#### Arabic

حن نستطيع ترجمة هذه الوثيقة الى اللغة التي تفضلها. ويكننا أيضا أن نقدم اليك هذه الوثيقة مطبوعة بالخط الكبير أو على

#### Bengali

আমরা এই কাগজট আিপলার পচ্চন্দরে ভাষায় অলুবাদ করত সেক্ষম। অলুর োধক্রম,ে আমরা এটমি োটা হরফ অথবা অডওি আকারওে দতি সেক্ষম।

#### Chinese

我們可以將文件翻譯成你首選語言。 我們也可以也應要求提供大字版和語音版本。

我们可以将文件翻译成您首选的语言。 我们也可以应要求提供大字版和语音版本。

#### French

Nous pouvons traduire ce document dans la langue de votre choix. Nous pouvons également l'éditer en gros caractères ou en format audio sur demande.

#### Portugese

Podemos traduzir este documento para o idioma da sua preferência. Também podemos fornecê-lo, a pedido, em letra de tipo grande ou em formato áudio.

#### Polish

Dokument ten może zostać przetłumaczony na wybrany przez Państwa język. Na Państwa prośbę możemy go również dostarczyć w formacie audio lub dużego druku.

#### Punjabi

ਅਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਅਨੁਵਾਦ ਤੁਹਾਡੀ ਤਰਜੀਹੀ ਭਾਸ਼ਾ ਵਚਿ ਕਰ ਸਕਦੇ ਹਾਂ। ਅਸੀਂ ਬੇਨਤੀ ਕੀਤੇ ਜਾਣ 'ਤੇ ਇਸ ਨੂੰ ਵੱਡੇ ਪ੍ਰਟਿ, ਜਾਂ ਆਡੀਓ ਫਾਰਮੇਟ ਵਚਿ ਵੀ ਮ੍ਹਾੱਈਆ ਕਰ ਸਕਦੇ ਹ

#### Somali

Waxaan u turjumi karnaa dukumintigan luuqadda aad doorbidayso. Waxaan sidoo kale ku bixin karnaa iyadoo ah qoraal far weyn ah, ama qaab cod ah codsi haddii la codsado.

#### Tamil

உங்களுக்கு விருப்பமான மொழியில் இந்த ஆவணத்தை எங்களால் மொழிப்பெயர்க்க முடியும். கோரிக்கையின்பேரில் பெரிய அச்சு அல்லது ஆடியோ வடிவிலும் எங்களால் வழங்கமுடியும்.

#### Urdu

ہم اس دستاویز کا آپ کی پسند کی زبان میں ترجمہ کروا سکتے ہیں۔ ہم درخواست پر اسے بڑے پرنٹ یا آڈیو

