

Focus.

Supporting
business success in
South Australia

April 2015



Diversity is good for business

Celebrating
leaders in equality



Welcome.

I'm delighted to share BankSA's revamped Business Focus magazine with you.

This edition celebrates equality and diversity in business, whether it be age, education, gender or nationality, and profiles a range of interesting and hard-working business leaders.

South Australians' great sense of equality and diversity dates back to its earliest settlement as Australia's first free colony.

Other 'firsts' in keeping with these roots include South Australia being the first state in Australia to grant women the right to vote, and the first place in the world to allow women to stand for parliament (both in 1894).

These 'firsts' opened up a new level of opportunity and equality that had not previously existed.

South Australia can be proud of its pioneering and leadership role in so many areas, but however great the inroads we've made in the past, it's important to stop and look at where we are now.

We should be asking ourselves if we are still moving ahead as ground-breakers, or at least keeping pace with trends in cutting edge policies in a range of areas, including business, society and education, or whether there's more we could be doing.

Support for workplace diversity remains strong among South Australian consumers and small businesses and this is heartening, given that diversity makes both good business and economic sense.

Research by BankSA shows that when it comes to the workplace, our priorities include: flexible working hours, equal pay for women and men doing the same job, no discrimination on the basis of race, gender or age, paid paternity leave and more women in top jobs.

These are also values and principles valued by BankSA.

Capturing the economic, social and cultural dividends from valuing diversity in employees, customers and suppliers offers a sustainable competitive advantage for BankSA.

Diversity gives us a better understanding of the needs of our customers by more closely reflecting the demographics of the community.

It also encourages creativity and innovation in addressing business issues, fuelled by the richness of different experiences and approaches to problem-solving that only diverse teams can deliver.

For us, the arguments for diversity and equality boil down to one simple truth – it is simply the right thing to do.

And, as a leader, I'm of the strong view that diversity of thought is important in keeping organisations and communities vibrant and healthy.

The six business customers we've profiled in this magazine also prove that equitable and diverse business practices are not just the right thing to do, but are also good for business.

I hope you will enjoy and be inspired by these stories.

Nick Reade – Chief Executive, BankSA

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Diversity is good for business.

With our state's historically free and democratic roots, it is perhaps no surprise that South Australians value social diversity, both inside and outside the workplace.

It's a well-accepted premise that our workplaces should reflect the broader community in terms of race, gender, ability and age.

This notion is backed by recent BankSA research that reported strong consumer and business support for increased diversity in the workplace.

In fact, research findings show that the 300 consumers and 300 small businesses surveyed consider the top standard features of any workplace should be:

- Equal pay for women and men doing the same job (96 per cent);
- No discrimination on the basis of race, gender or age (95 per cent);
- Ongoing training to boost skill levels (92 per cent);
- Ability to return to the same job on the same pay after maternity leave (89 per cent);
- Higher wages for individual workers who lift productivity (86 per cent); and
- More women in senior management positions (83 per cent).

In addition, 85 per cent of businesses strongly support access to childcare at or near the workplace, yet only 76 per cent support the idea of more women on company boards, something that small operators and family businesses say is difficult for them to achieve.

Overall, the results show that the most supported workplace initiatives are those based on the principles of equality, opportunity, security, reward, flexibility, diversity at senior levels and support.

The South Australian Chiefs for Gender Equity, a group overseen by the South Australian Equal Opportunity Commissioner Anne Gale, argue that employers who address gender equity and other equity issues well, will have more women in senior roles, flexible work practices, parental leave to enable 'sharing the caring' and carers' leave, accessed equally by men and women.

The Chiefs comprise South Australian business leaders, including BankSA Chief Executive Nick Reade, who advocate gender equity in the workplace. And its members agree that the business case for workforce diversity is strong.

An organisation that thoughtfully manages diversity stands to benefit from improved creativity, a more engaged and productive staff, innovation and a problem-solving ethic. A diverse workforce can also help organisations tap into and communicate with different markets, and build a reputation as an employer of excellence.

Professor Cheri Ostroff, Chair of Management in the University of South Australia's Business School, said that in order to identify its optimum level of diversity, whether targets exist or not, workplaces should consider whether diversity is one of their core business values and whether cultures, climate and human resource practices signal that diversity is valued.

Many still argue though that targets are essential for change to occur.

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FerosWee benefits from having a diverse workplace.

According to Commissioner Gale, the value of a target lies in its capacity to measure progress, signal a problem and prompt reflection.

"If reflection uncovers the truth that an organisation's culture is limiting positive change, then work can begin on a more welcoming culture to take its place," she said.

"Unless an organisation is truly welcoming, supportive and inclusive, the talent will not stay."

As demonstrated by members of The Chiefs group, to achieve optimal workforce diversity that will benefit employers and employees, it is up to leaders to show the way.

"Workforce diversity is important so it reflects our whole community. If consumers can 'see themselves' in the people that serve them and in the products they buy, it makes good business sense," Commissioner Gale said.

"To achieve this, creating opportunities for people from diverse backgrounds is essential, accompanied by a 'culture of inclusion', driven by business leadership."

Leadership teams must build diversity into the values of the organisation and senior leaders must be prepared to coach line managers in developing diversity as a positive business driver.

But talking the talk isn't enough.

BankSA believes there is clear value in building a workforce that is representative of its customers, particularly in a service-oriented business.

Mr Reade said diversity affects the whole community and as a leading South Australian business, BankSA has a responsibility to help break down barriers by addressing how its employees, customers and the community can achieve their full potential.

"Diversity gives us a better understanding of the needs of our current and potential customers by more closely reflecting the demographics of the community, as well as providing access to a greater share of the talent pool," he said.

Increasingly, organisations today also realise that diversity is an important business driver, according to Diversity Council Australia.

Yet Australia's leadership ranks still lack gender and cultural diversity, while significant barriers to employment participation persist for other diverse groups.

Diversity Council Australia's Chief Executive Officer, Lisa Annese, said employers can't expect to get the most out of their people talent, or harness the benefits of a diverse workforce, if they don't put adequate resources or strategies in place to drive change.



“Workforce diversity is important so it reflects our whole community. If consumers can ‘see themselves’ in the people that serve them and in the products they buy, it makes good business sense.”

Anne Gale

South Australian Equal Opportunity Commissioner

“Recent Australian data published by the Workplace Gender Equality Agency found employers are continuing to fail to maximise their talent pool by insufficiently supporting the needs of their diverse workforce,” she said.

“It’s clear that a diversity policy alone isn’t enough. What’s really needed is for organisations to properly resource and support their diversity function, as well as develop a comprehensive strategy with clear objectives and accountabilities.

“There’s no quick fix here – employers need to do the hard yards.

“Strategies like actively sponsoring women and other diverse talent into leadership positions, addressing bias at every level, adopting broader definitions of what leadership looks like, and public accountability via reporting on measurable outcomes will actually deliver results.”

Diversity Council Australia has also explored the growing body of evidence about the ‘motherhood penalty’ – the impact that bearing and raising children has on women’s wages; a substantial contributor to the stubbornly high gender pay gap.

Raising children accounts for a 17 per cent loss in lifetime wages for women, with the kind of work many mothers undertake not only being lower-paid than the work they did prior to having children, but also frequently not reflecting their abilities, level of education or work experience.

Organisations can help reduce the gender pay gap by ensuring they have strategies in place to support mothers and fathers to manage their family responsibilities alongside their paid work.

Strategies include ensuring flexible work is available to all employees at all levels of

the organisation, and supporting pregnant women and mothers to return to work and to continue to be valued members of the workforce with the same opportunities as their colleagues.

In 2015, Australian employers can expect continued scrutiny of their diversity efforts from internal and external audiences including employees.

“Failing to deliver better outcomes on diversity is not an option for those organisations wanting to access the best talent, retain an engaged and productive workforce, or indeed be seen as an attractive employer,” Ms Annese said.

“In our experience, organisational strategies such as harnessing cultural diversity, rethinking the leadership model, mainstreaming flexible careers, and a better resourced diversity and inclusion function are key to making progress.”



Global experience reaps rewards.

In January 1984, a time when personal computing was still in its infancy, Dr Manfred Sautner established software development company Spectra QEST in Sydney, less than a year after migrating from Germany with his wife and two young children.

Soon after, he moved to the beautiful Adelaide Hills, taking his young company with him.

Fast forward 31 years, and the highly-awarded company not only services the Australian market, but also customers in North America, New Zealand, the Middle East and Europe through two offices in North Adelaide and Sacramento, California.

Today, Spectra QEST is led by four directors – Dr Sautner along with Dirk Janek, Michael Sautner and Stephan Mavrakis – who were all born overseas.

According to Mr Mavrakis, Spectra QEST has a history of employing people from a range of cultural and ethnic backgrounds, and this diversity has proved beneficial in the company's global business dealings.

"In our team of 30 people, we have staff representing a range of backgrounds including Middle Eastern, Asian, European as well as Caucasian," said Mr Mavrakis.

"The cultural diversity in our company helps us to adapt to the markets that we are invited to service. We are an outward facing company and recognise that the world is our market.

"For example, we were recently invited to take part in a project in Saudi Arabia. Navigating the visa applications and processes to undertake work in Saudi Arabia can be very challenging, and we were struggling somewhat to understand what was required of us.

"Then we realised we had two Arabic speakers in the company. They were able to help us break down the cultural and language barriers with our application.

"In order to grow, you need to sell to the world. And to do that, you need to understand how the world works, and having a global workforce has proven to be a real benefit to us."

One quarter of the company's employees are women, quite an achievement given the under-representation of women in engineering and software industries.

Mr Mavrakis says the majority of Spectra QEST's female staff have children, and flexibility in working hours and conditions is offered to both mothers and fathers.

"We are a very understanding and family-friendly workplace, and offer flexibility to our staff. For example, we have employees who work 9am – 3pm so that they're able to manage the school run," he said.

Mr Mavrakis says Spectra QEST's diverse employee base and commitment to its staff is one of the keys to the company's success.

"One of our corporate goals is building a company that is confident and aggressive in its technological achievements, cooperative and flexible with its clients, caring, challenging and fair with its staff and, above all, commercially successful in the international scene," said Mr Mavrakis.

"In order to build a globally-competitive boutique company, you need the best people you can get. When recruiting, we don't discriminate based on gender or cultural and social backgrounds, we care about brains and intelligence."

Mr Mavrakis says Spectra QEST has been rewarded for its caring attitude to its staff.

"We aim to be an inclusive and welcoming workplace and an employer of choice, and make it entirely possible for people from all backgrounds to flourish and be successful," he said.

"As a result, Spectra QEST has low staff turnover and a loyal team. Most of our employees stay here for a very long time, and we're very proud of that."

Reflect cultural diversity.

You can ascertain how well your workforce reflects cultural diversity by benchmarking survey findings against the degree and breadth of cultural diversity present in Australia's general community.



"We make it entirely possible for people from all backgrounds to flourish and be successful."

Stephan Mavrakis



All in the family.

Juggling the management of a busy law firm with a young family is all in a day's work for Vanessa Farmer.

Ms Farmer joined Darwin's Withnalls Lawyers in 1999 and became a principal two years later at just 27 years of age. Now the firm's Managing Partner, she is a mum to four children under the age of nine, including identical twin boys, as well as being a stepmother to two teenagers.

With a strong background in civil cases, Ms Farmer has changed the focus of the firm from a predominately criminal law firm, towards a medium-sized firm specialising in family law.

"After having my first child in 2006, I struggled to manage the requirements of working in a number of jurisdictions and multiple courts with family commitments," Ms Farmer said.

"I was exhausted from being up all night caring for a new baby as well as from all the reading required to be across ever-changing legislation spanning multiple disciplines, not to mention having to travel to various courts.

"That was when I decided to primarily practice in family law. My parents separated when I was quite young, and being a part of a blended family myself, I've always had an appreciation for the importance of sound family law advice.

"The judiciary in the family law system is child-focused, and where possible this can offer flexibility.

"For example, if I request that a hearing start a bit later so that I can attend my child's assembly, the judges and my clients generally understand.

"Managing a successful and growing business with a growing family can definitely be a balancing act, but like many lawyers, I thrive on managing multiple deadlines and commitments."

Ms Farmer says that she extends the flexibility that the system offers her to her team of 11 staff.

"Up until October last year, we were an all-female office. We are a very family-focused practice with mothers and grandmothers on our staff, and I'm accommodating of revolving hours around childcare, kindy and school drop-offs, school holidays, caring for sick children and working remotely when needed," she said.

"As a working mum myself, I understand the competing interests very well. Provided that as a team we are meeting our obligations and expectations of our clients, there's capacity to be flexible with working hours and conditions.

"Having a team with diverse ages brings a range of viewpoints and interests to the office. It also provides the opportunity for mentoring.

"For example, one of our staff, who has been with us for seven years, started in a junior office role while finishing law school. With support she has developed through the company to her current position as a successful advocate.

"Darwin has quite a transient population, so it's a place where recruitment and retention of staff is a significant issue. Making Withnalls a supportive and understanding workplace is important towards ensuring we are retaining a great client-focused team."

Supporting working parents and families.

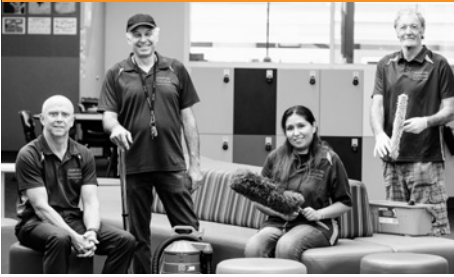
You can retain pregnant employees and working parents by:

- Developing and implementing policies and programs that support pregnant employees and working parents;
- Ensuring good communication and information sharing between the business and employees throughout the continuum of pregnancy, parental leave and on return from leave;
- Promoting flexible work opportunities; and
- Identifying and measuring key metrics, such as return to work rates and promotion rates for flexible workers.



**"Having a team
with diverse ages
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to the office."**

Vanessa Farmer



Everyone has a role to play.

Established 20 years ago, Longford Cleaning is a family-owned business, taken over in 2013 by Jeff and Trudi Harrip.

Its 80 male and female employees hail from a diverse range of cultural, age and ability backgrounds, making the Longford workplace truly representative of the wider community – something the Harrips take great pride in.

“Our philosophy is that if you want to work, if you can do the work and you are honest and committed, then we will give you an opportunity,” Mr Harrip said.

Based in Adelaide’s Athol Park, the cleaning workforce is like the United Nations, he said, with staff originating from all over the world including the United Kingdom, Germany, Poland, Peru, Bangladesh and Vietnam.

“Our ages range from early 20s to late 60s. We have students, parents, retired couples and people with physical and intellectual disabilities working with us,” he said.

“We have a very stable workforce, which is not only good for us, it’s also good for our clients who are mainly private schools and businesses. Some of them are \$35 to \$40 million organisations.

“And it’s actually really nice to see that many of our school clients invite and include our staff in their college functions.

“It shows that through their regular contact, our cleaning staff actually become part of the college communities.”

Mr Harrip said that in addition to high level training, staff undergo a police clearance and Catholic Archdiocese of Adelaide police clearance.

He said it was important for staff to be thorough and well organised.

“Our policies reflect that diversity is important to us and I think that’s one of the reasons we attract a reliable workforce and why it remains very stable,” he said.

“We don’t discriminate. We want the best people for our positions and we believe in giving everyone an opportunity regardless of gender, age, race and ability.

“We enjoy seeing our staff thrive when they have job security and know they are making a contribution.”

The business believes that everyone should have an opportunity to work and a large component of the Longford workforce comprises working mothers who can fit work around their family responsibilities.

“We also have students who need to balance work with their studies and retirees who want to boost their incomes and remain active in the community,” Mr Harrip said.

Diversity is also important as a means of sharing experience and knowledge among staff, he believes, with ‘older hands’ happily guiding and mentoring others as needed.

And finally, when it comes to diversity, Mr Harrip believes it is not just the responsibility of the human resources department, it’s something that should be embraced by the whole organisation and its leadership.

“When everyone has an opportunity to work and contribute, you get the best person for the job,” he said.

Fostering cultural diversity.

If you value global experience and multiple cultural identities when making promotion decisions, it will pay off by generating positive outcomes for your business. Research shows that employees with breadth in cultural diversity create business growth.



"Our philosophy is that if you want to work, if you can do the work and you are honest and committed, then we will give you an opportunity."

Jeff Harrip



Stepping back, not stepping out.

At the age of 70, and having built and sustained a thriving boutique accountancy and business development firm based in Darwin, Andrew Wee is not interested in retirement.

Mr Wee has handed over the FerosWee business reins to his son Jarrod, and while he no longer has hands-on involvement, he still maintains an active role in the firm as a mentor to younger team members.

Born in Singapore, Mr Wee senior moved to Australia in the late 1960s, having worked in sales, including helping introduce French wines to the Asian tourism sector.

"It was unheard of in Singapore in the 1960s to have fine wines in hotels," Mr Wee said.

"The country had only just started to promote tourism trade, followed by construction of new world class hotels, which brought about floods of expatriates from around the world to manage and help train the locals.

"It was great exposure for me, and it taught me a lot about the importance of quickly understanding clients and the sector you are working in.

"And this is something that we do well in FerosWee – persistence, people skills and staying focused. I've had many experiences that have helped me create my business and make good investments, and we now

have a diverse spread of clients, representing logistics, civil construction, property development, government and small to medium businesses."

Mr Wee said he has deliberately kept the business a modest size, with a stable workforce supported by a loyal and reliable network of service providers.

"The structure has proven to be very practical and rewarding for us in terms of ease of human resource management, better communication within the firm and no less profitable," he said.

He said that his focus has always been to keep learning and he continues to enjoy regular travel.

Having worked hard to build the firm, Mr Wee said he was delighted when his son, Jarrod, chose to follow in his footsteps.

"Jarrod is a Territorian through and through," Mr Wee said.

"He joined the company as a cadet after he graduated and he decided to move out into the construction sector for a while before he returned.

"He has demonstrated strong people and business skills to carry on the tradition. The same confidence has been expressed by all our clients who have been consulting with him."

Succession planning began about five years ago, when Mr Wee slowly began to involve his son more in management issues and increasingly handed over more control.

While he remains interested in the operations at FerosWee, Mr Wee has developed investment interests outside of the practice which, together with his travel, keep him busy.

Age is no barrier to remaining engaged and productive, he believes.

"I still have a lot to offer and my role now is to act as a mentor, to guide, to fine-tune if needed, and to help perpetuate the culture we have created. I'm still involved, but in a different way," he said.

There is no reason, he said, that older people should be pushed out of the workforce and organisations should not miss the opportunity to benefit from their experience and knowledge.

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Attract and retain older talent.

If you offer flexible work arrangements, including part-time and job-sharing opportunities, you will help your staff transition to retirement.

**"I still have a lot to offer
and my role now is
to act as a mentor, to
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perpetuate the culture
we have created."**

Andrew Wee





Employment options for all.

Each year, Employment Options provide more than 2,500 South Australians with employment and training services, with a particular emphasis on those with barriers to employment, such as long-term unemployment and disadvantage.

The not-for-profit organisation, which employs 26 staff across offices in Mount Barker and Victor Harbor, strives to encourage equity and social justice in the community, a mission which its Chief Executive Officer, Lesley Kennedy, said was mirrored amongst the Employment Options team.

"Our team consists of males and females, with quite a broad mix of ages. We have staff that are quite early in their careers, to those who are getting close to retirement age. Our team also comprises a range of cultural backgrounds, along with staff who have disabilities," said Ms Kennedy.

"We encourage the businesses we work with to consider diversity when they're making recruitment choices. If a business is not considering a range of candidates, they're probably missing out on some very good employees.

"For example, the statistics on people with disability are that they are incredibly reliable workers who actually take less time off work.

There can be some real advantages for businesses to thinking broadly when employing staff."

Ms Kennedy says that the business supports its employees to perform their day-to-day duties, whatever their situation.

"We encourage candidates from all kinds of backgrounds, both as clients and potential employees of Employment Options. If we employ someone with a particular need, such as language or disability support, our human resources department will work closely with that person to help them settle in and make sure they have all they need to fulfill the requirements of their role," she said.

"Our staff also take part in regular cultural awareness training, to allow them to understand and be sensitive to cultural differences amongst our team and clients.

"We also have some team members who have ongoing health conditions. We encourage them to share their information with us so that we can ensure that we're helping them as much as possible.

"These employees are offered flexibility in their working hours to manage their conditions to attend doctor's appointments, treatment and take leave as needed."

Ms Kennedy says flexibility is also offered to working parents and those with arrangements as carers.

"All of our staff are offered flexi-time, which is particularly good for people with kids. They can take time off if they want to attend a school sports day, or just need some family time," she said.

"Where possible, we try to offer part-time work for employees who are juggling families and caring arrangements, and these arrangements are tailored to the individual situation."

Ms Kennedy says that fostering an inclusive culture is important to the team and management of Employment Options.

"We mirror the diversity that we have amongst our client group in our own staff. Given the work that we do, it would be entirely inappropriate if we didn't have a range of different ages, genders, cultures and ability," she said.


"Diversity is something that our business is built on."

•

Adopt a Disability Action Plan.

To improve employment opportunities and the accessibility of your business premises and services, you can:

- Consult people with disabilities;
- Set goals, targets and timeframes; and
- Commit to change.

A woman with short, light brown hair is smiling and looking towards the camera. She is wearing a black t-shirt under a dark blue button-down shirt with a white abstract pattern. A gold chain necklace is visible. In the background, there is a building with a sign that reads "employment options" in red and blue letters, with "WORKFO" visible below it. The sky is overcast.

**"We mirror the diversity
that we have amongst
our client group in
our own staff."**

Lesley Kennedy



Accommodating change.

It may be a tired old cliché, but 'hardship being the mother of invention' could not have proved more true for Riverland couple Cathy and Rick Edmonds.

The third generation citrus farmers and grape growers found the vagaries of working the land, where they were at the mercy of weather patterns and market conditions, made life more stressful than they enjoyed and so decided to diversify.

While they still work their farming operations, the Edmonds now operate one of South Australia's newest, most luxurious award-winning tourism developments, The Frames.

The high-end development was the recipient of the 2014 South Australian Tourism Awards New Tourism Development.

The Frames comprises three stylish retreats, set on a cliff-top with views over the River Murray, at Paringa, near Renmark. It has attracted a great deal of attention from travel media and travel guide editors locally and nationally since opening in 2014.

Each private retreat includes a pool, jacuzzi and state-of-the-art entertainment facilities. They are designed for discerning and sophisticated local and international visitors.

This is all a world away from the crippling drought several years ago, which saw the pair first venture into tourism,

when they purchased four self-contained miners' cottages 400km away in Broken Hill.

"The success of that initial venture resulted in us adding another two luxury cottages in Broken Hill, three in Mildura and one in Port Hughes, on Yorke Peninsula. Now we have established The Frames as a new level of ultra-luxury accommodation and we are really very proud of it," Mrs Edmonds said.

The couple made the dive into a tourism business so that Mrs Edmonds, a stay at home mum, could have a direct input and influence into the family's financial future while still being around for her family. Mr Edmonds continues to focus on the farming operations.

"It hasn't always been easy but it has been a great experience," Mrs Edmonds said.

"Along the way I've developed numerous skills ranging from personal negotiation techniques to the use of technology. I've learned so much.

"I've been involved in all aspects of the design of The Frames, from the initial concept through to the interior layout, the selections of colour schemes, the need for laundry facilities – something that the architects thought unnecessary, to the furniture selection, décor and to the more personal touches in the preparing of the property prior to guests arriving, by decorating the property with my own fresh flowers."

She also selects the food, wine and toiletries available to guests, as well as the linens and complimentary gifts.

"It's the feminine touch in an industry like ours that helps make our accommodation welcoming and ensures our guests' stay is memorable. It's those extras that make a difference," she said.

Mrs Edmonds says the biggest single thing that has allowed her to largely work from home is the use of online technology.

"Online booking systems, booking managers and mobile technology have made work from home possible, and I now virtually run the tourism aspect of the business this way and can almost do it from anywhere internet access is available," she said.

"I don't have to 'go to work' – it comes to me."

Working 'smart' like this also allows Mrs Edmonds to continue her local volunteer work with Meals on Wheels and to maintain a healthy work-life balance.

•

Improve gender equality.

Make sure your organisational culture enables both women and men to work flexibly.

"It's the feminine touch in an industry like ours that helps make our accommodation welcoming and ensures our guests' stay is memorable."

Cathy Edmonds



"It's not acceptable in our society that we have people living without homes, and organisations like Vinnies do an incredible job to help and support homeless people and their families to get back on track."

Nick Reade
Chief Executive, BankSA

Help us combat homelessness.

BankSA Chief Executive Nick Reade will join other local business leaders at this year's Vinnies CEO Sleepout, to raise important funds to help South Australia's estimated 8,000 homeless people.

In South Australia, the CEO Sleepout will be held in Victoria Square on Thursday, June 25.

There, CEOs from leading South Australian businesses will brave the elements and sleep outside for the night and experience just how tough it is for the thousands that sleep rough every night of the year.

Last year, BankSA raised \$48,000 for Vinnies, and this year we aim to double our efforts and solicit even greater support from South Australia's business community.



Please support Nick Reade's fundraising efforts by donating at www.ceosleepout.org.au/ceos/sa-ceos/nick-reade-banksa/



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