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How analyzing financial statements can assess a business's performance

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Abstract
Introduction: This study is determined to evaluate and highlight the process of analysis of financial statements and their impact on the assessment of business performance. The research aims and objectives have been established based on that, and along with this research questions have been formed.
Literature Review: From previous literature, it is observed that in terms of determining effective financial performances, business financial statement analysis plays a significant role. A business organization's financial statement can be done with the assistance of analysing the balance sheets, as well as, the income statement, and the cash flow statement. In terms of conducting financial analysis, business organizations face multiple problems, different effective approaches could help business organizations to overcome these problems and improve financial performance.
Methodology: Information was gathered through essential quantitative strategies by leading a survey. The survey has been arranged, that comprises of 3 demographic and 10 subject-situated questions, which have been dissected in this concentrate using the SPSS exploratory device.
Findings and Analysis: Analysis of information reflects the hypothesis accepted here, and variables are auto-correlated. However, the person value shows that the strength correlation is slow to moderate.
Discussion: The quintessence of fiscal summaries has been applied as a substance to present the mechanisms of business performance, giving the essential qualities of equilibrium, advantage and misfortune account, additional data, income announcement, explanation of changes in value, and the commercial action report as a consolidation delivery of the budget summary of chosen fundamentals.
Conclusion: It can be concluded that investigating fiscal reports is urgent for evaluating the level of business performance. It gives bits of knowledge into benefit, liquidity, patterns, and benchmarks, directing vital choices for manageable development and achievement.
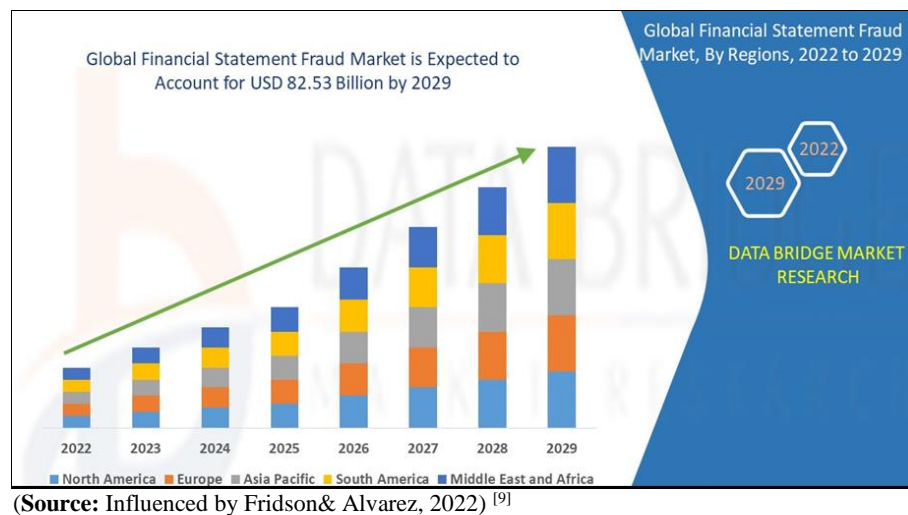
Keywords: Revenue collection, financial statement, cash flow, balance sheet, business performance, asset management

Introduction
Financial statements analysis is vital for measuring a business's performance and helping make well-versed decisions. There are some of the major components of financial statements, including the income statement, balance sheet, and cash flow statement, which deliver an inclusive view of a business's economic health. In addition to this, the income statement displays revenue, expenditures, and returns over a definite period, contributing to deep insights into the firm's revenue-generating events, cost administration, and cost-effectiveness (Palepu *et al*. 2020) [18]. Provisionally, the balance sheet delivers a well-implicit idea of the company's properties, legal responsibility, and equity. These factors help to assess its fiscal position, creditworthiness, and liquidity.
The above figure sheds light on the financial statement fraud marketing across the globe from the year 2022 to 2029, which is expected to increase by USD 82.53 billion. Moreover, as per the comment of Arvidsson & Dumay (2022) [3], in 2021 the financial statement deception marketplace was esteemed at USD 20.8 billion and is predicted to grasp the worth of USD 82.53 billion by 2029, at a CAGR of 18.80% throughout the estimated period of 2022 to 2029.
It has been observed that analysing financial declarations aids in assessing the performance level of the business organization by inspecting key systems of measurement such as profit growth, cost-effectiveness, fiscal ratios, and cash flow drifts.

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(**Source:** Influenced by Fridson& Alvarez, 2022) [9]

Fig 1: Global financial statement fraud market

In addition to the similar context, these metrics deliver a deep understanding of the business's monetary health, active efficiency, and capability to generate returns and cash (Barauskaite & Streimikiene, 2021) [4]. Moreover, it can help the business stakeholders to identify fortes, weaknesses, and ranges for development, guiding tactical decisions and safeguarding long-term accomplishment as it associates historical data and business standards.

Furthermore, the cash flow declaration trails the cash influxes and depletions from operating, capitalizing, and funding activities, representing the company's capability to produce cash and manage its assets successfully. As per the notion of Feinberg & Zanardi (2022) [8], business organizations and their investors can measure numerous facets of performance, such as effectiveness, liquidity, competence, and financial steadiness. The analysis of financial statement helps to enable the stakeholders to categorize strengths, dimness, chances, and intimidations, controlling strategic pronouncements, investment selections, and performance development inventiveness.

Aim
The research study aims to highlight the process of analysis of financial statements and their influence on the assessment of business performance.

Research Objective
RO1: To evaluate the significant role of financial statement analysis in business organizations.
RO2: To examine the impact of financial statement analysis on the assessment of business performance.
RO3: To scrutinize the challenges that come in the processes of analysis of financial statements to assess business performance.
RO4: To rectify the methods essential in the business sector to improve financial statement analysis to improve business performance.

Research Question
RQ1: What is the role of financial statement analysis in business organizations?
RQ2: What is the impact of financial statement analysis on the assessment of business performance?

RQ3: What are the challenges that come in the processes of analysis of financial statements to assess business performance?
RQ4: What are the methods essential in the business sector to improve financial statement analysis to improve business performance?

Hypothesis
H1: There is a significant connection between Liquidity and abilities of companies and business performance.
H2: There is a noteworthy interrelatedness between the Financial Statement and business performance.
H3: There is a positive relationship between Revenue collection and business performance.

Significance of the Study
The implication of reviewing financial statements depends on its essential role in assessing a business's general performance and fiscal health. Business stakeholders gain appreciated visions of the business's effectiveness, liquidity, competence, and solvency by examining financial statements. Furthermore, understanding productivity measurements such as net revenue and ROI assists financial backers with evaluating the organization's capacity to generate reimbursements from its actions (Lee & Raschke, 2023) [13]. Liquidity proportions, for instance, the continuing percentage and fast proportion show the organization's measurements to meet momentary commitments, giving knowledge of its monetary solidness. Besides, investigating budget reports empowers correlations with industry benchmarks and verifiable information, working with pattern examination and distinguishing proof of possible dangers or opportunities. This helps business allies in going with informed choices in regard to ventures, loaning, vital tactical planning, and execution improvement programs (Rajindra *et al*. 2020) [21].

Literature Review
Role of financial statement analysis in business organizations
Business organization financial reporting and statement analysis significantly play a pivotal role that guiding strategic decision-making of the business. As per the

observation of Kliestik *et al*., (2020) [11], a business financial statement can be done with the assistance of analysing the balance sheets, as well as, the income statement, and the cash flow statement. The author further stated, that by analysing these aspects of financial statements business can determine its liquidity, solvency, and profitability, and at the same can take insightful action for improving financial performance.


(**Source:** Candraningrat *et al*., 2021) [5]

Fig 2: Key components of financial statement analysis

As stated by Candraningrat *et al*., (2021) [5], in business organizations an effective financial statement analysis facilitates decision-making processes regarding financial management and performance improvements as financial statement analysis significantly provides valuable information on management, stockholders, creditors, and other stakeholders to make well-versed decisions. In contrast, Rashidov *et al*., (2023) [22] stated, that in the business organization, an effective financial statement analysis aids in assessing financial permanency and ability to meet its temporary as well as longstanding responsibilities with the assistance of ratio analysis which is part of financial statement examination that determines a company's financial position and risk level. For organizations, financial statement analysis plays an effective role that assists in understanding and communicating financial information and allows strategic decision-making of businesses on financial performance improvement. Therefore, for business organizations in terms of setting financial benchmarking, it is important to monitor and control the financial performance within financial statement analysis as it allows to mitigate financial risk and enables timely corrective actions that improve financial performance.

Influence of financial statement analysis on the assessment of business performance
The impact of financial statement analysis on business performance is critical that determine the economic health of a business and allow it to make informed decisions. The business financial statement can be done with the assistance of analysing balance sheets, as well as, income statements, and cash flow statements with the assistance of liquidity, solvency, and profitability (Abdulazizovich, 2023) [1]. Liquidity ratios give experience into the organization's capacity to satisfy transient liabilities, which is fundamental for guaranteeing functional progression and monetary dissolvability. Solvency ratios offer a viewpoint on the organization's drawn-out monetary responsibilities and its

ability to get through monetary difficulties. Profitability ratios uncover the productivity with which an organization changes over deals into benefits, showing its true capacity for economic development and worth creation (Yusran, 2023) [24]. Efficiency ratios measure how successfully an organization uses its resources to create income, a critical sign of functional capability. Comparative analysis against industry standards or direct contenders gives a benchmark to execution, empowering organizations to situate themselves in the commercial centre in a calculated way (Chaudhry *et al*., 2020) [6].
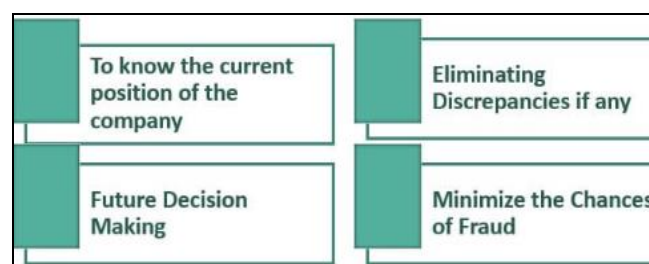
(**Source:** Yusran, 2023) [24]

Fig 3: Objectives of financial statement analysis

As per statement Dirman (2020) [7], the significant financial statement analysis underpins the valuation process and it equips management with the financial data that allows them to formulate strategic plans. In contrast, as per the statement of Okafor *et al*., (2021) [17], a business's financial performance determines its profitability and bank by showcasing financial reporting with financial statement analysis can offer transparency and build confidence for creditors and investors as well as stake strategic decisions. As pointed out by Mosteanu & Faccia (2020) [14], in business financial statement analysis is impactful and crucial for making data-driven decision-making, adapting to economic fluctuations, evaluating past performance, and directing businesses toward future success.

**Challenges that come in the processes of analysis of financial statements to assess business performance**

Businesses in terms of conducting financial statement analysis can face various types of challenges. The first and foremost problem that can be considered in conducting financial statement analysis is the complexity of financial data leading to misinterpretation (Odonkor *et al*., 2024) [16]. In this regard, the second issues can be considered changes in regulation that affect the comparability of financial statements. Non-financial factors of business that could not be captured in financial statements create problems in conducting analysis (Haustein & Lorson, 2023) [10]. Ineffective data quality from which financial statement analysis will be done create problems during analysis. As per the statement of Palepu *et al*., (2023) [19], in terms of conducting financial statement analysis, a lag in time in the availability of financial data create issues in results.

Technological advancements significantly lead issue in terms of cybersecurity threats potentially create issues in financial statement analyses (Kliestik *et al*., 2020) [11]. On the other hand, economic fluctuations significantly impact business imbalance financial statements that conduct financial statement analysis create problems. As per the observation of Candraningrat *et al*., (2021) [15], in analysing the financial data of a business, technological obsolescence can render previous investments irrelevant which profoundly creates issues in terms of conducting the financial statement analysis. Contrastingly, as stated by Rashidov *et al*., (2023) [22], data privacy regulations limit the availability of information, on the other hand, technological disparities among stakeholders lead to unequal access to financial information, both of these therefore in terms of conducting financial statements analysis create potential problems. Apart from all of these, complex financial instruments can be difficult to understand creating potential problems in terms of conducting financial statement analysis. Last, the rise of AI and machine learning in financial statement analysis led to both opportunities and challenges.

Essential methods in the business sector to improve financial statement analysis to improve business performance

In terms of enhancing financial statement analysis for the business organization to improve business performance, as business performance and statements are analysed and interlinked, different ways can be taken into consideration. As per the observation of Abdulazizovich (2023) [1], an effective integration of advanced analytics that significantly influences big data and predictive analytics can assist in improving financial statement analysis. On the other hand, Yusran (2023) [24] stated, that an effective adoption of uniform accounting standards can improve financial statement analysis. Business financial employees' continuous education and training for financial analysts and business effective implementation of internal controls and audit practices at the same time effective utilization of financial analysis software can improve financial statement analysis for improving business financial and overall performance (Chaudhry *et al*., 2020) [6]. An effective financial statement analysis can be done by implementing non-financial indicators that provide information on the

company's performance aids financial statement analysis.
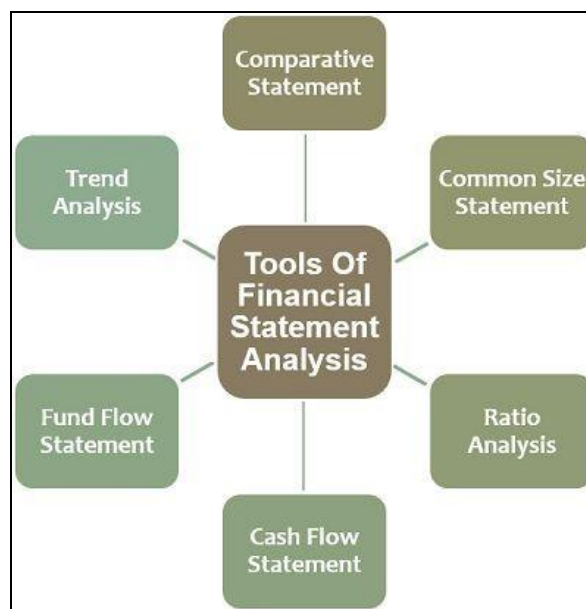
(**Source:** Dirman, 2020) [7]

Fig 4: Tools to improve financial statement analysis

As per the statement of Dirman (2020) [7], regular updating of financial models, enhancing transparency in financial reporting, standardization of a set of key performance indicators (KPIs), and engaging in regular dialogue with investors better allow businesses to measure financial progress and get better information on financial to allow to improve financial statement analysis which significantly aids to improve business performance. Contrastingly Okafor *et al*., (2021) [17] stated business organizations should take into consideration technological advancements and should ensure data quality and integrity to improve financial statement analysis. Apart from all of these, in terms of improving financial statement analysis, it is significantly important to incorporate risk management into financial analysis, regularly review accounting policies, invest in technology and cybersecurity, utilize external audits, and improve predictive model skills. Lastly, efficient and skilled talent is required in business organizations for effective financial statement analysis, and businesses should invest in talent development.

Methodology

Gathering data is the main part of any examination as it helps in satisfying the prerequisites of a specific report in a viable manner. Using a positivist philosophical position and clear exploration configuration can be perceived as a reasonable technique for gathering information in this review (Pallant, 2020) [20]. To understand the process of analysis of financial statements and their impact on the assessment of business performance and its financial health this study needs to collect instantaneous information, by collecting informational data from people from different industries to seize nuances of the topic. Consequently, a primary way has been designated in which a quantitative tactic will be employed to gather statistical data (Roni & Djajadikerta, 2021) [23]. In this procedure, a survey was directed involving 55 contestants who were randomly

chosen from different business sectors. In this regard, a survey questionnaire has been organised consisting of 3 demographic and 10 subject-oriented queries. After the gathering of informational data, it has been examined through the usage of one of the innovative analytical tool SPSS which has helped in engendering numeric score

values as a form of conclusions that are effortlessly interpreted.

**Findings and Analysis**
Demographic analysis

Table 1: Distribution of age

	What is your Age?			
	Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid 20-30	19	34.5	34.5	34.5
30-50	18	32.7	32.7	67.3
50-70	9	16.4	16.4	83.6
Above 70	9	16.4	16.4	100.0
Total	55	100.0	100.0	

(**Source:** Primary data collected from SPSS)

Table 1 highlights that 19, 18, 9 and 9 participants belong to the age group between the age of 20-30 years, between the

age of 30-50 years, between the age of 50-70 years, and more than 70 years respectively
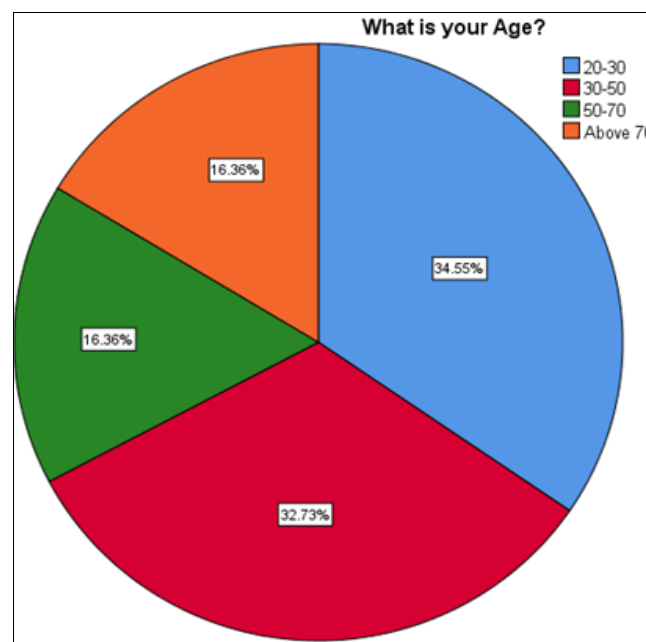
(**Source:** Primary data collected from SPSS)

Fig 5: Distribution of age

Figure 5 depicts the age distribution of the chosen population where 34.55% belong to the age group of 20-30.

The second highest responses were collected from the age group of, 30-50 which is 32.73%.
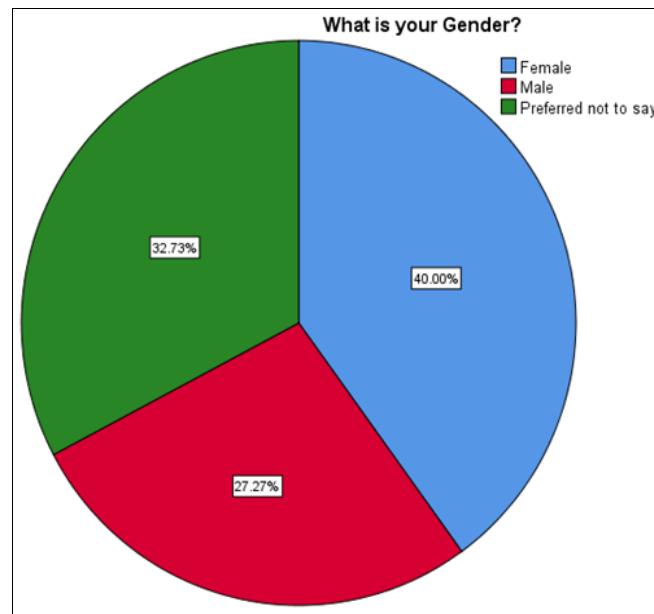
Table 2: Distribution of Gender

What is your Gender?					
Frequency			**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Female	22	40.0	40.0	40.0
	Male	15	27.3	27.3	67.3
	Preferred not to say	18	323	32.7	100.0
	Total	55	100.0	100.0	

(**Source:** Primary data collected from SPSS)

Table 2 depicts the gender of respondents where 15 are male and 22 are female. 18 participants preferred not to disclose

their gender identity by choosing the third option

(**Source:** Primary data collected from SPSS)

Fig 6: Distribution of Gender

The above pie chart included in Figure 6 states that 40% are female and 32.73% are male among the total participants. Further, 27.27% of the total respondents did not want to reveal their gender
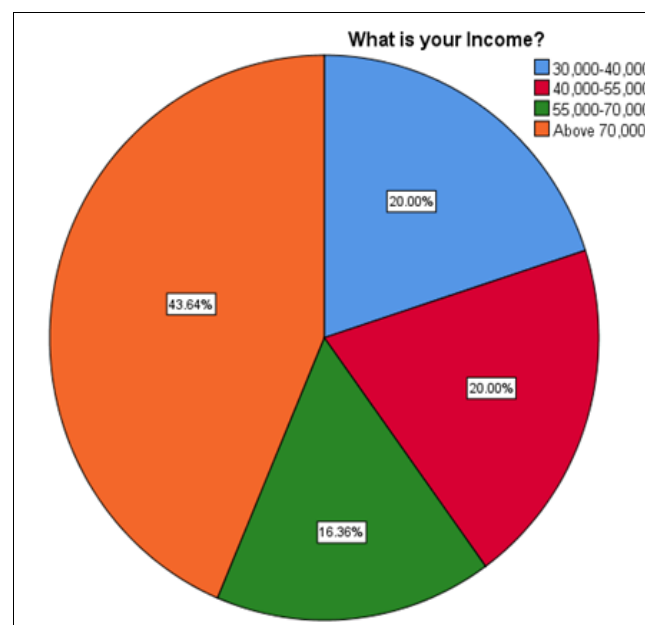
Table 3: Income status population

		What is your Income?			
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	30,000-40,000	11	20.0	20.0	20.0
	40,000-55,000	11	20.0	20.0	40.0
	55,000-70,000	9	16.4	16.4	56.4
	Above 70,000	24	43.6	43.6	100.0
	Total	55	100.0	100.0	

(**Source:** Primary data collected from SPSS)

Table 3 represents the income status of participants in which 24 people belong to the income group of above 70,000. 11 people belong to the income group of 30,000 to 40,000 and 40,000 to 55,000 in both groups.

(**Source:** SPSS)

Fig 7: Income Status of the population

People from different income groups, who have participated in the survey, are represented in Figure 7. It can be seen that 43.64% of people belong to the income group of Above 70,000. 20% of people belong to the income group of 30,000 to 40,000 and 40,000 to 55,000 in both groups.

Description-based analysis

Table 4: Description-based analysis

Descriptive statistics									
	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic	Skewness Statistic	SW. Error	Kurtosis Statistic	SW. Error
Business Performance (DV)	55	2	5	3.76	.902	-.763	.322	-.029	.634
Liquidity and abilities of companies (IV I)	55	1	5	3.02	1.381	.010	.322	-1.292	.634
Financial Statement (IV 2)	55	1	5	3.44	1.229	-.594	.322	-.660	.634
Revenue collection (IV3)	55	1	5	3.82	1.278	-.751	.322	-.465	.634
Valid N (listwise)	55								

(**Source:** SPSS)

Presented descriptive analysis in table 4 provides statistical knowledge of entire data. Value f media is belon to 3 to 4, indicting tend of responding Agree to Strongly Agree. Kurtosis value show that the tail of set is thick due to positive value.

Regression analysis
Hypothesis 1

Table 5: Regression analysis forhypothesis 1

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
					Change Statistics					
1	.004[a]	.000	-.019	.910	.000	.001	1	53	.980	2.687

a. Predictors: (Constant), Liquidity and abilities of companies (IV 1)
b. Dependent Variable: Business Performance (DV)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.001	1	.001	.001	.980[b]
	Residual	43.927	53	.829		
	Total	43.927	54			

a. Dependent Variable: Business Performance (DV)
b. Predictors: (Constant), Liquidity and abilities of companies (IV 1)

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.757	.297		12.636	.000
	Liquidity and abilities of companies (IV 1)	.002	.090	.004	.026	.980

a. Dependent Variable: Business Performance (DV)

(**Source:** SPSS)

Table 5 highlights the significance value, which is 0.980 which depicts this study poorly accepted hypothesis 1. The value of Dubin-Watson is 2.687, depicting a negative autocorrelation between DV and IV1. The R's value defines the strength of correlation between variables, which is also poor here as its value is 0.004.

Hypothesis 2

Table 6: Regression analysis for Hypothesis 2

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
	.011^a	.000	-.019	.910	.000	.007	1	53	.935	2.691

a. Predictors: (Constant), Financial Statement (IV 2)
b. Dependent Variable: Business Performance (DV)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	.006	1	.006	.007	.935^b
	Residual	43.922	53	.829		
	Total	43.927	54			

a. Dependent Variable: Business Performance (DV)
b. Predictors: (Constant), Financial Statement (IV 2)

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
	(Constant)	3.735	.368		10.162	.000
	Financial Statement (IV 2)	.008	.101	.011	.082	.935

a. Dependent Variable: Business Performance (DV)

(***Source:*** Primary data collected from SPSS)

Table 6 highlights the significance value, which is 0.935 which depicts the study have a tendency of negatively accepting hypothesis 2. The value of Dubin-Watson is 2.691, depicting a positive autocorrelation between DV and IV2. The R's value here is 0.011, defining the correlation strength between variables is very poor. The value of t-statistics in the coefficient table is 10.162, defining the good influence of IV2 on DV

Hypothesis 3

Table 7: Regression analysis for hypothesis 3

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.428^a	.183	.168	.823	.183	11.884	1	53	.001	2.676

a. Predictors: (Constant), Revenue collection (IV3)
b. Dependent Variable: Business Performance (DV)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.046	1	8.046	11.884	.001^b
	Residual	35.881	53	.677		
	Total	43.927	54			

a. Dependent Variable: Business Performance (DV)
b. Predictors: (Constant), Revenue collection (IV3)

Coefficients^a

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	2.610	.352		7.406	.000
	Revenue collection (IV3)	.302	.088	.428	3.447	.001

a. Dependent Variable: Business Performance (DV)

(***Source:*** Primary data collected from SPSS)

Table 7 highlights the significance value, which is 0.001 which depicts that this study positively accepted hypothesis 3. The value of Dubin-Watson is 2.676, depicting a negative autocorrelation between DV and IV3. The R's value here is 0.428, defining the correlation strength between variables is moderate. Statistical significance of the result of the analysis can be observed through the value f-ratio in ANOVA

Correlation Test

Table 8: Correlation analysis based on Pearson

Correlations		Business Performance (DV)	Liquidity and abilities of companies (IV 1)	Financial Statement (IV 2)	Revenue collection (IV3)
Business Performance (DV)	Pearson Correlation	1	.004	.011	.428**
	Sig. (2-tailed)		.980	.935	.001
	N	55	55	55	55
Liquidity and abilities of companies (IV 1)	Pearson Correlation	.004	1	.836**	.086
	Sig. (2-tailed)	.980		.000	.533
	N	55	55	55	55
Financial Statement (IV 2)	Pearson Correlation	.011	.836**	1	-.078
	Sig. (2-tailed)	.935	.000		.570
	N	55	55	55	55
Revenue collection (IV3)	Pearson Correlation	.428**	.086	-.078	1
	Sig. (2-tailed)	.001	.533	.570	
	N	55	55	55	55

**. Correlation is significant at the 0.01 level (2-tailed).

(**Source:** SPSS)

The correlation analysis that illustrates Table 8 shows how strongly the study's variables are related to one another. In order to determine the degree of interconnection, a Pearson correlation value that consistently remains above 0.8 in the case of a string correlation has been determined. The correlation strength is considered poor when the values of all the variables are less than 0.8.

Discussion
Investigating financial statements is an essential process for measuring an industry's performance as it delivers a complete interpretation of its financial well-being, operational competence, and evolution prospects. As per the analysis of La Torre *et al.* (2020) [12], stakeholders can dig into various characteristics of the commercial to make knowledgeable verdicts and strategic modifications through financial statement investigation. Primarily, productivity metrics such as net profit border and ROI disclose how efficiently the company is applying its possessions to produce profits. A deteriorating profit margin may designate inadequacies or assessing pressure, while a high ROI recommends successful speculation approaches. Furthermore, the ratios of liquidity including the contemporary ratio as well as quick ratio evaluate the corporation's ability to encounter temporary financial responsibilities. On the other hand, as analysed by Feinberg & Zanardi (2022) [8], a short liquidity ratio could sign liquidity questions and potential complications in covering instantaneous expenditures. Additionally, financial statement examination empowers benchmarking against manufacturing peers and past presentations. In addition to the similar context, comparing crucial financial pointers with industry means helps classify areas of forte and weakness, providing deep intuitions for development and competitive aligning (Nguyen, 2022) [15]. Furthermore, trend examination using ancient financial data can expose long-term outlines and performance paths. Classifying inclinations in revenue development, return margins, and cash flow outlines allows shareholders to anticipate challenges and chances, controlling strategic scheduling and risk supervision.

Financial statement analysis provisions policymaking regarding funds, funding, and operational developments. Stakeholders can assign resources efficiently and apply innovative strategies to improve effectiveness and sustainability by understanding the business's financial situation and presentation drivers (Alabdullah & Ahmed, 2020) [2].

Conclusion
From the above study, it can be concluded that financial statement analysis acts as an effective tool for appraising a business's performance, highlighting valuable understandings that drive planned decision-making and underwriting to long-term accomplishment. It has been noted that there is a significant connection between the statements of equity, statements of cash flow, balance sheets and income statements with business performance. Analyzing financial statements is vital for measuring a business's performance as it provides an understanding of effectiveness, liquidity, inclinations, and standards, guiding planned decisions for justifiable evolution and accomplishment. Additionally, budget summary investigation plays a critical role in maintaining administrative consistency and straightforwardness, as it gives a complete perspective on the organization's financial situation to stockholders, banks, and diverse allies.

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Appendices
Appendix 1
What is your Age?
20-30
30-50
50-70
Above 70
What is your Gender?
Male
Female
Preferred not to say
What is your Income?
30,000-40,000
40,000-55,000
55,000-70,000
Above 70,000
Analysis of financial statements helps in evaluating profitability of business over time.
Liquidity and abilities of companies need to examined properly to meet short term obligations.
Asset utilisation and management can be done effectively in business through assessment of financial statements.
Overall health of a business can be identified through the analysis of growth seen in trends in revenue collection.
Financial information of business helps in gauging the effectiveness of managing cost effectively.
Financial stability of business can be utilised through the analysis of financial statements like balance sheet, and cashflow.
Capital allocation in business can become easier for managers through financial analysis.
The ability of a company in generating cash flow in a sustainable way can be understood through analysis of financial statements.
Analysing financial statements makes it easier to spot possible risks and uncertainties that could affect the performance of the company.
Financial statement analysis can be used to evaluate the competitive position and peer performance of a business by comparing it with industry benchmarks.
Survey link: https://docs.google.com/forms/d/16Jo14AVYe2AvPOuMia CCFEEincfsXPGrcdgdu2Qg35E/edit#responses