

Absa Merchant Spend Analytics | February 2025

Consumer Sector

Your story matters



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At a glance | February 2025

- 1** Month to month (MTM): February sees continued contraction in card spending and transaction volumes.
- 2** MTM: The average transaction value declined, albeit at a moderate rate.
- 3** Year to date (YTD): Card spending and transaction volumes showed a positive trend compared to MTM performance.
- 4** YTD: Online shopping drives growth in the food category.
- 5** YTD: Credit card usage growth has slowed significantly.

Important: As of December 2024, there has been a significant change in our reporting. We have expanded our data sources to include both consumer issuing data and merchant transaction data. Previously, the report was solely based on merchant transaction data. This change may result in slight variations in the observed trends compared to previous reports.

The analysis presented in this report is based on the data available at the time of writing and is subject to change. Consumer spending data are inherently subject to limitations. Sampling methods and reporting lags can introduce some level of error. The findings presented in this report are based on our interpretation of the data, and different interpretations are possible. This report may contain forward-looking statements about consumer spending trends. These statements are based on assumptions and are subject to risks and uncertainties. We encourage this report's users to carefully consider these limitations and to consult other information sources before making any decisions based on the information presented here.

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February 2025

Month-to-month (MTM) performance

Your story matters



MTM | February 2025

February sees continued contraction

Internal data paints a picture of a consumer base attempting to regain its footing. MTM card spending in February 2025 eased from a 22% decline in January 2025 to a 10% decline, signifying a slower decrease in spending (graph 1). Similarly, transaction volumes improved, falling from a 15% drop to a 6% drop in February (graph 2). The average transaction value decreased by 4%, following an 8% decline in January 2025. This moderation is likely due to consumers returning to their usual routines and budgets following the festive season's overspending and the subsequent austerity measures implemented in January. Furthermore, MTM spending still lags inflation.

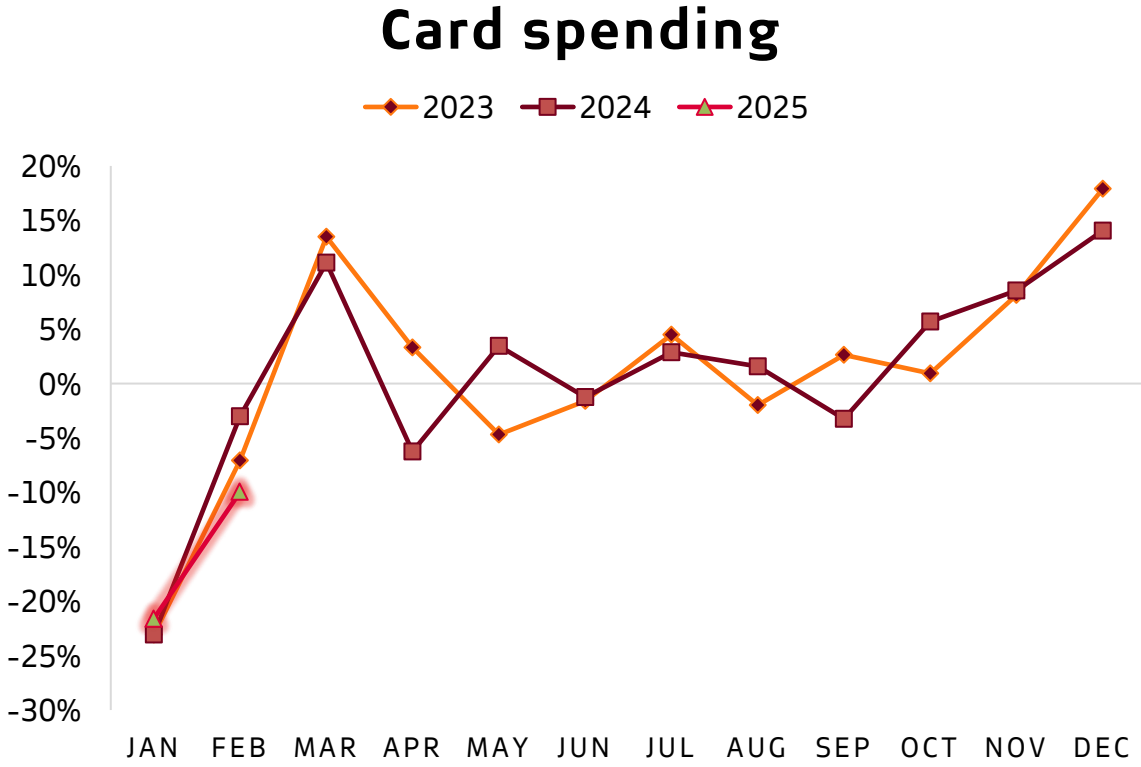
Card spending experienced a general decline in most categories MTM (graph 3). While the rate of this negative growth has slowed since January, it persists in February. Several contributing factors likely influenced this. Firstly, February's shorter length, with fewer spending days, inherently limited the potential positive recovery in overall spending. Secondly, the prevalence of substantial retail discounts and clearance sales during January and February in South Africa plays a significant role in card spending performance. Retailers strategically use this period to liquidate existing inventory, making way for the upcoming autumn/winter collections. This promotional activity undoubtedly shapes card spending patterns.

In essence, the first two months of the year present a complex interplay of post-holiday austerity, calendar effects and retail promotional strategies, all of which contribute to the observed spending trends.

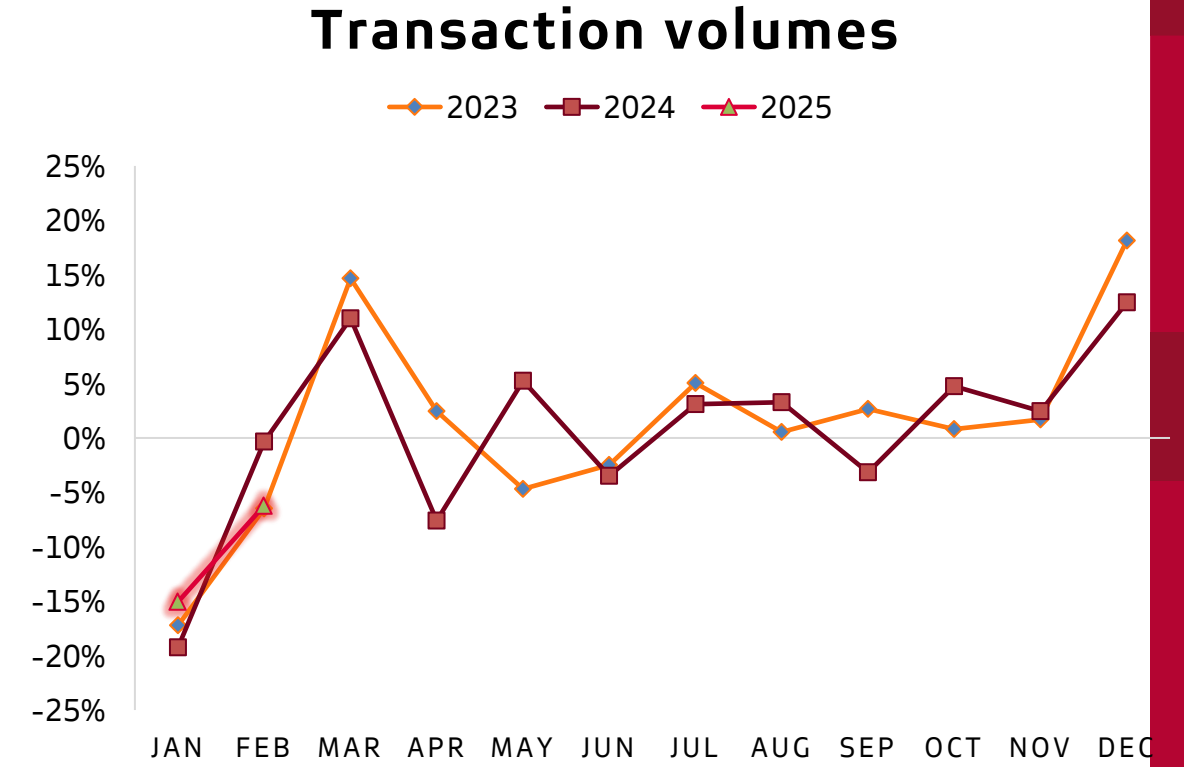
The township economy: A frontier for growth

The trends in card spending also highlights the evolving payment landscape. The flourishing township economies are reshaping card spending behaviour, diverting spending away from traditional retail channels. These localised economies often operate with a higher prevalence of informal trading and cash transactions, which are inherently difficult to track through traditional card spending data. This means that a growing portion of card spending may be occurring outside the scope of traditional card transaction analysis. Furthermore, the increased use of mobile money wallets and other digital payment platforms within these economies adds another layer of complexity.

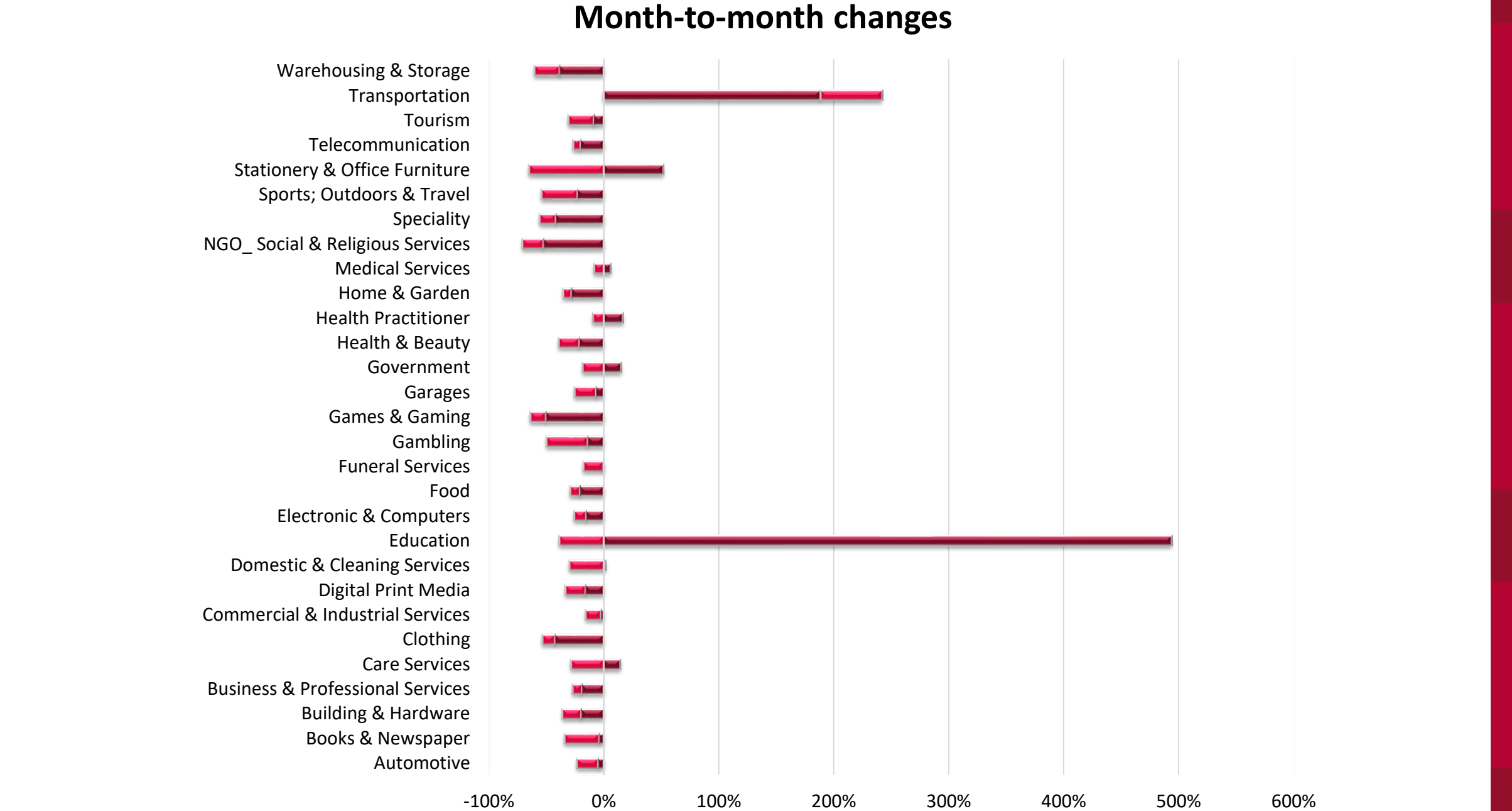
The immense potential of the township economy needs to be recognised with its growing population and increasing purchasing power. The township market represents a significant growth opportunity. FMCG giants and retailers are strategically investing in this sector, tailoring their offerings to meet the specific needs and preferences of township consumers.



Graph 1
Source: Absa's Merchant Spend Analytics



Graph 2
Source: Absa's Merchant Spend Analytics



Graph 3
Source: Absa's Merchant Spend Analytics

■ Jan-25 ■ Feb-25

Heat map | MTM 2024/5

Tracked card spending categories	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Jun'24	Jul'24	Aug'24	Sept'24	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25
Automotive	-7%	-1%	2%	2%	3%	-6%	14%	-4%	-6%	15%	0%	-1%	-5%	-18%
Books and newspapers	-7%	-26%	-13%	-8%	0%	-13%	8%	-7%	1%	14%	29%	5%	-4%	-30%
Building and hardware	-16%	-1%	2%	2%	4%	-2%	8%	0%	-2%	13%	5%	0%	-20%	-16%
Business and professional services	-22%	0%	14%	-14%	3%	-4%	4%	6%	-3%	7%	9%	12%	-19%	-8%
Care services	21%	-13%	-5%	11%	0%	-7%	13%	-1%	-4%	10%	-1%	-3%	15%	-28%
Commercial and industrial services	3%	0%	0%	13%	-3%	-3%	16%	-9%	-7%	9%	3%	-13%	-42%	-11%
Digital print media	-25%	9%	88%	-33%	20%	-11%	-35%	30%	40%	66%	-39%	8%	-2%	-13%
Domestic and cleaning services	7%	-8%	7%	7%	-1%	0%	10%	0%	-2%	7%	-2%	-3%	-16%	-17%
Education	348%	-15%	-59%	-4%	-11%	-35%	73%	-23%	-13%	43%	7%	-29%	2%	-30%
Electronics and computers	-17%	-4%	5%	-13%	-4%	4%	3%	-4%	-4%	3%	31%	10%	494%	-38%
Food	-21%	-3%	13%	-7%	4%	-1%	2%	2%	-4%	4%	7%	14%	-15%	-10%
Clothing	-44%	-10%	20%	-2%	3%	8%	-8%	-2%	0%	5%	22%	37%	-20%	-8%
Funeral services	8%	-6%	3%	5%	7%	4%	4%	-2%	-10%	12%	-8%	7%	0%	-17%
Gambling	-17%	-8%	17%	3%	5%	-3%	5%	6%	-7%	7%	6%	11%	-14%	-36%
Games and gaming	-58%	-2%	17%	-6%	-3%	8%	-5%	1%	2%	-3%	21%	76%	-50%	-13%
Garages	-10%	2%	7%	-2%	-2%	-6%	4%	-2%	-6%	2%	-2%	5%	-7%	-18%
Government	17%	-4%	-4%	6%	6%	-5%	24%	3%	2%	8%	-11%	-14%	15%	-18%
Health and beauty	-24%	-1%	9%	-2%	10%	-7%	7%	4%	-5%	5%	3%	11%	-21%	-18%
Health practitioners	16%	7%	-8%	10%	2%	-13%	22%	-4%	-7%	19%	-1%	-24%	17%	-9%
Home and garden	-23%	-4%	4%	-5%	7%	-4%	7%	-3%	-2%	11%	27%	5%	-28%	-7%
Medical services	5%	8%	12%	-8%	-3%	-10%	13%	0%	-6%	15%	1%	-10%	6%	-8%
NGOs, social and religious services	-47%	-9%	42%	-22%	-2%	10%	-12%	7%	25%	-12%	17%	69%	-52%	-18%
Speciality	-43%	1%	20%	-13%	6%	0%	0%	7%	-3%	4%	15%	33%	-42%	-14%
Sports, outdoors and travel	-23%	-6%	15%	-15%	2%	1%	6%	6%	-9%	6%	27%	10%	-23%	-31%
Stationery and office furniture	54%	-59%	-18%	5%	4%	-19%	24%	-1%	-10%	20%	9%	58%	52%	-65%
Telecommunication	-23%	0%	10%	-7%	2%	0%	5%	1%	-4%	8%	-1%	17%	-20%	-6%
Tourism	-7%	-1%	6%	-9%	-5%	0%	1%	9%	6%	3%	-1%	5%	-9%	-22%
Transportation	-9%	2%	-7%	-6%	4%	-3%	13%	-5%	-16%	-66%	-28%	6%	189%	54%
Warehousing and storage	-17%	3%	-3%	-1%	20%	7%	27%	13%	-5%	20%	11%	46%	-38%	-22%
Overall performance	-23%	-3%	11%	-6%	3%	-1%	3%	2%	-3%	6%	9%	14%	-22%	-10%

Table 1
Source: Absa's Merchant Spend Analytics

Heat map | MTM 2023

Tracked card spending categories	Jan'23	Feb'23	Mar'23	Apr'23	May'23	Jun'23	July'23	Aug'23	Sept'23	Oct'23	Nov'23	Dec'23
Automotive	-11%	-5%	15%	-9%	9%	-2%	4%	1%	-4%	2%	6%	0%
Books and newspapers	-10%	-24%	-3%	-12%	6%	-6%	8%	0%	-5%	12%	33%	25%
Building and hardware	-15%	-9%	16%	-4%	3%	-3%	7%	1%	-2%	3%	10%	-3%
Business and professional services	-20%	-5%	18%	4%	-7%	-1%	8%	2%	3%	0%	9%	19%
Care services	15%	-14%	12%	-18%	32%	-9%	1%	4%	-5%	7%	5%	-10%
Commercial and industrial services	0%	-4%	11%	-8%	21%	-4%	3%	-1%	-2%	7%	3%	-14%
Digital print media	-27%	11%	8%	7%	-8%	-33%	11%	27%	-11%	-8%	46%	5%
Domestic and cleaning services	-4%	-9%	20%	-4%	3%	1%	1%	5%	0%	-4%	4%	-13%
Education	330%	-4%	-55%	-39%	30%	-24%	18%	-4%	-9%	8%	22%	-21%
Electronics and computers	-15%	-4%	9%	-5%	-6%	-5%	9%	-10%	3%	1%	39%	0%
Food	-20%	-7%	12%	6%	-8%	0%	5%	-3%	3%	1%	2%	21%
Clothing	-44%	-14%	21%	13%	-3%	-1%	-2%	-9%	7%	-4%	21%	47%
Funeral services	4%	-7%	16%	-10%	14%	6%	-5%	3%	-6%	1%	-1%	0%
Gambling	-15%	-5%	19%	0%	-2%	6%	5%	1%	1%	0%	7%	19%
Games and gaming	-58%	-3%	14%	12%	-15%	13%	3%	-10%	8%	-2%	18%	85%
Garages	-12%	-8%	7%	1%	1%	-8%	5%	1%	7%	3%	0%	-3%
Government	13%	-6%	7%	-16%	18%	2%	3%	9%	1%	5%	-6%	-12%
Health and beauty	-25%	-5%	18%	-1%	3%	-3%	6%	2%	0%	-1%	7%	14%
Health practitioners	11%	4%	8%	-20%	29%	-8%	0%	11%	-10%	11%	10%	-26%
Home and garden	-31%	0%	13%	-5%	2%	-5%	7%	-4%	-1%	7%	44%	-4%
Medical services	2%	-1%	31%	-23%	8%	-7%	0%	9%	-6%	9%	5%	-12%
NGOs, social and religious services	-44%	-14%	21%	20%	-28%	6%	10%	-2%	11%	15%	-9%	66%
Speciality	-41%	-7%	18%	7%	-14%	5%	3%	0%	11%	-5%	11%	46%
Sports, outdoors and travel	-23%	-13%	18%	-1%	-6%	3%	5%	-1%	-5%	0%	28%	11%
Stationery and office furniture	45%	-60%	-6%	-11%	19%	-18%	15%	9%	-16%	13%	22%	54%
Telecommunication	-36%	-4%	12%	1%	-2%	-3%	3%	-2%	3%	-2%	3%	24%
Tourism	-7%	-3%	14%	-6%	-8%	-3%	7%	3%	3%	5%	5%	7%
Transportation	-10%	4%	14%	-10%	4%	-2%	3%	6%	4%	-2%	-2%	1%
Warehousing and storage	-17%	-12%	18%	-10%	-9%	13%	0%	4%	9%	-7%	9%	7%
Overall performance	-23%	-7%	13%	3%	-5%	-1%	4%	-2%	3%	1%	8%	18%

Table 2
Source: Absa's Merchant Spend Analytics

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February 2025

Year-to-date (YTD) performance

Your story matters



YTD | February 2025

Volatility and shifting trends in card spending

While YTD card spending (4%) and transaction volumes (8%) present a more optimistic picture than the recent MTM data, a significant deceleration in growth is becoming apparent. Comparing February 2025's YTD figures to those of February 2024 reveals a notable slowdown (graph 4), primarily driven by the top 10 **core card spending categories**, which are now showing a year-on-year (YoY) decline (table 1). It is important to acknowledge that the robust card spending growth seen in previous periods was partially fuelled by the post-COVID-19 lockdown rebound and periods of historically high inflation, factors that have now waned. Therefore, the current slowdown may represent a normalisation of spending patterns coupled by long-term economic implications.

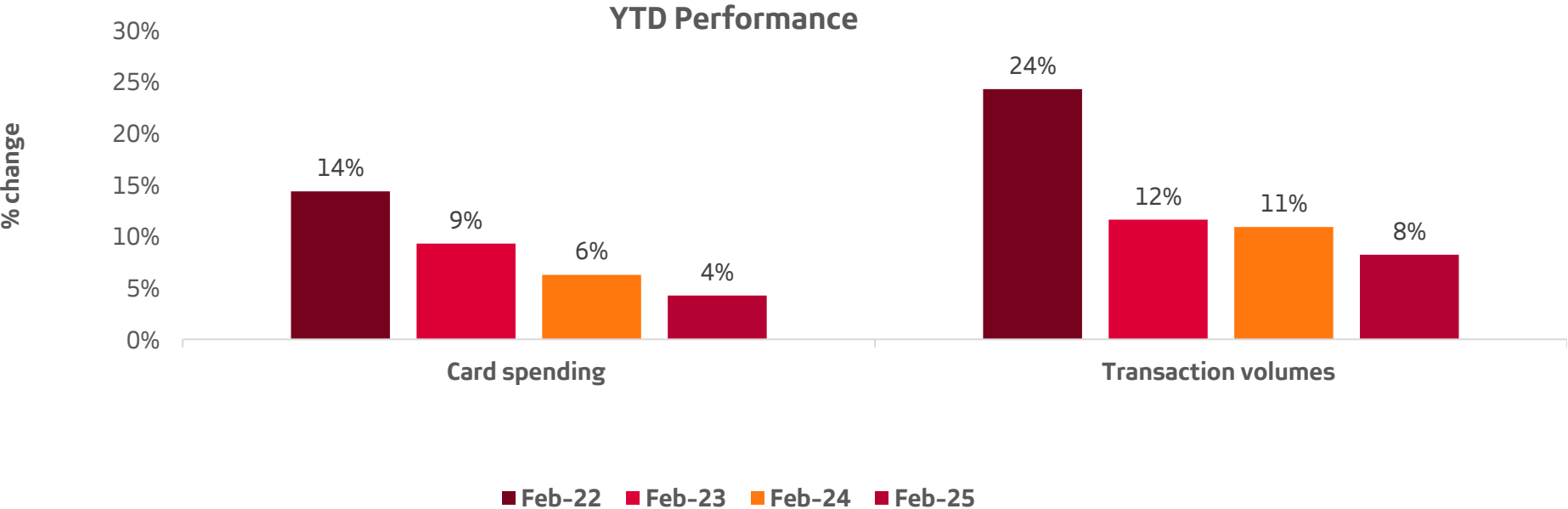
**YTD figures show online spending maintained a healthy double-digit growth trajectory (14%), albeit at a moderated pace, while in-store spending is experiencing a 2% decline (YTD Feb'24: 9%). This stark contrast underscores a continued shift in consumer behaviour, with South Africans increasingly embracing the convenience and accessibility of online shopping.

**Credit card usage growth has slowed significantly to 5% YTD February 2025, down from 11% in the same period last year. Debit card growth remains relatively stable at 4%, slightly below last year's 5% (table 4 and 5). Despite credit card usage increasing at a marginally higher rate, debit cards continue to dominate card spending, accounting for 75% of transactions across the top 10 core categories.

Key trends:

The food category, which owns 47% of market share, shows a consistent and gradual deceleration of the growth rate throughout the years. Despite the deceleration, the category is still showing positive growth, indicating the essential nature of food spending. The deceleration of growth may be due to consumers becoming more price sensitive and opting for more affordable options. Online spending appears to be driving the growth in this category with a 51% increase in online spending compared to no growth in in-store card spending. This highlights the growing reliance on digital channels for everyday essentials. This trend is not simply about convenience; it reflects a broader adoption of online grocery shopping, driven by factors such as time constraints, competitive pricing and the expansion of delivery services. The food category, which includes non-alcoholic beverages, accounts for 21% of all online card spending, signifying its significant contribution to the overall growth of the e-commerce sector.

** Source: See heat map section for detailed data



Graph 4 Source: Absa's Merchant Spend Analytics

Tracked card spending categories	YTD Feb'22	YTD Feb'23	YTD Feb'24	YTD Feb'25
Automotive*	16%	7%	13%	-4%
Books and newspapers	22%	12%	10%	-21%
Building and hardware*	8%	2%	6%	-6%
Business and professional services*	54%	41%	30%	8%
Care services	17%	9%	19%	-2%
Clothing*	6%	-18%	6%	14%
Commercial and industrial services	23%	4%	14%	-9%
Digital print media	497%	35%	4%	29%
Domestic and cleaning services	28%	8%	7%	-3%
Education	27%	29%	11%	11%
Electronics and computers	11%	6%	5%	5%
Food*	11%	10%	8%	6%
Funeral services	-6%	39%	16%	8%
Gambling	-1%	70%	28%	2%
Games and gaming	45%	17%	7%	4%
Garages*	21%	11%	3%	-19%
Government	11%	18%	19%	11%
Health and beauty*	10%	7%	14%	-2%
Health practitioners	14%	6%	15%	-2%
Home and garden*	0%	3%	15%	10%
Medical services	16%	10%	18%	3%
NGOs, social and religious services	-18%	9%	11%	2%
Speciality*	19%	5%	15%	-2%
Sports, outdoors and travel	19%	235%	13%	-10%
Stationery and office furniture	-23%	12%	14%	-7%
Telecommunication	6%	4%	9%	6%
Tourism*	83%	33%	17%	-14%
Transportation	224%	25%	7%	-4%
Warehousing and storage	28%	-6%	15%	68%

Table 3 Source: Absa's Merchant Spend Analytics *Core categories own 91% of market share in card spending

YTD | February 2025

The clothing sector is displaying a volatile pattern (table 1), and these significant fluctuations point to the sensitivity of clothing spending to economic conditions and consumer confidence. The -18% drop in 2023 likely reflects significant economic uncertainty or a shift in spending priorities. This could have been caused by increased load shedding, increased fuel prices or higher interest rates in South Africa. In this category, in-store spending experienced a modest 8% growth, while online spending grew YTD 4%. Clothing accounts for only 6% of online spending. South African clothing retailers are facing intense competition from international online retailers, which offer competitively priced, fast-fashion options to the local market.

The value-driven consumer

South Africa's retail sector is facing a complex dynamic. While YTD growth is outpacing the current inflation rate of 3.3%, signalling positive economic activity, the consumer landscape is undergoing a significant shift. Price sensitivity has been a defining characteristic of the South African shopper, challenging traditional notions of brand loyalty and forcing retailers to adapt. Consumers are increasingly prioritising affordability, with loyalty shifting towards retailers offering the most competitive prices. This trend is not merely a response to economic hardship; it reflects a fundamental change in consumer behaviour. Shoppers are actively seeking value, comparing prices and readily switching brands or retailers to secure the best deals.

This heightened price sensitivity has intensified the battle for customer retention. Retailers are finding it increasingly difficult to maintain customer loyalty, as traditional brand allegiance erodes. In response, we are witnessing a surge in the implementation and enhancement of loyalty programmes across the retail sector. These programmes are designed to create "stickiness," offering tangible benefits and rewards to incentivise repeat purchases and foster a sense of value. According to Absa's Macroeconomics Research Team, *Q1 2025 Consumer Confidence Index (CCI) data shows potential risks to consumer spending growth. While data from Statistics South Africa retail sales and car sales started strong this year, there are concerns. Although consumers' financial position appears to remain strong, the data suggests that expected tax increases and ongoing uncertainties might make consumers more cautious and focused on getting the best value for their money.

In closing

In our [January MSA report](#), we anticipated that the SARB might reduce the repo rate by an additional 25 basis points in March. However, during their meeting on 20 March 2025, the decision was made to keep interest rates unchanged. This decision, driven by concerns over the upward risks to medium-term inflation, effectively signals the end of the interest rate reduction cycle, according to Absa's Research team. This policy stance may have significant implications for card spending. South Africa's retail sector is at a critical juncture. The continued rise of the price-sensitive consumer and the flourishing township economy, uncertainty about the economy present both challenges and opportunities. Retailers who adapt to these evolving dynamics, prioritise value, and embracing new growth markets will be best positioned to thrive in the years to come. The message is clear: adapt, innovate and prioritise the value-conscious consumer.

Heat Map | YTD February 2025

	Online card spending			
	YTD Feb'22	YTD Feb'23	YTD Feb'24	YTD Feb'25
Automotive	-4%	42%	264%	68%
Books and newspapers	9%	18%	21%	-4%
Building and hardware	35%	16%	-1%	-8%
Business and professional services	10%	28%	51%	-10%
Care services	238%	15%	-14%	47%
Clothing	113%	24%	31%	4%
Commercial and industrial services	-18%	6%	54%	225%
Digital print media	1157%	32%	0%	33%
Domestic and cleaning services	122%	23%	1%	-17%
Education	15%	44%	12%	51%
Electronics and computers	55%	31%	4%	6%
Food	47%	-11%	31%	51%
Funeral services	10745%	-92%	-3%	177%
Gambling	-46%	302%	65%	8%
Games and gaming	39%	32%	16%	17%
Garages	-85%	194%	-63%	-30%
Government	-25%	29%	61%	-4%
Health and beauty	29%	-1%	20%	-13%
Health practitioners	11%	-10%	87%	-51%
Home and garden	-9%	37%	40%	17%
Medical services	99%	49%	139%	34%
NGOs, social and religious services	-55%	5%	-1%	-1%
Speciality	47%	6%	18%	-7%
Sports, outdoors and travel	83%	87%	26%	11%
Stationery and office furniture	-52%	14%	-29%	22%
Telecommunication	1%	4%	-13%	2%
Tourism	86%	34%	17%	-26%
Transportation	132%	14%	2%	48%
Warehousing and storage	38%	-14%	-5%	-38%
Overall performance	27%	22%	32%	14%

Table 4
Source: Absa's Merchant Spend Analytics

	In-store card spending			
	YTD Feb'22	YTD Feb'23	YTD Feb'24	YTD Feb'25
Automotive	16%	7%	11%	-9%
Books and newspapers	28%	10%	4%	-35%
Building and hardware	8%	2%	6%	-9%
Business and professional services	68%	44%	26%	6%
Care services	17%	9%	19%	-8%
Clothing	4%	-20%	4%	8%
Commercial and industrial services	23%	4%	14%	-16%
Digital print media	104%	47%	16%	-7%
Domestic and cleaning services	24%	7%	8%	-8%
Education	31%	24%	11%	-12%
Electronics and computers	7%	3%	5%	-1%
Food	10%	11%	8%	0%
Funeral services	-6%	39%	16%	0%
Gambling	21%	20%	1%	-15%
Games and gaming	49%	8%	1%	-10%
Garages	22%	11%	3%	-22%
Government	19%	16%	12%	7%
Health and beauty	10%	8%	14%	-7%
Health practitioners	14%	6%	15%	-6%
Home and garden	3%	-8%	2%	-4%
Medical services	14%	9%	13%	-5%
NGOs, social and religious services	27%	10%	15%	-2%
Speciality	17%	5%	15%	-6%
Sports, outdoors and travel	13%	259%	12%	-16%
Stationery and office furniture	-23%	12%	14%	-11%
Telecommunication	6%	4%	13%	0%
Tourism	80%	32%	17%	-9%
Transportation	2371%	48%	16%	-93%
Warehousing and storage	28%	-6%	15%	59%
Overall performance	13%	8%	9%	-2%

Table 5
Source: Absa's Merchant Spend Analytics

Heat Map | YTD February 2025

Core card spending categories	Debit card			
	Feb-22	Feb-23	Feb-24	Feb-25
Automotive	16%	7%	7%	-4%
Building and hardware	9%	0%	4%	-7%
Business and professional services	58%	43%	23%	6%
Clothing	4%	-19%	-2%	16%
Food	11%	11%	2%	5%
Garages	37%	8%	1%	-17%
Health and beauty	10%	8%	7%	-3%
Home and garden	3%	2%	7%	10%
Speciality	20%	3%	10%	-2%
Tourism	n/a	30%	16%	-4%
Overall performance	14%	7%	5%	4%

Table 6
Source: Absa's Merchant Spend Analytics

Core card spending categories	Credit card			
	Feb-22	Feb-23	Feb-24	Feb-25
Automotive	17%	7%	7%	-2%
Building and hardware	6%	8%	-4%	-1%
Business and professional services	46%	39%	27%	12%
Clothing	21%	-11%	10%	5%
Food	10%	8%	10%	10%
Garages	1%	16%	-5%	-22%
Health and beauty	11%	5%	8%	1%
Home and garden	-7%	6%	14%	9%
Speciality	16%	12%	10%	-2%
Tourism	n/a	34%	11%	-19%
Overall performance	16%	11%	11%	5%

Table 7
Source: Absa's Merchant Spend Analytics

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The Team

Your story matters



Consumer Sector Team

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