

Energy Support for Carers – South East London

Vulnerability and Carbon Monoxide Allowance (VCMA) Project Eligibility Assessment (PEA)

Updated: May 2026

PEA reference: PCG-SGNStH-031a



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Project registration table

Project summary	
Project title	Energy Support for Carers – South East London
Strategic area	Supporting Priority Customer Groups
Lead partner name	Crossroads Care South East London (CCSEL)
New/Updated	New
Date of PEA submission	May 2026
Project start and end date	June 2026 – March 2028
Project location	South East London
Sectors involved	Gas Distribution Network Charitable and Voluntary Organisations Local Authority Health and Social Care Fire and Rescue Service
Project contact	
Name	Janet Duggan
Contact details	Positive.impact@sgn.co.uk
Project partners and third parties involved	
Organisation name	Role
Crossroads Care South East London (CCSEL)	Delivery of the core funded service
South East London Community Energy Ltd (SELCE)	Strategic delivery partner
Carers Trust	Strategic partner
Care for the Carers (East Sussex)	Strategic partner
London Fire Brigade	Referral partner
Costs and funding	
Total cost (£k)	Redacted due to commercial sensitivity
Total VCMA funding required (£k)	£80,000
Total BAU vulnerability and CO safety activity baseline allowance funding by activity (£k)	Redacted due to commercial sensitivity

Problem(s)

This section needs to outline the problem(s) which is/are being addressed by the VCMA project.

Rising energy costs, fuel poverty and financial insecurity continue to place severe pressure on households across the UK. Since 2021, energy prices have almost doubled, and as of early 2026, it's estimated that around 6.7 million households across the UK are living in fuel poverty. Nearly half of low-income households remain in homes that are hard to heat, leaving millions exposed to cold, damp conditions that harm their physical and mental health.

[Census 2021](#) identified 5.7 million unpaid across the UK, though estimates suggest the true figure may be as high as 10.6 million. In the London Borough of Bexley there are approximately 19,000 unpaid carers, many providing high-intensity care while living on reduced incomes. Evidence consistently shows carers are significantly more likely to experience poverty and fuel stress due to increased time spent at home, higher energy consumption linked to caring responsibilities, and reduced capacity to engage with employment – [bexley.gov.uk](https://www.bexley.gov.uk).

Local delivery data from the [Carers Money Matters project](#) highlights a significant level of financial and energy-related hardship among carers in the London Borough of Bexley. Over 70% of carers supported are living in, or at risk of, fuel poverty, with nearly half presenting with existing energy debt. Despite their vulnerability, more than 60% are not registered on the Priority Services Register, limiting their access to essential protections and support. Worryingly, many carers report unsafe coping strategies, including reducing heating to levels that are either unaffordable or unsafe, underscoring the acute pressure they face and the urgent need for targeted intervention.

Unpaid carers are disproportionately affected by fuel poverty. As cited in the Carers Trust '[Running on Empty: Unpaid carers and fuel poverty](#)' report (2025), comparatively, 13% of households nationally are living in fuel poverty, whereas 28% of unpaid carers living alone are in fuel poverty, rising to 36% for single adult carers with children. Vulnerability increases further for carers on low incomes, with 49% of those on Universal Credit living alone experiencing fuel poverty. Young adult carers and those receiving Carer's Allowance also face higher rates of fuel poverty at 19% and 17% respectively. While 44% of working age carers providing 35 hours or more of care each week live in poverty. Carer's Allowance remains the lowest benefit of its kind at £83.30 per week.

The cost-of-living crisis has intensified pressure on unpaid carers. [Carers UK's State of Caring Survey 2025](#) report states that nearly half of carers are cutting back on essentials such as food or heating. Caring brings unavoidable additional expenses, including higher energy use due to time spent at home and the need to keep vulnerable people warm or run medical equipment.

Most care in the UK is provided by families, typically working aged women, far exceeding the contribution of social care services and private providers. According to [Carers UK](#), unpaid carers contribute an estimated £162 billion annually to the UK economy, equivalent to the cost of a second NHS. Yet around one million have reduced or left paid work due to caring, with most losing more than £10,000 a year in household income. Mental health impacts are severe with carers are more likely to experience energy debt, loneliness and isolation.

Carers need reliable, accessible support to navigate the systems intended to protect them, yet many miss out on essential help. Large numbers of unpaid carers say that they are not receiving the benefits they are entitled to due to complex processes, unclear communication or the challenge of applying alongside demanding caring responsibilities. Many older carers struggle to access Attendance Allowance, while others are unaware of the Priority Services Register (PSR) or face barriers to joining.

Scope and objectives

Outline the scope and objectives of the VCMA project linked to the problem statement above. This should be clearly defined including the benefits which would directly impact customers on the participating GDNs' network(s), and where the benefits of the VCMA Projects lie.

Crossroads Care South East London (CCSEL) provides unpaid carers information, advice, practical help and emotional support to help them manage their caring role and maintain their own wellbeing.

Working in partnership, we will deliver a targeted, preventative energy safety, warmth and wellbeing programme for unpaid carers and older carers across the Borough of Bexley. Together, we aim to help carers and the people they look after to stay warm, safe and well in their homes, while reducing the risk of fuel poverty, energy-related harm and financial crisis.

The project will address both immediate energy and safety concerns, such as managing bills, fuel debt, carbon monoxide safety and keeping homes warm, while taking a preventative and long-term approach to build carers' financial resilience, safe household practices and confidence in managing energy costs. By combining trusted carer support with specialist energy knowledge and strong local partnerships, the programme will strengthen carers' wellbeing, help prevent avoidable deterioration in health, and reduce pressure on health and social care services.

Crossroads Care South East London (CCSEL) will proactively engage unpaid carers through its established carers' networks, events and one-on-one services, delivering support flexibly through face-to-face, telephone and group-based approaches. The project will provide timely, practical energy safety and efficiency support, including carbon monoxide awareness, Priority Services Register sign-up, access to fuel and food vouchers and essential resources.

Our programme will provide:

- Training for Carer Support Workers and volunteers to confidently identify and address energy safety and cost-of-living risks at an early stage
- Accessible support, delivered both in community settings and remotely, offering carers tailored guidance on home safety, energy use, wellbeing, benefits, grants, scam prevention, along with referrals to services such as the fire service and other local partners
- Specialist energy advice, co-delivered by SELCE, that includes personalised guidance on home energy efficiency, carbon monoxide and gas safety, access to the Priority Services Register, billing issues, crisis support that includes distributing heated blankets and keep warm packs
- Financial and practical support, including income maximisation, debt management assistance, access to vouchers and grants
- An energy awareness campaign and Winter Warmer events to improve carers' energy literacy and connect them with warm spaces and winter support.

Project design engagement

Targeting vulnerability support: This must describe how the GDN(s) identified the vulnerability need being addressed through the VCMA project, including the use of consumer research, stakeholder engagement, and data and technology.

Evidence of stakeholder and/or customer support: Information regarding all stakeholder and/or customer engagement which has contributed to the development of the VCMA Project.

Stakeholder project design input: How stakeholders were actively involved in the project design, and how their input and feedback were incorporated to shape the project design. Where stakeholders disagree about the project design, justification must be provided for why the current project design is deemed preferable.

The design of this project has been informed by robust evidence highlighting a significant and growing vulnerability among unpaid carers. This draws on national carer prevalence data, regional deprivation analysis, and learning from our year-long Money Matters programme with Carers Trust and Crossroads Care South East London (CCSEL), alongside insights from other targeted VCMA projects addressing carers' energy safeguarding needs.

Through this work, and through engagement with local carer support teams, health professionals and community organisations, we have seen firsthand the financial strain, increased energy use, and restricted income experienced by carers, particularly those providing high-intensity care or supporting people with complex needs at home. These insights, reinforced by evidence of unclaimed benefits, low awareness of schemes such as the Priority Services Register, and barriers to accessing housing and energy support, guided our approach to designing a service that connects carers to the right help at the right time.

Stakeholders have played an active role in shaping the model. Carer support workers highlighted the need for flexible, face-to-face outreach in community settings. Carers themselves stressed the importance of support that is accessible whether they can leave the home or not. While utility partners emphasised clearer pathways into social tariffs, PSR registration and energy efficiency support. This collective engagement informed our decision to prioritise a blended model that combines community-based outreach with tailored support for carers who are housebound or unable to attend group sessions, ensuring that no carer is excluded due to their caring responsibilities.

This new partnership has been shaped by learning from our Money Matters programme, where previous collaboration helped test approaches, share insight and understand what works best for unpaid carers in the London Borough of Bexley. Feedback from carers and stakeholders highlighted the need to build on this learning through a scalable, inclusive model that addresses the interconnected challenges of energy affordability, health and income, while recognising the diversity of caring situations and the importance of accessible, personalised support.

This project has also been shaped by the principles co-developed with our Vulnerability and Carbon Monoxide Steering Group (VSG), ensuring that carers, as a priority customer group, are meaningfully involved in the design of locally accessible services. The VSG's framework emphasises coproduction with trusted community partners, equitable access regardless of personal circumstances, and the importance of tailoring support to local need. By grounding the project in a shared, evidence-based understanding of vulnerability we're building a service that is not only responsive to the lived experience of carers but also aligned with wider commitments to fairness, inclusion, and targeted support for those most at risk.

Why the project is being funded through the VCMA

This should include an explanation of why the VCMA project meets the VCMA eligibility criteria, and how it aligns with the GDN's Vulnerability strategy.

This project meets the VCMA eligibility criteria because it directly supports our Vulnerability Strategy and our overarching ambition to keep communities safe, warm, and supported, both now and as we transition toward a green, clean energy future. Our strategy places vulnerable households at the centre of our decision making, ensuring that those most in need receive meaningful, practical assistance.

The project is designed to help us deliver our Business Plan commitments, particularly two key customer pledges, the first to support at least 650,000 of the most vulnerable households over the next five years. The second, to ensure that the project has been designed to ensure that it delivers meaningful outcomes and measurable value for customers and stakeholders. This includes maximising the social return on investment (SROI) for every pound spent, while consistently prioritising the needs and experiences of vulnerable customers.

In addition, the project reflects the strategic priorities of our Vulnerability Strategy – an approach shared by all four gas networks – which delivers support across four core areas:

- Providing Services Beyond the Meter – direct services for vulnerable households as we go about our day-to-day operational work that extends beyond traditional gas network responsibilities
- Tackling Fuel Poverty and Energy Affordability – targeted support for customers struggling to afford energy, helping households reduce energy costs, improve efficiency, and access essential advice
- Supporting Priority Customer Groups – identifying and assisting those with heightened needs, ensuring they receive tailored and timely support
- Reducing Carbon Monoxide Harm – a data driven approach to raising awareness, improving safety, and reducing carbon monoxide risks.

By addressing these themes, the project demonstrates strong strategic alignment and delivers tangible benefits to vulnerable customers, making it a clear fit for VCMA funding.

This project forms part of the 'Supporting Priority Customer Groups' theme and budget area.

How VCMA funding complements or supplements BAU activities

Where the VCMA Project is being delivered alongside a BAU vulnerability and/or CO safety activity or activities funded through the GDN's baseline allowance, the GDN must provide sufficient evidence that the VCMA Project complements or supplements the BAU activity or activities to prevent the risk of double funding.

By working in partnership with us, Crossroads Care South East London (CCSEL) has established a robust referral pathway to raise concerns related to key energy safeguarding services. This collaboration ensures that issues affecting vulnerable individuals, particularly those who may struggle to access or navigate utility services are identified early and directed to the appropriate support from their utility companies.

As a trusted organisation, CCSEL is well placed to engage effectively with vulnerable individuals and refer eligible people for BAU-funded support. This includes access to carbon monoxide alarms, Locking Cooker Valves, and other measures that help maintain safety and independence in the home.

Justification for why the project should not be collaborative

This should include evidenced reasoning as to why the VCMA Project cannot, or should not, be delivered in collaboration with other GDNs. For example, this could include the unique context within a network area, or the development of an innovative pilot project.

This project is not collaborative because it is intentionally designed as a targeted local intervention delivered by a partner to carers with deep roots in South East Lond and especially in the London Borough of Bexley.

Crossroads Care South East London operates exclusively within this locality and is uniquely positioned to understand the specific needs, barriers, and lived experiences of the community. The project model relies on hyper-local insight, trusted relationships with local health care providers, and place-based delivery rather than shared delivery across multiple GDN areas.

Outcomes, associated actions and success criteria

Details of the VCMA Project outcomes and the associated actions to achieve these, interim milestones and how the Funding Licensee will evaluate whether the project has been successful. Each action should have a proportion of the funding allocated.

Outcome	Project Target	Interim Milestones
Energy triage	1,000	Quarterly performance – 125
CO safety information	1,000	Quarterly performance – 125
CO alarm provision	150	Quarterly performance - 19
PSR conversations	1,000	Quarterly performance - 125
PSR registration	240	Quarterly performance - 30
Energy advice (across a number of energy advice measurable areas)	300	Quarterly performance – 38
Income maximisation (across a number of income generating measurable areas)	240	Quarterly performance – 30
Wellbeing support	24	Quarterly performance – 3
Emergency fund provision	180	Quarterly performance – 23
Scam awareness information	400	Quarterly performance – 50
Heated blankets/keep warm provision	48	Quarterly performance – 6
FRS Safe & Well visit referral	36	Quarterly performance – 5

Gas Appliance Servicing / Safety Check	24	Quarterly performance – 3
Training (CO, front-line worker)	120	Quarterly performance – 15
Unique warm spaces	4	

*Interim performance – averaged out and delivered with seasonal adjustments.

Success Criteria

The partnership will provide direct energy safeguarding support to 1,000 carers across the London Borough of Bexley tailored to meet their needs. In addition, during this two-year project, Crossroads Care South East London will engage up to 1,000 carers through a range of digital platforms and communication channels to promote the programme. These interventions mean that carers report improvements in being able to maintain a safe and warm home, financial resilience, access to entitlements including the Priority Services Register, and overall wellbeing.

Potential for new learning

Provide details of what the GDN(s) expect(s) to learn and how the learning will be disseminated.

The impact of this project will extend beyond the direct support provided to unpaid carers in the London Borough of Bexley, generating learning that strengthens Crossroads Care South East London's (CCSEL) wider practice and contributes to our five-year Vulnerability Strategy. The programme builds on CCSEL's experience as a delivery partner within the Carers Trust Money Matters programme, using established learning to shape a refined, locally responsive approach to energy safeguarding and financial resilience for carers.

This collaborative model has shown the value of coordinated local networks that can respond holistically to carers' needs, whether those relate to energy affordability, income, wellbeing, or the practical challenges of caring at home. The insights generated through delivery such as patterns of unmet need, barriers to benefit uptake, and the impact of tailored outreach will be shared with local stakeholders to inform service planning and improve outcomes for carers. We will continue to share the learnings via our local and regional partner events such as our Partner Spotlight sessions, our dedicated partner website pages and Partner Toolkit as well as through our annual vulnerability reports.

In addition, we will bring together the regional Energy Support for Carers delivery leads to share insights, strengthen connections and build a collaborative network of support and best practice across the unpaid carer community. This collective approach ensures that the impact of the project extends well beyond direct support to vulnerable households in the London Borough of Bexley, generating learning that can enhance practice across our wider Safe and Warm partnership network and inform the development of other community-based initiatives.

The project will also be independently assessed through a programme of qualitative and quantitative research with carers who receive support funded through the VCMA. This evaluation, delivered by a third-party organisation, will capture the lived experience of carers before and after receiving energy safeguarding support, enabling us to understand changes in confidence, financial resilience, access to entitlements, and overall wellbeing. By grounding the assessment in the voices of beneficiaries, we will build robust evidence base on what works, where gaps remain, and how locally delivered,

person-centred support can be strengthened. The findings will be shared across our partnership network and stakeholders.

The learning generated will be actively shared with partners, including SELCE, enabling comparison of best practice across VCMA-funded projects and supporting continuous improvement. Outcomes and insights will also be shared through our Safe & Warm partnership network, the GDN Vulnerability Working Group, the VCMA Annual Showcase and Annual Report, helping to inform wider service planning and delivery.

Aligning with and supporting wider vulnerability approaches

Details of how the project supports or aligns with approaches to vulnerability taken by the wider energy industry, other utilities and/or consumer organisations; local, national or devolved governments; or evidence innovation or a gap in vulnerability support provision. For example, this could include evidence of collaboration beyond the VCMA, non-VCMA joint funding of the initiative, or identified gaps in the provision of vulnerability services which the project seeks to address. The GDN should show how the project fits within broader approaches to vulnerability.

Crossroads, as a dedicated unpaid carer organisation, working in partnership with SELCE and alongside a wider network of carer organisations, is delivering a model of Energy Support for Carers that reflects SGN's commitment to locally rooted delivery supported by shared learning across Scotland and southern England. This approach is strongly aligned with the vulnerability frameworks set out by Ofgem, the Fuel Poverty Strategies of England and Scotland, and the ambitions of the Warm Homes Plan. By placing early identification, targeted support, and partnership-led delivery at its core, the programme mirrors the direction of travel across utility, local authority, and national policy landscapes.

The project directly supports the priorities of the Fuel Poverty Strategy for England, which emphasises identifying households at greatest risk, improving access to advice and financial support, and strengthening cross-sector collaboration. Unpaid carers are disproportionately affected by fuel poverty, digital exclusion, and barriers to accessing entitlements. By proactively reaching these households, the project advances the national ambition to prioritise those most vulnerable to cold homes and rising energy costs.

The model also reflects the principles of the Warm Homes Plan, which calls for locally delivered, person-centred interventions that address both the financial and health impacts of living in an energy-inefficient home. Carers often spend extended periods at home, manage higher energy use due to medical or care needs, and face reduced income linked to caring responsibilities. Providing tailored energy safeguarding support, benefit checks, and pathways into home improvements or energy efficiency schemes directly mirrors the Plan's focus on integrated, community-based solutions that reduce long-term pressure on health and social care systems.

The project's emphasis on improving awareness and uptake of the Priority Services Register also reflects wider utility sector commitments to strengthen protections for customers with additional needs. By embedding PSR conversations into community outreach and home-based support, the project helps ensure carers and the people they care for receive the additional safeguards they are entitled to, including communication support, priority restoration, and access to social tariffs where available.

By creating a coordinated network capable of delivering holistic, person-centred support, this project demonstrates how local ecosystems can work together to improve outcomes for carers, strengthen resilience, and reduce avoidable demand on the NHS and social care. It exemplifies the multi-agency

collaboration encouraged across national vulnerability strategies and shows how a carer-focused approach can meaningfully advance wider policy goals.

Monitoring and evaluation

Details of how the GDNs will work with their project partners to monitor the impact of the VCMA project and evaluate its effectiveness and success.

Crossroads Care South East London and SGN will review monthly reports on measurable outcomes, working together to ensure successful delivery. Each quarter, the core project team will meet to share performance insights, highlight and mitigate any underperformance, and provide structured updates on delivery, risks and emerging outcomes.

Together we will ensure that there is an evidence base through audit and research that seeks to understand how effective the project is in supporting their local communities who are struggling to maintain a safe and warm home and assess the before and after to better understand the impact of the services provided on the lived experience of beneficiaries.

We will report annually on partnership impact, sharing broadly via our company-specific reports to showcase outcomes and key learnings and inform future delivery. Additionally, the learning will be shared across the GDN Vulnerability working group as well as disseminating results through our business governance processes, including on request to our Independent Steering Group (ISG).

Scale of VCMA project and SROI calculations, including NPV

Justify the scale of the VCMA project – including the scale of the investment relative to its potential benefits. As part of this, the Funding Licensee(s) should provide the SROI calculation, including NPV. Note: The value in numbers of the SROI and NPV must be provided, rather than confirmation of positive impact.

Together with the other Gas Distribution Networks, we've worked with leading social impact research consultancy SIRIO Strategies on the development of the Industry Standard Social Value Framework and supporting GDN Rulebook. We've used that GDN Rulebook to carry out an assessment of financial and wellbeing outcomes applicable to our services for vulnerable households included in this partnership.

We've incorporated social value based on the deliverables and associated targets detailed above. Carrying out an assessment of these predicted outcomes we forecast a positive net Social Return on Investment of £6.14 for every £1 spent.

Social value measurement

Total cost*	£78,910.41
Total gross present value	£563,681.88
Net Present Value (NPV)	£484,771.47
SROI	£6.14

*Accounting for inflationary factors over the term of the project.

Internal governance and project management evidence

Provide a description of GDN(s) review of proposal and project sign off, with details on how the project will be managed.

We worked closely with Care for Carers East Sussex to co-design this partnership so that its ambition directly contributes to our Vulnerability Strategy, developed with support from our stakeholders including through principles designed in partnership with our Vulnerability and Carbon Monoxide Steering Group and overseen by our Independent Steering Group.

The PEA has been reviewed and approved through our internal governance processes and formally signed off as detailed below.

Approver (Name and Role)	Date
Kerry Potter, Group Social Impact & Vulnerability Manager	18/05/26
Maureen McIntosh, Director of Customer Services	19/05/26

Eligibility Criteria

Eligibility Criteria	Description	Project qualifies Yes / No
Positive SROI	Have a positive, or a forecasted positive, Social Return on Investment (SROI) calculated in accordance with a model which the GDNs have developed and submitted to Ofgem including for the gas consumers funding the VCMA Project	Yes
Positive NPV	Have a positive, or a forecasted positive Net Present Value (NPV)	Yes
Support Criteria	Either: i. provide support to consumers in Vulnerable Situations and relate to Energy Safeguarding, or ii. provide support for those most at risk of being left behind in the transition to net zero, or iii. provide awareness of, and education on, the dangers of CO beyond the activities funded as business as usual (BAU) through baseline allowances, or iv. reduce the risk of harm caused by CO	Yes
Defined Outcomes	Have specific, measurable, and time-bound outcomes which align with relevant Consumer Vulnerability Strategy objectives to achieve the requirements set out in 'Support Criteria' above	Yes
Beyond Other Funding	Go beyond activities that are funded through other price control mechanism(s), including baseline allowance funding, or required through licence obligations	Yes
Support or Align	Support or align with approaches to vulnerability taken by the wider energy industry, other utilities and/or consumer organisations, and local, national and devolved government, or evidence innovation or a gap in vulnerability support provision;	Yes
No Other External Funding	Not be delivered through other external funding sources directly accessed by a GDN, including through other government (national, devolved or local) funding	Yes
BAU vulnerability and CO safety activities	Where a GDN's BAU vulnerability and CO safety activities are funded through baseline allowances, these are not suitable for funding through the VCMA. The GDN is permitted to use VCMA funds to supplement or complement its BAU activities, however, it must ensure that its reporting provides sufficient evidence to prevent double funding.	Yes

Eligibility criteria for company specific essential gas appliance servicing

Eligibility Criteria	Description	Project qualifies Yes / No or N/A
Servicing must meet the following criteria:	Either: i. A GDN has had to isolate and condemn an essential gas appliance following a supply interruption or as part of its emergency service role; or ii. A GDN or its Project Partner has identified an essential gas appliance which has not been serviced in the last 12 months in the owner-occupied home of a customer in a Vulnerable Situation where an occupier of the property suffers from a permanent or temporary health condition¹² that makes them more vulnerable to health risks associated with cold homes; or iii. A GDN or its Project Partner has identified an essential gas appliance which has not been serviced in the last 12 months in a tenant-occupied home of a customer in a Vulnerable Situation where it is the tenant's responsibility to maintain the essential gas appliance, where an occupier of the property suffers from a permanent or temporary health condition that makes them more vulnerable to health risks associated with cold homes	Yes
Affordability	The household cannot afford to service the essential gas appliance, as assessed against the affordability criteria set out in the VCMA governance document	NA
Funding	Sufficient funding is not available from other sources (including a social or private landlord and national, devolved, or local government funding) to fund the essential gas appliance servicing	NA

Eligibility criteria for company specific essential gas appliance repair and replacement

Eligibility Criteria	Description	Project qualifies Yes / No or N/A
Unsafe pipework and essential gas appliance repair or replacement must meet the following criteria:	Either: i. GDN has had to isolate and condemn unsafe pipework or an essential gas appliance following a supply interruption or as part of its emergency service role; or ii. A GDN or its Project Partner has had to condemn unsafe pipework, or an essential gas appliance, following an essential gas appliance service (as described in 3.19 of the VCMA governance document)	NA
Health condition	Either: i. The occupier of the property suffers from a permanent or temporary health condition that makes them more vulnerable to health risks associated with cold homes and has a household income of £31,000 or below in 2025/26 prices, adjusted for inflation using Consumer Price Index with Housing costs (CPIH) 13, or ii. the household cannot afford to service the essential gas appliance, as assessed against the affordability criteria set out in Appendix 1 of the VCMA governance document	NA
Funding	Sufficient funding is not available from other sources (including national, devolved, or local government funding) to fund the unsafe pipework or the essential gas appliance repair or replacement.	NA