

The image features a festive arrangement of natural elements on a dark background. On the left, there are several cinnamon sticks bundled together with a piece of light-colored twine. Interspersed among the sticks are green pine needles, clusters of small red berries, and numerous bright blueberries. A few brown, textured pinecones are also scattered throughout the composition.

The HAT Team would like to wish  
everyone a very Merry Christmas and  
a Happy New Year!

Our office will be closed on Wednesday  
18 December and from close of business  
on Monday 23 December.

We will be open as normal from Thursday  
2 January 2020.

**HAT**  
Group of Accountants