

MENTORS[®]
INTERNATIONAL

LIFTING[®]
GENERATIONS

*United in our mission to empower the world's poor in
achieving sustainable self-reliance.*

2019 IMPACT REPORT

     /MENTORSINTERNATIONAL.ORG



2019 IMPACT REPORT

First, and foremost, we want to share with you our sincere gratitude for the opportunity to **MENTOR** and serve families trapped in generational poverty throughout the world.

Our team of **MENTORS**, educators, teachers, and directors are very dedicated to our mission and truly want to enable individuals to permanently lift themselves and their families out of poverty.

We made significant strides in deepening the training of our in-field mentors. With a renewed emphasis on **MENTORING** we are very pleased with the progress all of our in-country mentors have made. During the fourth quarter of 2019 we started the process of sending all of our staff through the professional **MENTORING** certification program. They have made great progress.

As an organization, we have earned the highest rating from both Charity Navigator and Guidestar for our fiscal transparency. We will always be vigilant and mindful of how each sacred donated dollar is utilized for our programs.

Our resolve to make 2020 a year of significant and improved impact is stronger than ever!

Warmest Regards,
The entire team of Mentors International
and Lifting Generations



30,978

FAMILIES IMPACTED
during 2019

Two Leading Mentoring Nonprofit Organizations Agree to Merge Operations

During 2019, Lifting Generations and Mentors International formally merged their international and domestic operations, creating one of the largest nonprofit organizations focused on mentoring, teaching, and uplifting the world's poor.

Recognizing common objectives, mutually strong growth patterns, and significant opportunities to achieve enhanced operational efficiency, these organizations will be collaborating synergistically.

This merger will create one of the largest mentoring teams specifically focused on self-reliance among the very poor. Lasting impact is our objective. The opportunity to break free “once and for all” from the multi-generational and vicious cycle of poverty in a sustainable way is our objective.

Combining the expertise of both teams will create a world-class, non-profit organization dedicated to empowering the poor in developing countries throughout the world.

Combined, we have an international team of around 200 professional mentors trained to assist in virtually all circumstances related to self-reliance.

Our team is comprised of local leaders with a successful track record located in Mexico, Guatemala, Nicaragua, Honduras, Peru, the Dominican Republic, Ghana, Nepal, Cambodia, and the Philippines.



WE ENVISION A
WORLD
WHERE EVERYONE
HAS THE
CHOICE
TO BE FREE FROM
EXTREME POVERTY.

2019 Impact Numbers

30 years

empowering families to
sustainable self-reliance.



10
countries

159%

Average income increase
for those that received
our professional mentoring
services.

65%

Average reduction in personal
consumer debt.

\$129



Average cost to
empower
an individual from
poverty to sustainable
self-reliance.

550%



Average
increase
in personal
savings.

We know that individuals aren't looking for a hand out. They want to work and provide the best for their families. Everyone deserves the opportunity to better their circumstances. YOUR donation helps families grow in greater self-reliance and become able to:

- Send their children to school
- Afford to eat nutritious meals
- Grow their businesses
- Improve their job prospects
- Build better homes
- Save for the future

MENTORING

WHAT SETS US APART

Each dollar invested in our professional **MENTORING** services results in a **5X** direct economic impact in the lives of these families.

MENTORING teaches us to lift each other up, creating powerful, positive, long-lasting relationships along the way.

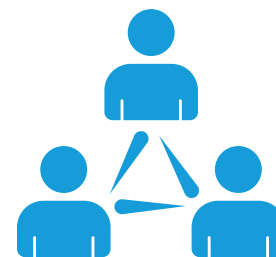
During 2019, **27,175** Individuals received our professional mentoring services.

As **MENTORING** being a part of our name, we believe the importance of guiding our clients on their path to greater self-reliance. They have a trusted colleague to turn to when they have questions and need advice.

Many of individuals that we serve have had little education and even less opportunities. With **MENTORING** comes a new found confidence, empowering them to move forward building their own successful futures.

Hazel has been **MENTORING** Mercedes and helping her to understand how important it is to pay off her personal debt, manage her spending, and track her inventory. Little-by-little Mercedes is improving her business, and her circumstances.

When we first met Mercedes, she was struggling to run her little tienda in the front of her home. Unsure of how to manage a business, she was living day-to-day. Often times Mercedes and her family were eating the items off the shelves. With her daughter and two grandchildren all living with her there were many depending on this income.



159%

Average income increase for those that received our professional **MENTORING** services.



NO DOLLAR EVER DIES

WHAT SETS US APART

**When these small loans are re-paid,
these funds are then lent out to another,
in essence your donated dollar never dies.**

- 96% Repayment Rate During 2019
- 90% of Loans are to Women

We are able to provide financial solutions through micro-loans to those who would otherwise have no access to credit or any other financial services. The average micro-loan is around \$350 USD.

People in developing countries who live in poverty don't have access to banks. Traditional financial institutions will not work with them because of their lack of collateral, lack of education, and their inability to provide a down payment.

The village loan shark becomes their only option. Hard-earned profits go straight back into the loan shark's pocket, and people become locked in a cycle of debt payments that leave them with almost no profit to show for their hard work. This harmful lending practice is common in developing countries. These worthy entrepreneurs have no financial resources available to help them expand their businesses and improve their family's well-being.

50%

Average income increase for those that received our financial solutions through micro-loans during 2019.

TRAINING

WHAT SETS US APART

Many of individuals we serve have had little education and even less opportunities. We teach them to create a vision for themselves, and for their families.

At our Learning and Mentoring Centers we are able to provide training courses with curriculum that focuses on personal development, vital job skills, and job placement. Our 15 week courses teach English (Basic, Intermediate, and Advanced), Computer Skills, Sales/Customer Service, Personal Leadership, and Mentoring.

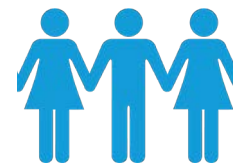


4,079

Students received
job-focused training
during 2019.

For those that already have a small business, or want to start one, we provide business development training. We help entrepreneurs learn how to develop a business plan, while teaching them basic business skills such as inventory control, money management, and marketing. Our training is dynamic and customized to specific personal situations.

In 2019 we implemented a new business development curriculum. We personalized the curriculum to the individual even more.



During 2019 we held

57,218

Business Group Trainings.



SERVICE

WHAT SETS US APART

Often times when something is given freely, it is not as valued. We know that individuals trapped in poverty do not have the financial means to pay for additional training and certifications.

Our students “pay” for their education from our Learning and Mentoring Centers by fulfilling a 40 hour obligation of approved service to their community. When individuals are “paying” for their education through service they value their vocational training and are more likely to finish and graduate from their courses.

This “Service Currency” is an additional way to help build up the communities where we serve. Our students serve local schools, senior centers, hospitals, orphanages, churches, parks, and much more.

The local IEI 223 Los Plomitos primary school in Trujillo Peru needed help getting their facilities and classrooms cleaned and ready for a new school year. This school lacked the funds to pay someone to help get their school ready for another school year.

Several students from our nearby Learning and Mentoring Center were able to come serve and thoroughly clean chairs, classrooms, and common areas for these students. These students were able to fulfill some of their 40-hour service requirement, and the local primary school was very grateful for our support.

Often times these students complete more than their required 40-hours, because they want to continue helping their community.



151,409

Service Hours Performed
During 2019

WHERE WE SERVE



PHILIPPINES



2019 IMPACT REPORT

The Philippines represents in a very real sense the roots of our organization. In 2020 we will celebrate 30 years of continuous operations in the Philippines. Over that time much has changed in this vibrant and dynamic country, but one thing has remained the same our mission. Our services are just as relevant and needed today as they were almost 30 years ago.

In spite of a relatively high poverty rate, and the continuous threat of catastrophic natural disasters from typhoons, earthquakes, and volcano eruptions, the Philippine people greet each day with hope, vigor, and enthusiasm and are eager to embrace opportunities to move forward on the path to financial progress and self-reliance.

Our dedicated staff continues to make progress in both the number of people served and the personal outcomes that we produce. We opened three new areas this past year, one in Luzon (Tarlac), and two in Mindanao (Malita and Cagayan de Oro).

In addition, we made great progress last year in achieving technology enabled efficiencies, making needed funds more immediately accessible to our clients. Loan disbursements can now be made directly through ATM cards and clients may withdraw loan funds through an ATM at any bank with no fees.

Mentors International remains fully committed to providing the tools, resources and support vital to the economic progress of hard-working families and individuals in the Philippines as they move with well-deserved optimism into a brighter future.



50,461

Individuals attending our business training classes in the Philippines

NEPAL



2019 IMPACT REPORT

We completed our first full year of operations in Nepal during April 2019. By the end of 2019 we had extended 490 loans. **The positive impact on needy families in this area is already being seen, with over 900 jobs created since our launch.**

These outcomes are being multiplied by high levels of professional training and personalized mentoring by our joint staff.

The economic need in Nepal is enormous and the opportunities for positive impact are very high. We will continue to work together to lift these very marginalized communities toward higher levels of sustainable self-reliance, we will guide literally thousands of forgotten and under-served families toward a much brighter and hopeful future.

We began our operations in Nepal as a joint venture with Choice Humanitarian in April 2018 through a generous donation from the doTERRA Healing Hands Foundation. MENTORING and microloans are being provided to hard working families in the Makwanpur District with a partnership with local savings and loan cooperatives.



1,471

Families impacted in Nepal
during 2019

GHANA

2019 IMPACT REPORT

This past year, Mentors International has accelerated its micro-lending and self-reliance activities in Ghana.

Starting in January 2019, Mentors Ghana was able to establish 24 new loan center groups in the Tolon district in Ghana. Another 20 groups were established in Walewale in the Mamprusi District. The majority of these participants are marginalized women desperately seeking to provide for their families.

Mentors International is the first organization of its kind in this region. For many of these women, this is the first time they have had the opportunity to receive formal education or training of any kind. Generations of entrenched poverty have created significant challenges for these women and their families. Many are illiterate and require special care to establish a basic understanding of financial and business concepts. Intensive personalized and group mentoring are the keys to lift these families out of extreme poverty.

Preliminary results of our efforts are extremely encouraging, with average increases in income of 65% being registered after the first loan cycle. Repayment rates are over 98% and hundreds of new jobs have been created. As the outcomes multiply, **there is a long waiting list of families eager to participate with Mentors International** to achieve similar positive outcomes that will change the trajectory of generations well into the future.



1,479

Families impacted in Ghana
during 2019

CAMBODIA



2019 IMPACT REPORT

With one of the fastest growing economies in Asia, Cambodia is a vibrant and dynamic country with a youthful population that is looking to the future with hope and optimism, while not forgetting the significant challenges of the past.

In September 2019 we opened a new Learning and Mentoring Center (LMC) in Phnom Penh Cambodia. The Phnom Penh LMC is our first to be opened in Asia. The official language of Cambodia is Khmer, a fact which presented a unique challenge in getting all of our training materials translated prior to our launch.

In Cambodia, we have an exceptionally dedicated team of local professionals led by Chamroeun Kang, our Country Director. This new center was made possible by funding from a generous donor family with a great love for Cambodia and its people is strategically located in one of the most active parts of the city. The LMC has quickly become recognized as an important community resource known for the quality of its educational and mentoring programs.

While we are new to Cambodia, we are already beginning to see the impact of our programs on the lives of a population that still struggles mightily under the burdens of widespread poverty. We have already seen a 92% jump in enrollment for the first term of 2020, almost double from the previous term, and our positive enrollment trend continues.

We are very excited to play a modest, but increasingly important role in the future of this magnificent country and its highly deserving people.



84

Students were part of our first graduating class in 2019.

PERU



2019 IMPACT REPORT

In late 2018 we launched a new Learning and Mentoring Center in Trujillo, Peru. The new center is off to a terrific start offering courses in English, technology, sales and customer service, mentoring certification, and our proprietary Keystone leadership training program.

Enrollment activity has been very strong with full classes and waiting lists of students from disadvantaged circumstances desiring to participate in our job-focused training programs. In the first full year of operation, our center enrolled **365** students with graduates reporting a **70%** average increase in their annual income upon graduation. Students in the center pay their tuition through structured service commitments. Last year over **13,500** hours of service were logged by our students in Peru.

Our leadership team in Peru also launched a new MENTORING initiative to support three cities in Venezuela who are suffering under the economic collapse resulting from the ongoing crisis there. Virtual training centers have been established with our professional team in Peru providing small business mentoring and consulting services to 80 initial participants. This pilot project will be an important ongoing focus for our team in the coming months.

Our financial solutions team has continued to support the flood ravaged communities in the Piura region of northern Peru. The recovery will be long and costly and will require years of rebuilding efforts. The modest, but meaningful loans, and personalized MENTORING services extended to these devastated communities by Mentors International professionals provides the only path to recovery for many families in this region.

September, Mentors Peru was elected to participate in the board of directors of the Micro-finance Foundations Consortium (PROMUC), which brings together 18 institutions throughout Peru.

During 2019, **1,337** families were impacted.



DOMINICAN REPUBLIC

We have been operating in the Dominican Republic since October 2018 and have made great progress in lifting families out of poverty through our MENTORING and Financial Solutions program. In July 2019, the local government granted us the approval to start administering micro-loans to those that had qualified, and had completed our business training classes. 127 micro-loans were given during 2019.

Looking ahead, we are pleased to announce that in September of 2020, we will open a new Learning and Mentoring Center (LMC) in Santo Domingo. This significant investment in a new center will greatly expand our presence and impact throughout the Dominican Republic and the Caribbean. The LMC will offer job-focused training programs as well as personalized MENTORING and financial solutions (micro-loans) for those struggling under the burdens of poverty.

Courses offered will include Sales and Customer Service, English, Microsoft Suite Certification, Mentor Certification, and our Keystone Leadership program. These proven vocational programs are designed to quickly increase employability and job-readiness, directly impacting self-reliance outcomes.

Our new center will also serve as an important hub from which we will service remote satellite locations throughout the Caribbean where poverty is widespread and economic needs are great.



459

Families impacted in the
Dominican Republic during 2019.



Honduras

2019 IMPACT REPORT

In 2018 we launched an important new farming MENTORING initiative to export sweet potatoes to a Canadian buyer. This venture opened up a new and important market for our small agriculture clients. Relationships were established with a local packing house, an export broker, and shipping firms. Our strong alliance with USAID ensured that appropriate technical assistance and expertise was received throughout the process. MENTORING and connecting these sweet potato farmers have impacted over 80 families that were previously living within a budget of about \$1.25 USD a day.

The first crops of sweet potatoes were successfully exported in 2019. This model continues to be refined and promises to yield powerful economic benefits to previously marginalized producers in Honduras well into the future.

Honduras is also home to two Learning and Mentoring Centers. One in Tegucigalpa and one in San Pedro Sula. These centers provide job-focused training and small business mentoring services to struggling families and individuals in the two major population centers in Honduras, with satellite extensions that serve surrounding rural communities.

In 2019, **87%** of our graduates either got a job, started a small business, or continued on with advanced education. Impressive increases in average income and savings were generated through our education and mentoring programs, helping hundreds of Honduran families achieve an elevated level of sustainable self-reliance.

During 2019 we celebrated 10 years of service in Honduras. During December, we held four training sessions in which we graduated approximately **200** additional people from the Mentors International business and finance training. **8,616** families were impacted in Honduras during 2019.

Guatemala

2019 IMPACT REPORT

While Guatemala continues to advance economically and culturally, millions of its citizens still live in poverty and income inequality in Guatemala ranks among the highest in the world. By some estimates, almost 60% of the population currently lives below the poverty line. Most rural communities in which we serve still depend almost entirely upon agriculture for their livelihood and many of those earn an income well below the living wage and have limited access to financial and training resources.

Much of our recent focus in the Polochic area has been in supporting small Cardamom producers to profit from the significant and growing demand for this product.

Our MENTORING and training initiatives are helping a growing number of families to dramatically:

- Improve their production processes
- Capture the benefits of collective sourcing and pricing
- Better manage their profits

In early 2018 we opened a Learning and Mentoring Center in Guatemala City. In 2019, over **575 students** received **certification** and **went on to substantially improve their economic situation**. For example, **82%** of our English graduates were hired by local call centers.



5,948

Families impacted in Guatemala during 2019.

NICARAGUA

2019 IMPACT REPORT

Nicaragua has mentoring operations that date back to 2003 in Chinandega, Nicaragua. From those humble beginnings, Nicaragua has evolved to become a significant center for self-reliance activity, serving many thousands of families and individuals over the course of almost two decades of time.

The Managua Learning and Mentoring Center has continued to grow in size and influence with satellite centers now operational in Masaya and Jinotepe. Our Nicaragua LMCs added 8 new vocational training courses to its offerings in 2019. Of their course graduates in 2019, 759 of them went on to find better employment, or they enrolled in additional training at our LMC.

Our Nicaragua operation has become an important beacon of hope and inspiration, driving sustainable self-reliance outcomes in the lives of many thousands of families and individuals and impacting countless future generations. Nicaragua will continue to play an important role in piloting new initiatives in the future.

In early 2020 we will launch a new Volunteer Mentoring pilot program in Nicaragua which we hope to expand throughout the system over time to help us extend our reach and scale our mentoring program. We will also establish a new Financial Solutions division in 2020 to create important opportunities for financial inclusion through micro-loans to hard working, but marginalized families throughout Nicaragua.



56,854

Service hours performed by our students
in Nicaragua during 2019.

MEXICO



2019 IMPACT REPORT

Mexico has developed into a strong and diversified industrial and manufacturing base and discovered substantial energy reserves. And, boasting the 11th largest economy in the world, Mexico seems poised to join the list of developed countries.

However, due to its high level of income inequality, high underemployment, and persistent challenges with corruption, Mexico continues to struggle with widespread poverty, with almost 47% of the population living under the poverty line.

We established operations in Mexico in 2011 in Oaxaca and in January 2017, when we launched our first Learning and Mentoring Center in Merida. This was followed in 2019 by the launch of a second LMC in Guadalajara.

Mexico continues to grow in importance as a focal point for our self-reliance resources and activities. In 2019 we launched a new virtual education center in Cuautla, Mexico yielding very impressive preliminary results with almost **100** graduates, with strong advances in income and savings growth among our first-term graduates.



223

Students graduated from one of our LMCs in Mexico during 2019.



Creating Beautiful Dignity

The purpose of this program is to provide artisans, primarily women, in underdeveloped countries the opportunity to learn the art of jewelry making along with personal development and business skills training.

Our Pearls with Purpose program fosters economic independence and provides a steady income empowering families to grow in greater self-reliance.

This jewelry is handcrafted by artisans and Mentors International clients in Peru, Dominican Republic, India, Cambodia, and the Philippines.

When you purchase a piece of jewelry made from one of our artisans you help create hope and self-sustainability in women throughout the world.

SHOP TODAY
pearlswithpurpose.org

DURING 2019

- Pearls for Purpose became a program under the direction of Mentors International.
- Two training trips to the Dominican Republic resulted in **three** new women-owned co-ops being established and **51** women trained. Many of these women are survivors that have been rescued from human trafficking.
- A second co-op was established and trained **seven** women in India.

Board of Directors

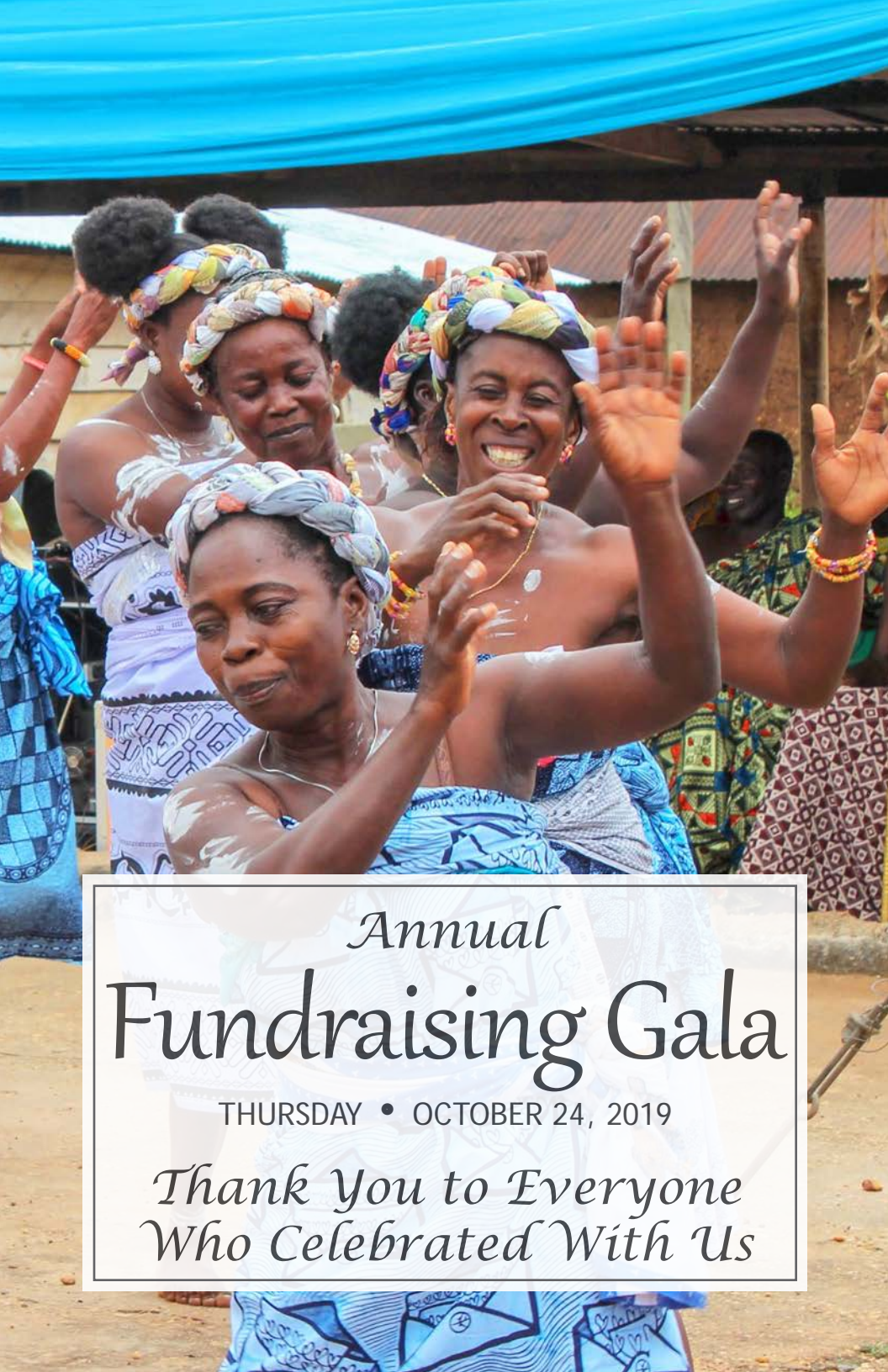
All board members give freely of their time and talents in a volunteer capacity. This board governs and directs Mentors International by establishing policies and providing strategic direction. We are grateful for the knowledge and experience that they lend to help ensure that Mentors International is making continuous improvements and strides in our mission.

- Curtis Oscarson: Chairman of the Board
- Silvia Allred
- Jeanette Bennett
- Ron Dunford
- Danny Gunnell
- Brody Holbrook
- Bruce Hough
- Liz Munford
- Bonnie Smith
- Jed Stevenson



"I've had the opportunity to explore many NGO's in depth, and many simply provide experiences, resources or infrastructure alone. There are very few that are doing the "hard work" of really building up our brothers and sisters in challenging countries to give them the training, business acumen and opportunities that they need to build a future for themselves and their families. Lifting Generations and Mentors International roll up their sleeves, show trust and belief in the power of individuals to work and to solve problems, and bring power, confidence and dignity to families through true partnership. We couldn't be more excited to be working together for the sustainable empowerment of people!"

Curtis Oscarson, Chairman of the Board



Annual Fundraising Gala

THURSDAY • OCTOBER 24, 2019

*Thank You to Everyone
Who Celebrated With Us*

Many thanks to these giving companies and individuals that donated to fundraising gala. Please generously support them as they have supported us.

POWER OF THE DREAM SPONSOR

Clarke
CAPITAL PARTNERS

CHANGING LIVES SPONSORS

- George S. and Dolores Dore Eccles Foundation
- Towne Storage

BUILDING COMMUNITIES SPONSORS

- Big D Corporation
- Kip and Ann Wadsworth Family Foundation

CARING HEARTS SPONSORS

- Jacobsen Capital
- Sego Homes
- Zwick Construction



That evening we welcomed the talented Calee Reed Adams as our entertainment. Calee grew up in San Diego, California and was taught to sing by her mother at a very young age. Calee's unique, fresh style pulls inspiration from her real-life experiences into her songwriting. Thank you Calee for sharing your time and talents with us that night.

Statement of Financial Position
June 30, 2019

Assets	Total
CURRENT ASSETS	
Cash	\$ 801,276
Cash - foreign accounts	27,128
Inventory	21,504
Prepaid expenses and other current assets	9,469
Total current assets	\$ 859,377
PROPERTY AND EQUIPMENT	
Office furnishings and equipment	\$ 22,746
Leasehold improvements	11,426
Software	4,789
Accumulated depreciation and amortization	(35,552)
Total property and equipment	\$ 3,406
OTHER ASSETS	
Other Assets	\$ 3,385
Total other assets	3,385
Total assets	\$ 866,168
Liabilities and Net Assets	\$
CURRENT LIABILITIES	
Accounts payable and accrued expenses	61,442
Total current liabilities	\$ 61,442
NET ASSETS	
Net assets without donor restrictions	409,794
Net assets with donor restrictions	394,932
Total net assets	\$ 804,726
Total liabilities and net assets	\$ 866,168

Statement of Activities
June 30, 2019

Revenues & Public Support	Total
PUBLIC SUPPORT	
Contributions	\$ 1,265,744
Special Events	306,092
Less: direct costs of special events	(55,595)
Total public support	\$ 1,516,241
REVENUE	\$
Sales, net	67,716
Affiliate fees and other revenue	67,042
Total revenue	\$ 134,758
EXPENSES	
Program Services	\$ 1,060,723
Supporting Services	
Fundraising costs	14,422
General and administrative	153,946
Total supporting services	\$ 168,368
Total expenses	\$ 1,229,091
Change in Net Assets	\$ 421,908
Net Assets, Beginning of Year	\$ 382,818
Net Assets, End of Year	\$ 804,725

Statement of Financial Position

December 31, 2019

Assets	Total
CURRENT ASSETS	
Cash	\$ 416,081
Cash - foreign accounts	33,059
Investments	7,000
Prepaid expenses and other current assets	6,085
Total current assets	\$ 462,225
LONG-TERM ASSETS	
Office furnishings and equipment	\$ 206,988
Security deposits	11,000
Endowment	1,001,968
Total long-term assets	\$ 1,219,956
Total assets	\$ 1,682,181
Liabilities and Net Assets	
CURRENT LIABILITIES	\$
Accounts payable	42,546
Accrued expenses and payroll liabilities	149,576
Total current liabilities	\$ 192,122
NET ASSETS	\$
Net assets without donor restrictions	304,168
Net assets with donor restrictions	1,185,891
Total net assets	\$ 1,490,059
Total liabilities and net assets	\$ 1,682,181

Statement of Activities

December 31, 2019

Revenues	Total
PUBLIC SUPPORT AND REVENUE	
Contributions	\$ 1,863,131
Dental revenues and donations	127,546
In-kind donations	65,211
Interest Income	123
Investment return, net	230,676
Total public support	\$ 2,286,687
EXPENSES	
Program Services	\$ 1,970,606
Supporting Services	
Fundraising costs	132,320
General and administrative	90,431
Total supporting services	222,751
Total expenses	\$ 2,193,358
Change in Net Assets	\$ 93,329
Net Assets, Beginning of Year	\$ 1,396,730
Net Assets, End of Year	\$ 1,490,059



2019 IMPACT REPORT



You shop. Amazon Gives.

Select Mentors International as your supporting charity when you shop online with Amazon. A portion of the purchase price will then be donated back to supporting our mission.

Be sure to shop at *SMILE.amazon.com*. It's the exact same products, same prices, and same great service found with Amazon, and there is no extra cost to you.

Shop with a smile knowing you are helping to make a lasting difference in ending poverty.





BECOME A MENTOR

Visit our website to learn how we are successfully empowering families on their pathways towards greater self-reliance.

- Donate to our mission
- Share your talents and skill sets
- Invite your company to partner with Mentors International
- Match donations with employers, other companies, or associated groups
- Read and share inspiring stories from our social media posts
- Sign up online to receive our monthly updates. Know how your donation is working to make an impact throughout the world.

*WE WOULD LIKE TO INVITE
YOU TO BECOME PART OF
"OUR COMMUNITY"*

Scan the QR code to sign up or email info@mentorsinternational.org to start receiving our monthly e-newsletters.



Be the first to hear success stories, new projects, expedition dates, and future events.