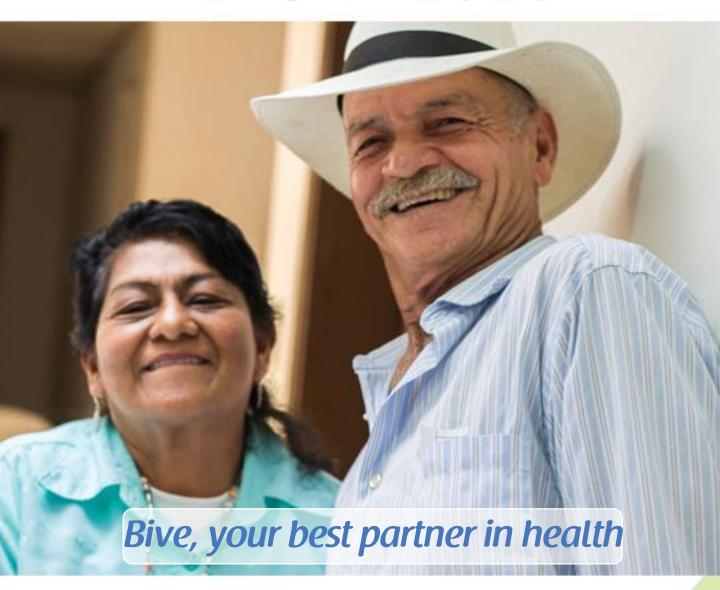
# MANAGEMENT REPORT 2020





# MANAGEMENT REPORT 2020





Coffee growers awarded for participating in the challenges of the project Live without Coronavirus in 2020.

We generate alternatives for low-income rural families to access early diagnoses of diseases and high-quality health services.

## Bive, your best partner in health



Carrera 48 #26 -36 Manizales, Caldas (Colombia)



info@bive.co



www.bive.co



# ABOUT US



Since 2015, the Vive con Bienestar Foundation facilitates access to high quality health services according to the ability to pay of rural and low-income families in Colombia, with the purpose of reducing morbidity and mortality from preventable diseases in rural communities and promote the timely diagnosis and treatment of these diseases in the country.

## Mission

Facilitate access to timely and high-quality health services for rural and low-income families in Colombia.



## Vision

To be the best alternative of access to health services for the rural population of Colombia.

## Our values

Efficiency - Trust - Integrity Social commitment - Equity - Empathy

# HOW DO WE DO IT?



### **PLAN BIVE**

Through our low-cost annual membership, any person or family can have access to particular health services in an efficient, timely and quality manner.

# SOCIAL PROJECTS IN HEALTH

At Bive we execute projects financed by international partners, aimed at education, health promotion and prevention, and early detection of diseases.

## **OUR IMPACT ON THE SDG**



# PLAN BIVE

Results as of December 30, 2020

Bive, your best partner in health



# PLAN BIVE 2020



Bive Plan users enjoy the following services:

**Virtual card:** tending out of our common interest in caring for the environment, we replaced the physical card with the virtual one to eradicate annual plastics.



Unlimited use of the help line: the help line is available to all members of the cooperative. In it they can answer general questions, request appointments and have information about the providers and doctors that are in the Bive network, to know their rates and choose the doctor with whom they require the appointment.



**Percentage of discounts on appointments:** discounts of 10% to 60% on specialized medicine, diagnostic imaging, general medicine, dentistry and clinical laboratory appointments.

# PLAN BIVE 2020



orientation: legal support in guardianship processes, incidents of contempt or general advice when the EPS is denying or delaying a service to the user (this service only applies to Colombian people).





For all users, we provide the service of hostels. When the user visits capital cities for an appointment or health procedures, they have free or low-cost lodging centers..

Post-appointment follow-up call: we call the user after they have attended medical service (medical the appointment, laboratory, exams and others) to learn about their experience and ensure the continuity of patient care.



## RESULTS PLAN BIVE 2020



Users of the Bive Plan can access all the services described above, communicating directly with the providers of the Bive network. Approximately 30% call the Friend Line to schedule their appointments. We present below the records of the use of services for this last segment of users.

Amount of Services Provided by the Help Line				
Type of service	# of services			
Specialized Medicine	216			
Diagnostic Services	140			
General Medicine	36			
Odontology	12			
Total	404			

At the end of 2020, our active users total 21,087.

Total Active Memberships Plan Bive as of Dec. 2020				
User Location	Regular Users	Total Users		
Cooperative of Manizales	3.686	7.472		
Cooperative of Anserma	2.189	4.378		
New individual affiliates	330	1.980		
Total New Users 202	13.830			
Current private affiliates	1.739	7.257		
Total Active Membership	21.087			

# SOCIAL PROJECTS IN HEALTH

Results as of December 30, 2020

Bive, your best partner in health



# BIVE SIN CORONAVIRUS



OBJECTIVE: to support the rural population in the prevention of contagion and early detection of Coronavirus Covid-19.

BENEFICIARIES: farmers, coffee families, rural population, coffee pickers and workers of the Coffee Growers Cooperatives of six departments.

GEOGRAPHICAL SCOPE:
6 departments of Colombia
(Antioquia, Caldas, Huila,
Risaralda, Tolima and Valle del
Cauca).

- 11 coffee growers cooperatives
- 30 women leaders of Caldas and Risaralda Cooperatives trained
- 620 workers of cooperatives benefited with healthy kits
- 21,441 associates benefited
- 64,323 beneficiaries reached









# **MUJER BIVE** TU SALUD



**OBJECTIVE:** to facilitate the prevention and timely diagnosis of breast cancer, cervix and cardiovascular risk in rural women.

> **BENEFITED:** countrywomen.

GEOGRAPHICAL SCOPE: departments of Caldas and Risaralda.

- 32 women leaders trained
- 60 trained health professionals
- 1,062 cardiovascular risk consultations
- 1.141 women served
- 4,252 services provided (mammograms, cytology, HPV, clinical breast examination and cardiovascular risk assessment)







# **BIVE TU RUTA 13**



OBJECTIVE: to provide technical tools in leadership, technical knowledge in cardiovascular health, mental health, sexual and reproductive health to rural youth between the ages of 11 and 18, for making healthy decisions and improving their living conditions.

**BENEFICIARIES:** 500 rural youth and teachers from 3 educational institutions and 18 teachers

**GEOGRAPHICAL SCOPE:** three (3) municipalities of Caldas.

- 98 students trained
- 68 teachers trained
- 3 educational institutions benefited in three (3) municipalities
- 518 total beneficiaries
- 4 alliances with public sector entities in education
- 6 students awarded with bicycles in the Challenge Your Health strategy
- 100 recognitions to teachers and students participating in the project







# **BIVE PREVIENE**



**OBJECTIVE:** to strengthen capacities for the prevention, early detection and timely intervention of vector-borne diseases (dengue, malaria and Zika).

BENEFITED: 2000 people from the rural population with a high incidence of the central and pacific regions of Colombia.

GEOGRAPHICAL SCOPE: 4 territories of the central and pacific region of Colombia.

- 4 Benefited territories:
  - Tadó (Chocó)
- Pueblo Rico (Risaralda)
- *Mariquita* (*Tolima*)
- La Dorada (<mark>Cald</mark>as)
- 4 Public-private partnerships with the local health sector
- 4 Community Health Workers







# NATIONAL PARTERS 2020



































**Bive** 







Thanks to our team and our partners we achieve that Colombian rural communities live with wellbeing.



# INTERNATIONAL PARTNERS 2020



























Thanks to our team and our partners we achieve that Colombian rural communities live with wellbeing.



# FINANCIAL STATEMENTS 2020



Operational Income	\$ 380'804.319
Additional quota	\$ 1′181,507
Family plan	\$ 10′171.634
Couple Plan	\$ 1'061.760
Cooperative Family Plan	\$ 2'681.488
Corporate Plan	\$ 97′176.470
International Donations	\$255′897.380
National Donations	\$ 12′634.080

Operating Costs and Expenses	\$316'036.001,00
Non-Operating Income	\$ 27'912.860,85
Non-operating expenses	\$ 7'242.354,99
Surplus before tax	\$ 85'438.823,86
Income tax and complementary	\$ 689.893,00
Deficit / Surplus for the year	\$ 84'748.930,86







# FINANCIAL STATEMENTS 2020



Assets	\$ 1.12	20′508.234
Current assets	\$ 1.11	6′166.736
Non-current assets	\$	4′341.498

Passives	\$ 950′405.469
Trade accounts payable and other accounts payable	\$ 12'858.131
Current tax liabilities	\$ 888.292
Employee benefits	\$ 19'027.414
Other current non-financial liabilities	\$ 917′631.632

Heritage	\$ 170′102.764,69
Social Funds	\$ 1'000.000,00
Accumulated results	\$ 84'353.833,83
Surplus / deficit for the year	\$ 84'748.930,86







# **FINANCIAL** STATEMENTS 2020





#### VIVE CON BIENESTAR FOUNDATION

NIT. 900.819.453 - 4

INCOME STATEMENT FOR THE PERIOD As of December 31st, 2020 and 2019 (Expressed in Colombian pesos)

> LADY CAROLINA ARIAS CASTRILLON Public Accountant TP 200211- T

			As of December 31st, 2020 As of December 31st, 2019	Variation		
	NOTE	As of December 31st, 2020		Absolute	Percentage	
Income from Ordinary Activities	9	380,804,319	719,265,193	-338,460,874	-47.1%	
Sales and Operation Costs	12	26,218,738	169,545,979	-143,327,241	-84.5%	
GROSS PROFIT		354,585,581	549,719,214	-195,133,633	35.5%	
Administration Expenses	10	195,684,023	208,296,832	-12,612,809	-6.1%	
Sale Expenses	11	94,133,240	84,498,370	9,634,870	11.4%	
OPERATIONAL RESULTS		64,768,318	256,924,012	-192,155,694	74.8%	
Other Incomes	13	27,912,861	8,637,024	19,275,837	223.2%	
Other Expenses	14	7,242,355	8,742,780	-1,500,425	-17.2%	
RESULTS BEFORE TAXES		85,438,824	256,818,256	-171,379,432	66.7%	
INCOME TAX	15	689,893	0	689,893		
COMPREHENSIVE RESULT OF THEH	YEAR	84,748,931	256,818,256	-172,069,325	67.0%	

Legal Representative CC 1.020.781.630

Public Accountage TP 67405- T



# **FINANCIAL** STATEMENTS 2020





VIVE CON BIENESTAR FOUNDATION INDIVIDUAL FINANCIAL STATEMENT NIT. 900.819.453 - 4 As of December 31st, 2020 and 2019 (Expressed in Colombian pesos)

		As of December 31st, 2020	As of December 31st, 2019	Variation	
			As of December 31st, 2019	Absolute	Percentage
ASSETS	NOTE				
LIQUID ASSETS		1,116,166,736	974,779,597	141,387,139	14.5%
Cash and cash equivalent	1	1,107,520,809	973,065,774	134,455,035	13.8%
Current tax advance	2	4,726,556	198,163	4,528,393	2285.2%
Other accounts receivable	2	3,919,371	1,515,660	2,403,711	158.6%
FIXED ASSETS		4,341,498	1,590,000	2,751,498	173.1%
Net property, plant, and equimpent	3	4,341,498	1,590,000	2,751,498	173.1%
TOTAL ASSETS		1,120,508,234	976,369,597	144,138,637	14.8%
LIABILITIES					
CURRENT LIABILITIES		950,405,469	648,412,952	301,992,517	46.6%
Commercial and other accounts receivable	4	12,858,131	5,389,800	7,468,331	138.6%
Current tax liabilities	5	888,292	13,517,955	-12,629,663	-93.4%
Employee benefits	6	19,027,414	9,775,030	9,252,384	94.7%
Other current non-financial liabilities	7	917,631,632	619,730,167	297,901,465	48.1%
TOTAL LIABILITIES		950,405,469	648,412,952	301,992,517	46.6%
EQUITY					
Social funds		1.000.000	1.000.000	0	0.0%
Accumulated results		84.353.834	70.138.389	14.215.445	20.3%
Excercise surpluses		84,748,931	256.818.256	-172.069.325	-67.0%
TOTAL EQUITY	8	170,102,765	327,956,645	-157,853,880	-48.1%
TOTAL LIABILITIES AND EQUITY	•	1,120,508,234	976,369,597	144,138,637	14.8%
TOTAL LIABILITIES AND EQUIT		1,120,300,234	510,303,381	144,130,037	14.076

Legal Representative CC 1.020.781.630

Public Accountant TP 67405- T

LADY CAROLINA ARIAS CASTRILLON Public Accountant TP 200211- T

## **OUR TEAM**



## 2020 Operational Team

- CEO Chief Executive: Daniela Castaño
- Project Director: Mildred Ortegón
- Operational and Financial Director: Harold González
- Health Coordination: Clarivel Guevara
- Coordination of Services: Mónica Cristina Rojas
- Technology Coordination: Andrés Felipe Osorio
- Project Coordination: Paola Triana
- Marketing and Communications: Catalina Giraldo
- Social and Educational Management: Jennifer Sepúlveda
- Services Assistant: Laura Bedoya
- General services: Delcyn Bedoya







## **RECOGNITIONS AND INSTITUTIONAL ALLIANCES**



#### **BIVE TU RUTA 13**





Bive developed the leadership capacities of 500 rural youth and thus helped them make healthier life decisions, and they, in turn, helped 500 rural families in the department of Caldas, in Colombia, to improve their health. The Bive tu Ruta 13 program trained young people and teachers from three rural schools to become community health leaders. These community health leaders (15 to 18 years old) who were trained through the educational methodology among peers, shared their knowledge about cardiovascular, sexual, reproductive and mental health with young people between the ages of 11 and 15.

#### MUJER BIVE TU SALUD

The Mujer Bive tu Salud project promotes the prevention and timely diagnosis of breast and cervical cancer (cervical cancer) as well as cardiovascular risks for 5,000 low-income coffee-growing women in Colombia. The objective is achieved through a mobile diagnostic unit technologies (2019),appointments telemedicine mammography in hospitals (2020) and education on risk factors, as well as the training of professionals in first-level medical care in areas rural on the subject.









#### BIVE TU RUTA 13 - LEAD 2030

In 2020 Bive was awarded by the world's largest award fund for young leaders who have an impact on the Sustainable Development Goals: Lead 2030 Fund. Thanks to this award, from October 2020 we began the execution of the second phase of Bive tu Ruta 13, reaching six (6) educational institutions in three (3) departments of Colombia and setting the goal of direct training for 198 young people and 90 teachers that will be replicated in more than 1,000 students and 3,000 total beneficiaries.

## <u>RECOGNITIONS AND</u> <u>INSTITUTIONAL ALLIANCES</u>



#### CASE STUDY ON IMPACT MANAGEMENT (2020)

Since 2017, Bive has been part of the Business Call to Action (BCtA) program developed by the United Nations Development Program (UNDP) given the impact focus on the Sustainable Development Goals (SDG) that it exercises from its role as a social enterprise In colombia. Thanks to its active participation, Bive was selected for the case study before the BCtA's SDG measurement platform, which was reported to the UN through UNDP. The results were published on the official pages of the UNDP and in The Guardian newspaper.





#### DIGITAL TRANSFORMATION PROGRAM FOR NGOS



Bive was awarded the scholarship granted by Makaia in September 2020 to participate in the "Digital Transformation Program" dictated by themselves in a virtual way. Thanks to this award, Bive was able to take part in practical workshops, trainings and opportunities to access specific technological tools with special discounts processed by Makaia as a representative of TechSoup in Colombia, for ESAL.

The program will end in 2021.

#### **PFIZER FOUNDATION**

The Pfizer Foundation supports with grants to independent initiatives of organizations around the world that improve the medical care of patients in areas with unmet medical needs. Bive was awarded this Global Health Innovation Grant (GHIG) in 2020 to finance the Bive Previene project that will reach four municipalities in four departments of Colombia to characterize the population infected or at risk of infection with dengue, malaria or Zika, diseases vector-borne. The project involves the use of technology and the creation of the Bive Previene platform.







## **RECOGNITIONS AND INSTITUTIONAL ALLIANCES**



The Pfizer Foundation continues its partnership with Innovations in Healthcare (IiH) as a monitoring and evaluation partner for the fifth Global Health Innovation Grants program

"Innovations in Healthcare is pleased to continue to partner with the Pfizer Foundation as a monitoring and evaluation partner for the fifth Global Health Innovation Grants (GHIG) program to support innovators fighting infectious diseases in middle-income and middle-income countries. low". - IIH (2020).





#### Bive on the Global Health Innovations Network



Since 2015, Bive has been part of the IiH's international network of innovations in health, led by the Global Center for Innovations in Health at Duke University in the United States. Thanks to this alliance, Bive has the possibility of interacting with all the members of the network who, along with Bive, have been awarded grants from the Pfizer Foundation and have advanced in innovative projects and benchmarks in the world.



The network has allowed Bive to access new opportunities for international alliances and programs with global and local impact that boost its development and perspective. Thanks to the Network, Bive is also visible within the platform <u>Global Innovations Exchange</u>.



#### BBVA MOMENTUM 2019 ACTIVE NETWORK

During 2020, Bive continued to be active and participated in the group of forty social entrepreneurs, from 10 different cities in Colombia, who received training in 2019 to update and enhance the activity of our companies. The network has been of great help and support to Bive this year.

## <u>RECOGNITIONS AND</u> <u>INSTITUTIONAL ALLIANCES</u>



# SCALING ENTREPRENEURIAL SOLUTIONS FOR SUSTAINABLE DEVELOPMENT GOALS ACCELERA



"Accelerate2030 is a program co-organized by the Impact Hub of Geneva (Switzerland) and the UNDP, with the mission of internationally scaling the impact of entrepreneurs working to achieve positive social and environmental change that contributes to the Sustainable Development Goals (ODS) ". Bive is part of the program.

#### AFLORA PROGRAM - BOLIVAR DAVIVIENDA FOUNDATION

**Aflora** 



"Aflora is a program of the Bolívar Davivienda Foundation that seeks to accompany social organizations in their maturation process through the development of skills that allow them to be sustainable and have a greater impact in the region where (...)".

Bive has been part of it since 2015 and has been able to participate in workshops, courses and events that have strengthened its internal institutional capacity for free, especially in the areas of communications and marketing as a social enterprise in Colombia.

#### PROBONO FOUNDATION

In October 2020, Bive was accepted as a beneficiary organization, within the Probono Foundation, to access free, high-quality legal consulting services at recognized law firms in Colombia. The first consulting started with the Brigard y Urrutia firm.







## Efecto Colibrí



"It's short-term vision is to extend its model nationwide, thus achieving coverage for coffee-growing 54,000 families, always having as a premise that we can all enjoy the highest possible level of health regardless of income level."

## Cuban Journal of Public Health



"Visual disease in coffee growers is influenced by structural and intermediate social determinants of health, modifiable with intersectoral and cross-sectoral actions such as educational level. socioeconomic status and occupation, which should be incorporated into public policies to improve their quality of work. life and reduce preventable blindness. "



## THRIVE "Official newsletter of GHIG Grantees"

### **Bive**

GHIG5 project description: Through our GHIG5 project "Bive Previene" (Bive Prevents), Bive is working to improve prevention and treatment of vector-borne diseases, particularly Dengue, Zika, and Malaria, in rural communities of Colombia. Through partnerships with local health entities and a technology company, Bive will develop a technological platform for community health management and education as well as a virtual assistant for screening, referral, and tracking cases of vectorborne disease. Bive will also educate community members on home- and community-based prevention, identification, and appropriate health-seeking for vector-borne diseases. This project is an opportunity for Bive as a social enterprise to adopt technology into its core business model and achieve greater scalability, ultimately allowing us to serve a greater number of rural communities in Colombia and beyond.

#### Two of our major strengths are:

- Successful management and execution of social projects on health and support for rural communities (education, awareness, and prevention of health problems).
- A diversity of experience: Bive's team is composed of multidisciplinary professionals in health, social work, international cooperation, and government, all committed to improving public health for Colombia's rural communities.





One success we anticipate is the increased use of technology for better prevention, detection, and control of vector-borne diseases in the rural populations of Colombia.

One challenge we anticipate is gaining acceptance from rural communities into which we are expanding, particularly during the COVID-19 pandemic. It is important that new communities perceive Bive as a close partner for local action on prevention, identification, and appropriate health-seeking for vector-borne diseases.

### You might be able to help us by:

- Sharing advice on integrating technology (platforms, device, and/or apps) to manage health appointments and consultations for rural populations.
- Sharing your experiences working with rural community leaders to promote a health program and encourage uptake in the community.

"Bive is working to improve the early prevention of vectorborne diseases, specifically Dengue, Malaria and Zika, in rural communities in Colombia. All this, through local allies in health and a technological platform for community health management, virtual assistance education."

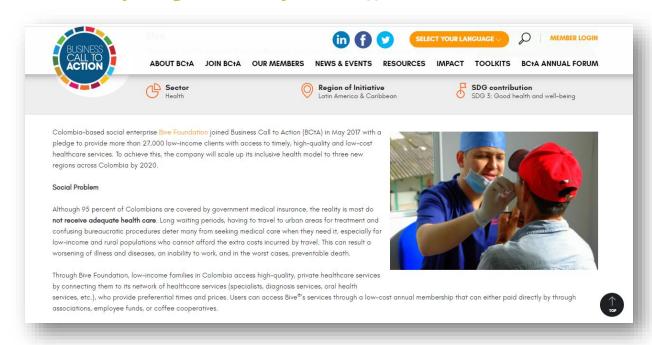
November 2020 Newsletter.

Έ





"Colombian health innovator Bive joins Business Call to Action by providing low-income families with access to timely, high-quality and affordable healthcare"



"The Vive con Bienestar Foundation is currently expanding its social projects to include the detection and diagnosis of breast cancer, cervical cancer, cardiovascular risk, prostate cancer and education in sexual and reproductive health. Additionally, Bive plans to expand Bive's membership model to two new Colombian departments by 2019 through a partnership with rural cooperatives. By 2020, Bive will scale the model to three new regions (Risaralda, Quindío and Antioquia) in Colombia to provide better access to health care".



## La Patria, Manizales

Voz a voz en el campo contra el virus



Viernes, Junio 12, 2020

ı Like 88 (€) Recommen

lapatria.com

Proyecto de Bive con cooperativas de caficultores. Los beneficiados en Caldas y Risaralda son unos 38 mil campesinos.

"Bive project with coffee growers cooperatives. The beneficiaries in Caldas and Risaralda are about 38 thousand farmers. The family lives on the María Auxiliadora farm, in the coffee zone of La Arboleda (Anserma), but since the harvest on his land is over, Román collects more coffee in Dosquebradas, a sector near Patiobonito. Both they, and their mother, Myrian Tejada, became replicators of the messages aimed at preventing covid-19 that the Coffee Growers Cooperative and Bive share with them, in their Bive project without coronavirus ".





## Q'Hubo - Printed version



"To María del Mar Higuita, a graduate of the I.E. Naranjal, it was clear to her that a good diet and physical activity will improve her health. This knowledge was launched after the training workshops of the Bive Foundation and its Bive tu Ruta 13 program. (...) The Bive tu Ruta 13 project worked on knowledge through the Escuela Nueva model. They addressed the promotion of cardiovascular health, nutrition, physical activity, prevention of the consumption of tobacco, alcohol and psychoactive substances, sexual and reproductive rights and mental health." - Printed version, February 8, 2021.

## **BOARD OF DIRECTORS**





Jorge García Co-founder and Health Advisor

Jorge currently works as a health policy analyst at the World Health Organization - Barcelona Office for the financing of health systems. Jorge is a doctor from the University of Caldas (COL) with a master's degree in public health policy from the London School of Economics in England.



<u>Diana Quintero</u> Co-founder and Technical Advisory

Business administrator. Master's student in International Development Policy with more than nine (9) years of experience in management of social organizations, strategy and social innovation

### The Story from the Co-Founders

Inspired by the social business philosophy of the Nobel Peace Prize winner Prof. M. Yunus and the experience of the Argentine social entrepreneur Dr. Jorge Gronda (Humana), Diana Quintero and Jorge García founded Bive as S.A.S. in 2012 and then as a foundation in 2015, seeking to develop an alternative to solve the problem of access to health in Colombia from a sustainable approach.

During these years of social work, collaborators, volunteers, health providers, allies and support organizations have joined the fundamental purpose of Bive, which is "That we can all enjoy the highest level of health possible regardless of our income levels".

Bive and its founders deeply appreciate the energy, heart, trust and effort of all the people who have contributed to the growth of the organization.



# **ADVISORY BOARD**





Emilio Restrepo
Chairman of the Advisory Board
Business consultant with more than 30 years of
experience in senior management, human resources

Business consultant with more than 30 years of experience in senior management, human resources and financial management. Former President of the Caldas Family Compensation Fund (CONFA).



<u>Isabel Cristina Calvo</u>

Advisory Board Member Economist, with more than 15 years of experience in International Cooperation and social innovation. She currently works as Coordinator of Innovation and Cooperation at Confa.



Estefania Palomino

Advisory Board Member Master of Laws with more than 20 years of experience in strategic philanthropy, global health and human rights.



**Karen Torres** 

Advisory Board Member
Business professional with a master's degree in project management with more than 15 years of experience in marketing and sales management.



## **Accountant**



Lady Arias
Public accountant
Finance management specialist.
Master focused on taxation.

## Fiscal Auditor



### **Carlos Martínez**

Public accountant. Specialist in Finance and Tax Law. Co-founder of Consultorias Nacionales Ltda. Founder of Systems and Accounting Methods S&M.



## **MANAGEMENT TEAM**





#### Daniela Castaño Vásquez

#### Executive Director and Legal Representative

Professional graduated in Government and International Relations from the Universidad Externado de Colombia with one year of master's studies in International Public Management (SciencesPo Paris and Externado Bogotá). She has extensive experience in the development and management of teams that generate social impact in Colombia; international cooperation, project planning and execution, diplomacy and high-level public relations.



#### Mildred Ortegón Forero

Project Director.

Professional in family development and oral hygienist, specialist in social management. 7 years of experience in managing social projects and community education, coordinating health promotion and prevention projects, and diagnosing and characterizing social and family contexts.



#### Harold González

Administrative, operational and financial director Professional in business administration with specialization in senior management and marketing management, with skills for the formulation of projects, analysis, interpretation and evaluation of financial, technical, administrative and commercial information for decision making.



#### Andrés Osorio Rodríguez

**Technology Coordinator** 

Systems Engineer, certified in ITIL fundamentals. Experience related to the health sector in the systems area and accompaniment in training and support processes in applications, networks and equipment, requirements gathering, monitoring and implementation of software applications.

# Management Report 2020



### **CONTACT US**

Be part of Bive so that we can all access the highest quality of health services regardless of our income levels.



Carrera 48 #26-36, Manizales (Caldas, Colombia)



info@bive.co



www.bive.co



**Bive Manizales** 



Bivefundación



BiveFundación



Bive – Fundación Vive con Bienestar

