

**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**

**FINANCIAL STATEMENTS**

**Years Ended December 31, 2010 and 2009**

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**NOE & CO.**

Certified Public Accountant

**Noe and Company**

**Independent Auditor's Report**

To the Board of Directors of  
**Sikh Gurdwara - San Jose (California)**  
San Jose, California

I have audited the accompanying statements of financial position of Sikh Gurdwara - San Jose (California), a California nonprofit corporation, as of December 31, 2010 and 2009, and the related statements of activities, functional expenses, and cash flows for the years then ended. These financial statements are the responsibility of management of Sikh Gurdwara - San Jose (California). My responsibility is to express an opinion on these financial statements based on my audits.

I conducted my audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audits provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial positions of Sikh Gurdwara - San Jose (California) as of December 31, 2010 and 2009, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Oakland, California  
June 6, 2011

*Noe and Company*



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**STATEMENTS OF FINANCIAL POSITION**  
**December 31, 2010 and 2009**

	<u>2010</u>	<u>2009</u>
<b>Assets</b>		
Current Assets:		
Cash and Cash Equivalents	\$ 844,071	\$ 1,568,122
Investments	<u>939,100</u>	<u>72,583</u>
Total Current Assets	1,783,171	1,640,705
Property and Equipment:		
Land	2,200,000	2,620,000
Buildings	12,354,735	12,637,093
Construction in Progress	20,132,978	14,732,672
Furniture and Equipment	<u>86,691</u>	<u>82,474</u>
	34,774,404	30,072,239
Less: Accumulated Depreciation	<u>(2,277,416)</u>	<u>(1,987,191)</u>
Net Property and Equipment	<u>32,496,988</u>	<u>28,085,048</u>
<b>Total Assets</b>	<b>\$ <u>34,280,159</u></b>	<b>\$ <u>29,725,753</u></b>
<b>Liabilities and Net Assets</b>		
Current Liabilities:		
Accounts Payable	\$ 27,522	\$ -
Construction in Progress Payable	620,730	1,505,942
Payroll Taxes Payable	<u>4,262</u>	<u>6,434</u>
Total Current Liabilities	652,514	1,512,376
Construction Line of Credit	<u>11,845,127</u>	<u>8,252,479</u>
Total Liabilities	12,497,641	9,764,855
Net Assets:		
Unrestricted	<u>21,782,518</u>	<u>19,960,898</u>
Total Net Assets	<u>21,782,518</u>	<u>19,960,898</u>
<b>Total Liabilities and Net Assets</b>	<b>\$ <u>34,280,159</u></b>	<b>\$ <u>29,725,753</u></b>

See accompanying notes to financial statements

**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**STATEMENTS OF ACTIVITIES**  
**Years Ended December 31, 2010 and 2009**

	<u>2010</u>	<u>2009</u>
<b>Unrestricted Support and Revenues:</b>		
Contributions	\$ 3,001,727	\$ 2,176,608
Investment Income	21,520	13,194
Loss on Sale of Building	(52,323)	-
Other Income	<u>45,823</u>	<u>-</u>
Total Support and Revenues	3,016,747	2,189,802
<b>Expenses:</b>		
Program Services		
Path, Kirtan, and Katha	549,489	505,043
Khalsa School	218,568	225,822
Community Kitchen (Langar)	<u>201,892</u>	<u>182,951</u>
Total Program Services	969,949	913,816
General and Administrative	<u>225,178</u>	<u>141,056</u>
Total Expenses	<u>1,195,127</u>	<u>1,054,872</u>
Changes in Net Assets	1,821,620	1,134,930
Unrestricted Net Assets, Beginning of the Year	<u>19,960,898</u>	<u>18,825,968</u>
<b>Unrestricted Net Assets, End of the Year</b>	<b>\$ <u>21,782,518</u></b>	<b>\$ <u>19,960,898</u></b>

See accompanying notes to financial statements



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**STATEMENT OF FUNCTIONAL EXPENSES**  
**Year Ended December 31, 2010**

	<u>Path, Kirtan, and Katha</u>	<u>Khalsa School</u>	<u>Community Kitchen (Langar)</u>	<u>Total Program Services</u>	<u>General and Administrative</u>	<u>Total Expenses</u>
Salaries and Wages	\$ 19,085	\$ -	\$ 24,000	\$ 43,085	\$ 58,378	\$ 101,463
Payroll Taxes	1,640		2,062	3,702	5,017	8,719
Religious Services	264,135			264,135		264,135
Contract Services		31,550	1,450	33,000	125,977	158,977
School Activities		17,574		17,574		17,574
Auto Expenses					3,235	3,235
Licenses and Permits					1,200	1,200
Repair and Maintenance	31,917	17,772	20,673	70,362	2,176	72,538
Bank Charges		1,171		1,171	4,267	5,438
Insurance	11,427	6,363	7,401	25,191	779	25,970
Equipment Rental					3,602	3,602
Supplies		17,626	2,975	20,601	3,148	23,749
Telephone	4,913	2,736	3,182	10,831	335	11,166
Utilities	44,791	24,940	29,012	98,743	3,054	101,797
Property Taxes	14,936	8,317	9,674	32,927	1,018	33,945
Janitorial Services	14,229	7,923	9,217	31,369	970	32,339
Security Expenses	2,557	1,424	1,656	5,637	174	5,811
Depreciation	139,859	77,876	90,590	308,325	9,536	317,861
Miscellaneous Expenses		3,296		3,296	2,312	5,608
<b>Total Expense</b>	<b>\$ 549,489</b>	<b>\$ 218,568</b>	<b>\$ 201,892</b>	<b>\$ 969,949</b>	<b>\$ 225,178</b>	<b>\$ 1,195,127</b>

See accompanying notes to financial statements.

**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**STATEMENT OF FUNCTIONAL EXPENSES**  
**Year Ended December 31, 2009**

	<u>Path, Kirtan, and Katha</u>	<u>Khalsa School</u>	<u>Community Kitchen (Langar)</u>	<u>Total Program Services</u>	<u>General and Administrative</u>	<u>Total Expenses</u>
Salaries and Wages	\$ 11,045	\$ -	\$ 11,622	\$ 22,667	\$ 67,457	\$ 90,124
Payroll Taxes	845		889	1,734	5,160	6,894
Religious Services	244,349			244,349		244,349
Contract Services		34,895		34,895	28,206	63,101
School Activities		20,462		20,462		20,462
Auto Expenses					1,294	1,294
Licenses and Permits					2,433	2,433
Repair and Maintenance	16,325	9,090	15,174	40,589	1,113	41,702
Bank Charges		1,496		1,496	4,101	5,597
Insurance	9,713	5,408	6,291	21,412	662	22,074
Printing and Reproduction		4,559		4,559	3,465	8,024
Supplies		25,748	4,289	30,037	3,098	33,135
Telephone	4,937	2,749	3,198	10,884	337	11,221
Utilities	41,032	22,847	26,578	90,457	2,798	93,255
Property Taxes	21,084	11,740	13,657	46,481	1,438	47,919
Janitorial Services	7,948	4,425	5,148	17,521	542	18,063
Security Expenses	5,812	3,236	3,764	12,812	396	13,208
Depreciation	141,953	79,042	91,946	312,941	9,679	322,620
Miscellaneous Expenses		125	395	520	8,877	9,397
Total Expense	<u>\$ 505,043</u>	<u>\$ 225,822</u>	<u>\$ 182,951</u>	<u>\$ 913,816</u>	<u>\$ 141,056</u>	<u>\$ 1,054,872</u>

See accompanying notes to financial statements.



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**STATEMENT OF CASH FLOWS**  
**Years Ended December 31, 2010 and 2009**

	<u>2010</u>	<u>2009</u>
<b>Cash Flows From Operating Activities:</b>		
Changes in Net Assets	\$ 1,821,620	\$ 1,134,930
Adjustments to Reconcile Changes in Net Assets to Net Cash Provided by Operating Activities:		
Depreciation	317,861	322,620
Amortization of Loan Costs	-	75,515
Noncash Contribution	(932,737)	(60,056)
Unrealized Gains on Investments	(6,363)	(12,527)
Realized Gains on Sale of Investments	(4,665)	-
Loss on Sale of Building	52,323	-
Changes in Operating Assets and Liabilities:		
Decrease in Accounts Receivable	-	1,266
Increase in Accounts Payable	27,522	-
Increase (Decrease) in Construction in Progress Payable	(885,212)	466,000
Increase (Decrease) in Payroll Taxes Payable	<u>(2,172)</u>	<u>5,909</u>
Net Cash Provided by Operating Activities	<u>388,177</u>	<u>1,933,657</u>
<b>Cash Flows From Investing Activities:</b>		
Proceeds from Sale of Investments	77,248	-
Proceeds from Sale of Building	622,398	-
Purchase of Equipment	(4,216)	-
Additions in Construction in Progress	<u>(5,400,306)</u>	<u>(6,221,999)</u>
Net Cash Used in Investing Activities	<u>(4,704,876)</u>	<u>(6,221,999)</u>
<b>Cash Flows From Financing Activities:</b>		
Draws on Construction Line of Credit	<u>3,592,648</u>	<u>4,882,440</u>
Net Cash Provided by Financing Activities	<u>3,592,648</u>	<u>4,882,440</u>
Net Increase (Decrease) in Cash	(724,051)	594,098
Cash and Cash Equivalents, Beginning of Year	<u>1,568,122</u>	<u>974,024</u>
<b>Cash and Cash Equivalents, End of Year</b>	<b>\$ <u><u>844,071</u></u></b>	<b>\$ <u><u>1,568,122</u></u></b>
<b>Supplemental Disclosures:</b>		
Capitalized Interests on Construction Line of Credit	\$ <u><u>536,582</u></u>	\$ <u><u>324,900</u></u>

See accompanying notes to financial statements



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**NOTES TO FINANCIAL STATEMENTS**  
**Years Ended December 31, 2010 and 2009**

**1. ORGANIZATION**

Sikh Gurdwara - San Jose (California) (the "Gurdwara") is a California nonprofit organization which was founded and started its operation in October 1985. The Gurdwara provides religious, educational, and cultural services to the residents of San Jose and surrounding cities.

**Path, Kirtan, and Katha:**

The Gurdwara provides religious services such as reading sermons and singing devotional music (Path, Kirtan, and Katha) on a regular basis. Spiritual leaders and priests from around the world provide these services.

**Khalsa School:**

The Gurdwara provides educational services to young children. Children are taught Punjabi language, principal of Sikh religion, and devotional music.

**Community Kitchen (Langar):**

The Gurdwara provides hot meals to devotees and visitors everyday. Community Kitchen (Langar) is generally funded by followers who bring food supplies and prepare food at the Gurdwara.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**Basis of Accounting**

The financial statements of the Gurdwara have been prepared on the accrual basis of accounting whereby revenues are recognized when earned and expenses as incurred.

**Basis of Presentation**

Net assets of the Gurdwara and changes therein are classified and reported as follows:

**Unrestricted net assets** - Net assets that are not subject to donor-imposed stipulations. Also, contributions that are restricted by the donor are reported as increases in unrestricted net assets if the restrictions expire (that is, when a stipulated time restriction ends or purpose restriction is accomplished) in the reporting period in which the revenue is recognized.



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**  
**Years Ended December 31, 2010 and 2009**

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Basis of Presentation (Continued)**

**Temporarily restricted net assets** - Net assets subject to donor-imposed stipulations that may or will be met, either by actions of the Gurdwara and/or passage of time. When a restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. The Gurdwara had no temporarily restricted net assets at December 31, 2010 and 2009.

**Permanently restricted net assets** - Net assets subject to donor-imposed stipulations that they be maintained permanently by the Gurdwara. Generally, the donors of these assets permit the Gurdwara to use all or part of the income earned on any related investments for general or specific purposes. The Gurdwara had no permanently restricted net assets at December 31, 2010 and 2009.

**Cash Equivalents**

For purposes of the statement of cash flows, the Gurdwara considers all unrestricted highly liquid investments with a maturity of three months or less at the date of acquisition to be cash equivalents.

**Investments**

Investments in marketable securities with readily determinable fair values are reported in the accompanying statements of financial position at their fair values based on quoted market prices. Unrealized gains and losses are included in the changes in net assets in the accompanying statements of activities. Investment income and gains restricted by donors are reported as increases in unrestricted net assets if the restrictions are met in the reporting period in which the income and gains are recognized.

**Donated Services**

Donated services are recognized as contributions in accordance with generally accepted accounting principles, if the services (a) create or enhance nonfinancial assets or (b) require specialized skills, are performed by people with those skills, and would typically need to be purchased if not provided by donation. No amounts have been recognized in the accompanying financial statements for donated services because the criteria for recognition of such volunteer effort under generally accepted accounting principles have not been satisfied.



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**  
**Years Ended December 31, 2010 and 2009**

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Estimates**

Management uses estimates and assumptions in preparing financial statements. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenses. Actual results could differ from those estimates.

**Credit Risk**

Financial instruments that potentially subject the Gurdwara to concentrations of credit risk are primarily cash and investments. The Gurdwara places its cash in banks that are insured in a limited amount by the Federal Deposit Insurance Corporation. The uninsured balances were \$744,055 and \$1,050,162, at December 31, 2010 and 2009, respectively.

**Fair Value Measurements**

The Gurdwara reports its fair value measurements using a three level hierarchy that prioritizes the inputs used to measure fair value. This hierarchy, established by generally accepted accounting standards, requires that entities maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The three levels of inputs used to measure fair value are as follows:

Level 1 - Quoted prices for identical assets or liabilities in active markets to which the organization has access at the measurement date.

Level 2 - Inputs other than quoted prices included in level 1 that are observable for assets or liabilities, either directly or indirectly. Level 2 inputs include quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full terms of the assets or liabilities.

Level 3 - Unobservable inputs for assets or liabilities. Unobservable inputs should be used to measure the fair value to the extent that observable inputs are not available.



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**  
**Years Ended December 31, 2010 and 2009**

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Expense Allocation**

The costs of providing various programs and other activities have been summarized on a functional basis in the statement of functional expenses. Accordingly, certain costs have been allocated among the programs and supporting services benefitted.

**Grants and Contributions**

Grants and contributions, including unconditional promises to give, are recorded as made. All grants and contributions are available for unrestricted use unless specifically restricted by the donor. Unconditional promises to give that are expected to be collected within one year are recorded at net realizable value. Unconditional promises to give that are expected to be collected in future years are recorded at the present value of their estimated future cash flows. Conditional promises to give are not included as support until the conditions are substantially met.

**Income Tax Status**

The Gurdwara is exempt from federal income tax under Section 501 (c) (3) of the Internal Revenue Code and is exempt from California franchise taxes under Section 23701d of the Revenue and Taxation Code. It is the opinion of management that all income earned has been related to the Gurdwara's tax-exempt status and there has been no unrelated business income.

The accounting standard requires that a tax position be recognized or derecognized based on a "more-likely-than-not" threshold. Based on the management's analysis of the Gurdwara's tax positions, the accounting for any uncertainty in the Gurdwara's tax positions is not expected to have a material impact on the financial statements.

**Property and Equipment**

Expenditures for property and equipment greater than or equal to \$5,000 are capitalized at cost and depreciated over their estimated useful lives using the straight-line method. The fair value of donated capital items is similarly capitalized.

**Subsequent Events**

The Gurdwara has evaluated subsequent events through June 6, 2011, which is the date the financial statements were available to be issued.



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**  
**Years Ended December 31, 2010 and 2009**

**3. INVESTMENTS**

Investments are stated at fair value and consist of the following at December 31, 2010:

	<u>Cost</u>	<u>Fair Value</u>	<u>Level of Inputs</u>
Equity Securities	\$ <u>932,737</u>	\$ <u>939,100</u>	Level 1

Investments are stated at fair value and consist of the following at December 31, 2009:

	<u>Cost</u>	<u>Fair Value</u>	<u>Level of Inputs</u>
Equity Securities	\$ <u>60,056</u>	\$ <u>72,583</u>	Level 1

As discussed in Note 2 to the financial statements, the Gurdwara is required to report its fair value measurements of investments in one of three level.

The following schedule summarizes investment returns on investments and cash and cash equivalents, which were all unrestricted and reported in the statements of activities for the year ended December 31, 2010 and 2009:

	<u>2010</u>	<u>2009</u>
Interest Income	\$ 10,492	\$ 667
Net Realized Gains on Investments	4,665	-
Unrealized Gains on Investments	<u>6,363</u>	<u>12,527</u>
Total	\$ <u>21,520</u>	\$ <u>13,194</u>

**4. CONSTRUCTION LINE OF CREDIT**

In December 2007, American Continental Bank (the "Bank") agreed to lend the Gurdwara a line of credit loan not to exceed \$13,500,000 for the construction of the Gurdwara's main building, with interest rate of 0.25 percentage points over the index, secured by the Gurdwara's real property.

Loan costs of this loan of \$151,030 were amortized and capitalized in 2009 and 2008. The amortized amount of loan costs in 2009 was \$75,515.



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**  
**Years Ended December 31, 2010 and 2009**

**4. CONSTRUCTION LINE OF CREDIT (Continued)**

Also the Gurdwara capitalized incurred loan interests in the amounts of \$536,582 and \$324,900 in 2010 and 2009, respectively.

As of December 31, 2010 and 2009, the construction loan balances were \$11,845,127 and \$8,252,479, respectively, at the interest rate of 6.75%. The Bank maintained \$1,547,747 and \$4,603,813 of unspent construction reserve, and \$107,126 and \$643,708 of interest reserve for the future interests on this loan as of December 31, 2010 and 2009, respectively.

On April 8, 2011, the Gurdwara fully paid off the balance of construction line of credit with a five year term loan amounted \$13,500,000, for the period from April 8, 2011 to April 7, 2016, at a rate per year equal to the BBA LIBOR Daily Floating Rate plus 2.50% from the Bank of America. The term loan was secured by the Gurdwara's property.

**5. CONSTRUCTION IN PROGRESS**

The detail costs for construction in progress as of December 31, 2010 and 2009 are as follows:

Pre-construction Costs Incurred in and before 2006	\$ 280,536
Construction Costs Incurred in 2007	584,094
Construction Costs Incurred in 2008	7,646,043
Construction Costs Incurred in 2009	6,221,999
Construction Costs Incurred in 2010	<u>5,400,306</u>
 Total	 \$ <u>20,132,978</u>

The construction costs incurred in 2010 and 2009 included the followings:

	<u>2010</u>	<u>2009</u>
Capitalized Loan Cost	\$ -	\$ 75,515
Capitalized Incurred Interests	536,582	324,900
Construction Line of Credit Loan Withdrawal	3,056,066	4,574,825
Interest Income from Construction Checking Account	(9,517)	(17,285)
Payments Through General Funds	2,702,387	798,044
Construction in Progress Payable, Beginning of Year	(1,505,942)	(1,039,942)
Construction in Progress Payable, End of Year	<u>620,730</u>	<u>1,505,942</u>
 Total	 \$ <u>5,400,306</u>	 \$ <u>6,221,999</u>



**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**  
**Years Ended December 31, 2010 and 2009**

**6. COMMITMENTS AND CONTINGENCIES**

**Sikh Gurdwara - San Jose vs. Balwant Singh Chahal et al.**

In September 2009, the Gurdwara filed a libel lawsuit against six Gurdwara members. The lawsuit alleged that the dependents defamed the Gurdwara in a letter that they faxed to the construction loan lender of the Gurdwara, American Continental Bank, and that the dependents made false statements to the Bank with malice, hatred, and ill will toward the Gurdwara and sought to injure the Gurdwara.

A trial setting conference has been scheduled for March 8, 2011. Management intends to pursue the case vigorously.

**Sikh Gurdwara - San Jose vs. Amritsar Publication & Media Group, LLC**

In September 2009, the Gurdwara filed a libel lawsuit against Amritsar Times committed libel when it published a series of newspaper articles about the Gurdwara beginning in September 2008. The lawsuit alleged that the dependents published articles with malice, hatred, and ill will toward the Gurdwara and sought to injure the Gurdwara.

No trial date has been set yet. Management intends to pursue the case vigorously.

**Bakshish S. Chahal, et al. vs. Sikh Gurdwara - San Jose**

In September 2009, an order of mandamus was filed to compel the production of record and files of the Gurdwara so that the three petitioners, former officers of the Gurdwara, could inspect and copy them. There was a stipulation ending the lawsuit concerning future production of records and other matters made in early January 2010. There was no assessment of, or agreement to pay, damages or costs.

**Cal Coast Roofing, Inc. vs. Sikh Gurdwara - San Jose**

In July 2008, Cal Coast Roofing, Inc. filed a complaint for \$31,000 claiming an unpaid contract balance. The Gurdwara answered the complaint and cross-complained for over \$23,000. The contractor had not completed its job or contract. No trial date has been set, and the case will be meditated, if not settled, in the next three or four months. It is actively opposed by the Gurdwara.

**SIKH GURDWARA - SAN JOSE (CALIFORNIA)**  
**NOTES TO FINANCIAL STATEMENTS (Continued)**  
**Years Ended December 31, 2010 and 2009**

**6. COMMITMENTS AND CONTINGENCIES (Continued)**

**Quality Sheet Metal, Inc. vs. Sikh Gurdwara - San Jose**

In September 2009, Quality Sheet Metal, Inc. filed a complaint for \$32,000. The Gurdwara answered the complaint and cross-complained for damages of \$114,000. The Gurdwara will vigorously oppose this lawsuit.

**Polo Perez Construction vs. Sikh Gurdwara - San Jose**

In October 2010, Polo Perez Construction filed a complaint to claim \$397,139 and to foreclose a lien in that amount. The complaint is answered and the action will be vigorously opposed by the Gurdwara.