



## FRONTIERS USA

Financial Statements  
With Independent Auditors' Report

June 30, 2024 and 2023

# FRONTIERS USA

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## INDEPENDENT AUDITORS' REPORT

Board of Directors  
Frontiers USA  
Tempe, Arizona

### ***Opinion***

We have audited the accompanying financial statements of Frontiers USA, which comprise the statements of financial position as of June 30, 2024 and 2023, and the related statements of activities, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Frontiers USA as of June 30, 2024 and 2023, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

### ***Basis for Opinion***

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of Frontiers USA and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### ***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Frontiers USA's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Board of Directors  
Frontiers USA  
Tempe, Arizona

***Auditors' Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Frontiers USA's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Frontiers USA's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

*Capin Crouse LLP*

Ontario, California  
September 20, 2024

# FRONTIERS USA

## Statements of Financial Position

	June 30,	
	2024	2023
<b>ASSETS:</b>		
Cash and cash equivalents	\$ 9,542,815	\$ 9,053,329
Board designated cash and cash equivalents	1,614,847	1,192,816
Investments	13,904,895	12,981,155
Contributions receivable	203,500	190,000
Staff advances and other receivables	394,325	157,929
Prepaid expenses and other assets	220,809	270,251
Land, building, and equipment–net	2,381,702	2,475,125
<b>Total Assets</b>	<b>\$ 28,262,893</b>	<b>\$ 26,320,605</b>
<b>LIABILITIES AND NET ASSETS:</b>		
<b>Liabilities:</b>		
Accounts payable	\$ 94,522	\$ 50,824
Accrued expenses	329,745	316,369
Amounts due to affiliates	125,978	1,563
<b>Total liabilities</b>	<b>550,245</b>	<b>368,756</b>
<b>Net assets:</b>		
<b>Without donor restrictions:</b>		
Undesignated	7,647,658	6,363,957
Board designated–investment reserve	1,124,543	802,512
Board designated–insurance reserve	490,304	390,304
Investment in land, building, and equipment	2,381,702	2,475,125
	11,644,207	10,031,898
With donor restrictions–fieldworker accounts and projects	16,068,441	15,919,951
<b>Total net assets</b>	<b>27,712,648</b>	<b>25,951,849</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 28,262,893</b>	<b>\$ 26,320,605</b>

See notes to financial statements

# FRONTIERS USA

## Statements of Activities

	Year Ended June 30,					
	2024			2023		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
<b>SUPPORT AND REVENUE:</b>						
Contributions	\$ 2,356,675	\$ 39,146,825	\$ 41,503,500	\$ 2,223,370	\$ 37,526,729	\$ 39,750,099
Investment income	1,912,846	-	1,912,846	1,115,788	-	1,115,788
Other income	148,274	-	148,274	192,037	-	192,037
Net assets released from restrictions:						
Administrative assessments	3,023,108	(3,023,108)	-	2,896,602	(2,896,602)	-
Satisfaction of field worker and project restrictions	35,975,227	(35,975,227)	-	35,579,113	(35,579,113)	-
<b>Total Support and Revenue</b>	<b>43,416,130</b>	<b>148,490</b>	<b>43,564,620</b>	<b>42,006,910</b>	<b>(948,986)</b>	<b>41,057,924</b>
<b>EXPENSES:</b>						
Field worker compensation	28,748,011	-	28,748,011.00	27,847,912	-	27,847,912
Ministry expense	6,821,023	-	6,821,023	7,527,153	-	7,527,153
International office assessment	997,341	-	997,341	976,578	-	976,578
Information technology	975,684	-	975,684	876,108	-	876,108
Finance/human resources	756,353	-	756,353	775,671	-	775,671
Receipting	702,969	-	702,969	677,037	-	677,037
Development	515,976	-	515,976	470,901	-	470,901
Building and occupancy	493,174	-	493,174	471,177	-	471,177
Training	417,890	-	417,890	425,744	-	425,744
Communications	402,860	-	402,860	321,046	-	321,046
Recruiting	288,594	-	288,594	256,444	-	256,444
Overseas placement and support	272,826	-	272,826	274,640	-	274,640
USA director and board	267,821	-	267,821	182,095	-	182,095
Church-based teams/church relations	93,873	-	93,873	61,141	-	61,141
Administrative services	49,426	-	49,426	44,362	-	44,362
<b>Total Expenses</b>	<b>41,803,821</b>	<b>-</b>	<b>41,803,821</b>	<b>41,188,009</b>	<b>-</b>	<b>41,188,009</b>

(continued)

See notes to financial statements

# FRONTIERS USA

## Statements of Activities (continued)

	Year Ended June 30,					
	2024			2023		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Change in Net Assets	1,612,309	148,490	1,760,799	818,901	(948,986)	(130,085)
Net Assets, Beginning of Year	10,031,898	15,919,951	25,951,849	9,212,997	16,868,937	26,081,934
Net Assets, End of Year	<u>\$ 11,644,207</u>	<u>\$ 16,068,441</u>	<u>\$ 27,712,648</u>	<u>\$ 10,031,898</u>	<u>\$ 15,919,951</u>	<u>\$ 25,951,849</u>

See notes to financial statements

# FRONTIERS USA

## Statements of Cash Flows

	Year Ended June 30,	
	2024	2023
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Change in net assets	\$ 1,760,799	\$ (130,085)
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Non-cash effect of change in accounting principle	-	378
Depreciation	218,199	242,845
Realized and unrealized (gain)/loss on investments	(1,095,781)	(491,867)
Loss on disposal of equipment	2,427	-
Changes in operating assets and liabilities:		
Contributions receivable	(13,500)	42,000
Staff advances and other receivables	(236,396)	(67,146)
Prepaid expenses and other assets	49,442	(51,235)
Accounts payable	43,698	(134,975)
Accrued expenses	13,376	23,394
Amounts due to affiliates	124,415	(64,461)
Net Cash Provided (Used by) Operating Activities	866,679	(631,152)
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>		
Purchase of investments	(3,354,826)	(2,074,755)
Proceeds from sale of investments	3,526,867	1,494,167
Proceeds from sale of assets held for sale	-	295,500
Capital additions	(127,203)	(97,304)
Net Cash Provided (Used by) Investing Activities	44,838	(382,392)
Change in Cash and Cash Equivalents	911,517	(1,013,544)
Cash and Cash Equivalents, Beginning of Year	10,246,145	11,259,689
Cash and Cash Equivalents, End of Year	\$ 11,157,662	\$ 10,246,145

(continued)

See notes to financial statements



# FRONTIERS USA

## Statements of Cash Flows (continued)

	Year Ended June 30,	
	<u>2024</u>	<u>2023</u>
CASH, CASH EQUIVALENTS, AND BOARD DESIGNATED CASH AND CASH EQUIVALENTS CONSISTS OF:		
Cash and Cash Equivalents	\$ 9,542,815	\$ 9,053,329
Board Designated Cash and Cash Equivalents	<u>1,614,847</u>	<u>1,192,816</u>
	<u>\$ 11,157,662</u>	<u>\$ 10,246,145</u>
SUPPLEMENTAL INFORMATION:		
Write-off of fully depreciated fixed assets	<u>\$ 219,599</u>	<u>\$ 184,649</u>

See notes to financial statements

# FRONTIERS USA

## Notes to Financial Statements

June 30, 2024 and 2023

1. NATURE OF ORGANIZATION:

MIO Frontiers was incorporated in California in 1982, and was organized as a not-for-profit religious corporation exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code (IRC). It was also exempt from state income taxes. During the year ended June 30, 2021, MIO Frontiers was dissolved as a corporation and was reincorporated in Arizona as Frontiers USA (Frontiers). In July 2021, Frontiers received notice from the Internal Revenue Service (IRS) recognizing Frontiers under the employee identification number previously issued to MIO Frontiers. This notice also provided the determination that Frontiers has been classified as a publicly supported organization, which is not a private foundation, under Section 509(a) of the IRC. In December 2020, Frontiers requested a determination letter from the IRS reclassifying Frontiers as an “association of churches.” In a letter dated August 25, 2021, the IRS granted association of churches status to Frontiers. Contributions by the public are deductible for income tax purposes. Income for Frontiers primarily consists of contributions from individuals and churches. Frontiers continues to be exempt from state income taxes.

The mission of Frontiers is to plant churches that lead to movements among the least-evangelized peoples of the world through recruiting, training, sending, and serving fieldworkers. Some of Frontiers’ fieldworkers are self-supporting (tent-makers) and therefore a portion of their support is not reflected in the financial statements of Frontiers.

Frontiers works in partnership with the international movement of Frontiers in accordance with the International Cooperative Agreement. The Frontiers International Office, located in England, provides vision, coordination, and leadership to Frontiers. The financial statements of Frontiers are not consolidated with Frontiers International in accordance with U.S. generally accepted accounting principles under the Accounting Standards Codification (ASC) consolidation rules.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Frontiers uses estimates and assumptions in preparing financial statements in accordance with accounting principles generally accepted in the United States of America. These estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of any contingent assets and liabilities, and the reported revenues and expenses. Actual results could vary from the estimates that were assumed in preparing the financial statements. The significant accounting policies followed are described below to enhance the usefulness of the financial statements to the reader.

### CASH AND CASH EQUIVALENTS

For statements of financial position and cash flow purposes, cash and cash equivalents include cash on hand, cash on deposit, and money market accounts. These accounts may, at times, exceed federally insured limits. At June 30, 2024 and 2023, Frontiers' cash balances on deposit exceeded federally insured limits by approximately \$10,307,000 and \$9,532,000, respectively. Frontiers has not experienced any losses in such accounts.

# FRONTIERS USA

## Notes to Financial Statements

June 30, 2024 and 2023

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued:

#### INVESTMENTS

Investments in equity securities are reported at fair value based on quoted prices in active markets for identical assets, which is Level 1 of the fair value hierarchy. Investments in debt securities are reported at fair value based on significant other observable inputs, which is Level 2 of the fair value hierarchy. Donated securities are recorded at fair value on the date of the gift and sold as soon as possible thereafter. Unrealized gains or losses in fair value are recognized in the year in which they occur. Investment securities are exposed to various risks, such as changes in interest rates or credit ratings and market fluctuations. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is possible that the value of Frontiers' investments and total net assets balance could fluctuate materially.

#### CONTRIBUTIONS RECEIVABLE

Contributions receivable are reported as income when the unconditional promise to give is made. Contributions receivable are recorded at net realizable value. All contributions receivable are expected to be collected within one year and management believes these receivables are fully collectible, therefore no allowance for doubtful accounts is necessary for June 30, 2024 or 2023.

#### LAND, BUILDING, AND EQUIPMENT

Expenditures of \$1,000 or more for land, building, and equipment were capitalized at cost. Donated items are recorded at the fair market value on the date of the gift. Depreciation is computed on the straight-line method over the estimated useful lives of the assets, ranging from two to twenty years. During the years ended June 30, 2024 and 2023, depreciation expense was \$218,199 and \$242,845, respectively.

#### NET ASSETS

The financial statements report amounts by class of net assets:

*Net assets without donor restrictions* are those net assets currently available at the discretion of the board for use in Frontiers' operations, those designated by the board for specified purposes, and those resources invested in land, building, and equipment. The board designated investment reserves reflected on the statements of financial position are calculated at a maximum of 7.5% of total investment holdings, including the portion held as cash. The board designated insurance reserve is being held for use in a possible transition to a self-insured plan or plans.

# FRONTIERS USA

## Notes to Financial Statements

June 30, 2024 and 2023

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, continued:

#### NET ASSETS, continued

Net assets with donor restrictions are contributed with donor stipulations for specific operating purposes. As of June 30, 2024 and 2023, the donor restricted amounts represent monies collected for fieldworkers and projects which have not yet been spent. The donor restricted amounts held for fieldworkers totaled \$13,833,046 and \$14,041,460, as of June 30, 2024 and 2023, respectively. The donor restricted amounts held for projects totaled \$2,235,395 and \$1,878,491, as of June 30, 2024 and 2023, respectively.

#### PUBLIC SUPPORT, REVENUE, AND EXPENSES

Contributions are recorded when cash or unconditional promises-to-give have been received, or ownership of donated assets is transferred to the ministry. Frontiers records contributions as donor restricted if they are received with donor stipulations that limit their use either through purpose or time restrictions, or both. When donor restrictions expire, that is, when the purpose restriction is fulfilled or the time restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities as net assets released from restrictions.

Frontiers receives non-cash gifts, which are recorded as contributions at the estimated fair market value on the date of the gift. Other income is recorded when earned.

Expenses are recorded when incurred in accordance with the accrual basis of accounting.

#### CONTRIBUTED SERVICES

Accounting standards require that the value of donated services that create or enhance non-financial assets or require specialized skills be recorded. Many volunteers have contributed significant amounts of their time to activities of Frontiers; however, since the above requirements were not met, the value of the contributed services is not recorded in the financial statements.

#### FUNCTIONAL ALLOCATION OF EXPENSES

The costs of providing various programs and supporting services are summarized on a functional basis in Note 10. Expenses are directly charged to the appropriate activity, where feasible. The financial statements report certain categories of expenses that are attributable to more than one program or supporting function. Such expenses require allocation on a reasonable basis that is consistently applied. Allocated expenses include depreciation and office and occupancy costs, which are allocated on a square footage basis; and personnel costs (not directly charged), which are allocated based on estimates of time and effort. Frontiers evaluates the allocation methodology periodically.

Accounting standards require all costs which contain any fundraising appeal to be allocated to fundraising unless all of the following three tests are met: purpose, audience, and content. The allocation of these joint costs is disclosed in Note 9 to the financial statements.

# FRONTIERS USA

## Notes to Financial Statements

June 30, 2024 and 2023

3. LIQUIDITY:

The following reflects Frontiers' financial assets as of June 30, 2024 and 2023, reduced by amounts not available for general expenditure within one year of the statements of financial position date:

	June 30,	
	<u>2024</u>	<u>2023</u>
Financial assets:		
Cash and cash equivalents	\$ 9,542,815	\$ 9,053,329
Board designated cash and cash equivalents	1,614,847	1,192,816
Investments	13,904,895	12,981,155
Contributions receivable	203,500	190,000
Financial assets, at year end	<u>25,266,057</u>	<u>23,417,300</u>
Less those unavailable for general expenditure within one year due to:		
Board designated reserves	<u>(1,614,847)</u>	<u>(1,192,816)</u>
	<u>(1,614,847)</u>	<u>(1,192,816)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 23,651,210</u>	<u>\$ 22,224,484</u>

Frontiers manages its liquid resources by employing a number of different measures. Frontiers focuses on generating adequate contributions to cover its activities, while investing excess cash in investments to maximize earnings in light of Frontiers' risk tolerance. Expenses are reviewed frequently as part of the monitoring process over budget-to-actual results.

# FRONTIERS USA

## Notes to Financial Statements

June 30, 2024 and 2023

4. FAIR VALUE MEASUREMENTS:

Frontiers uses appropriate valuation techniques to determine fair value based on inputs available. When available, Frontiers measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are only used when Level 1 or Level 2 inputs are not available.

Fair values of assets measured on a recurring basis at June 30, 2024 and 2023, are:

	Fair Value Measurements Using:			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	
2024	(Level 1)	(Level 2)	(Level 3)	
Investments:				
Equities	\$ 4,616,658	\$ 4,616,658	\$ -	\$ -
Fixed income	9,288,237	-	9,288,237	-
	<u>\$ 13,904,895</u>	<u>\$ 4,616,658</u>	<u>\$ 9,288,237</u>	<u>\$ -</u>
	Fair Value Measurements Using:			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	
2023	(Level 1)	(Level 2)	(Level 3)	
Investments:				
Equities	\$ 4,408,108	\$ 4,408,108	\$ -	\$ -
Fixed income	8,573,047	-	8,573,047	-
	<u>\$ 12,981,155</u>	<u>\$ 4,408,108</u>	<u>\$ 8,573,047</u>	<u>\$ -</u>

# FRONTIERS USA

## Notes to Financial Statements

June 30, 2024 and 2023

5. LAND, BUILDING, AND EQUIPMENT–NET:

Land, building, and equipment–net consist of:

	June 30,	
	2024	2023
Land	\$ 1,740,000	\$ 1,740,000
Building and improvements	3,904,862	3,977,599
Furniture and fixtures	330,124	350,701
Office equipment	487,569	489,078
Website and software development projects	379,052	379,052
	<u>6,841,607</u>	<u>6,936,430</u>
Less accumulated depreciation and amortization	<u>(4,459,905)</u>	<u>(4,461,305)</u>
	<u>\$ 2,381,702</u>	<u>\$ 2,475,125</u>

6. LINE OF CREDIT:

Frontiers has a line of credit from a financial institution in the amount of \$1,000,000 with a variable interest rate with an effective rate of 8.85%, and a maturity date of September 21, 2024. As of June 30, 2024 and 2023, there were no outstanding borrowings on the line of credit.

7. 403(b) PENSION PLAN:

Frontiers maintains a 403(b) pension plan for its employees. Employees who work 20 hours or more per week and have obtained the age of twenty-one are eligible to participate in the plan and to receive employer matching contributions on their discretionary contributions. Prior to July 1, 2021, Frontiers matched 25% of the first 4% of employee discretionary contributions after one year of service, increasing to 50% of the first 4% once the participant had been credited with two years of service. Beginning July 1, 2021, the Board approved an increase in the match to 50% of the first 6% of employee discretionary contributions effective on the first day of employment. During the years ended June 30, 2024 and 2023, Frontiers' contributions to the 403(b) plan were \$352,275 and \$317,264, respectively.

8. INTERNATIONAL OFFICE ASSESSMENT:

The contributions raised by Frontiers' fieldworkers are assessed a fee to fund fieldworker oversight and other contracted services provided by the international office. These amounts are included in international office assessments in the statements of activities.

# FRONTIERS USA

## Notes to Financial Statements

June 30, 2024 and 2023

9. FUNCTIONAL ALLOCATION OF EXPENSES:

The table below presents expenses by both their nature and function for the years ending:

	2024			
	Program Activities	Management and General	Fundraising	Total
Salaries and benefits	\$ 27,369,304	\$ 1,287,888	\$ 2,883,872	\$ 31,541,064
Travel and meals	2,058,812	1,346	440,997	2,501,155
Grants to other organizations	2,237,424	-	-	2,237,424
Office expenses	481,394	517,409	242,045	1,240,848
Training and conferences	984,359	3,725	197,962	1,186,046
Payments to affiliates	1,015,602	-	4,565	1,020,167
Outside services	523,740	153,800	96,923	774,463
Other fieldworker expenses	368,366	-	92,092	460,458
All other expenses	654,434	101,787	85,975	842,196
	<u>\$ 35,693,435</u>	<u>\$ 2,065,955</u>	<u>\$ 4,044,431</u>	<u>\$ 41,803,821</u>
	<u>85.4%</u>	<u>4.9%</u>	<u>9.7%</u>	<u>100%</u>



# FRONTIERS USA

## Notes to Financial Statements

June 30, 2024 and 2023

9. FUNCTIONAL ALLOCATION OF EXPENSES, continued:

	2023			
	Program Activities	Management and General	Fundraising	Total
Salaries and benefits	\$ 26,371,180	\$ 1,212,624	\$ 2,755,003	\$ 30,338,807
Travel and meals	2,165,146	6,056	483,464	2,654,666
Grants to other organizations	2,707,085	-	-	2,707,085
Office expenses	522,634	508,600	221,705	1,252,939
Training and conferences	872,453	1,444	153,814	1,027,711
Payments to affiliates	995,592	-	4,753	1,000,345
Outside services	589,407	172,645	105,376	867,428
Other fieldworker expenses	603,553	-	150,889	754,442
All other expenses	395,814	114,971	73,801	584,586
	<u>\$ 35,222,864</u>	<u>\$ 2,016,340</u>	<u>\$ 3,948,805</u>	<u>\$ 41,188,009</u>
	<u>85.5%</u>	<u>4.9%</u>	<u>9.6%</u>	<u>100%</u>

As stated in Note 2, Frontiers incurs costs for fieldworker deputation which includes time spent performing fundraising functions. These costs are referred to as joint costs and are allocated to program services and fundraising. Joint cost allocations are as follows:

	June 30,	
	2024	2023
Program services	\$ 1,665,776	\$ 1,651,619
Fundraising	3,302,805	3,275,390
	<u>\$ 4,968,581</u>	<u>\$ 4,927,009</u>

10. SUBSEQUENT EVENTS:

Subsequent events were evaluated through September 20, 2024, which represents the date the financial statements were available to be issued. Subsequent events after that date have not been evaluated.