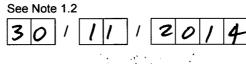


1.1 Details of the society

Register number	SP.002 714RS
Registered office	60 HIGH STREET
	DUNBAR GAST LOTHIAN
Postcode	EH 42 IJH

1.2 Year end date (dd/mm/yyyy)



# 27 MAY 2015

MUTUAL REGISTRATION

DEPARTMENT

## Committee of management

If you are a club you do not need to give a year of birth in questions 1.3-1.6. The names of the members of the Committee at the date on which the return is signed should be entered below in BLOCK CAPITALS.

#### 1.3 Details of Chairman

Name	MARY DARRAH
Address	WAUGHTON GODGE
	GAST LINTON
Postcode	EH40 3DY
Year of birth	yyyy 1957
Business occupat and other directorships	ion CONSULTANT

#### 1.4 Details of Treasurer

Name	DUNCAN MOKINNELL
Address	NEWMAINS DUNBAR
	EAST LOTHIAN
Postcode	EH42 ITQ
Year of birth	yyyy 1951
Business occupa and other	tion RETTRED
directorships	

#### 1 Details of society

#### 1.5 Details of Secretary

Vend

jeri s

Name	DAVID WILLIAMSON				
Address	3 ROSEBORY PLACE				
	DUNBAR CAST LOTHIAN				
Postcode	EH42 1AQ				
Year of birth	yyyy 6947				
Business occupati and other directorships	on RETIRED				

**1.6 Details of Members of the Committee** 

Name	Address	Year of birth	Business occupation and other directorships
SUSAN MUTTGENS	15A CHURCH ST. DUNBAR CH42 1HA	101-	RETIRED
		уууу	
		уууу	
		уууу	
	Lan Land	уууу	
		уууу	

Please use separate sheets of paper if you need more space, following the instructions provided in section 5 above.

Please indicate how many separate sheets of paper you have used

# Please continue, answering all questions.

ì

1.7 Are any members of the society's committee disqualified as directors under the Company Director Disqualification Act 1986?

X	No	
	Yes	

**1.8 Does the society carry out any activity which is regulated under the Financial Services and Markets Act 2000?** (e.g. accepting deposits in a form other than withdrawable shares; offering insurance products; undertaking residential mortgage business). If 'yes' please state the society's Financial Services Register firm reference number

X	No
	Yes
<b>-</b> :	اماممم

Financial Services Register firm reference number

1.9 Is the society a subsidiary of another society?

X	No
	Yes

1.10 Does the society have one or more subsidiaries?

X	No
	Yes

- 1.11 Is the society currently accepted by the HM Revenue and Customs as a charity for tax purposes?
  - 🔀 No

🗌 Yes

Please confirm you have attached a copy of the letter from HM Revenue and Customs confirming charitable tax status:

- 🗌 Yes
- 1.12 Is this society a charity registered with the Office of the Scottish Charity Regulator (OSCR)?

	A I
1 <b>X</b> 1	NO

Yes > provide your Scottish Charity number below

1.13 Is the society registered with one of the following (please tick)?

Homes and Communities Agency

The Welsh Ministers

Scottish Housing Regulator

If so, please provide your register number

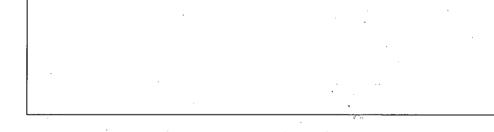
All societies must answer the following questions:

- if a bona fide co-operative society go to question 1.14
- if existing for the benefit of the community go to question 1.19

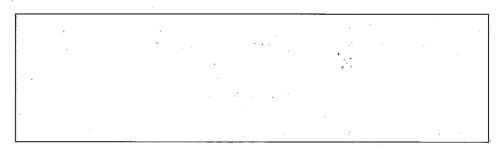
Bona fide co-operative society

1.14 How did members benefit from the business, industry or trade of the society during the year?

- 1.15 Is membership of the society required to obtain the benefits offered by it?
  Yes
  No
- 1.16 In what way did members participate in an ongoing basis in the society's primary business during the year?



1.17 How did members democratically control the society?



FCA • Mutuals AR 30 - registered societies (F) • Release 3 • July 2014

#### 1.18 How did the society use any surplus/profit?

If the society distributed the surplus/profit to members please explain how this was done.

Please use separate sheets of paper if you need more space (see section 5 above) Please indicate how many separate sheets of paper you have used.

Continue to 2.1

#### **Community benefit society**

1.19 Who are the community the society benefited?

COMMINITY OF DUNBAR AND ENVRONS

1.20 How did the society benefit that community during the year?

· QUALITY BAKERY PRODUCTS · Employment approprivities/TRAINING FOR LOCAL SCHOOL LEAVERS · SURAUS PRODUCTS TO FOOD BANK

1.21 How did the society use any surplus/profit?

THERE WAS NO SORPLUS

Please use separate sheets of paper if you need more space (see section 5 above). Please indicate how many separate sheets of paper you have used.

Continue to 2.1

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## Account details

#### 2.1 You must enter the figures below

See notes for help on items E-T. Enter NIL where applicable

A	Members at beginning of year	678		
В	Members ceased during year			
с	Members admitted during year	109		
D	Members at end of year	787		
E	Turnover for year	£185,562		
F	Total of income and expenditure (receipts and payments added together)	k403,410		
G	Net surplus/(deficit) for year	(K16,294)		
н	Fixed assets	E78217		
1	Current assets	£13646		
J	Total assets (equal to amount in row O, below)	E91,863		
к	Current liabilities	E27, 674		
L	Share capital	k 975867,841		
м	Long-term liabilities	K54,431		
N	Reserves	(£58,083)		
0	Total liabilities, share capital & reserves (K+L+M+N) (equal to amount in J above)	E91,8 \$3		
Alls	ocieties (excluding clubs) must comp	plete boxes P-T		
Р	Investments in other registered societies	NIL		
Q	Loans from members	£19,300		
R	Loans from Employees' Superannuation Schemes			
s	Dividends on sales	-		
Т	Share interest			

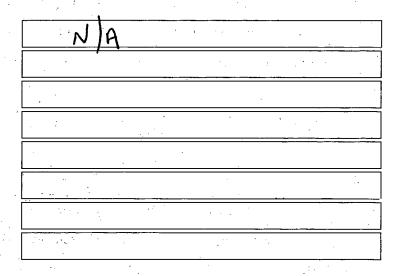
FCA • Mutuals AR 30 – co-operative and community benefit societies (F) • Release 3 • July 2014 page 9

#### 2.2 Names of subsidiaries as defined in sections 100 and 101 of the Co-operative and Community Benefit Societies Act 2014

NA					
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2.3Names of subsidiaries not dealt with in group accounts (if any) and reasons for exclusions (as approved by the FCA)

The society must have written authority from us to exclude a subsidiary from group accounts



FCA • Mutuals AR 30 - registered societies (F) • Release 3 • July 2014



#### 3.1 Type of audit used for the attached accounts.

If the society has used a full professional audit or an accountant's report then the report must be prepared by a registered auditor.

- □ Full professional audit → Continue to section 4
- Accountant's report
- ► Complete questions 3.2 and 3.3
- Lay audit
- ► Complete questions 3.2 and 3.3
- Unaudited
- Complete questions 3.2 and 3.3
- 3.2 Do the society's registered rules allow the society not to undertake a full professional audit?

No No Yes

3.3 Has the membership passed at a general meeting a resolution allowing the society not to undertake a full professional audit for the year of account in question? (In accordance with section 84 of the Co-operative and Community Benefit Societies Act 2014)

No Ves

# Accounts and signature

#### Accounts

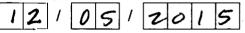
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4.1 Date on which the accounts and balance sheet will be/were laid before the AGM (dd/mm/yyyy)



- 4.2 Has your society produced accounts to the minimum standard required?
  - Yes > you must confirm that you have attached the accounts and the audit/accountant's report bearing the original signatures of the auditor (if required by law), the secretary and the two committee members.

Attached

□ No → you must produce accounts to the minimum standard required, see notes for details.

#### Signature – all societies to complete

4.3 The Secretary of the society must sign and date below

I certify that the information in this form is correct to the best of my knowledge and belief.

	Name	DAVID MULANSON
	Signature	BUM -
	Phone number	01368.863239
, <sup>,</sup> j	Èmail :	Javen 8320 gmail. com
	Date	dd/mm/yy 21 05 15

Dunbar Community Bakery Limited Management Committee Report and Accounts for the year ended 30 November 2014

*\**'

# MUTUAL REGISTRATION DEPARTMENT

2 7 MAY 2015

# <sup>\*</sup>Dunbar Community Bakery Limited

# **Company information**

Committee

Company number

**Registered** office

Accountants

Bankers

Mary Darrah Duncan McKinnell Dave Williamson Susan Nuttgens Chair Treasurer Secretary .

SP002714

60 High Street Dunbar East Lothian EH42 1JH

Ian J Brown and Company 10B High Street Dunbar East Lothian EH42 1EL

Royal Bank Of Scotland Dunbar Branch 105 High Street Dunbar EH42 1ES

# Contents

	Page
Directors' report	1 - 3
Accountants' report	4
Society Profit and loss account	5
Balance sheet	6
Notes to the financial statements	7 - 10

## Directors' report for the year ended 30 November 2014

The Management Committee present their report and the financial statements for the year ended 30 November 2014.

The Management Committee recommends that no dividend be paid in this period.

#### Principal activity

Dunbar Community Bakery Limited is a Community Co-operative with the objects of carrying out any trade, business or service which may seem to the Co-operative to be conducive to its interests generally and to the interests of the Community it is established to serve.

#### **Corporate Status**

The Society is incorporated with limited liability under the Industrial and Provident Societies Act 1965 to 2003. Net profits shall be applied as follows in such proportions and in such manner as may be decided by the Co-operative at the Annual General Meeting.

a. First to a general reserve for the continuation and development of the Co-operative

b. Secondly in payaing dividends on issued share capital at a rate not exceeding 10%

c. Thirdly in making payments for social or charitable purposes within the community served by the Co-operative.

#### **Members and Capital**

In the year 96 new Members joined the Society and 20 existing members contributed additional capital, contributing £9,760 of share capital. Each share is issued at a value of £1 and each member has only one vote.

#### **Management** Committee

The Committee comprises not less than 3 and not more than 15 members.

Only members of the co-operative and representatives of organisations which are members may stand for election. New committee members are to be elected in accordance with procedures established by the co-operative. Generally committee members hold office until the next AGM following their election. Retiring members are eligible for re-election.

The committee members during the period were:

	Date	Date		Shares
	Appointed	Resigned		Held
Jaccquie Bell		October 2014		100
Alasdair Bunyan		May 2014		20
Mary Darrah	Oct 2013		Chair	150
Douglas Humphrey	April 2014	September 2014		20
Philip Immirzi		May 2014		20
Mark James		September 2014		200
Duncan McKinnell			Treasurer	600
Susan Nuttgens	April 2014			300
Philip Revell		April 2014		4100
Dave Williamson			Secretary	1200

# Directors' report for the year ended 30 November 2014

..... continued

#### **Statement of Management Committee Responsibilities**

We are required by law to prepare financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Policies, which give a true and fair view of the state of affairs of the Society at the end of the financial year and of the result for the period to that date. In preparing those financial statements we are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is not appriopriate to presume that the Society will continue in business.

We are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the Society and to enable us to ensure that the financial statements comply with the Industrial and Provident Act 1965 and the Friendly and Industrial and Provident Societies Act 1968. We are also responsible for safeguarding the assets of theSociety and for taking reasonable steps for the prevention and detection of fraud and other irregularities, such as money laundering.

#### Going Concern

We are satisfied that the Society has adequate resources to operate as a going concern for the foreseeable future.

#### The Management of Risk

We are satisfied that the Society has a sound system of internal control to safeguard its assets and funds. The system of internal control is intended to manage rather than eliminate risks, and to give reasonable rather than absolute assurance.

The Society operates a system of internal controls which are designed to mitigate these risks. The procedures used by the Management Committee to monitor the Society and its internal control system include:

- An original business plan, which is being revised over time as the evolving situation dictates.
- Regular reporting of actual performance in terms of income and expenditure at monthly committee meetings.
- Annual review of the major risks to which the Society is exposed and he steps taken by management to mitigate those risks.
- The compilation and publication of annual financial accounts, which are reviewed by the committee.

As noted above, at least once a year, the committee reviews the major risks to which the Society is exposed, and the measures taken to mitigate these risks. The Management Committee identified the following categories as most significant:

- Fraud and misappropriation of assets
- Insufficient capital to continue trading
- Completeness of accounts
- "Ultra Vires" decisions being made during formal meetings

The Management Committee exercise their reponsibilities for risk management primarily through receiving and considering reports from management at their regular board meetings.

Directors' report for the year ended 30 November 2014

..... continued

#### Directors

This report was approved by the Management Committee on 9th April 2015 and signed on its behalf by

Chair. ..... .... MARA DARRAH Registered Office 60 High Street Dunbar EH41 1JH

# Chartered Accountants' report to the Board of Directors on the unaudited accounts of Dunbar Community Bakery Limited

We report on the financial statements on pages 9 to 14 for the year ended 30 November 2014. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

#### **Respective Responsibilites of Officers & Reporting Accountants**

As explained more fully in the Statement of Management Committee Responsibilities set out on page five, the officers are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our resposibility is to carry out procedures designed to enable us to report our opinion in accordance with applicable law and Standards for reporting accountants' applicable in the United Kingdom.

As described on page five the Management Committee are responsible for the preparation of the financial statements. It is our responsibility to carry out procedures designed to enable us to report our opinion.

#### **Basis of Opinion**

Our work was conducted in accordance with the Statements of Standards for Reporting Accountants, and so our procedures consisted of comparing the accounts with the accounting records kept by the Society, and making such limited enquiries of the officers of the Society as we considered necessary for the purposes of this report. These procedures provide the only assurance expressed in our opinion.

#### Unqualified Opinion

In our opinion:

(a) the income and expenditure account and the balance sheet, are in agreement with the accounting records kept by the Society under s.1 of the Friendly and Industrial and Provident Societies Act 1968.

(b) having regard to, and on the basis of, the information contained in those accounting records, the 'income and expenditure account' and balance sheet have been drawn up in a manner consistent with the accounting requirements of the Industrial and Provident Societies Act 1965 and the Friendly and Industrial Provident Societies Act 1968.

(c) the Society satisfied the conditions for exemption from an audit of the financial statements for the year specified in s4(a)(1) of the Friendly and Industrial and Provident Societies Act 1968, and did not, at any time within that year, fall within any of the categories not entitled to the exemption specified in S4(a)(3) of the Friendly and Industrial and Provident Societies Act 1968.

Ia J. R.h

Ian J Brown and Company Chartered Accountants

9 April 2015

10B High Street Dunbar East Lothian EH42 1EL

# Dunbar Community Bakery Limited Society profit and loss account for the year ended 30 November 2014

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for the year ended 30 November 2014				
	2014	4	201	3
	£	£	£	£
Turnover		185,562		244,651
Cost of sales				
Opening stock	1,500		1,518	
Purchases	51,688		71,603	
Closing stock	(1,500)		(1,500)	
		(51,688)		(71,621)
Gross profit	72%	133,874	71%	173,030
Administrative expenses				
Wages and salaries	101,312		134,191	
Rent payable	7,850		8,625	
Rates	208		612	
Insurance	632		223	
Light and heat	8,500		3,971	
Cleaning	5,256		3,784	
Repairs and maintenance	5,396		6,052	
Printing, postage and stationery	1,431		726	
Advertising	323		25	
Telephone	404		911	
Computer costs	-		23	
Hire of equipment	716		495	
Travelling and entertainment	19		-	
Legal and professional	180		1,844	
Accountancy	3,580		3,233	
Bank charges	1,727		1,449	
Credit card charges	904		1,449	
Co-operative exhibition & meeting costs	100		618	
General expenses	5,632		670	
Subscriptions	204		408	
Amortisation on short leasehold	3,321		3,232	
Depreciation on fixtures & equipment			3,232 2,546	
Depreciation on fixtures & equipment	5,036			
		152,731		173,638
Operating (loss)/profit		(18,857)		(608)
Other income receivable				
Government grants received	7,993		7,646	
Bank deposit interest	3		4	
Other sales	-		-	
Other interest	-		12	
		7,996		7,662
Interest payable				
Bank interest	1		-	
Interest on loans repayable				
in more than 5 years	5,432		2,931	
		(5,433)		(2,931)
Net (loss)/profit for the year		(16,294)		4,123

----

# Balance sheet as at 30 November 2014

Fixed assets					
Tangible assets	5		78,217		83,108
Current assets					
Stocks		1,500		1,500	
Debtors	6	9,084		4,124	
Cash at bank and in hand		3,062		3,646	
		13,646		9,270	
Creditors: amounts falling					
due within one year	7	(27,674)		(26,684)	
Net current liabilities			(14,028)		(17,414)
Total assets less current					
liabilities			64,189		65,694
Creditors: amounts falling due					
after more than one year	8		(54,431)		(49,382)
Net assets			9,758		16,312
Capital and reserves					
Called up share capital	9		67,841		58,101
Profit and loss account	10		(58,083)		(41,789)
Shareholders' funds	11		9,758		16,312

These accounts were approved by the Management Committee and authorised for issue on 9th April 2015.

MAR-1 DARRAH CHAIR

DAVE WYLHAMSON SECRETAR-

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DUNCAN MUKINNELL TREASURER

The notes on pages 7 to 10 form an integral part of these financial statements.

# Notes to the financial statements for the year ended 30 November 2014

#### 1. Accounting policies

#### 1.1. Accounting convention

The financial statements are prepared under the historical cost convention and comply with financial reporting standards of the Accounting Standards Board.

Interest on loans and bank balances is credited to the profit and loss accounts as it accrues

#### 1.2. Turnover

Turnover represents the total invoice value, excluding value added tax, of sales made during the year.

#### 1.3. Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Leasehold properties	-	Straight line over the life of the lease
Fixtures, fittings		
and equipment	-	25% Reducing Balance

#### 1.4. Stock

Stock is valued at the lower of cost and net realisable value.

#### 1.5. Pensions

Pension Contributions. The Society does not operate a Society pension scheme but operates a stakeholder pension scheme.

#### 2. Turnover

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in the UK.

3.	Operating (loss)/profit	2014	2013
		£	£
	Operating (loss)/profit is stated after charging:		
	Depreciation and other amounts written off tangible assets	8,357	5,778
	and after crediting:		
	Government grants	7,993	7,646
	No member of the Management Committee received payment during the year.		

# Notes to the financial statements for the year ended 30 November 2014

# ..... continued

4.	Interest payable and similar charges	2014	2013
		£	£
	Included in this category is the following:		
	Interest payable on loans $< 1$ yr	1	. <b>-</b>
	On loans repayable in five years or more	5,432	2,931
		5,433	2,931

5.	Tangible fixed assets	Long leasehold property £	Fixtures, fittings and equipment £	Total £
	Cost			
	At 1 December 2013	80,812	37,109	117,921
	Additions	· · · · · · · · · · · · · · · · · · ·	3,466	3,466
	At 30 November 2014	80,812	40,575	121,387
	Depreciation		. <del></del>	
	At 1 December 2013	14,384	20,429	34,813
	Charge for the year	3,321	5,036	8,357
	At 30 November 2014	17,705	25,465	43,170
	Net book values			
	At 30 November 2014	63,107	15,110	78,217
	At 30 November 2013	66,428	16,680	83,108

6.	Debtors	2014	2013
		£	£
	Trade debtors	6,799	1,737
	Other debtors	985	1,087
	Prepayments and accrued income	1,300	1,300
		9,084	4,124

# Notes to the financial statements for the year ended 30 November 2014

#### ..... continued

7.	Creditors: amounts falling due within one year	2014 £	2013 £
	Loans	18,357	18,357
	Trade creditors	5,824	5,040
	Other taxes and social security costs	713	549
	Accruals and deferred income	2,780	2,738
		27,674	26,684
·		<u> </u>	
8.	Creditors: amounts falling due	2014	2013
	after more than one year	£	£
	Loans	54,431	49,382
9.	Share capital	2014	2013
		£	£
	Allotted, called up and fully paid		
	67,841 Ordinary shares of £1 each	67,841	58,101
	Equity Shares		
	67,841 Ordinary shares of £1 each	67,841	58,101

At 30th November 2011, the Management Committee suspended the withdrawal of shares.

The entitlement of members to the assets of the Society is limited to the shares that they hold in the Society, together with any interest declared by directors on this shares.

Each share is issued at a nominal £1 per share and each member has only one vote.

10.	Equity Reserves	Profit and loss		
		account	Total	
		£	£	
	At 1 December 2013	(41,789)	(41,789)	
	Loss for the year	(16,294)	(16,294)	
	At 30 November 2014	(58,083)	(58,083)	
			the second se	

# Notes to the financial statements for the year ended 30 November 2014

# ..... continued

11.	Reconciliation of movements in shareholders' funds	2014 £	2013 £
			-
	(Loss)/profit for the year	(16,294)	4,123
	Net proceeds of equity share issue	9,740	10,270
	Net addition to shareholders' funds	(6,554)	14,393
	Opening shareholders' funds	16,312	1,919
	Closing shareholders' funds	9,758	16,312

**Dunbar Community Bakery** 

# Minutes of the ANNUAL GENERAL MEETING held at 19.00 on 12 May 2015 in the Bleachingfield Centre, Dunbar

Present (45): J.Adams, N.Adams, M.Allsop, N.Barnes, D.Beddard, S.Bunyan, A.Cosgrove, B.Cox, C.Darrah, M.Darrah, D.Edmunds, D.Eyre, R.Flood, J.Gillian, L.Glass, J.Jenkins, A.Wrapsom, I.Knox, W.Logan, Pat Lucas, Phil Lucas, P.Maule, D.McKinnell, J.McKinnell, E.McLean, M.Meteyard, L.Miller, C.Morrison, S.Nuttgens, U.Penny, G.Ramage, A.Rattray, B.Rattray, M.Raven, P.Revell, B.Richerby, N.Richerby, J.Simcock, K.Sime, H.Smith, C.Taylor, R.Thacker, M.Thomson, D.Williamson; E.Wimbush. Also present from the shop (2): J.Arnott, M.Drever.

**Chair's Welcome**: Mary Darrah welcomed shareholders to the 6<sup>th</sup> AGM of the Bakery, and outlined some of the main happenings over the year, including staff changes and the Bakery being entered for various awards.

**Secretary's Report:** David Williamson reported that the Bakery had now issued certificates to over 820 shareholders (a number are multiple shareholders). He also reported that the number of shareholders serving on the Committee during the year had fallen from 9 to 4.

**Treasurer's Report**: Duncan McKinnell gave a slide presentation regarding the 2014 Accounts, copies of which had been circulated. This showed that though the business had had a profit of £4k in 2013, this had fallen to a £16k loss in 2014. Though costs had been cut by 12%, this had been offset by a 24% drop in turnover. A number of reasons for this were put forward, including the closure of the shop on Mondays from late 2013, and the loss of the Why Not and Haddington Farmers' Market at the start of 2014.

Moreover, the Treasurer reported that this trend had continued into 2015. As a result, cash flow has been severely reduced and the business has only been sustained by additional shareholder loans. If the decline is not halted, then the business will not be able to continue.

There followed a number of questions from shareholders, as well as suggestions as to how boost trade. These included market research and new potential outlets. The general view was that the Bakery's bread is the best available in East Lothian. A number of shareholders said they would be prepared to volunteer to help with deliveries/at events on an occasional basis, and Jo Arnott said she would be setting up a doodle bug system to allow volunteers to see when cover is needed.

Following discussion, the meeting agreed to approve the 2014 Accounts prior to submission to the FCA.

**Auditor**: In line with Rule 54(b) of the Constitution, the meeting agreed not to appoint a qualified auditor.

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**Election of Management Committee for 2015/16**: It was announced that Su Nuttgens is standing down from the Committee, and the meeting thanked her for her contribution.

The following shareholders (9) were duly proposed to serve on the Committee:-Duncan McKinnell, David Williamson, Mary Darrah, Catriona Morrison, Erica Wimbush, Chris Taylor, David Eyre, William Logan and Derek Edmunds.

AOCB: The following points were raised:-

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- A further round of LEADER funding is about to become available and the Bakery will be able to apply for any new project.
- Leafletting of the whole town as well as East Linton should be considered to raise awareness/attract new customers.
- A round of applause was given for Darryl Sharp in recognition of his major contribution to the Bakery.