



**COUNTERPART INTERNATIONAL**  
**LEAD PROJECT FOR UZBEKISTAN**

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**SIX MONTH REPORT**

**JULY 1 - DECEMBER 31, 1999**

**Submitted to USAID Global Bureau  
Office of Microenterprise Development**

**Grantees Name: Counterpart International**

**Subcontractors/Partners: Aid to Artisans**

**Period Covered in this Report: July 1 - December 31, 1999**

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### Attachments

1. Financial Pipeline Analysis

**COUNTERPART INTERNATIONAL**  
**LEAD PROJECT**  
**Six Month Report**  
**July 1 to December 31, 1999**

## **1 Program Goal**

*To enable Uzbekistani women to achieve economic equity by increasing employment and income-generating opportunities through microenterprise.*

## **2 Program Purpose**

To assist the Business Women's Association of Uzbekistan "Tadbirkol Ayol" to achieve self-sufficiency and provide sustainable client services to women entrepreneurs in 13 regions of Uzbekistan.

## **3 Highlights & Accomplishments**

The purpose of this section is to show some of the activities of each office. This list is not fully inclusive. It is meant to give the reader an idea of the activities each office is primarily involved in and the results they are having.

### **3.1 Tashkent**

- One thousand women throughout Uzbekistan attended a one-day workshop on management. This training was organized by the central office and was held in each branch office. The Uzbekistan Government Bureau of Enterprise Support paid for the training. It was the first time an NGO had received a payment for training services from the Uzbek government.
- The central office organized a business club with Pakhta bank, Zamin bank, and Tadbirkor bank. Resulting from this meeting one woman received an equipment loan for approximately 20,000 dollars and another received a leasing credit for approximately 3,000 dollars.
- Women entrepreneurs are entitled to special rental rates from the government. Unfortunately the reduced rate is not always given out to all deserving parties. So the BWA met with the city mayor's office on the behalf of three members in regards to their rental agreements. Following the meeting the three members had their rent reduced by 8%.
- In cooperation with the Organization for Security and Cooperation in Europe (OSCE) the Tashkent office organized training on women's rights. The training had two parts. There was a training of trainers, which trained thirty women trainers in the rights of women. The second phase taught six hundred women about their rights as women.

### **3.2 Tashkent Oblast**

- In cooperation with the Open Society Foundation, the Tashkent Oblast office taught one hundred women milk processing and cheese making. Following the training five women opened up their own cheese making business.
- This branch taught fifteen women in conjunction with a local legal center called Khemoya and Chamber of Commerce on how to open your own business. Following the training three women open their businesses. The businesses that were opened are an embroidery shop, sewing shop and a bakery.

- A business club was held on the topic of micro-credit and the self-owned business. Sixty members attended the meeting. Following the meeting ten members applied for and received loans totaling approximately seven thousand dollars. Five women received leasing credit for sewing machines. One woman received approximately thirty thousand dollars for wool processing equipment.

### 3.3 *Syr Darya*

- Twenty-five members attended a business club with a governmental lending agency, the Business Fund. Following the meeting, one member received a credit for approximately 5000 dollars. She was also able to receive easier repayment loan terms. Instead of having to repay the loan in three months she was able to receive a longer loan term of three years. There were also a number of questions about receiving loans from the Business fund that were answered at the meeting.
- The Syr Darya office organized a meeting concerning women's leadership. Following the meeting, three women decided to run for office in the parliamentary elections.
- A business club with the Bureau of Labor resulted in setting up two training programs for women. Women who now attend various trainings at the education center Mokhira will receive a stipend as well as women who attend handicraft training set up by Makhliyol.

### 3.4 *Dzhizak*

- The Dzhizak branch organized a seminar with the German Artist's union for hairdressers and seamstresses. The training had sixteen women participate. Four women became trainers. Three women became educators in sewing and one in hairdressing. The new trainers have since then taught an additional sixteen women in sewing and six in hairdressing.
- A business club was held with the Business Fund regarding problems receiving micro-credit and leasing credits. Twenty-four women attended the meeting. Loans were granted to members following the meeting for approximately seven thousand dollars.
- Another business club with the tax authorities resulted in positive results. Fourteen members attended the meeting. Two members were able to resolve tax problems. The women were being required by local officials to pay a chamber of commerce tax which legally they were not required to pay. Following the meeting, the tax inspectors quit requesting payment of this tax.
- A roundtable was organized to discuss the problems of women entrepreneurs. Following the discussion with further assistance from roundtable attendees two women opened up their own firms.

### 3.5 *Namangan*

- Ninety women were trained in the training center Begoim in various skills including sewing and gold embroidery. Three women are now training other women and fifteen now work from home.
- A business club was held with the Business Fund and Tadbirkor bank. Resulting from the meeting, five women received credit totaling approximately 30,000 dollars. The women who received the loans are farmers. The loans are going for such things as animal feed and equipment
- The association held a forum concerning women and politics with eighty attendees. Following the forum, seven women decided to run for national parliament and forty women decided to run for local offices.

### 3.6 *Andijan*

- This branch held a business club with the Business Fund. Eighteen members attended the meeting. A question about receiving leasing credits was resolved. Ten women received credits for sewing machines totaling approximately 25,000 dollars.

- The association held a business lunch with 200 attendees as a fundraiser for orphanages. Five orphanages received various donations resulting from the meeting. Twenty women became new members of the association.
- An agreement was made with the Bureau of Labor and the National Chamber of Commerce and Business Incubator to start educating women in business plan writing skills. Following the month long course, it was also agreed to make loans up to approximately 7,000 dollars available.

### 3.7 *Fergana*

- This office organized a meeting with Mikki Mikan, from a Dutch international development organization. The results of the meeting were three seminars that focused on supporting women farmers.
- A meeting was held with the Business Fund, Bureau of Labor and Bureau of Employment. The meeting resulted in a cooperative agreement to supply training and jobs to 175 local women. The organizations agreed to make available to these women approximately \$225,000 in training stipends, loans and leasing credits.
- The Fergana office organized training for seventy women in marketing and management. Following the training a member has agreed to assist new BWA members in writing business plans.

### 3.8 *Kokand*

- This branch advised and supported two members in opening up a crisis center for women. Following the consultation and support a center has been opened. The center has advised to date sixty-five women.
- A seminar was held with a German NGO, Raingessen. This seminar helped raise the professional qualifications of hairdressers. Twenty women attended the training. Ten women became trainers. Two of the ten teachers now train in small towns and villages surrounding Kokand.
- The Kokand branch organized a workshop with OSCE concerning women's rights. The seminar trained forty-eight women. The training also had outreach to outlying communities.

### 3.9 *Samarkand*

- A business club was held in the town of Kattakurgan. Thirty-two women attended the meeting. Following the meeting, an affiliate office of the Samarkand branch was opened.
- A seminar on the topic of women's rights and interests in cooperation with the Women's Center, an American NGO, was organized. Thirty-two women attended the meeting. Following the seminar, it was agreed to help organize a crisis center for raped or abused women.
- In October the Samarkand Branch and GTZ agreed to organize professional and vocational training for women. The training will begin January 2000.

### 3.10 *Navoi*

- The Navoi office held a workshop in conjunction with Konrad Adenuar on the topic of women's businesses and market economics. Twenty-five women attended the training. The training also included information on how to receive credit. Two members who attended the training received start-up loans totaling approximately 2,000 dollars each.
- The Navoi branch trained seventy women in cooperation with OSCE in citizenship and rights. Following the training, four women became trainers and organized additional seminars in outlying regions including Kiziltepo and Karmana.
- The board of directors met and resolved to increase the available capital in their credit union from 200,000 sum to 450,000 sum. It was also decided to increase the number of women credit union members by fifteen, increase membership fees and late payment penalties.

### **3.11 Bukhara**

- The Association assisted five women to receive loans up to 7,000 dollars. It also advised 345 people in various topics including credit, accounting and legal matters.
- Twelve members went to Namangan to learn how to do advanced weaving with a local master. The members following the course were able to weave basic items like baskets and advanced items such as wicker furniture.
- A new crisis center was opened in Bukhara, affiliated with the BWA. It now advises women that have been raped or beaten and looks for ways to support them in their time of need.
- One member of the association attended a training that focused on women's family and work problems. This person is now answering the phones at the crisis center

### **3.12 Karshi**

- The new board of directors held a meeting in Tashkent with BWA central office directors and the Bukhara branch president. The meeting helped guide the newly formed board of directors and review the needs of the Karshi branch.
- The Karshi office assisted in the writing of four business plans that were submitted to the Business Fund. One of the submitted plans has already received credit of approximately 15,000 dollars. The others are still being processed by the business fund.
- The UNDP-funded micro-credit program continues to be a success in Karshi. So much so that there has been some lively discussion on what to do with the interest collected. A certain percentage of loan interest goes toward office upkeep of the BWA. The discussion was either to spend a large portion of the money on developing the office or saving it to help develop the credit program further. A compromise was struck and some funds will be spent on office development while the remaining funds will be used to further develop the credit program.

### **3.13 Urgench**

- This branch held a business club with Zamin Bank, Pakhta Bank, Tadbirkor Bank, Business Fund, National Bank and Galla Bank. Twenty-eight members attended the meeting. Five women who attended the meeting received the following loans: Two loans from Pakhta bank for approximately 14,000 dollars, two loans from the Business Fund for approximately 30,000 dollars and one loan from Tadbirkor bank for approximately 3,500 dollars.
- Another business club was held with a lawyer. Thirty-two women attended the meeting. 8 women from the meeting received direct assistance. This assistance was in the form of helping with contracts regarding rent, and purchasing equipment.
- A seminar was held with a German NGO, Raingessen. This seminar helped raise the professional qualifications of women in the hairdressing and sewing fields. Twelve women attended the seminar. From the seminar three hairdressers and five seamstresses obtained trainer status.

### **3.14 Nukus**

- Nukus office continued to disperse micro-credit with funded through UNDP. They now have 432 bank members with a loan balance of approximately 80,000 dollars.
- The association worked with an organization called Ground Flowers to help send needy children to a free summer camp. Twenty children participated in the program.
- Training was held with a German NGO, Raingessen. This seminar helped raise the professional qualifications of bakers. Twenty-three women attended the training. Following the training one woman opened a bakery that now employs five women making pies and cakes.

## 4 Performance Indicators

### Targets

Indicator	Planned 15 Jan 2000	Actual 15 Jan 2000
Revenue / Expenses	50%	57%
BWA Paid Members	2200	2234
BWA Income From Membership Dues	\$9,500 (1/2 yr.)	\$9848
Information Centers	11	11
Clients Served	187/mo	341
Member Orientations	95% of members have attended orientation	All new members attend orientations at meetings
Meetings	50% of paid members attend monthly meetings	Achieved
Board of Directors	Board members trained and committee structure established.	Achieved
Email	10 chapters using email regularly	All chapters using e-mail
Artisan Transactions with Materials Bank	200	995
Materials Bank contribution to BWA revenue	3% of sales	19.5%
New Product Lines created by and for BWA members	40	43
Number of buyer meetings held through local market link	50	60
Foreign Tour Agencies with ties to BWA members or offices	5	8
Print Craft Publication Series	Two guides written and printed	Completed
Foreign buyer visits resulting in over \$5,000 orders from BWA members.	3	3

## 5 BWA Central Office Financial Information

### Income Statement

June 1 to December 31, 1999

Income	June	July	August	October	November	December	Total
Membership dues	49,500	45,000	132,500	55,000	25,000	25,000	332,000
Donations	195,574	65,000	196,974	145,243	59,393	214,282	876,466
Books sales	2,175	53,650	3,150	156,450	1,800	-	217,225
Training	-	1,000,000	-	-	-	-	1,000,000
Total	247,249	1,163,650	332,624	356,693	86,193	239,282	2,425,691

Expenses	June	July	August	October	November	December	Total
Rent	120,000	120,000	120,000	120,000	120,000	120,000	720,000
Heating	34,402	4,314	3,680	11,057	7,615	14,156	75,224
Electric	18,360	18,630	22,950	17,550	15,705	23,000	116,195
Phone	102,227	47,851	472,810	65,826	82,579	73,771	845,064
Water	11,294	115	9,154	637	14,711	7,197	43,108
Salary	204,927	204,927	220,370	277,763	228,065	208,763	1,344,815
Donations	-	-	15,000	43,680	2,500	-	61,180
Maintenance	3,260	3,260	3,260	3,260	3,260	3,260	19,560
Travel	-	137,000	70,000	10,732	-	-	217,732
Various	1,712	4,379	6,567	1,472	4,299	5,675	24,104
Taxes	8,067	11,136	10,354	17,817	17,845	10,000	75,219
Training Services	-	536,498	-	-	-	-	536,498
Office Supplies	10,000	30,677	33,520	37,000	20,132	35,000	166,329
Total	514,249	1,118,787	987,665	606,794	516,711	500,822	4,245,028

% Revenue / Expenses	48%	104%	34%	59%	17%	48%	57%
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At the end of this period the Association achieved above its target indicator of 50%. The first two months of this period saw moderate growth. The reason for the high growth rate was that the BWA was able to provide training services to the local government (See Highlights).

The BWA also actively sought out outside donations from sponsors such as banks. 1999 was the year of the women in Uzbekistan, so the Association used this as marketing tool to extract donations. This training revenue tied with these donations aided significantly the association in this six-month period. The target indicator was 50% for this period; 57% was attained. This is in excess of the target indicator by 7%.

In the future, Counterpart believes that the association will continue to thrive financially because of its ability to find outside sponsors, both local and international, and its new role as training service supplier to local governmental associations. The association should be able to support itself until the local population better values the services that NGOs provide.

## 6. Membership Development

*Membership From July1, to December 31, 1999*

OBLAST	July	August	September	October	November	December	Total
Andijan		5	5	5	5	7	32
Navoi		5	5	5	5	5	30
Nukus		5	5	5	5	5	31
Urgench		5	5	10	6	5	35
Fergana		5	5	5	5	5	30
Karshi		5	5	5	5	5	30
Syr Darya		5	5	5	5	5	30
Bukhara		5	5	5	5	5	30
Samarkand		8	5	5	5	5	36
Tashkent Oblast		5	10	25	8	12	65
Namangan		7	5	5	5	5	33
Kokand		5	5	5	5	5	30
Djizak		5	5	5	5	5	30
Tashkent		6	44	2	2	5	68
<b>Total</b>	<b>7</b>	<b>76</b>	<b>114</b>	<b>92</b>	<b>71</b>	<b>79</b>	<b>510</b>

**Prior Membership 1724**

**Total Membership 2234**

**Target Membership 2200**

**Target Completion Percentage 102%**

Membership continued to grow in the second six months of 1999. Membership grew by 510 paid members in that period. Combined with paid memberships during previous periods, the project is at 2234 paid membership, slightly above the target of 2,200.

**Membership Dues from July 1 to December 31, 1999**

Oblast	July	August	September	October	November	December	TOTAL
Andijan	11,000	80,000	10,000	25,000	15,000	18,000	159,00
Bukhara	11,000	7,500	5,000	7,500	7,000	7,000	45,00
Dzhizak	11,500	10,000	12,000	10,000	10,000	10,000	63,50
Fergana	10,000	10,000	10,000	10,000	8,000	7,000	55,00
Karshi	3,000	2,000	5,000	5,000	5,000	5,000	25,00
Kokand	9,600	7,500	6,000	6,000	6,000	6,000	41,10
Namangan	14,000	21,500	14,000	14,000	15,000	15,000	93,50
Navoi	9,000	5,000	5,000	5,000	5,000	5,000	34,00
Nukus	6,000	4,000	6,000	9,000	7,500	7,500	40,00
Samarkand	16,000	14,000	10,000	10,000	16,000	14,000	80,00
Syr Darya	6,200	2,500	2,000	2,000	2,000	2,000	16,70
Tashkent	49,500	45,000	132,500	55,000	25,000	25,000	332,00
Tashkent oblast	14,000	12,000	27,000	62,000	24,000	26,000	165,00
Urgench	3,000	3,000	5,000	10,000	6,000	5,000	32,00
<b>TOTAL</b>	<b>173,800</b>	<b>224,000</b>	<b>249,500</b>	<b>230,500</b>	<b>151,500</b>	<b>152,500</b>	<b>1,181,80</b>

Conversion Rate	120
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Total Membership in Dollars	\$ 9,848
Indicator	\$ 9,500
Percentage of Indicator	104

Membership dues targets were met. The target indicator was \$9,500 and \$9,848 was actually raised. This figure could have been higher but the annual cotton harvest always is a slow time for the association.

Membership and dues development is expected to continue after LEAD is finished. Branch offices have now developed the habit of having people pay for memberships. It should be noted that before LEAD, paid memberships and dues were not a high priority of the Association as a whole.

## 7 Membership Orientation

The branch offices continue to educate their members about NGOs and the Association at business clubs. The branches continue to use their orientation guides at Association functions to raise membership awareness. There is still a great need for better awareness concerning the roles of NGOs in Uzbekistan. There have been some advances made. For instance the Tashkent office helped train 1,000 women with the support of the Bureau for Enterprise. This was the first time an NGO has worked with a government agency in such a manner.

## 8 Business Clubs

The following is a list of all business clubs from June to December 31, 1999. Total attendance for the last six months was 2,046. This is slightly below the previous six months total of 2,330. This is to be expected in Uzbekistan as the cotton harvest starts in September and can go to November. During this time many city mayors greatly discourage public meetings because the attendees should be out helping to harvest the cotton.

### Business – Club Attendance for July 1 to December 31,1999

Oblast	July	August	September	October	November	December	TOTAL
Andijan	15	35	25	24	25	28	152
Navoi	20	16	20	25	22	20	123
Nukus	20	18	22	25	21	25	131
Khorezm	12	12	18	26	18	20	106
Fergana	25	30	20	-	20	27	122
Karshi	15	-	25	15	22	32	109
Syr Darya	30	-	35	28	25	40	158
Bukhara	19	20	82	15	25	35	196
Samarkand	15	18	22	30	24	29	138
Tashkent oblast	-	35	15	-	35	35	120
Namangan	-	25	25	32	32	35	149
Kokand	-	15	43	56	-	100	214
Dzhizak	18	21	12	-	-	60	111
Tashkent	28	22	27	100	-	40	217
<b>Total</b>	<b>217</b>	<b>267</b>	<b>391</b>	<b>376</b>	<b>269</b>	<b>526</b>	<b>2,046</b>

Average attendance per month	341
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## 9 Board Of Directors

Office	June	July	August	September	October	November	December
Navoi	BOD meeting schedule and organization				Work Plan creation and review		Review of 99 and planning for 2000 work plan
Nukus	Review of BWA's work					Review of the Micro credit program	Review of 99 and planning for 2000 work plan
Khorezm						Planning for Best Woman Entrepreneur contest	Review of 1999 year
Fergana	Review of plans for operations in Ucta-Shogird		BOD work plan for the 3rd Quarter				
Karshi			General meeting with Members and BOD	Work Plan for the year 2000			
Syr Darya						General Introduction BOD meeting	Responsibilities of BOD
Bukhara		Review of a six month work plan for the credit union					
Samarkand							Problems of BODs and work plan for 2000
Tashkent oblast	Work Plan review		Work Plan Changes				
Namangan	BWA work and membership growth plan Creation	Meeting with New BWA Members					Planning of the opening of a youth center
Kokand		Next six month work Plan				Review of BOD responsibilities	Review of 1999
Dzhizak		BOD strategic planning				Planning for Business club in outlying areas	

The above table shows BODs meetings that were held in the last six months. The majority of the branch offices now have BODs that are working. They do not necessarily have perfect models of BODs but they are an important step forward. The reader should remember that almost no one in the BWA understood BODs and their functions when they were first described and "sold" to the BWA. The fact that some branches are using them as planning tools and instruments to review progress in programs is a major step forward. Counterpart Consortium is planning on continuing its relationship with the BWA in the future to help further support the development of the BODs.

## **10 Electronic Mail**

All offices now have working e-mail. Some offices work better than others because of the difference in the quality of telephone lines. The city of Tashkent now has new digital switches that allow for high-speed connections while outlying areas such as Syr Darya still have very poor lines. Hopefully the quality of switches will soon improve in the outlying areas so Internet connections can be made possible.

## **11 Legal Advisors**

The use of the database of laws has expanded into a few new chapters this period. Two branches, Syr Darya and Namangan have added the legal database to their list of services. The demand for this service is partially driven by example of how this database has helped other branch with simple legal advice. The following offices are now using the legal database:

- Andijan
- Bukhara
- Kokand
- Nukus
- Samarkand
- Tashkent
- Namangan
- Syr Darya

## **12 Success Stories**

The following are few personal stories on how the BWA has helped women.

### **Namangan**

In Namangan, Abdurakhmanova Rano is a member of BWA since May 1999. She wrote that she was unemployed and sitting at home. She met the branch president, Abdukhalimova Mavlyuda, who offered her to take part in a dressmaking course. During her course, it became apparent that she has a talent for this type of work. She is now a trainer of this course in the BWA training center. She taught in the first three months 48 women how to cut cloth and sew. 10 of her students now are working as seamstresses.

### **Fergana**

In Fergana Mirzaeva Ozodakhon wrote a letter of gratitude to the BWA. She is a manager of "Jurabek" firm, which specializes in the conversion of cotton waste products into useable materials. She has been a member of the Fergana Association since February 1999. The BWA organized a business club with a representative of the Uzbek National Bank. Ozodakhon participated at this meeting. She knew there was a program that loaned money at reduced interest rate with longer pay back periods. After this meeting and assistance from the BWA, she received a credit of approximately 5000 dollars for her business. After the loan her annual turnover has doubled and she has provided 12 women with new jobs. She now has also expanded her production to include special clothes for workers including mittens and padded jackets.

## **Syr Darya**

Jabbarova Mukarakhon is the director of "Makhliyo" firm in Gulistan. Her firm does many things including wheat growing. She had a difficult problem with a manager of a local collective farm, who ordered the plowing under of her wheat crop. She brought suit against the collective farm that plowed under her crop. The court decided in her favor. Unfortunately during the last 1½ years, the collective farm refused to pay the settlement. She complained and wrote many letters to government officials with no success. Then she heard about BWA in Syr Darya. Soon she became a member of Association. Following a meeting with the Syr Darya Oblast governor organized by the BWA branch president, she was able to get payment of her judgement.

In a letter she expressed her thanks to BWA and branch president Gulya Mamaeva. She stated she never could have resolved this problem on her own and that she is lucky to be a member of such an organization

## **Fergana**

Khaytmatova Ozodakhon, a member of BWA since May 98, is an active member of the Association. She has taken part in many seminars and business clubs. In 1999 she was a participant of marketing, management and business planning courses. After these courses, she became a volunteer at the Association. She now helps women to write business plans. Since August, she has written 3 business plans for BWA members who have gotten loans from local banks.

## **Bukhara**

Kamalova Robia is the manager of Gijduvan BWA in Bukhara oblast. She has been a member of the BWA since 1998. Since then, she has taken part in ten seminars, trainings and business clubs. These events have included such topics as on women and their rights, business planning and association development. After her participation in these courses, she helped lead in the creation of a BWA raion office in Gijduvan. Since its opening, this office has organized seven seminars and five business clubs in Gijduvan. She wrote that only recently did she learn about the NGO sector, now that she is a manager of such organization herself, thanks to Dilbar Akhmedova, president of the Bukhara branch and her team.

## **13 Aid to Artisans**

The Aid to Artisans component ended November 30. This was well beyond the original planned end date of July 15, because of both slow start-up by ATA and careful expenditure of resources. This enabled them to go significantly beyond the indicators planned for achievement in July. (See section 4, above). The final report for the ATA component is bound separately and included with this report.