



Office of the Principal Scientific Adviser
to the Government of India



WORLD
RESOURCES
INSTITUTE

RESTORING LAND AND PROSPERITY FOR PEOPLE, NATURE AND CLIMATE IN CENTRAL INDIA

Launch of the Harit Bharat Fund in Chhattisgarh, Madhya Pradesh and Maharashtra

SEPTEMBER 4, 2023



RESTORE WHY?

PEOPLE



- Every \$1 invested in restoration can yield \$7-30 in benefits
- Better livelihoods and more jobs
- Improved food and nutritional security
- Builds climate resilience

NATURE



- Improved flow of ecosystem services, such as water quality and availability, soil health, biodiversity and air quality

CLIMATE



- Mitigated climate impacts like heat island risks
- Carbon sequestration

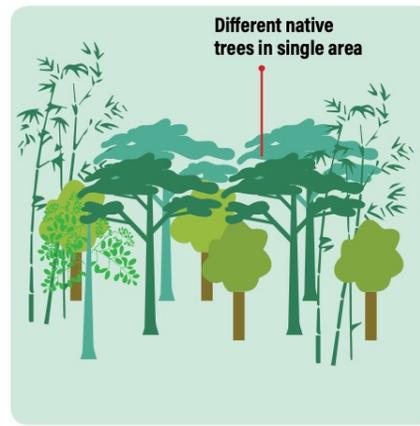
RESTORE HOW?

EXAMPLES OF RESTORATION SOLUTIONS

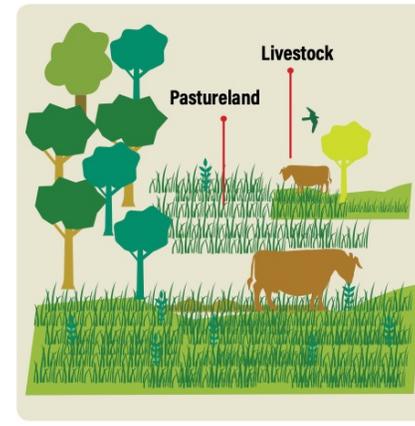
SUSTAINABLE AGRICULTURE



MIXED SPECIES PLANTATION



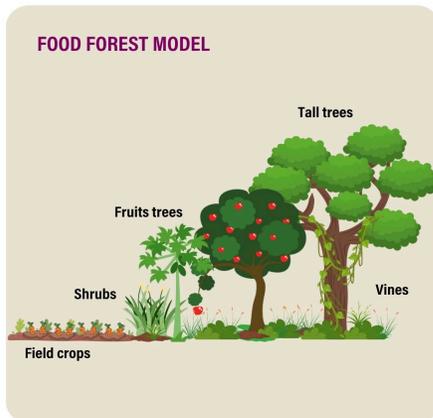
PASTURELAND DEVELOPMENT



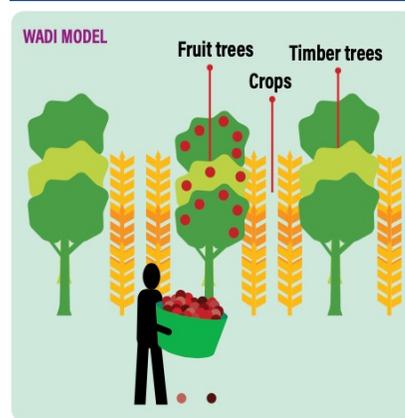
RIVERBANK PLANTATION



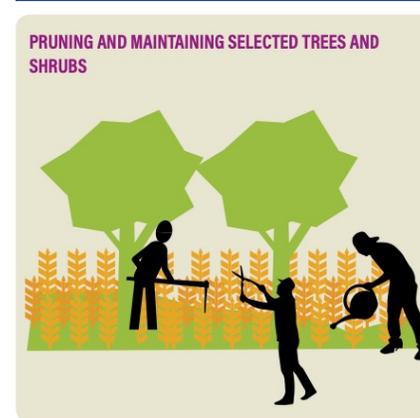
PROTECTION & SUSTAINABLE HARVESTING OF FOREST PRODUCE



AGRI-HORTI-FORESTRY MODELS



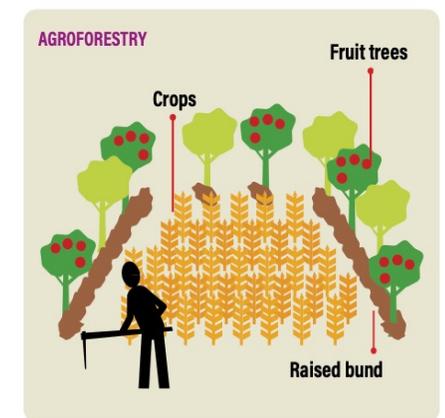
FARMER MANAGED NATURAL REGENERATION



BAMBOO PLANTATION



TREES ON BUNDS OR BOUNDARIES



BUT: GLOBAL GAP IN FUNDING FOR RESTORATION

- Annual funding gap in excess of \$20+ billion for Restoration Champions
- Most are in the **missing middle** and need **\$25k to \$1.5m USD** to scale up
- Too large for microfinance, but too small and costly to serve for commercial banking
- Social lenders do reach the missing middle, providing lending tied to seasonal production without formal collateral

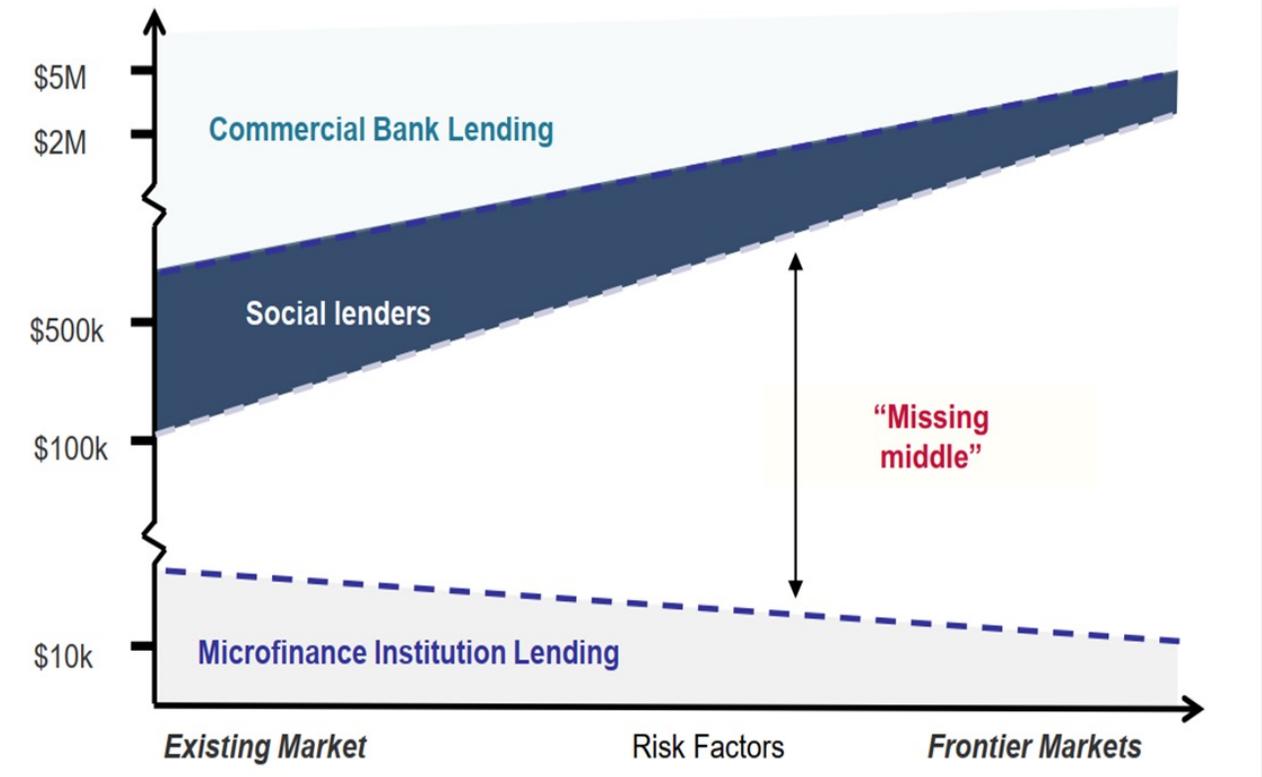


Image Source: USAID (Financial Inclusion from Missing Middle)

LEARNING FROM TERRAFUND FOR AFR100

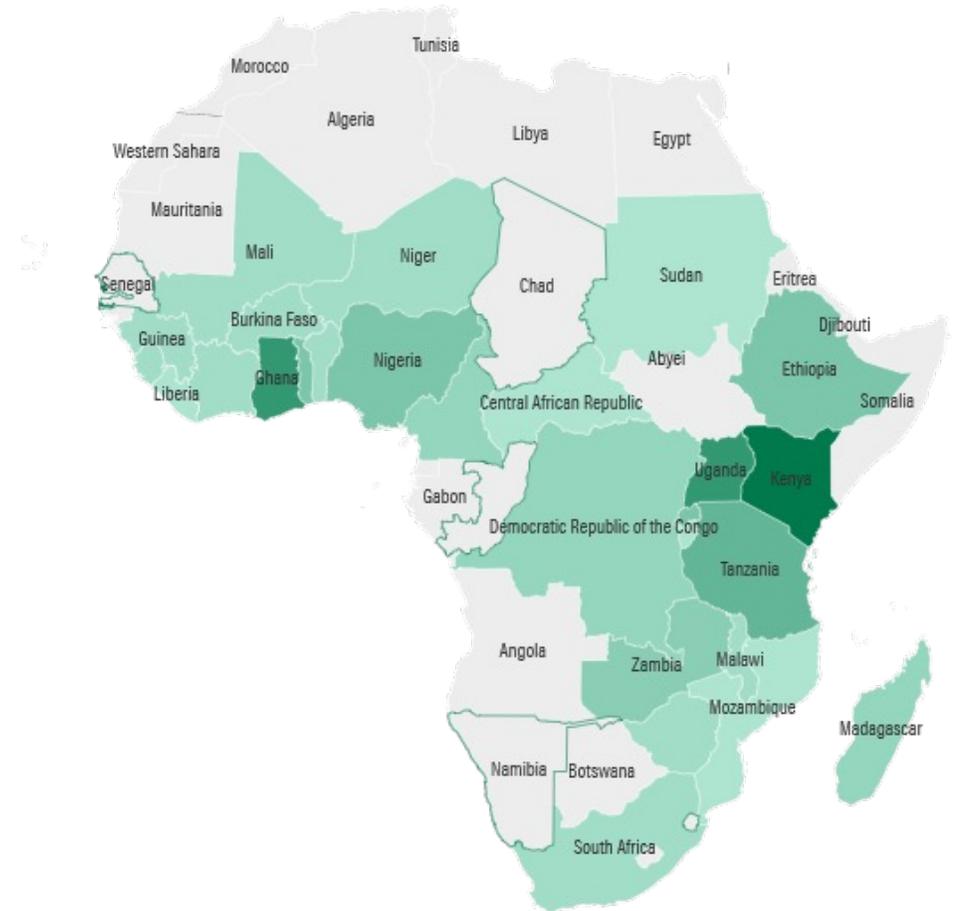
185+ NGOs and enterprises funded across Africa

First cohort: AFR100 Member Countries (2022)

- \$15 million USD invested
- 80 non-profits & 20 enterprises in 27 countries
- 15,000+ hectares under restoration
- 6,000,000+ trees growing
- 25,000+ livelihoods improved

Second cohort: Focus on 3 Landscapes (2023)

- 85+ locally led organizations
- Investment in Ghana Cocoa Belt, Greater Rift Valley in Kenya, Lake Kivu & Rusizi River Basin



WHAT IS HARIT BHARAT FUND?

- Harit Bharat Fund is a collaborative initiative that finances and capacitates locally led start-ups, farmer-producer companies, and non-governmental organizations that restore India's landscapes
- For-profit organizations will receive loans & non-governmental organizations will receive grants.
 - Applicants can request **\$25,000 USD (INR 20 lakhs) to \$300,000 USD (INR 2.5 crores)**
 - Applications are invited through Manthan and TerraMatch, a central application and monitoring system
 - The Fund provides customized, one-on-one mentorship and capacity building opportunities
 - Projects network with peers, philanthropies, technical experts, government leaders and investors
- Equal focus on strengthening the enabling ecosystem and monitoring progress



THE KEY TO SUCCESSFUL RESTORATION PROJECTS IS LOCAL INVOLVEMENT



- Community-based organizations, farmer producer organizations, and businesses across India are working directly with farmers, forest dependent population to restore land and fight climate change
- By focusing on nature-based solutions like landscape restoration, sustainable agriculture practices, common land restoration, and engaging closely with communities, they can maximize the climate mitigation and adaptation benefits of restoration
- Thousands of these projects are doing good work – but they still lack resources, gaps in harmonizing efforts at the landscape level, monitoring capabilities
- For these projects to work and succeed, the enabling ecosystem needs to support locally-led restoration with knowledge, resources, capacity, incentives

RESTORATION EXAMPLE

WENA FARMER PRODUCER COMPANY LIMITED



**Founded by Prasanna Sutaone
in Wardha and Nagpur,
Maharashtra**

A farmer producer company working towards generating alternate income sources for farmers through bamboo cultivation and value addition. They provide 360-degree solutions for bamboo plantation including nursery, planting, irrigation, monitoring and selling.

FUNDING STATUS

- Looking to raise funding
- Challenges in accessing Institutional Finance because of collateral and high rate of interest

RESULTS SO FAR



Currently 110 farmers
as shareholders



Planted 85,000 bamboo
saplings in ~70 hectares
(15,000 in 12.14 hectares in 2019,
20,000 in 16.18 hectares in 2022
and 50,000 in 40.46 hectares is
under process)



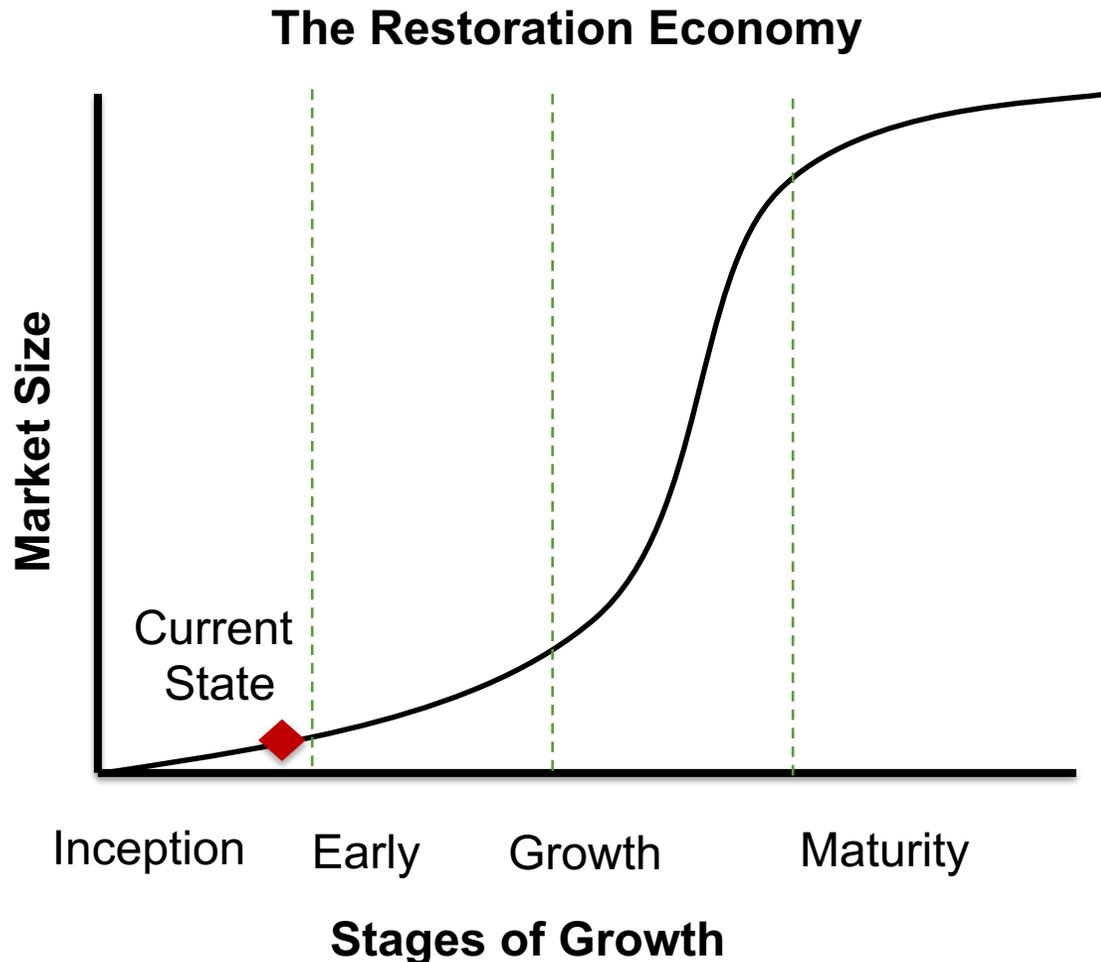
Completed biochar
and bio-oil trials



Source: WENA farmer producer company limited
(Land Accelerator South Asia alumni)

Harit Bharat
FUND

RESTORATION ECONOMY IS AT EARLY STAGE IN INDIA



- **1,000 companies** have applied to the Land Accelerator South Asia in four years
- **Fragmented industry** with many small enterprises
- Business models unproven, and scaling is in **early stages**
- Projects considered **risky** with mismatch of capital and needs
- Poor absorptive capacity of high potential restoration businesses and NGOs
- **External funding support** needed due to long time horizon to break-even

KICKSTARTING RESTORATION IN THREE STATES

Madhya Pradesh

Demographics

Total population includes 21.1% Scheduled Tribe (ST/Adivasis). 36.65% people are multidimensionally poor and 45.49% are nutritionally deprived

Restoration potential

~13.34 million hectares land that can sequester ~160 million tonnes above-ground carbon

Maharashtra

Demographics

Total population includes 9.4% Scheduled Tribe (ST/Adivasis). 14.85% people are multidimensionally poor and 36.1% are nutritionally deprived

Restoration potential

~15.4 million hectares land that can sequester ~140 million tonnes above-ground carbon

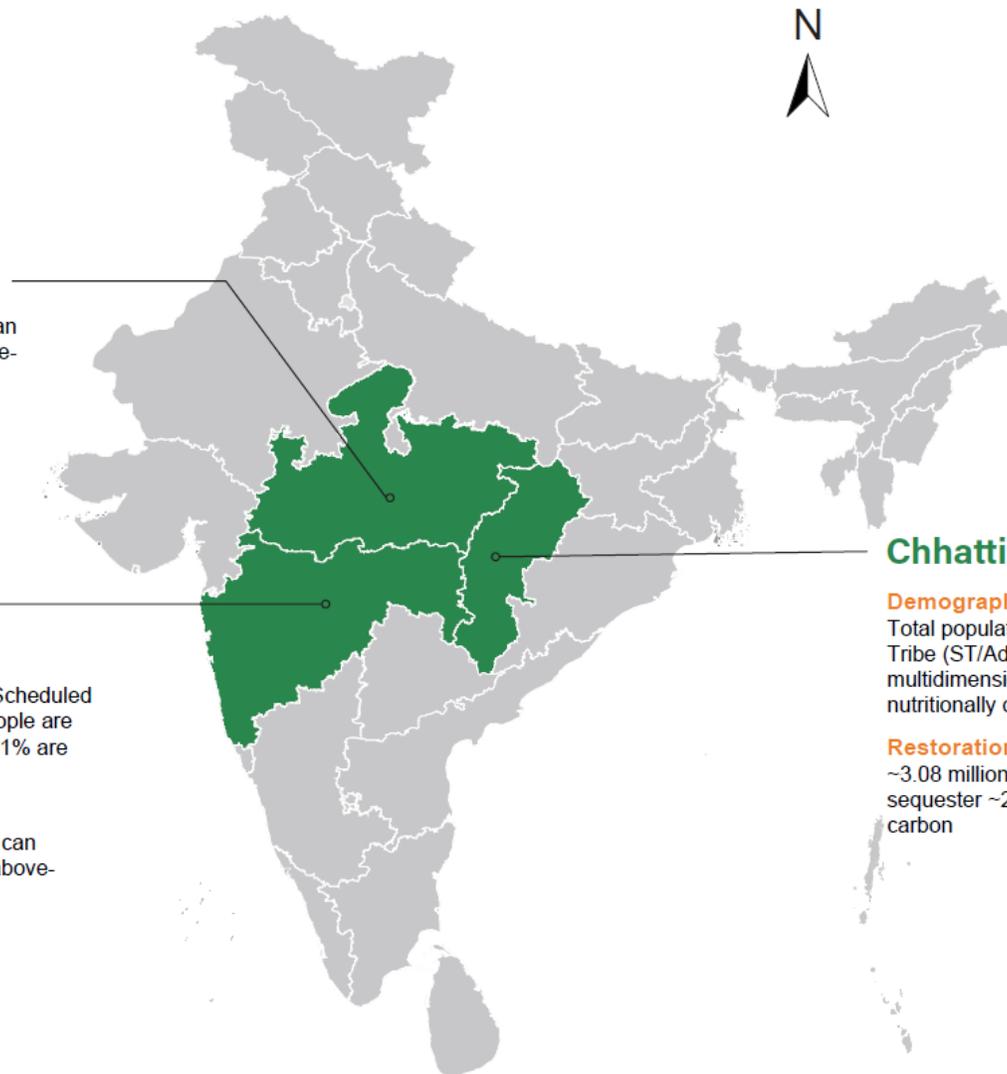
Chhattisgarh

Demographics

Total population includes 30.6% Scheduled Tribe (ST/Adivasis). 29.91% people are multidimensionally poor and 43.02% are nutritionally deprived

Restoration potential

~3.08 million hectares land that can sequester ~26 million tonnes above-ground carbon



FOCUS ON SYSTEMS CHANGE



DEVELOP RESTORATION STRATEGIES
USING A LANDSCAPE APPROACH



REORIENT OR SHIFT EXISTING
INCENTIVES TO SUIT THE
LOCAL CONTEXT



STRENGTHEN THE ENABLING
ENVIRONMENT FOR EXISTING
INCENTIVES



Assessment & Analysis | Mobilization, Activation and Channelling of Finance | Convening
and Collaboration | Bridging Capacity Gaps | Monitoring

KEYNOTE ADDRESS



Dr. Sapna Poti

Director, Strategic Alliances in the
O/o Principal Scientific Adviser
to Government of India (Gol)

Dr. Sapna Poti is a PhD from IIT Madras with a dissertation in Enterprise Resources Planning and has around 30 years of experience in Industry, Consulting and Government.

Currently, her primary role is to promote scientific R&D and Innovations for social impact and addressing industry problems through Industry, Multilateral Agencies, Global Foundations, Academic Institutes, Start-ups, and Government channels.

PARTNER DISCUSSION: ACCELERATING A RESTORATION ECONOMY FOR PEOPLE, NATURE AND CLIMATE IN INDIA



Mirik Gogri
Managing Partner,
Spectrum Impact



Dr. Ajita Tiwari Padhi
Sr. Specialist, NbS &
Resilience, India
Climate Collaborative



Dr. Priya Nagraj
CEO, Pune
Knowledge Cluster



Anirban Ghose
Co-Lead,
Transform Rural
India



Moderator

Madhav Pai
CEO, WRI India



Karthik Chandrasekar
Managing Partner,
Sangam



Namrata Diwaker
MD, Rayush
Natural Fiber
Private Limite

ANNEX SESSION: HOW TO SUBMIT YOUR APPLICATION

SRISHTI KOCHHAR, PROGRAM MANAGER, SUSTAINABLE LANDSCAPES AND RESTORATION, WRI INDIA

KAVITA SHARMA, SENIOR MANAGER, SUSTAINABLE LANDSCAPES & RESTORATION, WRI INDIA

HARIT BHARAT FUND

- Applicants must propose work in Chhattisgarh, Madhya Pradesh, and/or Maharashtra
- Applicants can request INR 20 lakhs-2.5 crores
 - Non-governmental organizations can apply for grants
 - For-profit start-ups and farmer producer companies can apply for loans
 - The project must locally-led restoration that benefits both people and the environment
- Expressions of interest are accepted on **TerraMatch** from **4 to 20 September**
- **20+ organisations** will be funded in the first round



*Map not to scale

APPLICATION TIMELINE



Office of the Principal Scientific Adviser
to the Government of India



WORLD
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Submit your applications by 20 September 2023

Visit www.india.terramatch.org for detailed information on eligibility criteria and application process.

For any queries or assistance, please write to us at info@terramatch.org or WhatsApp at +44 7456 289369.



WRI INDIA



India Climate
Collaborative



Sangam
Climate | Innovation | Capital



Transform
Rural
India.

Harit Bharat
FUND

HOW DO WE VET APPLICATIONS?

- Every expression of interest receives a full review from a team of experts.
- We provide personalized feedback to every applicant.
- **All applicants will be notified if they pass to the second and final application round by October 4.**

SELECTION CRITERIA

- 1. Organizational Management:** Are the organization and relevant project well run? Analysis of historic land restoration work, financial health (profitability for for-profits), vision and mission, competence and composition of the team (ensuring diversity of founders/team, equity and inclusion).
- 2. Environmental and Ecological Impact:** How will the project improve the flow of ecosystem services, like soil quality, water availability, carbon storage, and biodiversity? How does it ensure sustainability of interventions like survival rates of saplings?
- 3. Social impact:** How will it improve the livelihoods of local communities, especially women and marginalized groups like SCs, STs, OBCs and other minorities? Does the project adequately account for considerations around equity and inclusion? Impact on the overall socio-economic status?
- 4. MRV Framework:** Monitoring, Reporting and Verification for tracking the impact of the project.
- 5. Project Design:**
 - **Sustainability:** Can the project ensure its impact beyond the funding period?
 - **Scalability:** Can it expand with more funding and reach economies of scale? Growth potential?
 - **Replicability:** Can its model/approach apply to other landscapes? Relevance to other parts of the country?
 - **Profitability (For-Profits only):** Is the business model viable? Is it unique? Is there a pipeline of paying customers?
We encourage entrepreneurs with a minimum viable and innovative product/workable prototypes/business models/solutions and services post validation stage with paying customers/post-revenue, to apply.

Distinguishing Criteria (For-Profits only): Uniqueness and Innovation; Traction; Special DEI criteria

EXAMPLES OF WHAT WE FUND

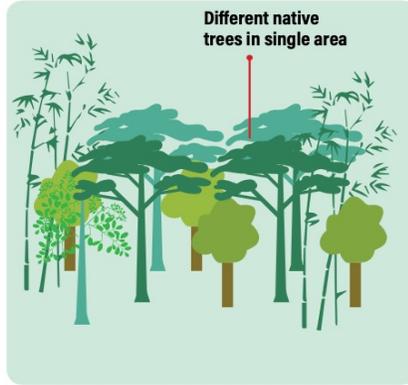
RIVERBANK PLANTATION



SUSTAINABLE AGRICULTURE



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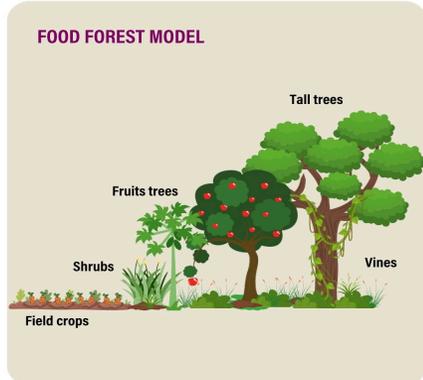
PASTURELAND DEVELOPMENT



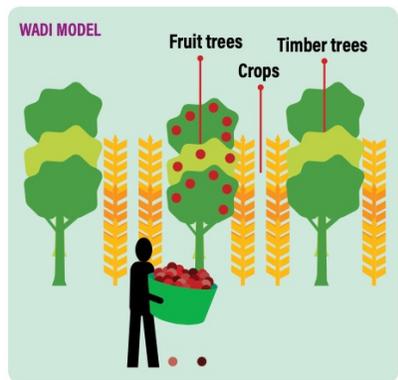
WATERSHED MANAGEMENT



PROTECTION & SUSTAINABLE HARVESTING OF FOREST



AGRI-HORTI-FORESTRY MODELS



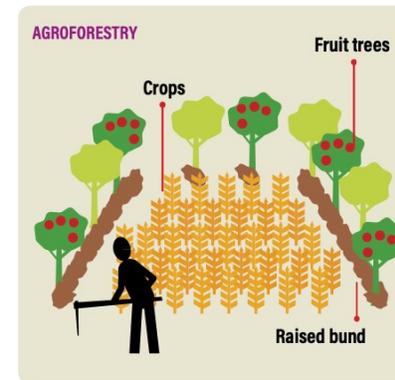
FARMER MANAGED NATURAL REGENERATION



BAMBOO PLANTATION



TREES ON BUNDS OR BOUNDARIES



EOI AVAILABLE THROUGH MANTHAN AND TERRAMATCH



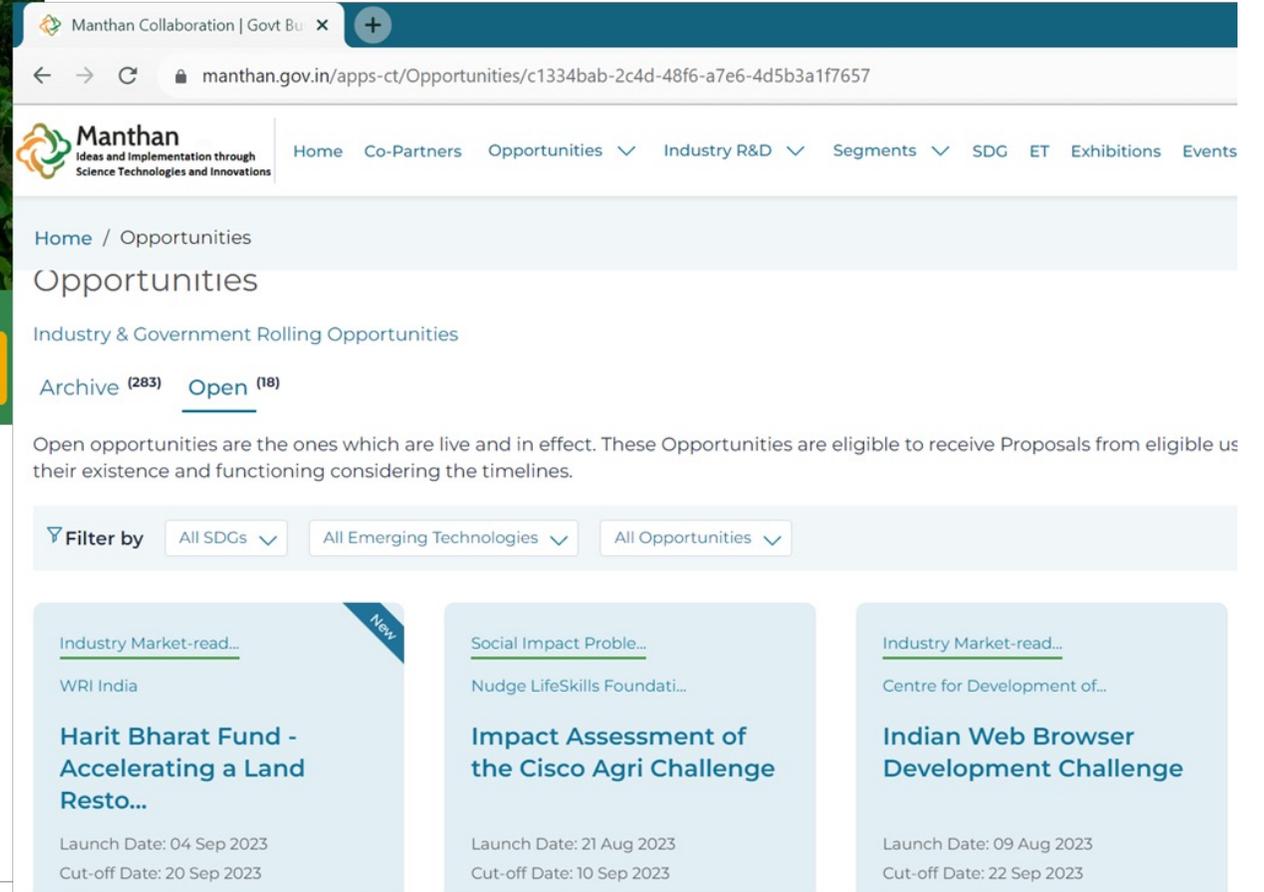
← → ↻ india.terramatch.org

Harit Bharat Fund

Accelerating a Land Restoration-Based Economy in India
for People, Nature and Climate

Expressions of Interest open on 4 September 2023

Register For Launch Webinar



Manthan Collaboration | Govt Bu x

← → ↻ manthan.gov.in/apps-ct/Opportunities/c1334bab-2c4d-48f6-a7e6-4d5b3a1f7657

Manthan
Ideas and Implementation through
Science Technologies and Innovations

Home Co-Partners Opportunities Industry R&D Segments SDG ET Exhibitions Events

Home / Opportunities

Opportunities

Industry & Government Rolling Opportunities

Archive (283) Open (18)

Open opportunities are the ones which are live and in effect. These Opportunities are eligible to receive Proposals from eligible users their existence and functioning considering the timelines.

Filter by All SDGs All Emerging Technologies All Opportunities

Industry Market-read... **New**

WRI India

Harit Bharat Fund - Accelerating a Land Resto...

Launch Date: 04 Sep 2023
Cut-off Date: 20 Sep 2023

Social Impact Proble...

Nudge LifeSkills Foundati...

Impact Assessment of the Cisco Agri Challenge

Launch Date: 21 Aug 2023
Cut-off Date: 10 Sep 2023

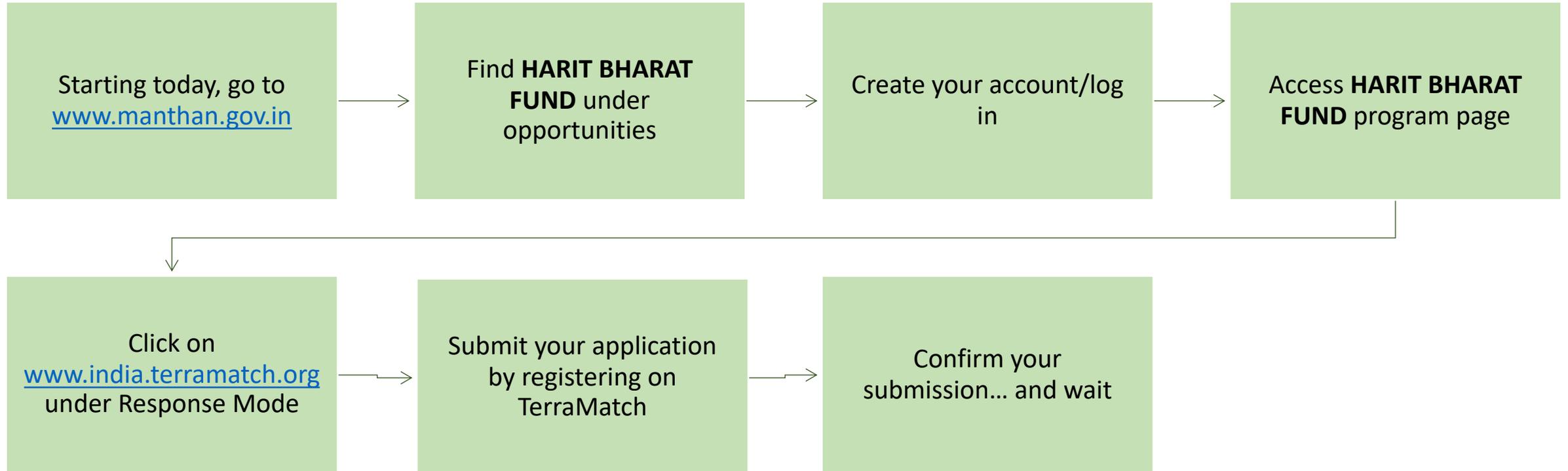
Industry Market-read...

Centre for Development of...

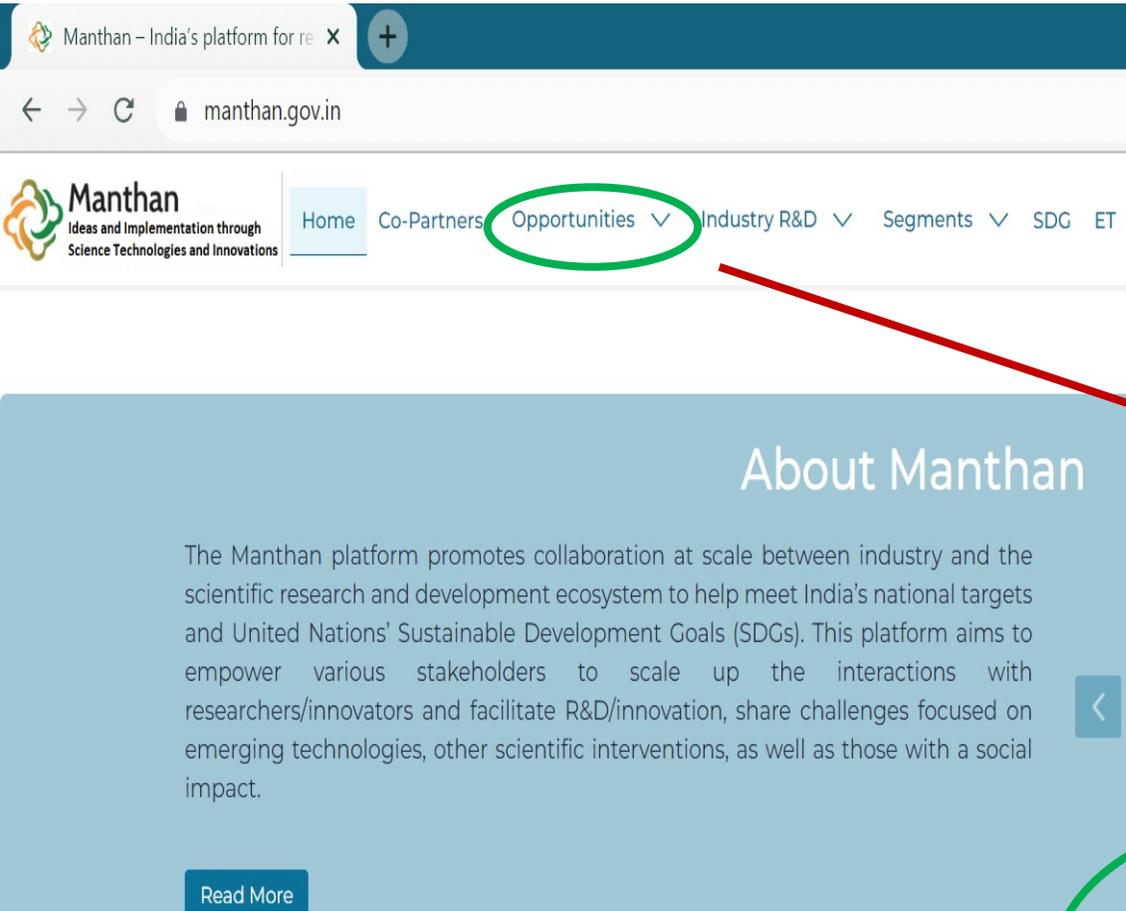
Indian Web Browser Development Challenge

Launch Date: 09 Aug 2023
Cut-off Date: 22 Sep 2023

HOW TO APPLY ON MANTHAN: STEP BY STEP



1) Go to www.manthan.gov.in today



Manthan – India's platform for re x +

manthan.gov.in

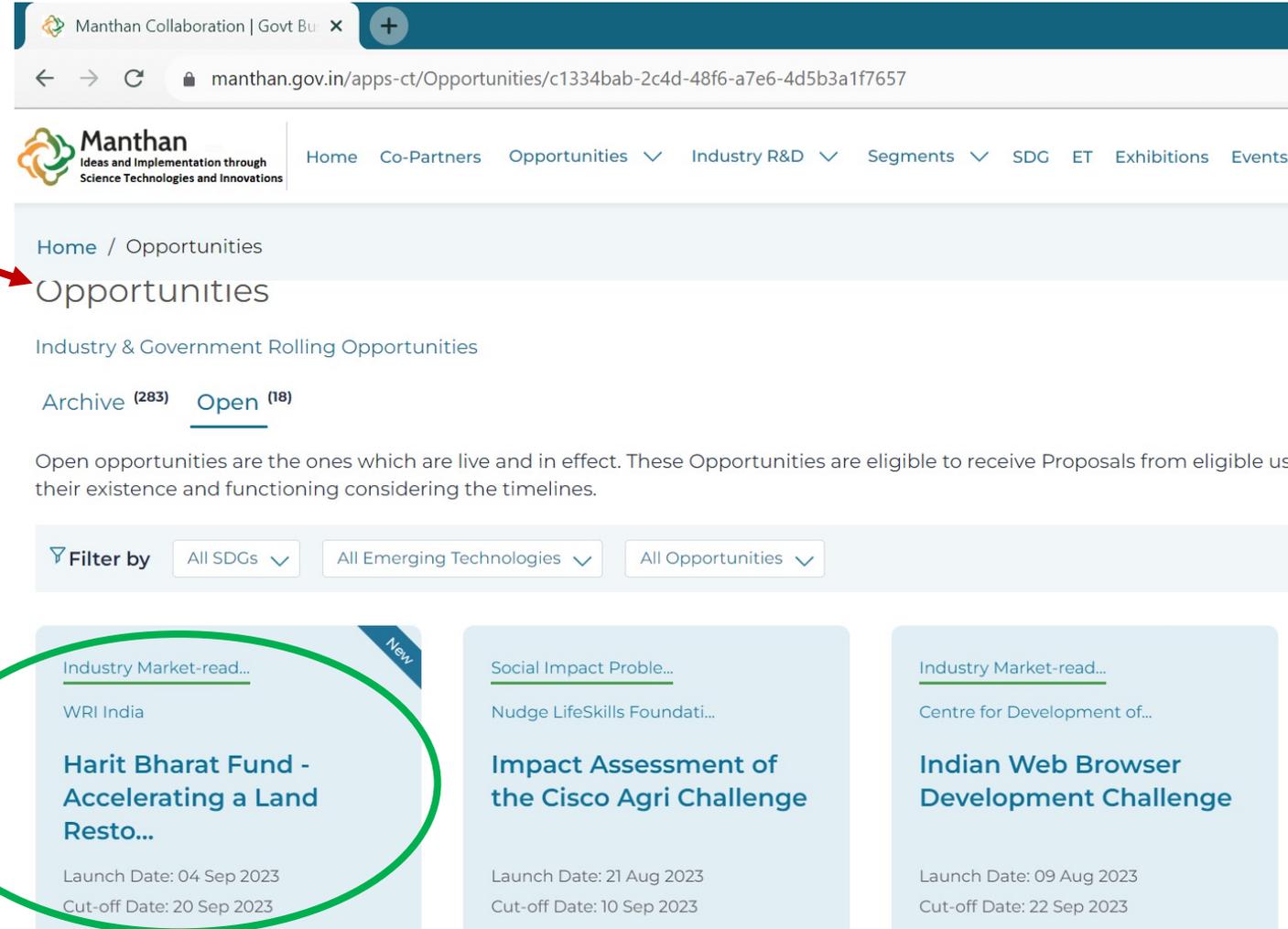
Manthan Ideas and Implementation through Science Technologies and Innovations

Home Co-Partners **Opportunities** Industry R&D Segments SDG ET

About Manthan

The Manthan platform promotes collaboration at scale between industry and the scientific research and development ecosystem to help meet India's national targets and United Nations' Sustainable Development Goals (SDGs). This platform aims to empower various stakeholders to scale up the interactions with researchers/innovators and facilitate R&D/innovation, share challenges focused on emerging technologies, other scientific interventions, as well as those with a social impact.

Read More



Manthan Collaboration | Govt Bu x +

manthan.gov.in/apps-ct/Opportunities/c1334bab-2c4d-48f6-a7e6-4d5b3a1f7657

Manthan Ideas and Implementation through Science Technologies and Innovations

Home Co-Partners **Opportunities** Industry R&D Segments SDG ET Exhibitions Events

Home / Opportunities

Opportunities

Industry & Government Rolling Opportunities

Archive (283) Open (18)

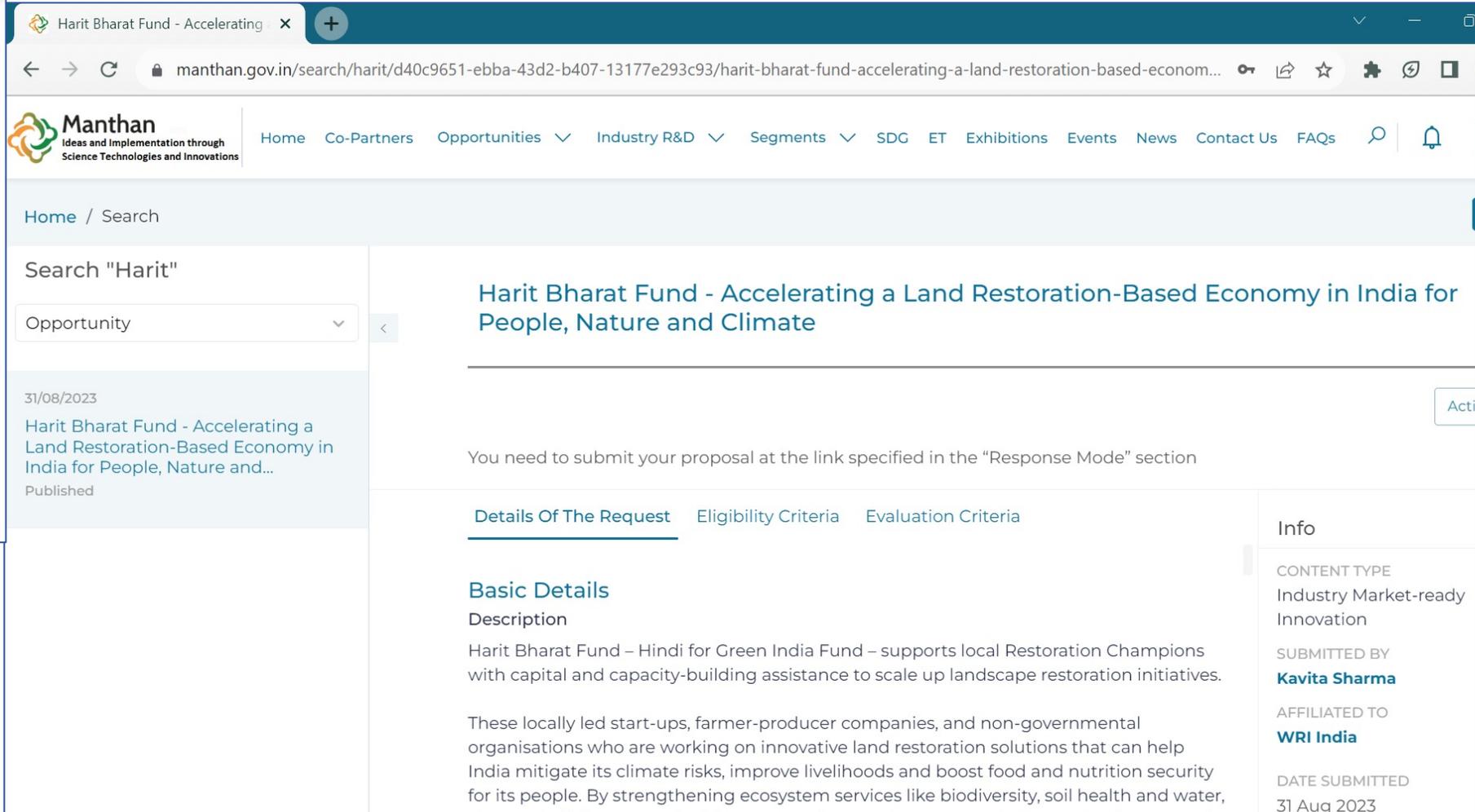
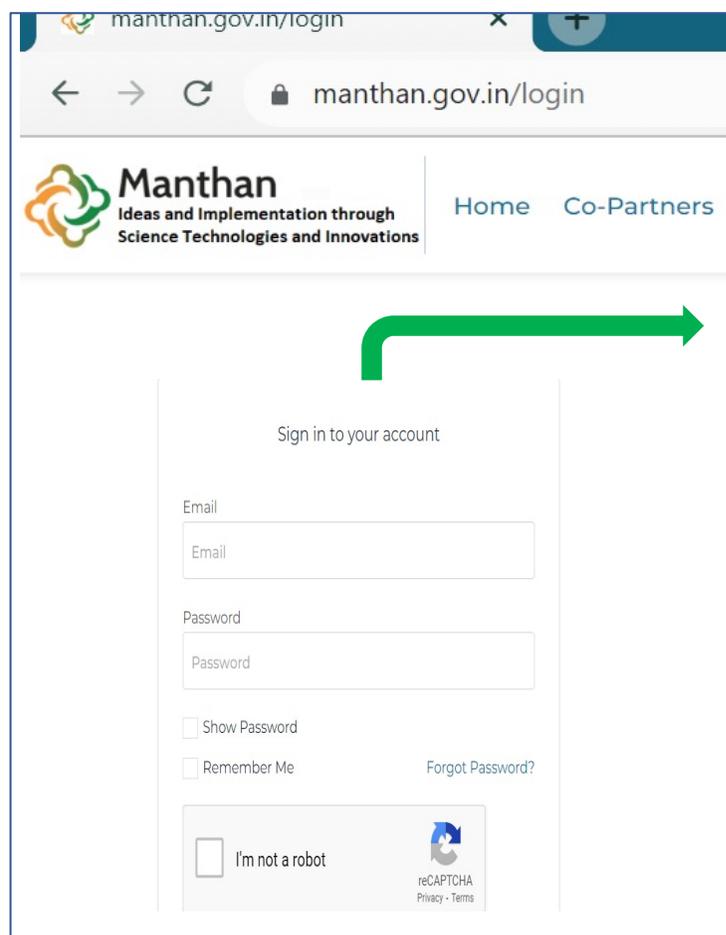
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- Industry Market-read...**
Centre for Development of...
Indian Web Browser Development Challenge
Launch Date: 09 Aug 2023
Cut-off Date: 22 Sep 2023

2) Under “Opportunities”- Find **HARIT BHARAT FUND**

4) Read about **HARIT BHARAT FUND**

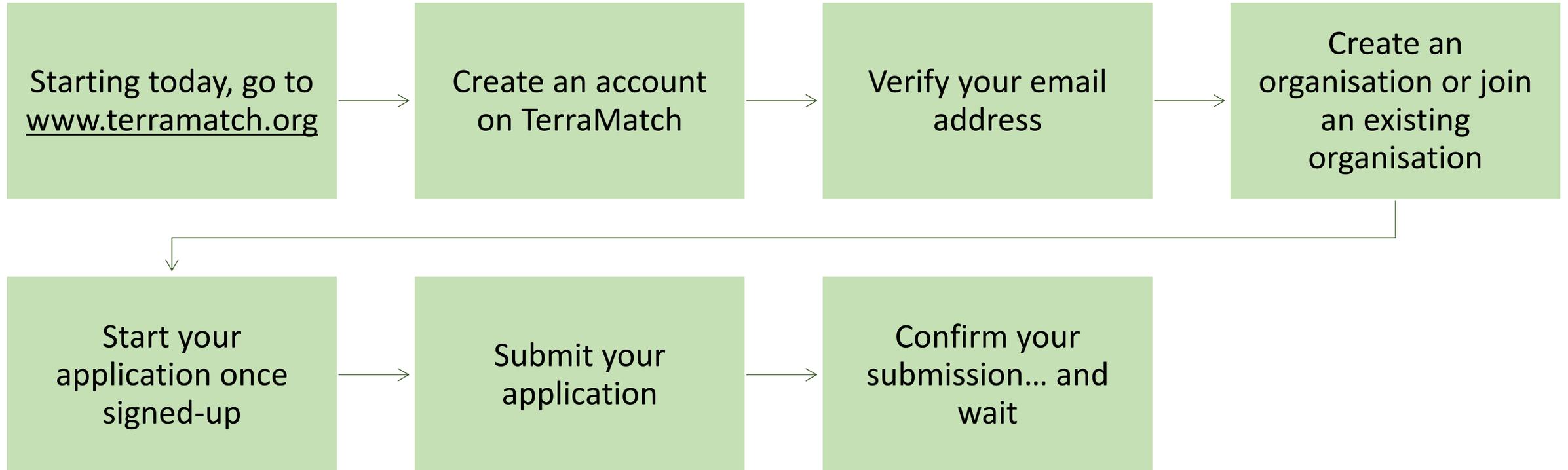


3) Create an account

4) Click on the link to access the application and SUBMIT

The screenshot shows a web browser window with the Manthan website. The search results for "Harit" are displayed. The main result is titled "Harit Bharat Fund - Accelerating a Land Restoration-Based Economy in India for People, Nature and Climate". Below the title, there is a message: "You need to submit your proposal at the link specified in the 'Response Mode' section". Underneath, there are tabs for "Details Of The Request", "Eligibility Criteria", and "Evaluation Criteria". The "Response Mode" section is highlighted, showing a "Bulletin" link: <https://www.india.terramatch.org/>. Below this, there is a question: "Would you like to associate this opportunity with the following segments" and a button labeled "International Opportunities And SME". On the right side, there is an "Info" sidebar with details like "CONTENT TYPE: Industry Market-ready Innovation", "SUBMITTED BY: Kavita Sharma", and "AFFILIATED TO: WRI India".

HOW TO APPLY ON TERRAMATCH: STEP BY STEP



1) Go to www.india.terramatch.org today



← → ↻ india.terramatch.org    Update 

Harit Bharat Fund

*Accelerating a Land Restoration-Based Economy in India
for People, Nature and Climate*

Expressions of Interest open on 4 September 2023

Register For Launch Webinar

SIGN UP

Sign up to TerraMatch with your professional email address. We'll send you an email to verify your account.

FIRST NAME *

LAST NAME *

JOB TITLE *

Please enter your job role or position within your organization.

PROFESSIONAL PHONE NUMBER *

Please provide a professional phone number where you can be contacted.

PROFESSIONAL EMAIL ADDRESS *

This is the email address you will use to log into TerraMatch. To verify your email, we will send a verification email to this address.

PASSWORD *

Password Strength: Very Weak

Password must:

- ✗ Use a minimum of 8 characters
- ✗ Use an uppercase letter
- ✗ Use a lowercase letter
- ✗ Use a number

REPEAT PASSWORD *

I agree to the [Terms of Service](#) and [Privacy Policy](#) *

I consent to my contact information being shared with other users via TerraMatch for the purposes of connecting with interested parties *

CANCEL

SIGN UP

2) Create an account

3) Verify Your Email Address



[HOME](#)

[SUPPORT](#)

[SIGN IN](#)

[ENGLISH](#) ▼



THANK YOU FOR VERIFYING YOUR EMAIL ADDRESS!

You can now log into your account and start using TerraMatch

[SIGN IN](#)

4) Create an organisation or join an existing one

TERRA MATCH LOGOUT ENGLISH

JOIN OR CREATE ORGANIZATION

If the organization you belong to is already created within Terramatch you can find and apply to join it. If your organization is new to Terramatch, you can start the organization set up process by creating a new one.

ORGANIZATION NAME

Res

11 existing organizations found for "Res"

- CN12 Restoration Enterprises SELECT
- FD11 Restoration SELECT
- FoRestoration SELECT

+ CREATE NEW ORGANIZATION: "RES"

BACK CREATE ORGANIZATION

5) Start your application once signed-in

The screenshot displays the Terra Match user dashboard. At the top, there is a navigation bar with the Terra Match logo and links for HOME, OPPORTUNITIES, MY PROJECTS, MY ORGANIZATION, NOTIFICATIONS, HELP CENTER, LOGOUT, and a language dropdown set to ENGLISH. The main content area is titled "What would you like to do?" and features three primary action cards: "Applications" (with a magnifying glass icon), "Project Set Up" (with a speech bubble icon), and "Reporting" (with a refresh icon). Each card contains a brief description and a "VIEW MY [ACTION]" button. Below these cards, the "Opportunities" section is highlighted with a red hand-drawn box. It shows a "Receiving Applications" status for "Harit Bharat Enterprises" with a deadline of 7th October 2023, 00:12 and a location of India. A placeholder text block is also visible below the opportunity details.

TERRA MATCH HOME OPPORTUNITIES MY PROJECTS MY ORGANIZATION NOTIFICATIONS HELP CENTER LOGOUT ENGLISH

What would you like to do?

Applications

Track your applications

You will find the updates to your funding opportunity applications here. If you are looking for funding opportunities, click the button below.

[VIEW OPPORTUNITIES](#)

Project Set Up

Monitored projects

This is the future home for project updates for PPC and TerraFund. While we are working to improve the site, you can view your monitored projects by selecting "My Projects" above.

[VIEW MY PROJECTS](#)

Reporting

Reporting tasks

This is the future home for reporting reminders for PPC and TerraFund. While we are working to improve the site, you can view your due reports by selecting "My Projects" above.

[VIEW MY REPORTS](#)

Opportunities

Receiving Applications

Harit Bharat Enterprises

Deadline: 7th October 2023, 00:12

Location: India

Test for EOL. Contrary to popular belief, Lorem Ipsum is not simply random text. It has roots in a piece of classical Latin literature from 45 BC, making it over 2000 years old.

6) Fill out your application!

TERRA MATCH HOME OPPORTUNITIES MY PROJECTS MY ORGANIZATION NOTIFICATIONS HELP CENTER | LOGOUT ENGLISH

Harit Bharat Fund Non-Profit EOI

Progress: 8/8 steps complete
Saved

CLOSE AND CONTINUE LATER

Step 6 Organizational Information... [checked] Step 7 Additional Information [checked] Step 8 Review Application Details

Organizational Information: Past Restoration Experience [Edit](#) ▾

Organizational Information: Financials and Business Model [Edit](#) ▾

Additional Information [Edit](#) ▾

BACK SUBMIT

7) Confirm your submission... and wait

[HOME](#)[OPPORTUNITIES](#)[MY PROJECTS](#)[MY ORGANIZATION](#)[NOTIFICATIONS](#)[HELP CENTER](#)[LOGOUT](#)[ENGLISH](#)

What would you like to do?



Applications

You have 1 updates

Harit Bharat Fund - Non-Profits

Awaiting Review

Stage: Expression of Interest

View Application



Project Set Up

Monitored projects

This is the future home for project updates for PPC and TerraFund. While we are working to improve the site, you can view your monitored projects by selecting "My Projects" above

VIEW MY PROJECTS



Reporting

Reporting tasks

This is the future home for reporting reminders for PPC and TerraFund. While we are working to improve the site, you can view your due reports by selecting "My Projects" above

VIEW MY REPORTS



THE EXPRESSION OF INTEREST FORM

SEPARATE APPLICATIONS FOR NGOS AND FOR-PROFITS

Receiving Applications

Harit Bharat Fund - Non-Profits

 **Deadline:** 21st September 2023, 23:24

 **Location:** Chhattisgarh, Madhya Pradesh and Maharashtra

Envisioning an equitable and sustainable future with healthier landscapes and prosperous communities in India, Harit Bharat Fund aims to support local Restoration Champions in their efforts to protect and restore landscapes.

[➤ READ MORE](#)

[APPLY NOW](#)

Receiving Applications

Harit Bharat Fund - Enterprises

 **Deadline:** 4th September 2023, 04:00

 **Location:** Chhattisgarh, Madhya Pradesh and Maharashtra

Envisioning an equitable and sustainable future with healthier landscapes and prosperous communities in India, Harit Bharat Fund aims to support local Restoration Champions in their efforts to protect and restore landscapes.

[➤ READ MORE](#)

[APPLY NOW](#)

SECTIONS OF THE EXPRESSION OF INTEREST

Organizational Information: General

Organizational Information: Governance

Organizational Information: Past Community Engagement Experience

Organizational Information: Financials/Business Model

Organizational Information: Past Restoration Experience

Proposed Project/Operations Information

Additional information

SECTIONS OF THE EXPRESSION OF INTEREST

- **NGOs**

Organizational Information: Financials/Business Model

- Enter your total budget in INR for each of the past 3 fiscal years.
- Your budget is the sum total of your organization's operating expenses.
- We require you to submit your audited financial documents for all 3 years.

- **For-Profits**

- Enter your total revenues in INR for each of the past 3 fiscal years.
- Revenues are the total amount of income generated by the sale of goods or services related to your company's primary operations in a given year, before deductions.
- Do not include grant funding in this total.
- We encourage you to submit your financial documentation for all 3 years, but it is optional.

- **Guidelines for budget requests**

- NGOs: Ask for less than 100% of your highest annual operating budget.
- For-Profits: Ask for less than 60% of your highest annual revenues.
- We may ask you to lower your budget during the process.

QUESTIONS? WE HAVE A HELP CENTER

<https://terramatchsupport.zendesk.com/hc/en-us/categories/18003977594523-Harit-Bharat-Fund>



[BACK TO WEBSITE](#)

[ENGLISH \(US\) ▾](#)

[SUBMIT A REQUEST](#)

[SIGN IN](#)

🔍 Search...

TerraMatch Help Center > Harit Bharat Fund

Harit Bharat Fund

This section contains all of the information that locally led organizations need to submit a high-quality application to the Harit Bharat Fund financing opportunity. This program will support projects based in the Indian states of Chhattisgarh, Madhya Pradesh, and Maharashtra.

About Harit Bharat Fund

- [What is Harit Bharat Fund?](#)
- [Our Application Schedule and Deadlines](#)
- [Our Vetting & Selection Process](#)
- [Our Funding Model: Grants & Loans](#)
- [Our Monitoring, Reporting, and Verification Process](#)

Application Guide: Expression of Interest

- [Overview: Non-Governmental Organization Expression of Interest](#)
- [Overview: For-Profit Enterprise Expression of Interest](#)
- [Organizational Governance](#)
- [Past Restoration Experience](#)
- [Past Community Engagement Experience](#)

Eligibility Information

- [Which States Are Eligible For Investment?](#)
- [Which Organizations Are Eligible For Investment?](#)
- [Which Projects Are Eligible For Investment?](#)
- [How Can A Consortium of Partners Apply?](#)
- [A Guide to Target Land Use Systems & Restoration Practices](#)

Hi. Need any help?



Harit Bharat
FUND

QUESTIONS? WE HAVE A HELP CENTER

<https://terramatchsupport.zendesk.com/hc/en-us/categories/18003977594523-Harit-Bharat-Fund>



Contact Us On WhatsApp

You can reach our support team on WhatsApp: +44
7456 289369



Email Us Your Questions

You can email our support team directly at
info@terramatch.org.

ATTEND OUR UPCOMING “ASK ME ANYTHING” SESSIONS!

Session 1

- 7th September 2023 (5-6 PM)
- On Zoom

Session 2

- 15th September 2023 (5-6 PM)
- On Zoom

Link to register:

https://wri.zoom.us/meeting/register/tJYlcuqupz_kpGdL3mR8L0gNhkhDZZoLBTP7t



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THANK YOU!