JUMA STRIVES TO BREAK THE CYCLE OF POVERTY BY PAVING THE WAY TO WORK, EDUCATION, AND FINANCIAL CAPABILITY FOR YOUTH ACROSS AMERICA.
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DEAR FRIENDS,

2015 was an exciting and inspiring year for Juma as we continued on our quest to deliver innovation, growth, and ultimately, impact. We expanded our footprint, built new relationships, and were able to serve hundreds of more low-income youth. We also expanded our mission to be able to reach a broader demographic of young people.

For the past 10 years through our Pathways program, Juma has exclusively served low-income, first-in-family youth on their journey to a four-year college education. Pathways provides youth with three unique and complementary support systems including academic and college access, employment, and financial capability services that together, help build the skills necessary to achieve college and career success. However, as we expanded into four new markets in the past four years, we realized that we are in a unique position to serve some of the 5.6 million Opportunity Youth, aged 16-24, who are disconnected from both school and work.

In partnership with a few Seattle nonprofits, we began to enroll Opportunity Youth into our program. The pilot was a success, as these youth accrued the benefits of our employment and financial capability services. We are now vested in expanding our work with Opportunity Youth across other Juma markets.

With the support of the Board of Directors, we broadened our mission statement to recognize that these youth are at a different point in their lives where accessing and succeeding in the labor market precedes a college education. Today, Juma strives to break the cycle of poverty by paving the way to work, education and financial capability for youth across America.

With your support in 2015, Juma was able to employ over 750 youth nationally who earned over $1M and saved over $144,000 towards college. Our youth surpassed national averages:

· 97% graduated from high school (v. 81% nationally)
· 92% enrolled in post-secondary education (v. 66% nationally)

In addition, 65% of youth in Juma’s Inaugural College Class (Bay Area Class of 2010) graduated from college in five years or less. This is an incredible accomplishment given that only one in ten youth from similar socioeconomic backgrounds obtain a college degree.

Juma could not have achieved this growth and impact without your generous support, the hard work and dedication of our staff, and the time and effort of our Board of Directors and volunteers. We are grateful to all of you who make up the Juma Family and look forward to creating more opportunities for our youth to reach their full potential.

Sincerely,

DR. MARC SPENCER
In 1993, Juma Ventures became the first nonprofit organization to own and operate a commercial franchise — a single Ben & Jerry’s ice cream shop in San Francisco. Since then, Juma has grown into a nationally-recognized youth development organization, and in 2015, Juma served over 750 low-income students in seven cities — New Orleans, New York City, Oakland, San Diego, San Francisco, Santa Clara, and Seattle. (2016 update: Juma has expanded into Atlanta and Sacramento)

WHO WE SERVE

Juma serves two populations of youth from low-income households. Those who are:

• In high school and first-in-family to go to college (recruited in their sophomore year)

or

• Out of school and out of work for the last 6 months, known as Opportunity Youth, (aged 16-24)
JUMA MODEL

Juma’s comprehensive, results-oriented program empowers low-income youth to transcend challenging circumstances, fulfill their inherent potential, and positively impact their communities.

Juma offers three unique but complementary program components designed to help our youth succeed in work, school, college and beyond:

1. EARN: EMPLOYMENT

Juma employs hundreds of youth to work food and beverage concessions at its 13 social enterprise operations in major sporting venues nationwide. For most youth, Juma is their first job and our social enterprise concessions business serves as a learning laboratory. Juma youth gain skills, confidence and work experience, laying a foundation for future employment and independent adulthood.
Employment opportunities provide training and hands-on skill building in customer service, cash transactions, work readiness, and personal responsibility. Students receive on-the-job training and supervision from adult staff, and high-performing youth are promoted into leadership positions. On average, our youth earn $1,000 per year.

2. LEARN: EDUCATION AND CAREER SUPPORT

For our college-bound youth, Juma’s college access and education services help students finish high school, enter and complete college, and develop career goals. Alongside a counselor, our youth develop an education plan that ensures they are working toward the completion of courses and credits needed to enroll in post-secondary education. Youth participate in college and career tours and SAT prep courses, receive assistance with college and financial aid applications, and benefit from after-school tutoring.

In 2016, Juma’s Opportunity Youth will be supported by Job Coaches to identify strengths-based (short and long-term) career and education goals, develop an Individual Development Plan, and track progress toward these goals. Through ‘collective impact’ partnerships with local nonprofit organizations, our Opportunity Youth will receive a full spectrum of social support services, including but not limited to housing, mental health counseling, and career focused education supportive services (such as the completion of GED and/or trade credentials).

3. SAVE: FINANCIAL CAPABILITY

Youth are provided with the opportunity to develop life-long money management skills. They receive support opening fee-free checking accounts to manage their income and are required to complete Juma’s financial literacy curriculum which teaches the importance of building a personal budget, saving, and asset building.

Research shows that even small amounts of savings can help level the playing field for low-income youth, increasing both their aspirations and their likelihood of college matriculation. Juma opens a matched savings account for each college-bound youth in our program. Juma matches every dollar a student saves two-to-one, turning $1,000 into $3,000 for tuition, textbooks or other educational expenses.

WHY WE WORK

Juma’s core belief is that the world’s greatest social service program is a job. At a job, you learn to show up on time, take personal responsibility, and become a leader. A job is about more than a paycheck. There’s dignity in work, and research shows that when youth are given the chance to work, they are more likely to graduate from high school and become productive members of society.

For youth who will be the first in their family to attend college, we make the connection from education to work, and we make education a reality with college savings.

For youth who have become disconnected from both school and work, we give them the opportunity to re-engage with dignity and support. We give them the chance to compete for future employment having developed industry-demanded soft and hard skills, gained work experience and financial capability, and developed a resume and tools to build a career.
2015:

Social Enterprise revenue: $3,334,412
Youth wages earned: $1,048,850
Youth employed: 755
Matched College Savings Accounts opened: 236
Youth savings: $144,334.58
Total number of shifts worked: 16,768

Since 1993:

# Low-income youth employed: 5.5K
Youth wages earned $6.5M
Social enterprise revenue: $26M
Youth savings: $1,786,451
Total youth savings, incentives and match earned: $5,764,510
THE POWER OF EXPOSURE

Exposure to a broad range of college and career pathways is a critical component to Juma’s Pathways program as we support low-income youth to become the first in their family to go to college.

In San Francisco, eight of the eleven occupations with the largest projected growth before 2020 are in STEM (Science, Technology, Engineering, Mathematics) fields. Yet, most students in San Francisco public schools have never met a STEM professional.

In summer 2015, we held our annual summer college and career tour series for 80 rising seniors (Class of 2016). Students visited companies including Square, Lever, BuzzFeed, Cisco and NRG Solar, toured the offices, and met with employees from various departments to learn about their roles, and how their college studies and life experiences have impacted their professional lives. At Lever, staff held one-on-one mock interviews with our youth. At Cisco, youth studied lego models of towns, engaged with facial recognition technology, piloted a virtual reality Star Wars X-Wing with Oculus Rift goggles, and interacted with a teleconferencing robot.

Workplace tours were followed by California college visits where youth met with STEM-focused faculty members, including staff at UC Berkeley’s Neuroscience and Physics departments and Stanford’s Medical Center. At San Francisco State, youth met with the Director of MESA (Mathematics, Engineering, Science Achievement), a campus program that supports underrepresented
students in STEM fields throughout their undergraduate education. Juma youth also attended an Applied Materials Science lecture and met with staff in the SFSU Engineering Department.

By exposing youth to STEM pathways, Juma provides opportunities to discover new passions which may lead to careers in booming job sectors that currently lack diversity. We are proud to share that in 2015, 38% of our Bay Area Class of 2014 declared STEM-related majors and many attribute this to the exposure and encouragement they received from Juma.

“I went on a career tour at Lever. It was really interesting to see the other side of the tech industry. It was great to see what they’re actually doing—they’re not just sitting behind a computer. We learned about what these people do and we networked with them. It was amazing because most students don’t get the chance to do that.” — Elizabeth Aguas, Juma student

2015 SAN FRANCISCO SNAPSHOT:
Youth employed: 159
Youth wages earned: $289,000
Youth savings: $56,400
Percentage graduated from high school: 98%
Percentage enrolled in post-secondary education: 96%
Venue: AT&T Park
Concessionaire: Centerplate
Sports Team: San Francisco Giants
Growing up in East Oakland, Briana spent most of her time indoors. After the homicide of her uncle, Briana’s parents kept her from going outside. Briana’s father taught her how to play video games. These games became an important activity in Briana’s life, providing an escape from the everyday violence and an opportunity to spend time with her dad.

In the 10th grade at Oakland High School, Briana was introduced to Juma. Excited about the opportunity, Briana submitted her application within a week. She was off to a fast start at the ballpark, but at first, Juma work was difficult.

“When I started at Juma, it was completely overwhelming as Raider games are loud and rowdy. I had to apply what I learned in training (through hypothetical situations) to actual events at the ballpark. It definitely took some time getting used to, but eventually I adjusted..."
and started to like the job. Through my experience working in the ballpark and my promotion to vendor lead, I became more responsible. As vendor lead, I wasn’t only selling, I was helping new vendors find their personal selling style and teaching them how to be more efficient.”

“Before Juma, I was driven, but my Juma mentor, Charity Clay, really helped me stay motivated to find internships, scholarships, and keep my grades up. I gained the confidence to apply for programs/services that I would never have thought of in a million years. Because I knew someone was there to help me, I wasn’t afraid to do something I’d never done before. Because of Charity, I found what I wanted to major in during college.”

Briana’s years of playing video games in East Oakland turned into a passion for game design. She is currently a freshman at UC Santa Cruz majoring in computer science (specializing in game design) with a minor in computer engineering. Briana received a $5,000 scholarship from UCSC — part of an initiative that helps to build a stronger partnership between UC’s Office of the President and the Oakland community.

Briana is proud to say that, through Juma, she also learned about financial literacy and responsibility which is helping her to succeed in college. “I know how to read my financial aid letter and how to handle my scholarship money. I didn’t think it was that big of a deal until I came to college and noticed that some people didn’t know the basics of reading and understanding their aid letter so they have unnecessary loans. Juma also taught me that I need to stay on top of my school work in college and not skip class. There is a time and place for studying and a time and place for being with friends. Every class I skip is $50-$75 down the drain. I didn’t come to college to waste money. My mom is proud that I became so responsible, working, saving money for my studies and that I am the first in my family to go to college.”

Briana’s long-term goals include getting her degree and giving back to communities like hers by starting a Computer Science camp for Black students in low-income areas.

Through hard work, tremendous determination, and success, Briana is proving to her family that they have an opportunity to break the cycle of poverty and change the trajectory of their lives.

“I am first in my family to go to college. My brother has even started talking to his sons about college and is using me as a way to introduce them to a college campus. My brother definitely wants his children to go to college so, hopefully, since they see me in college, they’ll believe they can do it too. And I will help them, of course.”
HIGHLIGHTS FROM ACROSS THE COUNTRY: SANTA CLARA

GAME CHANGERS

2015 kicked off with a touchdown for Juma in Santa Clara as we were one of five Bay Area non-profit organizations to be awarded the $500K SuperBowl 50 Fund Game Changer grant. With this support, we employed 166 youth in Santa Clara, continued to build out our program model, and deepened our work throughout the Bay Area to better serve our youth.

Super Bowl 50, held at Levi’s Stadium, was the most philanthropic and giving SuperBowl ever. For Juma, it was also a rare opportunity for our youth to participate in a historic event. 120 Bay Area youth were given the chance to step outside of their comfort zone, work the big event and collectively, they earned $15,000 in wages! Working at an event of this caliber made it crucial for youth to hone their customer service, interpersonal, and money management skills.

“The atmosphere was lively and the fans were great. Working Superbowl 50 showed me how football and its culture bring people together.” — Jose S., Juma student

2015 SANTA CLARA SNAPSHOT:
- Youth employed: 166
- Youth wages earned: $106,000
- Youth savings: $2,700
- Venue: Levi’s Stadium & Avaya Stadium
- Concessionaires: Centerplate & Ovations
- Sports Teams: San Francisco 49ers & San Jose Earthquakes
HIGHLIGHTS FROM ACROSS THE COUNTRY: SEATTLE

SUSTAINABLE GROWTH

2015 was an exciting year for Juma Seattle. Our youth earned a record $331,000 in wages through our social enterprises at Safeco and CenturyLink Field, and we were honored to receive the ‘Silver’ award from the Seattle Business Magazine for Youth Development Nonprofit Organization of the Year (in just our third year of operations).

With support from the Starbucks Foundation, we launched YouthConnect, an adaptation of Juma’s three-part model, to meet the needs of Opportunity Youth. Opportunity Youth are defined as youth aged 16-24 that have become disconnected from both school and work for the last 6 months. Through YouthConnect, Juma offered 25 Opportunity Youth in Seattle job training and employment in our social enterprise. Our goal is to ensure that these youth, who face a multitude of barriers, can compete for future employment as they will now have developed industry-demanded soft and hard skills, gained work experience, developed a resume and tools to build a career.

RICHARD’S STORY

A high school drop-out, Richard grew up without a support system or a trusting adult in his life. At 21 years old, Richard was living in a Seattle group home and because he did not complete high school, he lacked the training and professional skills necessary to find stable and reliable employment. After years of instability and bouncing from one job to another, Richard was introduced to Juma by his Case Manager at Youth Care, an organization that provides support to homeless youth.

With the support of Juma, Richard gained essential job skills and customer service training at our social enterprises, built a professional resume and received mentorship to help him overcome initial barriers to successful employment. Richard benefitted from Juma’s financial literacy education, opened his first bank account and set up direct deposit — all which helped him manage his expenses.

Today, Richard has leveraged his professional training to secure a job with the Stadium Security Firm Staff Pro, is earning a real wage, and has secured an apartment of his own.

2015 SEATTLE SNAPSHOT:

Youth employed: 174
Youth wages earned: $331,000
Youth savings: $36,000
Venues: CenturyLink Field & Safeco Field
Concessionaires: Delaware North Corporation & Centerplate
Sports Teams: Seattle Seahawks & Seattle Mariners
While New Orleans youth are getting academically stronger, they are struggling to navigate post-high school life. A staggering 55% of 26,000 Opportunity Youth in the greater New Orleans region have a high school diploma and/or have completed some college, but are now disconnected from both school and work. They need support connecting to the region’s economic opportunity, and the opportunity is there. Regional economic data projects approximately 70,000 high-wage, high-skill positions will be open in the next ten years.

Working in collaboration with Educate Now!, the City of New Orleans, and the New Orleans Business Alliance (NOLABA), in the summer of 2015, Juma launched YouthForce (a replication of Juma’s YouthMade program). This innovative workforce initiative connects low-income, high-potential students to paid internships in high-wage, high-demand industry clusters. YouthForce’s goal is for every high school student to have access to the information, training, and experiences necessary to prepare for the high-wage, high-demand careers that are aligned with New Orleans’ industries (including STEM).

YouthForce helped students gain soft skills through placement into internships with employers in the fields of bioinnovation, technology, health services, and digital media/arts. Students participated in and completed industry-specific projects such as research, social media, marketing, and data testing. They honed their skills in communication, teamwork, conflict resolution, problem-solving/critical thinking, taking initiative, and they learned the importance of workplace etiquette (like attendance, punctuality, and workplace attire).

Exciting things are coming for 2016 and beyond with plans to significantly scale the program over the next five years!

*As of this print, YouthForce has received $7.5 million in grant support.

2015 NEW ORLEANS SNAPSHOT:

**Youth employed:** 54
**Youth wages earned:** $37,000
**Youth savings:** $9,500
**Percentage graduated from high school:** 85%
**Percentage enrolled in post-secondary education:** 91%

**Venues:** Mercedes-Benz Superdome & Smoothie King Center
**Concessionaires:** Centerplate
**Sports Teams:** New Orleans Saints & New Orleans Pelicans
**Events:** NOLA JazzFest
LAUNCH IN THE BIG APPLE

Over the past four years, Juma has experienced historical growth of our social enterprises and 2015 was no exception with the launch of operations in New York City at Yankee Stadium.

In March 2015, Juma partnered with BronxWorks and Children’s Aid Society to employ 90 Opportunity Youth at Yankee’s Stadium where they earned $193,000. Our goal in the first year of operations in New York was to ensure that these youth gained job training, work experience, and a critical first job on the resume. By the time they graduated from our program, these youth were equipped with the hard and soft skills demanded by employers.

As we look to build on the success of our first year at Yankee Stadium, our goal is for Juma New York to become a launch pad into future career and education pathways.

“This is an invaluable partnership that is helping to expand our capacity and improve economic opportunity and material impact on our youth. This partnership has helped expand our services in an exponential way and has prepared our youth for work by providing a meaningful work opportunity. We are grateful to be partnering with Juma Ventures and look forward to expanding together in the future.” — Tonya Melton, Director of Education and Employment for Youth Empowerment Programs, The Children’s Aid Society

2015 NEW YORK SNAPSHOT:

Youth employed: 88
Youth wages earned: $193,000
Youth savings: $3,800
Venue: Yankee Stadium
Concessionaire: Legends Hospitality
Sports Team: New York Yankees
Juma has experienced unprecedented growth over the last five years, expanding from four cities employing 300 youth to seven cities employing nearly 800 youth. In the next two years, we will replicate into three more cities (including Atlanta and Sacramento) and by 2018, Juma will be employing over 1,000 youth.

With support from REDF and the Federal Government’s Social Innovation Fund, we will also be scaling our work with Opportunity Youth across seven of our cities. A total of 2,400 Opportunity Youth will be employed as concession workers in the Juma program over the next five years.

The next step is to move these Opportunity Youth into permanent part-time work. We have already begun to build partnerships with corporate employers looking for motivated and hard-working youth talent. Juma’s concessions businesses at sports and entertainment venues will be a launch pad for these youth and will provide them with a critical pathway into future employment and higher wages with our corporate partners. By connecting career-constrained youth with good stable jobs, we will help them enter adulthood prepared for career success and economic self-sufficiency.

We look forward to this next phase of our growth and the possibilities that lie ahead in support of our nation’s youth.
# Statement of Financial Position

## Assets

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<tr>
<th>Item</th>
<th>2015*</th>
<th>2014</th>
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<td>Cash and cash equivalents</td>
<td>$1,295,676</td>
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<td>Grants and contributions receivable, net</td>
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<td>Accounts receivable</td>
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<td>Investments</td>
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<td>Restricted Cash</td>
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<td>Prepaid expenses and other assets</td>
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<tr>
<td><strong>Total assets</strong></td>
<td><strong>$3,662,412</strong></td>
<td><strong>$3,508,913</strong></td>
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## Liabilities and Net Assets

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<th>Liabilities:</th>
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<th>2014</th>
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<td>Deferred revenue</td>
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<th>Net Assets:</th>
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<td>$411,416</td>
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<td>Temporarily restricted</td>
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<td>$2,133,845</td>
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<tr>
<td><strong>Total net assets</strong></td>
<td><strong>$2,573,184</strong></td>
<td><strong>$2,545,261</strong></td>
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| **Total liabilities and net assets**                      | **$3,662,413** | **$3,508,913** |

*Preliminary Numbers
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<th>UNRESTRICTED</th>
<th>TEMPORARILY RESTRICTED</th>
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<td>Management and general</td>
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<td>$625,131</td>
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<td><strong>Total expenses</strong></td>
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<td><strong>Change in Net Assets</strong></td>
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<td>$27,924</td>
<td>($602,732)</td>
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<td>Net Assets — Beginning of the year</td>
<td>$411,416</td>
<td>$2,133,845</td>
<td>$2,545,261</td>
<td>$3,147,993</td>
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<td>Net Assets — End of the year</td>
<td>$202,073</td>
<td>$2,371,111</td>
<td>$2,573,184</td>
<td>$2,545,261</td>
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## DONORS/SUPPORTERS

### IN-KIND

- Adaptive Path
- Adriane Armstrong
- Archana Ravichandran
- Arturo Villanueva
- Google
- NRG Home Solar
- Paula Sullivan Silver
- Starbucks

- 50Fund
- Assets for Independence
- Citi Foundation
- Cy Pres Fund
- Gap Foundation
- JPMorgan Chase Foundation
- Levi Strauss Foundation
- Oakland Fund for Children and Youth
- San Francisco Department of Children, Youth and their Families

- Bank of America Foundation
- City of San Diego, Economic Development Division
- City of Seattle
- Genentech
- Horace W. Goldsmith Foundation
- Legends
- Marcled Foundation
- Northwest Area Foundation
- Starbucks Foundation
- Walter & Elise Haas Fund
- William Zimmerman Foundation
- W. K. Kellogg Foundation

### $100K+

- Bothin Foundation
- Bravo Foundation
- Ara and Michelle Chackerian
- Charles Schwab Bank
- Nestle Dreyer's Grand Ice Cream
- Price Philanthropies Foundation
- PricewaterhouseCoopers
- Safeco Insurance Fund
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- Silicon Valley Community Foundation
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- Surdna Foundation
- US Bank
- Walther Foundation
- Webb Family Foundation

- Bank of the West
- BlackRock
- The Boeing Company
- CalNonprofits Insurance Services
- Costco Charitable Giving
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- Friedman Family Foundation
- German Protestant Orphan Asylum Association Foundation
- Greater New Orleans Foundation
- John R. Cahill Fund
- Joseph Pedott Perpetual Endowment Trust
- Morrison & Foerster Foundation
- Oracle
- Quest Foundation
- San Diego Gas & Electric
- The Lee and Perry Smith Fund

### $50K+

- State Street Foundation
- Warriors Community Foundation
- Thurman and Eileen White

- Barrios Trust
- Keith Belling
- Laszlo Bock
- Boston Properties
- Danny Briskin
- Paul Clemmons
- Comerica Bank
- Deloitte
- Dodge & Cox Funds
- Scott and Erika Garell
- GoodSearch
- Google
- Kasina Youth Foundation
- Parker Foundation
- Peet’s Coffee & Tea
- REDF
- ResMed Foundation
- Sidney Stern Memorial Trust
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