



# ANNUAL REPORT



We are grateful to every single person, family, company, foundation, faith group, and civic organization that made a contribution to our efforts in this past year. Your gifts – whether financial, donations of food or other essential items, or contributions of your time and talent – directly touched thousands of lives.

Our work would also not be possible without our partners across the region, as well as those at the state and federal level. Our fellow nonprofits and service providers, as well as the government agencies that fund a significant portion of our work, help us deliver comprehensive services to our participants and create more vibrant communities where they can thrive.

Throughout this report, we have highlighted a few key partners who helped us further our mission in 2020. However, they represent just a small fraction of all those who made it possible for tens of thousands of our New Jersey neighbors to navigate one of the most difficult years any of us will ever experience. To each and every one of you – thank you for helping us change lives.



Norwescap is proud to share our 100/100 "Give with Confidence" Encompass Rating from Charity Navigator, the world's largest independent charity evaluator. Visit our Charity Navigator profile to learn more.

In 2020, we witnessed Norwescap at its best. In the midst of a once-in-a-century pandemic and economic crisis, we had to completely rethink the way we served our program participants in order to deliver the vital, life-sustaining services that are central to our mission. Thanks to our amazing and committed staff, dedicated volunteers, extraordinary partners, and generous supporters and donors, we accomplished more than we could have ever imagined. This report highlights some of the successes that we achieved together in an unfathomable year. Everything we do is centered on building a trusting, often one-on-one relationship with the people we serve.

Last March, virtually overnight, everything changed. We realized quickly that helping our clients meet basic needs in order to survive had become the primary focus of our work; and so, many of our programs stopped what they were doing and began addressing basic necessities, especially food insecurity. Hundreds of volunteers mobilized to deliver meals, food boxes, diapers, and other necessities to thousands of vulnerable individuals and families across the region. Our Head Start centers transitioned to providing distance learning, and our child care subsidy staff redirected their business model to focus on connecting doctors, nurses, and other emergency personnel to available in-person childcare services so they could continue their front-line work.

In response, we also changed the way we delivered services. We revamped our website so people could request help online via a simple form. In order to support the thousands of requests that poured in, we trained a team of staff called 'Engagement Partners' to provide comprehensive case management, helping people navigate through a whole host of services at Norwescap. Job training and workshops were provided online or over the phone. Government food vouchers were printed in Norwescap staff members' living rooms. We updated our IT infrastructure to ensure that our staff and participants could stay connected from remote locations all over the state and so much more.

As you read on, you'll learn more about the emerging needs we saw in our communities during COVID-19, and how your support helped us address those needs. And while we know there are still significant challenges to come, we are proud of what we were able to achieve this past year, and grateful for everyone who helped us serve our neighbors when they needed us most.

None of this would have been possible without you. With all we have learned and all we have accomplished together, I know Norwescap will emerge from the crisis stronger and better prepared to meet the demands of the future.

Mark Valli

CEO, Norwescap

### WHO IS NORWESCAP?







Norwescap's mission is to strengthen communities by creating opportunities that improve the lives of individuals and families who have lower to moderate-income. Our vision is to help build a community that transforms poverty into opportunity, and our work positively impacts over 30,000 people each year. Throughout northwestern New Jersey, we provide a comprehensive array of life-sustaining strategies and programs that fall into six domains or categories of support: Education, Employment, Financial Empowerment, Health & Nutrition, Housing & Community Development, Volunteerism and Civic Engagement.

At Norwescap, we believe that everyone deserves the opportunity to thrive. But for those on the brink of crisis – food insecure, in danger of losing their homes, short on cash, struggling with employment – the journey is long, and the first steps are often the most difficult. Norwescap offers services to address the most pressing needs of individuals and families, as well as "upstream" strategies to help them build stability and resiliency for the future - while also strengthening the communities in which they live and work.



### **OUR HISTORY**

Norwescap was originally established in 1965 to serve the low-income population of Hunterdon, Sussex and Warren Counties, as part of a nationwide network of 'Community Action Programs,' or CAP Agencies, supported by Federal programs and resources created by the Johnson administration and fueled by the advocacy of Dr. Martin Luther King, Jr. Norwescap was formed to empower people facing poverty, through a combination of providing direct services and engaging people with strategies designed to promote self-sufficiency. Over the years, our organization expanded its scope and footprint by partnering with additional funding agencies at the state, county, and local levels, as well as private supporters; these diverse funding streams have allowed us to remain steadfast in our commitment to serving our neighbors with low incomes and limited resources for nearly 60 years.







## A JOURNEY FROM SURVIVING TO THRIVING



Our work is centered around providing services that meet individuals, families, and communities where they are and support them on their journey to "Thriving." The journey is not a straight path, and it is often riddled with obstacles, but the individuals and families we work with are active participants on their own journeys. The individuals and families are the ultimate authors of the strategies and plans that create their own success stories. We walk the path by their sides, helping them to overcome barriers and providing them support, guidance, and empathy along the way.

In order to truly accomplish our vision, it is also critical to create opportunities for people to thrive within the towns and cities where they live and work. In addition to providing services for individuals and families, Norwescap works to support local businesses and community-based initiatives that foster safe, healthy, prosperous neighborhoods - places where people can not only succeed, but have the opportunity to give back within their own communities.



### DELIVERING HOLISTIC AND COMPREHENSIVE CARE

At Norwescap, our promise is to deliver the most empathic and comprehensive support that we can to every person that comes our way. In 2020, we implemented a new process to improve our ability to help people move toward thriving. We established a single button on our website for participants to tell us what they need and set up a process to route these requests to a trained team of Engagement Partners. These staff members are not only working to connect each participant with a series of resources, services, and supports needed at the time, but are following up with these individuals every few months to see if there are other ways that we can be of support. This holistic approach allowed us to connect thousands of individuals to services across two or more programs in 2020; it has also enhanced customer service, with over 95% of all participants reporting their willingness to recommend Norwescap to a friend or family member.

By leveraging a diverse set of resources and relationships, Norwescap is able to help our participants produce significant outcomes. When we first start working with individuals they are often in-crisis — needing food, heat for their home, a new job, or better housing. Through our comprehensive, long-term approach, we are able to help them move on a journey toward stability and thriving. It is that long-term investment that may help a family who is food insecure not just get assistance with feeding, but also find wraparound support to find quality childcare, improve employment opportunities, build credit and wealth, and improve their physical health.

In 2020 alone, we celebrated more than 3,500 households who increased their food security, 2,446 who reduced their energy burden and 88 who avoided eviction. We are thrilled that 269 seniors maintained independent living, 90 parents improved their caregiving skills, 97 participants got a raise, and 29 improved their credit scores.

Each of these outcomes is the result of a partnership — and a lot of really



hard work — by both the participants and our Norwescap team members.

### THE IMPACT OF COVID

At Norwescap, 2020 was marked by the incredible resilience of our community and their response to the dramatic need in our service area. When safety and public policy demanded that many of our walk-in locations shut their doors, our team quickly pivoted to providing sociallydistant and remote services. Within days, we created a new online portal for people in need to access services safely and easily, and we trained an entire team of Engagement Partners to connect them to our various programs and services. That simple online tool allowed over 1,700 individuals to reach out within the first several months of the pandemic, seeking support specifically related to COVID; ninety percent of those were people who had not previously received help through Norwescap.

This new volume of need persisted across the region as the pandemic dragged on. Combined with the direct requests we received, we conducted assessment а needs survey to identify emerging areas of need. The information we gathered drove Norwescap's response to the crisis; and the generosity of donors large and small who responded to our Resiliency Campaign allowed us to direct support where it was needed most.

In a time of worldwide crisis, the services and support we added – combined with our ongoing efforts to deliver comprehensive supports to people and communities facing poverty – kept thousands of our neighbors from falling into crisis, and helped them build resiliency for the future.



### THE STORY OF RESILIENCE: NITOSHA YOUNG

Nitosha Young a single mother of four, always dreamed of having a house with a yard where her children could play. She had spent most of her life living in apartments, shelters, or staying with friends. Last year, Nitosha lost her job due to COVID and came to Norwescap looking for food. What she found was an entire network of support that has helped her turn her life around.

In addition to food, Nitosha received emergency funding through Norwescap's Fondo de Oportunidades, which was established during COVID to help families who did not have access to other means of support. This helped her catch up on bills and get her phone turned back on. With support from her newfound Norwescap community, she landed a full-time position as a direct care support professional; she has since received a raise and promotion, built a budget, saved over \$2,000 and purchased a used car.

"My life was at the bottom. I went to Norwescap for some food and never expected to become so involved. Now my life is in a totally different place."

-Nitosha Youna



But she didn't stop there – Nitosha also enrolled in college, and with help from Norwescap's Degree UP program went from getting 15% on her first Anthropology test to 93% on the midterm. She finished her first semester with a 3.70 GPA and made the Dean's List and Honors Society. She is an "active protestor," seeking solutions to racial inequality within her community; her career goal is to work in marginalized communities, empowering others to reach their full potential. She now volunteers with Norwescap's Pathways 2 Prosperity program, allowing her to give back while also gaining professional experience.

Nitosha and her children are now renting a house, and Nitosha is working towards purchasing her first home for her family. In the meantime, her favorite moments are watching her children run and play, safe in their own backyard.

### PARTNER SPOTLIGHT: MARS WRIGLEY



In early Spring of 2020, as Norwescap saw the impact COVID-19 was having on the families and communities we serve, our staff immediately sprang into action – and our funding partners were right by our side. With deep roots in the Warren County community, Mars Wrigley was one of the first corporations in the region to reach out to offer their help and show their care for the community. The Mars Wrigley Foundation quickly organized an emergency grant fund and invited Norwescap to apply. Recognizing the extraordinary challenges the pandemic created for low-income members of our community - and understanding the urgency of getting immediate aid to those who were struggling - they approved and released funds within a weeks' time. Their initial generous gift allowed Norwescap to rapidly scale up our outreach efforts and provide extra assistance to those in the greatest need.

But the Mars Wrigley Foundation went above and beyond. As COVID and its ripple effects raged on, they once again stepped up with a second grant – ensuring that we could continue responding to the most pressing needs of individuals and families throughout our region. Their generous donations – totaling over \$112,000 in calendar year 2020 – helped fund our ongoing distributions of food, toiletries and other basic necessities throughout our communities; provided emergency aide to people at risk of losing housing because they were unable to make rent or mortgage payments; and supported our financial empowerment and employment programs, which help our participants develop long-term strategies for building resiliency.

We are extremely grateful to our friends at Mars Wrigley, as well as all the individuals, companies, foundations, and civic and faith groups, who partnered with us in 2020 to ensure that we could extend our lifeline of services to tens of thousands of our neighbors during the pandemic.



NORWESCAP PROVIDES A COMPREHENSIVE SET OF PROGRAMS, SERVICES, AND STRATEGIES TO HELP FAMILIES AND COMMUNITIES THRIVE. OUR KEY DOMAINS OF SUPPORT INCLUDE EDUCATION, EMPLOYMENT, FINANCIAL EMPOWERMENT, HEALTH & NUTRITION, HOUSING & COMMUNITY DEVELOPMENT AND VOLUNTEERISM AND CIVIC ENGAGEMENT.

At Norwescap, we believe everyone should have access to high-quality educational opportunities and experiences.

We provide education services to young children, support youth and emerging adults in pursuing educational opportunities and help adults obtain educational grants and training certifications that can fuel their careers.





"My role at the hospital changed completely when COVID hit...I went to work in the Emergency Room full time. Childcare became a worry. I have custody of my granddaughter, and she needed to go to school so I could work.

Norwescap stepped in and provided finances for daycare so I was able to continue working without worrying about my granddaughter. I knew she was safe and well cared for, and I could concentrate on my job."

- Cynthia H., Claims Specialist, Hunterdon Healthcare

We believe everyone in our community should be able to find a high-quality job that provides a living wage. We work with adults to help them build skills, find better employment opportunities, re-enter the workforce and maintain their employment over time.



"Last year, I became homeless with 3 children, due to domestic violence... my employment status was unstable because I could not pass the teacher's certification exam. I was hopeless, hungry, and helpless.

When I met the Norwescap team, my life changed. They assisted me without judgment...they exceeded my expectations effortlessly. Now, I am teaching middle school students at a charter school.

<u>I survived one of</u> the worst years of my life because of Norwescap."

- J.C., Norwescap Participant

People need to build savings and make investments that can help them move ahead in life. We help individuals do this by building financial management skills, providing resources to help people save money and distributing small loans to increase assets and build net worth.

#### MEETING EMERGING NEEDS DURING COVID

As families across our service region grappled with the pandemic, many found themselves struggling to make ends meet. The CARES Act stimulus payments and unemployment insurance helped ease the burden of the crisis for some; however, many people in our communities did not qualify for or were unable to receive these funds, leaving them more vulnerable to the effects of the pandemic. To ensure nobody fell through the cracks, Norwescap established a Fondo de Oportunidades (Opportunity Fund) that distributed gift cards to those in need who were unable to access other sources. In 2020, 128 households received a total of \$87,000 in support that helped sustain them and keep them afloat.

Another specific need that emerged was related to transportation. Many participants were at risk of losing their cars or had critical repairs that they could not afford, and public transportation is scarce in many of our communities. Norwescap developed a Car Payment Fund which distributed more than \$21,000 to 53 households, ensuring that our participants were able to commute to work and access healthcare and other critical services.







### PARTNER SPOTLIGHT: THE LORD'S PANTRY

The Lord's Pantry, a ministry of Trinity United Methodist Church in Hackettstown has been serving the community for over 30 years. They provide supplemental food to all who request help, without regard to housing arrangement, immigration status, gender, age, or religion. The pantry is open four days a week, and the church office keeps extra bags of food on hand at all times in case someone has an emergency when the pantry isn't open. The Pantry relies entirely on donations of food and funds to operate; so their partnership with Norwescap allows them to maximize their donated funds while keeping their shelves well-stocked at all times. In turn, their direct service to the Hackettstown community ensures that the food Norwescap procures through our Food Bank gets directly into the hands of those who need it most.

During COVID, the Lord's Pantry did not waver in their mission. They remained open with safety precautions in place, providing food to approximately 750 people per month; and, working with Norwescap, they also expanded their efforts by delivering food to families in quarantine. With the help of our friends at the Lord's Pantry - and over 100 pantry and food distribution partners throughout the region – Norwescap successfully delivered over 2 million meals into the hands of our neighbors facing food insecurity.



Everyone needs access to healthcare and support to maintain healthy behaviors. We help people connect to doctors and dentists, provide prenatal support, nutrition assistance, lactation support, and education for new mothers, provide screenings, funding, and education-related to cancer and chronic disease; support seniors to help them age well; and work to ensure that everyone in our region has access to adequate food.

#### **FOOD DISTRIBUTION**

As people lost their jobs and food supply sources became scarce, demand for safe and affordable food rose. Norwescap's Food Bank never missed a single day, distributing the equivalent of **more than 2.1 million meals in 2020**, a significant increase in volume. At the same time, our Norwescap team mobilized distribution efforts to get food to those who needed it. Our Family Success Center partnered with the Phillipsburg School District to distribute free and reduced-cost lunches, and our Head Start team distributed food and diapers to all families enrolled in the program. In Sussex County, our Pathways 2 Prosperity Team launched a food distribution effort that provided thousands of meals from March through December. Norwescap also partnered with the Warren County Health Department to provide social support, including grocery delivery, to those recovering from the virus.





### PARTNER SPOTLIGHT: BANK OF AMERICA

While much of Norwescap's work over the past year has focused on meeting the immediate needs of our neighbors facing crisis, a critical part of our mission lies in creating "upstream" strategies that help people avoid falling into poverty and support their progress towards a thriving future. Recognizing this important aspect of our work, long-time funding partner Bank of America selected Norwescap through a competitive process as a "Neighborhood Builders" grant recipient for 2020. The Neighborhood Builders program, established in 2004, deploys capital and builds cross-sector partnerships to advance nonprofit leaders addressing economic mobility and social progress issues across the county, and is respected as one of the nation's largest philanthropic investments in nonprofit leadership development.

In addition to providing leadership and partnership opportunities, the two-year, \$200,000 flexible grant from Bank of America will support Norwescap's vision to expand its footprint in Phillipsburg by opening a Financial Empowerment Center on South Main Street, where it will be easily accessible to area residents and support the town's economic growth. This evidence-based, one-stop-shop model combines financial literacy with banking resources, small business support, tax assistance, case management, and workforce development aid in a single location. The Center will enable Norwescap to provide comprehensive services to many more individuals and families, helping them progress towards stability and build resiliency while also strengthening the Phillipsburg business community.

Bank of America's New Jersey Market President Alberto Garofalo expressed pride in knowing that the Neighborhood Builder's grant will support Norwescap's work around financial literacy and education. "It's a direct investment in our community, especially vulnerable populations who may not have access to the tools needed to advance," he said. All of us at Norwescap thank Bank of America for their philanthropic investment – not only in our work, but in our fellow nonprofits across the nation.



Everyone needs a safe and affordable place to live. We help people find affordable housing, maintain their utility bills and stay in their home longer. We also partner with our local communities and neighborhoods to find ways to make them safer and better places for people to live.

#### **EMERGENCY HOUSING ASSISTANCE**

Affordable housing was already a problem in northwest New Jersey before the pandemic, and over the course of 2020, growing unemployment only exacerbated the issue. Norwescap was not able to provide sufficient assistance through our existing homelessness prevention programs – both due to a shortage of funds and to the strict eligibility requirements that disqualified many area residents who were in need of help. But thanks to funding from CARES and an influx of support from private donors, we established a Housing Assistance Fund to provide emergency rent and mortgage payments for households who lost income due to COVID-19, helping more than 100 families remain in their homes.



#### SMALL BUSINESS SUPPORT

Local businesses faced their own extraordinary challenges as COVID forced shutdowns and capacity limitations and created staffing crises. While companies that were able to offer online shopping and home delivery fared slightly better, many businesses faced fear of permanent closure. Through CARES funding, combined with two state-sponsored community development programs, Norwescap provided 25 Phillipsburg businesses with over \$474,000 in grants to support rent, mortgage, and utility costs; improvements to facilitate social distancing and COVID safety; purchases of hand sanitizer, masks and other PPE; and website and e-commerce enhancements to support business delivery online. We also invested another \$76,250 for district-wide improvements, including a communal outdoor dining space for the restaurants of downtown Phillipsburg.

Everyone should have the opportunity to contribute to the vitality of their own community. We create opportunities for people of all backgrounds and income levels to participate in advisory committees, volunteer at our locations, and advocate for creating communities that thrive.

#### PARTNER SPOTLIGHT: VINCE DAMIANO

When the pandemic hit, Vince Damiano found himself with extra time on his hands. A local entrepreneur, he knew that several of his in-person businesses would have to temporarily close. So, he started brainstorming how he could use his spare time and resources to help neighbors who were struggling. That's when he and his camouflage van, usually used to transport his martial arts students on adventure field trips, found their way to Norwescap.

Norwescap's Family Success Center had been coordinating with the school district to get lunches home delivered to families who traditionally relied on the free lunch program – but with limited staff, it was challenging to reach everyone. Vince began volunteering to deliver 150 meals each day in his van, and quickly became a beloved fixture in the community. "The kids loved seeing my camo van – some of them would run outside to greet me every day," Vince said. "It was like driving an ice cream truck." He also bonded with many of the parents, who welcomed a friendly face and someone to chat with – even for 5 masked minutes - during the isolation of COVID.

The school district now has its own food delivery system in place, but Vince is still on-call when Norwescap needs a hand and a van. "Volunteering is a daily practice," he says. "It's a serious commitment. But it brings so much value and fulfillment to my life." His commitment, and the dedication of all our volunteers, brings Norwescap's work to life in our communities every single day.







#### TOTAL FINANCIAL IMPACT

The programs and services delivered by Norwescap represent only a portion of the total impact we achieve. Through our free tax preparation services and distribution of vouchers for childcare, nutritional assistance, and home energy assistance, we put millions of dollars back into the pockets of people with low income - allowing them to reinvest in themselves and their communities.

#### DIRECT FINANCIAL IMPACT ON SERVICE AREA



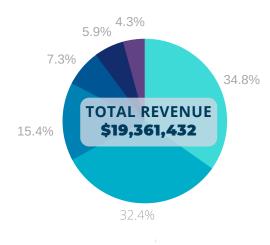
- Norwescap Expenditures \$18,887,084
- Childcare Vouchers **\$10,555,945**Direct assistance to families for childcare expenses
- VITA Tax Assistance (Volunteer Income Tax Assistance) **\$5,212,998**Tax refunds & credits to participants, plus savings in tax preparation fees
- WIC Vouchers (Women, Infants & Children Nutritional Program) **\$3,722,616**Direct assistance to families for supplemental food purchases
- LIHEAP Vouchers (Low Income Home Energy Assistance Program) **\$1,778,926**Direct assistance for utility bills

"We are very fortunate to maintain our employment and work safely at home during this pandemic lockdown, but we know that many people do not have that same opportunity. We are big fans of Norwescap's mission generally, so we decided to donate more for as long as we can to help Norwescap help others during this crisis. We appreciate all of the great work Norwescap does."

Revenue & Expenses for Fiscal Year September 1, 2019 – August 31, 2020.

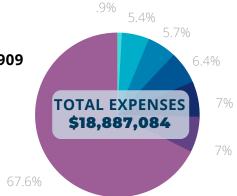
#### **DIRECT REVENUE**

- Federal Funding \$7,181,432
- Federal Pass Through State \$6,696,466
- State of New Jersey \$1,504,846
- Private & United Way \$1,881,958
- Contributed (In-Kind) Services \$1,210,621
- Local Government \$886,109



#### **DIRECT EXPENSES**

- Personnel & Fringe \$12,774,979
- Supplies, Equipment, Travel, Insurance & Other \$1,321,909
- Direct Participant Assistance \$1,318,280
- Contributed (In-Kind) Services \$1,210,621
- Contracted Services \$1,076,846
- Rent & Facilities **\$1,017,986**
- Fundraising & Communications \$166,463



#### **Notes Regarding COVID Funding:**

Revenue for FY20 includes the following funding received by Norwescap for COVID-related services and relief:

- Federal Pass-Through: \$88,630 in additional CSBG (Community Services Block Grant) funding and \$363,504 in Food Bank funding through the CARES Act
- State of New Jersey: \$436,298 Food Bank Grant in Aid
- Private & Earned Income: \$347,369 in private grants and Resiliency Campaign donations

**This additional revenue supported Norwescap's efforts to respond to the COVID crisis** through increased food distribution, emergency assistance for housing, car payments, and other needs for at-risk families, and shifts in service delivery to ensure the safety of participants, staff and volunteers.

### LOOKING TO THE FUTURE

The pandemic has been devastating for many of us, but for the people Norwescap serves, it hit especially hard. People who were struggling financially or barely making ends meet were pushed into unemployment, unable to feed their families or pay their rent. People living in substandard housing or living with relatives got sick at frightening rates. These issues are daunting and will remain with us well beyond the pandemic. Addressing basic survival needs, like food, shelter, childcare, and healthcare will remain our top priority for the foreseeable future.

But to truly help people on their journey from living in crisis to the point where they are thriving, we must be strategic and comprehensive in our approach. The organizational and operational changes we have made during the pandemic will allow us to meet these immense challenges and accomplish things that we simply couldn't prior to the crisis. Virtual platforms now allow us to reach thousands of more people each year than we could before. Our trained team of over 50 staff Engagement Partners stay connected with our participants through their entire journey with Norwescap and beyond. And our data systems help us ensure that we are targeting our support where it's most needed, and meeting the needs of our participants as they emerge. These were all priorities in our 2020-2023 Strategic Plan, but the pandemic actually forced us to accelerate the change process – a silver lining in an enormously challenging time.











We are also committed to building our capacity for 'upstream' strategies, which help to prevent a family or community from falling into crisis in the first place. This work includes our community development efforts to make sure that the neighborhoods in which we work are healthy and thriving, and civic engagement programs to make sure our participants understand how to advocate for themselves and our donors, partners and volunteers have a chance to actively work with us to problem-solve.

With you by our sides, Norwescap will emerge from the pandemic stronger and more strategic than ever before. I ask that you stay with us as an active partner as we forge ahead. There are many unknowns for all of us in the coming year – but with a strong community of donors, volunteers, and advocates, we will continue to make positive change happen for thousands of our neighbors.

Visit <u>www.norwescap.org/get-involved</u>, or call Heather Thompson at (908) 454-7000 x1106, to learn how you can get more involved with our mission and work. Let's keep transforming poverty into opportunity – together!

# NORWESCAP LEADERSHIP



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Patrick Grogan, Chief Operations Officer



Edmund Khanoo, Chief Financial Officer



Chris Kirk, Chief Program Officer



**Heather Thompson,** Chief Development Officer



Kasia McManamon, Communications Officer



**Stephen Schanowolf,** Director of Information Technology



**Maritza Baakman**, Executive Secretary

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<sup>\*</sup>Term ended after September 1, 2019

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