

Date: 27th July, 2023

The Manager- Listing The National Stock Exchange of India Limited "Exchange Plaza", Bandra - Kurla Complex, Bandra (EAST), Mumbai - 400051 NSE SYMBOL: SENCO	The Manager - Listing BSE Limited Corporate Relationship Department Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai -400001 BSE SCRIP CODE: 543936
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Sub: - Corporate Presentation for Investors/ Analysts.

Sirs/Madam,

In compliance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Corporate Presentation on Company's Performance update as at 31st March, 2023.

In compliance with Regulation 46 of Listing Regulations, the information is being hosted on the Company's website under Investors Relation section at :
<https://sencogoldanddiamonds.com/investor-relations>

We request you to kindly take note of the above and arrange to bring the same to the notice of all concerned.

Yours sincerely,

For SENCO GOLD LIMITED

SURENDRA
RA
GUPTA
Digitally signed
by SURENDRA
GUPTA
Date: 2023.07.27
16:15:15 +05'30'

Surendra Gupta
Company Secretary & Compliance Officer
Membership No. A20666

(Encl. : As above)

Senco Gold Limited

CIN No. : U36911WB1994PLC064637

Registered & Corporate Office : "Diamond Prestige", 41A, A.J.C. Bose Road,
10th Floor, Kolkata-700 017 , Phone : 033 4021 5000 / 5004, Fax No. : 033-4021 5025

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SENCO GOLD LIMITED

Corporate Presentation

24th July, 2023

Private and Confidential



SAFE HARBOUR

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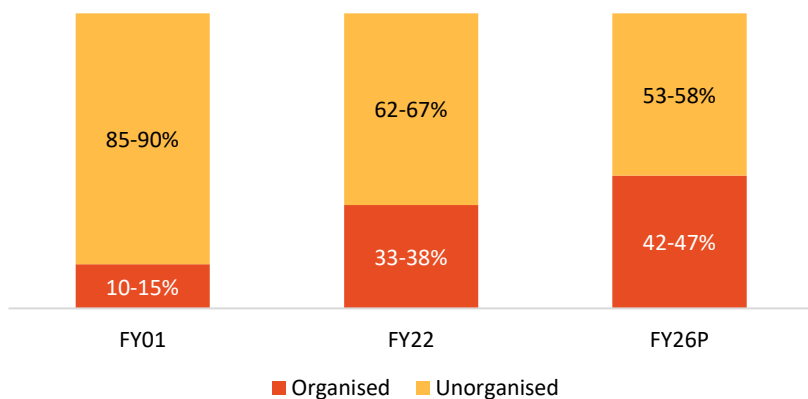
3 *Key Strengths*
(21)

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India's Gems and Jewellery market – TAM* of INR 4.7 Tn

Share of Organised Sector increasing consistently and likely to touch 42-47% by fiscal 2026

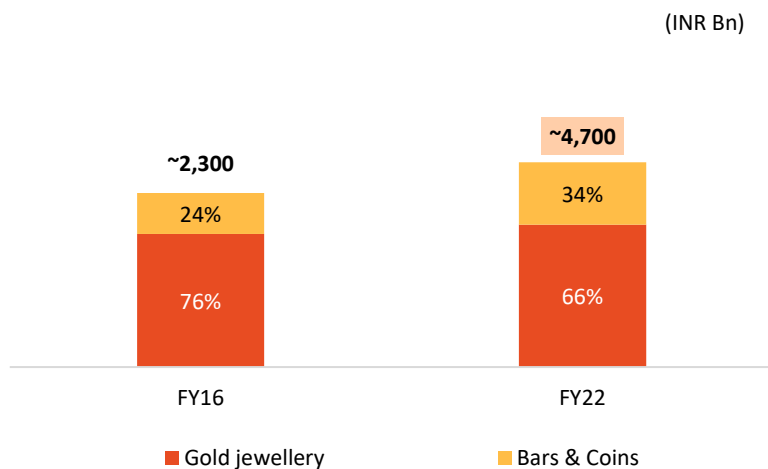


Organised players^ grew at ~20% CAGR vs ~14% for the industry over FY17-23

Structural growth drivers to cause this gain in market share



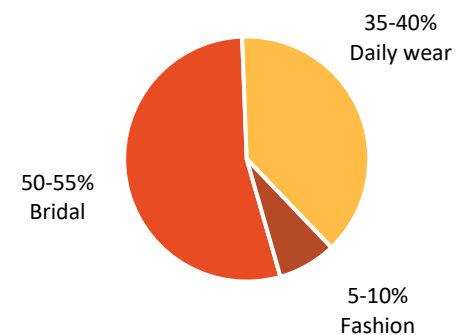
India's Gem and Jewellery sector growing at 14% CAGR



Daily wear Light weight jewellery and Fashion jewellery have 40% to 50% market share

Bridal Jewellery Constitutes Large Pie

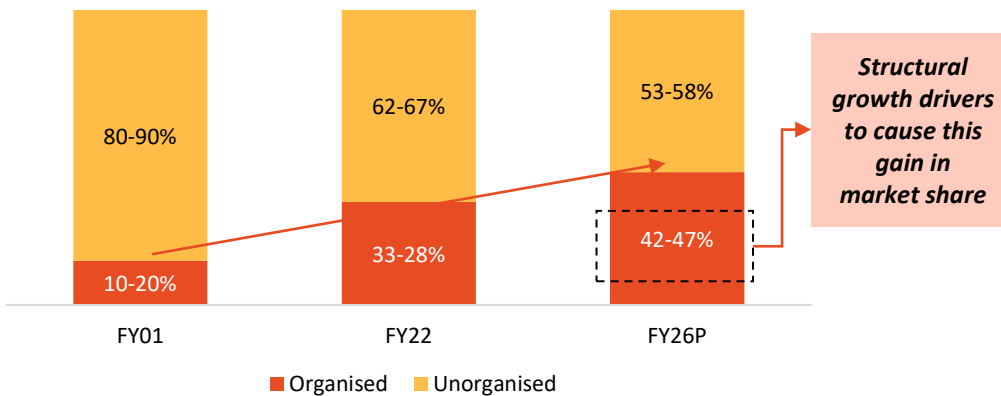
Gold demand by jewellery type (%), fiscal 2022



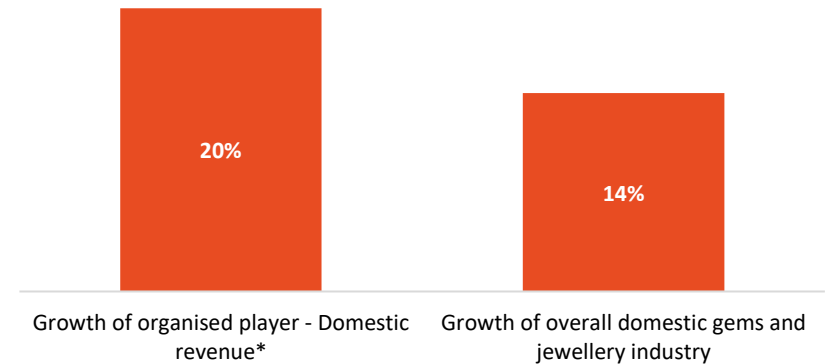
Organised players rapidly gaining market share and outperforming industry

- Jewellery retailing industry has traditionally been dominated by family-owned small-size standalone stores

Organised segment to continue gaining share in the retail jewellery market



Organised players grew at ~20% CAGR vs ~14% for the industry

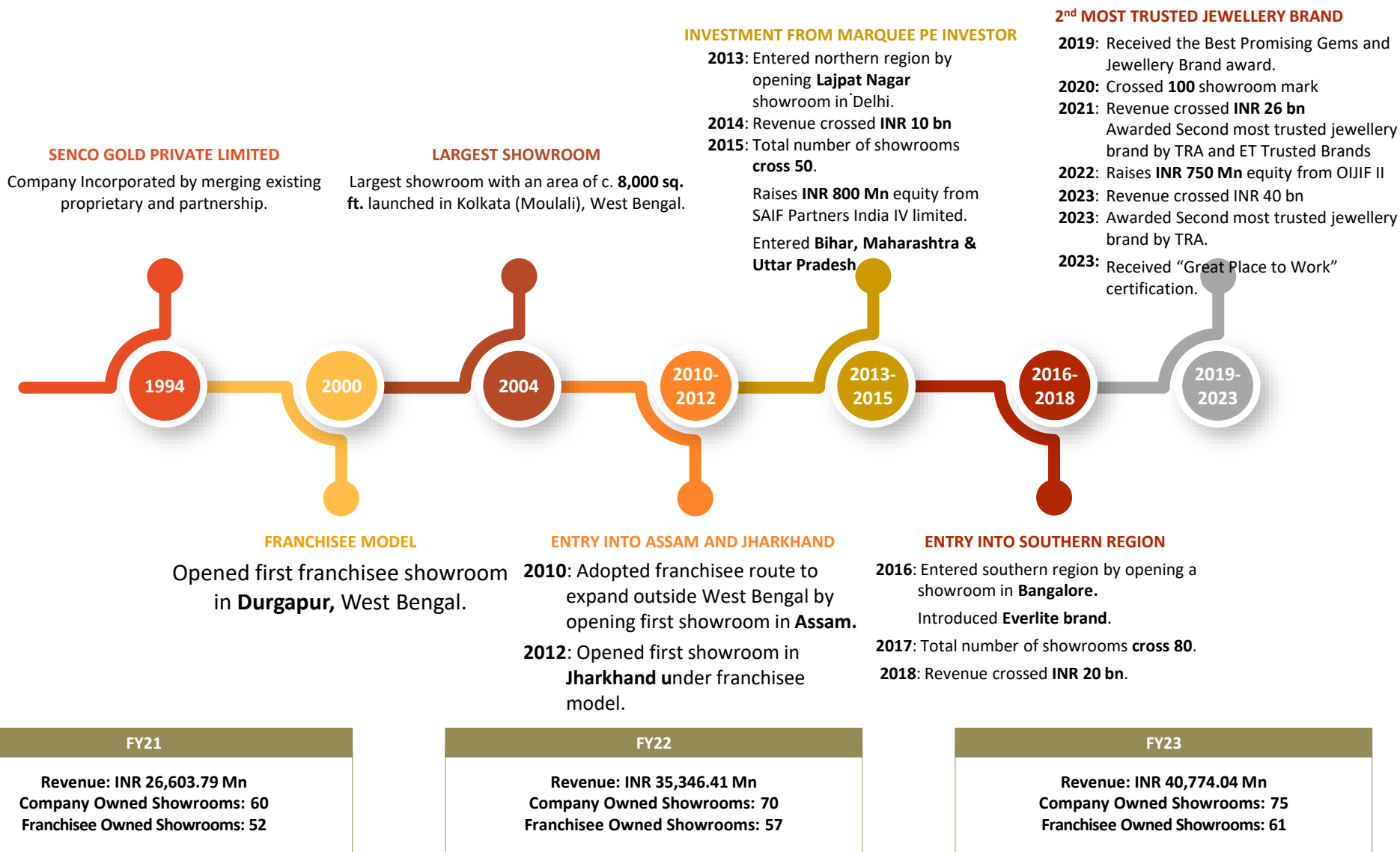


Note: *Organised listed players considered (in both charts) Titan (jewellery division), TBZ and Thangamayil; domestic demand includes gold jewellery and coins

Key drivers include:

Changing Consumer Preference	Superior Organisation Capabilities	Regulatory Changes
<ul style="list-style-type: none"> Increasing demand for diamond-studded and light weight jewellery Better customer service and policies 	<ul style="list-style-type: none"> Widespread presence with own stores as well as franchisee stores Adopting online formats as a sales channel Focus on quality and trust Launch of new collections and brands Investments in brand building creating brand recall value 	<ul style="list-style-type: none"> Implementation of GST Compulsory hallmarking of gold jewellery

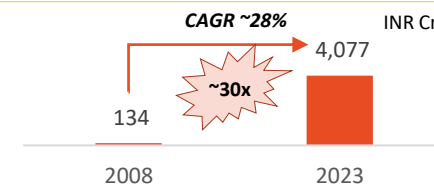
More than five decades of journey



5 Decades of Trust with pan India presence across regions

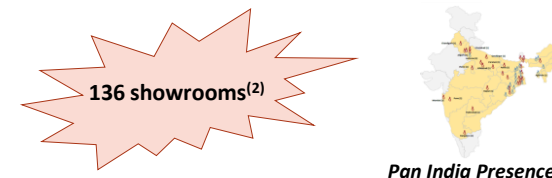
1 Consistent & Strong Growth over the Years

- **~30x growth** in revenue from INR 134 Cr (FY08) to INR 4,077 Cr (FY23)



2 Pan India Presence with Eastern India Dominance

- Presence in **13 Indian states** and across **96 cities**;
- **~63%** showrooms in **West Bengal** ^



3 Backed by Reputed PE Funds

- Raised **INR 800 Million** equity – **SAIF Partners** (2014)
- Raised **INR 750 Million** – **OIJIF II** (April 2022)

SAIFPartners[®]



4 Robust Omni Channel Platform

- Network of **136 showrooms⁽²⁾** incl. **61 franchise** showrooms
- **Website & MySenco app**
- **E-commerce marketplaces**
- **Video calling and tele calling facility**

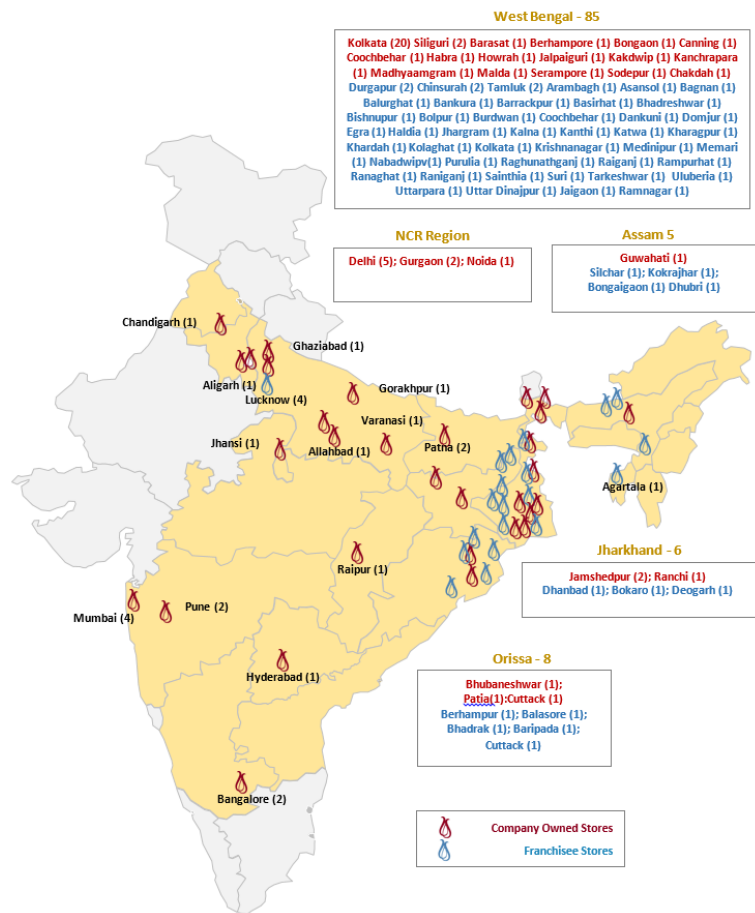


5 Consistently in the League of Most Trusted Jewellery Brand

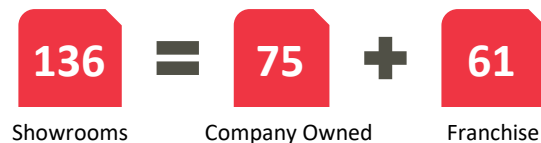
- Steady improvement in ranking **from 4th (2017) to 2nd (2021)** – **Most Trusted Brand** by TRA's Brand Trust Report
- **2nd Most Desired** Jewellery Brand for 3 years in a row⁽¹⁾
- **Best Brand in Jewellery** – the Economic Times, 2021 and KALEIDO award by ET Brand Equity
- Certified as Great Place to Work[®] by the Great Place to Work[®], Institute, India
- ISO/IEC 27001:2013 by LRQA certifying our management system;



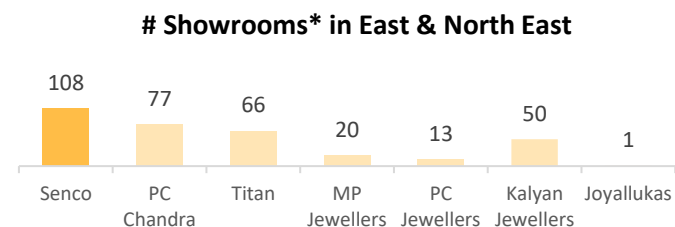
Pan-India presence; Largest Retail Player in Eastern Region



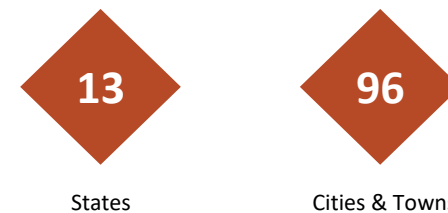
Widespread Distribution Network



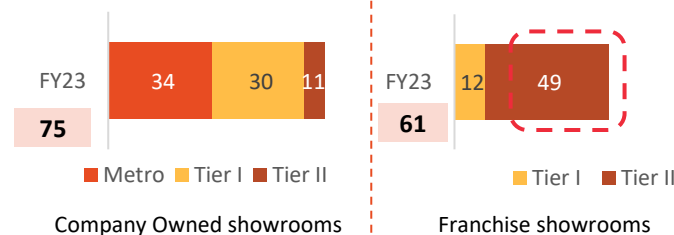
Largest Jewellery Retail Player in Eastern Region**



Geographically Diversified Presence



Presence in Tier 2 and 3 Cities through Franchisee Route



Note: *Showroom counts are sourced from company websites accessed on 25 May 2023; **Source: CRISIL

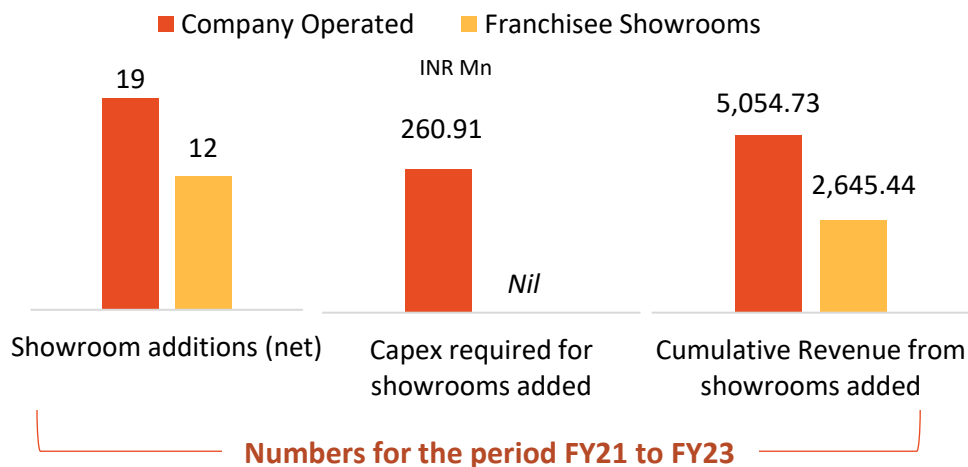
Established asset-light 'franchise' model

Strong distribution network leveraging asset light franchisee model – evaluating both 'franchisee owned, franchisee operated' models

Operational leverage of franchisee model

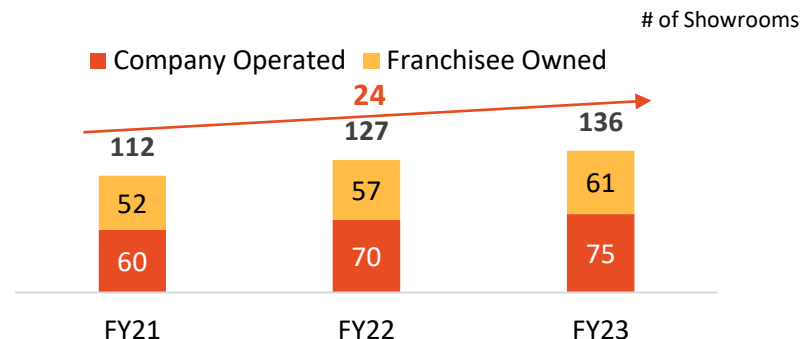
- Upfront sale of inventory to Franchisee
- Negligible capital payout
- Leverage Hub and spoke model to penetrate into tier-II and tier-III cities

Comparison between Company operated showrooms and Franchisee showroom

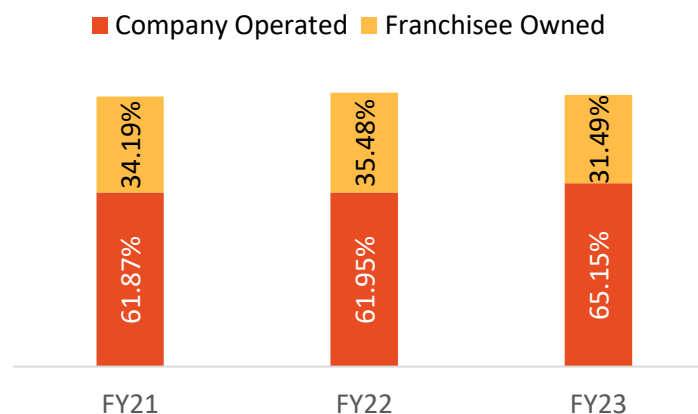


Nil investment in capex and inventory ensures Franchisee model continues to promote asset-light growth

Senco has added (net) 24 showroom from FY21



Revenue from company owned showrooms dominates



Proportion to revenue from operations (without including franchisee fees and discount allowed)

Leveraging Our Strong *Bengal Karigari*

Commit significant volumes of work to Karigar

Quality finished products at competitive prices

Maintain exclusivity of in-house designs



Our presence in West Bengal gives us to access **quality craftsmen in carving and processing of jewellery**

Stringent quality control procedures to ensure standardised quality and purity of the products

The manufacturing of our jewellery is carried out by over **170 skilled Karigars** in and around Kolkata, West Bengal

Senco is indemnified to the extent any loss done by *Karigar*

Bengal karigars are **renowned for their exquisite and artistic work**

The workshops of *Karigars* associated with us are subject to **periodic audits to ensure compliance with quality and security requirements**

Strong brand name with heritage

Quality Standards and Transparency

Design and Innovation

Consumer Trust

Run by 4th generation entrepreneur as promoters with investment from SAIF partners India IV Limited and Oman India Joint Investment Fund II

BIS Hallmarking of Gold Jewellery since 2012

Awards:
Best Brand in Jewellery Category by The Economic Times in 2021
2nd most trusted jewellery brand by TRA's Brand Trust Report 2021-23
2nd Most Desired Jewellery Brand in India by TRA



Meticulous craftsmanship of our 170+ Bengali Karigars

Reputed brand ambassadors like Kiara Advani, Sourav Ganguly, Vidya Balan etc.

SGL and GEMEX certifications, warranties and attractive replacement policies

Loyalty program with ~7 lakh active customers (March 31, 2023)

Product Range Catering to Diverse Customer Group



Note: *Others include revenue from fashion jewellery, novelty and accessories and franchisee fees

Rounded off to zero decimal

Calibrated focus on light, affordable jewellery with the intention to cater to the upwardly mobile and younger generation

Diverse jewellery collection with across various price points starting from INR 2,000 to maximise customer base

Active Catalogue

~1,20,000 designs for gold jewellery

~69,000 designs for diamond jewellery

Our strategy and experience in selling light weight jewellery has enabled us to reach out to wider customer base across age groups

Initiatives that has enabled us to have strong foothold

Current portfolio of light weight, affordable jewellery brands

everlite

GOSSIP
FASHION JEWELRY

Online presence via own websites, mobile app and ecommerce tie ups

Offering jewellery purchase schemes with monthly installments



Minimum Ticket Size

Starting from INR 2,000



Target customers

Upwardly mobile (GenZ / Millennial)



Product offerings

Gold and diamond jewellery

Silver and costume jewellery



showrooms

2 exclusive showrooms plus in-showroom dedicated counters

In showroom dedicated counters

Key drivers for light weight, affordable jewellery

Increasing number of working women

Exposure to global designs

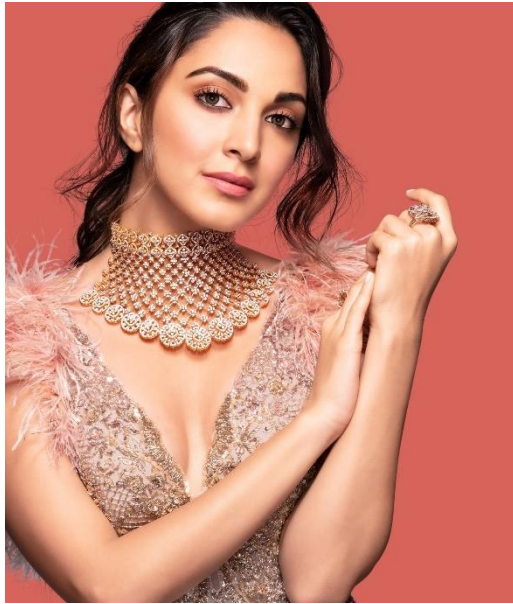
Rising number of younger generation

Jewellery preferred as adornment rather than investments

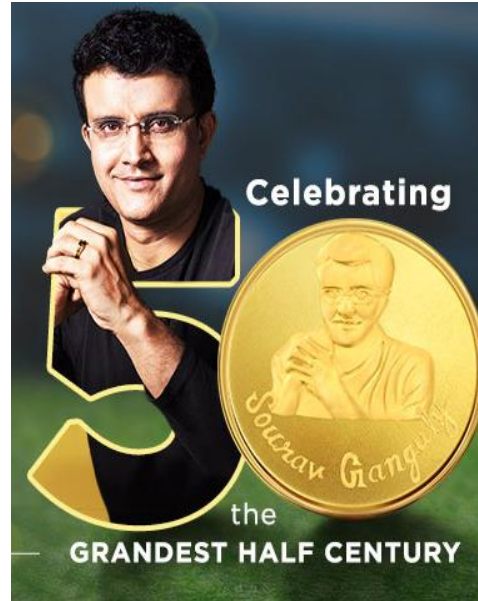
Preferences shifting from bulky jewellery to light weight contemporary designs

Suitable for daily use

Reinforcing the Hyperlocal Touch, Playing as a Jewellery Retail Pan-India Brand



KIARA ADVANI – Actress



SOURAV GANGULY – Ex-Captain
Indian Cricket Team



VIDYA BALAN - Actress

Regional Brand Ambassadors in Eastern India Market



ISHA SAHA



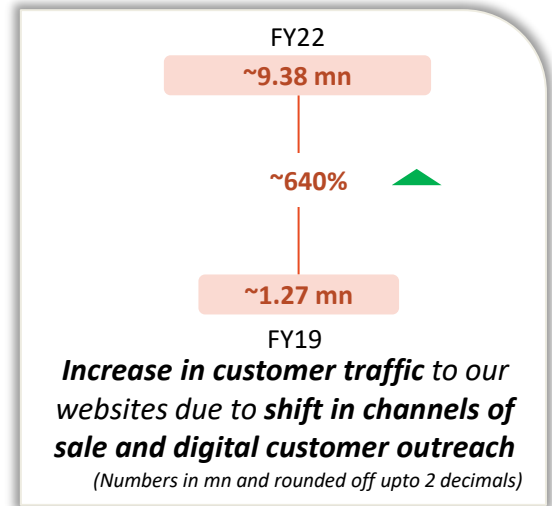
SUNITA DEVI



**MADHUMITA
CHAKRABORTY**

INR 1,578.05 Mn – Cumulative advertisement and sales promotion expenses
(from FY21 to FY23)

Avg. 1.5% of Rev. is the Sales Prom. Exp.
(YoY FY21 to FY23)



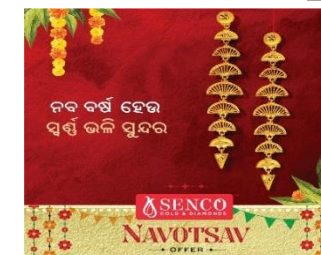
Unique Customer Centric and Hyperlocal Marketing Strategies

Key Marketing Strategies

- Capitalise on ‘Dhanteras’, ‘Akshay Tritiya’ or ‘new years’ of various states such as West Bengal, Orissa and Maharashtra to promote sales
- **Loyalty programs**
- **One year free insurance** on purchase of **diamond jewellery** above a certain value
- **Sponsorships** for sporting teams and events
- **DG Gold** (www.mydigigold.com) – A **digital platform** for the purchase, redemption and sale of the gold^

Schemes and Offerings

- **Offers and discounts** on our jewellery during **local and regional festivals** such as ‘Akshay Tritiya’, ‘Rath Yatra’, ‘Ganesh Chaturthi’, ‘Poila Baisakh’, ‘Tej’, among others
- During festival offers – schemes take care of gold rates
- Jewellery **purchase schemes**
- Buy jewellery through **periodic installments of 6-18 months** under various schemes*
- Offer bespoke design, customization, and exchange of old gold jewellery by computer testing
- Attractive exchange policy



Omni-channel Retail Network

Phy-gital Model

136

Showrooms¹

with customized showroom format

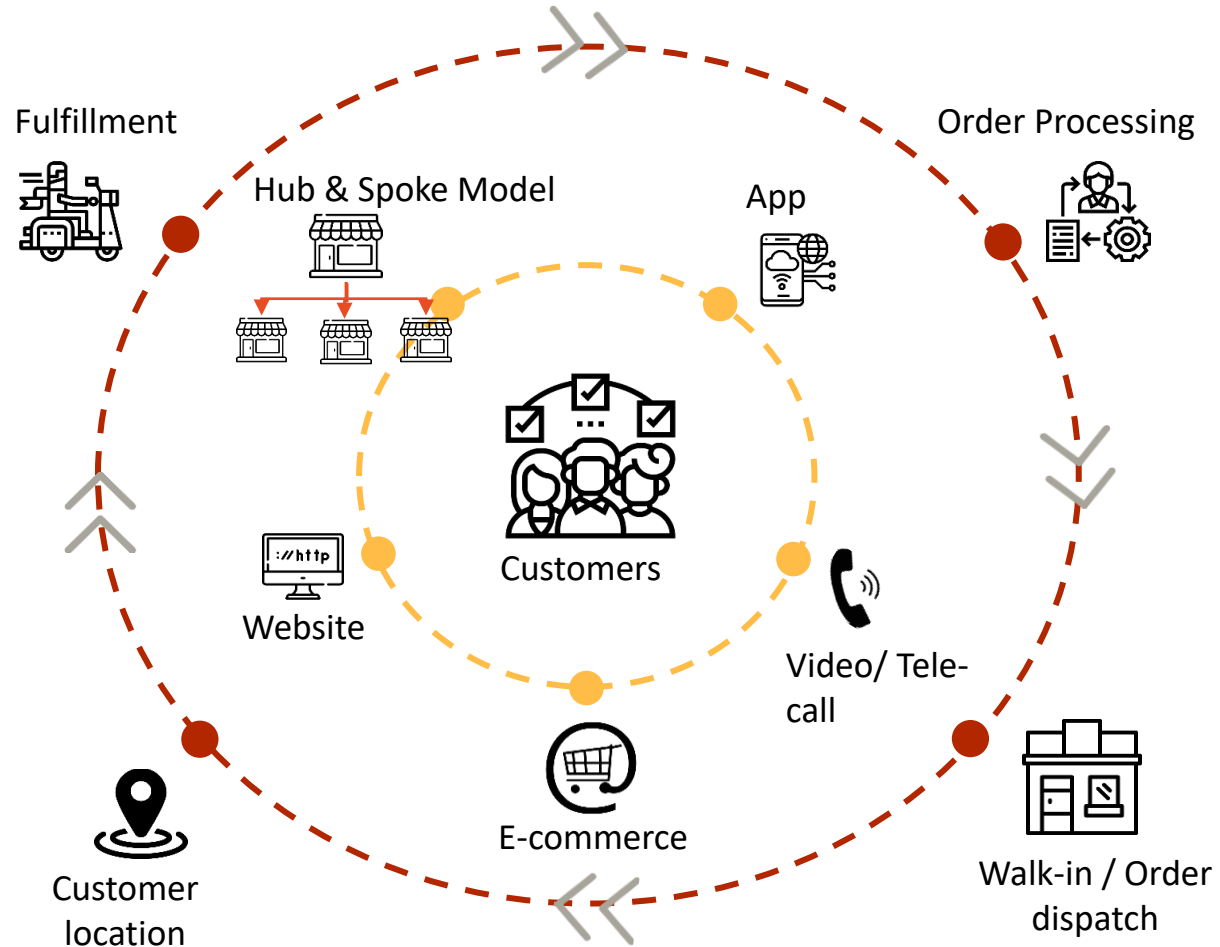
'MySenco' app with over
2,60,000+ downloads¹

Own Websites

www.sencogoldanddiamonds.com
www.mydigigold.com
www.mygossip.in
www.everlite.in

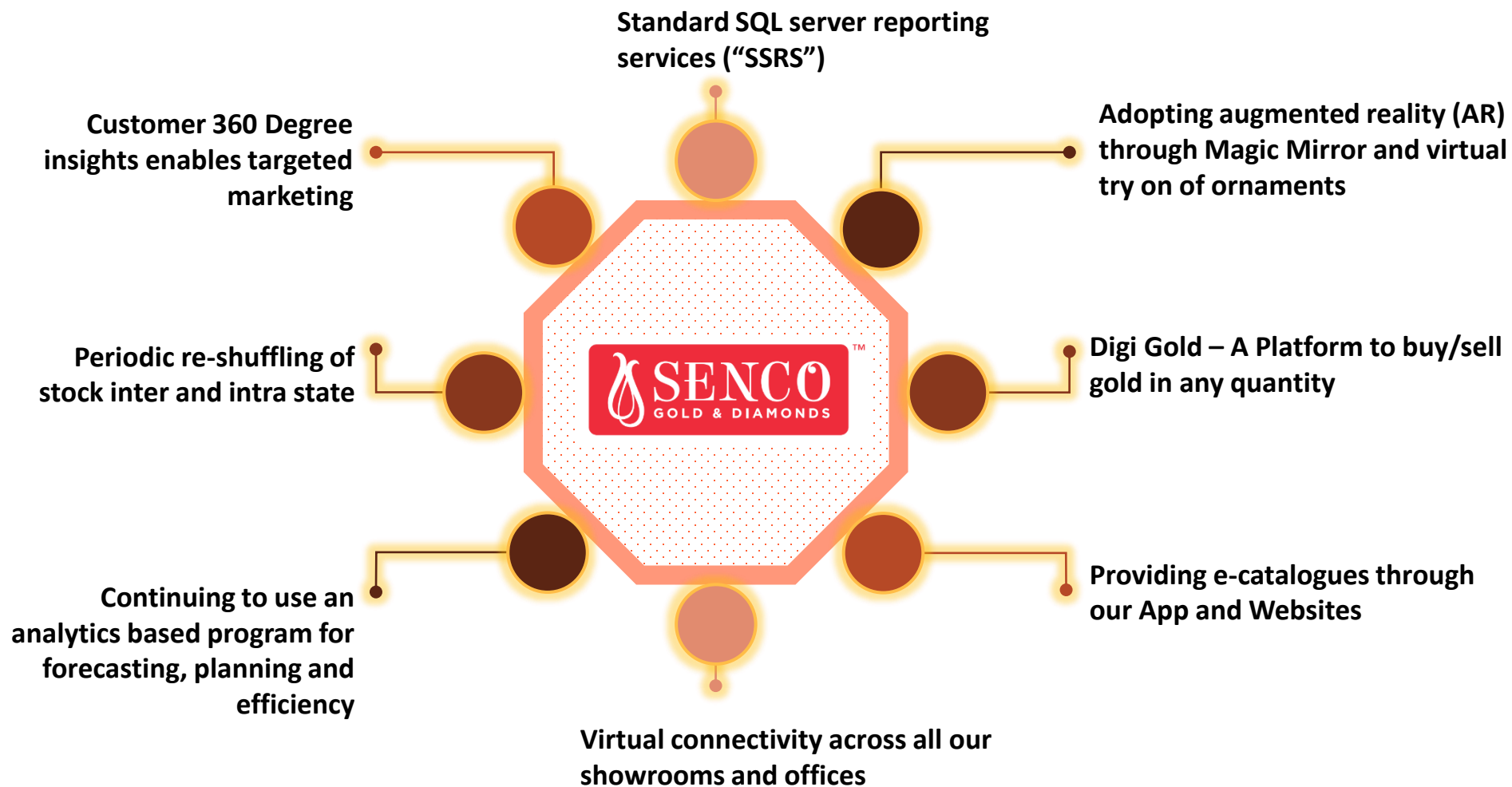
E-commerce Aggregators

● OMNI CHANNEL ● HYPERLOCAL

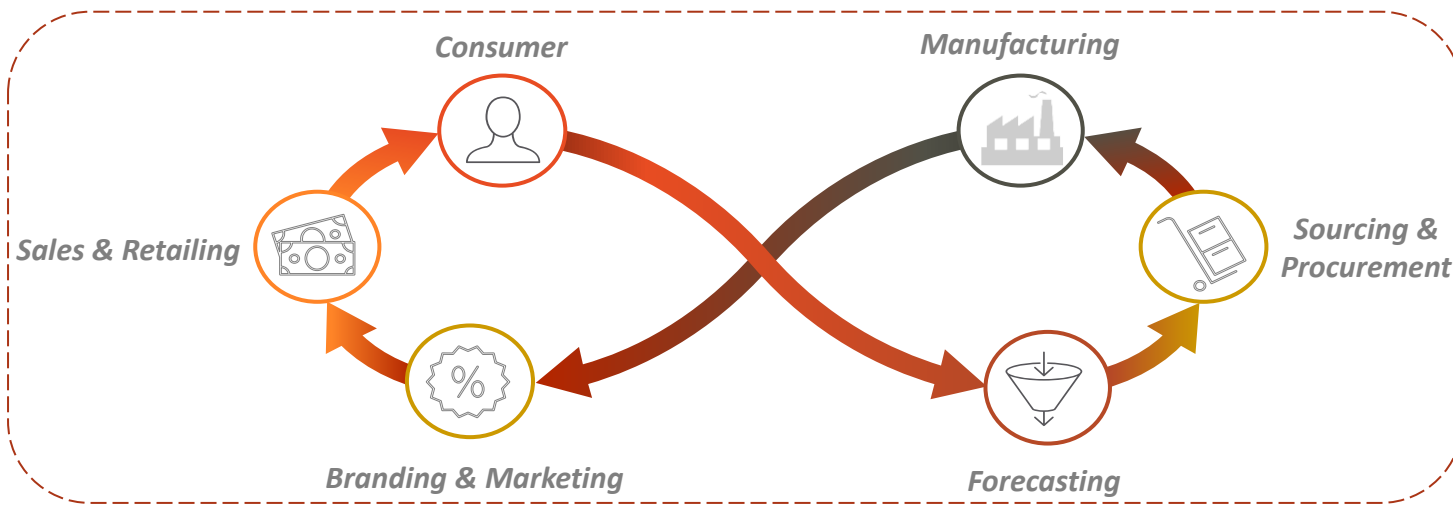


Omni-Channel Retail Strategy Allows our Customers to Interact with us – Whenever & However they Find Most Convenient

Innovation and Digital Focus



Established systems and procedures to mitigate risk and improve efficiencies



Strong technology focus to maintain greater control over business operations

- Integrated Systems
- Data Analysis & Forecasting
- Institutionalized Process

Procurement Advantage

- De-risking the business from gold price fluctuations
- Most of the gold sourced by way of gold metal loan facilities offered by bullion banks
- Procure old gold from our customers
- Cost of gold bars represents 91.56% of total cost of raw materials¹

Manufacturing

- The manufacturing of jewellery is **carried out either by the skilled Karigars in West Bengal** for hand made products **or by organised manufacturers** in Mumbai, Maharashtra or Kerala or Rajkot, Gujarat or Coimbatore, Tamil Nadu **or in-house** at our manufacturing facility at Ankurhati, Howrah
- Workshops of Karigars are subject to periodic audits
- Use of modern technologies such as 3D printing, CAD driven designing and laser cutting

Efficient Inventory Management

- Controlled and monitored through ERP
- Jewellery rotation among different showrooms to increase inventory turnover
- Minimal accumulation of slow moving stock driven by data analysis and report
- Future inventory forecasts

Quality Control

- Hallmarking gold jewellery from 2012
- SGL and GEMEX certifications for diamond jewellery
- Stringent two quality control checkpoints for inventory produced by Karigars
- Usage of XRF machines at showrooms for quality check at point of sales
- Internal quality control comprises 33 people (March 31, 2023)

Note: 1. during FY23

Experienced Board and management team backed by institutional investor support



RANJANA SEN

Chairperson and Whole Time Director



- Over 29 years of experience in the jewellery industry
- Associated with our Company since the incorporation of the Company
- Holds a bachelors degree in arts from the University of Calcutta

SUVANKAR SEN

Managing Director and CEO



- 17+ years of experience in the jewellery industry
- Awarded CEO of the year for Phygital Technology Impact at the Retail Jewellery MD & CEO Awards, 2022
- Holds PGDM degree from Institute of Management Technology, Ghaziabad

JOITA SEN

Whole Time Director



- Over 10 years of experience in the designing and marketing
- Associated with the Company since 2009
- Holds degree in master's in arts from Presidency College, University of Calcutta

VIVEK KUMAR MATHUR

Non-Executive Nominee Director



- Nominee of SAIF Partners
- Previously served as the executive director for customer service at Dell International Services Private Limited and is currently a partner at Light Ray Advisors LLP
- Holds master's degree in business administration from the Graduate College of the University of Iowa

Equity infusion from

BHASKAR SEN

Independent Director



- Experience of more than four decades in the banking sector
- Previously associated with Bandhan Bank Limited as an independent director, United Bank of India as the Chairman and Managing Director, and at Dena Bank as an executive director

SHANKAR PRASAD HALDER

Independent Director



- Over 30 years of experience in both wire line as well as wireless mobile and telecommunication service providers
- Presently the founder and CEO of Pinnacle Digital Analytics Private Limited
- Previously worked with Escotel Mobile and Bharti Airtel

KUMAR SHANKAR DATTA

Independent Director



- Over 30 years of experience in finance, functional and project management in different corporate organisations
- Chartered Accountant and Cost and Works Accountant

SUMAN VARMA

Independent Director



- An advertising and marketing professional
- Earlier associated with J Walter Thompson (India), Rediffusion – Y & R (India) and Hamdard Laboratories (India)
- Holds a master's degree in comparative literature from the Jadavpur University

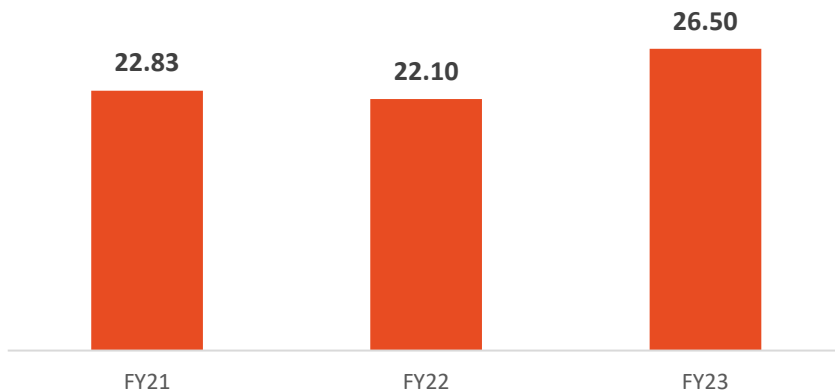
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CSR Initiatives

- Our vision for CSR is as follows:
 - Empowerment of women;
 - Education in rural areas for the younger generations and economically backward
- **P.C. Sen Charitable Trust**, one of our Group Entities, has been set up to undertake CSR activities on behalf of our Company. The focus of the PC Sen Trust is health and education
- **The objective of SHIVSWAY** - Shankar Sen institute of Vocational training for women and youth institute by providing them training through short term courses on jewellery designing, beauty care, retail sales, home care and health care services
- The **P.C. Sen Charitable Trust** is also in the process of implementing a nursing training college and a diagnostic centre

Trends in expenses towards Corporate Social Responsibility (INR Mn)
Cumulative expense of INR 71 Mn – FY21 to FY23



Senco Gold Limited – Competitive Strengths

01

➤ Strong brand name with heritage and a legacy of over five decades

06

➤ Cater to the upwardly mobile and younger generation.

02

➤ Largest organised jewellery retail player in the eastern region of India based on number of stores

07

➤ In-house modern and tech enabled agile manufacturing

03

➤ Calibrated focus on light weight, affordable jewellery

08

➤ Consistent profitability and margins

04

➤ Established asset light 'franchise' model

09

➤ Established systems and procedures to mitigate risk and improve efficiencies

05

➤ Leveraging our strong *Bengal Karigar*

10

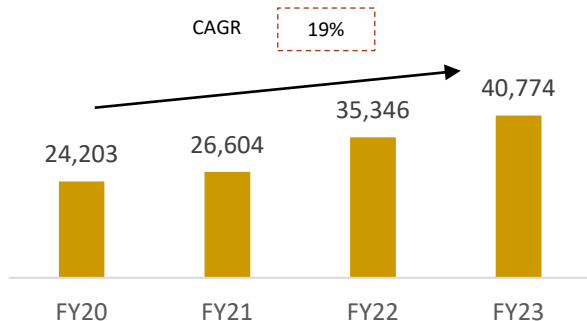
➤ Experienced management team and institutional investor support

Consistent Revenue Growth, Profitability and Return on Equity

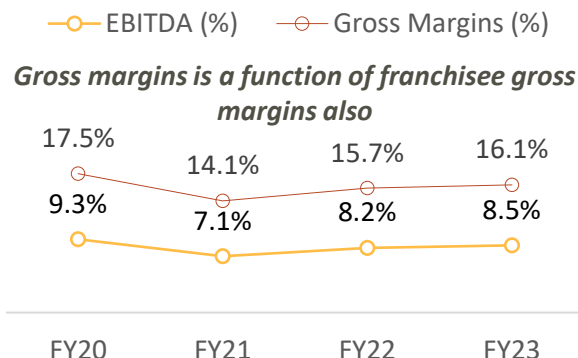


INR Mn unless stated otherwise

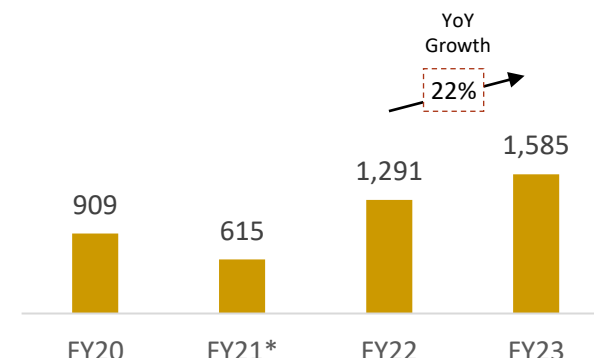
Revenue from operations



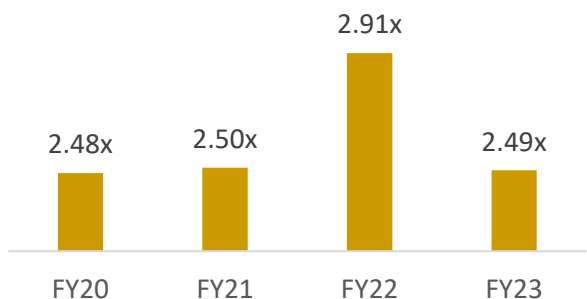
Operational margins



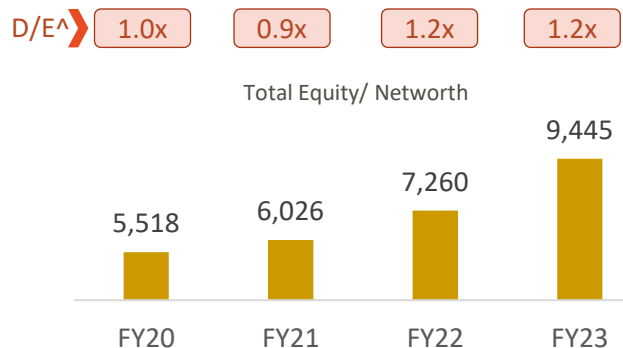
Profit After Tax



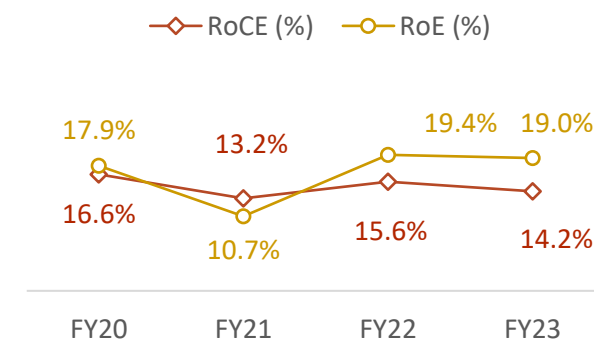
Inventory Turnover Ratio



Net Worth and Debt-Equity Ratio



Return ratios



Notes:

- Gross margins = Gross profit divided by revenue from operations for the period; Gross profit is difference between summation of cost of materials consumer, purchase of stock-in-trade and Changes in inventories of finished goods and stock-in-trade and revenue from operations for the period
- EBITDA Margin = Earnings before interest, tax, depreciation and amortisation divided by total income
- Inventory turnover ratio = Sales divided by Average Inventory; Average Inventory is calculated as the average of opening balance and closing balance for the period / year
- Return on Capital Employed = Earnings before interest and taxes for the period/year divided by capital employed, where capital employed is computed as sum of total equity and borrowings (including accrued interest and Gold Metal Loan) as at the end of the period/year.
- Return on Equity=Profit after tax for the period / year divided by average total equity. Average total equity is calculated as average of opening and closing balance of total equity for the period / year.

Balance Sheet (Ind-AS)- Restated

Particulars (INR Mn)	FY21	FY22	FY23
	(Consolidated)	(Consolidated)	(Consolidated)
ASSETS			
Non-current assets			
Property, plant and equipment	673.84	691.00	847.02
Capital work-in-progress	24.38	65.14	130.64
Right of use assets	1,417.26	1,516.20	1,926.70
Other intangible assets	27.35	24.59	22.95
Other financial assets	268.57	166.78	560.69
Other non-current assets	500.29	524.42	555.17
Total non-current assets	2,911.69	2,988.13	4,043.17
Current Assets			
Inventories	10,394.73	13,912.45	18,854.57
Trade Receivables	275.59	393.98	454.22
Cash and Cash Equivalents	85.13	95.44	94.83
Bank Balances Other than Cash and Cash Equivalents	1,196.03	2,692.69	4,280.90
Other Current Assets	729.80	919.16	1,325.50
Total Current Assets	12,681.28	18,013.72	25,010.02
Total Assets	15,592.97	21,001.85	29,053.19
EQUITY AND LIABILITIES			
Equity			
Total Equity	6,026.20	7,259.67	9,455.20
Non-current Liabilities			
Borrowings	4.06	3.95	14.26
Lease Liabilities	1,327.63	1,451.03	1,884.02
Provisions	8.26	0.73	6.32
Other non-current liabilities	8.24	8.50	251.38
Total non-current liabilities	1,348.19	1,464.21	2,155.98
Current liabilities			
Borrowings	5,320.38	8,625.72	11,757.48
Lease Liabilities	146.03	178.61	213.51
Trade Payables	609.35	1,174.23	1,444.59
Other Financial Liabilities	256.63	335.69	702.31
Current tax liabilities (net)	31.15	138.51	155.05
Other Current Liabilities	1,855.04	1,825.21	3,169.07
Total Current Liabilities	8,218.58	12,277.97	17,442.01
Total Equity and Liabilities	15,592.97	21,001.85	29,053.19

Note: Figures have been rounded off

Statement of Profit and Loss (Ind-AS) - Restated

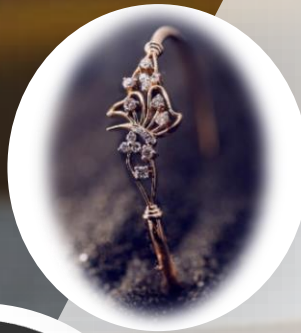
Particulars (INR Mn)	FY21	FY22	FY23
	(Consolidated)	(Consolidated)	(Consolidated)
Revenue from Operations	26,603.79	35,346.41	40,774.04
Other Income	145.45	127.69	311.36
Total Income	26,749.24	35,474.10	41,085.40
Expenses:			
Cost of Material Consumed	22,853.94	29,805.40	34,219.34
Employee Benefits Expense	521.81	747.67	933.80
Finance Cost	666.37	708.79	860.53
Depreciation and Amortization Expenses	395.71	421.15	455.53
Other Expenses	1,474.80	2,021.50	2,454.68
Total Expenses	25,912.63	33,704.51	38,923.88
Profit / (Loss) before Tax	836.61	1,769.59	2,161.52
Tax Expense:			
Current Tax	287.76	494.94	634.74
MAT Credit Availed / Reversed	-	0.57	(21.38)
Deferred Tax (Net)	(65.97)	(16.94)	(36.63)
Total Tax Expenses	221.79	478.57	576.73
Profit/(Loss) for the Period	614.82	1,291.02	1,584.79

Note: Figures have been rounded off | Cost of material consumed includes purchase of stock in trade and Changes in inventories of finished goods and stock-in-trade.

Cash Flow Statement (Ind-AS) - Restated

Particulars (INR Mn)	FY21	FY22	FY23
	(Consolidated)	(Consolidated)	(Consolidated)
Cash Flow from operating activities			
Profit/(loss) before Tax	836.61	1,769.59	2,161.52
Adjustments for:			
Depreciation and Amortisation Expense	395.71	421.15	455.53
Finance Costs	666.37	708.79	860.53
Interest income	(49.79)	(71.50)	(164.45)
Other Adjustments	(50.88)	(16.61)	(11.50)
Operating Profit before Working Capital Changes	1,798.02	2,811.42	3,301.63
Working Capital Adjustments			
(Increase) / Decrease in Inventories	476.40	(3,519.02)	(4,942.12)
(Increase) / Decrease in Trade Receivables	0.83	(115.03)	(60.98)
Increase) / Decrease in Financial Assets and other Current and Non-Current Assets	(244.70)	(194.79)	(599.57)
Increase (Decrease) in Financial Liabilities & Other Current and Non-Current Liabilities	199.95	706.19	2,131.75
Cash Generated from Operations	2,230.50	(311.23)	(169.29)
Income Taxes Paid (Net of Refund)	(421.35)	(387.63)	(591.74)
Net Cash Generated by Operating Activities	1,809.15	(698.86)	(761.03)
Cash Flow from Investing activities			
Net Cash used in Investing Activities	(536.56)	(1,570.94)	(1,980.30)
Cash Flow from Financing activities			
Proceeds from issue of equity shares	-	-	750.00
Dividends paid	-	(147.48)	(114.24)
Dividend distribution tax paid	-	-	-
Net Movement of Long-term Borrowings and other Borrowings (net)	(541.83)	3,132.05	2,937.75
Finance Cost	(681.88)	(704.46)	(832.79)
Net Cash (used in) / Generated by Financing Activities	(1,223.71)	2,280.11	2,740.72
Net Increase/(decrease) in cash and Cash Equivalents	48.88	10.31	(0.61)
Cash and Cash Equivalents at the Beginning of the Year	36.25	85.13	95.44
Cash and Cash Equivalents at the end of the Year	85.13	95.44	94.83

Note: Figures have been rounded off



For further information, please contact

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THANK YOU