EDN ECHO Development Notes

April 2012
Issue 115

Edited by Dawn Berkelaar and Tim Motis

ECHO is a global Christian organization that equips people with agricultural resources and skills to reduce hunger and improve the lives of the poor.

Issue Highlights

ECHO
17391 Durrance Rd
North Ft. Myers, FL 33917
USA
Phone: (239) 543-3246
Fax: (239) 543-5317
echo@echonet.org
www.ECHOcommunity.org

Microfinance: The Savings Group Model

Summarized by Dawn Berkelaar

Introduction

One key aspect of those who live in poverty is a lack of options. Personal finances are one area in which lack of options can have a huge impact on a family and community. Sometimes income and/or expenses are irregular, leaving folks vulnerable. The opportunity to borrow a small amount of money can be extremely helpful when school fees are due, a family faces unexpected medical expenses, or the time is right to expand a small business. However, the very poor do not have access to traditional banking services, and may be vulnerable to exploitation by people offering high-interest loans.

World Vision is using a model of microfinance called Savings Groups. Savings Groups, also known as Village Savings and Loans Associations, are run by group members and focus on saving money rather than borrowing it. The concept was begun by CARE in Niger in 1991 and has grown exponentially; Savings Groups now have 4.6 million members in 54 countries.

In this article we share information about Savings Groups and details about how to set one up. The information is from their very helpful website: http://worldvisionmedia.ca/asca/. The website has video resources that can be viewed online or downloaded. A promotional video gives an overview of the difference Savings Groups can make in communities. A short video for each of the steps of a successful meeting (steps are listed below) gives opportunity to see a Savings Group in action. Two videos of case studies illustrate a few ways in which Savings Groups have benefited individuals and their families. Videos are currently only in English,

Figure 1: The start of a Savings Group meeting in the Philippines. The chairperson (standing) welcomes the group. Photos in this article are from World Vision, used with permission.

but are being translated into French and Spanish. A training manual in pdf format (Village Savings and Loans Association Savings Groups) is also available on the site.

What are Savings Groups?

Savings Groups are a group of people who work together to save money, lend their savings to each other and share the profits. Savings Groups are simple, transparent, independent and locally run. They allow members to provide their own savings and credit services at negligible cost, while retaining earnings and investment in their own communities.

Having access to credit is vital in any community. It helps people build their businesses and provide for their children. Savings Groups are making this possible in some of the world's most remote and impoverished communities.

For groups or communities with few if any financial savings options, there are many advantages to the Savings Group model.

Simple. Savings Groups are easy for group members to implement, understand and manage, because of the structured approach and methodology.

Transparent. Built in checks and balances foster security, confidence and financial transparency.

Service the Most Vulnerable. The world's poorest people have the least collateral and the least access to credit. Savings Groups bring financial services to their communities.

Provide Social Benefits. A Savings Group includes a Social Fund in addition to a loan fund (more details are given later in the article). In addition, evaluations have linked the introduction of Savings Groups to the empowerment of women, resilience to emergencies and the development of a stronger community.

Inexpensive to Set Up. After the initial training, Savings Groups are run and grow under the direction, and through the investment, of their members.

Self-sustaining. Groups are often fully independent in about a year, and enjoy a survival rate of over 90 percent in the long term.

Self-replicating. In World Vision's model, one or two group members are selected and trained to become trainers (Village Agents) for new groups.

Establishing a Savings Group in your Community

The main roles played by World Vision staff are to explain the core concepts to the members of the community, train the groups in the step by step method (described below), help facilitate the initial meetings and provide regular monitoring and support. After the leaders and the attendees become comfortable with the simple sequence of events that make up a meeting, World Vision staff can step aside and allow the members to confidently take control of their Savings Group and financial futures. Members of the group can also be trained to train others who can begin their own groups. In this way, Savings Groups are self replicating.

Early on, members of a group choose leaders and draft a constitution that specifies items such as how often the group will meet; what interest rate will be charged; what loans may be used for; and what will be the value of a share.

A Savings Group Meeting

Here we summarize information about each step of a Savings Group meeting. The steps should be followed closely. What makes the Savings Group model work so well is its simplicity and the logic of how it is structured.

Short videos on the World Vision site show each step of a meeting in action.

Step 1: Opening the Meeting. The group meets once a month or more often if preferred. A group has a maximum of 25 members, but families are welcome to come and observe. Responsibilities for different aspects of the meeting are divided among several members. A chairperson welcomes the group; a record keeper takes attendance; and three key-holders are required to open the steel box that contains the group's money. Another member acts as box-keeper, and two money counters sit before a "fines" bowl and a "money counting" bowl. (Fines are given by the group based on agreed-upon rules that are included in the group's simple constitution. For example, showing up late to a meeting might result in a fine. The fines are added to the group's savings.) Having many members involved in key aspects of the meeting (Figure 2) ensures that money stays secure and that the process is open and honest. After attendance is taken, each member is given their passbook with a record of their transactions.

Figure 2: In a Savings Group, several members take responsibility for different aspects of the meeting. These include (from left to right) a chairperson, record-keeper, box-keeper and two money counters.

Step 2: Daily Savings. This is an optional step that enables group members to save small amounts of money between meetings. The money box has a slot in the lid where money can be deposited into a special savings compartment. If a group member deposits money in the box between meetings, he or she is given metal tokens (each worth the value of one

share) and the number is stamped in an exercise book by the record keeper. After the box is opened at the start of a meeting (Figure 3), members turn in their tokens and are given their savings in exchange. The transaction is crossed out in the exercise book. Members can now use those savings during the meeting.

Figure 3: Three different Savings Group members each have a key for a separate lock on the lock box. The box cannot be opened unless all three locks are opened.

Step 3: Share Purchasing. Members build savings by purchasing shares of the Loan Fund. The value of a share is set by the group at a level that allows all members to buy at least one share per meeting on a regular basis. At this step of the meeting, the group is first asked to recall the balance of the loan fund from the previous meeting. The money counters count and report the amount of money in the loan fund bag, and the group confirms. Then each member at the meeting is called forward by number to purchase shares; he/she must purchase a minimum of one and may purchase a maximum of five shares. The number of shares is recorded in the member's passbook (usually with a stamp, where one stamp represents one share; see Figure 4). Group members clap in appreciation when a share has been purchased. A member can also withdraw shares at this time; the value of shares withdrawn is always equal to the original purchase price. If shares are withdrawn, the same number of stamps are crossed out in the member's passbook.

Figure 4: A member's passbook is stamped to indicate the purchase of shares.

Step 4: Loan Repayment. During this part of the meeting, those who have borrowed money previously identify themselves. They are called one at a time by number to give their payments. The record keeper uses the borrower's passbook to verify the amount owed, and the money counters count the money and place it in the money counting bowl. Payment on a loan cannot be less than the interest rate (usually 10% of the loan per month, which may seem high, but people are basically lending to themselves and the interest income stays within the group). The record keeper enters the amount paid, and recalculates the loan total. If a balance is remaining, the service charge is calculated and added. The borrower signs the statement in the passbook. If the balance is $0, the record keeper makes an announcement, the loan is crossed out, and group members clap.

Step 5: Calculating New Loan Fund Total. After all transactions are completed, a new total is calculated for the Loan Fund. The money counters combine money from the "fines" bowl and the money counting bowl. They count and report the new balance, which is confirmed by the record keeper.

Step 6: Loan Taking. Any member that wishes to take a loan does so at this time. The chairperson invites requests for loans. A maximum loan is three times that member's savings. The group decides how much each borrower will receive. A member must repay one loan before taking another. Typical repayment time is three months. Before taking a loan, the group member must make a verbal request, sharing how much they would like to borrow, the purpose of the loan, and the date by which they expect to repay the loan. Requests are discussed and decisions are made about each loan. The record keeper calculates the value of all loan requests and reports to the group. The total amount of loans requested must not exceed the available money in the loan fund.

Figure 5: A woman receiving a loan.

Once amounts have been decided on, the record keeper calls borrowers to the front by number, one at a time (Figure 5). The loan amount and service charge are entered in the member's passbook. The record keeper instructs the money

counters to give the loan amount to the borrower. The borrower counts the money and signs the passbook, then makes a verbal statement to the group about the total loan amount and the date it is due. Once all loans have been processed, the money counters count the money in the money counting bowl and report the total to the group. The Loan Fund money is put in a drawstring bag in the cashbox.

Step 7: The Social Fund. The Social Fund is an emergency insurance fund that members can draw on during difficult times. The use of the fund is decided by all members. Each may draw from it if needed, but each must also contribute. At this part of the meeting, the record keeper asks the group to recall the balance from the previous meeting. The money counters remove the money from the Social Fund bag, count it and report the total. The two amounts should match. The record keeper calls on members to give social fund contributions. All members must contribute the same amount. The money counters confirm the amount as each member makes his or her contribution. A member who owes a previous contribution is asked to give that as well.

After all contributions are made, the record keeper asks for any requests from the social fund. A member requesting money identifies him/herself and presents the reason. Group members discuss the request; if approved, the member receives money from the money counting bowl. Then the money counters count the remaining money and report to the group. The record keeper confirms the balance and asks the group to remember the amount. The money counters put the Social Fund money in its drawstring bag and then in the cashbox.

Step 8: Totaling Balances. The record keeper notes and announces the Social Fund balance and the Loan Fund balance. Group members are required to memorize those two totals to ensure the transparency of the process. The box keeper puts everything back inside the cash box, and the chairperson asks the three key holders to lock the box.

Step 9: Closing the Meeting. Once the box is locked, the floor is opened up to any topics members may want to discuss, whether about the Savings Group or the community in general. It is an opportunity for members to share with and learn from each other, and to engage with the community. Finally, the date and time for the next meeting is announced and the meeting is ended.

Closing the Group

At the end of a cycle (often one year), all of the money in the cash box is divided out based on members' contributions. This is when people see a return on their investment, with income generated from fines and interest paid on loans. Savings grow, usually by a minimum of 30% but often higher. Once the money has been distributed, a new cycle begins.

For more information about the Savings Group model of microfinance (including where to locate a lockbox and template for the passbook), contact Pieter van der Meer at pieter_vandermeer@worldvision.ca.

See also an article from the December 10, 2011 issue of *The Economist*: www.economist.com/node/21541429.

Wick Irrigation

By Dawn Berkelaar

In the past, we have written about different types of micro irrigation in *EDN*; for example, we wrote about using clay pots for irrigation in *EDN* 97. This is a very good option, but unless pots are made locally, it can be expensive. Graham Knight of BioDesign in the UK has gathered information about wick irrigation, a type of micro irrigation with good potential as an inexpensive option for watering plants in dry areas, especially larger plants such as trees or plants in smaller areas like a kitchen garden.

Wick irrigation involves using "ropes as wicks to supply water to plant roots below the soil surface and thus minimize evaporation." The water inside a pot or raised water container can be transferred to the soil by a rope wick (often inside a plastic tube to prevent evaporation). The concept is similar to a kerosene lantern with a wick, which keeps drawing fuel up the wick when the lantern is lit. Initially, water moves through the wick by capillary action. Later, water is continually pulled through the wick to replace water taken up by plants' roots. Advantages of wick irrigation are many: 1) water consumption is reduced since evaporation is all but eliminated; 2) less time is needed for refilling containers; 3) there may be fewer problems with salt build-up, since the water will not evaporate at the surface and leave behind salt.

Figure 6: A hole has been cut in the top side of a plastic bottle. A plastic tube with a wick inside connects the water in the bottle and the soil in the pot. The flow rate will depend on the type of wick and on the height difference between the water level and the other end of the wick. To refill the bottle, remove the tube with wick from the bottle hole and insert the tip of a watering can or a hose nozzle. One bottle could water several nearby plants. Photo by Graham Knight.

In some places in Cuba, rope wick irrigation is used on farms. A document from Cuba includes more about the advantages: "Wick irrigation uses no electricity, no large pipelines, [allows for] the use of fertigation [Ed: supplying plants with fertilizer dissolved in irrigation water] and causes no pollution or environmental destruction for its installation and implementation in rural or urban environments." The system can be used in one area and later transported to another. It works equally well on flat or steeply sloping land. Installation does not require much in the way of planning or design, nor highly skilled labor. Because plants hopefully take up water as needed, the system does not require calculations and advanced planning. If the bottle is empty, it is time to add more water. (Wick Irrigation, a sustainable technology available to everyone; Pedro Ochoa Mena; Baracoa; 02/2010; http://tinyurl.com/74bskco)

In a document about wick irrigation, Graham Knight described the wick technique: "Most ropes can be used for wicking but give varying flow rates. Usually the rope wick end is coiled around a plant [perhaps a tree seedling] and covered with earth. Where the wick has to be in the sun, it is wrapped with plastic film or tubing to prevent evaporation. To increase flow, the container can be raised. The soil around the wick soon becomes saturated, but it has been found that water consumption in most soils is negligible until plant roots grow towards the source of water and start to draw from it." The system is similar to a bucket drip system, but water is supplied with wicks instead of drip emitters.

Mr. Knight has shared that most ropes wick quite well, but not all. Nylon, acrylic and polyester wicks can often be used for more than one season. Some ropes made of cotton or jute will wick well at first, but rot quickly. Before testing wicks, wash them in detergent and leave them to soak for about two hours (since some ropes are treated to prevent wicking). Then drape each wick over the side of a bowl of water, with a small container under the free end of each one. Measure how long it takes for the drips of water from each wick to fill the small containers.

Mr. Knight would like feedback about different wicks. If you are interested to work with him doing some simple wick testing, contact him at diysolar@btinternet.com.

You can view a short video about wick irrigation at www.youtube.com/watch?v=1MRtdrJFm3Q.

Figure 7: A large water container or trough is lined with a plastic sheet, filled with water and covered. Plastic tubes with wicks inside connect the water source with soil around the plant roots. If possible, raise the water level so that it is higher than plant roots. Photo by Graham Knight.

Mr. Knight's outline includes a few helpful links about small-scale irrigation for arid areas, including the following:

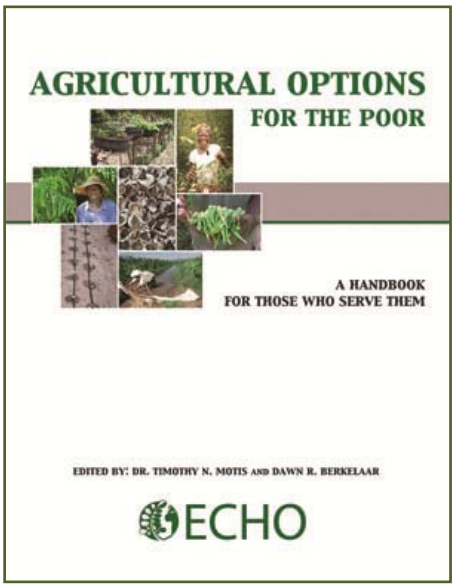
- www.zaragoza.es/contenidos/medioambiente/cajaAzul/11S4-P2-JJ_Ramirez_AlmorilACC.pdf A helpful document outlining several methods for irrigation in dryland areas.
- www.fao.org/docrep/W3094E/w3094e05.htm From an FAO document called "Small-scale irrigation for arid zones: Principles and options." Chapter 4 contains "Criteria and options for appropriate irrigation methods." The document is available in English and French.

BOOKS, WEBSITES AND OTHER RESOURCES

Sequel to *Amaranth to Zai Holes*

ECHO is pleased to announce the availability of a new book titled *Agricultural Options for the Poor: A Handbook for Those Who Serve Them.* This book, made possible through the support of the Tyndale House Foundation, is filled with practical options for those working to assist smallholder farmers and urban gardeners in the tropics and subtropics.

Many of you are already familiar with ECHO's previously published book, *Amaranth to Zai Holes* (*A-Z*), a compilation of the first 51 issues of *EDN*. *Agricultural Options for the Poor* is a sequel to *A-Z*, with content drawn primarily from issues 52 through 100 of *EDN*, but also containing updated information on selected portions of *A-Z*. The sequel also features technical notes, written by experienced practitioners, on agricultural systems that they have implemented in the field and that have been adopted by thousands of farmers.



Foundational concepts, such as the weaving of agriculture and community development, are covered in the first chapter. Chapter 1 also contains insights on research to be undertaken, as well as factors and issues to consider, before investing valuable resources in specific project interventions. Chapters 2 through 8 build on that perspective, covering practical, project-oriented options grouped under topics that include the restoration of unproductive soils; coping with scarce rainfall and crop pests; underutilized crops for human nutrition; diversification of small farms; seed multiplication and storage; and agriculture-related human health issues.

The new book will be available for purchase from ECHO's bookstore (www.echobooks.org). It is priced at $19.95 per copy. For now, we only have printed copies available. We plan to offer an electronic download in the future and will announce that in *EDN* when it becomes available. *A-Z* continues to be available online (www.ECHOcommunity.org) and in our bookstore.

It is our desire that the new book will provide helpful perspective and practical project options that, ultimately, will lead to improved livelihoods of smallholder farmers around the world. Please let us know if any particular practice or technique covered within its pages contributes to your efforts to serve the poor, or if you have related items to share for possible mention in *EDN*.

FROM ECHO'S SEED BANK

Baobab Seed Available

By Tim Motis

In *EDN* 103, we summarized thoughts from Jonathan and Ali Nichols on the use of baobab (*Adansonia digitata*) as an indigenous leafy green. As pointed out in that issue, baobab leaves are high in vitamin A and are a staple in the Sahel of West Africa. Since then, ECHO has been able to obtain a small quantity of baobab seeds from B & T World Seeds.

Aside from its use as a leafy green (a constituent of traditional sauces), other uses were outlined in *EDN* 103:

- During the dry season, the fruit is either eaten fresh or dried
- Fiber from baobab trunks is used for rope
- Beehives are hung in the trees to provide honey

ECHO received one sample each of moringa and baobab leaf powder from Mali. These samples were sent to Covance Laboratory (3301 Kinsman Blvd, Madison, WI 53704) for nutritional analysis. Results are summarized in Table 1.

Table 1. Nutritional comparison of 100 g (dried in shade) of Moringa oleifera and Adansonia digitata leaf powder collected in Mali. Analysis conducted by Covance Laboratory.

Nutrient	Moringa powder (7.3% water)	Baobab powder (8.6% water)
Kcal	369	352
Protein (g)	30.9	13.5
Carbohydrates (g)	42.7	61.7
Fat (g)	6.3	5.7
Fiber (g)	20.6	42.3
Ca (mg)	1600	2120
Na (mg)	31.4	20.4
K (mg)	1520	978
Mg (mg)	286	327
Fe (mg)	42	35.6
Zn (mg)	2.16	2.53
Vitamin A from carotenes (IU)	75800	17000
Beta Carotene (mg)	45.5	10.2
Vitamin C (mg)	212	24.3
Vitamin B-6	2.40	1.36

Moringa had more protein and vitamins than baobab, but baobab compared favorably with moringa powder in terms of carbohydrates, fats and several minerals. Although baobab powder was lower in vitamin A than moringa, it still compares well with orange carrots and sweet potato, two well-known sources of vitamin A. According to the USDA (U.S. Department of Agriculture, Agricultural Research Service. 2011. USDA National Nutrient Database for Standard Reference, Release 24. Nutrient Data Laboratory Home Page, www.ars.usda.gov/nutrientdata), 100 g of raw carrots supplies 8.3 mg beta carotene, a precursor to vitamin A; while 100 g of boiled (without the skin) sweet potato contains 9.4 mg beta carotene. These numbers are in line with the 10.2 mg/100 g dry leaf powder that Covance measured (Table 1). Keep in mind that it is easier to consume 100 g of carrot or sweet potato than 100 g of dry leaf powder.

While our supply lasts, a complementary trial packet of baobab seed can be requested by ECHO network members. Visit www.ECHOcommunity.org for information on joining ECHO's network and requesting seeds. Regarding baobab seed germination, here is a pertinent quote from Jonathon Nichols in *EDN* 103:

"Establishing the baobab garden was the most difficult part—we found that seeds treated by immersion in boiling (rolling boil!) water for 20-25 minutes was best. Even so, germination rates do not get much above 60%, which is more-or-less standard for the baobab. We tried concentrated sulfuric acid too, but found it too complicated and inferior for germination rates. We used locally harvested seed because we were too cheap to buy from the National Forest seed bank."

UPCOMING EVENTS

ECHO West Africa Networking Forum

Ouagadougou, Burkina Faso
September 25-27, 2012

The 2nd West Africa Networking Forum aims to enable networking by those persons serving Africa's poor, to help alleviate hunger and poverty. Three mornings of plenary sessions will feature knowledgeable and experienced speakers. They will be followed by afternoon workshops and discussion groups led by regional agricultural development workers and experts. Topics to be addressed include:

- Foundations for Farming – theory and practice (extended sessions)
- Bio-gas digesters
- Water purification systems
- Farmer Managed Natural Regeneration (FMNR) - agroforestry
- Moringa and other life-giving plants
- Restoring depleted soils – including use of "green manures"
- Food management and budgeting
- Harvest and conservation

More details and registration information can be found at www.echonet.org/content/Conferences

19th Annual ECHO Agricultural Conference

Fort Myers, Florida
December 4-6, 2012

Mark your calendar for the 19th Annual ECHO Agricultural Conference (EAC)! This three-day event is a great opportunity to network with others who have a passion for improving the lives of small-scale farmers in impoverished nations. Online registration is now available. Go to www.ECHOcommunity.org calendar of events and search for ECHO Agricultural Conference 2012. Alternatively, find the registration site at www.regonline.com/echoagriculturalconference2012. Your registration fee includes: all meetings and information packets, continental breakfast at the hotel, snacks and lunch Tuesday-Thursday and the Thursday evening banquet meal. No evening meals will be provided Tuesday and Wednesday.

The EAC is a networking conference, which means nearly all of our speakers are selected from among the participating delegates. If you plan to attend the conference and have a topic you could speak on, please fill out the online presenter form that can be accessed through links on the registration form as well as through the above-mentioned ECHO website. Submitted forms will be considered by our speaker selection committee.

Our conference includes several types of presentations, as follows:

• Morning plenary talk at the Crowne Plaza Hotel in Fort Myers, addressed to the approximately 200 delegates. The topic needs to be of interest to a large group of listeners who do not all have the same areas of agricultural expertise. A morning talk is 45 minutes in length. Morning 'resource speakers' are also available for a 60-minute informal Meet-The-Speaker session at the farm on the afternoon of the day the morning talk is presented.

• Short evening talk at the hotel using PowerPoint. (We no longer use overhead projectors.) These 25-minute talks typically cover a proven agricultural practice/technique or development approach that has been successful where you work and could benefit others who could implement a similar idea.

• Evening discussion at the hotel. We will likely feature several 60-minute discussion groups that include opportunity for group interaction and participation. Check this box if you would like to lead a discussion on a particular topic.

• Afternoon workshop at the ECHO Global Farm. Workshops are 60-minutes long and are more 'hands-on' than the talks at the hotel. Most are held outdoors where delegates can see a particular crop or technology, using the farm as a 'living textbook.' A few afternoon talks start indoors, using PowerPoint, and then transition to the farm; space for such talks is limited as there are only two rooms with LCD projectors.

Attendees of our 2011 conference indicated interest in topics such as:

- Aquaculture/Aquaponics
- Total on-farm feed production for livestock
- Urban Agriculture
- Agroforestry
- Fruit Trees

- Re-Greening and Soil Fertility
- Post Harvest Processing
- Low technology cheap pest management techniques
- Climate Change
- Project design, planning, needs assessment, monitoring, evaluation
- Micro-finance

DVDs featuring content from the 2010 and 2011 conference are available for purchase in the ECHO bookstore (www.echobooks.org; search for EAC 2010 or EAC 2011). We anticipate another great time of networking and exchanging information at this year's conference. More information will be posted, over time, to the ECHO website. We hope to see many of you in December.

Tropical Agricultural Development I: The Basics
July 30-August 3, 2012
ECHO Global Farm, Fort Myers, FL

Those interested in preparing for short- or long-term involvement in agricultural development internationally are encouraged to participate in this one-week course. Participants will gain an introduction to aspects of poverty and community development and an orientation to ECHO. They will also receive instruction on proven agricultural principles/practices and practical techniques, systems and technologies to meet agricultural and nutritional needs of small-scale, impoverished farmers. There will also be time for hands-on work on the farm, visits with staff and study in the ECHO library. Registration opens June 1.

Tropical Agricultural Development II: Impact Options
August 20-24, 2012
ECHO Global Farm, Fort Myers, FL

This second course takes a more in-depth look at some of the topics introduced in TAD I. It is structured to benefit those who have been involved in agricultural development for an extended period of time. Themes for the week include: sustainable farming, integrated systems for small-scale farms, and underutilized plants for health and nutrition. Sharing of ideas and experiences by class participants and ECHO staff add to the richness of the information transferred in this class. Registration opens May 1.

Health, Agriculture, Culture and Community (HACC) Workshop
October 1-5, 2012
ECHO Global Farm, Fort Myers, FL

The HACC workshop is designed for Christian health, agriculture and community development professionals who work with rural and urban communities internationally or in the United States, where health and nutrition conditions are below standard. The course equips participants to motivate community leaders to take the initiative in improving the health and nutrition of their people. Registration opens May 1.

FROM OUR REGIONAL OFFICE

The latest issue of *ECHO Asia Notes* (Issue 12, January 2012) contains the following articles:

- Seed Fairs: Fostering local seed exchange to support regional biodiversity
- Hort CRSP Report: Strengthening Informal Indigenous Seed Systems in Southeast Asia

Link to the issue from here: http://www.ECHOcommunity.org/?page=EchoAsiaNotes

PLEASE NOTE: At ECHO we are always striving to be more effective. Do you have ideas that could help others, or have you experimented with an idea you read about in *EDN*? What did or did not work for you? Please let us know the results!