

LOCAL SOLUTIONS



LASTING IMPACT



Dear Friends,

Today, each individual has unprecedented power to affect change for themselves, their families and their communities. United Way is harnessing their energy and helping them turn their aspirations into reality. In 2014, we continued to build on our successes and work with our partners to impact the lives of more people around the world.

From Bakersfield, California to Buenos Aires, Argentina, our Born Learning campaign has provided more than 15 million parents with the tools they need to be their child's first teacher. In communities as diverse as Salt Lake City, Utah and South Jakarta, Indonesia, our financial education initiatives continue to equip thousands of people with the knowledge and skills they need to get on more stable financial ground. From free nutritious school breakfasts for every single public school student in Toledo, Ohio to Hepatitis B vaccinations for more than 9,000 people in Mumbai, India, we're providing locally tailored and locally driven solutions to create healthy, thriving communities.

These success stories—and the many other great results achieved in 2014—are a testament to what we can accomplish when individuals, government, businesses, academia, health agencies, faith-based groups and other nonprofits join together in common cause. **When we work together, we rise together.**

As we look forward to the next year, and the next decade, consider this: each of the nearly 1,800 communities we serve is a little laboratory for change. When Winston-Salem, North Carolina increases the graduation rate in their worst performing high school from 66% to 82%, we can lift up their proven methods and expand them to hundreds of other communities. This is what makes United Way a worldwide platform for change. This is how we go beyond small-bore solutions and quick fixes to create a world full of opportunity. For everyone.

To our partners, donors, advocates and volunteers, we extend our heartfelt thanks. Your compassion for your fellow man, your generosity of spirit and your dedication to the mission are what fuel the work we do every day. Behind all the statistics are real people whose lives are forever changed for the better, and **you made that possible.**



John C. Lechleiter
DR. JOHN C. LECHLEITER
Chairman, Board of Trustees
United Way Worldwide



Brian A. Gallagher
BRIAN A. GALLAGHER
President and CEO
United Way Worldwide

OUR VISION AND MISSION

Our Vision and Mission

OUR VISION

United Way envisions a world where all individuals and families achieve their human potential through education, financial stability and healthy lives.

OUR MISSION

We improve lives by mobilizing the caring power of communities around the world to advance the common good.

LOCAL SOLUTIONS, LASTING IMPACT



A world map in shades of blue with numerous location pins of varying sizes scattered across all continents, indicating global presence. The pins are concentrated in North America, South America, Europe, and Asia.

LOCAL SOLUTIONS, LASTING IMPACT

United Way is engaged in nearly 1,800 communities across more than 40 countries and territories worldwide.

We focus on **education, financial stability** and **health**—the building blocks for a good life and a strong community.

As the largest privately-funded nonprofit in the world, United Way improves the lives of millions of people every year. We go beyond temporary fixes to create lasting change that benefits everyone.

Success Stories

Shanghai, China

In 2014, United Way expanded to China, where we're partnering with local business and nonprofit leaders to create lasting change. Our first effort focuses on creating opportunities for the children of Shanghai's growing migrant population.

United Way, the Shanghai Charity Foundation and more than 240 volunteers from nine corporations teamed up to provide teacher training, supplementary teaching facilities, educational toys and learning materials to 20 kindergartens. In its first year, the Sprout Preschool Education Program has already **improved learning conditions for more than 10,000 children of migrant workers.**

Jacksonville, Florida

Much of what influences a young person's education happens outside the classroom. That's why Full Service Schools provide therapeutic, health and social services to help students overcome nonacademic barriers to success, graduate on time and experience an improved quality of life.

During the 2013–2014 school year, Full Service Schools **connected 45,000 individuals to services** that range from individual and family counseling to after-school tutoring and mentoring, medical/health services and enrichment activities.

Des Moines, Iowa

When we equip people with the tools they need to earn more and save more, we put them—and their communities—on a path to long-term financial stability. With support from United Way and partners, the Evelyn K. Davis Center for Working Families is doing exactly that, by connecting thousands of people with educational, job training and career opportunities.

More than 2,100 people have obtained better jobs, and nearly 7,400 people have benefited from customized financial education on topics such as money management, budgeting and credit counseling.



Getafe & Cadiz, Spain

In 2010, United Way and the Airbus Corporate Foundation partnered to create the Airbus Flying Challenge, a tutoring and mentoring initiative focused on inspiring at-risk middle and high school students to stay in school, improve their grades and explore their career ambitions.

Starting in Toulouse, France, the initiative expanded to Wichita, Kansas in 2013 and to Getafe and Cadiz, Spain in 2014.

So far, **more than 600 students have received mentoring** through the Airbus Flying Challenge initiative.

Atlanta, Georgia

Project Health Access has **helped more than 60,000 people who don't have health insurance, or who are underinsured, get treatment** in a network of health clinics and homeless service organizations.

When people have nowhere else to turn, they use the ER as a primary care facility. As a result, medical providers are overwhelmed and many sick patients became even more ill as they wait for help. By connecting people to these other facilities, we take some of the burden off emergency rooms by providing treatment for chronic illnesses like high blood pressure and diabetes. Project Health Access also connects people to preventive care; as a result, more people avoid getting sick in the first place and the community saves on healthcare costs.

Salt Lake City, Utah

An innovative system called “pay for success” is **providing preschool to thousands of Utah children**—without taxpayers having to risk a dime on programs that don’t work. Through this system, private investors make a loan to proven programs, and the state pays them back only after the program demonstrates positive results. The first \$1 million investment in United Way’s program placed 600 at-risk children in high-quality preschool—the first time in history that “pay for success” has been used for early education.

To enable this pay for success model, the Utah State Legislature needed to pass HB96, the Utah School Readiness Initiative. While many saw the benefits of this bill, some were opposed. United Way mobilized supporters, engaging 6,000 people to learn more about the issues, take a pledge to stand for pre-K, write letters and even visit policy makers in the state capitol. After the congressional visits, countless tweets and 21,000 emails sent to legislators, the bill passed and was signed into law on April 1, 2014.

Milwaukee, Wisconsin

In 2006, United Way's Women's Leadership Council threw their support behind a community effort to shift the odds for low-income girls in Milwaukee, where teen pregnancies are a big barrier to success in school, work and life. Together with business and community leaders, they **cut the teen birth rate by 56%**, surpassing their goal three years early. In 2014, they announced their plan to cut the rate in half again over the next 10 years.

LIVE UNITED THE UNITED

Congratulations Milwaukee

Teen birth rate dropped again.

The United Way Women's Leadership Council is a global network of more than 60,000 women in 155 communities across six countries. Since 2002, they have raised more than \$1 billion to improve lives and build stronger communities.



The Kids Are All Right

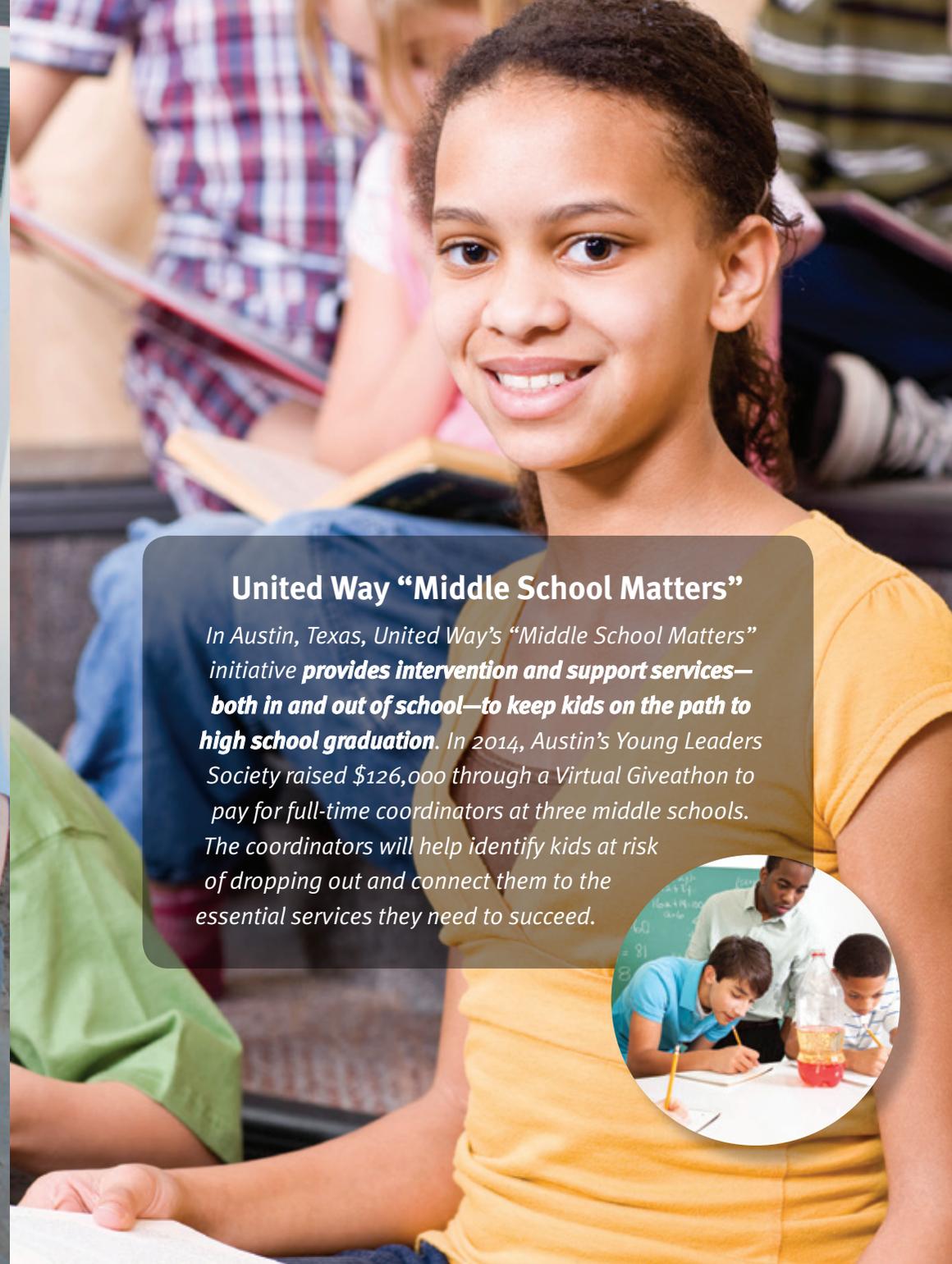
In 2014, students in Panama promoted healthy, sustainable living by creating recycling programs in Panama City and building community centers in Arraiján where students can study, families can gather and doctors can visit to provide medical care to the community. These are just some of the great results achieved by more than 70 college and high school Student United Ways in Panama, Honduras, Brazil, Canada, India and the United States.

More than 50,000 young professionals who comprise our Young Leader Societies raised \$52 million to move the needle on issues that affect all of us, from human trafficking in Atlanta, Georgia to child obesity in Sacramento, California. These passionate young leaders also volunteered their time to create lasting change in their communities, from reading to Head Start classes in Cedar Rapids, Iowa to planting fresh fruits and vegetables in Seattle, Washington.



United Way Alternative Spring Break

In 2014, 700 young people dedicated their spring break to **improving communities** across the U.S and Jamaica. Since United Way's Alternative Spring Break began in 2006, **more than 4,000 students** have traded in their beach towels for tool belts. From building houses to tutoring children and helping with disaster recovery, students have **volunteered 130,000 hours of their time** to make a lasting impact on the lives of others.



United Way "Middle School Matters"

In Austin, Texas, United Way's "Middle School Matters" initiative **provides intervention and support services—both in and out of school—to keep kids on the path to high school graduation.** In 2014, Austin's Young Leaders Society raised \$126,000 through a Virtual Giveathon to pay for full-time coordinators at three middle schools. The coordinators will help identify kids at risk of dropping out and connect them to the essential services they need to succeed.



Spotlight on Innovation



United Way's worldwide reach enables us to lift up proven solutions and extend them to hundreds of communities. Here are several innovative United Way products that many communities are already implementing to improve millions of lives.

myfree taxes

In 2014, U.S. taxpayers saved more than \$340 million by taking advantage of our Volunteer Income Tax Assistance (VITA) sites and MyFreeTaxes.com, the first online initiative allowing free federal and state tax preparation and filing in all 50 states and the District of Columbia.

Since 2009, United Way's free tax preparation assistance has put **more than \$10 billion back into the hands of hard-working Americans** — money that people can use for essential needs like their next rent check, school supplies for their kids or a doctor's appointment.





bornlearning[®]

United Way Born Learning has **provided more than 15 million parents worldwide** with online tips, tools and research-based parent education materials that help them turn everyday moments into powerful learning experiences.

In Mexico, Born Learning has improved learning conditions for more than 12,000 children. In 2014, Born Learning and other United Way early childhood development initiatives in Latin America positively impacted the lives of more than 140,000 children from low-income families.



2-1-1[®]

Get Connected. Get Answers.

2-1-1 is a referral and information helpline and website that connects people across North America to essential health and human services. The service is free, accessible 24/7, completely confidential, and available in all languages.

In 2014 alone, 2-1-1 agents answered **more than 15 million calls** (over 70 percent of them from women), connecting people to the help they need with housing, healthcare, employment, legal aid, education, disaster services and much more.

2-1-1 also serves an increasing number of veterans looking for job search assistance, transitional housing and other resources.

Because 2-1-1 lines are staffed with many volunteer veterans, these callers are able to speak with someone who understands the challenges of military life and can quickly connect them to the services they need.

CLUB CONNECT[®]

ADOPT-A-SCHOOL PROGRAM

Research tells us that children who can read proficiently by third grade are much more likely to successfully graduate high school. We're encouraging communities to invest in the next generation of readers with Club Connect, which allows donors to "adopt" a Title One elementary school.

For \$10,000 each year (donors can give as little as \$10), a school receives much-needed resources like books, online reading resources and parent engagement tools to help improve early grade reading levels. So far, **11,000 children** at **20 schools** have benefited from Club Connect, and 30 additional schools are in development.



Behind The Numbers

We measure our success in actual lives changed.
Meet a few of the people who have benefited from our work.
They are shining examples of how helping one person succeed in life
is a victory for all of us.

Gabriel

Gabriel was a veteran who lived on the streets for eight years, before he moved into United Way's Permanent Supportive Housing program in Tempe, Arizona. Together with the City of Phoenix and other partners, United Way has **completely ended chronic homelessness for veterans** in Phoenix.

Now Gabriel has a new job working as a chef at a local restaurant, a place to call his own, and a message of hope: "Don't be ashamed. There are people out here who want to help you."



Laxmi

Fourteen-year old Laxmi Biswas used to be one of the 2.5 billion people who lack access to clean toilets. Today, Laxmi and **more than 6,000 other children at schools in Kolkata, India have access to functional toilets, changing rooms and safe drinking water**, thanks to a community that came together to create lasting solutions.

Previously, Laxmi says she “tried not to drink water to avoid the need to go to the toilet.” It wasn’t just a matter of inconvenience; she and her peers often had to choose between either missing school or going out into the fields, in a district where trafficking in girls is rampant. By installing better facilities at Laxmi’s school and five others, we’re addressing both school attendance and basic safety—a game-changer for the financial futures of individuals, families, communities and entire nations.



Liz



Liz dreamed of becoming a nurse, but the cost of a college education seemed out of reach. Then she found out about a United Way-supported program that matches the savings of participants, while providing financial literacy training and peer support.

Now Liz is a proud graduate of the Georgetown University School of Nursing and Health Studies. She is one of **more than 30,000 people in the Boston area who have found new jobs, started their own business or advanced in their careers**—thanks to United Way’s ongoing commitment to getting more people on solid financial ground.

Voices for Change

United Way provides a platform for people to take meaningful action that makes a difference.

In some cases, that means advocacy for a local cause. In Utah, for example, United Way joined with community organizations in 2014 to pass a state bill that would fund preschool for low-income students through private investments, adding 750 new seats for four year olds in public and private programs.

In other cases, it means speaking out on behalf of national policies that positively affect millions of lives.

That's why United Way supports laws that invest more in schools, make working family tax credits permanent, expand eligibility for children's health insurance and provide tax incentives for charitable giving.

One of our most exciting policy wins in 2014 came when Congress passed reauthorization of the Workforce Innovation Act (WIA), a crucial step in modernizing our workforce to meet the demands of the 21st century. Job training programs funded by the reauthorization play a key role in equipping workers with skills that lead to stable jobs, and ensuring that American businesses have the trained workforce they need to compete in the global economy.

United Way is proud to have worked with national partners in shaping many aspects of the new law. With 9.8 million people currently looking for jobs, building a more robust middle class will require a broad alliance of government, nonprofits, businesses, educational institutions and other leading voices in civil society.



A Unifying Force for Global Solutions

United Way stands at the intersection between civil society, business and government. For more than 125 years, we have fostered strong relationships with donors, community leaders, organized labor, faith-based groups, corporations, nonprofit organizations and the public sector.

As the world's largest privately funded nonprofit, we are able to rally all of these partners around a shared agenda and strategy for lasting change.

Sector leadership comes in different forms. On the ground in communities as diverse as Chittenden, Vermont and Tacloban City, Philippines, we're leading by example, with broad coalitions working together to improve people's lives.



WORLD
ECONOMIC
FORUM

We are always looking for new partnerships that can produce innovative solutions on a large scale. In 2014, United Way entered into a partnership with Scholas Occurrentes, an education initiative started by Pope Francis while he was Bishop of Buenos Aires. Scholas currently has more than 200,000 schools around the world connected virtually through a Google application, and we're excited to see how we can help take their great work to new heights.

In addition to our work in communities, United Way is a leading voice and influencer on the global stage. In 2014, United Way's President and CEO Brian Gallagher was invited to become the first Chair of the World Economic Forum's newly formed Civil Society Global Advisory Board, which he will lead through 2016.

The Board comprises leaders of the most prominent international labor, religious and charitable organizations, among them the International Trade Union Confederation, Islamic Relief Worldwide, the World Council of Churches, Amnesty International and others. As Chair, Gallagher serves as a strong ambassador for our sector, and as an advocate for greater alignment between nonprofits, civil society and the world's most powerful political and corporate leaders.

Our Partners

The trust we've developed in communities over the last 125 years has led to indispensable partnerships that span every sector of society, including schools, business leaders, faith-based groups, governments and other nonprofits. Together, we affect change on a larger scale than any single organization can accomplish alone.

The National Football League



Creating stronger communities is a team sport. That's why United Way and the NFL have worked together for more than 40 years to improve people's lives.

Every year, NFL players give back to their communities by hosting youth football clinics, rebuilding neighborhood playgrounds and engaging in other volunteer projects. They've also drafted 39,000 people to serve as readers, tutors and mentors.

United Way and the NFL have accepted a new mission with the Play60 campaign: motivating millions of kids to get up and get moving for at least 60 minutes a day. Together, we're taking a stand against childhood obesity, because we know that healthy kids are more likely to succeed in school, work and life.



Corporate Partners

United Way is fortunate to have strong partnerships with world-class organizations dedicated to improving lives and strengthening communities around the world. The support of United Way's mission includes more than 280 Fortune 500 companies.

In 2014, four outstanding partners were recognized by United Way for their engagement and efforts to promote lasting change:



JOHN DEERE



Kimberly-Clark

**WELLS
FARGO**



JOHN DEERE

United Way and John Deere share a focus on education and economic development, and have worked together for many years to build stronger schools and communities.

John Deere's "Dollars for Doers" program lets employees earn a \$1,000 grant for any approved charity at which they've volunteered 40 or more hours in a year. By rewarding volunteer spirit, John Deere is making it even easier for one person to make an extraordinary difference.



Kimberly-Clark

United Way and Kimberly-Clark have joined forces in two areas: giving young women a strong start in leadership and advocacy, and helping people live vibrant, fulfilling lives.

Kimberly-Clark's U by Kotex® brand sponsored a week-long United Way Alternative Spring Break for 25 young college students while their Depend brand is helping United Way to promote healthy, active and independent living throughout an individual's life.



A long-time partner in driving community solutions, UPS and its employees were the first company to reach \$1 billion in total contributions for United Way, targeting improvements in education and financial stability.

UPS employees volunteer nearly two million hours of community service every year and 2014 was no exception. They have pledged to reach 20 million hours of community service by 2020, a bold goal that will change the lives of many people and raise the bar for all private sector companies who value their communities and the energy and expertise of their employees.

Thank You

Every year, United Way Global Corporate Leadership companies and their employees contribute more than \$1 billion and volunteer more than 23 million hours – giving selflessly of themselves to improve the lives of others.

Companies that raised \$15 million or more

WELLS FARGO
UPS*
MICROSOFT CORPORATION
PUBLIX SUPER MARKETS
AT&T
IBM
BANK OF AMERICA
GE
EXXONMOBIL
PwC US
DELOITTE LLP
INTEL CORPORATION
NATIONWIDE
COSTCO WHOLESALE
P&G
JOHNSON & JOHNSON
U.S. BANK
GENERAL MOTORS
TARGET

*First company to exceed giving \$1 billion to United Way



**WELLS
FARGO**

United Way and Wells Fargo have long been partners in building stronger communities, with a focus on helping individuals and families live more financially stable lives.

Wells Fargo's \$5 million investment in a Financial Capability Network with United Way is giving more people the tools to get on solid financial ground. Financial education and coaching has already helped more than 7,400 people increase their income or savings—lasting change that ripples out to benefit entire communities.

Photo courtesy of Wells Fargo

Partnering for a Culture of Health

Where we live, learn, work, and play often has more impact on our health than the occasional visit to the doctor's office. That's why it's so important for communities to take a broad approach that includes not only healthcare access and healthy personal behavior, but also related factors like education, financial stability, family and social connectedness, and the physical environment.

In our ongoing mission to foster a culture of health, we've found an invaluable partner in the **County Health Rankings & Roadmaps program**, a collaboration between the Robert Wood Johnson Foundation and University of Wisconsin Population Health Institute.

The Rankings provide a user-friendly framework and county-level data to help communities pinpoint the factors that make their residents healthy or sick. The Roadmaps provide tools and guidance to help partners in communities create solutions that improve the underlying conditions for a healthy life.

United Way is using this information to create more opportunities for healthy living in America's neighborhoods. You can see the results in places like Buncombe County, North Carolina; Spokane, Washington; and Brownsville, Texas—all recipients of the Robert Wood Johnson Foundation's Culture of Health Prize in 2014, and all communities where United Way is helping to **improve health outcomes by addressing issues like kindergarten readiness, public safety and the physical environment.**





OUR DONORS

Our Donors

United Way's 10.3 million donors give to support long-term solutions that benefit everyone. Whether they give \$1 or \$10 million, their contributions make a real difference for millions of people.

A Legacy of Leadership

In 2014, United Way awarded our highest distinction for philanthropy, the Alexis de Tocqueville Award, to Larry and Gloria Macdonald. They join good company, with such notable philanthropists as Presidents Ronald Reagan and Jimmy Carter, the Gates Family and Bob Hope.

Longtime supporters of United Way, Larry and Gloria embody the ideal of global citizenship that drives our worldwide mission. For more than 28 years, they have contributed to lasting community change in their hometown of Calgary, Canada, while also supporting long-term solutions abroad.

Larry and Gloria not only served a key leadership role in establishing United Way's presence in France, but also dedicated their money and their time to bringing positive change to several communities in Uganda and Ghana—the kind of real and lasting change that people can see and feel in their daily lives. Among other things, their donations to Uganda and Ghana resulted in three boreholes that provide clean drinking water to 1,500 families, a medical center that serves more than 10,000 people and 50,000 mosquito nets distributed to stop the spread of malaria.

Thank you, Larry and Gloria, for all that you have done to improve lives and strengthen communities. We know you share our vision for a world in which everyone has an opportunity to succeed. With your help, we're getting closer to making that vision a reality.





Our Volunteers

United Way's mission is fueled by the passion of 2.9 million volunteers around the world. Our volunteers come from all walks of life, but they share an immeasurable passion for improving their communities.

Profiles in Volunteer Spirit

Velma Saunders celebrated her 105th birthday last year at the offices of United Way of Northern Utah, where she worked as a volunteer receptionist. As a tribute to Velma on her birthday, United Way donated 105 books to children, each one inscribed with the words: “This book is a gift to you in honor of Velma Saunders.” Velma passed away peacefully at home on February 13, 2015, having served her community for decades as a volunteer and advocate for change.



Following in Velma’s footsteps comes a new generation eager to make their mark on the world.

Meet 12-year-old twins Alex and Hannah Laman. At age 8, they realized that many children didn’t have access to books at school or home, and decided to change that.

Together, they founded Adopt a Book, and have collected and distributed more than 76,000 books to local schools, hospitals and non-profit organizations throughout the Greater Cincinnati and Northern Kentucky area.



LIVE UNITED.

Day of Action

Each year on and around June 21, communities around the world come together to harness the volunteer spirit and improve the conditions in which they live.

In 2014, thousands of people in more than 300 communities— from Macon, Georgia to Mumbai, India—committed their time and their passion to creating long-lasting solutions that benefit everyone.

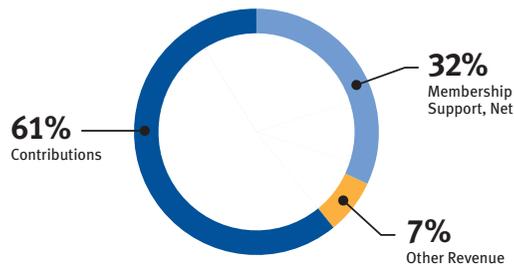
Day of Action is an opportunity for communities to come together and address the issues that matter most to them. For some, it's stuffing backpacks full of books to encourage reading and improve early literacy. For others, it's planting community gardens to foster civic pride and promote affordable, healthy eating. In that sense, Day of Action mirrors the work that United Way does year-round: empowering people to affect positive change in their own backyards, and across the world.





Financial Highlights

In 2014, United Way raised \$5.18 billion to support long-term community solutions around the world. The financial information below is for United Way Worldwide, the leadership and support organization for the network of United Ways, located in Alexandria, Virginia.

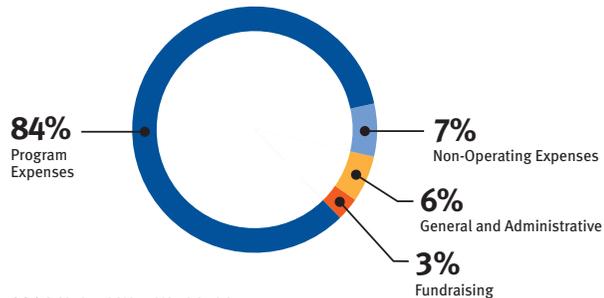


2014 United Way Worldwide Consolidated Revenue
USD 88,521,000

Contributions are funds donated to support United Way Worldwide's mission and its programs that promote education, income and health. These funds consist of unrestricted, temporarily-restricted and permanently-restricted donations.

Membership support is received annually from local United Ways for continued membership in the United Way network. Local United Ways receive the benefits of membership and comply with standards established by United Way Worldwide.

Other revenue includes income generated from the sale of promotional materials, program service fees, investment activity, conferences, rent and non-professional service, transaction fees and miscellaneous activity.



2014 United Way Worldwide Consolidated Expenses
USD 86,642,586

Program Expenses includes Investor Relations, International Network, Community Impact Leadership and Learning, Public Policy, Brand Leadership, Campaign and Public Relations and promotional material sales.

Non-Operating Expenses are pension-related changes.

General and Administrative activities include finance, legal, IT and other services that support United Way Worldwide's business operations.

Fundraising is responsible for United Way Worldwide fundraising efforts.

United Way Worldwide
and Subsidiaries
Consolidated Statements
of Financial Position

As of December 31, 2014
(In USD Thousands)

FINANCIAL HIGHLIGHTS

	2014	2013
Assets		
Current assets	27,021	29,660
Noncurrent assets	49,158	37,044
Total assets	<u>76,179</u>	<u>66,704</u>
Liabilities and net assets		
Liabilities		
Current liabilities	23,407	20,543
Noncurrent liabilities	14,048	9,316
Total liabilities	<u>37,455</u>	<u>29,859</u>
Net assets		
Unrestricted	23,260	23,362
Unrestricted-Board designated	926	893
Temporarily restricted	10,747	8,799
Permanently restricted	3,791	3,791
Total net assets	<u>38,724</u>	<u>36,845</u>
Total liabilities and net assets	<u>76,179</u>	<u>66,704</u>
Revenue	2014	2013
Membership Support, net	28,648	28,869
Campaign efforts, Tri-State, net	0	-
Contributions	53,599	48,634
Other revenue	6,274	3,158
Total revenue	<u>88,521</u>	<u>80,661</u>
Expenses		
Program expenses:		
Investor Relations	4,715	6,552
International Donor Advised Giving	33,312	36,092
International Network	4,885	3,848
U.S. Network	8,925	8,765
Community Impact & Strategy	9,170	8,757
Learning, Conferencing and Talent Management	4,773	4,476
Public Policy	0	-
Brand Strategy and Marketing	5,376	6,929
Campaign and Public Relations	1,249	5,739
Promotional Material Sales	658	579
Total Program Expenses	<u>73,063</u>	<u>81,737</u>
Support Services:		
General and Administrative	4,525	5,790
Fundraising	2,641	2,392
Total Support Services	<u>7,166</u>	<u>8,182</u>
Total operating expenses	<u>80,229</u>	<u>89,919</u>
Change in net assets from operations	8,292	(9,258)
Non-operating adjustments to net assets	(6,413)	6,602
Change in net assets	1,879	(2,656)
Net assets beginning of the year	36,845	39,501
Net assets end of the year	<u>38,724</u>	<u>36,845</u>

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