

**NAMI ST. TAMMANY AND SUBSIDIARY**

CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED JUNE 30, 2017

TOGETHER WITH INDEPENDENT AUDITOR'S REPORT

# **NAMI ST. TAMMANY AND SUBSIDIARY**

## CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED JUNE 30, 2017

### CONTENTS

Independent Auditor's Report	1
Consolidated Financial Statements	
Consolidated Statement of Financial Position	2
Consolidated Statement of Activities	3
Consolidated Statement of Functional Expenses	4
Consolidated Statement of Cash Flows	5
Notes to Financial Statements	6
Report on Internal Control over Financial Reporting and Compliance based on an audit of financial statements performed in accordance with Government Auditing Standards	11
Supplementary information	13
Schedule of Compensation, Benefits, and Other Payments to Agency Head	14



---

## INDEPENDENT AUDITOR'S REPORT

Board of Directors  
NAMI St. Tammany  
Mandeville, Louisiana

### **Report on the Financial Statements**

We have audited the accompanying financial statements of NAMI St. Tammany (a Louisiana nonprofit organization), which comprise of the statement of financial positions as of June 30, 2017, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

### **Opinions**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of NAMI St. Tammany as of June 30, 2017, and the changes in its net

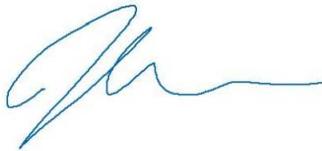
assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

**Other Reporting Required by Governmental Auditing Standards**

In accordance with Government Auditing Standards, we have also issued our report dated December 13, 2017 on our consideration of NAMI St. Tammany's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards and should be considered in assessing the results of our audit.

**Supplementary Information**

Included in these financial statements is a supplementary schedule of compensation, benefits, and other payments to agency head. The information included in this schedule has been subject to the audit procedures noted above, and, as such is covered by the opinion.



Jason F. Clausen  
St. Clair Shores, MI  
December 13, 2017

**NAMI ST. TAMMANY AND SUBSIDIARY**  
**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**JUNE 30, 2017**

**Assets**

Current assets	
Cash and cash equivalents	\$ 178,529
Cash - restricted	76,000
Grants receivable	165,106
Prepaid expenses	<u>2,387</u>
Total current assets	<u>422,022</u>
Property and equipment	
Office equipment	16,422
Equipment	4,703
Furniture and fixtures	24,424
Vehicles	27,000
Leasehold improvements	75,195
Less accumulated depreciation	<u>(40,699)</u>
Total property and equipment	<u>107,045</u>
Total assets	<u><u>529,067</u></u>

**Liabilities**

Current Liabilities	
Accounts payable	2,657
Current portion of long term debt	4,908
Accrued payroll	35,567
Payroll taxes payable	<u>5,781</u>
Total current liabilities	48,913
Notes payable	<u>20,125</u>
Total liabilities	<u>69,038</u>

**Net assets**

Unrestricted	384,029
Board Designated Reserve	25,000
Temporarily restricted	<u>51,000</u>
Total net assets	<u>460,029</u>
Total liabilities and net assets	<u><u>\$ 529,067</u></u>

See auditor's report and notes to the financial statements

**NAMI ST. TAMMANY AND SUBSIDIARY**  
**CONSOLIDATED STATEMENT OF ACTIVITIES**  
**FOR THE FISCAL YEAR ENDED JUNE 30, 2016**

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
<b><u>Revenue and other support</u></b>			
Grant and contract revenue	\$ 1,055,107	\$ 52,000	\$ 1,107,107
Fundraising	143,883	-	143,883
Membership	2,669	-	2,669
Contributions	26,569	-	26,569
Rentals	67,861	-	67,861
Other income	4,356	-	4,356
In-kind donations	37,800	-	37,800
Temporary net asset released from restrictions	10,000	(10,000)	-
	<u>1,348,245</u>	<u>42,000</u>	<u>1,390,245</u>
 Total revenue and other support			
<b><u>Expense</u></b>			
Program services	1,068,769	-	1,068,769
Management and general	106,483	-	106,483
Fundraising	81,336	-	81,336
	<u>1,256,588</u>	<u>-</u>	<u>1,256,588</u>
 Total expense			
 Change in net assets	91,657	42,000	133,657
 Net assets, beginning of period	<u>317,372</u>	<u>9,000</u>	<u>326,372</u>
 Net assets, end of period	<u>\$ 409,029</u>	<u>\$ 51,000</u>	<u>\$ 460,029</u>

See auditor's report and notes to the financial statements

**NAMI ST. TAMMANY AND SUBSIDIARY**  
**CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES**  
**FOR THE FISCAL YEAR ENDED JUNE 30, 2017**

<u>Description</u>	<u>Program Services</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
Salaries	\$ 744,384	\$ 66,835	\$ 33,085	\$ 844,304
Employee benefits	7,477	671	332	8,480
Payroll taxes	61,299	5,504	2,725	69,528
Advertising	-	-	545	545
Accounting	-	7,800	-	7,800
Audit	-	7,633	-	7,633
Bank charges	2,247	264	132	2,643
Donations	437	-	-	437
Travel / trainings	6,322	744	372	7,438
Telephone	14,280	1,681	835	16,796
Postage and shipping	-	1,198	-	1,198
Occupancy	25,501	3,000	1,499	30,000
Repairs and maintenance	7,945	935	467	9,347
Office expense	17,243	2,029	1,012	20,284
Meetings	10,251	219	101	10,571
Insurance	23,189	2,729	1,364	27,282
Interest	589	69	35	693
Website	535	64	31	630
Dues and subscriptions	-	3,224	-	3,224
Licenses	2,085	-	-	2,085
Mileage	12,046	-	-	12,046
Direct operating costs	116,834	-	-	116,834
Direct fundraising costs	-	-	37,845	37,845
Other expenses	2,032	238	121	2,391
Depreciation	14,073	1,646	835	16,554
Total expenses on the statement of activities	<u>\$ 1,068,769</u>	<u>\$ 106,483</u>	<u>\$ 81,336</u>	<u>\$ 1,256,588</u>

See auditor's report and notes to the financial statements

**NAMI ST. TAMMANY AND SUBSIDIARY**  
CONSOLIDATED STATEMENT OF CASH FLOWS  
FOR THE FISCAL YEAR ENDED JUNE 30, 2017

Cash flows from operating activities

Change in net assets	\$ 133,657
Adjustments to reconcile change in net assets to net cash provided by operating activities	
Add: Depreciation	16,554

Changes in operating assets and liabilities

Increase in grants receivable	(89,004)
Decrease in accounts payable	(1,988)
Decrease in accrued payroll	157
Decrease in payroll taxes payable	176

Net cash provided by operating activities	59,552
---	--------

Cash flows from investing activities

Additions to fixed assets	(43,023)
---------------------------	----------

Net cash used for investing activities	(43,023)
--	----------

Cash flows from financing activities

Proceeds from note payable, net of repayments	25,033
---	--------

Net cash provided by financing activities	25,033
---	--------

Net increase in cash and cash equivalents	41,562
---	--------

Cash and cash equivalents, beginning of period	212,967
--	---------

Cash and cash equivalents, end of period	\$ 254,529
--	------------

Cash paid for interest for the fiscal year ended June 30, 2017 was \$693.

**NAMI ST. TAMMANY AND SUBSIDIARY**  
**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED JUNE 30, 2017**

**NOTE 1 – NATURE OF ACTIVITIES**

NAMI St. Tammany and Subsidiary, (the Organization) is a non-profit corporation located in Mandeville, Louisiana, and is affiliated with National Alliance on Mental Illness. The Organization's mission is to increase awareness and advocate for families and persons with mental health illnesses in St. Tammany Parish. The Organization's source of revenue is principally derived from grant revenue and fundraising events. The Organization operates the following major programs:

*Peer and Family Education*

Providing education, awareness, and understanding of mental illnesses and establishing wellness through Peer-to-Peer, NAMI Basics, and Family-to-Family Education programs.

*Peer and Family Support Groups*

Providing a forum for recovery support for adults living with mental health challenges through ongoing support groups NAMI Connection and Family-to-Family Support.

*Community Programs*

Providing forums for effectively communication of mental health related concerns, advocacy for individuals struggling with mental illness, and a comprehensive web-based directory that provides resources for individuals living with mental illness. These programs are delivered through Parents and Teachers as Allies, NAMI Smarts for Advocacy, Community Education Events, and Mental Health Resource and Provider Directories.

**NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

*Basis of Accounting*

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with generally accepted accounting principles and accordingly, reflect all significant receivables, payables, and other liabilities.

The financial statements are presented in accordance with FASB ASC 958, *Financial Statements of Not-for-Profit Organizations*. Under FASB ASC 958, the Organization is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets and permanently restricted net assets.

*Principles of Consolidation*

The financial statements include the accounts of NAMI ST Transportation, Inc., a wholly owned subsidiary of the Organization. All intercompany balances have been eliminated.

*Use of Estimates*

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported period. Actual results could differ from those estimates.

*Cash and Cash Equivalents*

For purposes of the statement of cash flows, highly liquid investments with maturities of three months or less when purchased are considered cash equivalents and recorded at cost,

See auditor's report and financial statements

**NAMI ST. TAMMANY AND SUBSIDIARY**  
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED JUNE 30, 2017

**NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

which approximates fair value. The Organization places its temporary cash investments with high credit quality financial institutions.

*Accounts Receivable, Net*

The Organization carries its accounts and grants receivable at the lower of cost or market, less an allowance for doubtful accounts. On a periodic basis, the Organization evaluates its accounts receivable and establishes an allowance for doubtful accounts, when deemed necessary, based upon specific delinquent accounts. When receivables are deemed uncollectible, they are charged against the allowance account. At June 30, 2017, the allowance for doubtful accounts was \$0.

*Donated Materials and Services*

The Organization receives donations of material and services from various sources. The donated materials and services received are reflected in the accompanying financial statements at their fair market value.

*Property and Equipment*

Property and equipment are carried at cost or, if donated, at fair market value at the time of the donation. Property with an original cost of \$500 or greater and a useful life of 3 years or greater are capitalized. Depreciation is computed on a straight-line basis over the estimated useful life of the assets. Expenditures for maintenance and repairs are charged to expense as incurred. Useful lives for the different classes of assets is as follows:

Office equipment	3 – 5 years
Equipment, vehicles, furniture, and fixtures	5 – 7 years
Leasehold improvements	10 – 15 years

*Advertising*

Advertising costs are recorded as expenditures as they are incurred.

*Income Taxes*

The Organization is a private, not-for-profit organization operating in accordance with Section 501(c)(3) of the Internal Revenue Code.

*Classification of Net Assets*

Net assets and revenues and expenses are classified based on the existence or absence of donor-imposed restrictions. Accordingly, net assets are classified as temporarily restricted, permanently restricted, or unrestricted. Donor-imposed restrictions that expire with the passage of time or that can be removed by meeting certain requirements results in temporarily restricted net assets.

*Unrestricted Net Assets* – This portion of the Organization’s net assets is available for general obligations and is not subject to any donor-imposed restrictions. Revenues earned, program services provided, unrestricted contributions and all operating expenses are reported in this category. The Organization records donor-restricted contributions, whose restrictions have been satisfied in the same reporting period, as unrestricted support in such year.

*Temporarily Restricted Net Assets* – This portion of the Organization’s net assets is limited to use specified by donor-imposed restrictions. When donor restrictions expire, or the nature and purpose of the restriction is accomplished, temporarily restricted net

See auditor’s report and financial statements

**NAMI ST. TAMMANY AND SUBSIDIARY**  
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED JUNE 30, 2017

**NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

assets are reclassified to unrestricted net assets and report in the accompanying statement of activities and changes in net assets as net assets released from restrictions.

*Permanently Restricted Net Assets* – net assets subject to “donor-imposed” restrictions that they be maintained in perpetuity. Restrictions that require an asset be invested and only allow the income to be used are classified as permanently restricted net assets. The Organization has no permanently restricted net assets at June 30, 2017.

*Functional Expenses*

The costs of providing program and supporting services have been reported on a functional basis in the statement of activities and changes in net assets. Direct and indirect costs have been allocated between program, and general and administrative, and fundraising based on estimates from management. Although the methods of allocation used are considered appropriate, other methods could be used that would produce different amounts.

**NOTE 3 – RESTRICTED CASH**

As of June 30, 2017, the Organization has cash restricted in the amount of \$76,000.

Temporarily restricted net assets (Note 6)	\$ 51,000
Board designated cash reserve (Note 11)	<u>25,000</u>
Total	<u>\$ 76,000</u>

**NOTE 4 – NOTES PAYABLE**

*Note Payable – Vehicles*

The Organization maintains a note payable dated January 20, 2017, with an original amount of \$27,000. The note calls for 60 monthly payments of \$520, and bears interest at a rate of 5.75%. The note matures January 20, 2022, and is secured by specific assets of the company.

Principal payments due on this note for the next five years are as follows:

2018	\$ 4,908
2019	5,202
2020	5,511
2021	5,843
2022	<u>3,569</u>
<u>TOTAL</u>	<u>\$ 25,033</u>

**NOTE 5 – COMPENSATED ABSENCES**

The amount liability for compensated absences cannot be reasonably determined, therefore no accrual has been made.

See auditor’s report and financial statements

**NAMI ST. TAMMANY AND SUBSIDIARY**  
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED JUNE 30, 2017

**NOTE 6 – TEMPORARILY RESTRICTED NET ASSETS**

At June 30, 2017, the Organization held the following amounts in temporarily restricted net assets:

Northshore Community Foundation Grant	\$ 30,000
Salman Family Foundation	<u>21,000</u>
Total Temporarily Restricted Net Assets	<u>\$ 51,000</u>

**NOTE 7 – PERMANENTLY RESTRICTED NET ASSETS**

At June 30, 2017, the Organization did not have any Permanently Restricted Net Assets.

**NOTE 8 - CONCENTRATIONS**

*Funding Sources*

The Organization is substantially supported by government grants and contracts from federal, state, and local authorities. The total support provided by these sources is approximately 74% of total revenue.

**NOTE 9 – GRANT REVENUE AND RECEIVABLES**

The grant revenues received for the fiscal year ending June 30, 2017 are as follows:

U.S. Department of Housing and Urban Development	\$ 253,382
St. Tammany Parish Government	281,714
State of Louisiana - Department of Health & Hospitals	361,178
Florida Parish Human Services Authority	98,459
MBH of Louisiana, LLC	10,885
City of Mandeville, Louisiana	10,000
City of Covington, Louisiana	6,000
City of Slidell, Louisiana	<u>10,000</u>
Total Grant Revenue	<u>\$ 1,031,618</u>

The total amounts receivable on these grants as of June 30, 2017 was \$165,106. As of the date of this report, this entire balance was collected, therefore, no reserve has been recorded.

**NOTE 10 – IN-KIND DONATIONS**

Donated contributions are reflected in the accompanying statements at their estimated values at date of receipt. The organization receives many hours of volunteer work. Much of this volunteer work does not meet the requirements for recognition in GAAP, and are therefore not included in the financial statements. The value of donated materials and services included in the financial statement and the corresponding expenses for the year are as follows:

Donated Office Space and Furniture	\$ 30,000
Donated Professional Services	<u>7,800</u>
Total In-Kind Donations	<u>\$ 37,800</u>

See auditor's report and financial statements

**NAMI ST. TAMMANY AND SUBSIDIARY**  
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED JUNE 30, 2017

**NOTE 11 – BOARD-DESIGNATED CASH RESERVE**

At June 30, 2017, the Organization maintained a Board designated cash reserve in the amount of \$25,000. These funds are restricted for operating costs, and may not be drawn upon without Board consent.

**NOTE 12 – DATE OF MANAGEMENT REVIEW**

These financial statements and all subsequent events have been reviewed by management through the date of this report, which is the date the financial statements were available to be issued.

See auditor's report and financial statements



Board of Directors  
NAMI St. Tammany  
Mandeville, Louisiana

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of NAMI St. Tammany (a nonprofit organization), which comprise the financial statement position as of June 30, 2017, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements have issued our report thereon dated December 13, 2017.

### **Internal Control over Financial Reporting**

In planning and performing our audit, we considered NAMI St. Tammany's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of NAMI St. Tammany's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

*A deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

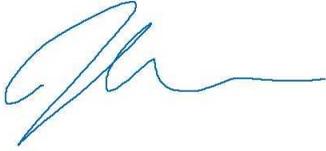
Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be deficiencies, significant deficiencies, or material weaknesses. Given these limitations, during our audit, we did not identify any deficiencies in internal control over that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

### **Compliance and Other Matters**

As part of obtaining reasonable assurance about whether NAMI St. Tammany's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

## **Purpose of this Report**

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

A handwritten signature in blue ink, appearing to read 'J. Clausen', with a long horizontal flourish extending to the right.

Jason F. Clausen  
St. Clair Shores, MI

December 13, 2017

**NAMI ST. TAMMANY AND SUBSIDIARY**

SUPPLEMENTARY INFORMATION

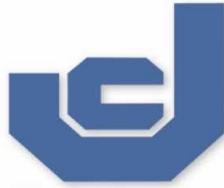
FOR THE YEAR ENDED JUNE 30, 2017

**NAMI ST. TAMMANY AND SUBSIDIARY**  
**SCHEDULE OF COMPENSATION, BENEFITS, AND OTHER PAYMENTS TO AGENCY HEAD**  
**FOR THE FISCAL YEAR ENDED JUNE 30, 2017**

Agency head name: **Nicholas Richard**

<u>Purpose</u>	<u>Amount</u>
Salary + \$200 Christmas Bonus	\$ 71,508
Benefits (Cell phone allowance)	2,400
Car allowance	<u>4,800</u>
Total	<u>\$ 78,708</u>

See auditor's report and notes to the financial statements



**Jason F. Clausen, P.C.**  
Certified Public Accountants

---

INDEPENDENT ACCOUNTANT'S REPORT  
ON APPLYING AGREED UPON PROCEDURES

NAMI St. Tammany  
Mandeville, Louisiana

We have performed the procedures listed in the attached supplement to selected accounting records and transactions of NAMI St. Tammany for the year ended June 30, 2017. The procedures, which were agreed to by NAMI St. Tammany, are solely to assist you with respect to the accounting records listed in the attachment. NAMI St. Tammany's management is responsible for the Company's accounting records. This agreed-upon procedures engagement was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. The sufficiency of these procedures is solely the responsibility of NAMI St. Tammany. Consequently, we make no representation regarding the sufficiency of the procedures described in the attached supplement either for the purpose for which this report has been requested or for any other purpose.

We were not engaged to, and did not perform an audit, the objective of which would be the expression of an opinion on the specified elements, accounts, or items. Accordingly, we do not express such an opinion. Also, we express no opinion on the effectiveness of internal control over financial reporting or any part thereof. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

This report is intended solely for the use of NAMI St. Tammany, Louisiana Legislative Auditor's office, and Federal and State taxing authorities, and should not be used by anyone other than these specified parties.

Jason F. Clausen, P.C.  
St. Clair Shores, MI  
December 26, 2017

**PROCEDURE 1**

Obtained a listing of active federal, state, and local government grants in effect during the fiscal year ended June 30, 2017. For each grant, I reviewed the related disbursements made during the period. I randomly selected three disbursements to determine if there proper documentation, if it was an allowable cost, and if it was expended in the proper period.

**Results**

My testing revealed the following:

- Each expenditure selected for testing had proper supporting documentation
- Each expenditure selected for testing was properly authorized and allowable by the grant
- Each expenditure selected for testing was done so in the proper timeframe.
- Management provided a representation that the listing of expenses was a complete and accurate listing.