ANNUAL PROGRAM STATEMENT (APS)

Funding Opportunity Title:
(CR^2)

Collaborative Research for Cooperative Resilience

Announcement Type:

Annual Program Statement

Funding Opportunity Number:

CRED019

Issuance Date:

Friday, June 5, 2020

Questions Due:
basis

First round: June 22, 2020; thereafter on an On-going

Deadline for Submission of first round Concept Papers: **July 7, 2020**

Final Closing Date:

September 30, 2020

Submit Concept Papers to:

ResearchGroup@ocdc.coop

Table of Contents

SECTION A: ANNUAL PROGRAM STATEMENT (APS) OVERVIEW

APS No: CRED019

APS Title: **Collaborative Research for Cooperative Resilience (CR^2)**

APS Issued By: U.S. Overseas Cooperative Development Council (OCDC), implemented by OCDC's International Cooperative Research Group (RG), under a Cooperative Agreement funded by the United States Agency for International Development (USAID) in furtherance of its goal to enhance the impact and uptake of cooperative development through innovative research.

Issuance Date: Friday, June 5, 2020

Purpose of Subawards

To promote innovative research in the field of international cooperative development, the RG intends to support organizations through a sub-grant to assist in the implementation of new and unique research projects, leading to new knowledge and understanding that can be shared with practitioners and policy-makers, including CDOs, cooperatives, USAID, other donors and additional stakeholders including national and local governments in USAID assisted countries, researchers and stakeholders supporting inclusive growth worldwide.

Period of performance:

Awards will be valid for a period of one year (12 months) from the effective date of award.

Award:

Multiple fixed price sub-awards are anticipated. Issuance of this APS does not constitute an award commitment on the part of OCDC. The APS uses a four-stage, competitive application process for collaboration:

- Stage I: Concept
- Stage II: Co-Creation
- Stage III: Application
- Stage IV: Award

The initial submission of a concept note will be followed by a co-creation process in dialogue with the RG to inform the applicant's final application. OCDC reserves the right to make one, more than one or no awards under this APS. OCDC will not pay for costs incurred in the submission of an application. All applications will be evaluated based on their responsiveness to the technical and cost terms of the APS.

The RG has set aside $400,000 in order to fund research projects. Grant awards are expected to average $50,000. The final amount will be dependent upon grant activities and final negotiation.

Closing/Submission Date and Time: Initial concept papers will be accepted on a rolling basis until Wednesday, September 30, 2020 at 5 pm EST, with an initial first round review submission date of July 7, 2020.

SECTION B: BACKGROUND AND DESCRIPTION

Context

The U.S. Overseas Cooperative Development Council (OCDC), brings together nine organizational members committed to building a more prosperous world through cooperatives. Its mission is to champion, advocate, and promote effective international cooperative development. The RG is a division of OCDC that is spearheading the implementation of OCDC's USAID-funded initiative, *Cooperative Research, Education & Dissemination* (CRED).

The main goal of the Research Group, under the CRED umbrella, is to create greater support for international cooperative development. The RG achieves this goal through rigorous research that bridges to action, supporting the adoption and application of evidence and knowledge by cooperative development organizations (CDOs), cooperatives, policymakers and others to strengthen the use and impact of cooperatives as a locally-owned vehicle for broad-based economic growth, sustainability and self-reliance in USAID-assisted countries.

CRED is structured around three central and mutually reinforcing pillars of research, education and dissemination. CRED's strategy is to undertake activities and develop products that will increase both the effectiveness and uptake of cooperative development. CR^{2} is designed to contribute to all three pillars by rigorous research generated evidence, collaborative learning and broad sharing of its outcomes among the networks of the participating organizations and the RG's stakeholder community.

Annual Program Statement Description

This Annual Program Statement (APS) is issued to enable the RG to advertise, receive and consider partnership opportunities and to make subawards in an open, fair and competitive manner for the collaborative research opportunities detailed in this announcement. The APS enables the RG and select, prospective partners to co-create research partnerships around shared objectives and to align effort, resources and risk.

The unifying theme of the APS is to develop knowledge and understanding about cooperative resilience. The RG defines "resilience" for purposes of this APS to include two elements:

- The ability to withstand external economic and other shocks due to the cooperative business model and the defining characteristics of cooperatives, including adherence to the international cooperative principles
- The ability to support its members and its community in time of crisis

The RG envisions that CR^2 will achieve two aims:

1. It will provide a means to investigate aspects of the research topic areas that are important to the applicant's organization. The research outcomes will have practical application and enhance the impact of the applicant's work while also contributing also to the globally shared knowledge base of cooperative development, and

2. It will provide a body of evidence and insights about the resilience of cooperatives (components, challenges, and necessary conditions) as related to selected research topic. The RG will analyze the outcomes of all research activities funding under this APS through the lens of resilience with the aim of creating a nuanced, multi-faceted picture of cooperative resilience

The RG invites the creativity and insights of the applicants as they conceptualize their approach to this challenge and will prioritize proposals that address topics within the RG Research Agenda as outlined below and align with a consideration of resilience.

Broad areas of RG research interest under this APS are as follows:

- Youth
- Women
- Economic performance and sustainability
- Enabling Environment
- COVID-19
- Member Services and Engagement

At the discretion of the RG, other ways of understanding resilience may also be considered.

Applicants may refine the research to their sectors of interest. It is anticipated that the applicant will identify a specific research question in its Concept Paper, and, as part of its approach to addressing its question, it will include the lens of "resilience," at least as a secondary objective. For example, within the "Youth" category, a proposed research study might examine innovative youth engagement strategies and as part of the study look at whether and how youth engagement has contributed to the cooperative's resilience.

The RG aims to create research partnerships via this APS that are highly collaborative. The RG encourages applicants to consider what non-financial contributions (e.g., expertise, innovations, technologies, data, networks, etc.) they would bring to a prospective partnership as well as what forms of engagement or non-financial contributions they would need from the RG in order to make the partnership successful. Additionally, prospective partners are encouraged to consider sources of leveraged resources as part of their application. Additional details regarding leveraged resources are found in Section D.

The anticipated period for submissions under this annual program statement is five (5) months with a first round of awards to be made by August 21, 2020. At its discretion, the RG may issue Addenda or updates to this APS.

SECTION C: OVERVIEW OF THE APS PROCESS

The APS uses a four-stage, competitive application process for collaboration:

- Stage I: Concept
- Stage II: Co-Creation
- Stage III: Application
- Stage IV: Award

C.1 STAGE I: CONCEPT

Organizations are invited to submit a concept paper in response to any/all priority research topics identified in Section C that align with its capabilities, interests and resources. A description of what is to be covered is found in Section E of this APS

The RG will review all concept papers received on a rolling basis, with a first round of submissions considered after July 7, 2020. Concept papers will be reviewed by an RG technical team, which includes OCDC subject matter experts and potentially third-party subject matter specialists, as needed. The technical team will review concept papers on a pass/fail basis. Applicants who meet all eligibility requirements and submit a successful concept paper will be invited to participate in the next stage of the APS process. The RG may choose to advance one, multiple or *no* applicants to Stage II. Details about the required format and the content of the concept paper can be found Section F.

C.2 STAGE II: CO-CREATION

Successful applicants who pass the Concept stage will receive a notification letter inviting them to participate in the next stage of the process, co-creation. Co-creation is a creative and deliberative stage where the RG and the prospective partner organization(s) work together to engage in dialogue and jointly shape a research project within the theme of resilience on one or more topics described in Section C. The RG will conduct separate research co-creation discussions with each organization that successfully moves from the Concept to Co-creation stage. During co-creation, the RG and prospective partners explore the "why," "where," "when," and "how" aspects of the proposed research to gain a clear understanding of the shared goals and resources each party will provide or facilitate. Co-creation provides an open space for brainstorming, idea sharing, innovation, dialogue and feedback. During the co-creation session(s), the RG and prospective partners will map possible approaches and challenges to addressing the research needs outlined in Section B. The RG and prospective research partners will discuss scope and implementation strategies, potential capabilities and contributions each might bring to a partnership, risks and challenges to successful implementation, funding and possibilities for leveraged contributions, the envisioned benefits of and approaches to a potential partnership. The co-creation process may be completed in a single workshop, or progress over a series of shorter technical conversations between the RG and prospective partners.

Following co-creation, the RG will decide whether to invite one or more organizations to submit a full technical application as well as a cost application in Stage III: Application.   If the co-creation process does not result in a mutually agreed upon path forward, the RG will inform the applicant that they will not be moving to the next stage in the process.

C.3 STAGE III: APPLICATION

Following a successful Co-Creation, an applicant will be invited to submit a technical and cost application as part of Stage III. When the RG notifies prospective partners that they are invited to Stage III, if applicable, the RG will clarify pre-award requirements and any additional instructions and criteria for full application submissions, beyond those detailed in Section F. After receipt of the full application package, additional clarifications/negotiations regarding the technical and cost application and/or the terms of the award may be necessary.

Applications will be reviewed by an OCDC technical team, which will include subject matter and research experts. The Selection Committee can recommend all, some or no applications for award.

C.3 STAGE IV: AWARD

Once the RG has decided to proceed with an award based on the results of the Application stage, the RG will work with counterparts from the prospective partner organization to negotiate any unique terms and conditions, finalize and sign the award agreement and announce the partnership.

Award recipients will be required to submit a workplan, progress reports as agreed and tied to key deliverables, and a final report, including recommendations as to tool development and dissemination strategy. The work plan will be aligned with the goals of the recipient's program description and clearly map to the anticipated results. Work plans should incorporate flexibility for adaptive management. Recipient will be subject to all mandatory standard and applicable required provisions as incorporated into the subaward.

As a subrecipient of federal funds, each selected grant recipient will be required to provide certain information required by the Federal Funding Accountability and Transparency Act (FFATA), including the organization's DUNS number. Please see https://fedgov.dnb.com/webform for free registration. Additional information about FFATA is available at https://www.fsrs.gov/.

OCDC will not reimburse prospective partners for any costs associated with developing concept papers, participating in co-creation, or submitting technical/cost applications.

SECTION D: ELIGIBILITY

D.1 ELIGIBLE APPLICANTS

Eligible applicants that may participate in this include but are not limited to:
- U.S.-based non-profit organizations or cooperatives
- Non-U.S.-based non-profit organizations or cooperatives

All applicants must be legally recognized organizational entities under applicable law. OCDC encourages applications from potential new partners. *This solicitation is not open to individuals.*

D.2 LEVERAGED CONTRIBUTIONS

The RG encourages applicants to consider providing leveraged contributions. Leveraged contributions are third-party funding or other resources that an applicant identifies during the application process to provide additional support for implementation of the proposed research program under an OCDC-funded subaward. For instance, the RG welcomes any third-party assets, expertise, capabilities and other resources that further the mutually established partnership objectives.

Leverage describes quantifiable contributions provided by third parties to the proposed research project. Given the value that leveraged funds/resources provide to the potential assistance award, applications are

expected to identify in their applications the enhanced results expected from any leverage proposed and provide and implement a mechanism for tracking and reporting that contribution.

Any proposed resource leveraging should be accompanied by letters of commitment from sources of third-party leverage as part of Stage III – Application cost submission. In cases where leveraged funds/resources are not yet fully committed, the applicant – in their cost application submission – should speak to its plans for gaining a firm commitment from the third party (or parties) after award of the agreement.

Unlike cost sharing or matching, leverage funds are not binding and are not subject to traditional audit standards, as leverage funds are not intended to be held to the same level of commitment as cost-sharing or matching requirements. Leverage funding can be presented in a variety of forms, including but not limited to measurable non-federal financial cash contributions, third party in-kind contributions such as donated services, labor or tangible or intellectual property.

Subawardees are responsible for ensuring, tracking and reporting on the mobilization and use of leverage. The RG expects the award recipient to provide such information on an agreed upon schedule with an annual summary in the quarterly technical and financial reports. Proposed leverage funding is *encouraged* but not *required*.

WHAT IS THE ESTIMATED TIMELINE FOR SUBMISSION, NOTIFICATION, AWARD, AND IMPLEMENTATION?

Initial applications must be submitted by the due date indicated on the cover page of the APS.

Priority consideration will be given to concept papers submitted by July 7. The RG will evaluate submissions and request feedback through July 15 and notify applicants if they will be moving to the second stage. Full proposals for selected applicants will be due by August 15. Awards are expected to be made by August 30.
The RG will continue to accept and review proposals on a rolling basis after the priority date, depending on resources.

The estimated period of performance is one year (12 months) from the date of the award.

WHAT TYPE OF AWARD WILL BE MADE?

OCDC has a preference for Fixed Amount Awards (FAA), as per 2 CFR 200.332, but will also consider cost-reimbursable subawards. The final award format will be determined during the co-creation process.

OCDC will not provide any supplies or equipment to the Subrecipient. The Applicant should include any necessary supplies or services (translation etc.) in the budget in the cost application.

SECTION E: APPLICATION INSTRUCTIONS

Applicants are requested to submit a concept paper via email to the Research Group, following the format and instructions in Section F. Applicants should ONLY submit the information and materials specified in the template. Concept papers submitted in any other format will not be accepted or reviewed. Applicants cannot submit any alternative document or narrative as a substitute for a concept paper. A Selection Committee of experts from the Research Group and OCDC will evaluate applications. The Selection Committee will use the evaluation criteria in Section F of the APS to make a selection.

For the preliminary application, concept proposals should address the following:
    (1) consistency with the RG research agenda and agreed research priorities,
    (2) have the potential for outcomes to have broad application and uptake by others,
    (3) a mechanism for collaboration with the RG, and
    (4) have a well-formulated research question aligned with the anticipated methods.

Applicants are invited to describe how the proposed activity fills a gap in knowledge, such as how it is new to the development community or different in a country context. Finally, applicants should address how proposed activities can contribute to improved cooperative development design and programming on a global scale.

WHAT ARE THE MINIMUM ELIGIBILITY REQUIREMENTS FOR AN APPLICATION?

The following requirements need to be met in order for the concept paper to be reviewed:
- The paper must be submitted by the due date and time
- The paper must contain a sufficiently detailed description of the proposed research project to allow for evaluation. It must include the following information:
    - Name and Contact Information of Applicant
    - Title of Proposed Activity
    - Overall Objective of Activity (1-2 sentences)
    - Name and Contact Information for Other Partner Organizations Collaborating on Award, if any
    - Amount of Funding Requested from OCDC

CONCEPT PAPER OUTLINE

The concept paper should be no more than seven pages and conform to the following page limits:

Concept Paper Checklist	
Section 1: Cover Page, including the summary information above	(limit of 1 page)
Section 2: Research concept and description, including brief M&E approach	(limit of 5 pages)
Section 3: Past experience	(limit of .5 page)
Section 4: Management-Implementation	(limit of .5 page)
Section 5: Proposed summary budget, including line items for: Salary & wages, Fringe, Travel & transport, Other direct costs (ODC) and Indirect costs	(limit of 1 page)

The description of the concept should clearly articulate the research issue to be addressed, the research question, a summary of the anticipated methodology, anticipated challenges and strategies to meet them, relevance of the anticipated outcomes, and anticipated time for implementation. Subsequent management section should include staffing and consultants.

At this stage, each applicant is required to:
> • Be registered in the Federal Government's System for Award Management (SAM) before submitting its full application (Please allow several weeks for processing through SAM.GOV.);
> • Provide a valid Dun and Bradstreet Number (DUNS) in the full application and in the cost application; and
> • Continue to maintain an active SAM registration with current information at all times during which it has an active Federal award or an application or plan under consideration by a Federal awarding agency.

Initial concept papers will be evaluated in accordance with the criteria set forth above. To facilitate applications, Applicants must organize the sections of their applications in the same order provided in Section F of this APS. After the initial application is received, the RG will be substantially involved and arrange to meet with Applicant to discuss proposal and provide feedback in preparation for final proposal submission.

SECTION F: APPLICATION OUTLINE AND GUIDANCE

OVERVIEW

For the final proposal, Applicants must use the Application Outline provided in this section. These requirements do not apply to the preliminary submission. Please refer to Minimum Eligibility Requirements under Section C above for initial submission guidance.

The completed Technical and Cost applications must be delivered to the submission email (ResearchGroup@ocdc.coop) on or before the submission deadline. After the deadline for submission of applications, the Technical Application shall be reviewed by the evaluation committee. The Cost Application shall remain unopened until the Technical Applications have been evaluated.

The technical application should not exceed 10 pages using the page limit guidance listed below. Attachments and the cost application are NOT included in the page limit.

One soft copy of the technical application must be submitted in pdf format clearly marked "Technical Application – APS – [Organization Name]." One soft copy of the cost application must be submitted in a separate pdf file clearly marked "Cost Application – APS – [Organization Name]." The budget should also include an excel document using the template provided (https://goo.gl/BwhGua). Please send one email with two separate attachments.

Applicants are reminded that presentation and legibility are important factors. Please do not reduce the size of tables or charts to the point that they are not legible. We suggest that you do not submit applications in color or using high-resolution graphics.

Each page should be numbered.

OCDC is not responsible for any costs incurred by the Applicant for preparing, submitting, or revising the application.

Technical & Budget Evaluation

Criteria	Maximum Possible Points
A. Technical **Maximum Possible Points: 60**	
Completeness and clarity of proposal approach. Clarity and appropriateness Research objectives Research methodology is reasonable, specific, and achievable. Implementation plan and proposed timeline is reasonable include all proposed elements of activity.	(Maximum Possible Points) 45

Past performance: Previous successful experience implementing similar research activities.	(Maximum Possible Points) 15
B. Cost Breakdowns **Maximum Possible Points: 20**	
Reasonableness of proposed budget based on scope of activities proposed. Summary budget, detailed budget, and budget notes included.	(Maximum Possible Points) 20
C. Personnel & Management **Maximum Possible Points: 20**	
Key personnel have appropriate level of qualification and experience to lead and to implement project.	(Maximum Possible Points) 20
Maximum Technical Score:	**100**

TECHNICAL APPLICATION OUTLINE

The Technical Application must include the checklist, the following sections (which must be within the page limits set for each section), and attachments.

Technical Application Checklist	
Section 1: Cover Page	(limit of 1 page)
Section 2: Experience/Past Performance (last three years)	(limit of 2 pages)
Section 3: Proposed Approach	(limit of 6 pages)
Section 4: Management-Implementation	(limit of 2 pages)
Required Attachments to the Technical Applications (no page limit):	
Attachment A: One-page CVs for Key Personnel	

COST APPLICATION OUTLINE

No Page Limits

Cost Application Checklist	
Section A: Cost Application Cover Sheet	(no page limit, use the provided form)
Section B: Budget	(template provided https://goo.gl/BwhGua ; please return in an excel file)
Section C: Budget Narrative	(no page limit)

Application Sections and Contents

The Applicant **must** follow the guidance given in the rest of this section as to required format and contents of the application. The sections have been designed to correspond to the evaluation criteria.

TECHNICAL APPLICATION CHECKLIST

(Please check all that apply and include this page with the application)

Have you submitted your technical and cost applications to OCDC by email including two separate attachments by the required deadline?

Does your Technical application include the following?

- ☐ Section 1: Cover Page (not more than one page using the form provided)
- ☐ Section 2: Experience (not more than 2 page) Information on Subrecipients, if applicable
- ☐ Section 3: Proposed Approach (not more than 6 pages)
- ☐ Section 4: Management-Implementation Plan (not more than 2 page)
- ☐ Attachment A: One-page CVs for Key Personnel
  Technical Application Section 1: Cover Page
  [Use this form or create one in this format]

Name of Organization:	Primary Address:

Contact Name: *(This must be an individual with the authority to negotiate and enter into a sub agreement)*	**Telephone:** **Email (at least two):** **Website:**
Type of Entity: *(check one)* Non-Profit Cooperative	**Year registered:**

Authorized Signatory: _____

Name and Title: _____

Date: _____

TECHNICAL APPLICATION SECTION 2: EXPERIENCE

(Limited to 2 pages)

This section should include information on your organization and proposed key personnel. If you will be implementing the program with a Subrecipient, please provide similar information for them. Provide the information in the format provided.

Similar services provided

> Please complete the following table with information on the similar services your organization has provided in the last three years.

Country	Programs/Services	Start and End Dates	Funding Source

Provide additional information on how these services are similar to the services required for this program:

Key personnel

> Identify the positions you consider key to the success of your proposed approach and the individual who will fill each position. Provide a one-page CV with three references for each named individual as an attachment to the application

Title	Name

Past Performance References for Your Organization

> Provide three past performance references for your organization) OCDC reserves the right to obtain past performance information from sources other than those listed below.

Contact (Name and Title)	Organization	Telephone and email	Services and Dates Provided

TECHNICAL APPLICATION SECTION 3: PROPOSED APPROACH

(Limited to 2 pages)

Description of Proposed Approach

> Describe your technical approach for providing the services described in Section C of this APS.
>
> For each type of service or deliverable, describe which individual will be providing the service and a timeline for completion.

TECHNICAL APPLICATION SECTION 4: MANAGEMENT-IMPLEMENTATION

(Limited to 1 pages)

This section requests information on how you will manage the program. Include information about how you will work with proposed Subrecipient, if any.

Description of Proposed Key Management Positions:

Fill out the following table for all program administrators, managers, and supervisors.

Title	Name (or "vacant")	Program responsibility	Who will they supervise?

Who will be managing the program on a day-to-day basis?

How will staff be supervised and by whom?

How will staff performance be measured and improved?

How will you recruit and train new staff?

Commitment letters of availability by Key Personnel

Please include a brief signed letter from each key personnel expressing interest and availability to perform the project during the agreed upon period of performance.

Implementation Challenges

Identify any important external factors beyond your control that may affect the successful implementation of the program.

Internal Monitoring

Describe how you will monitor the performance and the quality of services provided under the subagreement. Also describe your plan to monitor for fraud and malfeasance.

COST APPLICATION CHECKLIST
(Please check all that apply and include this page with the application)

Have you submitted your technical and cost applications to OCDC by the required deadline?
Does your Cost Application include the following?

- ☐ Section A: Cost Application Cover Page (*template provided*)
- ☐ Section B: Budget (excel *template provided*)

- Section C: Budget Narrative
        For the Budget, Have You:
- Included a detailed budget for any subcontracts?

COST APPLICATION SECTION A: COVER PAGE

[Use this form or create one in this format]

Name of Organization:	Primary Address:
Contact Name: *(This must be an individual with the authority to negotiate and enter into a subagreement)*	**Telephone:** **Email (at least two):** **Website:**
DUNS Number: *A DUNS number will be required for this award (https://fedgov.dnb.com/webform).*	
Type of Entity: *(check one)* Non-Profit For Profit Other (specify)	**Year registered:**

Authorized Signatory: _____

Name and Title: _____

Date: _____

COST APPLICATION SECTION C: BUDGET GUIDANCE

General

A Budget Template, in an excel document (https://goo.gl/BwhGua), has been provided as an attachment to this APS and should be used by the Applicant. The purpose of this budget is to allow OCDC to assess whether the cost proposed is realistic and allowable.
Information on the amount and source of additional funding from non-Applicant sources should be included in the 'other funding' section and described in the budget narrative. All sources of funding for the program activities described in the application must appear in the budget under either the Applicant section or the 'other funding' section. The budget should be returned to OCDC in an excel document.

Salaries and Benefits

Include job titles and names.
Each position to be funded under the program should be listed in the budget detail and a number of days to be provided under this award.
List all positions on separate lines on the budget.

Consultants

Show the specialty, name, daily or monthly rate, and number of days or months

Travel

Include travel that staff and/or consultants will be taking to support the program at the onset of their responsibilities or as part of their routine activities such as supervision and monitoring.
Include who will be traveling, number of trips, and amount for each trip. Identify point of origin and destination.

Other Direct Costs

Lines have been provided for typical other direct costs such as communications, other line items may be added if needed.

Equipment

Provide the explanation for the need for equipment in the Budget Narrative.

Sub-agreements

Provide a detailed supporting budget for any sub-agreement costs appearing in the "sub-agreement" line item.

COST APPLICATION SECTION D: BUDGET NARRATIVE

Provide a budget narrative as Section D of the cost application. Describe the major assumptions.

Salaries and Benefits:

For management staff, especially at the head office level, state the percentage of time that will be dedicated to the project.
The cost of any benefits for staff should be fully explained -- type, basis of calculation, etc. A breakdown of what is included must be supplied in the budget narrative if you use a percentage rate for benefits.

Consultants

Provide a brief description of the statement of work.
Explain how you arrived at the consultant rate (should be determined using the individual's rate history)

Travel

Explain why travel is being budgeted
Describe per diem policy

Other Direct Costs

Explain how estimations and/or calculations were made for each sub-line item under ODCs.

Equipment

Provide a justification of the equipment needed

Subrecipients

Provide financial information, budget, and budget narrative following this application's format and requirements.

Other Source of Funds

Provide information about any other source of funds to the program, including other donor contributions, government funds, community contributions and private sector contributions.