

# Private sector's engagement in the implementation of the Sendai Framework

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## **Introduction: *Key messages***

- ❖ Recent years have seen a significant increase in disasters; economic losses from disaster are now running at close to **\$300 billion a year**. Urbanization is adding to this risk – by concentrating populations and economic activities.
- ❖ These rising losses are putting **severe strain on public finances** and, in many countries, **acting as a brake on economic and social development**.
- ❖ To tackle this issue, **businesses are ready to work with governments, civil society and other stakeholders**.
- ❖ **Businesses can be part of the solution – through their investment in resilience and through new, innovative products and services**.
- ❖ To do this however, **businesses need the right environment**; they need **policies, rules and regulations that support investment and innovation over the long-term**.
- ❖ Business investment in resilience must be part of a **comprehensive approach – that assesses all forms of risk, across public and private sectors**, and emphasizes the importance of risk reduction, as well as disaster insurance.

## Introduction: Sendai Framework and the private sector

*During HFA, disasters have continued to exact a heavy toll...*

700 THOUSAND PEOPLE LOST THEIR LIVES

1.5 BILLION AFFECTED WITH WOMEN, CHILDREN AND PEOPLE IN VULNERABLE SITUATIONS DISPROPORTIONATELY AFFECTED

1.4 BILLION PEOPLE INJURED

23 MILLION PEOPLE MADE HOMELESS

USD 1.3 TRILLION ECONOMIC LOSS

144 MILLION PEOPLE DISPLACED



**Sendai Framework for disaster risk reduction:  
1 Outcome, 1 Goal, 7 Targets, 4 Priorities**



**Private sector role  
(SFDRR p.35C)**

### 1 Outcome:

*The substantial reduction of disaster risk and losses in lives, livelihoods and health and in the economic, physical, social, cultural and environmental assets of persons, businesses, communities and countries*

### 4 Priorities

#### Priority 1

Understanding disaster risk

#### Priority 2

Strengthening disaster risk governance to manage disaster risk

#### Priority 3

Investing in disaster risk reduction for resilience

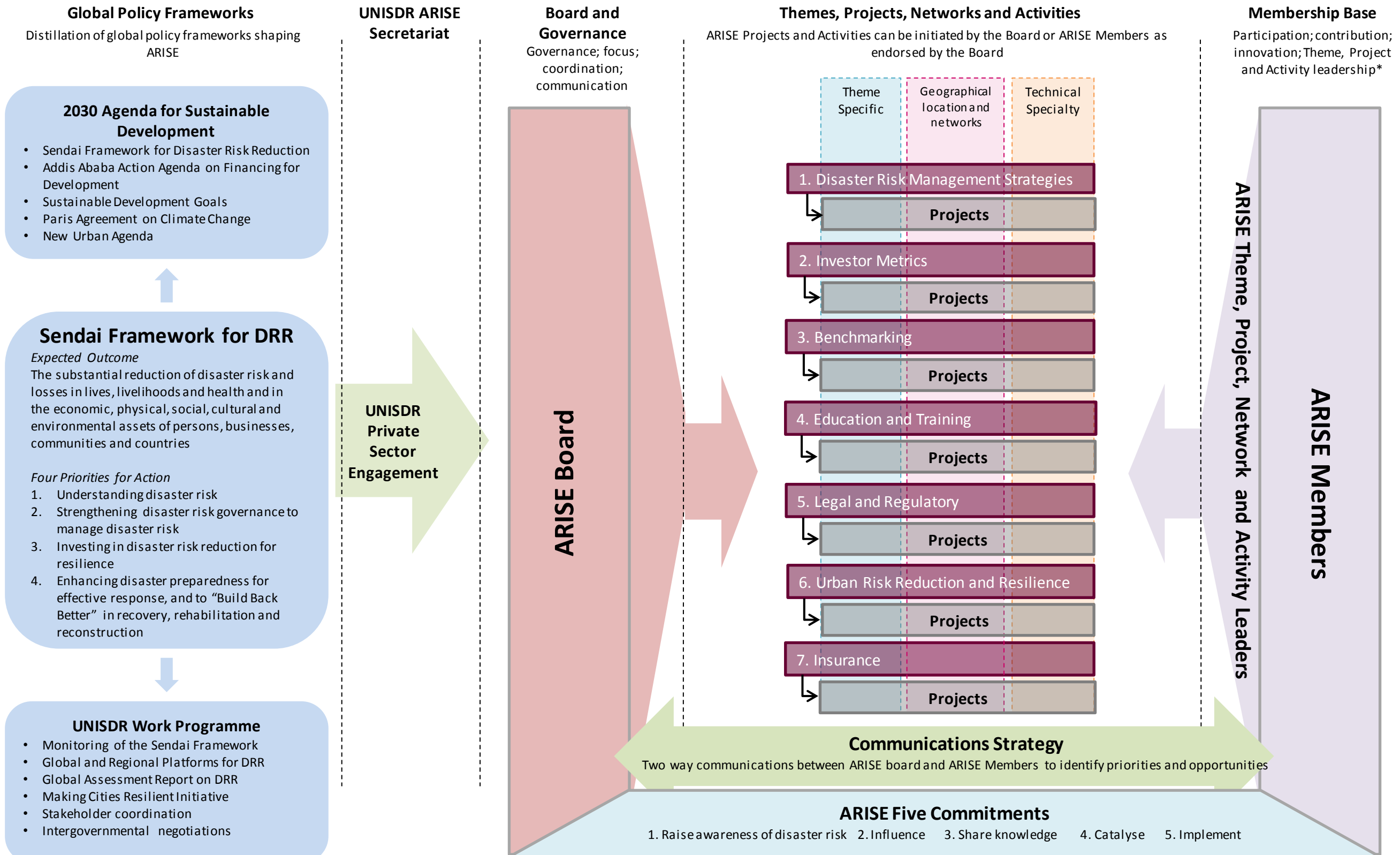
#### Priority 4

Enhancing disaster preparedness for effective response, and to “Build Back Better” in recovery, rehabilitation and reconstruction

Business, professional associations and private sector financial Institutions, including financial regulators and accounting bodies, as well as philanthropic foundations, to:

- **integrate disaster risk management, including business continuity, into business models and practices through disaster-risk-informed investments**, especially in micro, small and medium-sized enterprises;
- **engage in awareness-raising and training for their employees and customers;**
- engage in and support research and innovation, as well as technological development for disaster risk management;
- **share and disseminate knowledge, practices and non-sensitive data;** and
- **actively participate, as appropriate and under the guidance of the public sector, in the development of normative frameworks and technical standards that incorporate disaster risk management;**

**ARISE Mission:** To create risk-resilient societies by energising the private sector in collaboration with the public sector and other stakeholders to achieve the outcome and goal of the Sendai Framework in a transparent and inclusive way that delivers local and measurable impact.



## **Action: Concrete initiatives with tangible impact (1/2)**

### **The Disaster Risk-Integrated Operational Risk Model**

*a project commissioned by UNISDR and delivered by The EIU*

**1**

Developed by The Economist Intelligence Unit, the Disaster Risk-Integrated Operational Risk (DRIOR) model is a tool serving two purposes: help the business community make disaster risk-sensitive investment decisions and help policymakers identify good practices in disaster risk management. This pilot project includes analysis on twenty countries globally and was launched in November 2016. (Featured here in Nov 2016: <https://www.unisdr.org/archive/51073>)

### **SME Training with UNISDR Disaster Resilience Scorecard**

*a project implemented jointly by AECOM and the City of New Orleans*

**2**

The project builds on the lessons learnt from Hurricane Katrina to improve preparedness and resilience of small businesses in the City of New Orleans. AECOM and the City of New Orleans conducted a comprehensive survey and training of 200+ businesses to enable them to enhance their disaster resilience. (Featured here in Sep 2016: <https://www.unisdr.org/archive/50163>)

## **Action: Concrete initiatives with tangible impact (2/2)**

### **SM Cares Haiyan Housing Project and Build Back Better**

*a project implemented jointly by SM Prime and the Government of the Philippines*

3

The project focuses on DRM strategies, education and training, and urban risk reduction and resilience. To avoid future damages similar to the ones caused by Typhoon Haiyan, villages in the Philippines are being rebuilt using Build Back Better principles with the aim to make them disaster resilient to withstand future typhoons

(Featured here in Nov 2016: <http://www.unisdr.org/archive/50941>)

### **Disaster Risk Management in Business Education**

*a project implemented by FIU with support from the Federal Government of Germany Ministry for Economic Cooperation and Development (BMZ)*

4

Disaster risk management courses for business schools and professional training centre  
The aim is to get disaster risk reduction and the building of resilience into the curriculum development for MBAs. The project, led by Florida International University (FIU), is supported by academic institutions worldwide and funded through a UNISDR grant provided by BMZ.

FIU collaborated with 15 universities and business schools to develop open source white papers for improving existing disaster risk management (DRM) courses and launching new modules.



## **Action: 8 key proposals for business to play its role in DRR**

### **#1**

**Apply the Build Back Better principle to all aspects** of planning, development, recovery and reconstruction – from building codes to government tenders and contracts.

### **#3 & #4**

**Take a more integrated approach to upgrading key infrastructure** and **give local authorities more say over policy** – so that money and other resources can be focused on priority areas.

### **#6 & #7**

**Promote the benefits of resilience to consumers and extend education and professional training** to help increase public awareness. Without this awareness, risk reduction and pro-resilience policies will be much less effective.

### **#2**

**Create incentives for businesses to invest** in risk reduction and resilience in advance of disaster. At the same time, remove legal and other regulatory barriers that prevent such investment or, worse, drive continued low-resilience investment. As well as protecting life and property, investing in resilience, as far as possible should make good economic sense.

### **#5**

**Involve businesses before, during and after disasters** – to ensure private resources and expertise are mobilized in support of effective disaster risk management.

### **#8**

**Harness the potential of data and technology** to ensure effective implementation of resilience and risk reduction measures.



## **Conclusion and next steps: *Working together going forward***

**1)** To set out a clear, stable and effective policy framework that incentivizes long-term business investment in risk reduction and resilience.

*To invest in resilience, business needs the right public policies. Rules and regulations should promote long-term investment ...*

**2)** To take a comprehensive approach to managing disaster risk that prioritizes, where possible, risk prevention and mitigation.

*To reduce risk effectively, we need an approach that takes in all policy options ...*

**3)** To raise public awareness of the importance of disaster risk reduction.

*Without this awareness and education, risk reduction and resilience policies will be much less effective ...*

# Conclusion and next steps: GP 2017



**Global Platform for Disaster Risk Reduction**  
22-26 May 2017 - Cancun, Mexico  
#MEXICOGP2017

## 2017 Global Platform for Disaster Risk Reduction Private Sector Programme - Advance Copy

This Programme has been compiled by UNISDR Private Sector Alliance for Disaster Resilient Societies (ARISE) for Global Platform 2017 delegates registered as belonging to the private sector. It highlights events and sessions of particular interest to the private sector. For the full programme see [website](#) and page 20.

### Tuesday, 23 May 2017

Registration open from 7:30 - 18:00

0900	ARISE	<b>ARISE Board Meeting</b> 9:00 - 11:00, Expo Center 8, Board members only
0800	Other	<b>Cities Resilience Consultation Meeting</b> 8:00 - 10:00, Expo Center 4, Open to all participants
1130	ARISE	<b>ARISE US Chapter Organizational Meeting</b> For US-based ARISE members and a few key members from other Chapters/Networks, including Japan, the Philippines and Canada. 11:30 - 13:00, Invitation only
1330	Private Sector / ARISE	<b>Private Sector Pre-meeting 'Business for Resilience'</b> This meeting will share insights on the Sendai Framework and key private sector-related issues for GP17, introduce ARISE as UNISDR's private sector stakeholder group and exchange viewpoints and good practices. Participants will dialogue on "Expectations towards the private sector" with government and other stakeholders in Part 1, discuss "Communicating private sector action to governments and stakeholders" using the ARISE Joint Position paper in Part 2, and generate a common understanding as private sector delegates in order to deliver a cohesive message at this Global Platform. 13:30-17:00, Expo Center 4, Open to all private sector participants See programme page 10
1500	Other	<b>Risk Insurance Game session 15:00 - 16:30 Sunrise 13</b> <b>Insurance sector consultation meeting 15:00 - 16:30 Sunrise 11</b>
1800	PS / ARISE	<b>Private Sector Reception</b> Hosted by Marhnos & UPS Foundation 18:00-, Terraza Bugambilias, Moon Palace Hotel, invitation only

### Wednesday, 24 May 2017

Also on this day: Official Statements (PM), Market Place, Ignite Stage

0900	ARISE	<b>Private Sector Debrief/Morning Coffee Meeting</b> 9:00-9:30, In front of ARISE Market Place Booth H8 (see p.9 for map), Open to all participants
0930	Plenary	<b>Welcome Plenary Session</b> 09:30-09:45, Arena A, Open to all participants
1000	Special Session	<b>'Build Back Better &amp; Preparedness'</b> The special session will share current progress and challenges in enhancing disaster preparedness for effective response and 'Build Back Better' in recovery and reconstruction through shared lessons learned. The session will also aim to unfold Priority 4 in order to contribute to the delivery of the Sendai Framework targets, and discuss how national and local disaster risk reduction strategies should be designed to ensure "enhancing disaster preparedness" and "build back better". 10:00 - 11:30, Arena A, Open to all participants
1000	Working Session	<b>'Ensuring Risk-Resilient Critical Infrastructure'</b> Destruction, disruptions or interruptions in critical infrastructure, including health and education facilities, could lead to cascading effects across sectors and sometimes across borders. Hence, the Sendai Framework, the 2030 Agenda for Sustainable Development and the Paris Agreement explicitly highlight protection and resilience of critical infrastructure as a high priority of governments. The working session will focus on current levels of progress and success stories, and demonstrate the available tools and technologies for risk assessment and mitigation. 10:00-11:30, Arena E, Open to all participants
1145	Special Session	<b>'Availability of and access to multi-hazard early warning systems and disaster risk information'</b> Regions and countries across the world have made significant progress in strengthening multi-hazard, end-to-end early warning systems. Yet, many developing countries still have not benefited as much as they could have from this progress in early warning. Significant gaps remain, especially in the 'last mile' of the early warning dissemination. The session will offer an opportunity to learn from, exchange information on and promote the replication of good practices in early warning systems. 11:45 - 13:15, Arena A, Open to all participants
1145	Working Session	<b>'Risk Transfer and Insurance for Resilience'</b> The 2030 Agenda for Sustainable Development, the Sendai Framework and the Paris Agreement identify the contribution risk transfer and insurance can make to increasing resilience and reducing the financial impacts of disaster, when integrated in disaster risk management strategies. The working session will examine the optimization and extension of insurance and related risk management capabilities to build resilience and protection for all societies. It will explore the political economy of disaster risk transfer and insurance mechanisms, and how they can incentivize disaster risk-sensitive public and private planning and investment. Collaborations between public and private sectors will also be discussed.. 11:45-13:15, Arena F, Open to all participants



Wednesday, 24 May 2017 (cont.)

1145	Working Session	<p><b>'International Cooperation in Support of the Sendai Framework Implementation'</b></p> <p>International cooperation has been cited as a key means to overcome the interconnected global-scale crises of extreme poverty, economic instability, social inequality, and environmental degradation. The Working Session highlights the significance of coherent implementation, technology transfer and investments in achieving adequate international cooperation.</p> <p>11:45-13:15, Arena F, Open to all participants</p>
1300	ARISE / Side Event	<p><b>Implementing the Sendai Framework through cross-sectoral collaboration – the Private Sector Alliance for Disaster Resilient Societies (ARISE)'s innovative approach to building resilience</b></p> <p><i>Organized by: UNISDR Private Sector Alliance for Disaster Resilient Societies (ARISE)</i></p> <p>ARISE, the UNISDR Private Sector Alliance for Disaster Resilient Societies, works to make disaster risk a fundamental aspect of business planning. ARISE collaborates globally on DRR and resilience and offers the go-to local private sector platform for governments and stakeholders in various countries. The session will present tangible and impactful project outcomes driving disaster risk-sensitive investment and resilient business operations, that are the result of between businesses, governments, and other stakeholders. The session will communicate key areas in which the private sector's expertise and experience can make a difference, and factors that make private sector-driven projects successful.</p> <p>13:00-13.55, Arena F, Open to all participants <span style="float: right;"><i>See programme page 11</i></span></p>
1300	Side Event	<p><b>'Resilient Businesses: Approaches and Strategies for Integrating DRM and CCA into Private Sector Investments'</b></p> <p><i>Organized by: German Federal Ministry for Economic Cooperation and Development (BMZ) GERMANY Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH</i></p> <p>13:00-13.55, Sunrise 7, Open to all participants</p>
1500	Opening	<p><b>Opening Ceremony</b></p> <p>15:00-16:00, Arena A, Open to all participants</p>
1615	Leaders' Forum	<p><b>'Reducing Economic Losses from Disasters'</b></p> <p>Whilst major achievements were made over 2005-2015 in reducing mortality linked to hydro-meteorological disasters, significant efforts are still urgently required to address future risks and to systematically address the growing global economic losses from disasters. The Leaders Forum will address how to make public and private investments risk sensitive and will explore opportunities for public private partnerships in support of resilient critical infrastructures and housing, as core elements to people's lives and sustainable livelihoods. This will be discussed in the context of the Target (d) that seeks to reduce disaster damage to critical infrastructure and disruption of basic services, and of the Sendai Framework Priority 3 on 'Investing in disaster risk reduction for resilience'.</p> <p>16:15-18:45, <i>By invitation only</i></p>

Wednesday, 24 May 2017 (cont.)

1615	Working Session	<p><b>'Private Sector's Engagement In Disaster Risk Reduction'</b></p> <p>As the private sector is responsible for 70-85 percent of capital investment in most economies, it holds an important decision-making power over how disaster risk is addressed across all industries. Cooperation and collaboration within private businesses and with the governments and other stakeholders is fundamental in the effort to build resilient communities, economies and nations.</p> <p>The working session will offer solutions that promote private sector engagement in reducing risks and building resilience, highlighting solutions for risk-informed investments. The session will demonstrate how an enabling environment can be created to get the private sector to invest in disaster risk reduction and resilience building.</p> <p>The session will also explore opportunities to present strategies for public private partnerships and collaborations and resilient operational management of businesses. Recognizing the gaps in measuring progress and accountability, the session will promote incorporation of private sector needs in disaster risk reduction monitoring including through indicators that capture resilient investments and/or risk-sensitivity of investments.</p> <p>16:15-17:45, Arena E, Open to all participants</p>
1615	Working Session	<p><b>'Risk Information and Loss Databases for Effective Disaster Risk Reduction'</b></p> <p>The working session will discuss the development and improvement of national disaster loss databases as crucial instruments to produce and operationalize risk information to support policy making and risk governance, and as the basic mechanism for reporting on the Sendai Framework targets.</p> <p>16:15-17:45, Arena F, Open to all participants</p>
1745	Award Ceremony	<p><b>Risk Award Ceremony</b></p> <p>The winners of the 2017 Risk Award, a joint initiative by the Global Risk Forum GRF Davos, the UNISDR and the Munich Re Foundation, will be announced at the ceremony. The RISK Award, endowed with €100.000, is awarded every two years to an operational project in the field of risk reduction and disaster management. This year, the topic of the 2017 Risk Award is: Information and Communication - Innovative Concepts and Technologies for Disaster Risk Reduction and Disaster Risk Management".</p> <p>17:45 - 18:15 , Arena E, Open to all participants</p>



**Thursday, 25 May 2017**

*Also on this day: Market Place, Ignite Stage*

0830 **ARISE** **Private Sector Debrief/Morning Coffee Meeting**  
8:30-9:00, In front of ARISE Market Place Booth H8 (see p.9 for map), Open to all participants

0900 **Plenary** **'National and Local Disaster Risk Reduction Strategies Pave the Way for Action by All'**  
While around 75 percent of the countries globally have some sort of national level disaster risk reduction legislation, strategy or plan, it is observed that not all of these are actionable and meet the requirements for achieving the Sendai Framework goal of preventing new and reducing existing disaster risk.  
The plenary session focuses on how to achieve this ambitious target which requires the strong commitment and involvement of political leadership in every country and involvement of all stakeholders at all levels.  
09:00-11:00, Arena A, Open to all participants

1115 **Working Session** **'Contribution of Science and Technology to Achieving the 2020 Sendai Target'**  
The session will discuss the contribution of science and technology in achievement of Target E of the Sendai Framework with particular focus on illustrating how appropriate global, national and local disaster risk assessments and scientific analysis have been used to inform disaster risk reduction planning and monitoring at national and local levels.  
11:15-12:45, Arena E, Open to all participants

1300 **Side Event** **'Removing barriers and promoting public-private cooperation in disaster risk reduction'**  
Organized by MIKTA partners (Mexico, Indonesia, Republic of Korea and Turkey) and the Department of Foreign Affairs and Trade Australia  
The public and private sectors have a shared interest in meeting the challenges of reducing disaster risk. While the Sendai Framework called for inclusive, whole-of-society approaches to disaster risk management, deeper public-private collaboration is required to yield benefits for governments, businesses and communities alike. The business sector has extensive knowledge, ideas and resources that can accelerate efforts to strengthen community resilience. Governments need to harness and support these capabilities. This side-event will highlight models of effective private-public sector collaboration in reducing disaster risk and building community resilience.  
13:00-13:55, Expo 4, Open to all participants

1300 **Side Event** **'Connecting Public and Private Sectors in Disaster Risk Management for Sustainable Development'**  
Organized by UPS Foundation (ARISE), CEPREDENAC  
The Coordination Center for the Prevention of Natural Disasters in Central America (CEPREDENAC), and the UPS Foundation, representing the charitable arm of a globally-operating private corporation, will showcase good practices and lessons learned in public-private partnerships in disaster risk management. The session will foster analysis and propose mechanisms to ensure sustainability and efficient coordination in such public-private partnerships, considering existing gaps between disaster risk management policies and regulation, the levels of engagement from the private sector, and the awareness of the relationship between safe investments and DRR.  
13:00-13:55 Sunrise 6, Open to all participants

**Thursday, 25 May 2017 (cont.)**

1330 **Media** **'Can we avoid creating new disaster risk in the years to come?'**  
A special TV panel discussion event  
13:30-14:45, Check website for location, Open to all participants

1400 **Side Event** **'Enhancing Urban Resilience: Reaching the Most Vulnerable and Promoting Sustainable Development in Cities'**  
Organized by Government of Switzerland, IFRC, Medellin Collaboration for Urban Resilience (MCUR), The World Bank and the Global Facility for Disaster Reduction and Recovery (GFDRR)  
14:00-14:55, Expo 1, Open to all participants

1500 **Plenary** **'A Risk Informed Approach to Sustainable Development and Resilience for Countries in Special Situations'**  
Countries in special situations often bear the brunt of climate change, from the increasing intensity, frequency, and variability of extreme weather events, to drought and other slow onset disasters. The environmental, social, and economic consequences, including significant impacts on health, food security, and population displacement, are already being observed.  
The plenary session will explore how countries in special situations can utilize the Sendai Framework to develop new and strengthen existing national and local disaster risk reduction strategies by 2020.  
15:00-17:00, Arena A, Open to all participants

1700 **Working Session** **'Ecosystem Protection, Management and Resilient Agriculture for Reducing Disasters Risks'**  
Poor land management, unsustainable use of natural resources and declining ecosystems have been counted among the most significant drivers of disaster risk that need to be addressed. This underscores how environmental conditions contribute to natural hazards and how ecosystem health affects a community's exposure and vulnerability to those hazards. The working session will examine efforts by government in partnership with civil society science and the business sector are working together to address these challenges and scale up investments in ecosystem-based solutions that reduce disaster risk and deliver on related goals of sustainable development and action to address climate change.  
17:00 - 18:30, Arena F, Open to all participants

1700 **Ministerial** **Ministerial Roundtable**  
One of two themes: 'Integrating Disaster Risk Reduction into Overall Economic Planning' or 'Incorporating Disaster Risk Reduction Considerations into Sectorial Planning' will be discussed by 40 governmental and 10 non-governmental delegates.  
17:00-19:00, By invitation only

1830 **Award Ceremony** **Sasakawa Award Ceremony**  
The biennial United Nations Sasakawa Award for Disaster Risk Reduction will recognize individuals or organizations which have contributed to reducing disaster mortality and saving lives in line with the theme of the 2016 edition of the International Day for Disaster Reduction.  
18:30 - 19:00, Arena E, Open to all participants



**Friday, 26 May 2017**

*Also on this day: Market Place, Ignite Stage*

0830	<b>ARISE</b>	<p><b>Private Sector Debrief/Morning Coffee Meeting</b></p> <p>8:30-9:00, In front of ARISE Market Place Booth H8 (see p.9 for map), Open to all participants</p>
0900	<b>Plenary</b>	<p><b>'Sendai Framework Monitoring'</b></p> <p>The plenary session will consider countries' readiness to measure progress against the Sendai Framework's global targets and determine the global status of data for their monitoring and establishing national baselines. This includes countries' ability to comprehensively gather data on economic, social and environmental impact of disasters and assess disaster risk, with the view to establishing effective national monitoring systems. It will also address minimum standards for data quality and accessibility.</p> <p>The session will further explore national data collection and the Sendai Framework Monitor Prototype, and assess coherence with monitoring and reporting efforts in support of the SDGs, the Paris Agreement and related UN system-wide deliverables.</p> <p>09:00-11:00, Arena A, Open to all participants</p>
1115	<b>Working Session</b>	<p><b>'Health and Disaster Risk Reduction'</b></p> <p>The Sendai Framework highlights the importance of building resilient health systems through integration of all-hazards disaster risk management within health care and public health provision. This is aligned with the 2030 Agenda for Sustainable Development, particularly the SDG-3 on achieving health and well-being for all and for tackling the impact of climate change and urbanization on health. The session will focus on sharing progress, challenges and lessons learned in applying the health aspects of Sendai Framework and the "Bangkok Principles" for their implementation that were agreed at the international conference held in Thailand in March 2016.</p> <p>11:15-12:45, Arena A, Open to all participants</p>
1115	<b>Working Session</b>	<p><b>'Promoting Land Use and Spatial Planning for Disaster Risk Reduction'</b></p> <p>Increased intensity of climate hazards coupled with rapid urbanization are likely to lead to increased strain on the capacity of local governments as they try to address the vulnerabilities of the urban population, particularly the urban poor. The Sendai Framework and the New Urban Agenda recognize the unprecedented threats from natural and human-made disasters and underscore the importance of having vulnerability and impact assessments to inform plans, policies and programmes that build urban resilience. The session will present good practices that address the challenges surrounding the incorporation of risk reduction in existing land-use planning and management practices at the local level.</p> <p>11:15-12:45, Arena F, Open to all participants</p>
1115	<b>Ministerial</b>	<p><b>Ministerial Roundtable</b></p> <p>One of two themes: 'Integrating Disaster Risk Reduction into Overall Economic Planning' or 'Incorporating Disaster Risk Reduction Considerations into Sectorial Planning' will be discussed by 40 governmental and 10 non-governmental delegates.</p> <p>11:15-13:15, By invitation only</p>

**Friday, 26 May 2017 (cont.)**

1300	<b>Side Event</b>	<p><b>'Promoting safer buildings, schools and hospitals'</b></p> <p>Organized by ODI, Save the Children, Australia, Mexican Institute of Social Security</p> <p>13:00-13:55, Sunrise 5, Open to all participants</p>
1400	<b>Closing Plenary</b>	<p><b>'Coherence between the Sendai Framework, the 2030 Agenda for Sustainable Development and Climate Change'</b></p> <p>The plenary session will focus on building coherence between the Sendai Framework and the 2030 Agenda for Sustainable Development as a contribution to the High Level Political Forum on Sustainable Development in 2017. The plenary session is a first opportunity to explore the practicalities of delivering resilience through a coherent and mutually reinforcing approach to the Sendai Framework and the broader 2030 Agenda.</p> <p>14:00-16:00, Arena A, Open to all participants</p>
1600	<b>Side Event</b>	<p><b>'From Managing Disasters to Managing Risks: The Power of forecast-based action, index insurance and multi-year recovery finance'</b></p> <p>Organized by World Food Programme; African Risk Capacity (ARC); Oxfam; German Red Cross; IFRC, The START Network</p> <p>16:00-16:55, Expo 1, Open to all participants</p>
1700	<b>Ceremony</b>	<p><b>Closing Ceremony</b></p> <p>17:00-17:45, Arena A, Open to all participants</p>

# Questions