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**OVERVIEW**

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- Pacific Business News “40 Under 40” class of 2020 [Link](#)
- Five-years working in private equity real estate investment and development
- Nine-years experience in finance industry (*analysis, budgeting, finance structuring*)
- Seven-years assisting the City & County of Honolulu, Hawaii with Sister-City programs and relationships
- Opened DoorDash office in Honolulu, Hawaii
- Served two-years as elected President for Ket On Society (established in 1859), a 501(c)(8) entity
- Continuous participation with various non-profit organizations
- Current titles and positions held:
  - Business Development Manager, [Windfall Group](#)
  - Founder, [RamenRace.com](#)

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**CURRENT COMMUNITY PARTICIPATION SUMMARY (SINCE 2023)**

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- Aurora Regional Chamber of Commerce - [Chair of Ambassador Committee \(2024-Current\)](#)
- Chicago House Athletic Club - [Advisory Committee \(2024-Current\)](#)
- Global Friendship Exchange Foundation - Chair of Events Committee (2023 - Current)
- Chicano Representation Empowerment - Board Member (2024-Current)
- Japanese Chamber of Commerce and Industry of Chicago - Japan Festival Committee (2023 - current)
- American Multiethnic Commission USA - 13th Annual US Congressional Awards Gala - Guest Emcee 2024
- Recent News Articles:
  - [www.nctv17.org/news/moon-festival-brings-neighbors-together-at-pacifica-square/](http://www.nctv17.org/news/moon-festival-brings-neighbors-together-at-pacifica-square/)
  - <https://www.chicagotribune.com/2024/09/15/moon-festival-in-aurora>
  - <https://hoodline.com/2024/09/aurora-s-moon-festival-immerses-chicago-area-in-asian-traditions-and-modern-merriment/>
  - [Chinese of Chicago - 2024 Moon Festival Pacifica Square](#)
  - [China Journal - 2024 Moon Festival Pacifica Square](#)

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**SERVICE, SPECIAL PROJECTS & AWARDS**

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- Guest Speaker / Mentor – Aurora University Entrepreneurship & Innovation (October 2024)
- Guest speaker for University of Hawaii: [pace.shidler.hawaii.edu/live/daniel-lau-and-chris-loo/](https://pace.shidler.hawaii.edu/live/daniel-lau-and-chris-loo/)
- Created National Taiwan University’s, L.I.V.E. (Leadership Innovation Vision Entrepreneurship) program: [gmba.ntu.edu.tw/en/student-life/live/live-20201219](https://gmba.ntu.edu.tw/en/student-life/live/live-20201219)
- Honolulu Sister City Representative 2014 to 2017
- 2013 “Award of Recognition” from Mayor of Honolulu, Kirk Caldwell
- Vice-Chair of 2012/2013, “Honolulu Sister City Student Ambassador Program”
- Co-Chair, Prime Produce Prom-Honolulu 2012, a national benefit event supporting over 150 nonprofit organizations nationally
- [2012 JAAC/OCA Leadership Program Graduate](#)



EXPERIENCE

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**BUSINESS DEVELOPMENT MANAGER, WINDFALL GROUP** (Aurora, IL)

2022 – Present

[WindfallUSA.com](http://WindfallUSA.com) // [PacificaSquare.com](http://PacificaSquare.com)

- Reports directly to the CEO & COO
- Develop & Manage revenue generation of commercial real estate assets owned by the company
- Due diligence coordination, analysis, and negotiation for new acquisition or investment opportunities
- Researching, planning, and implementing new market initiatives
- Identify and develop new strategic relationships throughout the USA geographic region
- Prepare business plans, offering memorandums and proforma financial models
- Develop, propose, and execute financing strategies
- Assist with:
  - Commercial Leasing (marketing strategy, marketing assets, and negotiation)
  - Marketing activities, including planning and executing experiential community events to promote company owned properties and tenants
  - Property Management operations (budgeting, reconciliations, and new technology implementation)
- Assist CEO and Executive Management with special projects
- Develop & manage community events (e.g. AANHPI & Moon Festival)

**DIRECTOR OF OPERATIONS, JL ALA MOANA LLC dba JL CAPITAL** (Honolulu, HI)

2019 – 2022

[JLCapitalHi.com](http://JLCapitalHi.com) // [AssociatedHawaii.com](http://AssociatedHawaii.com) // [SkyAlaMoana.com](http://SkyAlaMoana.com)

- Develop & Manage revenue generation of commercial real estate assets owned by the company
- Due diligence coordination, analysis, and negotiation for new investment purchases
- Financial analysis and budgeting
- Read Architect, Engineering, and Design Files
- Marketing coordinator
- Policy and Bill tracking
- Prepare, draft, and work with legal counsel for legal documentation

**HAWAII START-UP OPERATIONS, DOORDASH** (Honolulu, HI)

2018 & 2019

- Open Hawaii's DoorDash local office
- Recruitment and training of DoorDash Drivers
- Establish strategic local relationships in business, government, non-profit, and community sectors
- Market Asset Management Team for West Coast (monitoring demand and supply in real-time)

**CO-FOUNDER, LIGHT SPEED VISION** (SHANGHAI, PRC) 2016 - 2018

- Chief Operating Officer and Chief Financial Officer
- Manage international start-up staff of 8 employees and 5 interns
- Identify, develop, and negotiate strategic partnerships

**DIRECTOR CORPORATE FINANCE, DFY CAPITAL LLC** (CLEVELAND, OH) 2012 - 2018

- Financial analysis and modeling using DCF, NPV, and ratio valuation methods
- Assisted with legal documentation review and due diligence
- Relationship strategy, deal structuring, and negotiation
- Frequently traveled on behalf of the firm to: China, Korea, Japan, Taiwan, and Canada

**COMMERCIAL BANKING UNDERWRITER, CENTRAL PACIFIC BANK** (HONOLULU, HI) 2009 – 2012

- Financial and economic analysis
- Commercial Loan analysis, structuring and approval process
- Performed monthly and quarterly loan performance reviews and stress testing

**PROJECT ANALYST COORDINATOR, CENTRAL PACIFIC BANK** (HONOLULU, HI) 2008 – 2009

- Executive Assistant to CRO, CCO and Director of Risk Management
- Prepared agendas, minutes, and coordinated with front line departments for senior management and board level committee meetings
- Tracked and prepared written reports on loan approval activity
- Compiled quarterly presentation reports submitted to bank regulatory agencies

## EDUCATION

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**NATIONAL TAIWAN UNIVERSITY** – (TAIPEI, TAIWAN (R.O.C.)) 2014 – 2017

**Global Masters in Business Administration** (GPA: 4.19)

*2014 – 2016 Taiwan Ministry of Education Scholarship Recipient*

*2016 Graduation Commencement Speaker and Student Representative*

*2016 Taiwan Team Leader, Global Consulting Practicum, Wharton School of Business, University of Pennsylvania*

*2015 Corporate & Community Vice-President, Global MBA*

*Founded, L.I.V.E. (Leadership Innovation Vision Entrepreneurship), elite speaker & events series*

**UNIVERSITY OF HAWAII AT MANOA** – (HONOLULU, HI) 2003 – 2007

**Bachelor of Arts in Economics, International Focus** (MAJOR GPA: 3.5 / OVERALL GPA: 3.43)

*Omicron Delta Epsilon, International Economics Honor Society*

*2004 – 2005 Board Director, Economics Club at University of Hawaii*

*2004 Semi-Finalist in the University of Hawaii Business Plan Competition*

**NIHON UNIVERSITY** – (TOKYO, JAPAN) 2005 – 2006

**Economics Foreign Exchange Program**

*2005 JASSO Scholarship Recipient*

## SKILLS

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- ⊗ Proficient with Microsoft office and Apple software for analysis, reporting, and presentation
- ⊗ Familiar with Adobe products including photo editing, and video editing
- ⊗ Financial Analysis, Budgeting, Cash Flow and Pro-Forma Projections
- ⊗ Deal Structuring, Negotiation, Acquisition Strategy, Corporate Management
- ⊗ Public Speaking
- ⊗ Conversational Spanish, Basic Japanese, Basic Mandarin
- ⊗ Car & Shower karaoke singer (*just seeing if you found me interesting enough to get this far*)

## ORGANIZATIONAL AFFILIATIONS

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### Current Community Activities (Since 2023 in Illinois)

- Aurora Regional Chamber of Commerce - Chair of Ambassador Committee (2024-Current)
- Chicago House Athletic Club - Advisory Committee (2024-Current)
- Global Friendship Exchange Foundation - Chair of Events Committee (2023 - Current)
- Chicano Representation Empowerment - Board Member (2024-Current)
- Japanese Chamber of Commerce and Industry of Chicago - Japan Festival Committee (2023 - current)
- American Multiethnic Commission USA - 13th Annual US Congressional Awards Gala - Guest Emcee 2024

### Former Officer, Board Director, or Special Appointment

- Hawaii Future Caucus, Advisory Council
- Rotary Club of Honolulu, Sister Club International Liaison & Treasurer
- Chinese Chamber of Commerce of Hawaii, Advisor to Associate Program
- US China Peoples Friendship Association, Director
- Organization of Chinese Americans ("OCA"), Director
- Ket On Society, President
- Ohana Komputer, Director
- Asian American Junior Chamber of Commerce, Director and Vice-President
- Honolulu Chinese Jaycees, Director and Vice-President

### Other Affiliations

- Coach for University of Hawaii's Pacific Asian Center for Entrepreneurship (PACE) competitions
- Professional in Residence (mentor) for University of Hawaii's Pacific Asian Center for Entrepreneurship (PACE)
- Chinese Chamber of Commerce of Hawaii
- National Association of Asian American Professionals
- Omicron Delta Epsilon, International Economics Honor Society

August 24, 2015

To NTU GMBA Administrator  
Global Consulting Practicum (GCP)

It is my sincere pleasure to have been given the opportunity to write a letter of recommendation for Christopher Loo. I have known Christopher for roughly a year in academic, professional and personal settings. In my capacity as a manager and consultant at Deloitte, I feel confident recommending him for the GCP. Please allow me to elaborate.

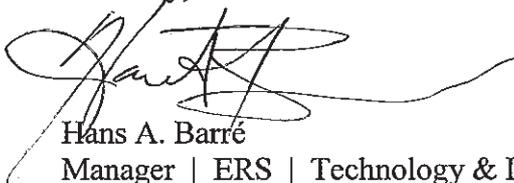
Christopher has many redeeming qualities, all of which I feel are necessary for consulting. He approaches every situation in a calm, rational manner and is very thorough in understanding the issue at hand before jumping to conclusions. He is hardworking, intelligent and very focused. He is a warm, affable individual with a personal bearing that makes you want to be his friend immediately upon meeting him. I have had the opportunity to see him take ideas from the absolute infancy, to successful execution. This is a task which proves difficult for many. Christopher's leadership style is one that is reflective of his intelligent/creative approach to life; he wins people over with intelligent, informed and factual approaches to the problems/situations being faced.

Christopher is an excellent complement to any collaborative team setting. And for this reason alone I see him performing well while interacting with cohort both locally and at Wharton.

My strong recommendation is to advance Christopher forward in the GCP program.

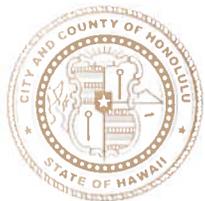
Thank you.

Sincerely,



Hans A. Barré  
Manager | ERS | Technology & Innovation  
Deloitte & Touche Taipei





**CITY COUNCIL**  
CITY AND COUNTY OF HONOLULU  
530 SOUTH KING STREET, ROOM 202

**STANLEY CHANG**  
Councilmember – District IV

February 20, 2014

Dear Sir or Madame:

It is a pleasure to provide this letter of recommendation for Mr. Christopher Loo. I am the Honolulu City Councilmember for District 4 representing Hawaii Kai through Ala Moana and an attorney.

I have known Christopher for four-years and worked with him on several projects with great satisfaction. He is knowledgeable, personable, reliable, and innovative.

Christopher is a capable and dedicated leader. In 2011, he became the youngest president to lead Ket-On Society, one of Hawaii's oldest not-for-profit organizations, and was re-elected to serve again in 2012. Overcoming assumptions due to his young age, Christopher became a respected leader in the Chinese community through the many contributions he made to his organization, his membership, and the community.

In 2012, he and I co-chaired "Prime Produce Prom – Honolulu," a national fundraiser with events held on the same day in New York and San Francisco. The fundraiser benefited 15 local not-for-profit organizations in Hawaii and over 150 not-for-profit organizations nation-wide. Christopher's attention to detail, problem solving skills, and relationships contributed significantly to the success of this event.

Christopher also assisted the City and County of Honolulu in 2012 and 2013 when he was the vice-chair of the first, "Honolulu Sister City Student Ambassador Program." The purpose of the program is to strengthen Honolulu's international relationships by promoting mutual understanding, enhanced communication, and an exchange of knowledge in the areas of economy, education, environment, and global relations. For his service, Christopher received a "Certificate of Achievement" from Mayor of Honolulu, Kirk Caldwell.

Christopher has many qualities of a leader: passion, dedication, experience, knowledge, and an ability to lead and inspire others. He continues to serve the community through his involvement in numerous organizations and is a

Letter of Recommendation - Christopher Loo  
February 20, 2014  
Page 2

respected young professional in Honolulu. For these reasons, the Hawaii Future Caucus, a bipartisan group of state and county leaders, asked Christopher to join its Advisory Council in 2014 to assist with its mission to increase government openness and participation among young people.

I look forward to working more with Christopher and encourage you to consider him as a candidate for your program. Thank you for your time and please feel free to contact me at (808) 768-5004 should you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Stanley Chang', with a stylized, sweeping flourish at the end.

Stanley Chang  
Councilmember, District IV



## HOUSE OF REPRESENTATIVES

STATE OF HAWAII  
STATE CAPITOL  
HONOLULU, HAWAII 96813

February 20, 2014

### Recommendation for Mr. Christopher Loo

Dear Sir or Madam:

I am delighted to provide this letter of reference and recommendation for a promising young man, Mr. Christopher Loo.

I have had the honor of serving in the Hawaii State House of Representatives for District 29 (Kalihi, Palama, Iwilei, and Chinatown) since 2006 and was active in the community for many years before that. I have known Christopher for four years and have watched his dedication to our community and growth as a leader.

Christopher is an intelligent, resourceful, and innovative young man. My first encounter with Christopher was during his term as President of Ket On Society. Christopher led his organization to step outside the box, implementing new programs that engaged its members and community. His contributions and achievements were quickly recognized, assisted by his open and charismatic personality.

Christopher has become a valuable resource to everyone he works with. He has impeccable work ethic, is a creative problem solver, has a broad range of experiences and is able to leverage his networks to create synergistic relationships.

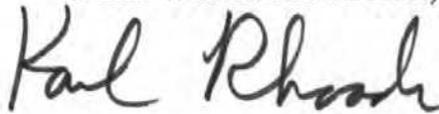
**Karl Rhoads ~ Chair, Committee on Judiciary**  
*District 29: Palama, Chinatown, Iwilei, Kalihi*  
State Capitol, Room 302 – Honolulu, Hawaii 96813



In a short amount of time, Christopher has become a respected leader in the community and among his peers. He continues to be an active part of our community, serving as an officer and/or director of several organizations. Of note, he is the incoming Treasurer for the Rotary Club of Honolulu (the largest Rotary Club in Hawaii), and the Vice-President for several young professional development and community service organizations such as the Junior Chamber of Commerce ("Jaycees").

I recommend Mr. Loo without reservation and hope you accept him into your program. I am confident that he will be a valuable contributor to any endeavor or profession he chooses. Thank you for your time and please feel free to contact me should you have any questions.

With warmest aloha,



Karl Rhoads

**Karl Rhoads ~ Chair, Committee on Judiciary**  
*District 29: Palama, Chinatown, Iwilei, Kalihi*  
State Capitol, Room 302 – Honolulu, Hawaii 96813

Loo Re





TAIPEI ECONOMIC AND CULTURAL OFFICE  
IN HONOLULU  
2746 PALI HIGHWAY, HONOLULU, HAWAII 96817

To Whom It May Concern

July 11, 2012

This letter is to express my formal recommendation that you consider Christopher Loo for the position he is applying. As Director General of the Taipei Economic and Cultural Office in Honolulu, I have known Christopher since 2011 when he became President of Ket On Society ("KOS"), one of the oldest and most historically rich non-profit organizations in Hawaii.

Although he is the youngest President to lead KOS, and the youngest in the community, Christopher, in a very short time, has proven himself to be a capable, dedicated, and innovative leader with outstanding managerial skills. During his term the organization created and adopted its first logo; improved internal controls and transparency by implementing new policies and improving financial reporting; and invested in technology to centralize and preserve data.

Additionally, Christopher worked with his membership to begin translating and documenting the 350 year old ceremonies, the first step in a plan to preserve and pass down this cultural knowledge.

Christopher has done an excellent job in building and expanding local and international relationships, as well as reaching out to the community. In 2011, he led a delegation to Taiwan where he met with international representatives and made a formal presentation at the Dr. Sun Yat-Sen Memorial Hall. He worked with local organizations to support, "Project tHInk!," a program to teach "At-Risk Youth" responsibility, leadership, and important life skills. He rallied support from his membership to help clean the parks in Chinatown and, under his direction, KOS was the only Chinese organization to participate in "Adopt-A-School Day". This year, Christopher is organizing a first-of-its kind, multi-cultural coalition project designed to teach elementary students about "Culture, Language, and Community."

On an intellectual level, he is very gifted with an analytical mind and critical thinking. He has been interviewed by international journalists, appeared on a number of internationally broadcast news segments and documentaries, is an excellent public speaker, and has given a number of speeches impromptu with aplomb. I have found his work to be well planned and thought out, organized, and creative.

Finally, one of Christopher's most important qualities is his enthusiasm for whatever he is doing; his energy is contagious to the team around him, which results in greater participation and interest on the part of his peers.

For these reasons, I have high expectations for Christopher's future, and recommend without reservation that you consider him for acceptance to the position for which he is applying.

Sincerely,

Paul Wen-Liang Chang  
Director General



DFY CAPITAL, LLC

DOMINIC F. YEN  
CHIEF EXECUTIVE OFFICER

January 10, 2014

National Taiwan University  
Office of International Affairs  
Room 418  
Second Administration Building  
No. 1, Section 4, Roosevelt Road  
Taipei, 106 Taiwan R. O. C.

Dear Sir

It has come to my attention that Mr Christopher Loo has applied for your Global MBA Program.

I am an attorney and investment banker with over 35 years of international investment activity in the United States and Asia. I have known Christopher for over twenty years and watched him grow as a skilled financial executive.

During his tenure with Central Pacific Bank in Hawaii he rose to the position of Executive Assistant to the Chief Risk Officer.

Most recently I was able to obtain Christopher's help in preparing a financial track record for the formation of a fund of over \$2 Billion.

Christopher is a very quick study with a grasp for strategic thinking and mastery of detail. Christopher is a rare individual who has all the qualities necessary for the best leaders: keen intellect, unflinching integrity, care for the best interests of his constituents and a winning personality that inspires trust.

I would like to extend my full and unqualified support for Mr. Christopher Loo. I recommend him without reservation in whatever endeavor he pursues.

Please feel free to contact me should you have any questions.

SINCERELY,

DOMINIC F. YEN, Esq.

嚴嘉申, 律師

Chief Executive Officer  
DFY Capital, LLC

**TENAX CORPORATION**

**TENAX CORPORATION**

Email:

January 12, 2014

National Taiwan University  
Office of International Affairs  
Room 418  
Second Administration Building  
No. 1, Section 4, Roosevelt Road  
Taipei, 106 Taiwan R. O. C.

Re: Recommendation for Mr. Christopher Loo

Dear Sir,

I have been an entrepreneur for over 55-years with extensive business and investment experience throughout Asia and the United States.

It is with great enthusiasm that I commend to you Mr. Christopher Loo. I have known Christopher his entire life and proudly watched him develop into a passionate and creative young man with the personality and qualities of a leader.

Christopher has a wide range of experiences that provide him with the skills and knowledge that make him an effective executive. He is a good judge of character, with the ability to build and manage a synergistic team and an effective problem solver. He makes decisions with confidence and talented team leader.

Christopher is active in numerous community groups and respected in both political and economic communities as a leader who creates positive change.

I believe that Christopher has the experience, character and ability to thrive and succeed in any environment and will be a valuable addition to your organization.

Should you wish to speak with me regarding Christopher, please contact me at [yenay@aol.com](mailto:yenay@aol.com).

Sincerely,



Anthony Yen  
President  
**TENAX CORPORATION**



## YULON MOTOR CO., LTD.

February 8, 2014

National Taiwan University - GMBA  
Office of International Affairs  
Room 418  
Second Administration Building  
No. 1, Section 4, Roosevelt Road  
Taipei, 106 Taiwan R. O. C.

Dear Sir and Madame

Mr. Christopher Loo has informed me that he is applying for the Global MBA program at National Taiwan University. As Chairman of Yulon Group, I am happy to provide this letter of reference and recommendation for Mr. Loo and believe he would be an excellent addition to your program.

I know Christopher both as my nephew and as an effective financial executive. He is respected as a knowledgeable professional and has a successful career in the finance industry due to his keen intellect, his ability to adapt and problem solve quickly, and his dedicated work ethic.

Christopher also exhibits qualities of a leader. He works well in a team, but excels at leading others. Christopher is able to think outside the box, providing progressive ideas and solutions. He inspires and motivates others through his charismatic nature and effective communication of his analysis, strategic thinking, and sensitivity to environmental factors.

In addition to his professional successes, I am impressed with his rise within the Honolulu community as it demonstrates his capacity as a leader. During his time as president of Ket On Society, he was the youngest elected leader out of the over 150 Chinese community organizations. He overcame the judgments associated with his youth and earned the respect of community and government leaders. Through his initiatives, dedication to his members, and commitment to integrity, he grew his organization and propelled it to become one of the leading community organizations in Hawaii.

Christopher continually challenges himself, has international experience both as a student and in his career, and has an impeccable moral character. He is a friend the Taipei Economic and Cultural Office in Honolulu, and brings leadership, innovative ideas, and camaraderie to everyone he works with.

It is with great enthusiasm that I recommend Christopher Loo for admission to the GMBA program and I look forward to the contributions he will bring to your school and Taiwan.

Please feel free to contact me should you have any questions.

**SINCERELY,**

*Kai Tai Yuen*

**OGAWA, LAU, NAKAMURA & JEW**  
ATTORNEYS AT LAW • A LAW CORPORATION

ROY T. OGAWA  
JEFFREY DANIEL LAU  
REID A. NAKAMURA  
A. DEBBIE JEW  
MICHAEL F. O'CONNOR

[REDACTED]  
HONOLULU, HAWAII 96813

KURT K. LEONG  
KELLY A. HIGA  
KELLI S. SHISHIDO

Of Counsel:  
RICHARD A. ING

[REDACTED]  
[REDACTED]  
March 7, 2014

IMBA Program  
National Chengchi University  
64 Zhi-Nan Road Section 2  
Taipei, 11605  
Taiwan R. O. C.

Re: Letter of Recommendation for Christopher Loo

Gentlemen and Ladies:

This is a letter of reference and recommendation for Mr. Christopher Loo who has applied to your IMBA Program. In 2012 and 2013, Chris worked with me to develop and manage the Honolulu Sister City Student Ambassador Program ("HSCSAP"). The HSCSAP, hosted by the City and County of Honolulu and the Mayor's Office of Economic Development, strengthened Honolulu's international relationships by promoting mutual understanding, enhanced communication, and an exchange of knowledge in the areas of economy, education, environment, and global relations. I am currently a Past President, Senior Director, practicing attorney at Ogawa, Lau, Nakamura & Jew, and serve as Honolulu's Sister City China Liaison among my other responsibilities. I am enclosing my resume with this letter of recommendation for your reference.

Prior to becoming the Vice-Chair of the HSCSAP, I met Chris while I was President of the Chinese Chamber of Commerce of Hawaii, which coincided with his term as President of Ket On Society, a prestigious historical Chinese cultural organization. I was happy to meet and work with such a young capable leader as personable as Chris. As President of Ket On Society, I believe Chris' duties there were complicated and very demanding. He not only had to lead and work with persons much older than himself, he also revamped the organization by instituting new policies, programs, and traditions that modernized and increased membership for the organization. In my opinion, Chris was able to perform his job honorably well and with good grace and humor.

Chris has proven to be a smart dedicated worker who performed tasks with great attention to detail while creating an environment of friendly professionalism. Needless to say, these qualities are always welcomed in any environment which tends to be complicated and difficult. On many occasions, we worked long hours, way beyond the normal work day, late into the evenings and throughout the weekends. Chris was always prepared to work until the day's tasks were done. He was well organized, worked smart,

IMBA Program  
National Chengchi University  
March 7, 2014  
Page 2

OGAWA, LAU, NAKAMURA & JEW  
ATTORNEYS AT LAW - A LAW CORPORATION

and focused on the completion of the project which garnered much praise by the Mayor and the City Council of Honolulu.

I was delighted when Chris advised me that he was applying to your program. He has my endorsement and my enthusiastic support.

Very truly yours,

OGAWA, LAU, NAKAMURA & JEW  
Attorneys at Law, A Law Corporation

A handwritten signature in cursive script that reads "Jeffrey Daniel Lau". The signature is written in black ink and is positioned above the printed name.

Jeffrey Daniel Lau

JDL:emc  
Enc.