

Mexico City

City Blue Print



Quick Overview

Overall Score: 31.8 out of 100 – To compare, top ranked New York City had a score of 62.9

Overall Rank: 45th out of 50 cities measured

On the dimensions measured, Mexico City does particularly well on policies that can help impact a supportive *culture* for women entrepreneurs as well as it's market size, access and cost including top scores in:

- ✓ Collection of city level data on income or employment by gender
- ✓ % of women in parliament
- ✓ Most female entrepreneurs as a percent of all startups in the city
- ✓ Cost of living
- ✓ Equal remuneration for equal work (“fair pay policies”)
- ✓ Paid maternity and paternity leave

Subpillar Rankings

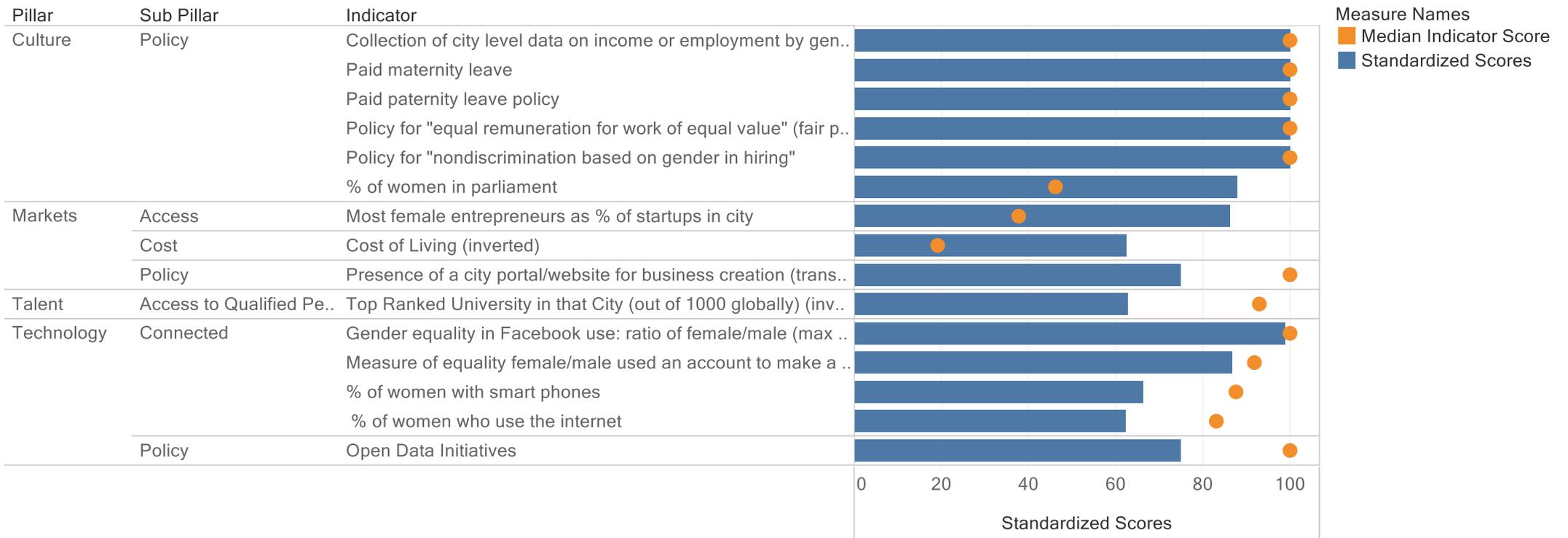
Pillar	Sub Pillar	Mexico City
Capital	Gender Proportion in Funding	21
	Value and Frequency of funding	42
	Women's Capital Base	25
Culture	Access to Mentors & Role Models	40
	Attitudes & Expectations	50
	Policy	5
Markets	Access	14
	Cost	14
	Policy	42
	Size	10
Talent	Access to Qualified Personnel	38
	Women's Skill & Experience	49
Technology	Connected	35
	Cost	23
	Policy	43



Areas of Strength

Other indicators where Mexico City does well are shown in the chart below. Note in particular that Mexico City scores well above the median in the number of women in parliament, most female entrepreneurs as a percent of startups in the city and the cost of living. In other areas where Mexico City scored highly many other cities scored highly as well (met the standard). Note too, that in areas where Mexico City had some of its higher scores, it was still below the median score for that indicator.

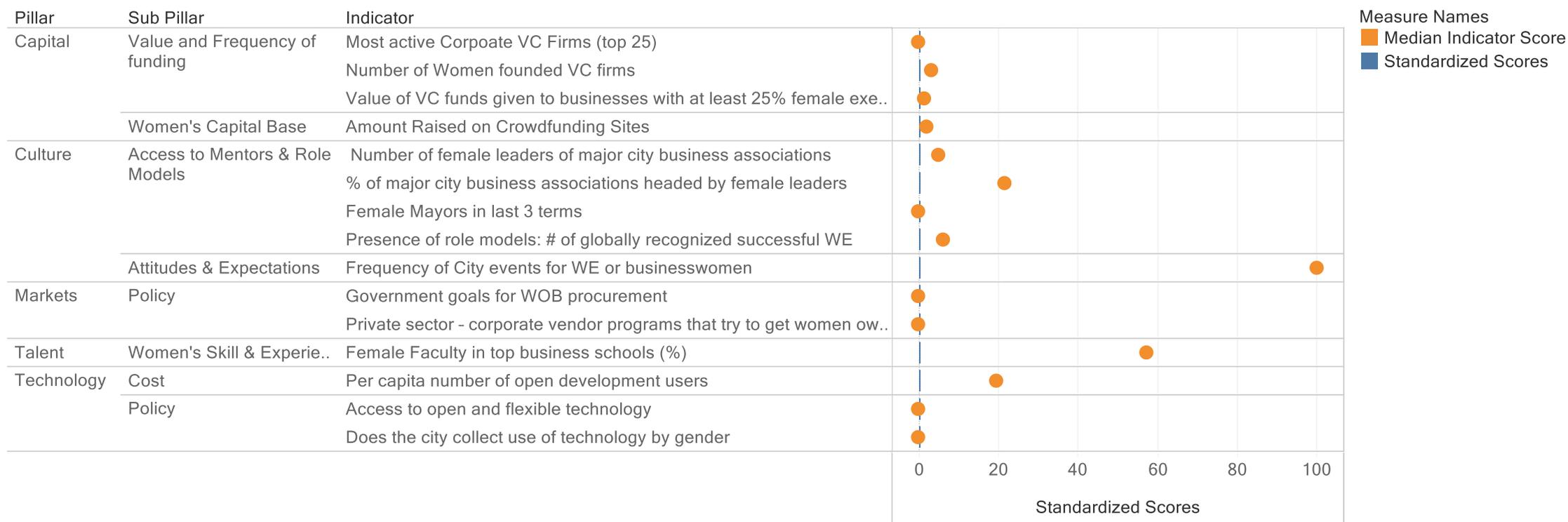
Top 15 Indicators



Areas to Improve

Of the 15 lowest scored indicators for Mexico City, 6 are at the median and the rest are below the median score.

Lowest 15 Indicators



Mexico City ranked relatively lower in the areas of culture and talent. While some of this is due to factors such as market size and the presence of global universities some represent areas of opportunity where Mexico City can make significant progress for women entrepreneurs.

The low scores in the area of culture may also have cascading effects on other areas for women entrepreneurs.

For example, violence against women within the workplace, sexual abuse and harassment and a lack of opportunities for promotion help could help explain the reduced number of women participating in leadership positions.

Crime in Mexico City is high, especially in the central areas. According to recent numbers from the INEGI, 35% of murders of women (8,065) were committed in the central region of the country including Mexico City. According to media reports, 79.8% of women living in Mexico City have been victims of an attack

Mexico City, even when it is known as one of the most progressive regions in the country, registers a high number of cases of threats against women, sexual abuse in the street and local transportation, violence against women in the household and a lack of access to justice for crimes committed against women.

Indicators that are 95% or more below the benchmark (max) score	% of max score
Female Mayors in last 3 terms	0%
Government goals for WOB procurement	0%
Most active Corporate VC Firms (top 25)	0%
Presence of role models: # of globally recognized successful WE	0%
Access to open and flexible technology	0%
Does the city collect use of technology by gender	0%
Number of female leaders of major city business associations	0%
Number of Women founded VC firms	0%
Private sector – corporate vendor programs that try to get women owned businesses as vendors (Weconnect International)	0%
% of major city business associations headed by female leaders	0%
Frequency of City events for WE or businesswomen	0%
Value of VC funds given to businesses with at least 25% female executives	0%
Amount Raised on Crowdfunding Sites	0%
Ratio of positive to negative tweets about women	0%



There is a paternalistic culture within the workplace and at home which hinders the possibility of women being in leadership positions. Furthermore, there is a lack of access to labor rights specifically for women such as extended maternity leave and paternity leave.

According to a recent report by OECD, in Mexico women perform more than three-quarters of household tasks and child care and rearing duties. This represents a huge obstacle for their professional development and careers since they have to put them on hold and regaining entry to the labor market is much more difficult for women with children.

There is also a lack of public policy programs that could help women increase their access to leadership positions but a recent law proposal that would require companies to have at least 30% of their directive positions occupied by women was presented to Congress.

There are no major legal nor corporate mechanisms or initiatives to reduce the paternalistic dynamics within the workplace nor the prevalence of discrimination and gender stereotypes.

Recent Positive Step:

- ✓ Political and electoral reform in 2014 included gender parity laws in order to give equal access to political participation and representation for women. This has significantly increased women's representation in parliament.
- ✓ In August 2017, Congress reformed the Provisions of General Character Applicable to the Securities Issuers and Other Participants of the Securities Market so private entities reveal the gender distribution of their directive positions.
- ✓ Recently, Congress reformed the Federal Labor Law so working mothers can transfer up to five of the six weeks of leave before the birth of their babies to the post-natal leave period. Additionally, during lactation, working mothers will have the right to decide between having two extraordinary rests per day, of half an hour each, to feed their babies or to perform the manual extraction of milk. When this is not possible, the workday will be reduced by one hour for six months, without affecting their salary

Despite Mexico City scoring highly for the % of women in parliament, there seems to be an under-representation of women in visible leadership positions.

Despite scoring highly in the percent of female owned start ups as a percent of all city start ups, women may have difficulty scaling due to a lack of skills to grow a business and lack of VC funding channels that may be more receptive to women entrepreneurs.

The low levels of women studying a business degree along with the lack of women on directive positions may help explain the lack of women in academic positions in top business schools.

According to recent reports, 25% of the 2017-19 MBA enrollment at IPADE is formed by women. The Tecnologico de Monterrey registered an increase of 15% in participation of women on MBA programs.

This may be due to obstacles to pursue an advanced degree such as income, family and accessibility to financing and scholarships.

According to the Mexican Association of PE and VC Funds (AMEXCAP), women's participation in the sector is no bigger than 1%.

Only 12% of firms that have had venture capital investment have women on their founding teams. There is a lack of programs and promotion for women to access VC funding rounds. The level of financing to companies led by women is low in Mexico.

Three main factors that contribute to a lack of funding toward women led companies: unequal access to financing, the lack of capacity building to reduce risk aversion and family and household commitments.

Recent Positive Developments:

- ✓ Amexcap created the Investor's Women's Committee to increase participation to 20%.
- ✓ Jaguar Ventures (40%), Auria Capital (33%) ALL VP (29%) and Variv Capital (27%) are among the Mexican investment funds that invest the most in companies led by women.
- ✓ According to media reports, 15% of investment funds in Mexico are managed by women and in the US only 10% are managed by women.

Blueprint for Action

Given the high scores for women start ups, Mexico City needs to work on helping women take their business to the next levels.

- **CULTURE:** Dealing with a culture of crime against women is a first step towards changing the overall culture that is more supportive of high potential women entrepreneurs.
- **CULTURE:** According to experts it is necessary to implement gender based security policies in order to cope with crimes against women. Moreover, it is also important to improve access to justice for women that have been victims of any crime.
- **MARKETS:** There are few groups to support women to start their own businesses but not many related to promote women owned businesses. The most representative is the Mujeres Pyme program <http://empresarias.inmujeres.gob.mx/>.
- **TALENT:** Work on getting women the skills they need to not just start a business but manage all aspects of a business. Increasing female faculty in business schools can help encourage women to enroll and complete MBA programs. However, this is a longer term strategy. In the short term, given the constraints women face, working on providing business training in ways that women can access and fit with their other responsibilities need to be developed.
- **MARKETS:** The government can also set targets for procuring goods and services from women owned businesses. This can help women scale their business by having a steady contract as well as encourage investors to invest in their business.

Additional info – Lowest Indicators relative to benchmark



<u>Indicator</u>	<u>Max Score (raw)</u>	<u>Benchmark City</u>	<u>Number of cities w/ max score</u>	<u>Mexico City % of Benchmark</u>
Female Mayors in last 3 terms	3	Delhi	1	0%
Government goals for WOB procurement	1		19	0%
Most active Corporate VC Firms (top 25)	16	San Francisco	1	0%
Presence of role models: # of globally recognized successful WE	16	New York	1	0%
Access to open and flexible technology	11	Singapore	1	0%
Does the city collect use of technology by gender	1		8	0%
Number of female leaders of major city business associations	20	Bangalore	1	0%
Number of Women founded VC firms	31	New York	1	0%
Private sector – corporate vendor programs that try to get women owned businesses as vendors (Weconnect International)	15	New York	1	0%
% of major city business associations headed by female leaders	0.833333	Seattle	1	0%
Frequency of City events for WE or businesswomen	3		34	0%
Value of VC funds given to businesses with at least 25% female executives	1.89E+10	San Francisco	1	0%
Amount Raised on Crowdfunding Sites	2.48E+08	San Francisco	1	0%
Ratio of positive to negative tweets about women	663.5802	Sydney	1	0%
Per capita number of open development users	0.007387	San Francisco	1	1%
Number of female founders or executives in 2nd round or higher funding round in the city	1442	San Francisco	1	1%
Total Projects on Crowdfunding Sites	11681.45	San Francisco	1	2%
Number of VC firms with greater than 20% female partners	103		2	3%
% of women on boards of major business associations' (e.g. Chamber or other influential business group)	0.478261	Minneapolis	1	4%



Additional info – Highest Indicators relative to benchmark

<u>Indicator</u>	<u>Max Score (raw)</u>	<u>Benchmark City</u>	<u>Number of cities w/ max score</u>	<u>Mexico City</u>
Measure of equality female/male used an account to make a transaction through a mobile phone	1		8	87%
Most female entrepreneurs as % of startups in city	36	Lima	1	89%
% of women in parliament	0.436	Stockholm	1	91%
Gender equality in Facebook use: ratio of female/male (max = 1.0)	1		30	99%
Collection of city level data on income or employment by gender	1		40	100%
Paid maternity leave	1		38	100%
Paid paternity leave policy	1		29	100%
Policy for "equal remuneration for work of equal value" (fair pay)	1		32	100%
Policy for "nondiscrimination based on gender in hiring"	1		40	100%

Indicators, Descriptions and Sources

<u>Pillar</u>	<u>Indicator</u>	<u>Description</u>	<u>Source</u>
MARKETS	City Population	This indicator gives a general size of the market	Brookings.edu; IHS Sources; Eurostat; UN
MARKETS	GMP	This indicator gives a general size of the market and opportunity	Brookings.edu; IHS Sources
MARKETS	Forecasted economic growth rate of city/region or country over next 5 years	This indicator gives a general size of the market and opportunity	Brookings.edu; IHS Sources
MARKETS	Corporate Income Tax Rate	This indicator is inverted such that lower income tax rates are more beneficial for attracting and supporting entrepreneurship	PWC 2017
MARKETS	Cost of Living	This indicator is inverted such that lower cost of living; a cheaper cost of living allows women to put more capital towards scaling their business vs. overhead costs	2017 https://www.expatisan.com/cost-of-living
MARKETS	% Company Boardmembers that are Female	The more women on boards of companies signals willingness of companies to engage diversity (country level or avg from sample of city's top employers)	MSCI, WoB2020, IHS local sources
MARKETS	Accelerators (with WOB)	Accelerators provide a powerful way for entrepreneurs to scale their business through networking, training and access to capital	http://www.seed-db.com/accelerators/all ; https://www.f6s.com ; www.gan.co
MARKETS	Presence of a city portal/website for business creation (transparent process, centralized information,etc.)	A hurdle for starting and growing a business is often just knowing how to obtain the right permits and registration as well as knowing what resources the city provides. Many cities are providing portals as one stop shops for business owners to find all the relevant information they need.	google search and search of city government websites
MARKETS	Private sector – corporate vendor programs that try to get women owned businesses as vendors (Weconnect International)	Many entrepreneurs reach scale by becoming a supplier for a larger company. A hindrance is that women owned businesses are often discriminated against (intentionally or unintentionally) when it comes to winning lucrative contracts. Large companies in a city that are committed to diverse supply chains can help women entrepreneurs reach scale.	2017 Corporate Member list HQ and Staff Locations
MARKETS	Government goals for WOB procurement	Similar to private sector companies, many city governments are passing ordinances to ensure they have a diverse supply chain and give women owned businesses the opportunity to secure contracts.	google search and search of city government websites
MARKETS	Most female entrepreneurs as % of startups in city	Research and our interviews with women entrepreneurs shows that having more women entrepreneurs in the city can help foster female entrepreneurship.	Crunchbase 2017
MARKETS	Ease of starting a business	Lower barriers to starting a business is a first step to scaling.	2016 PWC

<u>Pillar</u>	<u>Indicator</u>	<u>Description</u>	<u>Source</u>
TALENT	Labor force participation rate (women age 15+)	Women's ability to participate in the labor force is often a first step to gaining the experience required to run a business.	IHS, Inc. Country statistical agency
TALENT	Business management or finance training courses or programs for WE or women executives	Women's ability to scale often requires skills in finance and business management.	2017, Goldman Sachs 10000 Women partner locations, PWN locations, US SBA Womens Center locations, google search (max =5)
TALENT	Ratio of Women/Men with executive Experience	This indicator shows whether women are proportionately gaining executive experience that could be transferred to scaling a business.	2017 LinkedIn
TALENT	% of population with tertiary education or above	An educated workforce is often a pre-requisite to getting the talent a women owned business needs in order to scale.	IHS, Country statistics
TALENT	% of female population with tertiary education or above	This is an indication of both womens own education and educational equality that signals whether women are getting educational opportunities that could help them scale a business.	IHS
TALENT	% of Labor Force in Professional Services (finance, marketing, accounting, law) within city	This is an indication of whether necessary talent is available for women that want to scale their business.	2017 LinkedIn
TALENT	% of Labor Force who are IT professionals	In today's internet and enterprise software driven environment, businesses that want to scale need a sophisticated IT staff.	2017 LinkedIn
TALENT	Number of accredited business schools in city	Many new businesses are birthed in business schools where writing business plans and running a business is part of the curriculum.	FindMBA.com, IHS
TALENT	Number of globally top-ranked business schools in city	Topped ranked business schools tend to attract people with talent and vision that can be catalysts for scaling a business.	2017, Financial Times Global MBA Ranking
TALENT	Average % enrollment in top universities that city who are female	This is an indication of the equality of opportunity for women in higher education. It is a proxy for the attractiveness of the city for women in general and women entrepreneurs in particular.	2017 Time Higher Education Global Ranking
TALENT	Ratio of Female/Male Individuals with MBA's	This is both an indication of equality and a proxy for the potential for women entrepreneurs in the city, since MBA programs can be a place where business ideas are hatched.	2017 LinkedIn
TALENT	Female Faculty in top business schools (%)	Studies have shown that one reason women drop out of business school programs is due to a lack of female faculty role models.	2017 FT and individual searches at top business school in city
TALENT	Number of top ranked global universities in city	Top ranked universities attract talent to the city.	2017, US News & World Report, Best Global Universities, 2017 Rankings
TALENT	Top Ranked University in that City (inverted)	Top ranked universities attract talent to the city.	2017, US News & World Report, Best Global Universities, 2017 Rankings



Pillar	Indicator	Description	Source
CAPITAL	Value of VC funds given to businesses with at least 25% female executives	Indicates relatively how well women owned businesses are attracting funding from VCs (a powerful source of capital for scaling and where women have historically not done comparatively well).	2017 crunchbase
CAPITAL	Number of female founders or executives in 2nd round or higher funding round in the city	Indicates relatively how many women in the city are trying to scale and their success at getting to higher rounds of funding.	2017 crunchbase
CAPITAL	Most active Corporate VC Firms (top 25)	Corporate VC is another source of capital and their prevalence in a city indicates an additional access point for capital.	2017 cbinsights
CAPITAL	Number of potential investors (population of HNWI)	Women often rely on friends and family for funding. This indicates the prevalence of qualified investors in the city that could be potential investors for women entrepreneurs.	2016 Frank Knight Wealth Report; Phoenix Marketing International 2016; IHSM calculations
CAPITAL	% of total investment companies with at least 1 female executive	Research shows that investment companies or VCs with women executives or partners tend to invest more in women entrepreneurs.	2017 crunchbase
CAPITAL	% of city businesses in 2nd round or higher funding round with a woman founder or executive	This indicates whether women are proportionately getting to higher rounds of funding (scaling).	2017 crunchbase
CAPITAL	Number of weeks of paid maternity leave (full pay or partial pay)	Taking time off to start and grow a family causes women to lose income that provides a base to build wealth. To the extent that this income is not disrupted women are better able to accumulate wealth to invest in their own business or in others.	google search of individual city policies on maternity leave
CAPITAL	% of VC funds given to businesses with at least 25% female executives	This indicates whether women are getting proportional access to funding.	2017 crunchbase
CAPITAL	Amount Raised on Crowdfunding Sites	Crowdfunding may help level the playing field for women entrepreneurs when it comes to attracting capital. The relative amounts funded in the city is a proxy for greater access to capital for WE.	2017 kickstarter.com and city specific equivalents
CAPITAL	Measure of Equality: Women/Men who saved to start, operate or expand a farm or business	Many women use personal savings to start a business. However saving may be more difficult for women if, for example, their income is interrupted. This is an indication of equality both of the ability to save and aspiration for starting a business.	World Bank 2014
	Total Projects on Crowdfunding Sites	Crowdfunding may help level the playing field for women entrepreneurs when it comes to attracting capital. To the extent sites are active in the city is a proxy for greater access to capital for WE.	2017 kickstarter.com and city specific equivalents
CAPITAL	VC's with 25% partners who are female?	Research shows that investment companies or VCs with women executives or partners tend to invest more in women entrepreneurs.	2017 Crunchbase



Pillar	Indicator	Description	Source
CULTURE	Presence of role models: # of globally recognized successful WE	Women often don't dream big because they don't see other women scaling businesses. This indicates how many local role models women in the city have when it comes to being a successful WE.	IHS, 2017 [a combination of Forbes 2000 CEOs, Fortune 500 CEOs, and Forbes 100 most powerful women]
CULTURE	Female Mayors in last 3 terms	Females in political leadership can be both role models and also help influence legislation that provides a level playing field for women.	IHS, 2017 (google search)
CULTURE	Number of national level advocacy or supplier dev't groups specifically for WE or businesswomen	Organizations that advocate for WE and/or help WE secure contracts with governments and larger companies helps WE scale and helps to change the perception about WE. Cities do not operate in a vacuum and often national level policies and culture can permeate to cities.	IHS, 2017 (WEConnect International locations, BPW-International locations, WBE and WBNEC (regional locations), Women Entrepreneurship Platform locations, WBII members, as well as country specific searches)
CULTURE	Number of city level organizations specifically for WE or businesswomen	City level organizations can provide valuable networking, education and advocacy that can help WE scale.	IHS, 2017 - meetup.com
CULTURE	Number of city level organizations specifically for entrepreneurs		IHS, 2017
CULTURE	% of women on boards of major business associations' (e.g. Chamber or other influential business group)	Having women on boards of business associations helps women better network with other businesses and helps foster a more diverse business environment in the city.	IHS, 2017 google search
CULTURE	Number of female leaders of major city business associations	Having female leaders of business associations helps women better network with other businesses and helps foster a more diverse business environment in the city.	IHS, 2017 google search
CULTURE	% of major city business associations headed by female leaders	While absolute numbers are important, representation is also key. This shows whether women are proportionately represented in leadership in the business community of the city.	IHS, 2017 google search
CULTURE	Frequency of City events for WE or businesswomen	City level events for WE or businesswomen help women network and gain critical skills.	IHS, 2017; Meetup.com
CULTURE	Ratio of positive to negative Tweets about women	This is a measure of the overall attitude of the city towards women. Often negative messages can have a bigger influence on women's aspirations and self perceptions than positive messages. This indicator measures the ratio of positive to negative messages towards women.	Twitter/ Janys, 2017 (number per capita)
CULTURE	% of relevant articles on successful " women entrepreneurs " in Media for that city	Hearing about role models in the media is another way that helps women dream big.	2012-2017 (5 years) Factiva
CULTURE	Numbeo.com Crime Level (inverted)	Crime and Safety are key concerns for any business, but women in particular tend to evaluate their safety more when deciding whether to scale a business.	Numbeo.com 2017
CULTURE	Numbeo.com Safety Scale	Crime and Safety are key concerns for any business, but women in particular tend to evaluate their safety more when deciding whether to scale a business.	Numbeo.com 2017
CULTURE	Numbeo.com Worry about being attacked (inverted)	Crime and Safety are key concerns for any business, but women in particular tend to evaluate their safety more when deciding whether to scale a business.	Numbeo.com 2017
CULTURE	Collection of city level data on income or employment by gender	This provides an indication of whether the city is concerned about gender equality - particular on economic issues which are critical for WE. What gets measured gets managed - so we include this indicator as a measure of a culture that values gender equality.	IHS, 2017 google search and government website search
CULTURE	Presence of city and/or national level policy advocacy organization specifically for women's equality issues	Organizations committed to women's equality and rights have helped to change the culture and provided women with more freedom - a prerequisite for scaling a business.	World Bank, IHS
CULTURE	Policy for "equal remuneration for work of equal value" (fair pay)	This is another indication of a culture that values gender equality. It is also critical that women earn their economic worth so they can build their savings and wealth.	World Bank, IHS
CULTURE	Policy for "nondiscrimination based on gender in hiring"	This is another indication of a culture that values gender equality. It is also critical that women have equal opportunity in the workplace so they can gain critical skills and experience needed to scale a business.	World Bank, IHS
CULTURE	Paid Maternity leave policy	This is a binary (y/n) indicator that proxies for a culture that is trying to level the playing field for women.	World Bank, IHS
CULTURE	Paid paternity leave policy	This is a binary (y/n) indicator that proxies for a culture that is trying to level the playing field for women.	IHS
CULTURE	Entrepreneurial Network (population with entrepreneurial experience)	Our research found that having other entrepreneurs nearby was valuable for networking and providing help and advice.	2017 LinkedIn
CULTURE	% of women in parliament	Women in leadership are both role models and can put forth legislation that helps level the playing field for women.	Search of websites



<u>Pillar</u>	<u>Indicator</u>	<u>Description</u>	<u>Source</u>
TECHNOLOGY	% of women who use the internet	Access to the internet is becoming a necessity for fully engaging with the global economy. This indicator measures the extent that women have access.	2017 consumerbarometer.com (country level); US cities (2015 Pew Research Survey state level)
TECHNOLOGY	% of women with smart phones	Smart phones are also becoming a necessity as both a communication source, information source and increasingly a source of engaging in commerce. This indicator measures the extent to which women are using smartphones.	2017 consumerbarometer.com (country level); US cities (2015 Pew Research Survey state level)
	Measure of equality female/male used an account to make a transaction through a mobile phone	This provides an indication of whether women are using technology to engage in economic transactions. This is both a measure of equality and a measure of women's willingness to use technology for economic purposes.	Country level WB 2014
TECHNOLOGY	Gender equality in LinkedIn use: ratio of female/male (max = 1.0)	This is an indication of whether women are equally engaging in professional social media.	2017 LinkedIn profile search
TECHNOLOGY	Inverse of Average Monthly Cost of Internet (8MB speed) USD	Cost can be a hindrance to access as well as a hindrance to scaling a business, this measures the relative cost of basic technology.	2017 https://www.expatistan.com/cost-of-living
TECHNOLOGY	Inverse of Average Cost 1 min. of prepaid mobile tariff (no discounts or plans) USD	Cost can be a hindrance to access as well as a hindrance to scaling a business, this measures the relative cost of basic technology.	2017 https://www.expatistan.com/cost-of-living
TECHNOLOGY	Open Data Initiatives	Open data is way for cities to share the data collected and generated by people in the city. This data can be used by entrepreneurs to help find solutions to common constraints in the city. It also signals a transparency on the part of city government - this transparency can help ensure that there is a level playing field.	2017 Google Search
TECHNOLOGY	Access to open and flexible technology	Many businesses that want to scale rely on open technology and flexible standards that allow them to more quickly scale their operations at a lower cost.	2017 HQ cities of member companies http://www.opencompute.org/about/membership-organizational-directory/
TECHNOLOGY	Technology training organizations for women	Technology can be intimidating for anyone. Women who want to scale their business need to have basic skills in utilizing technology. Classes specifically for women are also less intimidating/more inviting for women.	2017 Women Who Code, Girls in Tech, other
TECHNOLOGY	Does the city collect use of technology by gender	Technology is increasingly critical for any business to scale. Cities that collect gender level data on technology use and access can better monitor and manage how well their city is doing in leveling the playing field for women.	2017 google search
TECHNOLOGY	Number of Smart City Projects	Smart city projects help to optimize city functions making it more friendly for business and well as signaling the potential for more innovation (attracting entrepreneurs).	IHSM Smart Cities IoT Intelligence Service (2017)
TECHNOLOGY	Gender equality in Facebook use: ratio of female/male (max = 1.0)	This provides and indication of how equally women are engaging with social media, which is increasingly becoming a place to exchange ideas and information.	2017 Facebook search
TECHNOLOGY	Per capita number of open development users	Open development platforms provide a place for developers and users of software applications to meet. These development platforms have allowed entrepreneurs to scale their businesses more quickly and/or at lower cost.	www.github.com

