

Required Report: Required - Public Distribution

Date: December 17, 2024

Report Number: TU2024-0061

Report Name: Food Service - Hotel Restaurant Institutional Annual

Country: Turkiye

Post: Ankara

Report Category: Food Service - Hotel Restaurant Institutional

Prepared By: FAS Staff

Approved By: Michael Francom

Report Highlights:

Turkiye's HRI sector continues to grapple with rising inflation and economic uncertainty, while sales in terms of U.S. dollars have yet to recover to pre-pandemic levels. The food and beverage sector has seen significant price increases, straining consumer purchasing power. Despite these challenges, the foodservice industry saw consumer spending rise to \$18.6 billion in 2023, driven by higher menu prices and record demand from tourists eating out.

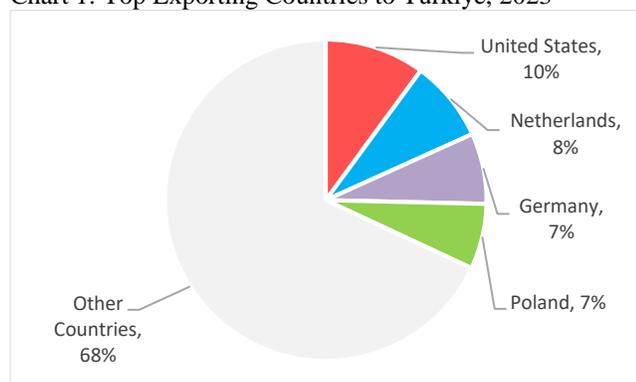
FAS Hotel Restaurant and Institutional Report

Executive Summary:

Turkiye is an emerging, largely free economy and a leading producer of agricultural products, textiles, and construction materials. GDP in 2024 is forecast at about 3 percent, down year-over-year and below the long-term average. Economic growth has slowed because of persistent inflation, a weakened currency, and high borrowing costs. These challenging economic conditions continue to impact food consumption patterns.

Consumer-Oriented Agricultural Imports

Chart 1: Top Exporting Countries to Turkiye, 2023



Food Retail Industry:

Despite recent economic headwinds, the retail food industry continues to grow, with sales topping nearly \$75 billion in 2023. A young, largely urban population and growing middle class are driving this growth. The sector is dominated by domestic retailers, especially discount chains.

Food Processing Industry:

Turkiye has a large and sophisticated food and beverage manufacturing sector, which relies on domestic and imported ingredients. As of 2023, there were nearly 60,000 food and beverage manufacturers in Turkiye. Faced with declining purchasing power, consumers have been eating out less and cooking more at home, causing an increase in sales of cooking ingredients and ready-to-eat meals.

Food Service Industry:

In 2023, there were about 114,000 commercial food service restaurants with sales of more than 442 billion Turkish Lira (TL) (\$18.6 billion). The sector has not recovered to pre-pandemic levels in large part because of current economic conditions.

Quick Facts CY 2024

Imports of Consumer-Oriented Products

(5.8 \$billion)

List of Top 10 Growth Products in Turkiye (Imported Consumer Oriented Agricultural Products) 2021-2023

- | | |
|-------------------|---------------------------------|
| 1) Pine nut | 6) Peas |
| 2) Macadamia Nuts | 7 Preserved Chicken Meat |
| 3) Orange Juice | 8) Meat or Meat Offal of Bovine |
| 4) Sweet corn | 9) Persimmons |
| 5) Cranberries | 10) Caseinates |

Food Industry by Channels (U.S. billion)

Retail Food Industry	\$75 billion
Food Service-HRI	\$18 billion
Food Processing	\$51.2 billion
Food and Agriculture Exports	\$33.9 billion

Top 10 Host Country Retailers (based on sales)

- | | |
|----------------|-----------------|
| 1) Bim | 6) Sec |
| 2) A 101 | 7) Hakmar |
| 3) Migros | 8) Ekomini |
| 4) Sok | 9) File |
| 5) CarrefourSA | 10) Macrocenter |

GDP/Population

Population: 85 million

GDP: \$1.12 trillion

GDP per capita: \$12,780

Sources: Turkish Statistical Institute (TurkStat); Trade Data Monitor (TDM); Economist Intelligence Unit (EIU)

Strengths/Weaknesses/Opportunities/Threats

<i>Strengths</i>	<i>Weaknesses</i>
-Long term GDP and disposable income growth, despite the recent downturn	-Domestic and international political challenges
-Large population base: young and growing	-Economic instabilities such as exchange rate fluctuations and increasing inflation
<i>Opportunities</i>	<i>Threats</i>
-Unsaturated market, open for new food items	-Complex and time-consuming import procedures

Contact:

USDA, FAS Ankara [Office of Agricultural Affairs](#)
Telephone: +90 312 457 7393 E-mail: agankara@usda.gov

I. MARKET SUMMARY

Turkiye is an emerging, largely free economy with a robust production capacity for agricultural goods and textiles. It also depends, to a certain extent, on imported agricultural products for use as inputs in its food processing sector. According to the latest prediction by the International Monetary Fund (IMF), Turkiye's GDP is forecast at about 3 percent in 2024, down from the previous year and below the long-term average of nearly 5 percent in part because of persistent inflation, a weakened currency, and high borrowing costs. Looking ahead, the IMF forecasts GDP to soften further in 2025 to 2.7 percent and then bounce back to 3.2 percent in 2026.¹

Despite the government's shift last year to more conventional economic policies, economic growth remains below the long-term average, while businesses and consumers continue to struggle financially, especially due to the high cost of borrowing and inflation. In November 2024, in order to curb sticky inflation, the Central Bank of Turkiye (CBT) again kept its key interest rate unchanged at 50 percent for the eighth month in a row, which is the highest the rate has been since 2002.² The weakening of the Turkish Lira (TL) against the USD has also contributed to inflationary pressures. At the time of this report, the TL was trading against the USD at 34.75 TL/USD, compared to 29.09 TL/USD last December.

While the rate of inflation has slowed compared to last year, prices continue their upward march albeit at a slower pace. In October 2024, according to Turkish government statistics, prices were up almost 49 percent from the same time last year. The CBT is predicting headline inflation will continue to cool, falling to 21-26 percent by the end of 2025 and to 12-17 percent by the end of 2026.

In parallel with headline inflation, food and beverage prices have continued to climb higher, with prices shooting up 44 percent year-over-year in September 2024. Food and beverage prices skyrocketed up 72 percent during 2023. These higher prices have strained consumer purchasing power, especially for lower income and lower-middle income households and forced them to change their shopping and eating-out habits. As an example, some consumers now consider eating out at a sit-down restaurant as a once-a-month luxury, whereas a couple years ago they were eating out a couple times or more in a week.

With fewer Turkish customers, the foodservice industry has struggled amid higher operational costs (e.g. labor, electricity, and food ingredients), while trying to keep menu prices attractive and maintain the quality and portion sizes of their food. The sector was also negatively impacted by the February 2023 earthquake in the southeast of Turkiye and the ensuing "mourning effect" during which time consumers ate out less often during the first half of that year. Despite these challenges, consumer spending on food service increased year-over-year by about \$3.0 billion to \$18.6 billion in 2023. This sizeable growth was largely attributed to higher menu prices (not an increase in the number of Turkish restaurant patrons) and strong tourist demand. See tables 1 and 2.

Consumer foodservice in Turkiye will continue to be shaped by convenience, quality, and affordable prices with interesting menu options. In addition, the record numbers of tourists coming to Turkiye and eating out has and will continue to help offset the slowdown in Turkish consumer spending on meals outside the home. In the meantime, cost-cutting operations, such as automated kiosks, are expected to spread in the market in the short term. The demand for restaurant home delivery service continues to expand as consumers increasingly desire greater convenience. Most full-service restaurants have now partnered with Yemek Sepeti, Turkiye's largest online food and beverage

¹ IMF, 2024 (<https://www.imf.org/en/News/Articles/2024/10/11/pr-24369-turkiye-imf-executive-board-concludes-2024-aiv-consultation>)

² Economist Intelligence Unit Limited, 2024

delivery service company, to deliver food to the customer’s doorstep. In addition, many limited service restaurants, like fast food chains, have deployed their own scooter delivery service.

Table 1: Consumer Food Service Value, Number of Outlets and Number of Transactions

Consumer Food Service	2018	2019	2020	2021	2022	2023
Retail Sales Price (USD million y-o-y)	19,612	20,240	9,535	14,759	15,582	18,604
Retail Sales Price (USD million fixed rate)*	4,002	4,844	2,823	5,537	10,887	18,604
Number of Outlets (count)	129,545	132,447	107,974	118,684	112,829	114,259
Number of Transactions (millions)	4,829	5,194	2,091	3,423	5,552	3,729

Source: Euromonitor International, 2024

*Fixed in 2023 prices

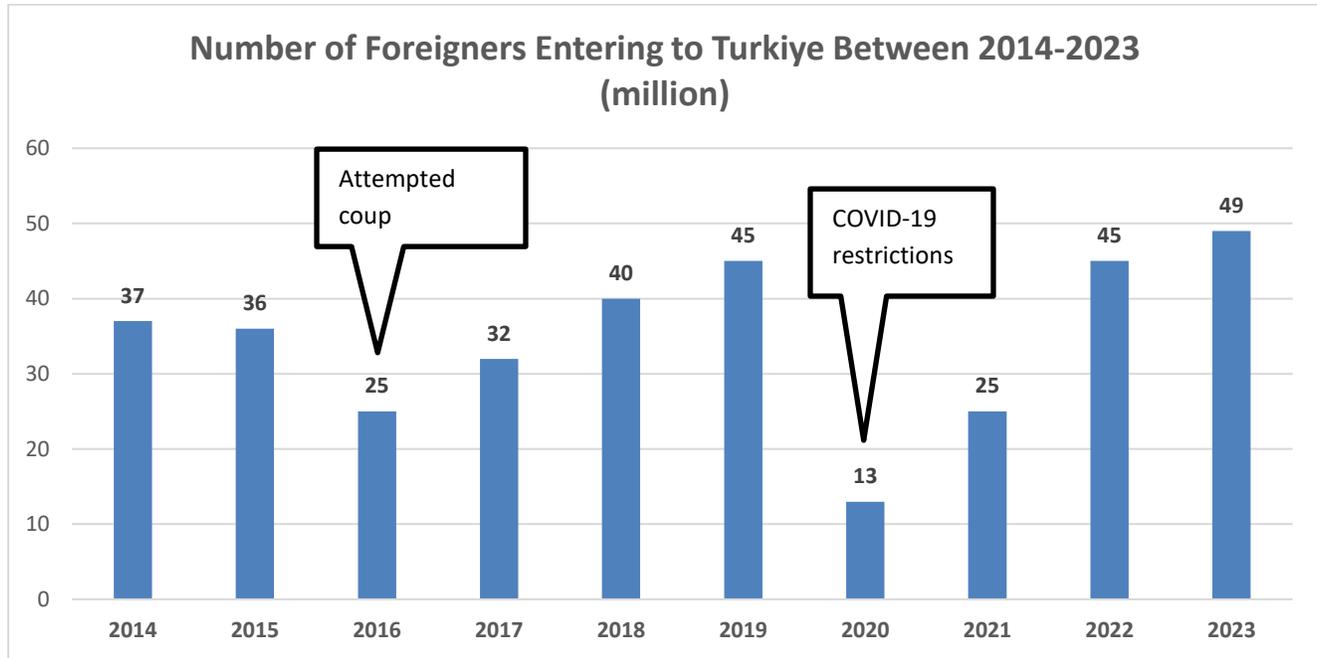
Table 2: Number of Outlets per Type of Foodservice

Consumer Foodservice by Types (units)	2018	2019	2020	2021	2022	2023
Full-Service Restaurants	46,646	46,405	33,003	39,748	38,984	38,762
Cafes/Bars	46,866	46,221	38,087	40,865	35,266	26,369
Limited-Service Restaurants (Fast Food)	21,872	24,416	23,321	25,153	26,732	27,215
Street Stalls/Kiosks	9,621	10,845	9,936	9,117	8,179	8,218
Self-Service Cafeterias	4,540	4,560	3,627	3,801	3,668	3,695
Total Consumer Food Service	129,545	132,447	107,974	118,684	112,829	114,259

Source: Euromonitor International, 2024

Tourism is important to the wellbeing of the Turkish economy and the country’s HRI sector. The Turkish government predicts that the total number of visitors to reach a new record of 61 million by the end of 2024. In 2023, Turkiye welcomed around 49.2 million foreign tourists, primarily from Russia, Germany, and the United Kingdom (Figure 1). Tourism revenues also increased, growing nearly 7 percent year-over-year to \$46.9 billion in the first nine months of this year, with expectations to hit \$60 billion by year-end. Tourists tend to stay in Istanbul and at beach resorts and all-inclusive hotels in Antalya and along Turkiye’s Mediterranean coast. Looking ahead, as the economic conditions in Turkiye improve and as the number of tourists continues to grow, the HRI sector is expected to continue growing and eventually return to pre-pandemic levels.

Figure 1. Foreigners Entering Turkiye



Source: TurkStat, 2024

The Turkish food service sector is large, highly fragmented, and can be divided into two categories: commercial and institutional food service.

Commercial Food Service

Commercial food service consists of full-service, self-service restaurants (e.g., Turkish home-style restaurants), limited-service restaurants (e.g., fast food), as well as cafes/bars, and street stalls/kiosks. In 2023, there were about 114,000 commercial food service restaurants in Turkiye with sales of more than 441 billion TL (\$18.6 billion, see table 2). Interestingly, sales in terms of TL are almost doubled from 2022 levels because of inflation. However, food sales in USD terms, the numbers of restaurants, and transactions are still below pre-pandemic levels because of the current economic situation.

Full-service restaurants are feeling the effects of inflation more strongly than other foodservice categories since their menu prices were already higher than the industry average. As the purchasing power of middle- and upper-income consumers fell and they ate out less often, these higher-end restaurants saw their revenues being squeezed and a couple hundred went out of business between 2022 and 2023. (Table 2). To help offset their increasing operational costs, some of the bigger chain restaurants used their bulk purchasing power to reduce production costs, enabling them to offer competitive menu prices to attract price-sensitive consumers.

In contrast, the number of limited-service restaurants slightly increased from 2022 to 2023 due to their comparative advantage over other consumer foodservice types. Affordable menu prices, a variety of food options, and strategic location choices helped this fast-food segment grow.

During the last decade, there have been several foreign full-service restaurants/brands that entered the Turkish market but later left for different reasons. Some of the restaurants that came and went, include El Torito, Chili's, Jamie Oliver, Tom's Kitchen, Spice Market, Benihana, Armani Café, Ciprani, Bice, Nando's, Laduree, De Silvano, Rainforest Café, P.F. Chang's, and Hard Rock Café. Some foreign

chains, such as Zuma, reduced their footprint. Foreign cafés such as Paul’s and Baskin Robbins have also left Turkiye.

According to one food industry contact, the reason these restaurants didn’t last or had to reduce the size of the operations was because their menu prices were too high compared to similar, local options, especially fast-food options. In contrast to foreign full-service restaurants, foreign fast-food restaurants, such as Popeyes, Burger King, and others, are quite popular in the market since menu items are typically cheaper.

The Cheesecake Factory reportedly decided not to enter the market because of Turkiye’s [zero tolerance policy](#) on food ingredients derived from biotechnology.³

Institutional Food Service

A significant number of institutional food service companies have been established in Turkiye since the late 1970s. These companies serve corporate canteens, schools, hospitals, nursing homes, events in different venues, and more recently even some military facilities. According to the [Federation of Food Industrialist Associations \(YESIDEF\)](#), there are around 5,000 institutional food service companies, with sales volumes of about \$6 billion in 2023. The number of companies has stayed relatively constant through the pandemic, economic slowdown, and rising food inflation.

The size of institutional food service companies varies significantly, from small local firms to large international ones, such as [ISS](#) and [Sodexo](#). These companies either prepare the food at their individual facilities and deliver it or prepare the food on site. Institutional food service companies in general do not use imported ingredients except some bulk commodity agricultural items such as rice, pulses, and vegetable oils.

Table 3: Advantages & Challenges of the Turkish Food Service Market

<u>ADVANTAGES</u>	<u>CHALLENGES</u>
A large and young population. A growing middle and upper middle classes with dual-income households. Quality-conscious consumers.	Import procedures and rules are complex, time-consuming, and often lack transparency. A zero-tolerance for biotech products or ingredients in food complicates food business operations.
Many regulations are similar to those of the EU, making it easier for some companies already exporting to the EU to expand their business into Turkiye.	Rising inflation and higher food costs are making consumers more price conscious. Consumers are looking for cheaper alternatives amid eroding purchasing power.
Many Turks travel abroad and are increasingly interested in new cuisines (e.g., Asian) and ingredients.	Strong demand for local cuisine, making it difficult for foreign restaurant brands to compete.
Some local casual full-service restaurants are updating and improving menus with new tastes. This is an opportunity for new ingredients to enter the market.	Misinformation and negative media about processed food ingredients and additives.
Unsaturated market, open for new cuisines.	Domestic and international political and security challenges.
Large number of tourists visit Turkiye each year and they are willing to try different cuisines.	High inflation results in fewer people eating out, higher restaurant-operating costs, and lower revenues for food establishments.

Source: Market observations of FAS Istanbul Office.

³ Hurriyet Daily Newspaper, June 23, 2016. [Cheesecake Factory’s Turkiye Izini Cikmadi](#).

II. ROADMAP FOR MARKET ENTRY

a. ENTRY STRATEGY

After conducting market research and identifying a potential market opportunity within the HRI sector, it is important to develop a solid market entry strategy. Finding a local agent is a safe approach for entry into the market, especially for medium and small enterprises. Agents are sometimes importers, distributors, wholesalers, commission-based traders, or a combination thereof.

A good agent can provide guidance on the market, including import rules and regulations, which ports to utilize, and local business practices. They can also conduct market intelligence, make introductions to prospective buyers, etc. Before selecting any local agent, it is highly recommended to personally meet with several of them on a visit to Turkiye. For larger companies with more resources, it might be an option to establish a company in Turkiye and hire local personnel.

Attending international and domestic food trade shows can be helpful in making connections with prospective buyers and deciding whether to enter the market. Local food companies and buyers typically attend large international shows such as [Anuga](#) in Germany, [Sial](#) in France, or [Gulf Food](#) in Dubai. [Anfas Food Product](#), [World Food Istanbul](#), [IbaTech and Food Ingredients](#), [Fi Istanbul](#) are popular domestic shows in Turkiye. [Travel Turkiye Izmir Expo](#) and [Eastern Mediterranean International Tourism & Travel Exhibition](#) are two local tourism-related exhibitions.

Import procedures are complicated and burdensome in Turkiye.⁴ This makes a local business ally more essential. For details on the requirements, please refer to our Turkiye [Exporter Guide](#) and FAS Turkiye reports on [Food and Agricultural Import Regulations and Standards](#) and [Required Certificates](#). The U.S. Foreign Commercial Service also gives some general information on [doing business in](#) Turkiye.

Entering the Turkish market often requires a long-term perspective and persistence, as building trust is important. Correct market analysis must be done thoroughly before entry. Turkiye is a large country and has a very diverse set of consumers and food processing entities. We recommend reviewing our other [reports](#) and contacting the FAS Ankara office with any questions.

b. MARKET STRUCTURE & DISTRIBUTION

Turkiye's HRI sector is very large and fragmented, and most restaurants and hotels are standalone. The majority of the hotels and resorts are concentrated in the south and west coasts of Turkiye and in large cities.

The HRI sector typically buys imported food items from a local agent or importer since it is easier than importing directly. HRI facilities also buy imported food products from retailer/cash & carry or wholesale/distributor.



⁴ FINAL IMPORT APPROVAL OF ANY PRODUCT IS SUBJECT TO THE IMPORTING COUNTRY'S RULES AND REGULATIONS AS INTERPRETED BY BORDER OFFICIALS AT THE TIME OF PRODUCT ENTRY. Please verify the whole set of import requirements with the customer and officials.

c. SUB-SECTOR PROFILES

Important HRI companies in Türkiye are listed below by sector, with links to their websites.

Fast Food

1. [McDonald's Türkiye](#)
2. [Burger King Türkiye](#)
3. [Arby's Türkiye](#)
4. [Kentucky Fried Chicken Türkiye](#)
5. [Popeye's Türkiye](#)
6. [Carl's Jr. Türkiye](#)
7. [Subway Türkiye](#)
8. [Bereket Doner](#)
9. [Bay Doner](#)
10. [Usta Donerci](#)
11. [Tavuk Dunyasi](#)
12. [Kofteci Ramiz](#)
13. [Sultanahmet Koftecisi](#)
14. [Kasap Doner](#)
15. [Etiler Marmaris](#)
16. [Oses Cigkofte](#)
17. [Komagene](#)
18. [Kahta Cigkofte](#)
19. [Cigkoftem](#)
20. [Simit Sarayi](#)
21. [Sbarro Türkiye](#)
22. [Ekrem Coskun Doner](#)
4. [The House Café](#) (Casual)
5. [Leman Kultur](#) (Casual)
6. [Happy Moon's](#) (Casual)
7. [Cook Shop](#) (Casual)
8. [Kirinti](#) (Casual)
9. [SushiCo](#) (Casual)
10. [Eataly Türkiye](#) (Casual)
11. [Mezalluna](#) (non-casual)
12. [Paper Moon Türkiye](#) (Non-casual)
13. [Nusret](#) (Casual, Steak)
14. [Gunaydin Et](#) (Kebap, Steak)
15. [Kosebasi Kebap](#)
16. [Develi Kebap](#)
17. [Kasibeyaz Kebap](#)
18. [Gelik](#) (Kebap)
19. [Tike](#) (Kebap)
20. [Hamdi Kebap](#)

Pizza Chains

1. [Pizza Hut](#)
2. [Papa John's](#)
3. [Domino's](#)
4. [Little Caesars](#)
5. [Pizza](#)
6. [Bafetto](#)
7. [Pizza Bulls](#)
8. [Panino Pizza](#)
9. [Pasaport Pizza](#)
10. [Pizza House](#)
11. [Pizza Raffaele](#)
12. [Tadim Pizza](#)
13. [Sampi Pide](#) (Turkish style pizza)
14. [Neli Pide](#) (Turkish style)
15. [Bafra Pide](#) (Turkish style)
16. [Citir Usta](#) (Turkish style)
17. [Pidem](#) (Turkish style)

Full-Service Restaurants

1. [Big Chefs](#) (Casual)
2. [Mid-Point](#) (Casual)
3. [Kitchenette](#) (Casual)

Coffee Shops

1. [Starbucks Türkiye](#)
2. [The Espresso Lab](#)
3. [Kahve Dunyasi](#)
4. [Caffé Nero](#)
5. [Tchibo](#)
6. [Kronotrop](#)
7. [Caribou Türkiye](#)
8. [Gloria Jean's Türkiye](#)
9. [Barnie's Coffee & Tea Türkiye](#)
10. [Lavazza Türkiye](#)
11. [Kahveci Hacibaba](#)
12. [Gonul Kahvesi](#)
13. [Kahve Duragi](#)
14. [Kahve Diyari](#)
15. [Kahve Deryasi](#)
16. [The Espresso Lab](#)
17. [Bayramefendi Osmanli Kahvecisi](#)
18. [Kocatepe Kahve Evi](#)

Hotels & Resorts

1. [Hilton Türkiye](#)
2. [Marriott Türkiye](#)
3. [Sheraton Hotels Türkiye](#)
4. [Best Western Türkiye](#)
5. [Radisson Blu Türkiye](#)
6. [Holiday Inn Türkiye](#)
7. [Dedeman Hotels](#)

8. [Rixos Hotels](#)
9. [Marmara Hotels](#)
10. [Kempinski Hotels Turkiye](#)
11. [Swiss Otel Turkiye](#)
12. [Wyndham Hotels Turkiye](#)
13. [Four Seasons Hotels](#)
14. [Club Med Turkiye](#)
15. [Movenpick Hotel Turkiye](#)
16. [Voyage Hotels](#)
17. [Divan Hotels](#)
18. [Anemon Hotels](#)
19. [Accor Hotels Turkiye](#)
20. [Crown Plaza Hotels](#)
21. [Intercontinental Hotels](#)

Institutional Food Service

1. [Sodexo Turkiye](#)
2. [ISS Turkiye](#)
3. [Sofra](#)
4. [Sardunya](#)
5. [Martas](#)
6. [Keyveni](#)
7. [Basak](#)
8. [Polesan](#)
9. [Uc Ogun Catering](#)
10. [Bortar](#)
11. [Tadin Yemek](#)
12. [Elchyn Catering](#)

III. COMPETITION

According to Post’s market observations, local processed food and agricultural products are the main competitor for U.S.-origin processed food and agricultural products used by the local food service industry. Turkiye has a well-developed food processing sector that produces quality food items for the Turkish market and for export. There is also diverse production of agricultural products such as fruits, vegetables, tree nuts, grains, pulses, poultry, dairy, fish, and meat. Despite its diverse production base, demand in Turkiye outpaces the supply for many agricultural items, making it necessary for the country to import many of the same products it produces, like tree nuts, grains, and pulses.

In addition to local production, U.S. products face competition from European processed food products and ingredients, which enter the market at a lower or zero tariff rate because of the EU-Turkiye customs union. Furthermore, European products benefit from lower freight costs and shorter delivery times, with most shipments going by truck. Turkiye has [FTAs with 23 other countries](#), with many including preferential tariff rates on food and agriculture products.

Please refer to our [Retail Foods](#) and [Food Processing Ingredients](#) reports for more detailed information about shipping consumer-oriented agricultural goods and processed products/ingredients to Turkiye.

IV. BEST PRODUCT PROSPECTS

Turkiye is a very competitive and price sensitive market for many items. A thorough analysis should be done before prospective exporters consider Turkiye as a long-term market. Exporters should be sensitive in brand positioning and be prepared for sufficient marketing activities and advertising. Note that some products from the United States currently face [additional tariffs](#), which affects competitiveness.

a. U.S. PRODUCTS CURRENTLY REPRESENTED IN THE MARKET WITH GOOD SALES POTENTIAL

- | | |
|--|--|
| 1. Tree nuts, such as almonds and walnuts | 6. Seafood products |
| 2. Pulses | 7. Spices (some niche spices) |
| 3. Sauces(e.g. hot sauces, dipping sauces, etc.) | 8. Cranberries and select dried fruits |
| 4. Functional foods | 9. Beer, whiskey, bourbon, other alcoholic and non-alcoholic beverages |
| 5. Gourmet and ethnic food ingredients | |

10. New food additives, food processing aids

b. U.S. PRODUCTS NOT CURRENTLY PRESENT IN THE MARKET BUT WHICH HAVE GOOD SALES POTENTIAL

- | | |
|---------------------------|---|
| 1. Pecans | 3. Organic and specialized coffees |
| 2. Organic processed food | 4. Specialized cheeses and other dairy products |

c. U.S. PRODUCTS NOT PRESENT IN THE MARKET BECAUSE THEY FACE SIGNIFICANT BARRIERS

- | | |
|---|----------------------|
| 1. Foods and ingredients derived from biotech crops (Please see our Agricultural Biotechnology Annual Report) | 2. Organic sugar |
| | 3. Beef and products |
| | 4. Rice |

V. KEY CONTACTS AND FURTHER INFORMATION

Republic of Turkiye, [Ministry of Agriculture and Forestry](#) (MinAF)

[Federation of All Food and Drink Industry Associations of Turkiye](#) (TGDF)

[Federation of Food Industrialists Associations](#) (YESIDEF)

[All Foods Foreign Trade Association](#) (TUGIDER)

[Turkish Restaurant and Entertainment Association](#) (TURYID)

[Istanbul Food Industrialists Association](#) (IYSAD)

[Out of House Consumption Association](#) (ETUDER)

[Turkish Tourism Investors Association](#) (TTYD)

[Hotel Association of Turkiye](#) (TUROB)

[Turkish Small Hotels Association](#)

[All Restaurants and Restaurant Suppliers Association](#) (TURES)

[Association of Turkish Travel Agencies](#) (TURSAB)

[Turkish Statistics Institute](#) (TurkStat)

[Union of Chambers and Commodity Exchanges of Turkiye](#) (TOBB)

[Foreign Economic Relations Board of Turkiye](#) (DEIK)

[Investment Support and Promotion Agency of Turkiye](#) (ISPAT)

Attachments:

No Attachments