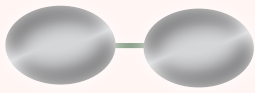


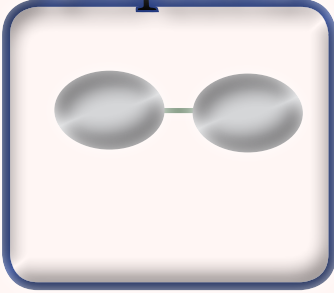
Perspective



The financier's perspective



Perspective



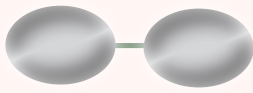
The management's perspective

Education

Research



Perspective



The researcher's perspective

