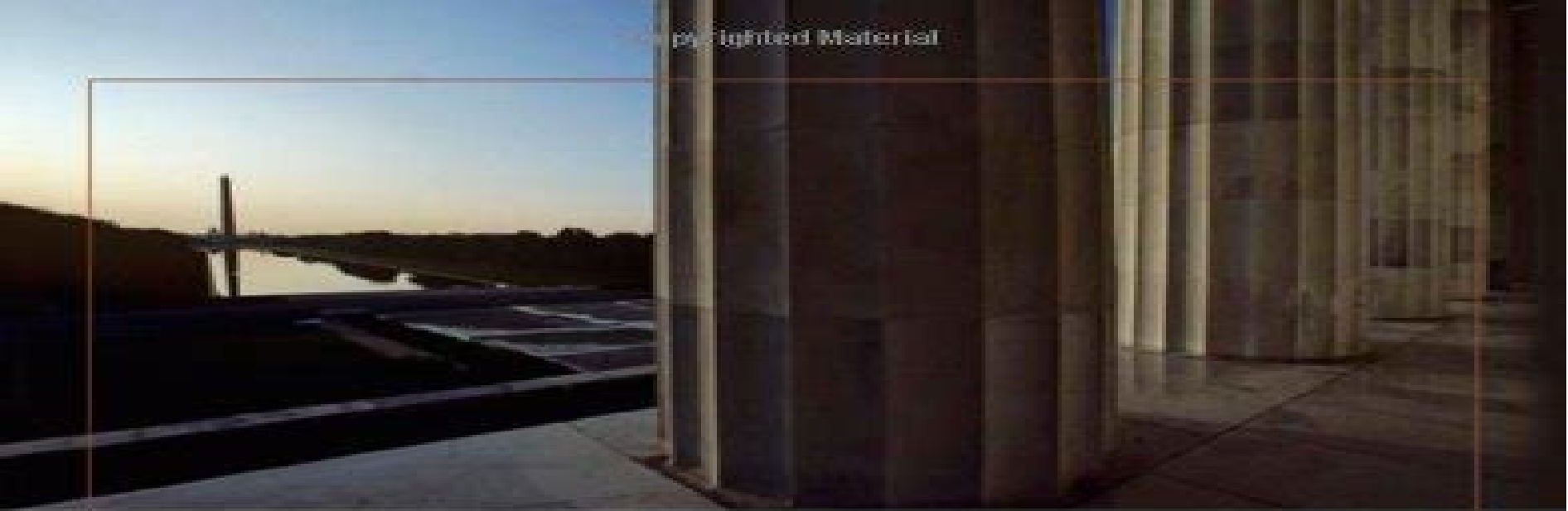




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*A Business
Risk Approach*

7e

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