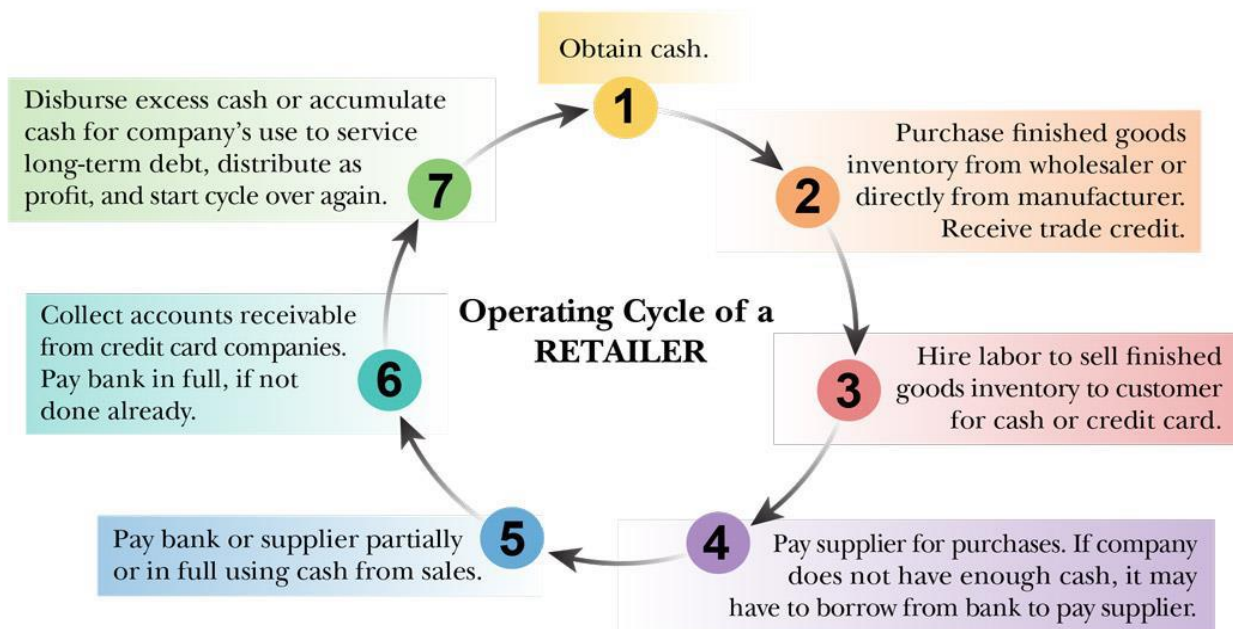


*Note:* The longer it takes a company to complete each step in the cycle, the more money the company will need in order to complete its operating cycle.



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*Continued on following page*