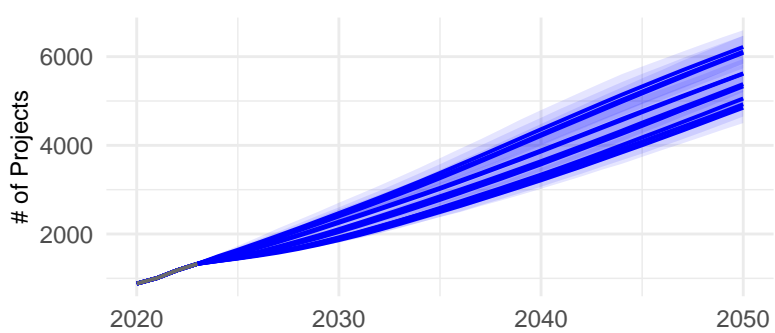
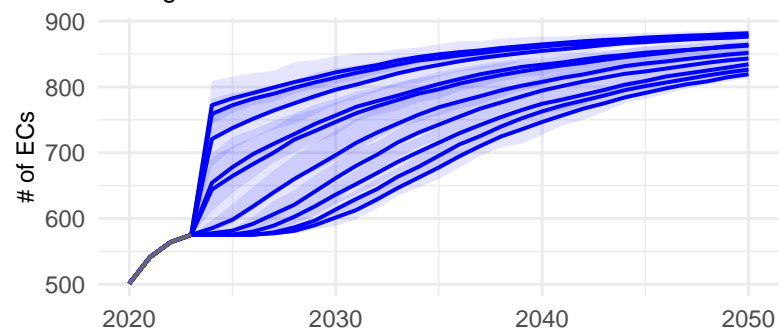
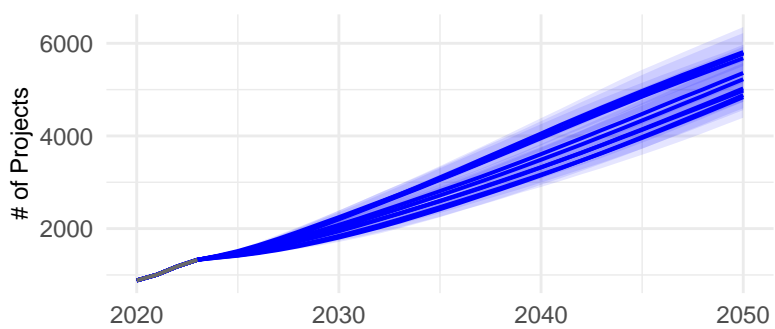
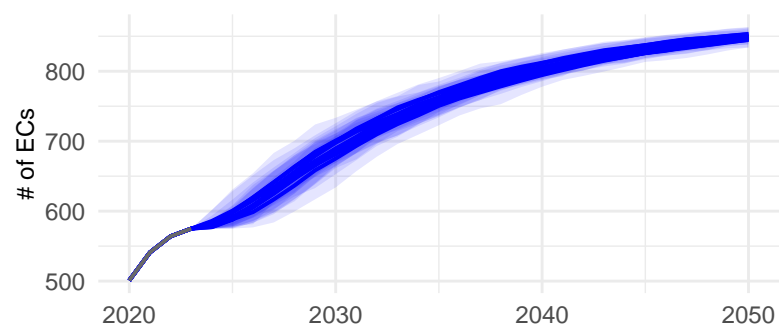


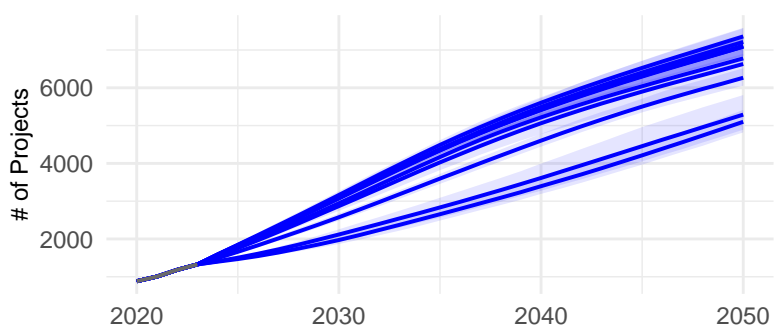
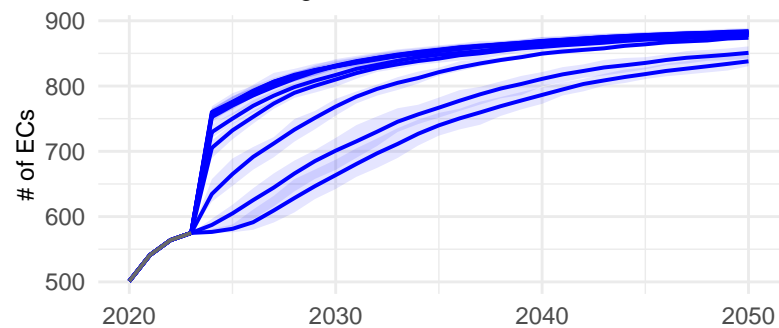
Willingness to initiate



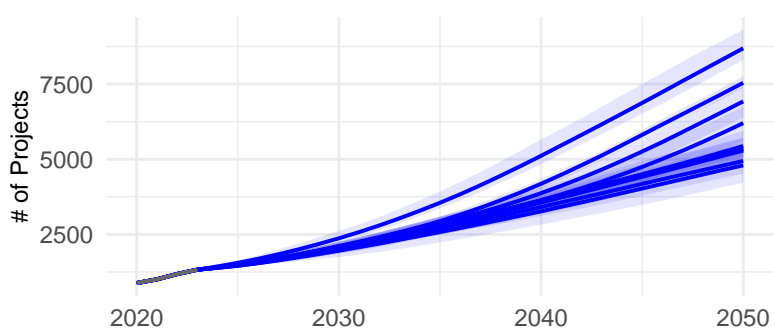
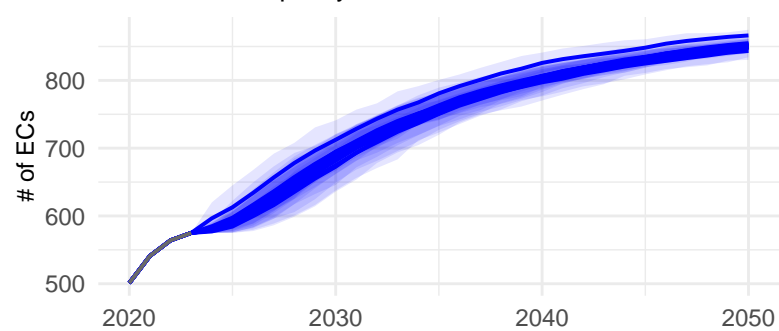
Willingness to invest



Individual learning rate



Professional capacity



Collective learning rate

