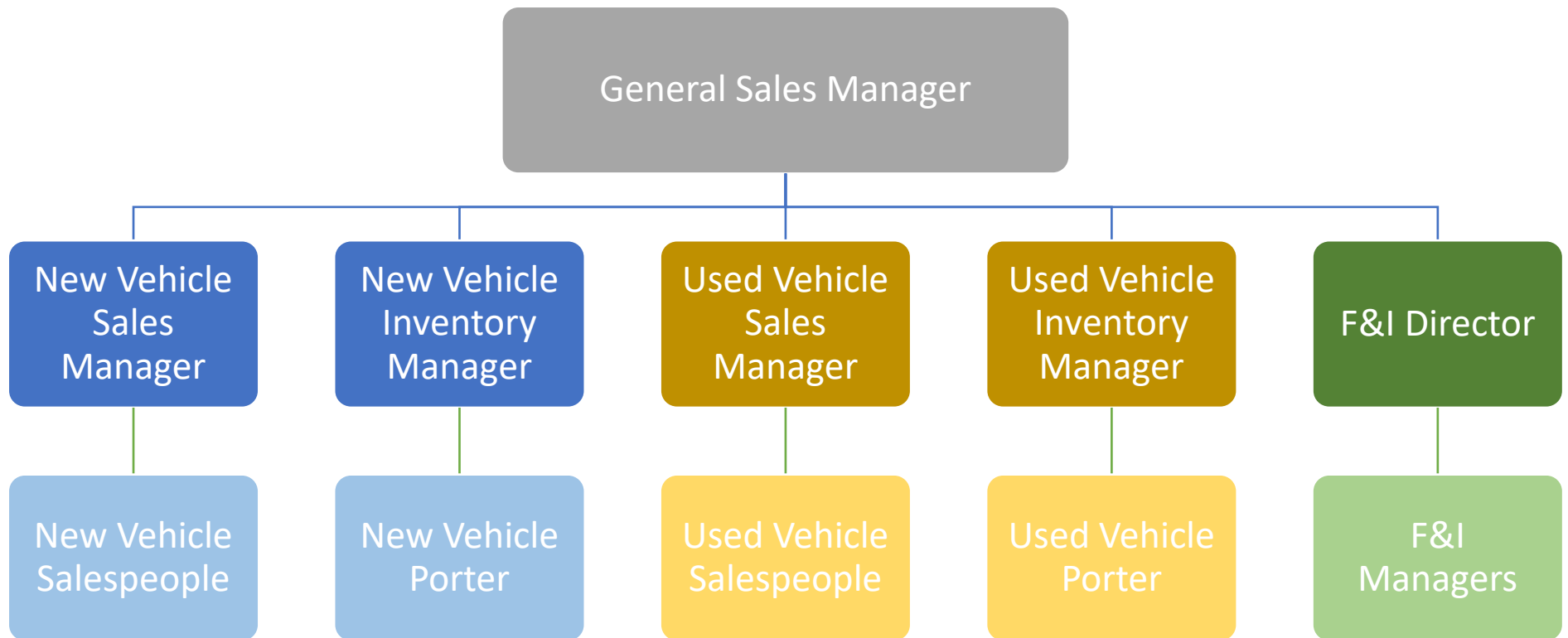
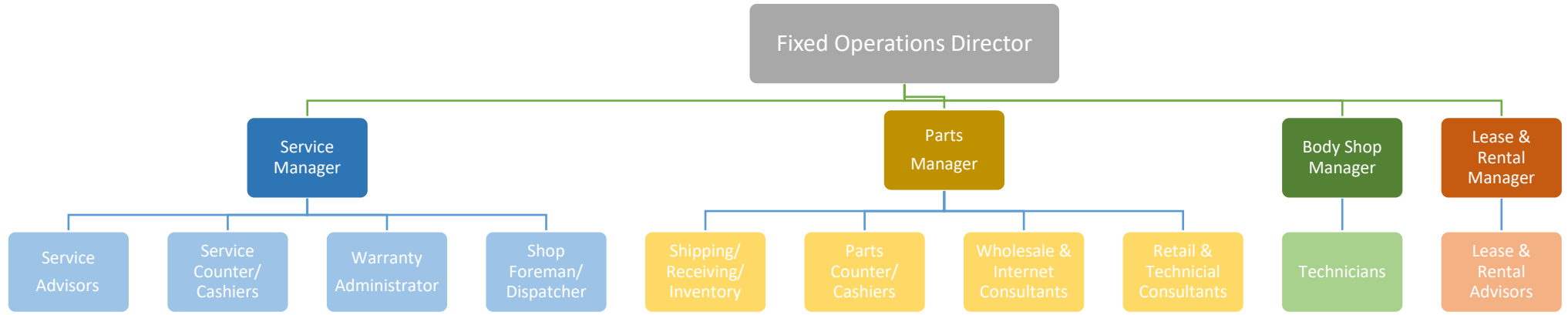


Variable (“Front-End”) Operations



Fixed (“Back-End”) Operations



Business Operations

