

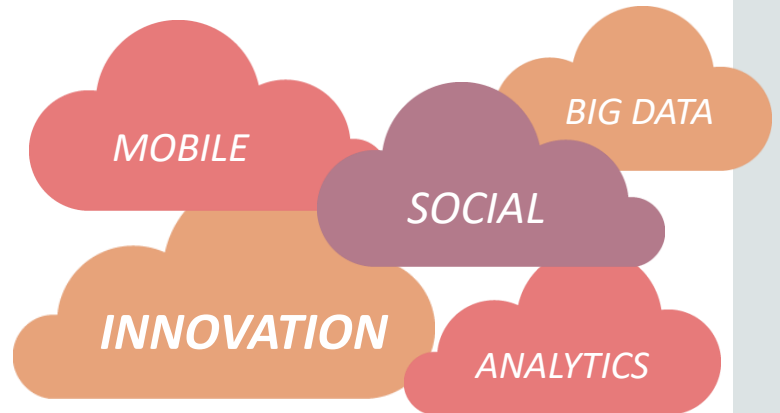
# Transform Challenges into Opportunities

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## BUSINESS CHALLENGES

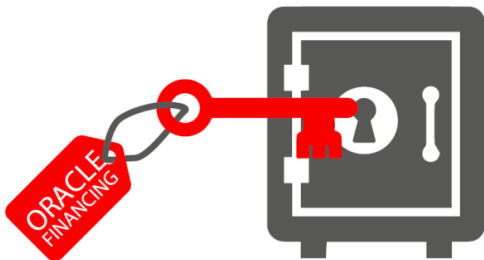


## TECHNOLOGY OPPORTUNITIES



## FINANCIAL CHALLENGES

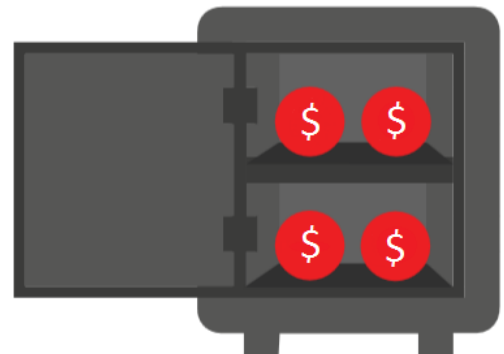
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*the potential for  
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