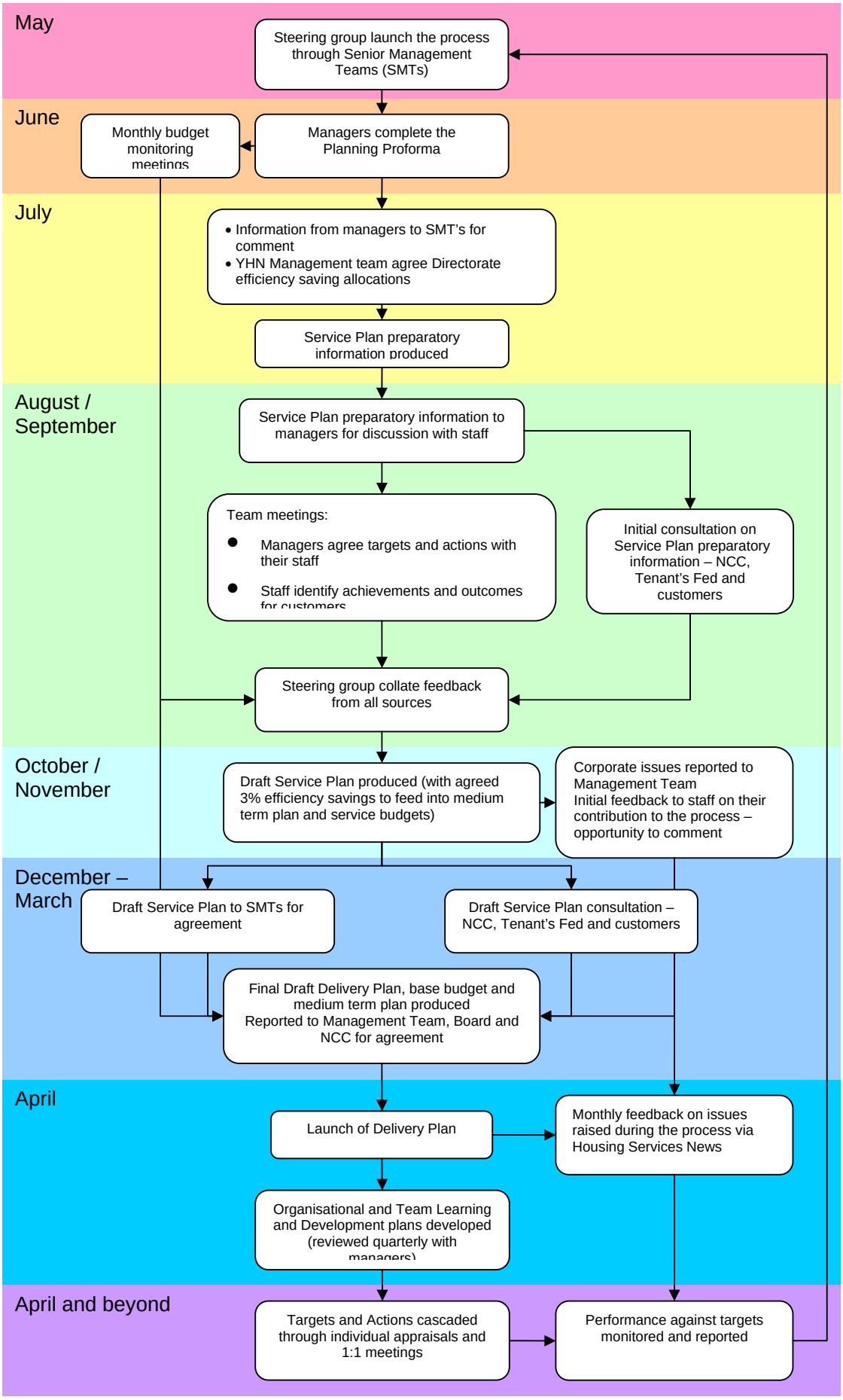Business and Financial Planning Process