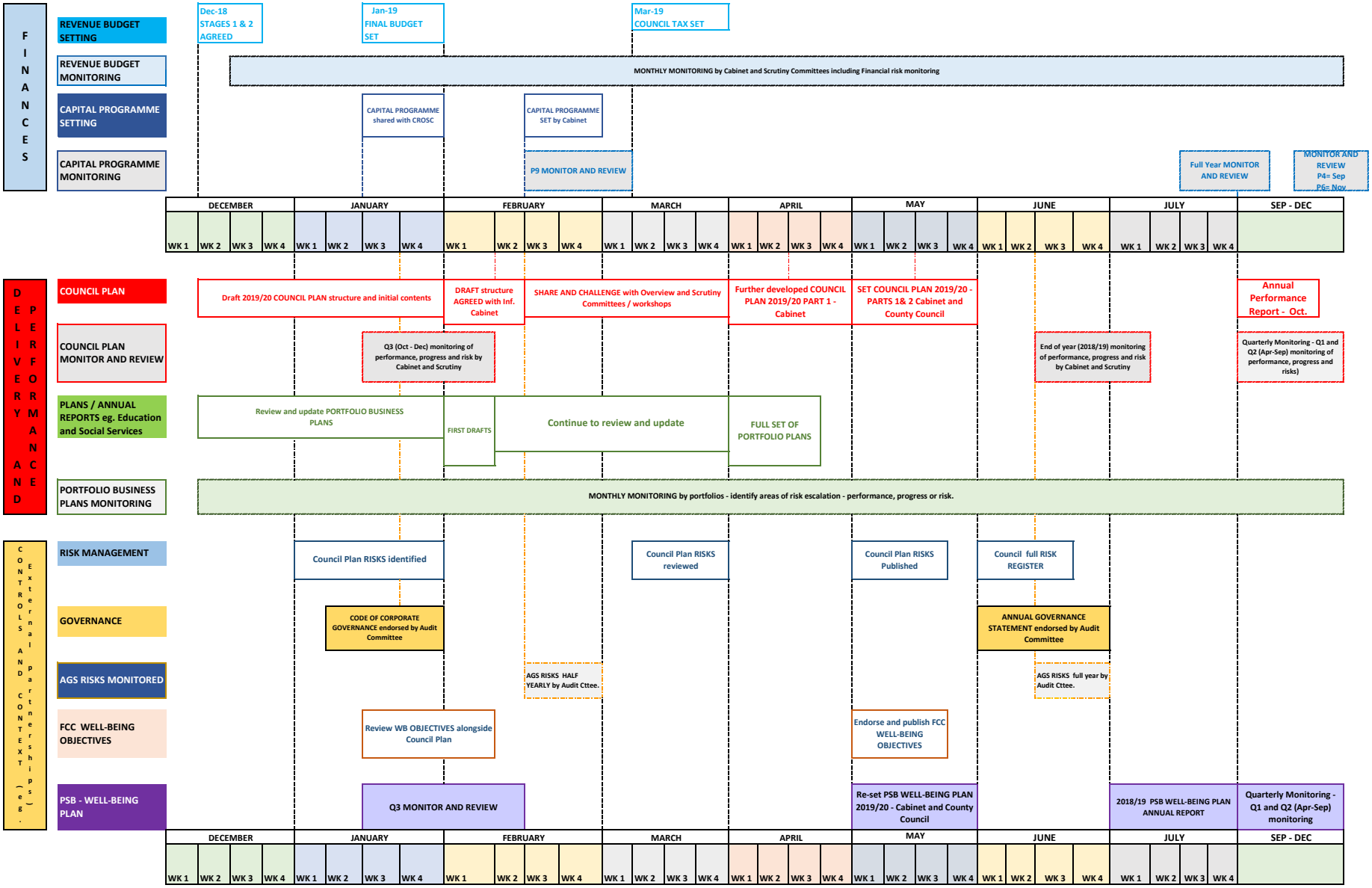BUSINESS AND FINANCIAL PLANNING CYCLE