

Business Finance Roberto Medina

This title includes topics such as multinational finance and small business issues. The new edition has also incorporated ethical dilemma discussions throughout the text.

A historical study of Chile's twin experiments with cybernetics and socialism, and what they tell us about the relationship of technology and politics. In *Cybernetic Revolutionaries*, Eden Medina tells the history of two intersecting utopian visions, one political and one technological. The first was Chile's experiment with peaceful socialist change under Salvador Allende; the second was the simultaneous attempt to build a computer system that would manage Chile's economy. Neither vision was fully realized—Allende's government ended with a violent military coup; the system, known as Project Cybersyn, was never completely implemented—but they hold lessons for today about the relationship between technology and politics. Drawing on extensive archival material and interviews, Medina examines the cybernetic system envisioned by the Chilean government—which was to feature holistic system design, decentralized management, human-computer interaction, a national telex network, near real-time control of the growing industrial sector, and modeling the behavior of dynamic systems. She also describes, and documents with photographs, the network's Star Trek-like operations room, which featured swivel chairs with armrest control panels, a wall of screens displaying data, and flashing red lights to indicate economic emergencies. Studying project Cybersyn today helps us understand not only the technological ambitions of a government in the midst of political change but also the limitations of the Chilean revolution. This history further shows how human attempts to combine the political and the technological with the goal of creating a more just society can open new technological, intellectual, and political possibilities. Technologies, Medina writes, are historical texts; when we read them we are reading history.

A free ebook version of this title is available through Luminos, University of California Press's new open access publishing program for monographs. Visit www.luminosoa.org to learn more. We understand very little about the billions of dollars that flow throughout the world from migrants back to their home countries. In this rigorous and illuminating work, Matt Bakker, an economic sociologist, examines how these migrant remittances—the resources of some of the world's least affluent people—have come to be seen in recent years as a fundamental contributor to development in the migrant-sending states of the Global South. This book analyzes how the connection between remittances and development was forged through the concrete political and intellectual practices of policy entrepreneurs within a variety of institutional settings, from national government agencies and international development organizations to nongovernmental policy foundations and think tanks.

There are a lot of e-business security concerns. Knowing about e-business

security issues will likely help overcome them. Keep in mind, companies that have control over their e-business are likely to prosper most. In other words, setting up and maintaining a secure e-business is essential and important to business growth. This book covers state-of-the art practices in e-business security, including privacy, trust, security of transactions, big data, cloud computing, social network, and distributed systems.

Shortly after we set up shop, the four of us and our wives convened at Arthur's home on Long Island to celebrate. It was a festive occasion, and we all openly shared our aspirations. To this day, I remember the others stressing over and over their desire to become wealthy. Given that Joanie and I were raising two toddlers and lived nearly hand-to-mouth, the talk was certainly seductive. Still, what I remember most from that dinner was my declaration that the money should be secondary-what mattered more to me was to build a great firm: one that would lead the industry, employ lots of people, endure over many years, and, importantly, command respect. Over the next forty-three years, I never altered my priorities."-from THE REAL DEAL The Sandy Weill story is truly one for the ages. Starting with \$30,000 in borrowed cash in 1960, and relying on uncanny entrepreneurial instincts, Sandy created one of the leading securities firms in the U.S. and became one of the best known businessmen in the world. After selling his company to American Express and becoming its president, he experienced a professional setback. Undaunted, he cannily parlayed it into a second career, starting over with a sleepy consumer loan company called Commercial Credit, which over the next seventeen years he transformed into the leading global bank, Citigroup. During this span, Weill as chairman and CEO delivered an astounding 2,600 percent return to investors-better than legendary CEO Jack Welch or investor Warren Buffett during that same period. Yet success is never an easy path, and Weill divulges the highs and lows. His ascent to power has been documented by the media over the years, but never before has Weill revealed the brutally honest and unvarnished side of an astonishing life and career. And Weill goes further, sharing his love of philanthropy, a journey that took him "from a mediocre bass drummer in my high-school marching band to the chairmanship of Carnegie Hall." He brings readers into his personal life, introducing them to his wife, Joan, his daily inspiration, and discussing his relationships with competitors and colleagues alike, including proteges like Peter Cohen and Jamie Dimon. Along the way, he shares the most important lessons he learned in business and in life. From a middle-class Brooklyn childhood to corporate legend, philanthropist, financier, and chairman emeritus of Citigroup Inc., THE REAL DEAL tells a remarkable story-that of a financial superstar who always loved the game more than the gold.

Over the last decade, empirical studies analyzing macroeconomic conditions that may affect the size of government spending multipliers have flourished. Yet, in spite of their obvious public policy importance, little is known about public investment multipliers. In particular, the clear theoretical implication that public

investment multipliers should be higher (lower) the lower (higher) is the initial stock of public capital has not, to the best of our knowledge, been tested. This paper tackles this empirical challenge and finds robust evidence in favor of the above hypothesis: countries with a low initial stock of public capital (as a proportion of GDP) have significantly higher public investment multipliers than countries with a high initial stock of public capital. This key finding seems robust to the sample (European countries, U.S. states, and Argentine provinces) and to the identification method (Blanchard-Perotti, forecast errors, and instrumental variables). Our results thus suggest that public investment in developing countries would carry high returns.

Treats in concise and objective manner the dominant historical, social, political, economic, and national security aspects of contemporary Colombia. Chapter bibliographies appear at the end of the book.

This publication covers PPPs with a focus on the implications for public finances in developing economies. Chapter 1 seeks to answer the question of whether PPPs are the “genie in the bottle” for governments seeking to plug the infrastructure gap: do they solve more problems than they create? This discussion lays the groundwork for further analysis. Chapter 2 explores the underlying reasons for the expansion of PPPs, the definitions and scope of PPPs in different contexts, and the historical trajectory of PPPs throughout the world, highlighting the common factors that have led to their current popularity. Chapter 3 details the multitude of institutional frameworks built to accommodate PPPs. It highlights the frameworks for national and subnational entities commissioning PPPs and deals with the involvement of state-owned enterprises. It also introduces fiscal frameworks for PPPs. Chapter 4 considers the fiscal and budgetary implications of PPPs from various perspectives. Chapter 5 covers the multiple forms of government financial support extended to PPPs and the practical implications of various countries’ experiences with direct, indirect, explicit, and implicit forms of project support. Finally, Chapter 6 discusses unsolicited PPP proposals coming directly from private-sector firms that hope to service them. The publication concludes with a brief summation of the outlook for PPPs as well as concise policy recommendations.

The development of competitive agro-industries is crucial for creating employment and income opportunities as well as enhancing the quality of and demand for farm products. Agro-industries can have a real effect on international development by increasing economic growth and reducing poverty in both rural and urban areas of developing countries. However, in order to avoid adverse effects to vulnerable countries and people, sound policies and strategies for fostering agro-industries are needed. *Agro-Industries for Development* highlights the current status and future course for agro-industries and brings attention to the contributions this sector can make to international development. The book includes contributions from agro-industry specialists, academic experts and UN technical agencies, chapters address the strategies and actions required for

improving agro-industrial competitiveness in ways that can create income, generate employment and fight poverty in the developing world. This book is a co-publication with FAO and UNIDO.

The production of chemicals from microalgae is becoming a significant area of biological research. *Chemicals from Microalgae* seeks to cover the various aspects that relate to the use of microalgae as a source of chemicals. The chapters discuss the occurrence and physiological role of these chemicals and concentrates on the methods aimed at enhancing

Handbook of Molecular Gastronomy: Scientific Foundations and Culinary Applications presents a unique overview of molecular gastronomy, the scientific discipline dedicated to the study of phenomena that occur during the preparation and consumption of dishes. It deals with the chemistry, biology and physics of food preparation, along with the physiology of food consumption. As such, it represents the first attempt at a comprehensive reference in molecular gastronomy, along with a practical guide, through selected examples, to molecular cuisine and the more recent applications named *note by note* cuisine. While several books already exist for a general audience, either addressing food science in general in a "light" way and/or dealing with modern cooking techniques and recipes, no book exists so far that encompasses the whole molecular gastronomy field, providing a strong interdisciplinary background in the physics, biology and chemistry of food and food preparation, along with good discussions on creativity and the art of cooking. Features: Gives A–Z coverage to the underlying science (physics, chemistry and biology) and technology, as well as all the key cooking issues (ingredients, tools and methods). Encompasses the science and practice of molecular gastronomy in the most accessible and up-to-date reference available. Contains a final section with unique recipes by famous chefs. The book is organized in three parts. The first and main part is about the scientific discipline of molecular and physical gastronomy; it is organized as an encyclopedia, with entries in alphabetical order, gathering the contributions of more than 100 authors, all leading scientists in food sciences, providing a broad overview of the most recent research in molecular gastronomy. The second part addresses educational applications of molecular gastronomy, from primary schools to universities. The third part provides some innovative recipes by chefs from various parts of the world. The authors have made a particular pedagogical effort in proposing several educational levels, from elementary introduction to deep scientific formalism, in order to satisfy the broadest possible audience (scientists and non-scientists). This new resource should be very useful to food scientists and chefs, as well as food and culinary science students and all lay people interested in gastronomy.

Society is now facing challenges for which the traditional management toolbox is increasingly inadequate. Well-grounded theoretical frameworks, such as systems thinking and cybernetics, offer general level interpretation schemes and models that are capable of supporting understanding of complex phenomena and are not

impacted by the passage of time. This book serves the knowledge society to address the complexity of decision making and problem solving in the 21st century with contributions from systems and cybernetics. A multi-disciplinary approach has been adopted to support diversity and to develop inter- and trans-disciplinary knowledge within the shared thematic of problem solving and decision making in the 21st century. Its conceptual thread is cyber/systemic thinking, and its realisation is supported by a wide network of scientists on the basis of a highly participative agenda. The book provides a platform of knowledge sharing and conceptual frameworks developed with multi-disciplinary perspectives, which are useful to better understand the fast changing scenario and the complexity of problem solving in the present time.

The Routledge Companion to the Qur'an offers an impressive and comprehensive overview of the formative scripture of Islam. Including a wide number of scholarly approaches to the Qur'an by both established authorities and emergent voices, the 40 chapters in this volume represent the latest word on the academic understanding of the Muslim scripture. The Qur'an is spoken of in scholarship across disciplines; it is the beating heart of a living community of believers; it is a work of beauty and a basis for art and culture; it is a profoundly significant historical artifact; and it is a mysterious survivor from the Late Ancient Arabic-speaking world. This Handbook accompanies the reader into the many worlds that the Qur'an lives in, from its ancient settings, to its internal drama, and through the 1,400 years of discussion and debate about its meaning. Bringing diverse approaches to the Qur'an together in one volume The Routledge Companion to the Qur'an represents the vibrancy of the field of Qur'anic Studies today. This Handbook is essential reading for students and researchers in religious studies and Islamic studies. It will also be very useful for those in related fields, such as area studies, sociology, anthropology, and history.

Of all the different areas in computational chemistry, density functional theory (DFT) enjoys the most rapid development. Even at the level of the local density approximation (LDA), which is computationally less demanding, DFT can usually provide better answers than Hartree-Fock formalism for large systems such as clusters and solids. For atoms and molecules, the results from DFT often rival those obtained by ab initio quantum chemistry, partly because larger basis sets can be used. Such encouraging results have in turn stimulated workers to further investigate the formal theory as well as the computational methodology of DFT. This Part II expands on the methodology and applications of DFT. Some of the chapters report on the latest developments (since the publication of Part I in 1995), while others extend the applications to wider range of molecules and their environments. Together, this and other recent review volumes on DFT show that DFT provides an efficient and accurate alternative to traditional quantum chemical methods. Such demonstration should hopefully stimulate fruitful developments in formal theory, better exchange-correlation functionals, and linear scaling methodology.

The EU's influence on sport has traditionally focused on the socio-economic and cultural impact. This Research Handbook on EU Sports Law explores the development of the 'European dimension' in sport, and the concomitant legal issues including, competition law, state aid and free movement of persons. The application of such areas of EU law to sport and the influence of EU law on key policy issues such as, doping, match-fixing and governance, are detailed in this comprehensive collection. The topical chapters by experts in their field, also touch upon the future evolution of EU sports law. This book proposes a new capital asset pricing model dubbed the ZCAPM that outperforms other popular models in empirical tests using US stock returns. The ZCAPM is derived from Fischer Black's well-known zero-beta CAPM, itself a more general form of the famous capital asset pricing model (CAPM) by 1990 Nobel Laureate William Sharpe and others. It is widely accepted that the CAPM has failed in its theoretical relation between market beta risk and average stock returns, as numerous studies have shown that it does not work in the real world with empirical stock return data. The upshot of the CAPM's failure is that many new factors have been proposed by researchers. However, the number of factors proposed by authors has steadily increased into the hundreds over the past three decades. This new ZCAPM is a path-breaking asset pricing model that is shown to outperform popular models currently in practice in finance across different test assets and time periods. Since asset pricing is central to the field of finance, it can be broadly employed across many areas, including investment analysis, cost of equity analyses, valuation, corporate decision making, pension portfolio management, etc. The ZCAPM represents a revolution in finance that proves the CAPM as conceived by Sharpe and others is alive and well in a new form, and will certainly be of interest to academics, researchers, students, and professionals of finance, investing, and economics. James W. Kolari is the JP Morgan Chase Professor of Finance and Academic Director of the Commercial Banking Program in the Department of Finance at Texas A&M University, USA. Wei Liu is Senior Quantitative Analyst for USAA Bank with duties building and implementing models for bank stress tests, marketing programs, and credit risk analyses. Jianhua Z. Huang is a Professor of Statistics and Arseven/Mitchell Chair in Astronomical Statistics in the Department of Statistics at Texas A&M University, USA. .

The New York Times bestseller, now updated with new material on cyber attacks, digital sovereignty, and tech in a pandemic. From Microsoft's president and one of the tech industry's broadest thinkers, a frank and thoughtful reckoning with how to balance enormous promise and existential risk as the digitization of everything accelerates. "A colorful and insightful insiders' view of how technology is both empowering and threatening us. From privacy to cyberattacks, this timely book is a useful guide for how to navigate the digital future." —Walter Isaacson Microsoft president Brad Smith operates by a simple core belief: When your technology changes the world, you bear a responsibility to help address the world you have helped create. In *Tools and Weapons*, Brad Smith and Carol Ann Browne bring us a captivating narrative from the top of Microsoft, as the company flies in the face of a tech sector long obsessed with disruption as an end in itself, and in doing so navigates some of the thorniest issues of our time—from privacy to cyberwar to the challenges for democracy, far and near. As the tumultuous events of 2020 brought technology and Big Tech even further into the lives of almost all Americans, Smith and Browne updated the book throughout to reflect a

changed world. With three new chapters on cybersecurity, technology and nation-states, and tech in the pandemic, *Tools and Weapons* is an invaluable resource from the cockpit of one of the world's largest tech companies.

Business Finance' 2007 Ed. Rex Bookstore, Inc. Business Finance Rex Bookstore, Inc. Engineering Management Rex Bookstore, Inc. Business Organization and Management' 2006 Ed. Rex Bookstore, Inc. Personnel & Human Resources Management' 2006 Ed. Rex Bookstore, Inc. Essentials of Managerial Finance South-Western Pub

Finance is widely seen as an obstacle to a better world. *Principles of Sustainable Finance* explains how the financial sector can be mobilized to counter this. Using finance as a means to achieve social goals we can divert the planet and its economy from its current path to a world that is sustainable for all. Written for undergraduate, graduate, and executive students of finance, economics, business, and sustainability, this textbook combines theory, empirical data, and policy to explain the sustainability challenges for corporate investment. It shows how finance can steer funding to certain companies and projects without sacrificing return and thus speed up the transition to a sustainable economy. It analyses the Sustainable Development Goals as a strategy for a better world and provides evidence that environmental, social, and governance factors matter, explaining in detail how to incorporate these factors in the corporate and financial sectors. Tailored for students, *Principles of Sustainable Finance* starts each chapter with an overview and learning objectives to support study. It includes suggestions for further reading, lists and definitions of key concepts, and extensive uses of figures, boxes, and tables to enhance educational goals and clarify concepts. *Principles of Sustainable Finance* is also supported by an online resource that includes teaching materials and cases.

The analysis of the microstructure of financial markets has been one of the most important areas of research in finance and has allowed scholars and practitioners alike to have a much more sophisticated understanding of the dynamics of price formation in financial markets. Frank de Jong and Barbara Rindi provide an integrated graduate level textbook treatment of the theory and empirics of the subject, starting with a detailed description of the trading systems on stock exchanges and other markets and then turning to economic theory and asset pricing models. Special attention is paid to models explaining transaction costs, with a treatment of the measurement of these costs and the implications for the return on investment. The final chapters review recent developments in the academic literature. End-of-chapter exercises and downloadable data from the book's companion website provide opportunities to revise and apply models developed in the text.

This book presents 16 selected papers from the 7th International Conference on The Application of Physical Modelling in Coastal and Port Engineering and Science, Coastlab18. The conference was organized in Santander, Spain, from 22 to 26 May, 2018, by the Instituto de Hidráulica Ambiental de la Universidad de Cantabria, IH Cantabria. Coastlab18 welcomed 175 attendees from 18 different countries. The technical program included three renowned keynote lectures and 120 presentations focused on theoretical and practical aspects related to physical modelling in the field of coastal and ocean engineering. Coastal and ocean structures, breakwaters, revetments, laboratory technologies, measurement systems, coastal field measurement

and monitoring, combined physical and numerical modelling, physical modelling case studies, tsunamis, and coastal hydrodynamics were the main topics covered in the conference. This book attempts to cover, as completely as possible, all the topics presented during the conference. The papers were accepted after a peer-review process based on their full text.

"This set of books represents a detailed compendium of authoritative, research-based entries that define the contemporary state of knowledge on technology"--Provided by publisher.

Financial Management and Analysis, Second Edition covers many important financial topics that are neglected elsewhere--from raising funds via securitization to managing a financial institution. This book provides valuable insights into many major aspects of financial management and analysis, and includes expert advice, real-world examples, useful charts and graphs, and incisive end-of-chapter questions that help develop the skill set necessary to deal with the important financial problems encountered in today's business world.

For any organization to be successful, it must operate in such a manner that knowledge and information, human resources, and technology are continually taken into consideration and managed effectively. Business concepts are always present regardless of the field or industry – in education, government, healthcare, not-for-profit, engineering, hospitality/tourism, among others. Maintaining organizational awareness and a strategic frame of mind is critical to meeting goals, gaining competitive advantage, and ultimately ensuring sustainability. The Encyclopedia of Organizational Knowledge, Administration, and Technology is an inaugural five-volume publication that offers 193 completely new and previously unpublished articles authored by leading experts on the latest concepts, issues, challenges, innovations, and opportunities covering all aspects of modern organizations. Moreover, it is comprised of content that highlights major breakthroughs, discoveries, and authoritative research results as they pertain to all aspects of organizational growth and development including methodologies that can help companies thrive and analytical tools that assess an organization's internal health and performance. Insights are offered in key topics such as organizational structure, strategic leadership, information technology management, and business analytics, among others. The knowledge compiled in this publication is designed for entrepreneurs, managers, executives, investors, economic analysts, computer engineers, software programmers, human resource departments, and other industry professionals seeking to understand the latest tools to emerge from this field and who are looking to incorporate them in their practice. Additionally, academicians, researchers, and students in fields that include but are not limited to business, management science, organizational development, entrepreneurship, sociology, corporate psychology, computer science, and information technology will benefit from the research compiled within this publication.

This new volume provides important information on potential applications and

new developments in functional health foods and nutraceuticals. It looks at the health-promoting properties in functional foods and beverages as well as nutraceuticals. Some health issues that are considered in conjunction with these foods and nutraceuticals include oxidative stress, obesity, pharyngitis, low cognitive concentration, among others. Research topics include the antioxidant properties of certain products, the development of functional and medicinal beverages, nutraceuticals and functional foods for alternative therapies, and more.

This book presents a new model, the competency framework, for students, innovators, entrepreneurs, managers, and anyone who wants to better understand the dynamic world of innovation and entrepreneurship. Focused on both the individual and strategic organizational level, this book is about people and the competencies each person needs to learn to be successful in creating a more dynamic future. Matthews and Brueggemann's framework for innovation and entrepreneurship competencies empowers individuals to excel at innovation and new venture creation. It provides a practical guide and clear and concise understanding of the knowledge, skills, attitudes, and experiences that are needed to increase imagination, creativity, innovation and new venture creation capability. Innovation and Entrepreneurship will be attractive for students of entrepreneurship, innovation, management and cross-disciplinary classes, such as design thinking. Presented in a modular format, Innovation & Entrepreneurship informs the future direction of people and technology, as well as the educational systems producing the next generation of innovators and entrepreneurs. Based on extensive academic research, this book is organized into two sections: Twelve innovation elements and twelve competency categories. The elements are the foundation and the competency categories are the building blocks that inform our path toward a more precise understanding of how innovation and entrepreneurship plays an important role in economic development and our daily lives.

This handbook in two parts covers key topics of the theory of financial decision making. Some of the papers discuss real applications or case studies as well. There are a number of new papers that have never been published before especially in Part II. Part I is concerned with Decision Making Under Uncertainty. This includes subsections on Arbitrage, Utility Theory, Risk Aversion and Static Portfolio Theory, and Stochastic Dominance. Part II is concerned with Dynamic Modeling that is the transition for static decision making to multiperiod decision making. The analysis starts with Risk Measures and then discusses Dynamic Portfolio Theory, Tactical Asset Allocation and Asset-Liability Management Using Utility and Goal Based Consumption-Investment Decision Models. A comprehensive set of problems both computational and review and mind expanding with many unsolved problems are in an accompanying problems book. The handbook plus the book of problems form a very strong set of materials for PhD and Masters courses both as the main or as supplementary

text in finance theory, financial decision making and portfolio theory. For researchers, it is a valuable resource being an up to date treatment of topics in the classic books on these topics by Johnathan Ingersoll in 1988, and William Ziemba and Raymond Vickson in 1975 (updated 2nd edition published in 2006). A major new manifesto for the end of capitalism Neoliberalism isn't working. Austerity is forcing millions into poverty and many more into precarious work, while the left remains trapped in stagnant political practices that offer no respite. *Inventing the Future* is a bold new manifesto for life after capitalism. Against the confused understanding of our high-tech world by both the right and the left, this book claims that the emancipatory and future-oriented possibilities of our society can be reclaimed. Instead of running from a complex future, Nick Srnicek and Alex Williams demand a postcapitalist economy capable of advancing standards, liberating humanity from work and developing technologies that expand our freedoms. This new edition includes a new chapter where they respond to their various critics.

Women, Business and the Law 2021 is the seventh in a series of annual studies measuring the laws and regulations that affect women's economic opportunity in 190 economies. The project presents eight indicators structured around women's interactions with the law as they move through their lives and careers: Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension. This year's report updates all indicators as of October 1, 2020 and builds evidence of the links between legal gender equality and women's economic inclusion. By examining the economic decisions women make throughout their working lives, as well as the pace of reform over the past 50 years, *Women, Business and the Law 2021* makes an important contribution to research and policy discussions about the state of women's economic empowerment. Prepared during a global pandemic that threatens progress toward gender equality, this edition also includes important findings on government responses to COVID-19 and pilot research related to childcare and women's access to justice.

The world economy is experiencing a very strong but uneven recovery, with many emerging market and developing economies facing obstacles to vaccination. The global outlook remains uncertain, with major risks around the path of the pandemic and the possibility of financial stress amid large debt loads. Policy makers face a difficult balancing act as they seek to nurture the recovery while safeguarding price stability and fiscal sustainability. A comprehensive set of policies will be required to promote a strong recovery that mitigates inequality and enhances environmental sustainability, ultimately putting economies on a path of green, resilient, and inclusive development. Prominent among the necessary policies are efforts to lower trade costs so that trade can once again become a robust engine of growth. This year marks the 30th anniversary of the *Global Economic Prospects*. The *Global Economic Prospects* is a World Bank Group Flagship Report that examines global economic developments and prospects, with a special focus on emerging market and developing economies, on a semiannual basis (in January and June). Each edition includes analytical pieces on topical policy challenges faced by these economies.

In *A Short History of the United States*, National Book Award winner Robert V. Remini

offers a much-needed, concise history of our country. This accessible and lively volume contains the essential facts about the discovery, settlement, growth, and development of the American nation and its institutions, including the arrival and migration of Native Americans, the founding of a republic under the Constitution, the emergence of the United States as a world power, the outbreak of terrorism here and abroad, the Obama presidency, and everything in between.

This book provides the essentials to write a successful business plan. The represented methods and best practices have been approved over many years in practice with many management consulting engagements. The book is beautifully structured, it has a pragmatic emphasis and an autodidactic approach. The reader gets acquainted with the skills and competencies as well as tools, required for the planning and development of the business plan project.

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