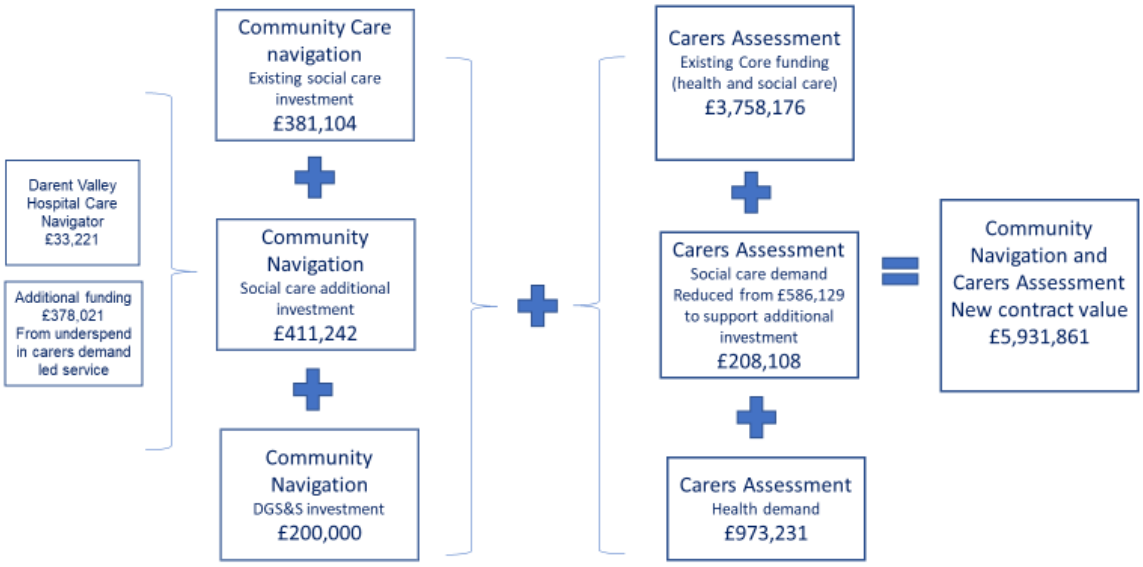Appendix 3: Financial implications