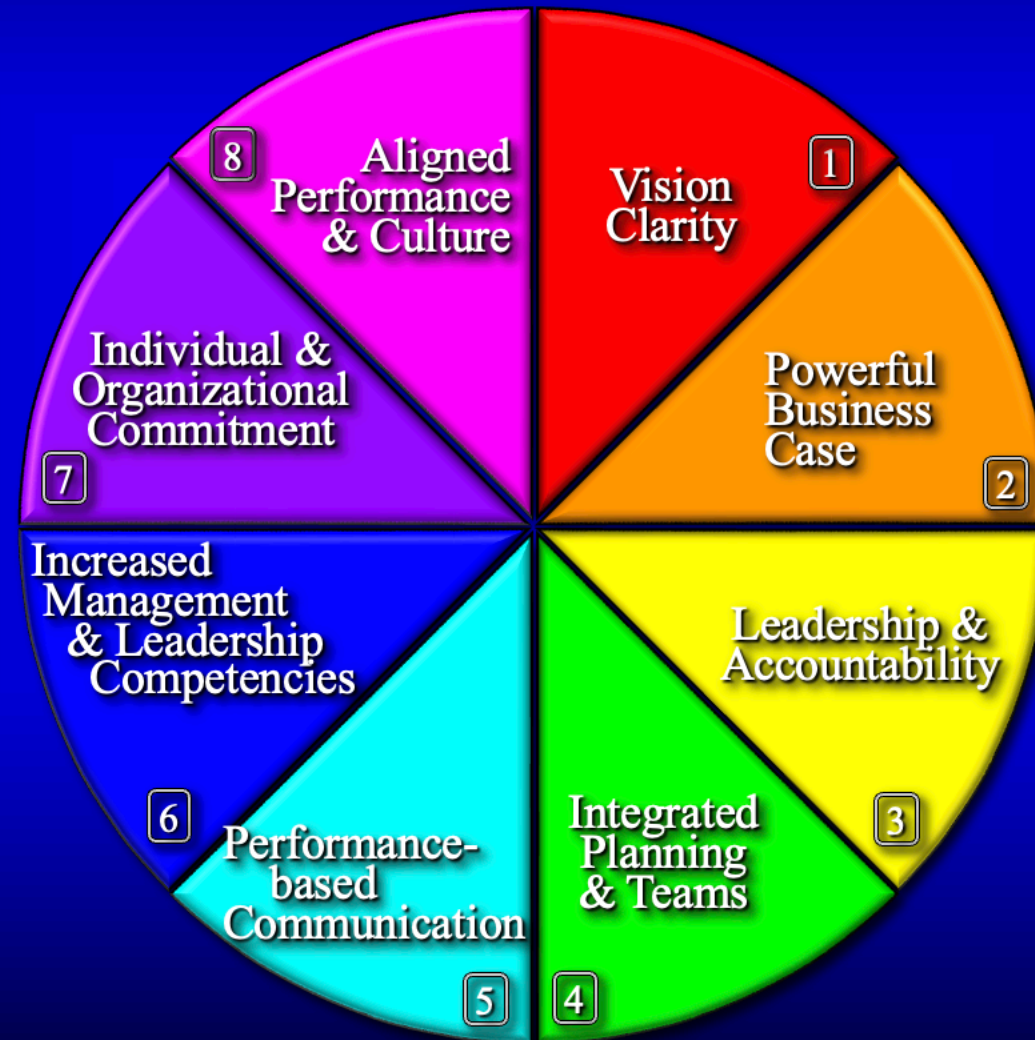


Critical Success Factors



Based on a model
suggested by Ernst & Young