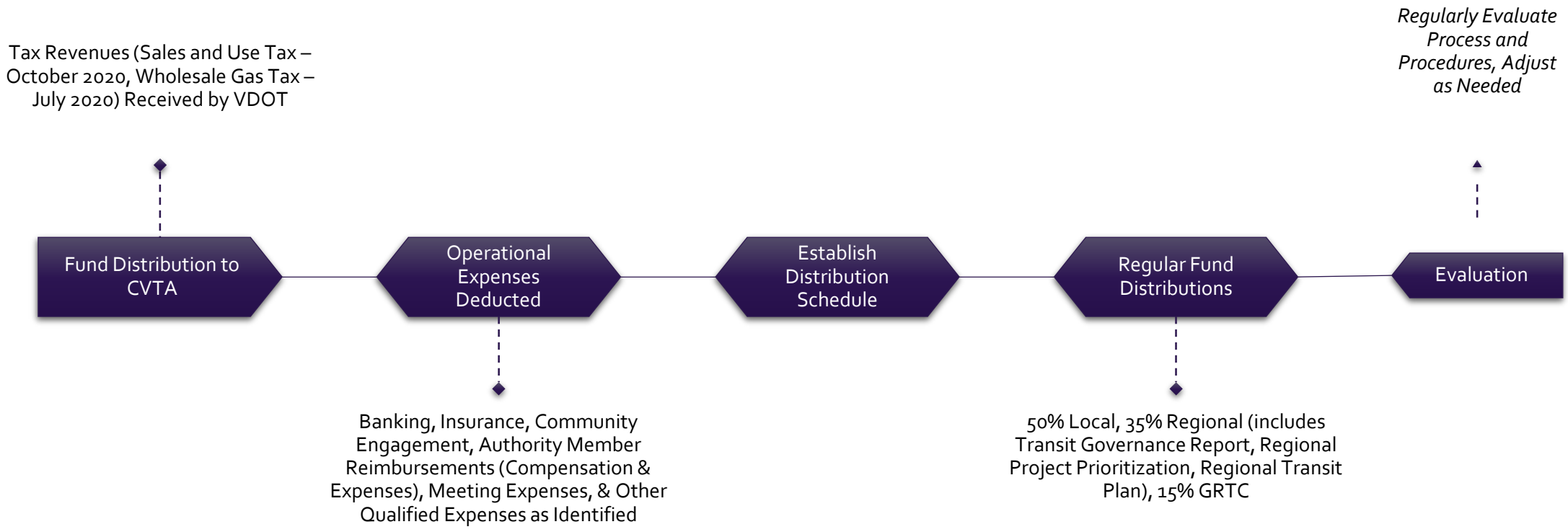CVTA Financial Cycle