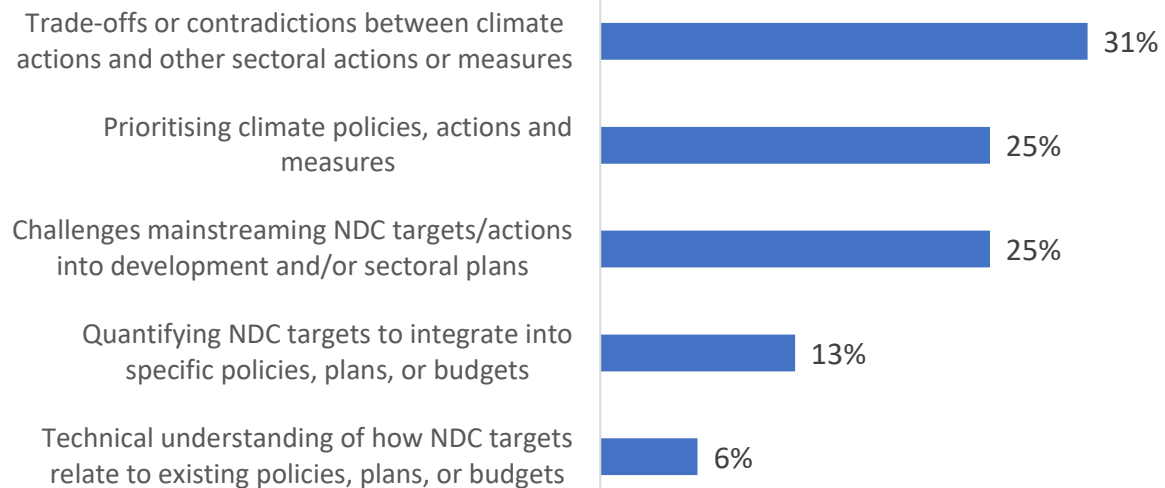
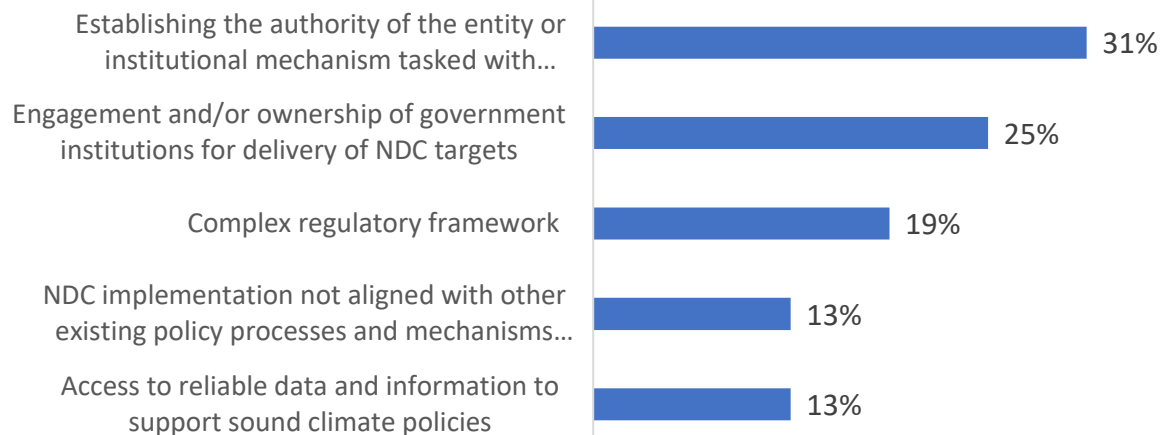




Governance bottlenecks



Policy bottlenecks



Finance bottlenecks

