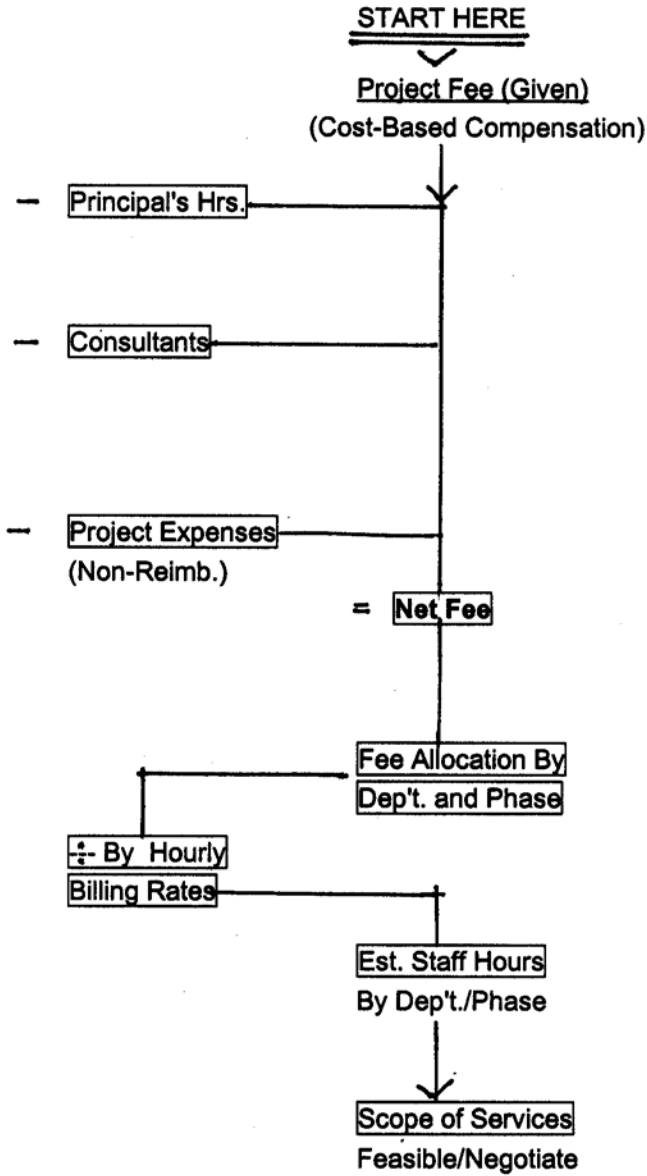


TOP-DOWN BUDGETING



BOTTOM-UP BUDGETING

