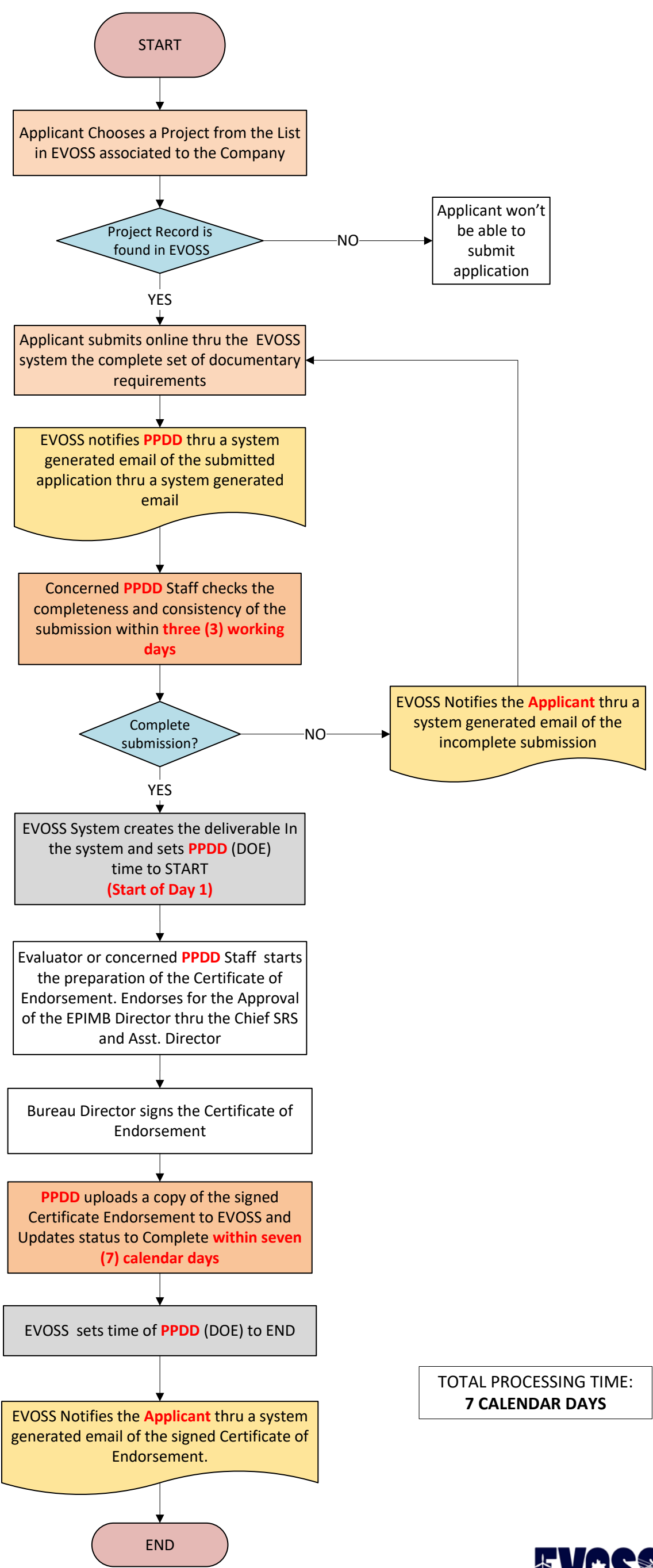


PROCESS FLOW DIAGRAM

CERTIFICATE OF ENDORSEMENT TO THE BOARD OF INVESTMENTS (BOI) AND OTHER IPAs



TOTAL PROCESSING TIME:
7 CALENDAR DAYS