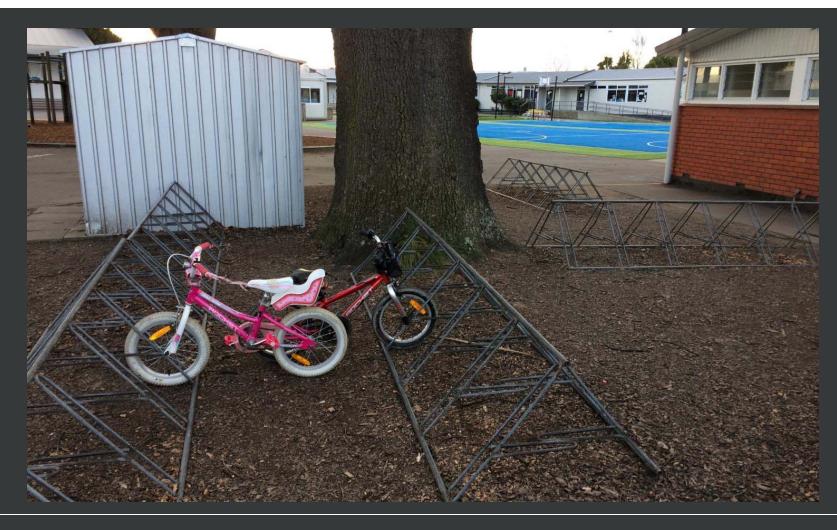
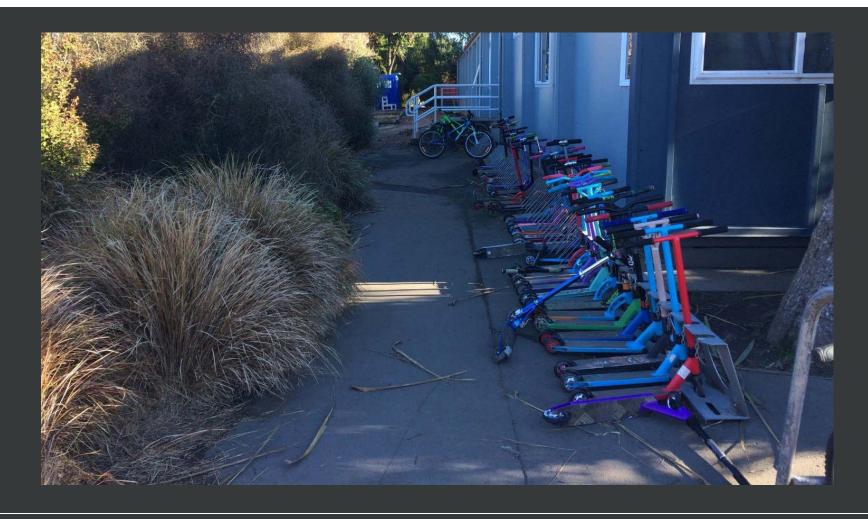


Insightful solutions. Empowering advice.

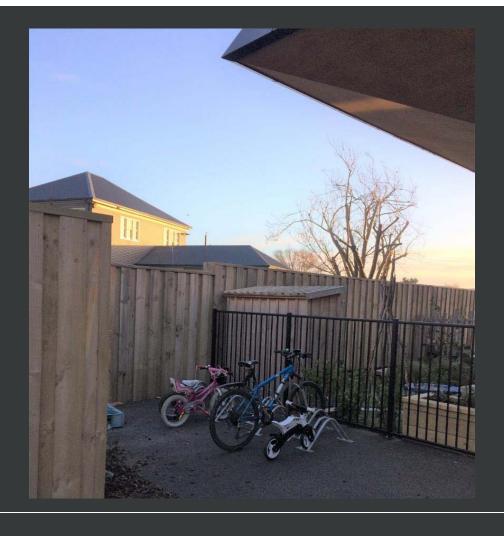




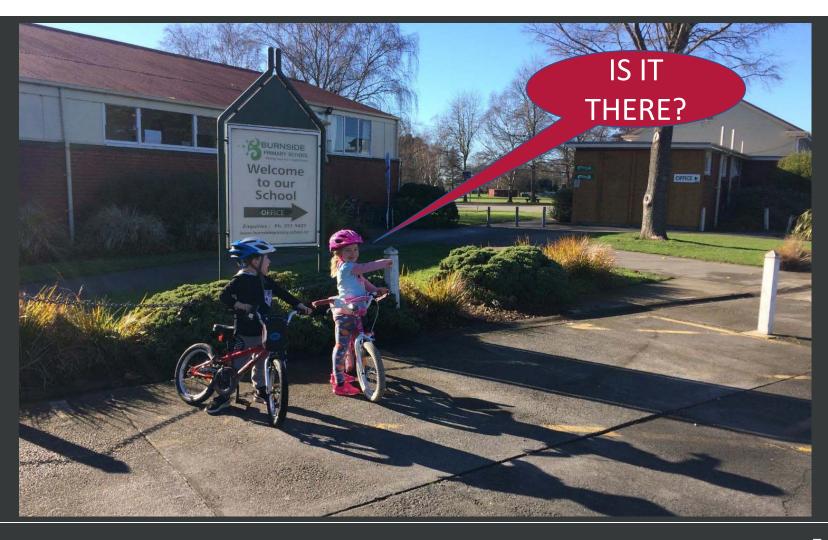




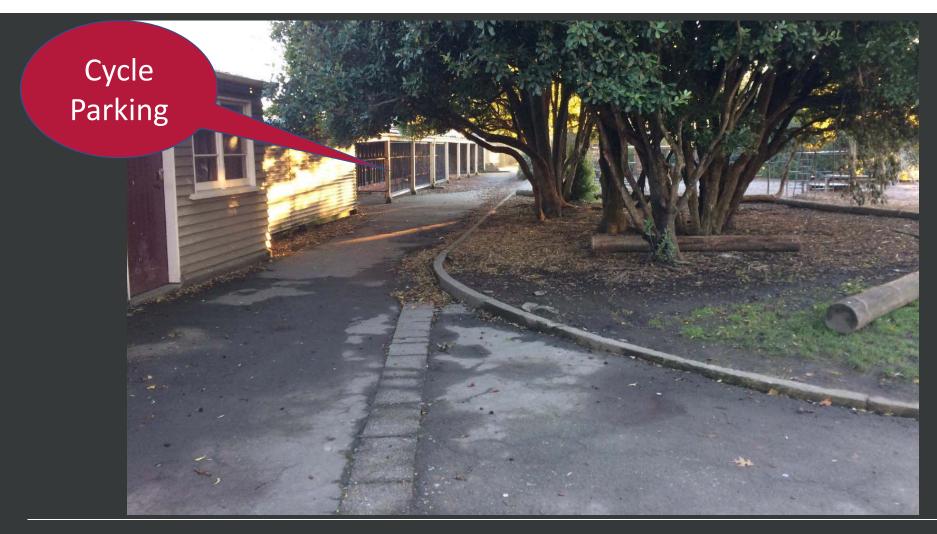








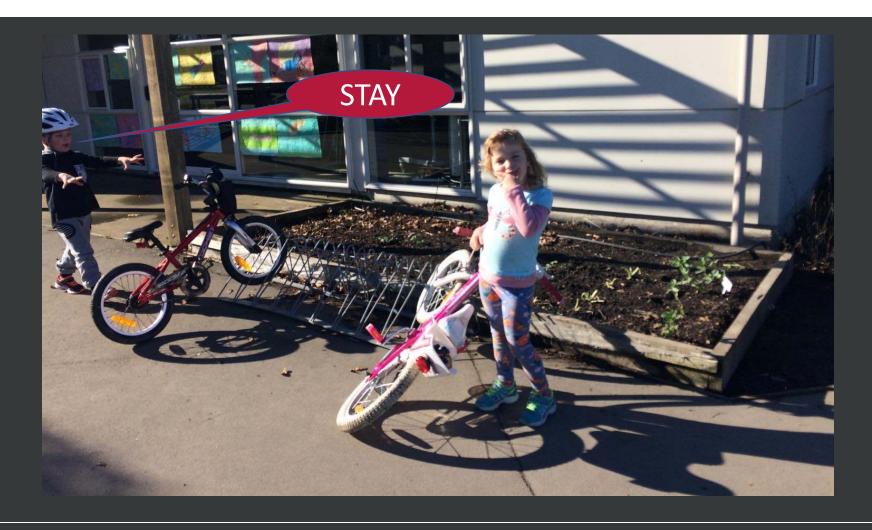








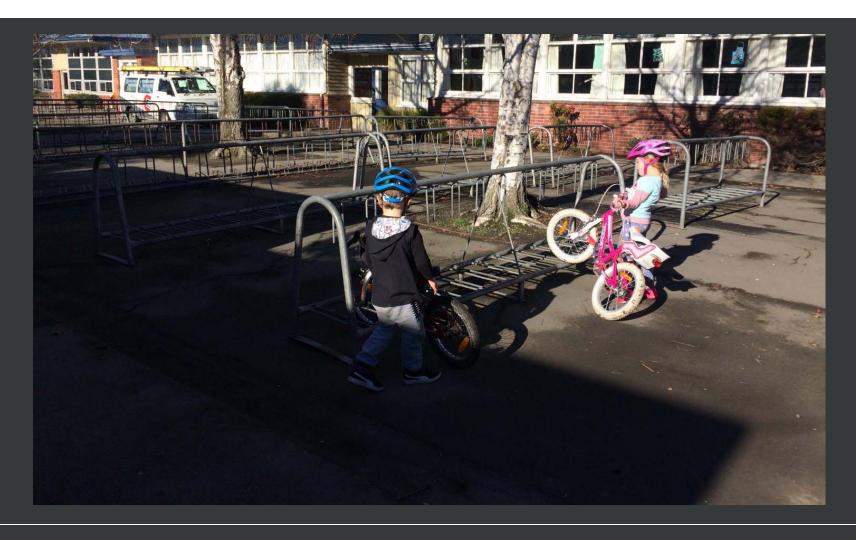




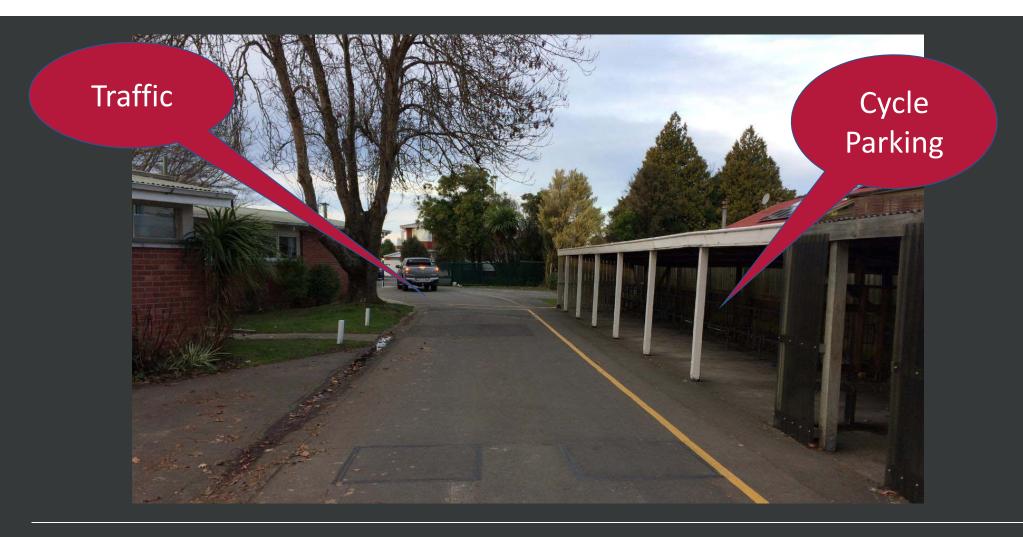
















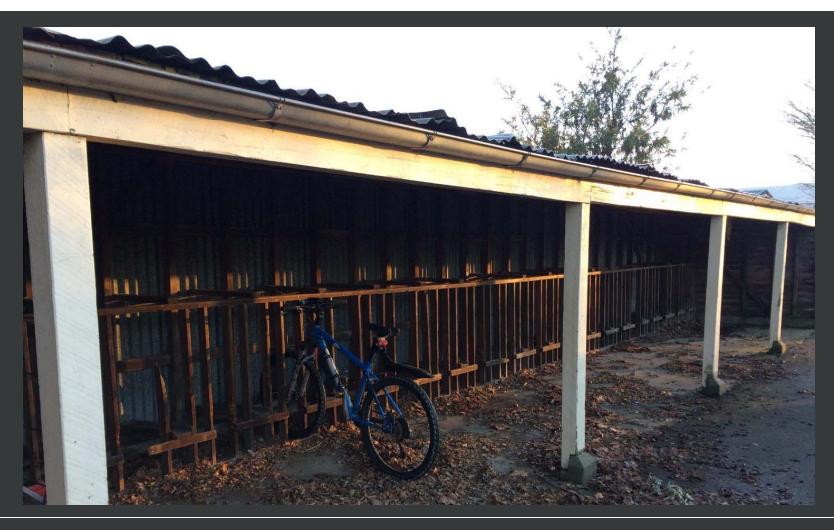


















Where's the cycling











## Thank you!

## And for any questions...

Penny Gray Abley Christchurch www.abley.com

