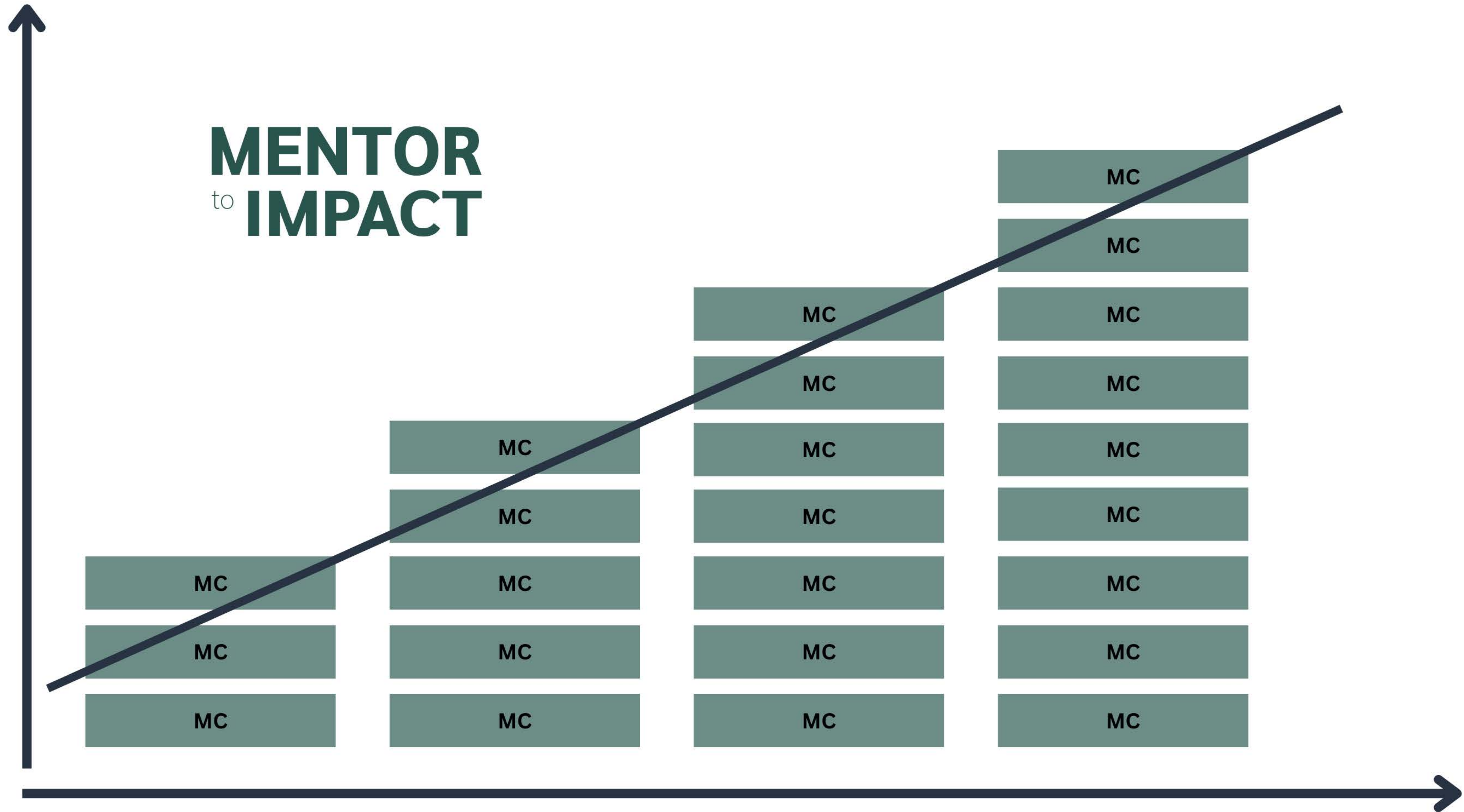


HIGH DEGREE OF SPECIALISATION



LOW DEGREE OF SPECIALISATION

AMOUNT OF MICROCREDENTIALS