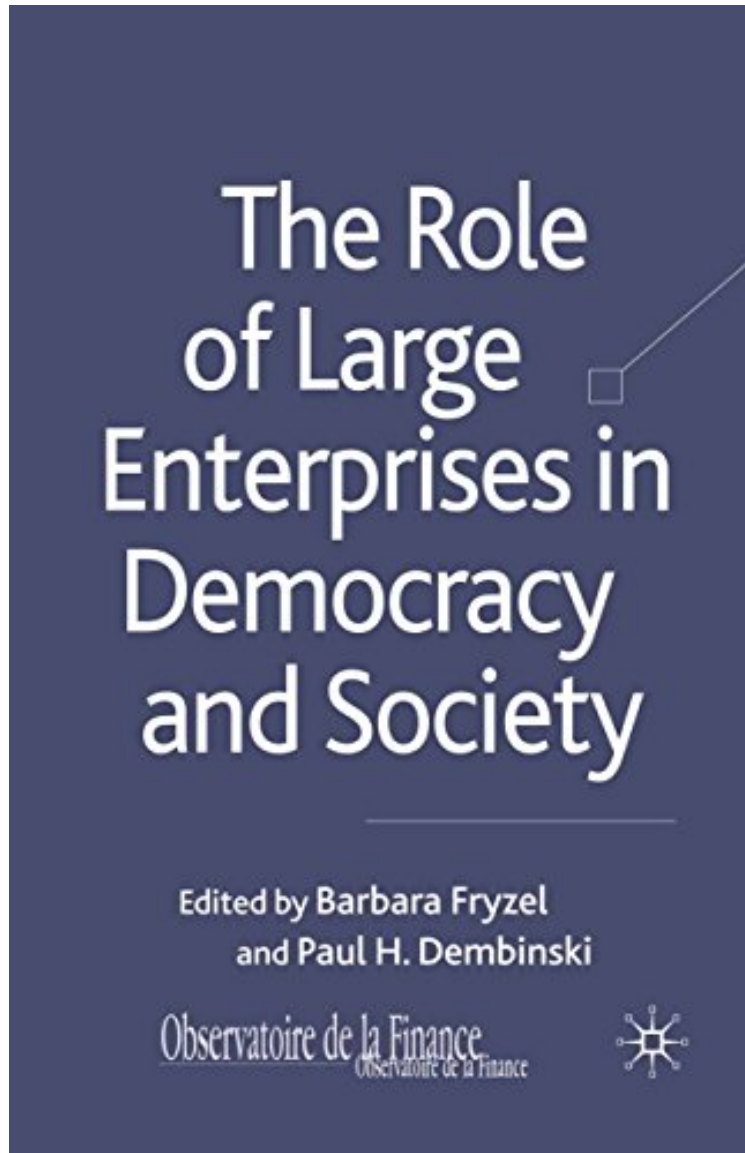


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About the Author BARBARA FRYZEL graduated from the University of Economics in Krakow, Poland (MSc in Corporate Finance) followed by a PhD in Economics, Management Sciences from the Jagiellonian University, where she is currently an Associate Professor of Management. She was an Honorary Research Fellow at the University College London in 2006-2008 and is the Laureate of the Fellowship Program for Young Scientists from the Foundation for Polish Science. She has extensive management experience from her previous commercial engagements in Poland including Real Estate Administration Manager for British Petroleum, Commercial Manager for Ahold Real Estate Europe and Associate Director Professional Consultancy for CBRE. PAUL H. DEMBINSKI is Professor at the University of Fribourg, Switzerland, and Director of the Foundation of the Observatoire de la Finance in Geneva, Switzerland. He is Founder and Editor of the bilingual journal, Finance the Common Good/Bien Commun. He has written many books and scientific articles in the field of internationalization of enterprises, competition, ethics and finance.