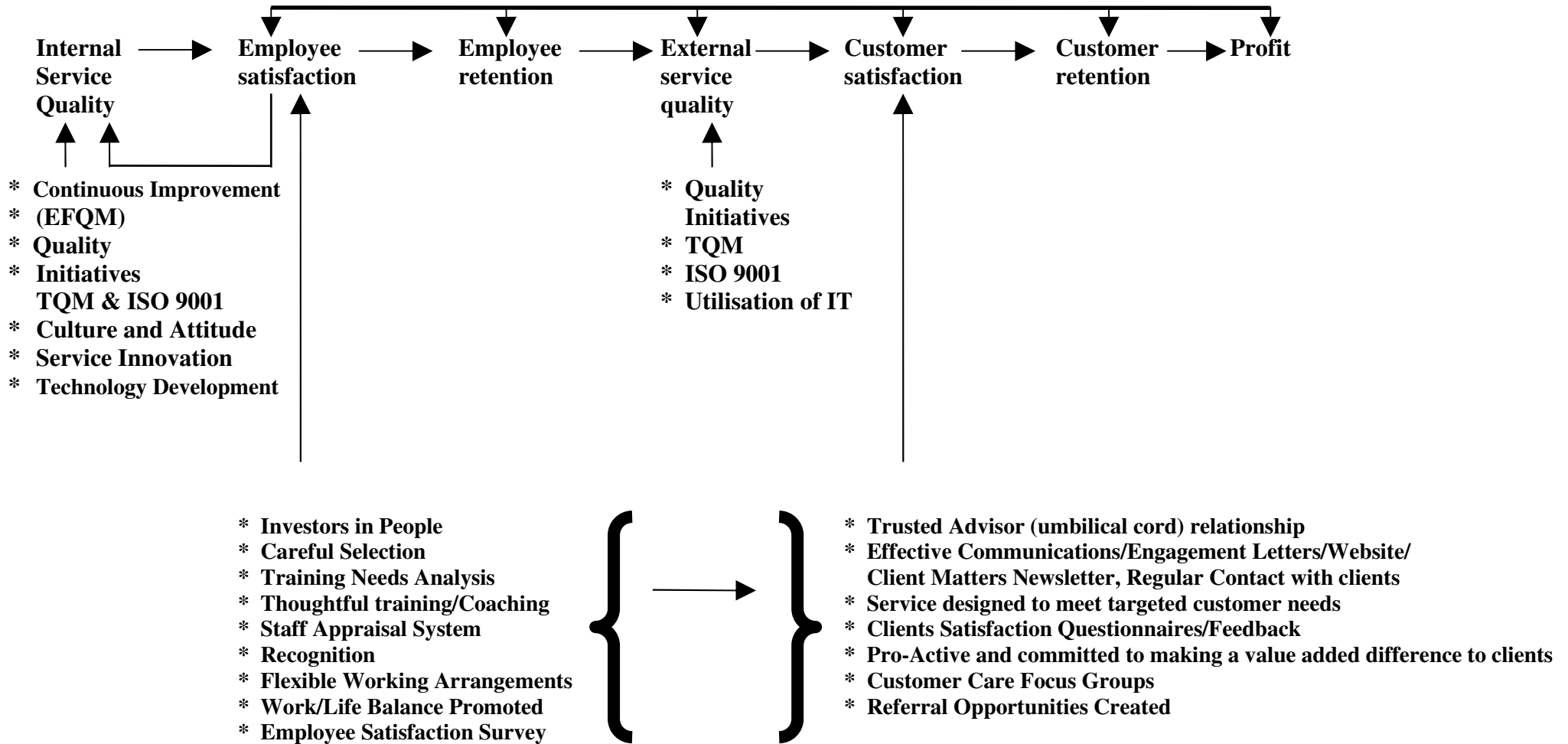


FPM Quality Client Focused Service Profit Chain

Quality = Long Term Profitability (Boomerang Principle)



In Summary: Commitment to TQM culture and IT development, invest in and develop Quality Staff
 = Employee Retention = Customer Satisfaction = Customer Retention = Referral Business = **LONG TERM SUSTAINABLE PROFITABILITY AND INTERNATIONAL COMPETITIVENESS**