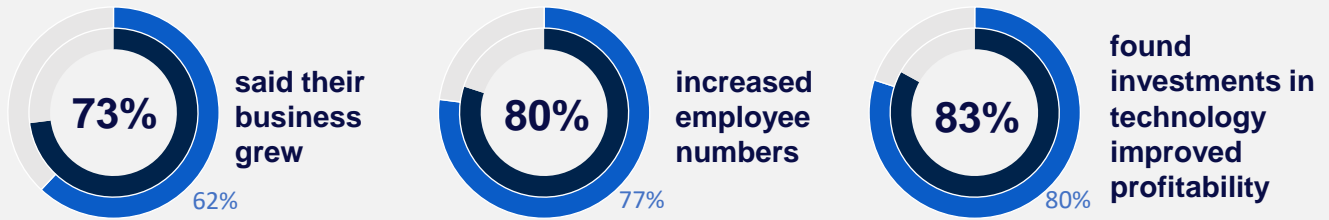


Performance in 2022

2022 2021



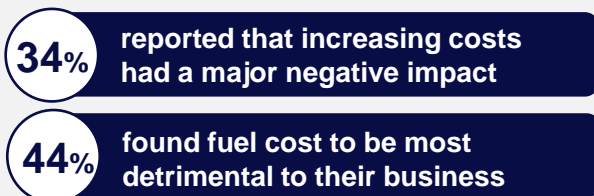
Access to finance



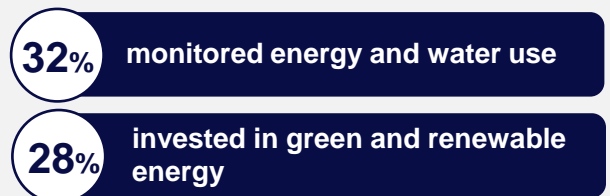
Use of technology



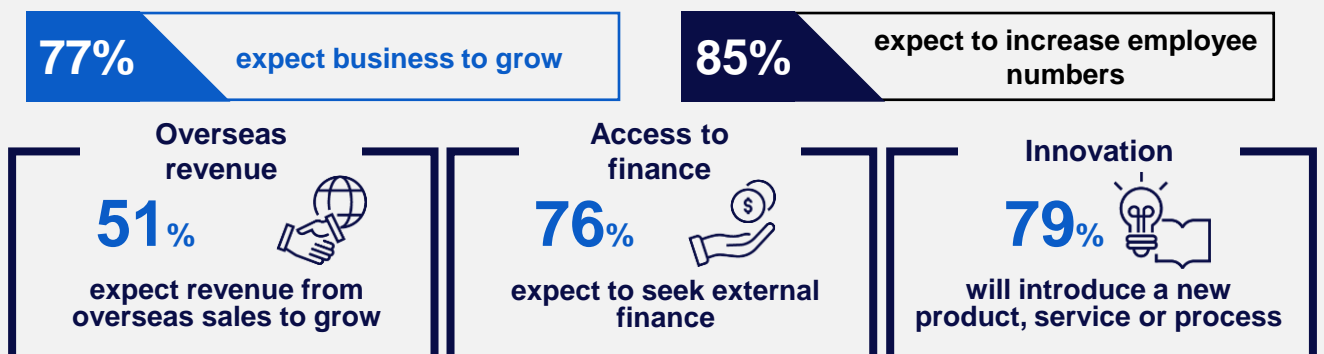
Increasing costs



ESG practices



Outlook in 2023



Recommendations for businesses

