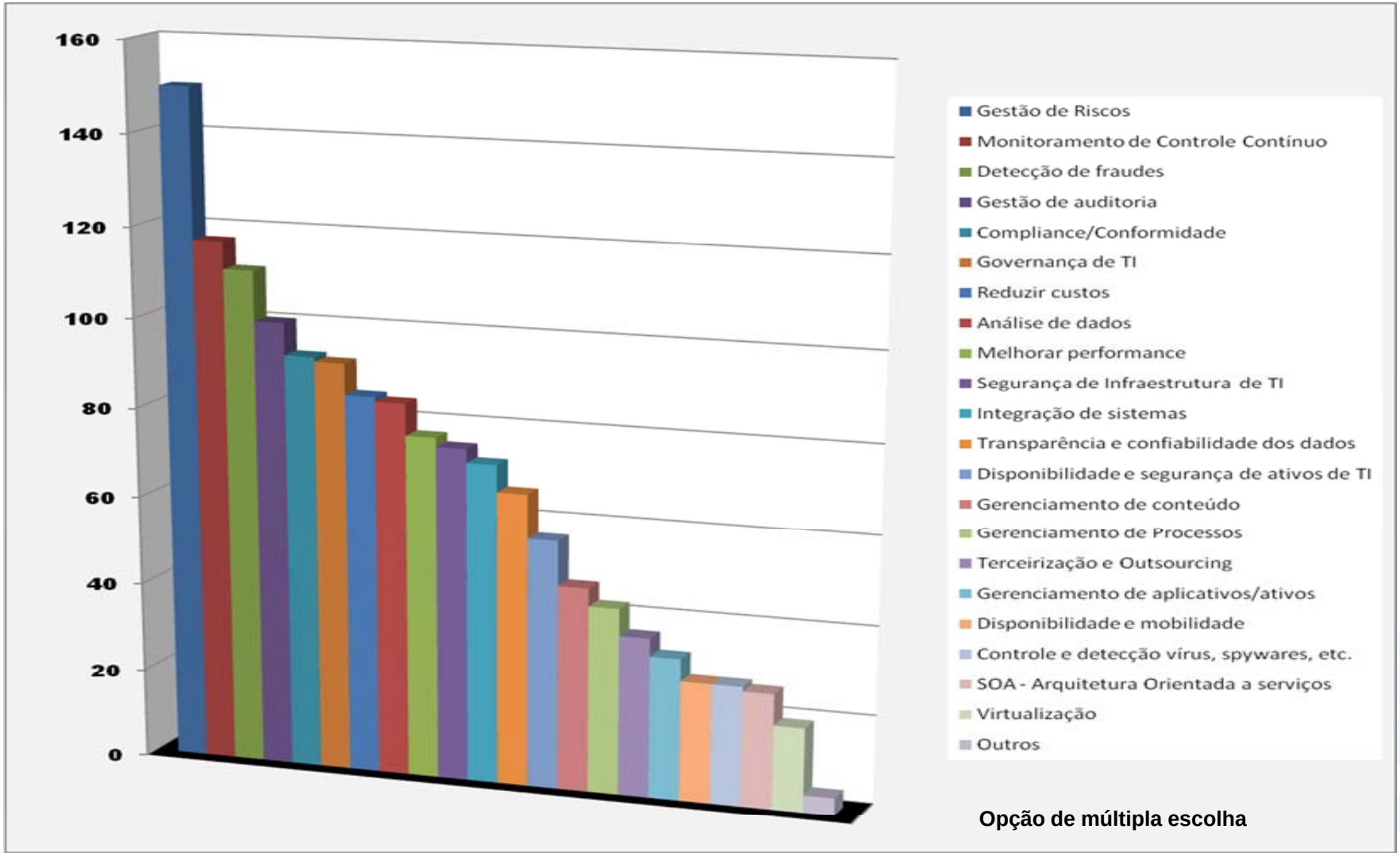Atuais Desafios nas Empresas