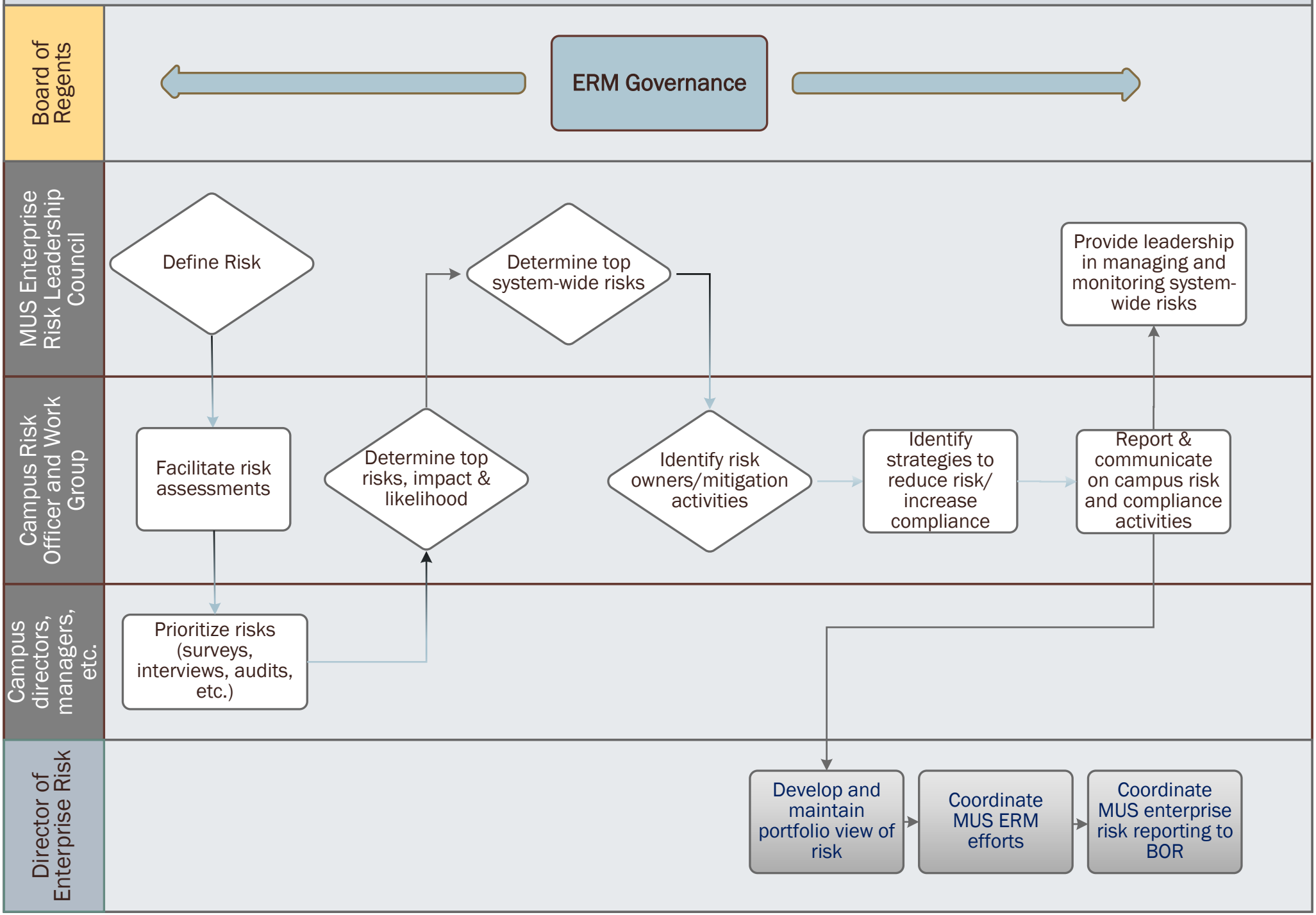MUS Enterprise Risk Management (ERM) Flowchart