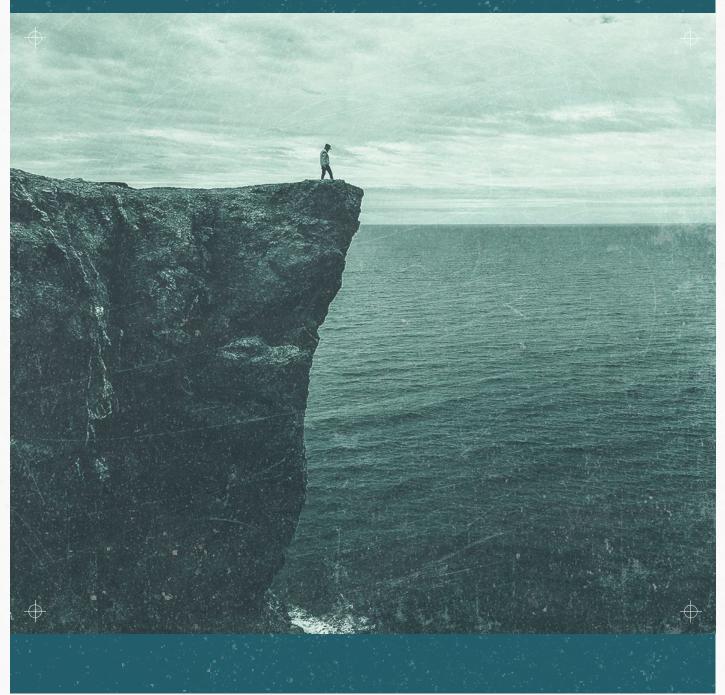
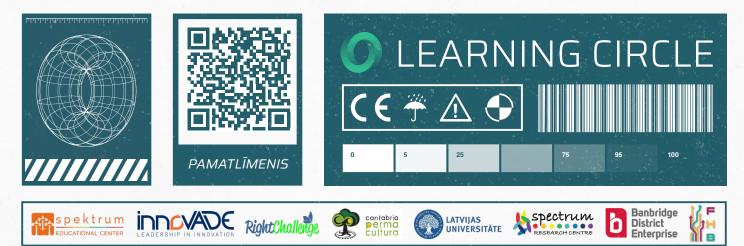
MANAGEMENTUL RISCULUI





Co-funded by the Erasmus+ Program "The European Commission's support of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission can not be held responsible for any use which may be made of the information therein." Project Number: 2020-1-IE01-KA227-ADU-082953