



ALBA launches the MSc in Finance!

ALBA successfully launched its new academic program, MSc in Finance, on March 17th, 2004 at 19.00 at the N.J.V. Athens Plaza. The Program attracted the attention of many distinguished executives in the field of Finance and prospective candidates.

The ALBA MSc in finance has been designed to offer a unique educational experience to those who wish to attend a specialized program in finance. Its structure combines and balances the need for rigor and academic thinking with the practical aspects of modern finance.

The Program was presented by Dr.

Nicholas Tessaromatis, Academic Director, MSc in Finance who referred to the main features and the objective of the Program. Also, Mr. Basil Fondrier, Chief Finance & Procurement Officer, Athens International Airport, and Mr. Alexandros Sarrigeorgiou, CEO, Allianz, emphasized the need for specialized finance professionals.

The Program is offered in two modes: full time with a 10-month duration and part-time with a 15-month duration.

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"Contemporary trends in Management" Article Series 2004: The competition began on April 29, 2004, and will end on May 16, 2004. For information on the competition, you may visit www.alba.edu.gr/trends. There will be a separate prize for ALBA Alumni.

Best Workplaces Competition 2004



The 2004 Best Workplaces competition has been successfully concluded!!! On April 1st the Greek list with the top ten companies, regarding their workplace, was published in OECOMIKOS TAHYDROMOS. The list with the **10 Best Workplaces in Greece** is the following:

- 1) Kraft Food Hellas S.A.
- 2) ELAIS S.A.
- 3) SC Johnson & Son Ltd
- 4) Intracom S.A.
- 5) Novo Nordisk Hellas Ltd
- 6) Titan Cement Co S.A.
- 7) Genesis Pharma S.A.
- 8) Trofekt Masterfoods S.A.
- 9) Unilever Hellas S.A.
- 10) L'Oreal Hellas S.A.

The project was under the supervision

of the scientific coordinator Dr. Olga Epitropaki, Assistant Professor of Organizational Behavior and Human Resource Management, ALBA, & Academic Director of the MSc in Strategic Human Resources Management, and was organized by the ALBA Applied Research & International Projects Department.

The competition began in July 2003 when it was first announced in VIMA and OECOMIKOS TAHYDROMOS. ALBA sent invitations – letters of participation to 600 companies operating in Greece with more than 50 employees. 54 companies initially applied for participation, but eventually 50 were finally assessed. Companies' evaluation was based on a) answers of a randomly selected sample of employees to the

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Spring 2004

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- Best Workplaces Competition 2004
- Executive Programs on: Leadership by ALBA & Yale, Intl Mgmt by ALBA & INSEAD
- ALBA events in the Balkans
- Interview: Ms Eleni Alexiou, LAW 3, partner at Alexiou & Associates Law Firm

Academic Programs

APPLY NOW for the ALBA Programs, Year 2004-2005!

The applications period for the year 2004-2005 has begun! For further information you may visit our web site

www.alba.edu.gr/academic.

Application Deadlines:

MBA: May 31, 2004

Professional MBA: September 30, 2004

MSc in Business for Lawyers: October 15, 2004

MSc in Strategic Human Resources Mgmt: November 15, 2004

MSc in Finance: May 31, 2004

Note: Applications received after the submission deadline may not be reviewed for the current intake, but will certainly be reviewed for next year's intake.

Invited speakers in ALBA classes! Blending experience with talent!

January 21st, 2004: Mr. Paul Panayotacos: Guest Speaker at the ALBA MBA Entrepreneurship Class.

February 4th 2004. Mr Evangelos Raptis, Manager, ALPHA Ventures: Guest Speakers at the ALBA MBA Entrepreneurship Class.

February 18th, 2004: Mr. Stefanos Xenakis, Managing Director of INKAM S.A.: Guest Speaker at the ALBA MBA Entrepreneurship Class



Mr Xenakis with Dr. Theoharakis during Mr. Xenakis' lecture .

March 18th, 2004. Ms Eleni Alexiou, Partner, Alexiou & Associates

Law Firm: Guest Speaker at the ALBA MBA Entrepreneurship Class

April 7th, 2004. Mr Panayiotis Syros, Service Technologies Manager, STET Hellas Telecommunications S.A. - Value Added Services / Marketing & Design: Guest Speaker at the MBA & P-MBA E-Business Class.

April 14th, 2004. Mr John Vavourakis, Logistics Director, Pappasotiriou Bookstores, Guest Speaker at the MBA & P-MBA E-Business Class.

ALBA OPEN DAYS

Three Open Days took place in the period February-April 2004 at ALBA. Participants had the opportunity to be informed on ALBA programs and get acquainted with the ALBA faculty, staff, students and alumni.

Executive Development @ ALBA

Upcoming Seminars

MAY

Corporate Social Responsibility by Dr. Loizos Heracleous, Associate Professor, Department of Business Policy, National University of Singapore, & Visiting Professor, ALBA
May 6 – 7, 2004

Corporate Valuation by Dr. Aswath Damodaran, Professor of Finance, Leonard N. Stern School of Business, New York University, USA
May 20 – 21, 2004

Sales by Dr. William Ross, Associate Professor of Marketing, Smeal College of Business Administration, Pennsylvania State University, USA
May 27 – 28, 2004

JUNE

Managing Marketing Communications by Dr. Demetrios Vakratsas, Assistant Professor of Marketing, McGill University, Canada, & The Tassos Papastratos Visiting Research Associate Professor of Marketing, ALBA
June 17 – 18, 2004

Yale
SCHOOL of MANAGEMENT

A joint Program on



LEADERSHIP and TEAM EFFECTIVENESS

on June 2-5, 2004, by

Victor H. Vroom

**Haridimos Tsoukas
Olga Epitropaki**

For further information, you may contact the
ALBA Executive Development Programs Department,
tel: 210 8964531, e-mail: exed@alba.edu.gr or visit
www.alba.edu.gr/executive

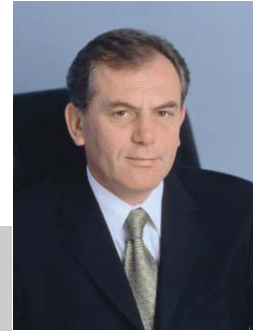
Managing Young Global Enterprises: MYGLOBE An Executive Program by INSEAD & ALBA

INSEAD, one of the top global business schools in the world, in collaboration with ALBA have co-developed a new, innovative executive program. For the first time managers from Greek and Balkan enterprises will have the opportunity to tap into the faculties of these two schools in one program, designed to take advantage of a deep understanding of the local market, the broader emerging market context, as well as global best practice. This executive program is broken into two modules:

Module 1 will take place on June 21-26, 2004 in Athens, Greece.

Module 2 will take place on August 23-27, 2004 in Fontainebleau, France.

Interview with Dr. N.Tessaromatis, Senior Fellow in Finance & Academic Director of the newly introduced MSc in Finance.



The aim of the ALBA MSc in Finance is to prepare aspiring and seasoned finance professionals equipped with the skills, knowledge and expertise required for a successful career in the demanding and highly rewarding world of finance.

1. *Dear Dr. Tessaromatis, ALBA has recently launched a new program, the MSc in Finance. Can you please describe the Program's main characteristics (structure, fees, duration, etc.)?*

The ALBA MSc in Finance is a specialized program in finance for those interested in a career in banking, corporate finance, investment management, risk management and treasury management. The Program begins in September with the preparatory courses for those who lack the appropriate background. Classes begin in October 2004 with the core courses, whereas the specialization courses and elective courses offered give students the opportunity to specialize in banking, corporate finance, investment management, risk management and treasury management. The Program duration is 10 months (full time), 15 months (part time) and the tuition and fees are 13,500 euros, including all the books and teaching material.

2. *What are the skills and competencies, which the Program graduates will possess after its completion?*

The aim of the ALBA MSc in Finance is to prepare aspiring and seasoned finance professionals equipped with the skills, knowledge and expertise required for a successful career in the demanding and highly rewarding world of finance. The Program aims at combining optimally academic rigor with professionally relevant knowledge. After completing the Program, students will

- have a general training both in the core areas of finance and in quantitative methods, as well as a specialization in corporate finance or investment management;
- be able to read and provide a critical interpretation of the scientific literature in finance;
- be able to conduct an independent research project and report on it;
- understand the practical applications of financial theories and techniques and how they are used in the financial industry in Greece and abroad;

- understand the current trends and practices in the financial industry;
- be able to work in any area of finance in Greece or abroad;
- possess strong analytical skills, understand the business environment and be able to communicate effectively with corporate management

"ALBA's Finance Center provides students with the latest risk management and financial information tools"

3. *How would you describe a typical applicant for the ALBA MSc in Finance?*

We are looking for candidates with a solid quantitative background with degrees in Business, Economics, Engineering or Science with a genuine interest in finance, leadership potential, good communication skills and ample motivation to succeed. Candidates must provide evidence of fluency in the English language. Candidates are required to either hold the Proficiency or take the Test of English as a Foreign Language (TOEFL), unless their Bachelor degree has been received from an English speaking university

4. *Why is this program different from existing post-graduate Finance programs in Greece? Why should someone choose the ALBA MSc in Finance?*

The competitive advantages of this Program include: ALBA's great reputation in Greece and abroad; career office services; state of the art facilities; internationally renowned academics; intensive research environment creating new knowledge; innovative and flexible program structure; a good balance between theory and practice; ability for several specializations; and finally, ALBA's Finance Center, which provides students with the latest risk management and financial information tools.

**MSc in Finance Director: Ms Ioanna Serafim,
E-mail: iserafim@alba.edu.gr**

**For more information, you may visit
www.alba.edu.gr/academics/finance**

Applied Research & International Projects (ARIP)

Three new applied research projects have commenced at ALBA !

The social absorption of mobile technologies

Mobile Youth, funded by the Greek Ministry of Development is a research project that studies the nature of adoption and social absorption of mobile technologies and services in the segment with the highest usage and adoption rates, the youth. For implementing this study, ALBA will cooperate with Lambrakis Research Foundation, Athens University of Economics and Business, and Leo Burnett.

E-learning services for the mass market

eAcademy, a project funded by the Greek Ministry of Development, aims at enabling the Greek educational and business sector by providing a tailor made, low cost and user-friendly e-learning service accessible to the mass market. ANKO SA and ALBA will be the main partners in this project.

Excellence in Operations & Supply Management Education and Practice



THENEXOM; is a European Thematic Network for the Excellence in Operations and Supply Chain Management Education Research and practice, funded by the European Commission, DG Education and Culture. The aim of the project is to bring together academics from Higher Education Institutes in order to enhance and develop an EU dimension in Operations Management's (OM) and Supply Chain Management's (SCM) teaching and assessment methods. A pool of academics, coming from 24 European countries and 26 institutions, will try to identify deficiencies and their causes as well as promote best practices in the field of OM and SCM.

More information on Applied Research at ALBA is available at: www.alba.edu.gr/R&D/

E-mail: appliedresearch@alba.edu.gr



**BEST WORKPLACES 2004
COMPETITION**
(continued from Page 1)

specially designed Great Place to Work Trust Index questionnaire and b) answers provided to a series of questions (Culture Audit) by the Head of Human Resources Department, concerning human resources management practices, training opportunities, benefits, rewards etc. The processing of the questionnaire data was conducted in Denmark by Great Place to Work® Europe Institute, whereas the Culture Audit evaluation was conducted by the ALBA evaluation team, based on a specific coding system of qualitative data provided by Great Place to Work. 9.538 questionnaires were sent to employees of the participating companies, from which 5.686 were returned to ALBA (employees' response rate reached 60%)

The competition was sponsored by the **HAY GROUP**, the **PRC Group**, the **Greek Personnel Management Association** and the **HR EXSEL – The AMROP HEVER Group**. The **VIMA** newspaper and **OECONOMICOS TAHYDROMOS** magazine were media partners.

The 10 top companies included in the Greek list will automatically participate in the European competition for the 100 Best European WorkplacesList. The European list will be published in **Financial Times** on the April 28th.

ALBA wishes to congratulate all participating companies and especially, the 10 winning companies for their ability to create a people-centered culture and promote HR practices and policies. A special awards ceremony took place on April 20th at AIGLI, Zappeio. Mr. Panos Panayiotopoulos, Minister of Employment & Social Protection, honored ALBA and the competition with his presence, while the winners received awards from Mr. Ulysses Kyriacopoulos, President of the Federation of Greek Industries, and Mr. Evangelos Moutafis, Deputy Secretary General of GSEE.



Dr Olga Epitropaki, scientific coordinator of the Greek competition and Assistant Professor of Organizational Behavior & HR Management at ALBA, with Mr. Ulysses Kyriacopoulos, Mr. Evangelos Moutafis, and representatives of the winning companies.

Events



Past Events

- ALBA's first Blood Drive (January 20, 2004)
- 'In Search of Contemporary Greek Identity: Greece between East and West': On the occasion of Letters Day, a lecture by Mr. Stelios Ramfos organized by ALBA (January 30, 2004)
- MSc in Finance Launch & Presentation: (March 17, 2004)
- ALBA OPEN DAYS on February 20, March 18, and April 20, 2004
- BEST WORKPLACES 2004 Competition Awards Ceremony (April 20, 2004)
- MBA Program Presentation: April 26, 2004

To be updated on ALBA events, visit:
www.alba.edu.gr

Upcoming Events

May 2004

- Events in Skopje, Sophia, and Bucharest (see text below)
- "The Tassos Papastratos Research Professorship in Marketing" event: May 17 2004 at AIGLI
- Dinner with Professor Aswath Damodaran, for the Alumni of ALBA, INSEAD and LBS: May 20, 2004, 19:00, ATHENAEUM INTERCONTINENTAL
- Event co-organized with the Piraeus Bar Association: May 26, 2004, 19:00 at the Association's facilities
- "What can contemporary managers learn from Aristotle" - lecture by Professor Tsoukas exclusively for ALBA Alumni: May 27, 2004, at ALBA
- 15th EASE Conference: May 5, 2004, Athenaeum Intercontinental: special discounts for ALBA Alumni

June 2004

- EBPY 2004 Competition: June 17-18, 2004
- ALBA Career Forum: June 1-4, 2004

ALBA events in the Balkans

ALBA is launching a series of events in the Balkans. The events will take place in May 2004 in three cities (Skopje, Sophia, and Bucharest) and will include a brief presentation of ALBA and its activities, as well as a lecture on Corporate Governance. The keynote speaker of each event is the Dean of ALBA, Professor Nickolaos G. Travlos, whereas a distinguished executive from each country will also contribute to the event as a speaker.

More specifically, ALBA events on **Corporate Governance** will be held:

- In **Skopje**, on **May 6, 2004**, 18:00, at the Holiday Inn.
Speakers / Topics:
Professor Nickolaos Travlos, The Kitty Kyriacopoulos Chair in Finance, and Dean, ALBA: "Corporate Governance, Capital Markets and Corporate Performance"
Professor Dr. Gligor Bishev, First General Manager, Stopanska Banka AD: "Practice of Corporate Governance in Banking: Local Experience"
- In **Bucharest**, on **May 11, 2004**, 19:00, at the Crowne Plaza Hotel.
Speaker / Topic:
Professor Nickolaos Travlos, The Kitty Kyriacopoulos Chair in Finance, Dean, ALBA: "Corporate Governance, Capital Markets and Corporate Performance"
- In **Sophia**, on **May 13, 2004**, 19:00, at the Sheraton Hotel, Sredetz Hall.
Speakers / Topics:
Professor Nickolaos Travlos, The Kitty Kyriacopoulos Chair in Finance, and Dean, ALBA: "Corporate Governance, Capital Markets and Corporate Performance"
Mr. Martin Zaimov, former Chairman, Postbank: "The Growing Importance of Corporate Governance in Bulgaria"

For further information, you may contact the ALBA Communications Department: tel: 210 8964531-8, e-mail: Communications@alba.edu.gr

Participation to all Balkan events is free of charge.

New Knowledge Created at ALBA



"We aspire to be a leading centre of academic excellence in business management in Europe. We are driven by the ambition to contribute to the generation of new knowledge by undertaking state-of-the-art research that is internationally recognized for its quality and is published in the best international academic journals and in books by international publishers" (Excerpt from **ALBA's Mission**)

ABSTRACTS OF ALBA'S FACULTY RECENT PAPERS

Nickolaos G. Travlos (with G. Papaioannou, and K.G. Viswanathan), "The Operating Performance of Firms that Switch their Stock Listing", *Journal of Financial Research*, Winter 2003, Vol.26, Issue4, p.469, 18p.

In this article we examine the operating performance of stocks that switch from NASDAQ to the American Stock Exchange (AMEX) or the New Stock Exchange (NYSE) and from AMEX to the NYSE. Specifically, we investigate whether post-listing operating performance is consistent with the reported negative long-term drift of post-listing stock returns and whether there is evidence of self-selection of the listing time. We find evidence of negative post-listing changes in operating return on assets and sales, which, on a match-adjusted basis, are significant for the relatively small NASDAQ stocks switching to AMEX. We also find evidence that firms self-select the time of listing changes.

Antreas D. Athanassopoulos, "Strategic Groups, Frontier Benchmarking and Performance Differences: Evidence from the UK Retail Grocery Industry". *Journal of Management Studies*, Jun2003, Vol. 40 Issue 4, p921, 33p.

In this paper we seek to advance the theory and practice of strategic group theory by means of powerful benchmarking tools that allow the composition of strategic groups on the basis of empirically derived production function frontiers. The relative performance of firms is assessed based on multiple inputs and outputs and as a result, firms are associated with different segments of the efficient frontiers. These segments constitute strategic facets and are used in the current paper as strategic group variables. The strategic facets are composed by outlier firms in the sense that they satisfy the Pareto dominance criterion when compared with other firms. Such advancement offers significant advantages compared to the 'average' firm that is used traditionally as a basis to define strategic groups. The proposed methodology for the formation of strategic groups has been applied on a panel of data from the grocery industry in the UK in the period 1987–93. The results of the study confirmed the existence of three stable strategic groups and one with a more volatile membership. Performance differences were also identified both between and within strategic groups using as criteria traditional accounting methods and also the relative efficiency indices obtained from the benchmarking methodology applied to the panel of data.

ABSTRACTS FROM ALBA'S FACULTY RECENT BOOKS

Haridimos Tsoukas and N. Mylonopoulos, *Organizations as Knowledge Systems*, Palgrave MacMillan, 2004



In today's information-rich world enabled by powerful technologies and global communications networks, we face the dangers of information reductionism. We often allow ourselves to believe that the masses of information we collect about a skill, a company or a market equals the knowledge of an expert. We fail to notice that this information is by itself sterile, in the sense that it describes past events and not future potential. We easily bypass the fact that someone more knowledgeable is able to make more refined judgments of significance on the same information that we hold. We take knowledge for granted, forgetting that what we are good at (what we know best) is embedded in the social practice of carrying out our work in collaboration with others, and that the same skills abandon us when we stop practising them.

These distinctive elements of knowledge are essential for understanding the ways in which firms convert their collective forms of expertise into value for their customers, their shareholders and society at large. This book advances our understanding of organizations as knowledge systems by exploring the processes of organizational knowing and learning, of managing distributed organizational knowledge and the extent to which such processes become institutionalized routines that contribute to the development of dynamic capabilities in firms over time.

Experience from our Alumni

We interviewed Ms. Eleni Alexiou (ALBA LAW 3), partner at Alexiou & Associates Law Firm I

1. Ms Alexiou, you have been a law professional for several years. Which do you believe are the main challenges that law practitioners are facing today?

One of the main challenges we are faced with today is the necessity to offer expert legal advice to clients seeking immediate counseling and/or actions. Finding the ideal compromise between quality and speed of response is a task only the most experienced legal advisors can

handle efficiently.

Another challenge, which greatly defines our scope as one of the leading law firms, is to adjust our legal training to more complex forms of entrepreneurship, as such forms are evolving in the business world. This task is critical now more than ever, in view not only of the necessity for specialization, but also of the status of the Greek economy.

2. What are the main differences between being a law practitioner that works for a company and



running your own company as a legal advisor?

Being an in-house lawyer and managing a law firm are actually two very different things. The differences derive from the fact that an in-house lawyer and a law-firm manager do not share similar responsibilities.

For example, the in-house lawyer needs to secure the efficient operation of the business's legal department, whereas the partner of a law firm needs to have an overview of the firm as a whole. On the other hand, the partner (and/or manager) of a law firm operates among individuals of the

"The program (MSc in Business for Lawyers) is unique in its ability to differentiate ALBA graduates from their colleagues. In a competitive environment, and -believe me- ours is a competitive one..."

same profession, whereas the in-house lawyer is obliged to interact with professionals of very different fields, who are often unwilling to put it mildly- to cooperate with legal advisors.

3. Do you feel that the ALBA MSc in Business for Lawyers has helped you interrelate your legal background with current business practices?

The program is unique in its ability to differentiate ALBA graduates

from their colleagues. In a competitive environment, and -believe me- ours is a competitive one, it is extremely advantageous for both in-house lawyers and law-firm associates to be better equipped and have business skills.

In my experience as partner of the Alexiou & Associates Law Firm, I have found the skills and knowledge that I acquired through the ALBA MSc program to be essential not only toward our clients, but also within our law firm. Under-

standing the basic concepts of finance, management, accounting and marketing has helped me to respond more quickly to complex business issues and to offer more specialized and proficient legal advice. Additionally, immediately after our graduation in February 2003, I began implementing these concepts within our firm. In fact, the firm has undergone extensive restructuring and we are currently operating more efficiently than ever.

The ALBA Insider

ALBA's 1st Blood Drive!

ALBA's 1st Blood Drive took place on January 20th 2004 at the ALBA premises and was organized in cooperation with the LAIKO NOSOKOMEIO. This is an important initiative which ALBA plans to repeat in the future. For information on the event or any future similar events, you may contact Ms. Melina Paschou (mpaschou@alba.edu.gr).



ALBA's 1st Blood Drive

New Year Celebrations!

The ALBA students, graduates, faculty, employees, partners and friends welcomed the New Year at a Party organized on January 23rd 2004 at the AKROTIRI LOUNGE. The party was a great success, as it gathered about 500 members of the ALBA family in a fun and pleasant night. A day before, on January 22nd, a small internal event was organized from the ALBA employees. We sure had fun!



Prof. Travlos & Mr. Ebeoglou cutting the cake.

The Voice of the ALBA Alumni Association

First of all we would like to take this chance to inform the alumni about a change that has taken place to the Board of the ALBA ALUMNI ASSOCIATION. Since 29/1/2004 the Board members are: Panos Panayiotides – President, Sergios Sarafopoulos – Vice President, Stella Mariou – Secretary, Rania Dedousopoulou – Treasurer, Alexis Anastasiou – Member. Also Nikos Mathaios and Giannis Grapsias remain as substitute members. We would like to thank Serafeim Voliotis (former President of the Board) for his leadership, hard working and the significant achievements during the last 12 months.

The new Board is dedicated to pursue its goals with commitment, innovation and effectiveness based on the program that was presented at the last General Assembly that took

place in January the 25th, 2004. During that session the Assembly approved the last year's activities and financials, as well as the proposed program of activities and the budget for the year to come. Also, the Board of Directors introduced some important changes at some of the articles of the memorandum of the association, which with the comments of the General Assembly, have already been incorporated and processed for approval to the Courts of Justice. After having this approval, the new memorandum of the association will be communicated to every participating member.

So far, our educational activity seems to be greatly appreciated from our members and this is our base for further development of this activity. The seminars we have provided the alumni so far INCLUDE:



“So far, our educational activity seems to be greatly appreciated from our members and this is our base for further development of this activity.”

- December 13, 2003, “The Management of Projects”, by George Hadjinicola, Associate Professor of Operations Management



Dr Hadjinicola teaching at “The Management of Projects” Seminar in December 2003

- January 25, 2004, “Emotional Intelligence”, by Yiannis Koutrakis, HR Manager, Coca-Cola Hellas & Louis Neophytou, Senior Consultant, Hay Group
- March 13, 2004, “The Economics of Pricing”, by Kostas Axaroglou, Assistant Professor

of Business Economics

- April 24, 2004, “Financial Statement Analysis” by Georgios St. Alifantis, Certified Auditor Accountant, Partner in Ernst & Young, Instructor in University of Piraeus

We would like to thank our members for their interest and participation to these seminars. Dedicated in the life long learning idea, we will continue to offer professional sessions of high academic quality and in line with our members' personal and professional needs.

In view of this purpose, as well as our cooperation with the alumni associations of other MBA schools, we are currently in the process of organizing a dinner, along with a short lecture, with Prof. Damodaran

who is visiting ALBA in May. This event will be jointly organized by ALBA and the Alumni Associations of ALBA, INSEAD and LBS. It is planned to take place on May 20th, 2004, 19:00, at the ATHENAEUM INTERCONTINENTAL.

Contact the ALBA Alumni Association:



E-mail: aaa@alba.edu.gr

Online ALBA Alumni Community:

<http://alumni.alba.edu.gr>



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The ALBAnac is designed and produced by the ALBA Communications & Corporate Relations Department.

Please send us your news, comments and suggestions !

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NOT-FOR- PROFIT EDUCATIONAL ORGANIZATION OF GRADUATE STUDIES IN BUSINESS ADMINISTRATION

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