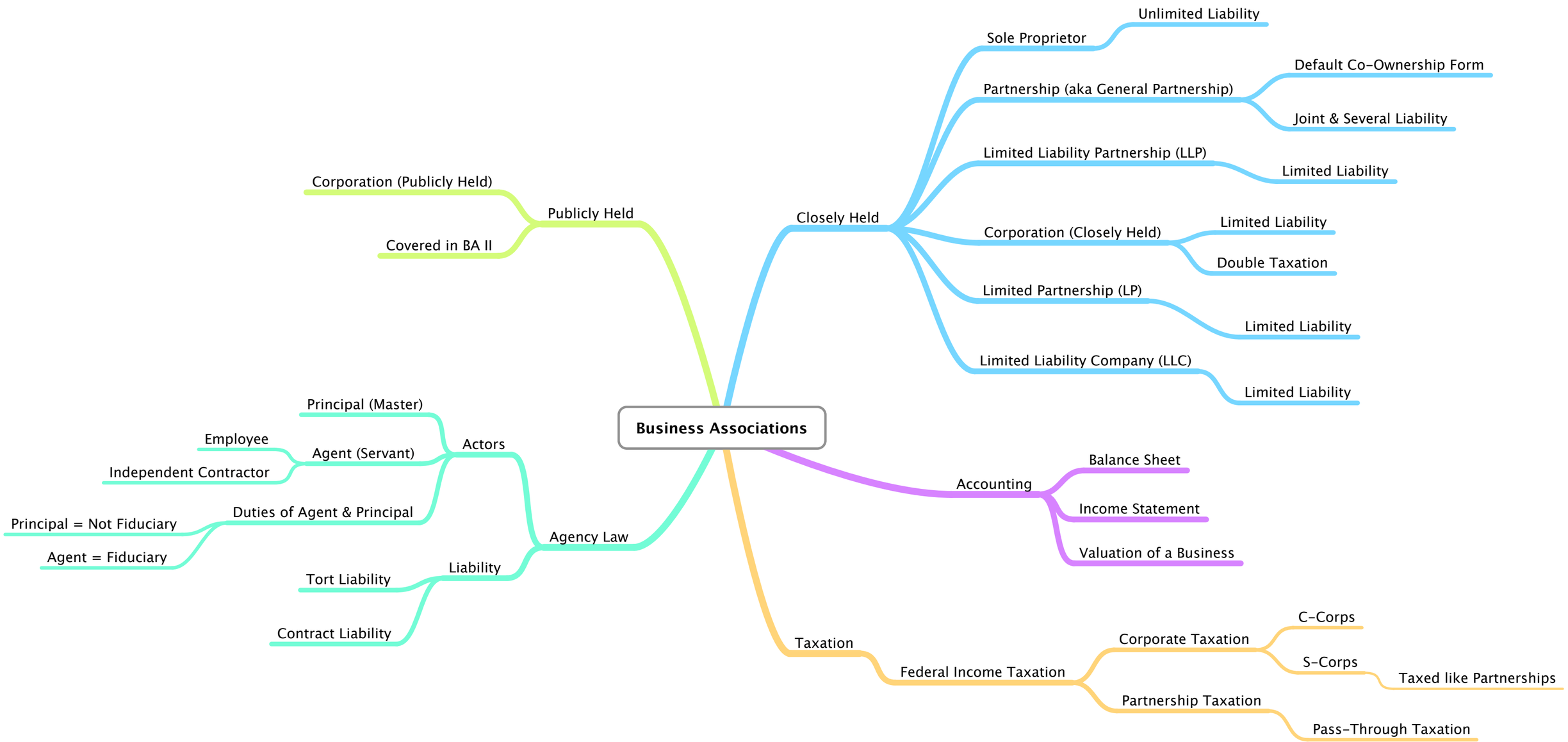Focus of BA1 = Closely Held, Private Businesses