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Supporting financial decision-making based on time value of money with singularity functions in cash flow models

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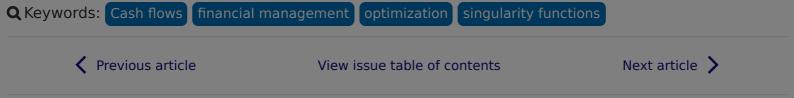
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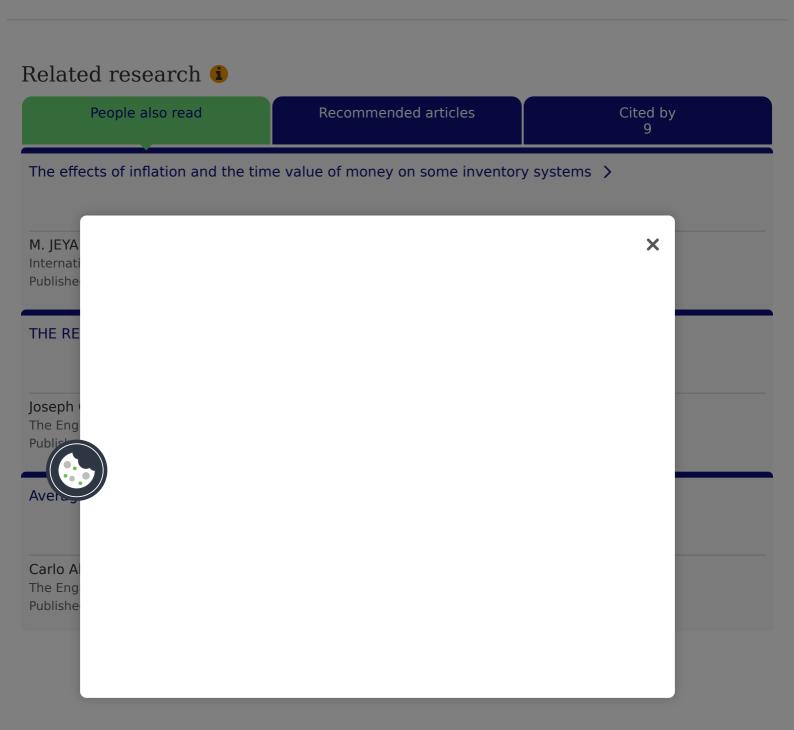
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