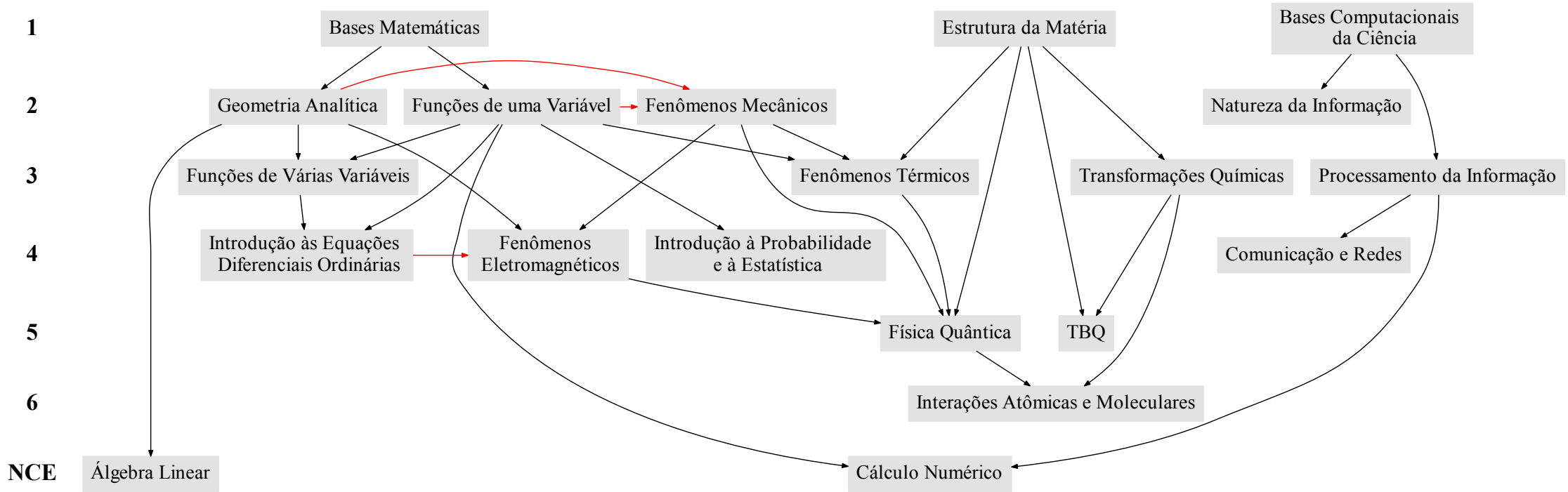Quadrimestre **Recomendações BC&T 2015**