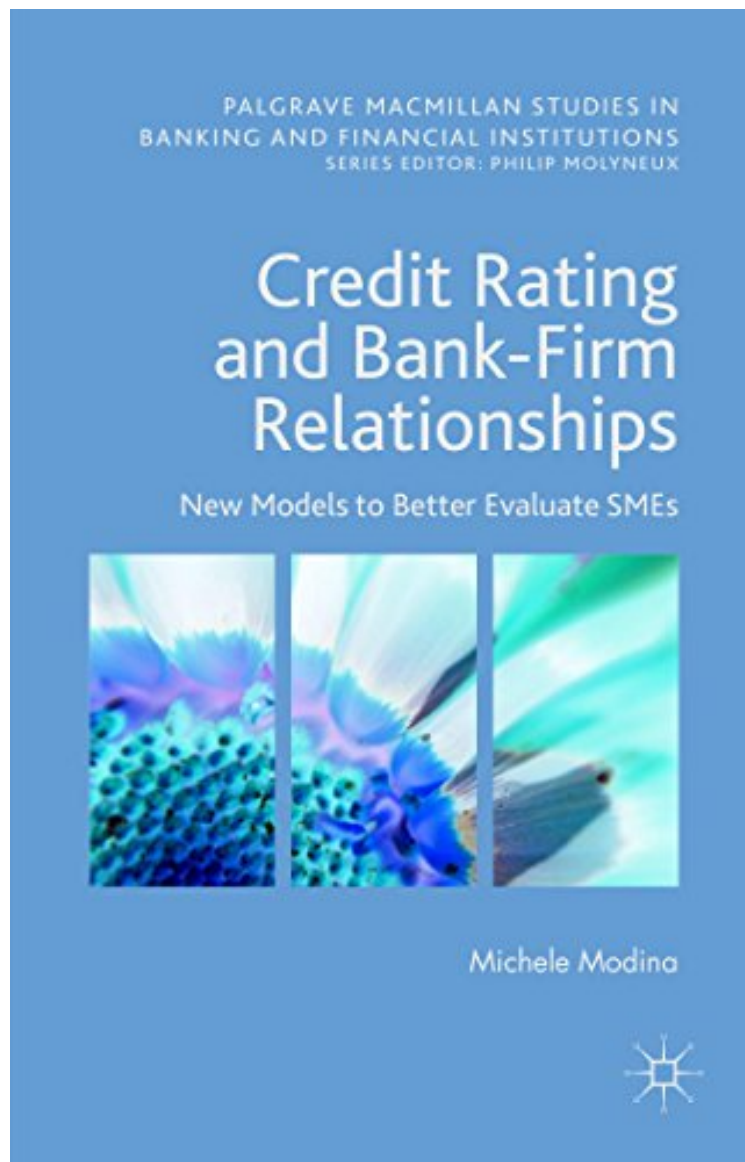


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About the Author Michele Modena is Associate Professor of Economics and Business Management at the University of Molise, Italy, where he holds courses in 'Entrepreneurship and Small Business' and 'Corporate Finance' under the Degree course in 'Entrepreneurship and Innovation'. His research activity focuses on the value creation in manufacturing and financial companies; the effects of Basel 2 on bank-firm relationship and the role of corporate finance; the management of the investment and financing techniques; and the quality of financial and banking services for SMEs.