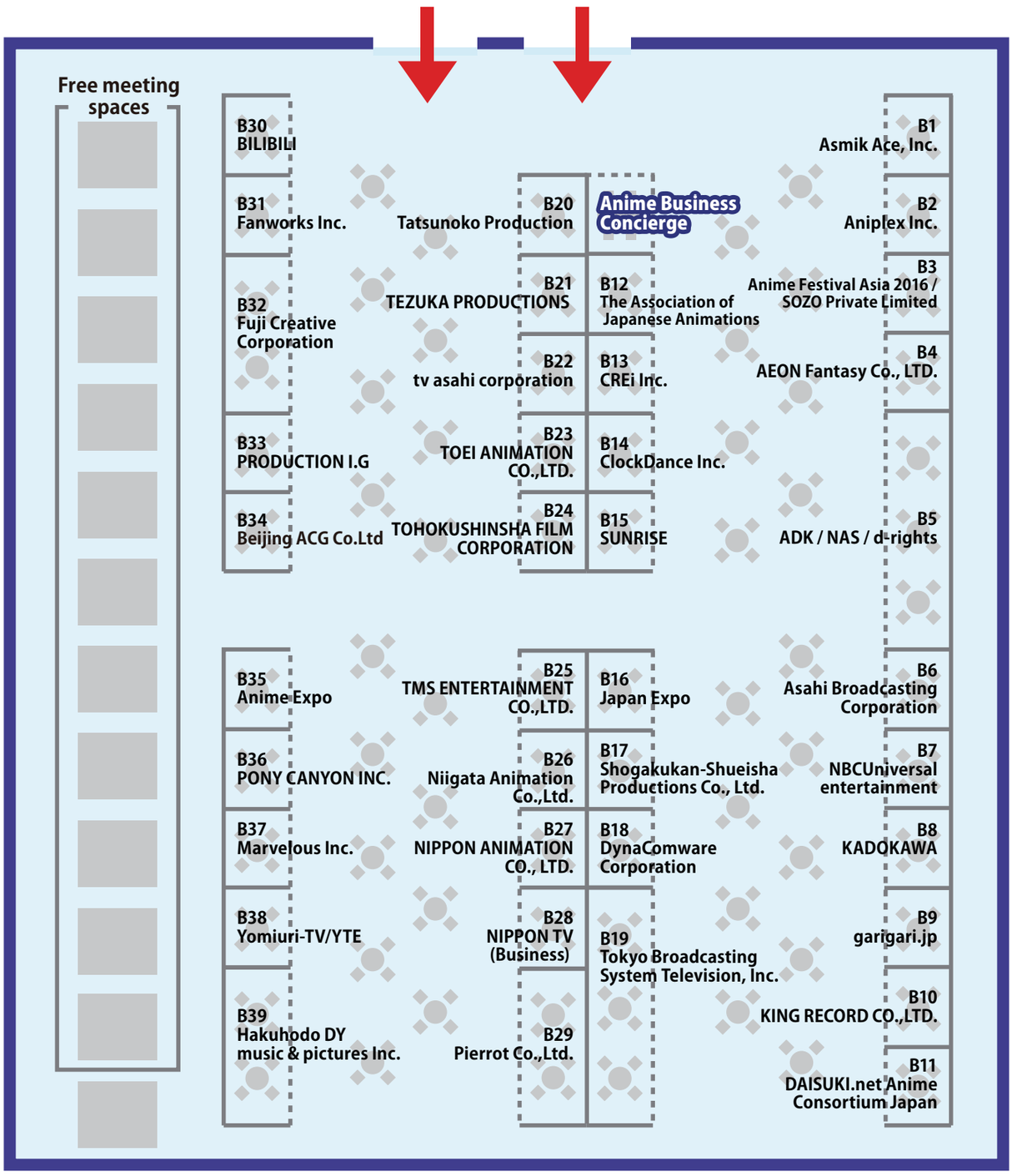Business Area