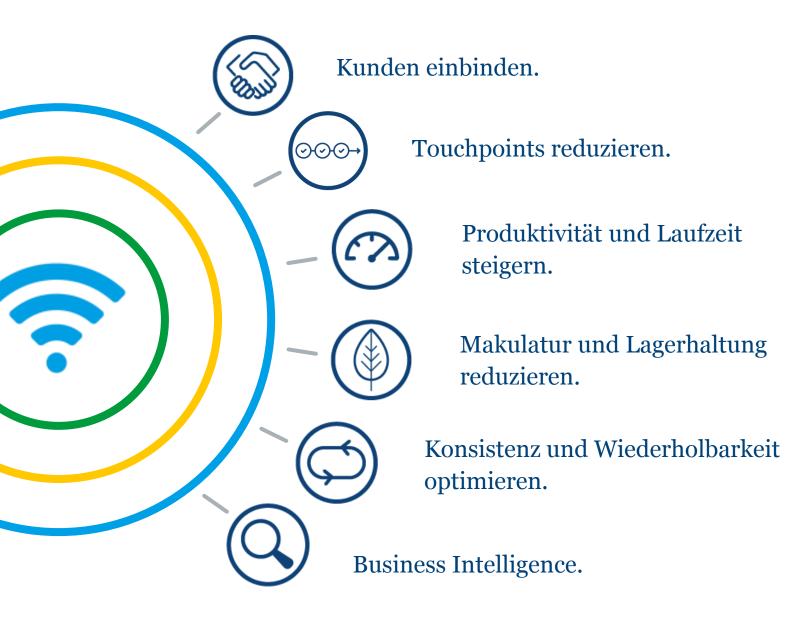
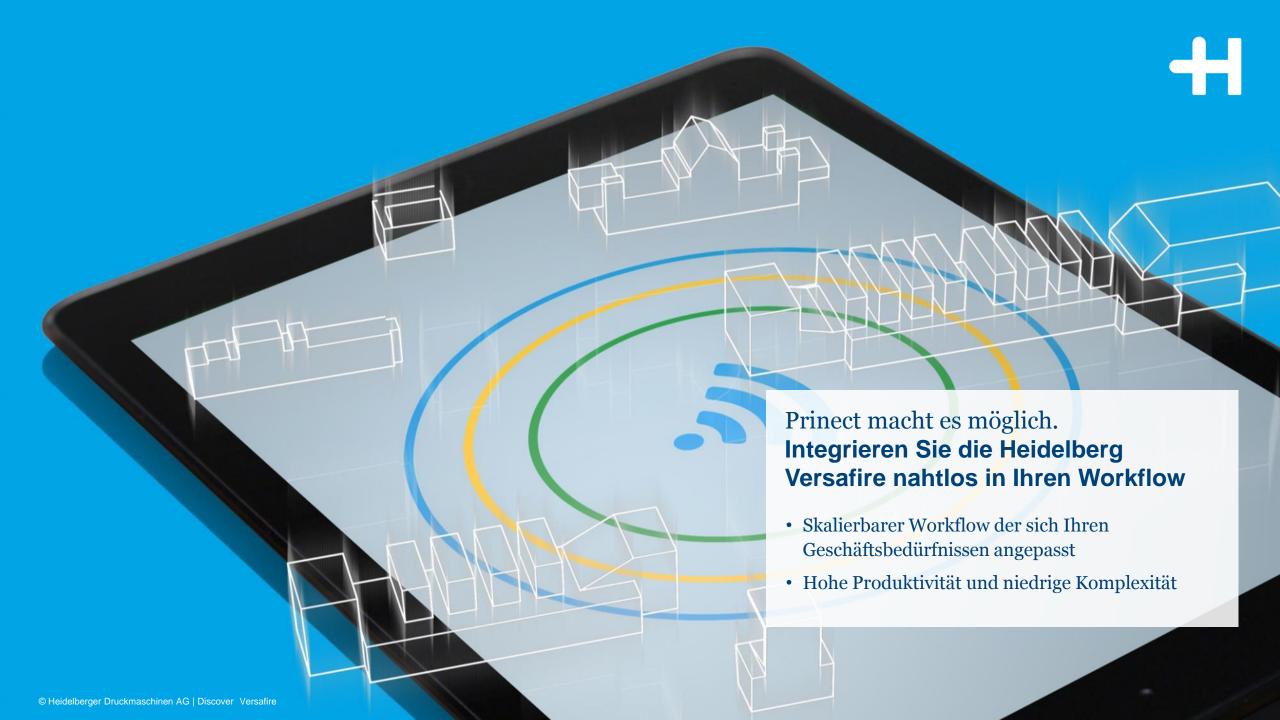




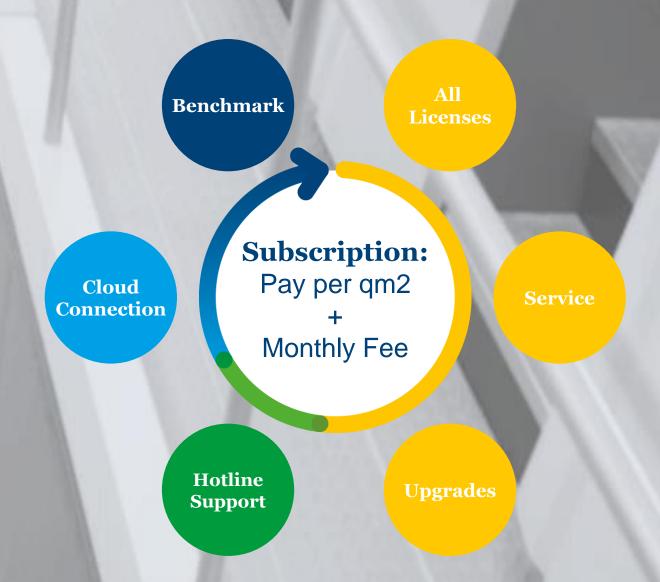
BUSINESS MODEL DISRUPTION











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WHAT IS YOUR DISRUPTION?



Vielen Dank für Ihre Aufmerksamkeit. Ich freue mich auf Ihre Fragen.