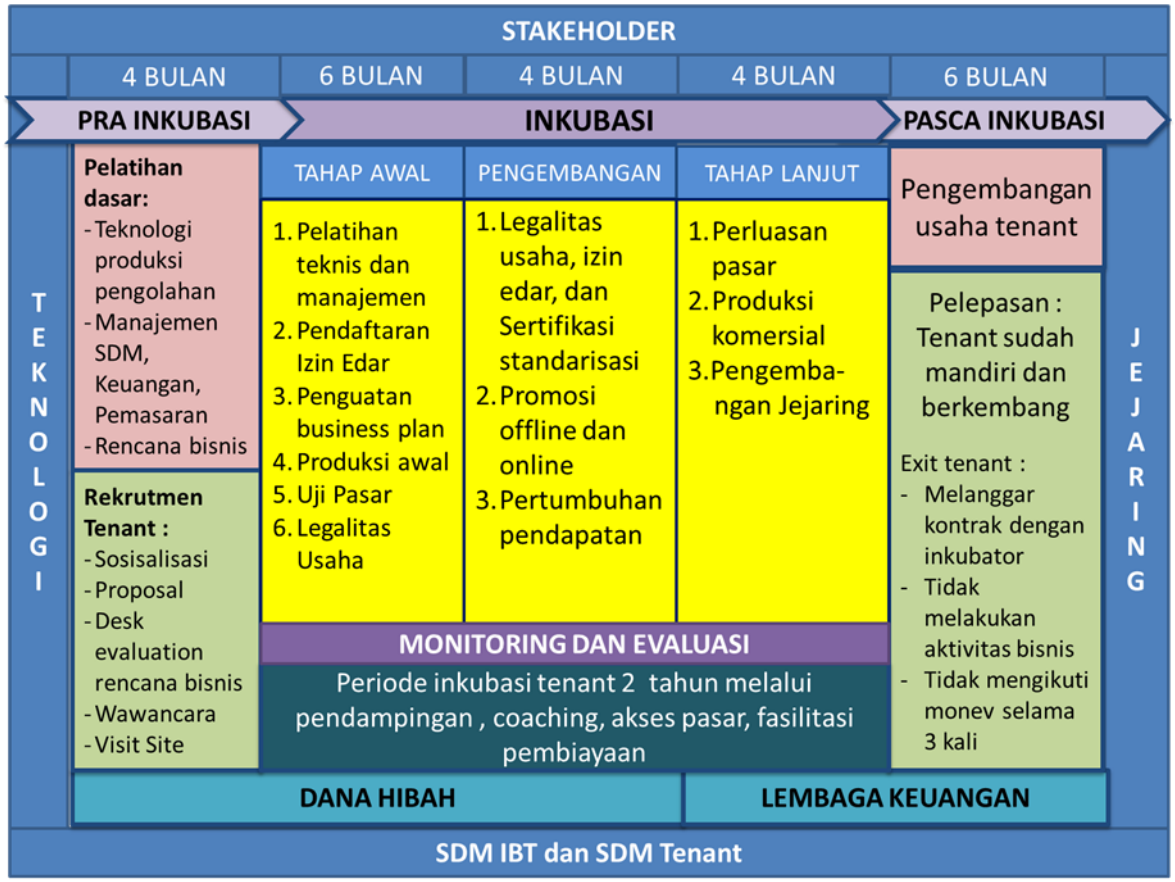Model Inkubator Bisnis