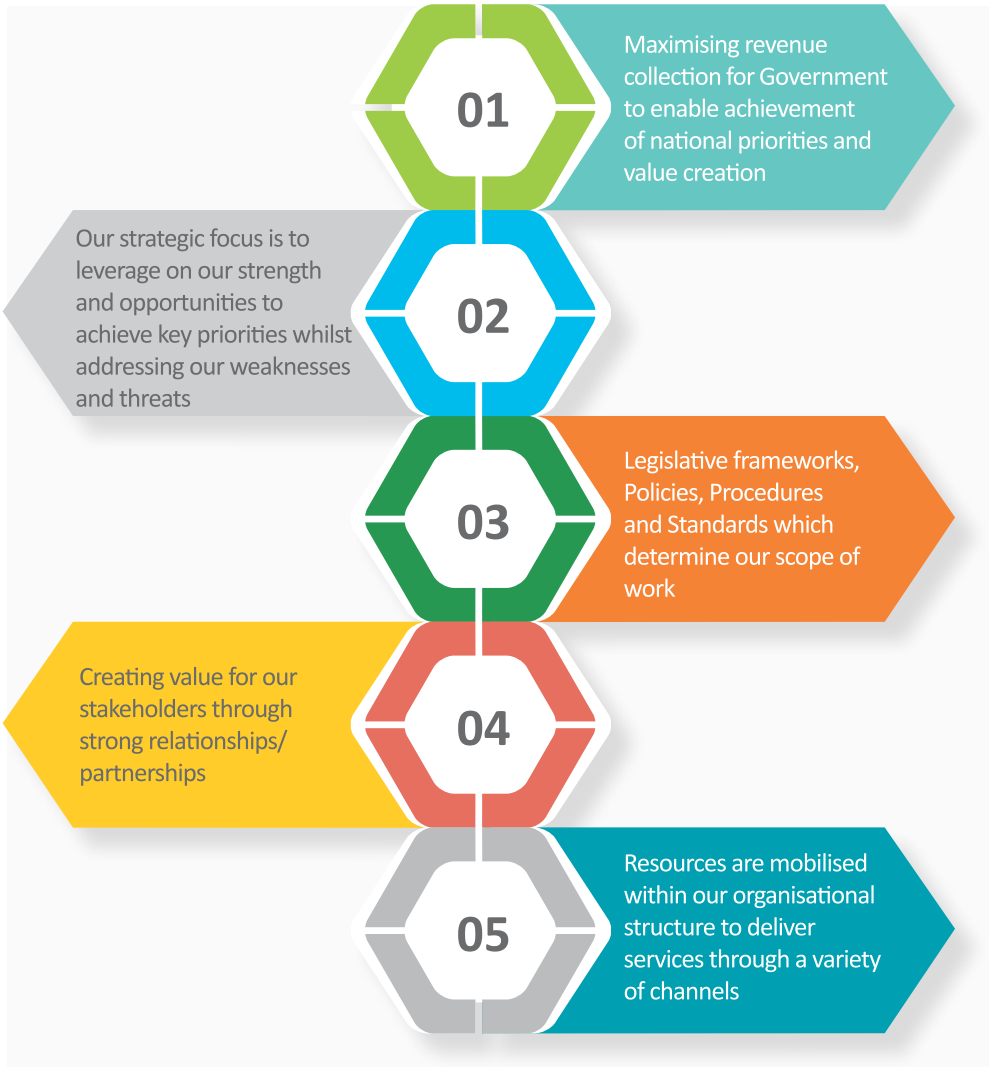2. OUR INTEGRATED BUSINESS MODEL