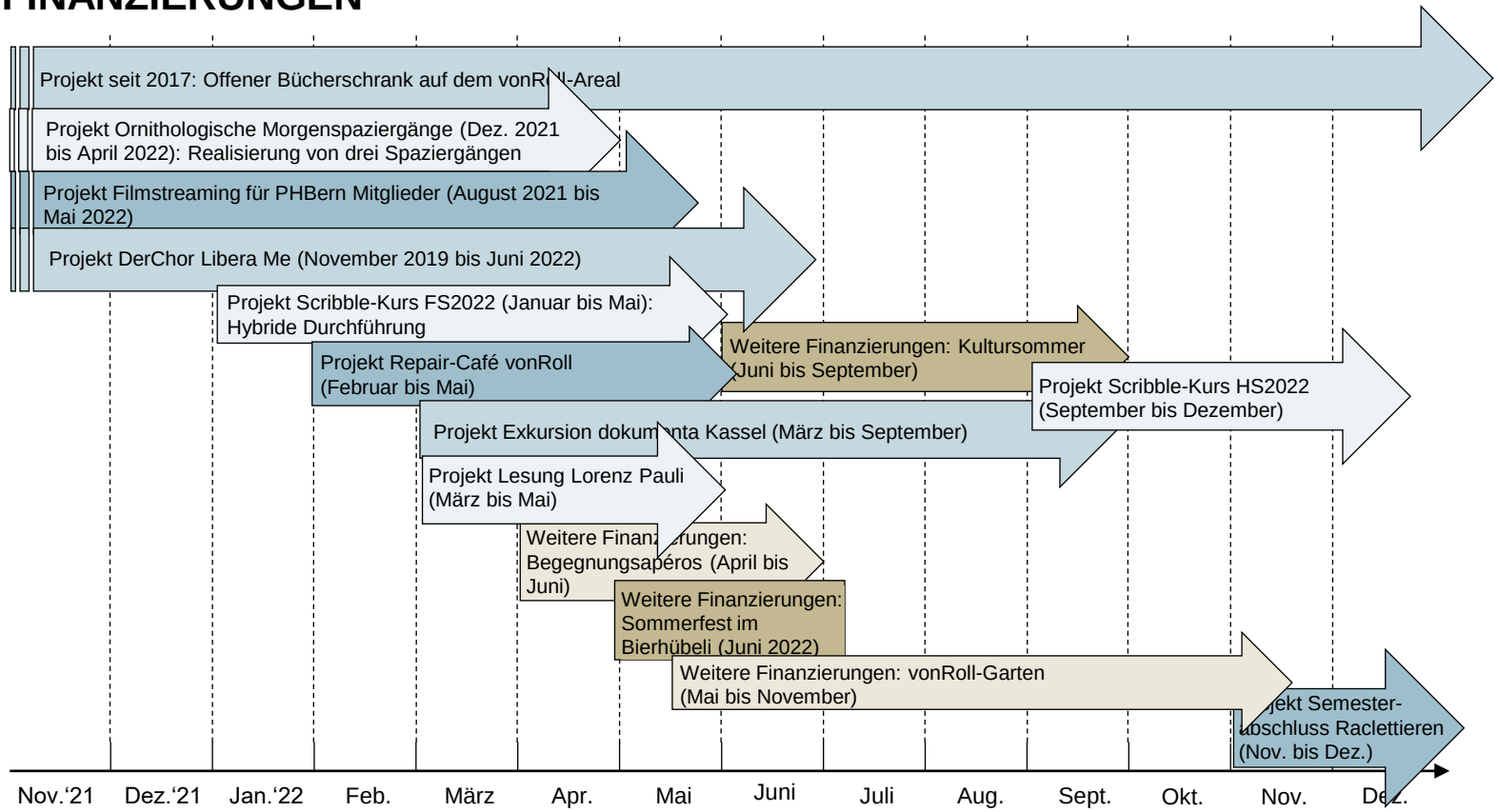FINANZIERUNGEN