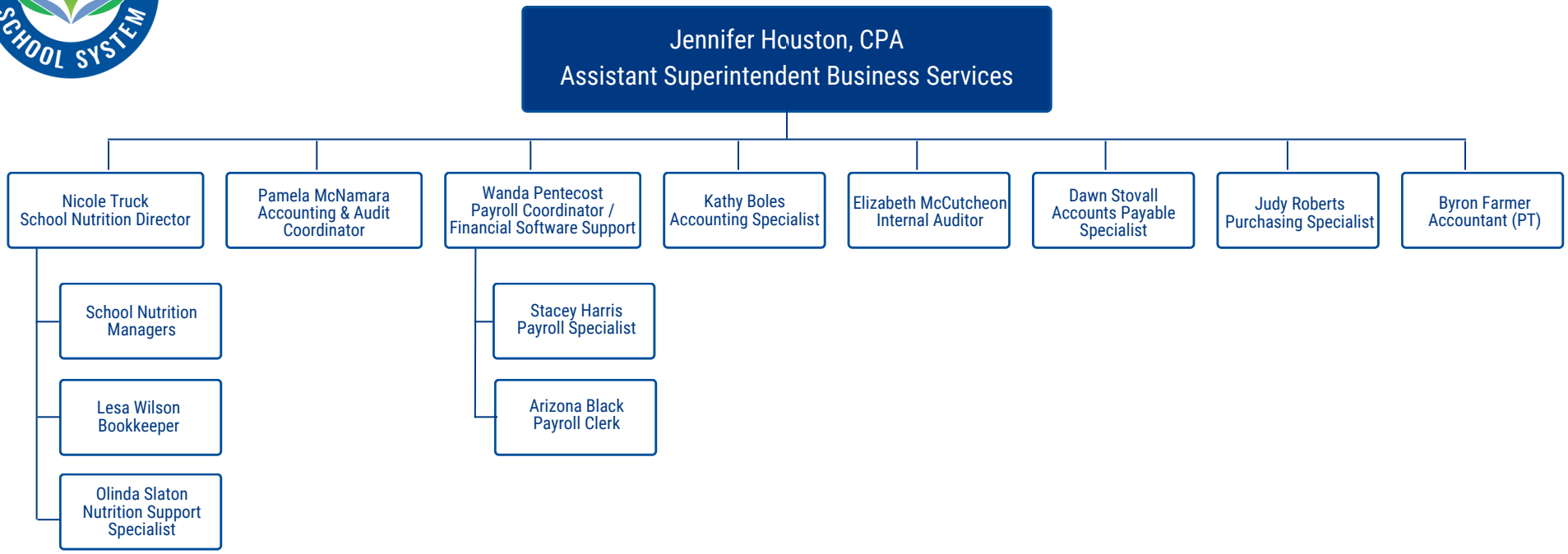BUSINESS SERVICES 2023-24