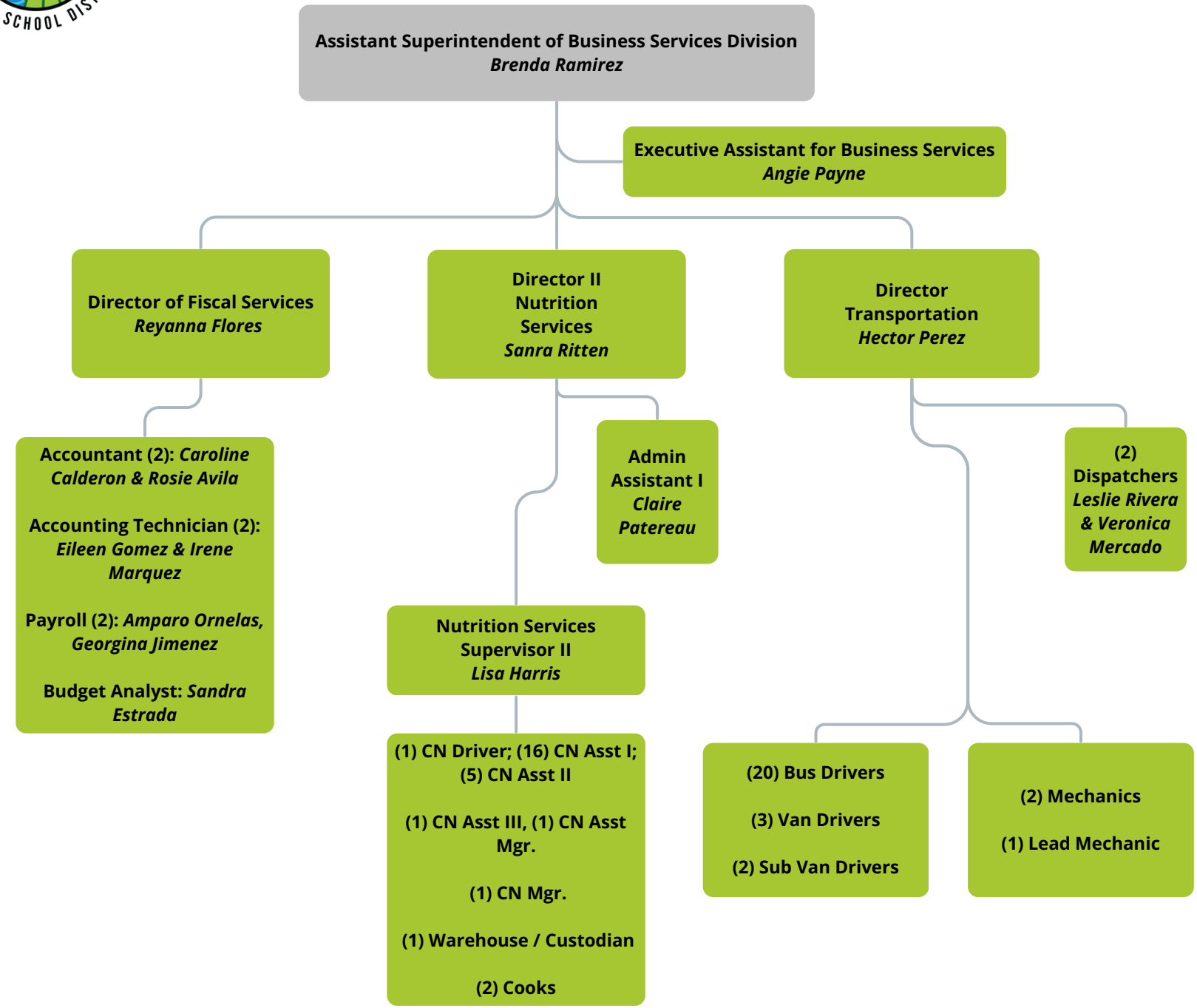2025-2026 Business Services Division