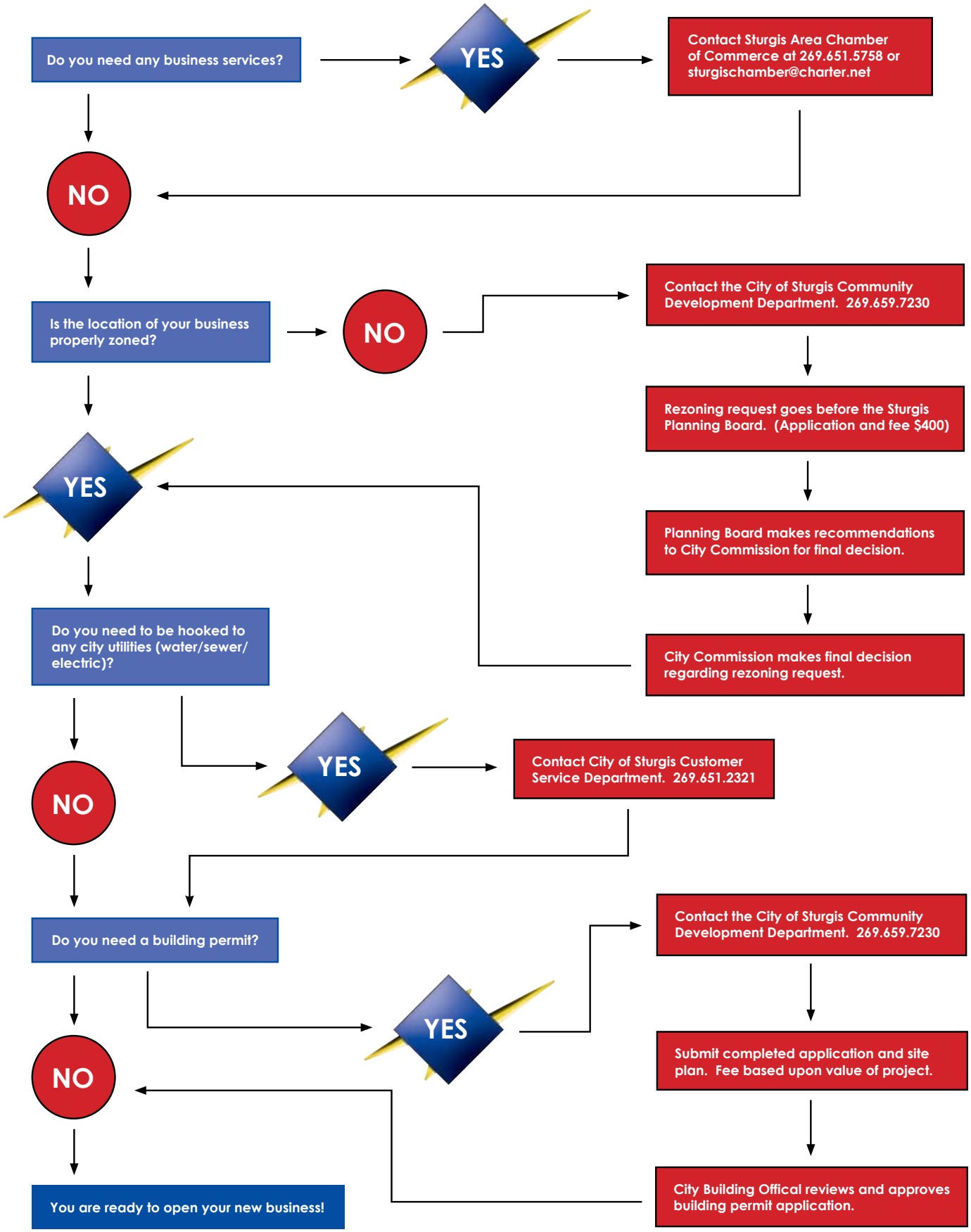BUSINESS START-UP FLOW CHART