



VCT & EIS Investor Forum™

21st November 2019

The Leonardo Royal Hotel London Tower Bridge, London



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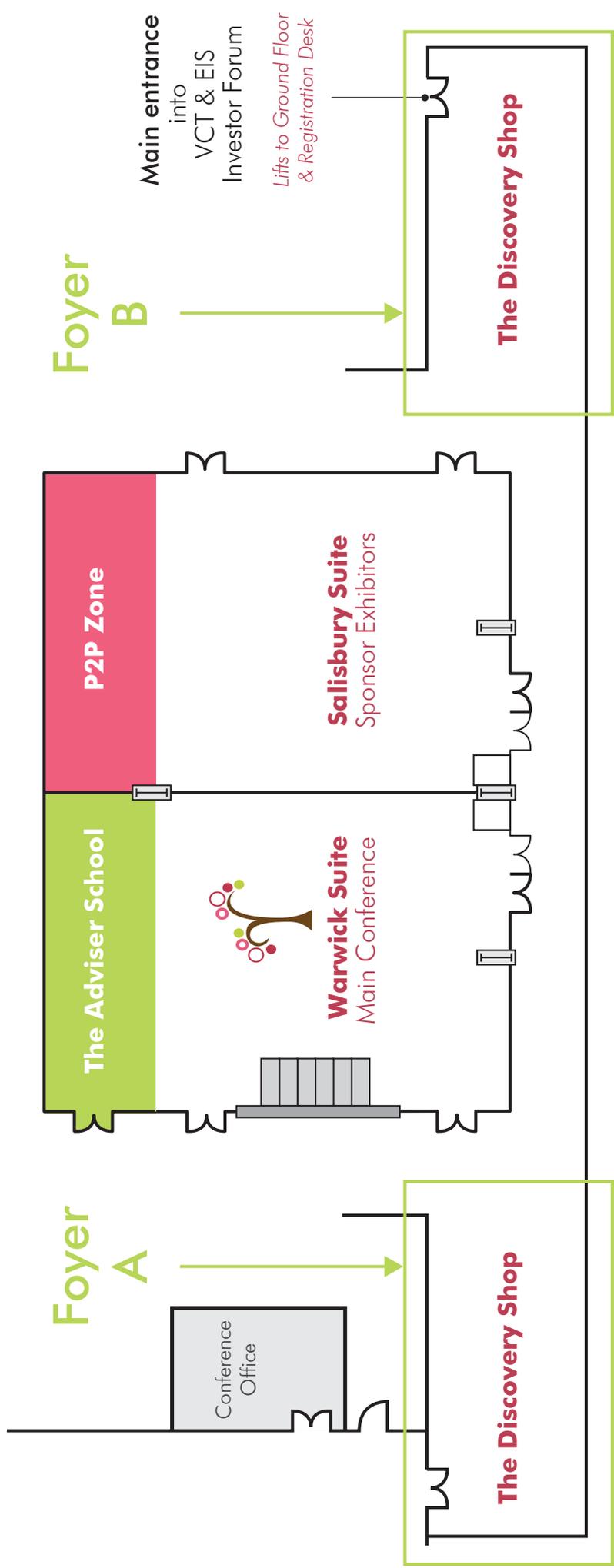
The logo for Worth Capital, featuring the word "Worth" in a bold, white, sans-serif font with a small crown icon above the 'h', and the word "capital" in a smaller, blue, lowercase sans-serif font below it.

The logo for Amersham Investment Management, with the words "AMERSHAM", "INVESTMENT", and "MANAGEMENT" stacked vertically in a pink, uppercase, sans-serif font.

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Conference Floorplan





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INSURANCE BROKER OF THE YEAR

Welcome to our 10th VCT & EIS Investor Forum



Hello Everyone

It is lovely that you have joined us at our 10th VCT & EIS Investor Forum. 10 years! How the world has changed. Our fantastic, creative and interesting industry has grown and developed so much. Today you will find out more about what the key players are up to and learn about how things might develop over the next decade.

We are in the middle of an election and I am truly delighted that Rory Stewart will be speaking to us later on today about the state of politics generally and how the interface between politicians and enterprise could operate in the future. I am sure his words will stimulate much thought and discussion. The marvellous Nick Jenkins will also share his thoughts as we kick off the agenda today. And do hang around until the end of the day to enjoy listening to Henry "Blowers" Blofeld.

Our panels will be full of the most intelligent people in our industry. They will help you get the insights you need to support your own investing strategies. We have included two panels on the highly topical issue of the Peer to Peer lending market. The missing 1% - that gap between the income you have and the income you want - is such an important theme in this world of muted returns in many asset classes. We will debunk the myths around P2P lending and, particularly, around the P2P property market.

Once again, we have the clever Blendology tapping badges. Do make use of them. The top "tapper" at our events has achieved around 40 connections. Can you beat that today? I hope so.

And please go shopping in our Discovery Shop. The amazing brands with stalls have some brilliant products to sell. Many thanks to all our sponsors who make this event possible both through their contributions to the debate and their financial support. Like AngelNews, they believe that education and discussion underpin a successful industry. They have made great efforts to share their wisdom and experience with you and I know what they have to say is well worth listening to.

I would also like to thank my marvellous team and the team at Leonardo Royal Hotel who have gone above and beyond to make sure you have a great time today. Enjoy yourselves and take away everything you can.

Warmest regards and Happy Christmas!

Modwenna Lees-Mogg



Suzie Neuwirth | Founder & Editor, Peer2Peer Finance News

I was delighted when Modwenna approached me with the opportunity of hosting a peer-to-peer lending zone for the very first time within the VCT & EIS Investor Forum. I founded Peer2Peer Finance News, which is the UK's first magazine dedicated to the exciting world of peer-to-peer lending. This industry has already provided hundreds of thousands of investors with inflation-busting returns.

We have a great day planned for you, including a range of insightful talks and panel discussions. Advisers have typically been rather reticent to recommend peer-to-peer investing to their clients, so this gives us an opportunity to debunk the myths and answer any queries. We also have some of the most innovative, high-growth peer-to-peer lending platforms exhibiting at the event who can give you more information if you are eager to find out more. At the very least, I hope you leave the room with a better understanding of peer-to-peer investing than you had when you arrived.

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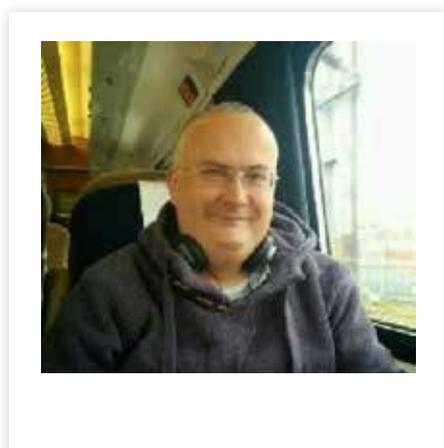
Conference Agenda

8.15am	REGISTRATION, NETWORKING & BREAKFAST
9.00am	Welcome & Introductions
9.10am	OPENING KEYNOTE: Nick Jenkins, Entrepreneur and former 'Dragon'
9.30am	Special Debate 1: Hot deal opportunities for 2020
10.10am	Live Interview with Daniel Rodwell, Founder of GrowthInvest technology platform
10.30am	A closer look at the fund managers
11.00am	COFFEE BREAK
11.30am	INDUSTRY COMMENT: Henry Whorwood, Beauhurst
11.50am	Special Debate 2: Debunking the myths of P2P Lending
12.30pm	GUEST SPEAKER: Rory Stewart, Independent candidate for Mayor of London and former Member of Parliament
12.45pm	LUNCH & NETWORKING
1.45pm	Special Debate 3: Underpinning the industry: how regulation, rules and resources are improving investor outcomes
2.20pm	Special debate 4: Creating a diversified fund portfolio - the experts answer your questions
3.00pm	GUEST SPEAKER: John Auckland, Founder of TribeFirst
3.10pm	Special Debate 5: The new opportunities in P2P property investment
3.45pm	CLOSING KEYNOTE SPEAKER: Henry 'Blowers' Blofeld
4.00pm	Tea & Cakes



AngelNews is proud to announce
the **2019 Unsung Hero** of
the VCT & EIS Industry

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Ewoud Karelse has been one of the most dedicated supporters of the VCT and EIS markets over many years. His selfless engagement with managers old and new, and with investors, deserves to be acknowledged. We are delighted to honour him with our first award as Unsung Hero of our industry.

Keynote Speakers



Nick Jenkins

Nick read Russian at University before moving to Moscow in 1990 to work as a commodity trader for Glencore. Having witnessed the collapse of the Soviet Union and the birth of Wild West capitalism he returned home in 1998 to start his own business. Without any clear business idea in mind he studied for an MBA while developing several business plans, one of which became Moonpig.com, the online greeting card retailer. After several rounds of fundraising and a couple of flirtations with insolvency, the business finally made a profit in 2006. From that point the business grew rapidly to a point in 2011 when it had 5 million customers worldwide and was making £12m pre-tax profit on a turnover of £45m. It seemed the ideal time to sell. Since then Nick has invested in 28 early stage businesses through direct EIS investments, eight of which

came through his appearance on Dragon's Den in 2015/16. Nick now splits his time between managing the portfolio and his charitable activities. Nick is the Patron of Shivia, an organisation that aims to train the poorest families in West Bengal to make additional income through very small scale poultry farming. Nick is also a trustee of Operation Fistula, an African surgical charity, and a Trustee of a Multi Academy Trust in South London.



Rory Stewart | Independent candidate for Mayor of London

Rory is an independent candidate for Mayor of London. This follows almost ten years as an MP, during which time he served as Secretary of State for International Development, Prisons Minister, Minister for Africa, and Minister for the Environment. Rory resigned from the cabinet in July following the election of Boris Johnson, and subsequently resigned from the Conservative party. He has been a public servant for twenty nine years. After a brief period as an infantry officer he joined the UK Diplomatic Service, serving overseas in Jakarta, as British representative to Montenegro in the wake of the Kosovo crisis, and as the coalition Deputy-Governor of two provinces of Southern Iraq following the intervention of 2003. On leave from the Foreign Service he walked for 21 months crossing Iran, Afghanistan, Pakistan, India and Nepal, staying in 500 village houses

on the journey. From 2005 to 2008 he was the Chair and Chief Executive of the Turquoise Mountain Foundation based in Kabul, which he built from one to three hundred employees, working to restore a section of the old city, establish a clinic, primary school, and Arts Institute, and bring Afghan crafts to international markets. He has written four books, presented three BBC television documentaries, and was awarded the Order of the British Empire for his work in Iraq.



Henry Blofeld

Stalwart of cricket commentary Henry Blofeld was educated at Eton and Cambridge, where he became the lowest achieving cricket Blue since the Boer War. After three and a half years into a struggling career in merchant banking, the young Blofeld fled to Fleet Street to report on cricket for The Times. He started broadcasting on Test Match Special in 1972 and has remained a regular ever since - apart from a short-lived defection to Sky. His return brought a storm of approval from listeners who had missed his descriptions of passing buses, planes and pigeons. Finally retiring after more than 45 years of coverage, his final broadcast at Lords brought a standing ovation from the crowd. Aside from his many tales of events on and off the pitch, Henry takes a self-deprecating look at a life well-lived. Adventures, mishaps and misunderstandings from

around the world as he gets into scrapes with England cricketers, gets locked out of hotel rooms at midnight, and deals with on-air confusion. Sometimes indiscreet, occasionally outrageous, always hilarious and brilliantly old-school, Blowers entertains any audience, regardless of their interest in cricket.

THE ADVISOR

A room dedicated to educating

Timetable

Lesson	Time	Subject	Teacher
Lesson 1	9.30 - 10.15	Understanding VCTs and clients they might be suitable for	 Richard Barnes <i>Octopus</i>
Lesson 2	10.20 - 10.50	Trust But Verify: How can investors properly assess EIS fund managers?	 Kealan Doyle <i>Symvan Capital</i>
Lesson 3	10.55 - 11.40	The future is impact: the rising demand for impact investment opportunities	 Paul Miller <i>Bethnal Green Ventures</i>

ER SCHOOL

ng IFAs and wealth managers

Timetable

Lesson	Time	Subject	Teacher
Lesson 4	11.45 - 12.15	Confessions of an optimistic investor (who teamed up with a grumpy pessimist!) & 7 killer questions for any advisors considering EIS & SEIS funds	 Matthew Cushen Worth Capital
Lesson 5	1.45 - 2.30	Social Impact Investment - an interactive session to build your understanding of this fast growing sector and how to sell it to your clients	 Grace England Resonance
Lesson 6	2.35 - 3.10	What to expect from your EIS portfolio	 Aanisah Begg Midven

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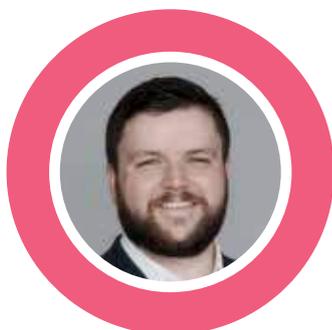
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Guest Speakers



Daniel Rodwell | Managing Partner, GrowthInvest

Daniel was a founding investor in GrowthInvest and has been Chairman of the Investment Committee since 2012. He became Managing Director in late 2014. Prior to this he worked in finance for nearly 20 years, managing institutional and private funds focusing on equities and derivatives. Daniel managed the UK division of Van der Moolen Equities AG and more recently founded the equity derivatives boutique Ten Derivatives LLP. Daniel has been an Angel Investor for over 10 years, mentors high growth businesses and sits on numerous panels across the UK assessing such businesses. He is passionate about increasing efficiency in the alternative investment sector, having witnessed first-hand the automation of OTC and Open Outcry traded products in the late 1990's.



Henry Whorwood | Senior Consultancy Associate, Beauhurst

Henry leads Beauhurst's research and consultancy department, specialising in analysis and reports on high-growth companies and their investors. He is a specialist in equity finance, crowdfunding and the high-growth landscape. Henry has written and provided proprietary research for organisations including Barclays, SyndicateRoom, Royal Academy of Engineering, Innovate UK, BEIS, Smith and Williamson, Scottish Enterprise and the British Business Bank. He holds a BA from the University of Oxford.



John Auckland | Founder, TribeFirst

John Auckland is a venture marketer, public speaker, author and founder of TribeFirst, a global equity crowdfunding communications agency. TribeFirst has helped over 70 start-ups and scale-ups raise in excess of £30m, with a greater than 98% survival rate. John is also Virgin StartUp's crowdfunding trainer and consultant, helping them to run branded workshops, webinars and programmes on crowdfunding. John is passionate about working with world changing businesses and helping them both raise funds and build a loyal tribe of lifelong customers and supporters at the same time.



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With over 200 years of combined experience of sector-focused investing in growth businesses, Deepbridge works with clients to design innovative products, inducing direct investment in technology and life sciences innovation as well as asset-backed renewable energy projects.

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Deepbridge Inheritance Tax Service*

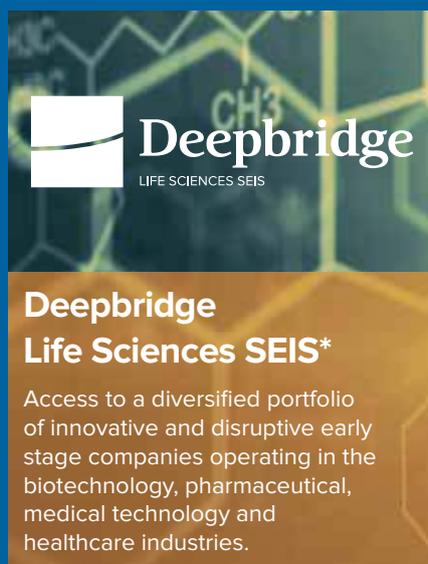
The Deepbridge Inheritance Tax Service is a discretionary investment management service that invests in asset-backed renewable energy opportunities, targeting a 6% yield p.a.



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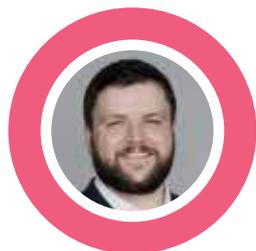
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The Experts

Special Debate 1: Hot deal opportunities for 2020



Henry Whorwood | Senior Consultancy Associate, Beauhurst

Henry leads Beauhurst's research and consultancy department, specialising in analysis and reports on high-growth companies and their investors. He is a specialist in equity finance, crowdfunding and the high-growth landscape. Henry has written and provided proprietary research for organisations including Barclays, SyndicateRoom, Royal Academy of Engineering, Innovate UK, BEIS, Smith and Williamson, Scottish Enterprise and the British Business Bank. He holds a BA from the University of Oxford.



Ben Carter | Investment Manager, Life Sciences, Deepbridge Capital

Ben is Investment Manager within the Life Sciences team at Deepbridge. Prior to this role, Ben had been the managing director of Touchpoint Service and commercial director of Telmenow, the healthcare equipment focussed e-commerce platform. Ben has also been chief commercial officer at Now Healthcare Group, a leading telemedicine provider with its Dr Now app. With a BA (Hons) in Management from the University of Manchester, Ben's other corporate experience includes being commercial director at Possum, market leaders in the provision, installation and support of many types of electronic assistive technology.



Kealan Doyle | CEO and Co-Founder, Symvan Capital

Kealan has worked with venture capital companies for 15 years, both in a corporate finance advisory capacity as well as a fund manager. He prefers to invest in a wide range of technology companies, but is also very interested in finding synergies within the Symvan portfolio of companies. Company interests include big data analytics, fintech, SaaS, 3D printing and network security. Before his involvement in venture capital investing, Kealan previously lead a structured equity products team at HSBC, and has worked at Deutsche Bank, Merrill Lynch and UBS. He has since founded his own entrepreneurial businesses to focus on VC investing. Kealan holds degrees from the London School of Economics and the University of Toronto.



Graham Schwikkard | CEO, SyndicateRoom

Graham joined SR as Head of Operations in 2017, after seven years as a management consultant. He has significant experience of helping companies develop market strategies and optimise business models. He also has in-depth technical expertise, focused on maximising efficiency, and was responsible for creating and implementing new, automated systems throughout the company. The combination of Graham's strategic approach, drive to further enhance delivery and knowledge of best practice is invaluable for scaling our platform. Graham came to the UK from South Africa, to study at the University of Cambridge's business school (the Cambridge Judge Business School), where he completed his MBA, with distinction. He also gained awards for his MBA studies, including a prize for the best mark in management practice. In addition, Graham holds a degree in Genetics.



Matthew Cushen | Co-founder, Worth Capital

A seed capital investor for over 15 years, he is a co-founder of Worth Capital, who find and fund the brightest entrepreneurs with the smartest ideas through the Start-Up Series – the largest seed funding competition in the UK. Worth Capital has 22 portfolio companies, each of whom benefit from Matthew's, and his co-founder Paul's, deep marketing, brand, retail and innovation experience. Worth Capital hunts for businesses with a truly innovative product, service or sales channel, in an underserved and/or growth market, capable of creating habitual consumption (B2B or B2C) and a loved brand.

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The Experts

Special Debate 2: Debunking the myths of P2P Lending



Chair: Suzie Neuwirth | Founder and Editor-in-Chief, Peer2Peer Finance News

Suzie Neuwirth founded Peer2Peer Finance News in 2016, having seen a gap in the market for good quality, focused coverage of such an innovative and fast-growing sector. She is an experienced journalist who has edited the business sections of two national newspapers and worked at London freesheet City AM. She has been interviewed on various broadcasting outlets including Sky News and Share Radio. Earlier in her career, she worked for a number of trade magazines and edited a Middle East-focused insurance publication for two years.



David Bradley-Ward | CEO, ASMX Limited

After a career as an Engineer in the Royal Air Force, David joined the financial services industry. In 2014 David coupled his passion for finance and technology by founding Ablrate.com, the P2P lender. Ablrate has since originated £52 million in business and traded £42 million in the secondary market. Along with his co-founders, David leveraged the experience and benefits of the Ablrate secondary market to devise the idea for ASMX, the global technology solution for trading private debt.



Charlie Taylor | Head of Octopus Choice, Octopus Investments

Charlie has operational responsibility for the Choice peer-to-peer platform, with a focus on building and improving technology, lending and deployment, and fundraising. Prior to joining Octopus Charlie had a varied career, including extensive experience in strategy consulting for multinational corporates, private equity and data analytics, business delivery and marketing within fintech start-ups. He holds a PhD in Molecular Biophysics from Oxford and an MBA from Insead.



Mario Lupori | Chief Investments Officer, RateSetter

Mario oversees the investor side of the RateSetter platform, responsible for the product, customers, distribution and marketing. Mario has over 10 years' experience in financial services at NewDay and Barclaycard. RateSetter has a diverse community of investors including individuals, businesses, investment funds and charities. Mario wants to see RateSetter become a household name.



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For further information please contact hello@sturgeonventures.com



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The Experts

Special Debate 3: Underpinning the industry: how regulation, rules and resources are improving investor outcomes



Eloise Ellis | Business Development Director, Aston Lark

With over 13 years' experience, Eloise's main focus is to provide a service that goes beyond the 'traditional insurance broking' offering. By working with a number of firms in the SEIS/EIS and VCT space, Eloise is uniquely positioned to offer advice and guidance on a variety of topics, including insurance solutions and risk management to both Fund Managers and the companies that they invest in.



Adam Barron | Associate Director, BDO

Adam has been advising growth stage companies prepare for and secure funding for a number of years, with a strong focus on client relationships and satisfaction. Having originally trained as a barrister, his legal background gives the team an added dimension.



Tom Wilde, Partner | Shoosmiths

Tom is the partner at Shoosmiths LLP who heads up the firm's enterprise investment scheme and venture capital trusts (VCT) tax practice. He is one of the UK's leading experts in this field, with extensive experience advising investors and investee companies on structuring and implementing tax efficient investments, reorganisations and exits in compliance with the EIS and VCT regimes, ensuring that returns from investment are optimised. Tom's in-depth experience also includes advising clients on share option schemes including EMI options, employee shareholder shares and company share option plans, as well as negotiating with HMRC on both contentious and non-contentious matters.



Seonaid Mackenzie | Managing Partner, Sturgeon Ventures

Seonaid Mackenzie has a career, spanning 35 years in the financial services with positions including being a stockbroker for multiple American firms, a fund manager, an operator of UK funds; fund raising for private companies and funds; and multiple advisory positions of financial service firms and SMEs. In 1998, she founded Sturgeon Ventures, an Authorised and Regulated by the FCA and a Registered Investment Advisor with the SEC. Sturgeon Ventures is an established regulatory incubator for start-ups, coining the phrase Regulatory Incubator in 2001. Since 2000 Sturgeon has incubated many startup companies including corporate finance boutiques, capital introduction companies and family office advisors. Seonaid is a Trustee for a registered charity Crosslight Advice and a frequent fund raiser for multi-charitable events, as well as a regular speaker in schools. Sturgeon is a member of the Women's Charter in Finance, and Seonaid is a Champion of back to work mothers.

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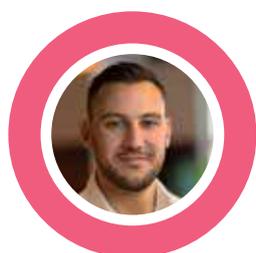
The Experts

Special debate 4: Creating a diversified fund portfolio - the experts answer your questions



William Sachiti, Founder, CEO, Academy of Robotics

A serial entrepreneur with 13 years of experience in building and selling tech start-ups. William has exited his last three companies: the latest, MyCityVenue, was acquired by Secret Escapes in 2015 after which he went to study artificial intelligence and robotics. While at university, William was credited with creating the World's first Artificially intelligent robot librarian. As an inventor-entrepreneur he devised several patents on driverless vehicle technology, including drone delivery systems such as SkyHighway. After nearly two years at Aberystwyth University and then finishing off his training with NVIDIA's Deep Learning Institute, William built a team of engineers and scientists to found the Academy of Robotics. William is already considered one of the leaders of the UK autonomous car space with regular appearances on TV, press and government panels as an industry expert.



Jake Wombwell-Povey | CCO & Founder, Goji Investments

Jake has been working in the alternative finance, lending and wealth management sectors since 2012, giving him valuable insight as to how the sectors intersect and how investors can benefit from investing in lending. Prior to joining Goji, Jake worked at Grant Thornton in the Financial Services Corporate Finance team where he qualified as an accountant (ACA). Jake also chairs TISA's forum on Peer to Peer and Alternative Lending.



Martin Cosgrove | Chief Investment Officer, GrowthInvest

Martin recently joined the leadership team at GrowthInvest in the position of Investment Director. Prior to this, Martin's career spanned 20 years in Investment Banking at Goldman Sachs, where, as a Managing Director, he was responsible for overseeing a number of trading and sales businesses within the equities division. Martin also represented Goldman Sachs on the Board of Equilend, which is a global market participant sponsored platform, facilitating Securities Finance Trading, Post-Trade and Clearing Services to the Securities Lending Industry. Martin has been an active angel investor for 10 years and holds and mentors a large portfolio of growth companies across multiple sectors. He is a firm believer that the alternative investment sector offers investors an effective means of diversifying their portfolio coupled with the attractive returns and tax advantages available. He is passionate about increasing efficiency in the alternative investment sector, having overseen the automation of large parts of the Securities Lending Industry at Equilend.



Luke Barnett | Associate, MJ Hudson Allenbridge

Luke Barnett is an Associate in MJ Hudson Allenbridge's Tax-Advantaged Investment Research team. His role includes undertaking due diligence and research across the tax-advantaged market, including SEIS, EIS, BR, AIM IHT and VCT offerings. Prior to joining MJ Hudson Allenbridge, Luke was a Senior Investment Analyst at MICAP, and has held a number of investment analyst roles across various asset classes. Originally from South Africa, Luke has a Masters degree in economics from the University of Cape Town, is a CAIA Charterholder and has a Diploma in Financial Advice (DipFA).



Andy Davidson | Group CEO, Nova

Andy is a serial tech entrepreneur. During his last 5 years as CEO of Nova he has co-founded, invested in and raised investment for over 80 digital technology startups. In 2019 he launched Nova's Cofoundry SEIS and EIS fund, which allows Nova to further scale its fund management and investment operations while providing excellent returns to our Fund investors.

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The Experts

Special Debate 5: The new opportunities in P2P property investment



Chair: Suzie Neuwirth | Founder and Editor-in-Chief, Peer2Peer Finance News

Suzie Neuwirth founded Peer2Peer Finance News in 2016, having seen a gap in the market for good quality, focused coverage of such an innovative and fast-growing sector. She is an experienced journalist who has edited the business sections of two national newspapers and worked at London freesheet City AM. She has been interviewed on various broadcasting outlets including Sky News and Share Radio. Earlier in her career, she worked for a number of trade magazines and edited a Middle East-focused insurance publication for two years.



Arya Taware | Founder and Chief Executive, FutureBricks

Arya saw the challenges regarding the availability of mainstream finance for small and medium-sized housebuilders in Britain whilst working for a housebuilder in London. Having spotted a gap in the market early on, she founded FutureBricks with the innovative mission to acquire and provide alternative finance to SME housebuilders whilst simultaneously offering a solution to the UK housing crisis. Arya is a pioneer in the FinTech sector and has already won an array of outstanding awards including one of the Top 40 People by Business Insider and was recently selected by the Mayor of London's program for the trade mission to New York.



Michael Lynn | CEO, Relendex

Michael qualified as a Chartered Accountant in 1971. After qualifying he joined Deloitte in London, later moving to their Paris office. He was a Corporate Finance Executive with Charterhouse Group (now part of HSBC) and also held responsibility for a large commercial and industrial property portfolio owned by the bank, acting as a Director of a number of its European subsidiaries. Most of his career has been devoted to the Financial Services sector, where he has been a Founder, CEO or senior director of regulated businesses, including general and life insurance and pension investment.



Louis Alexander | CEO, Somo

Louis Alexander is a qualified barrister and was called to the Bar in 2005 specialising in Commercial Law. Louis has also founded, launched and expanded two other businesses that have become leading players within their industry. On completion of a successful sale of these companies, Louis saw the opportunity for people to improve their finances through bridging loans and so formed BridgeCrowd (now SOMO). Louis has been involved in bridging on a professional basis for over 8 years, and for more than 10 years on an informal basis. Louis' primary role within SOMO is legal compliance, due diligence, business development, technology updates and fund management.

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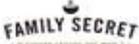
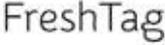
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