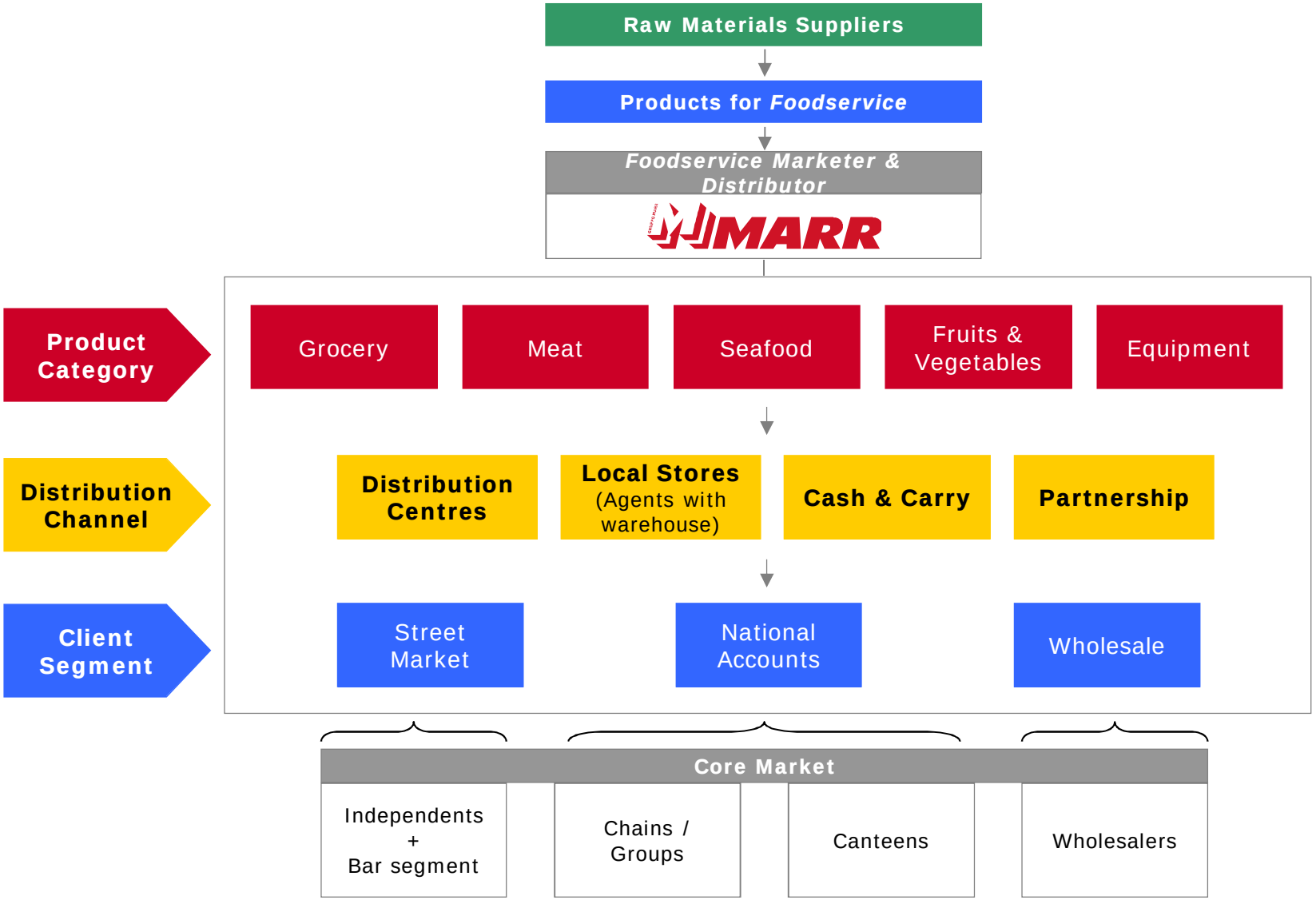MARR business model