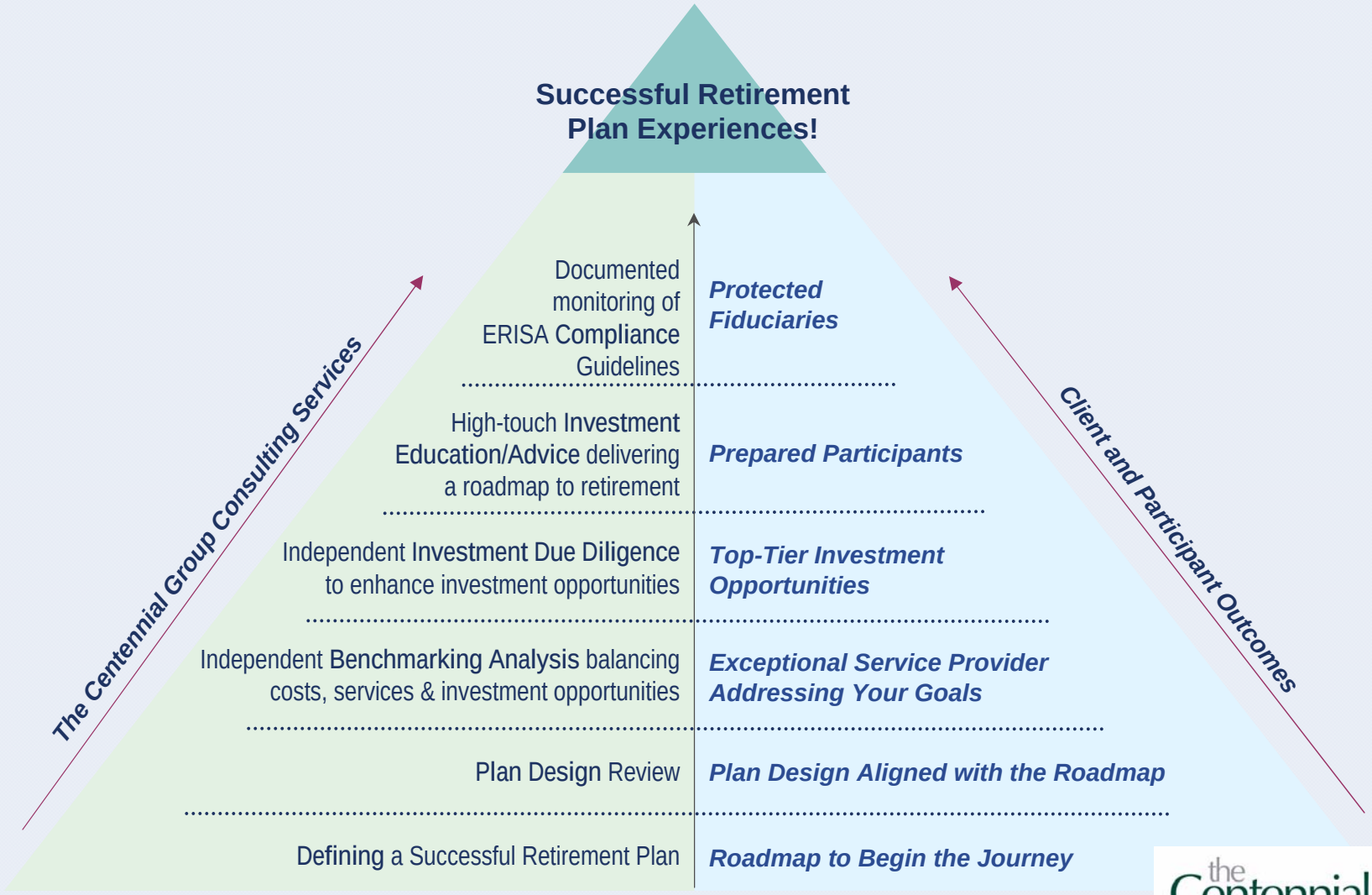The Centennial Group Business Model