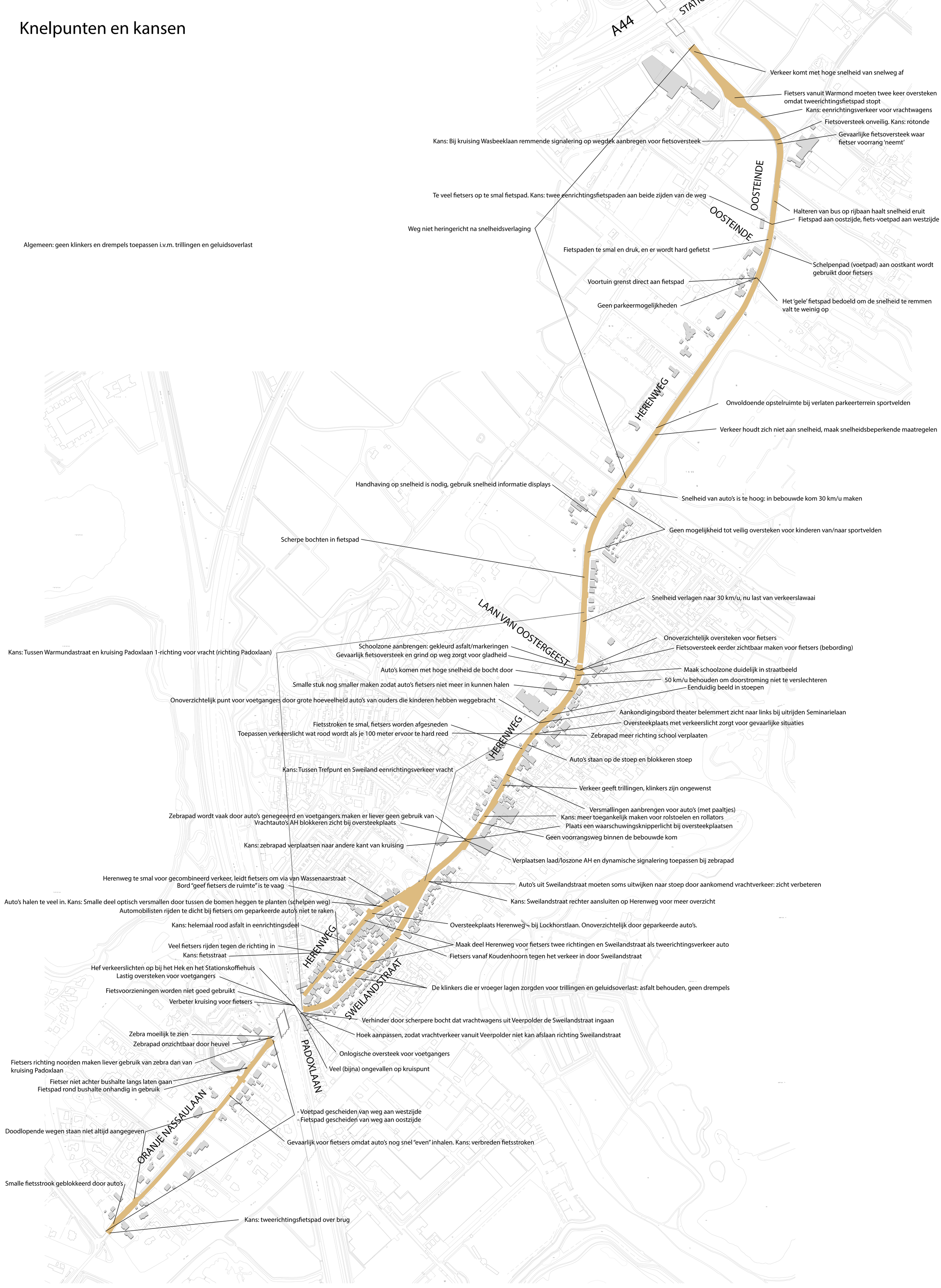Knelpunten en kansen