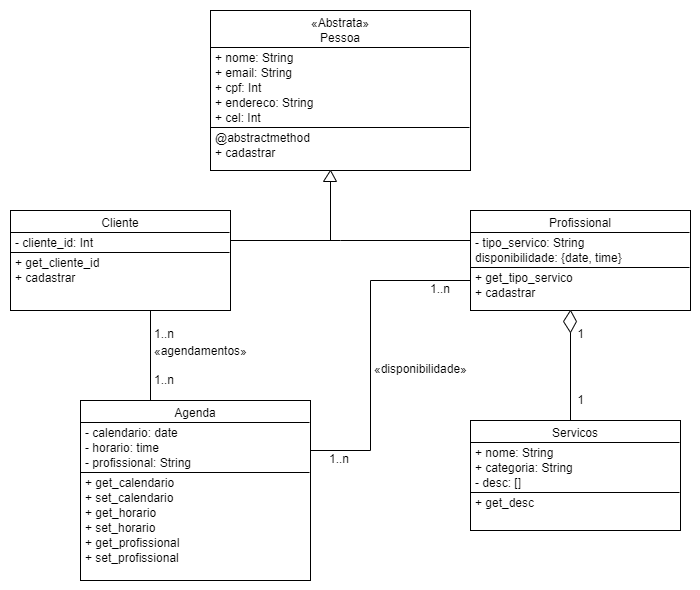
**20b. Modelo conceitual de negócio**

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