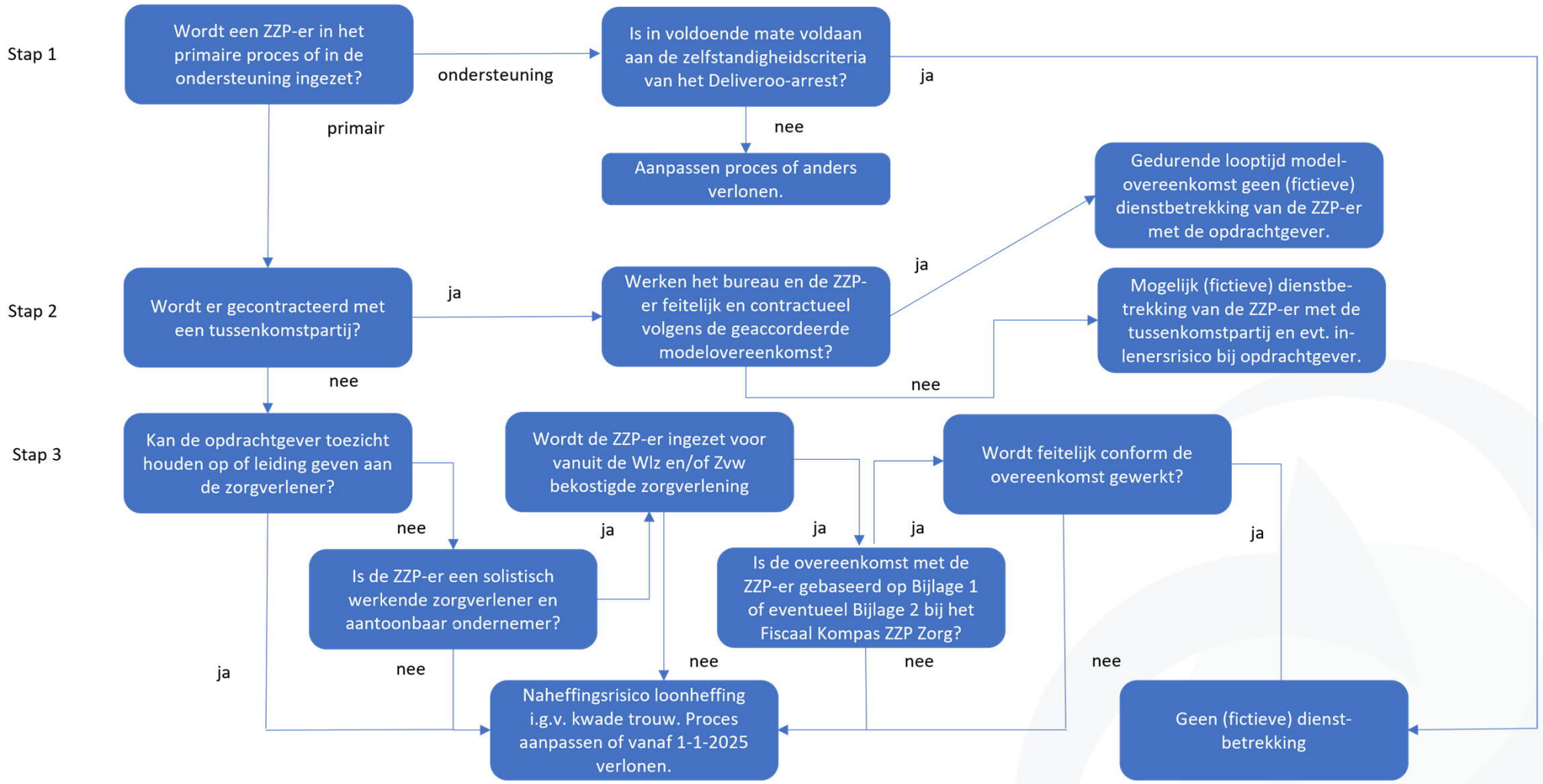Beslisboom ZZP