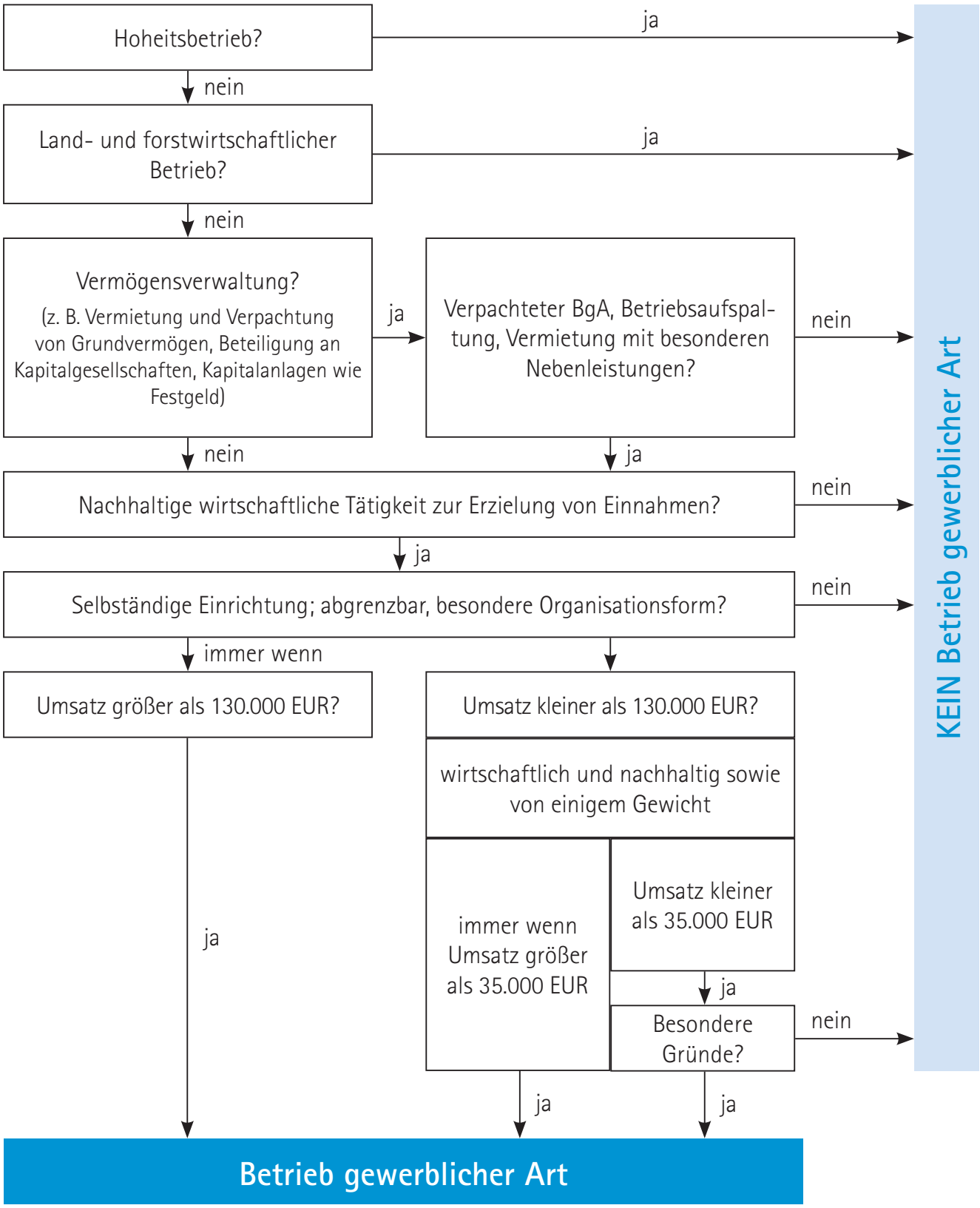Prüfschema für Betriebe gewerblicher Art