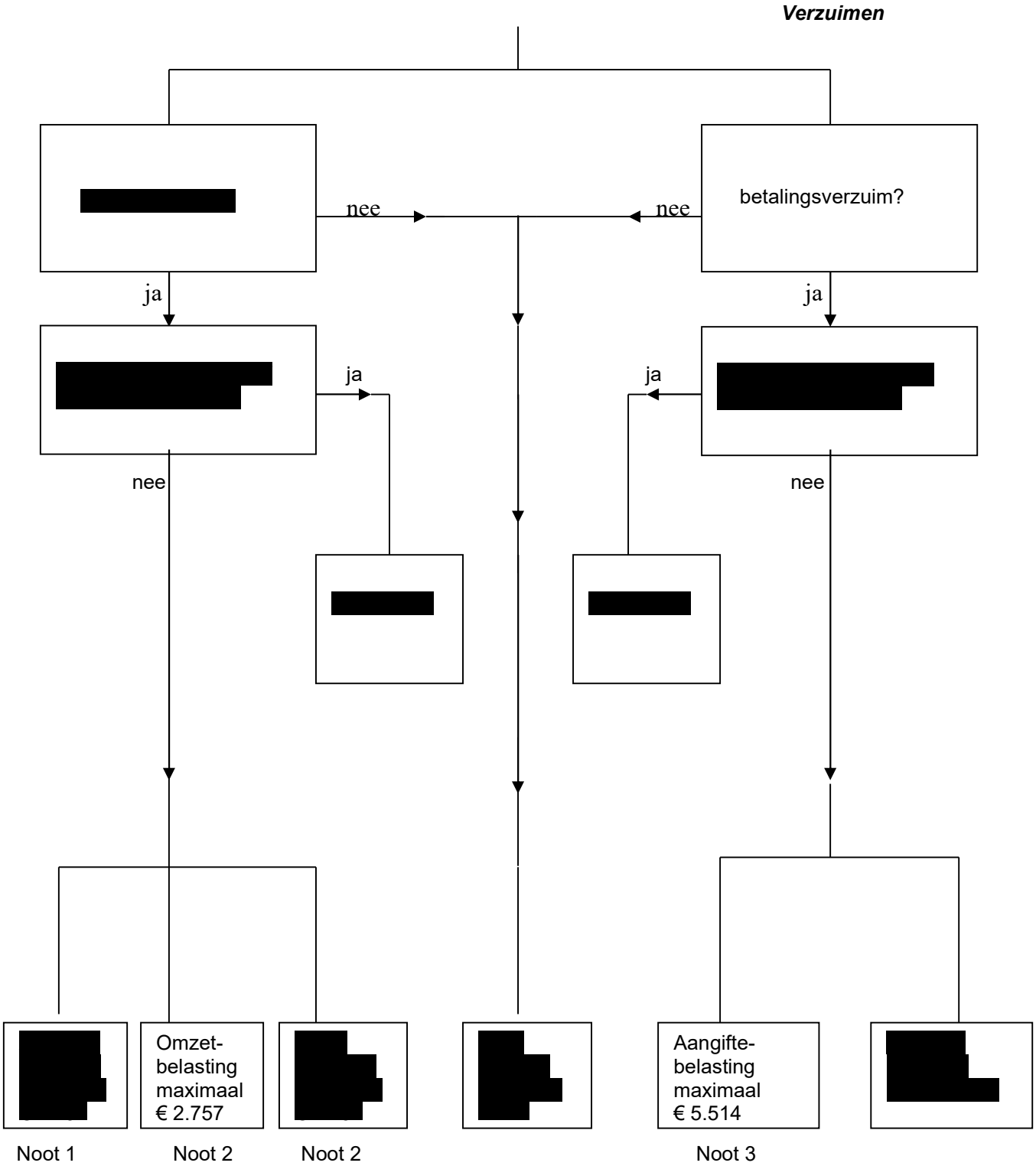Stroomschema verzuimboeten