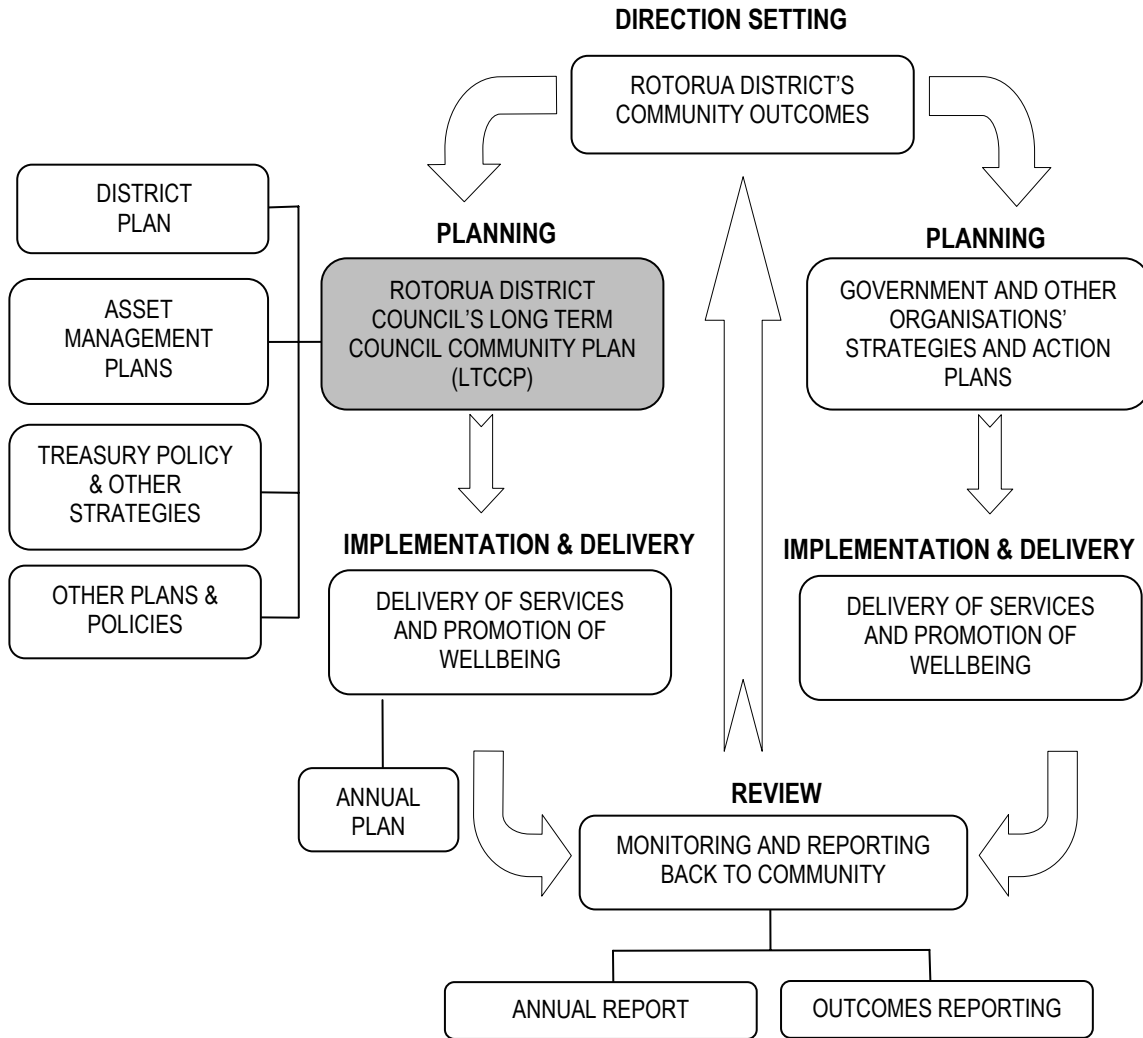


THE PLANNING FRAMEWORK



BRIGHT FUTURE