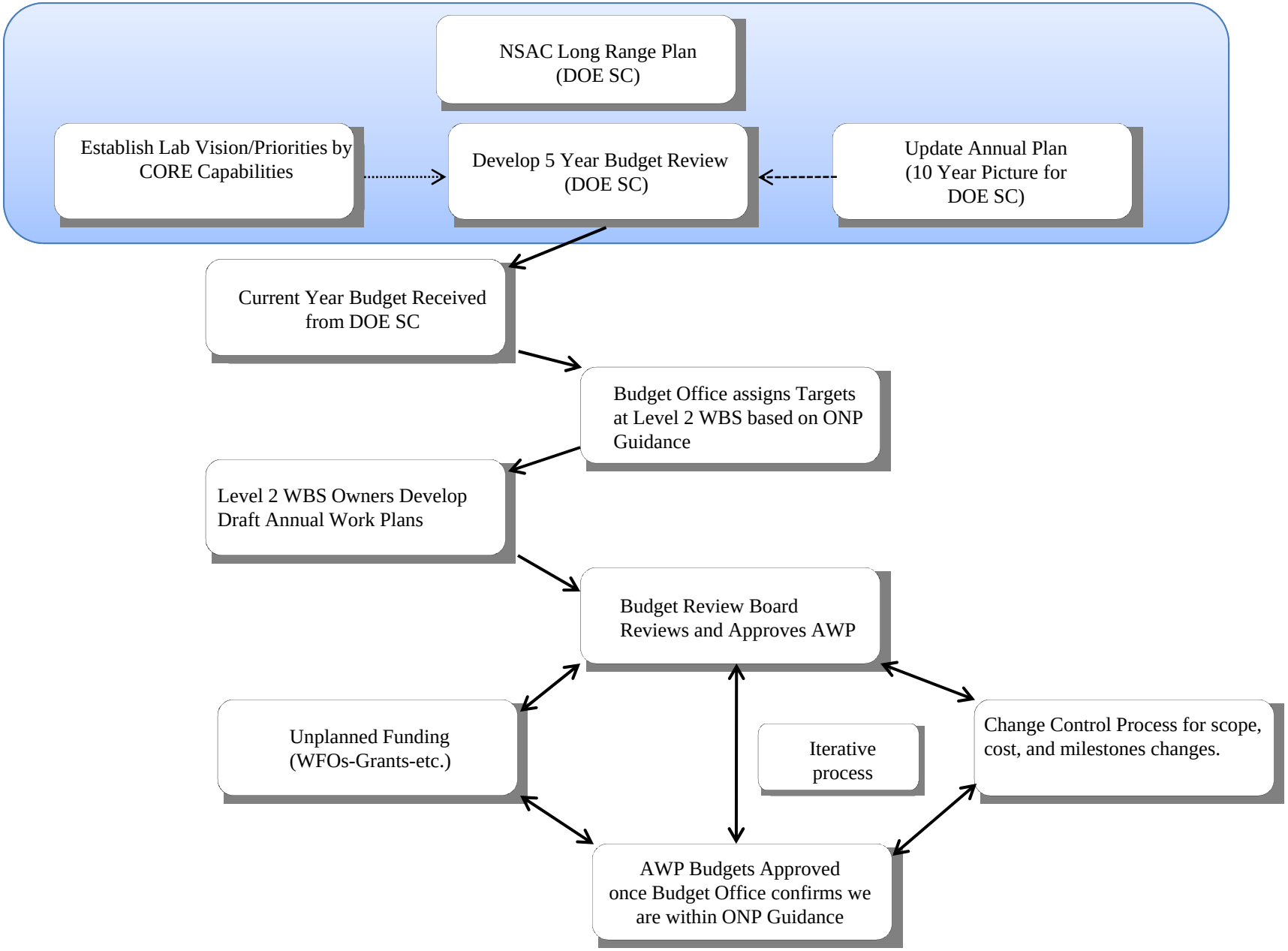PLANNING/BUDGET PROCESS