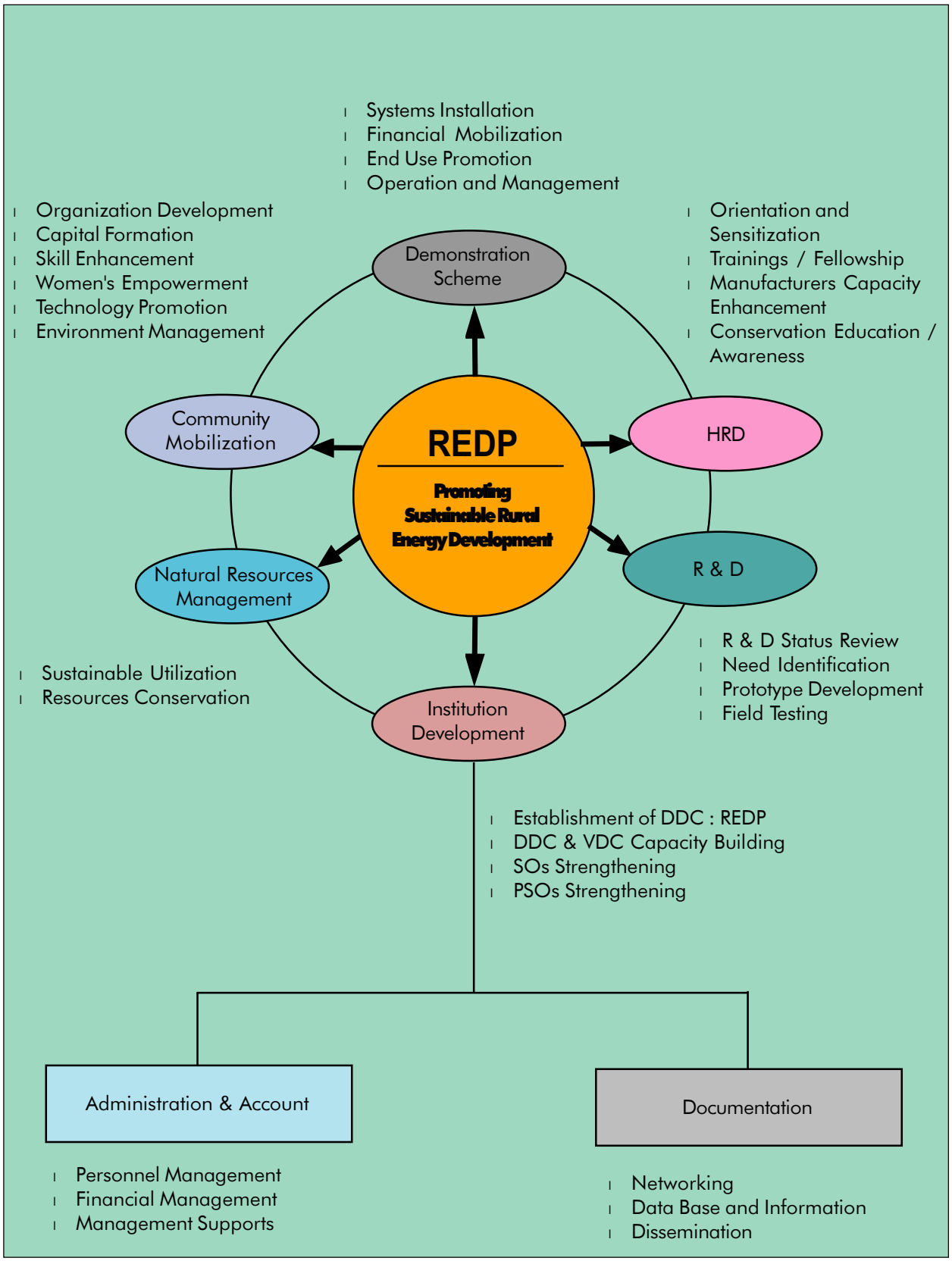
ANNEX 1

A "HOLISTIC" APPROACH