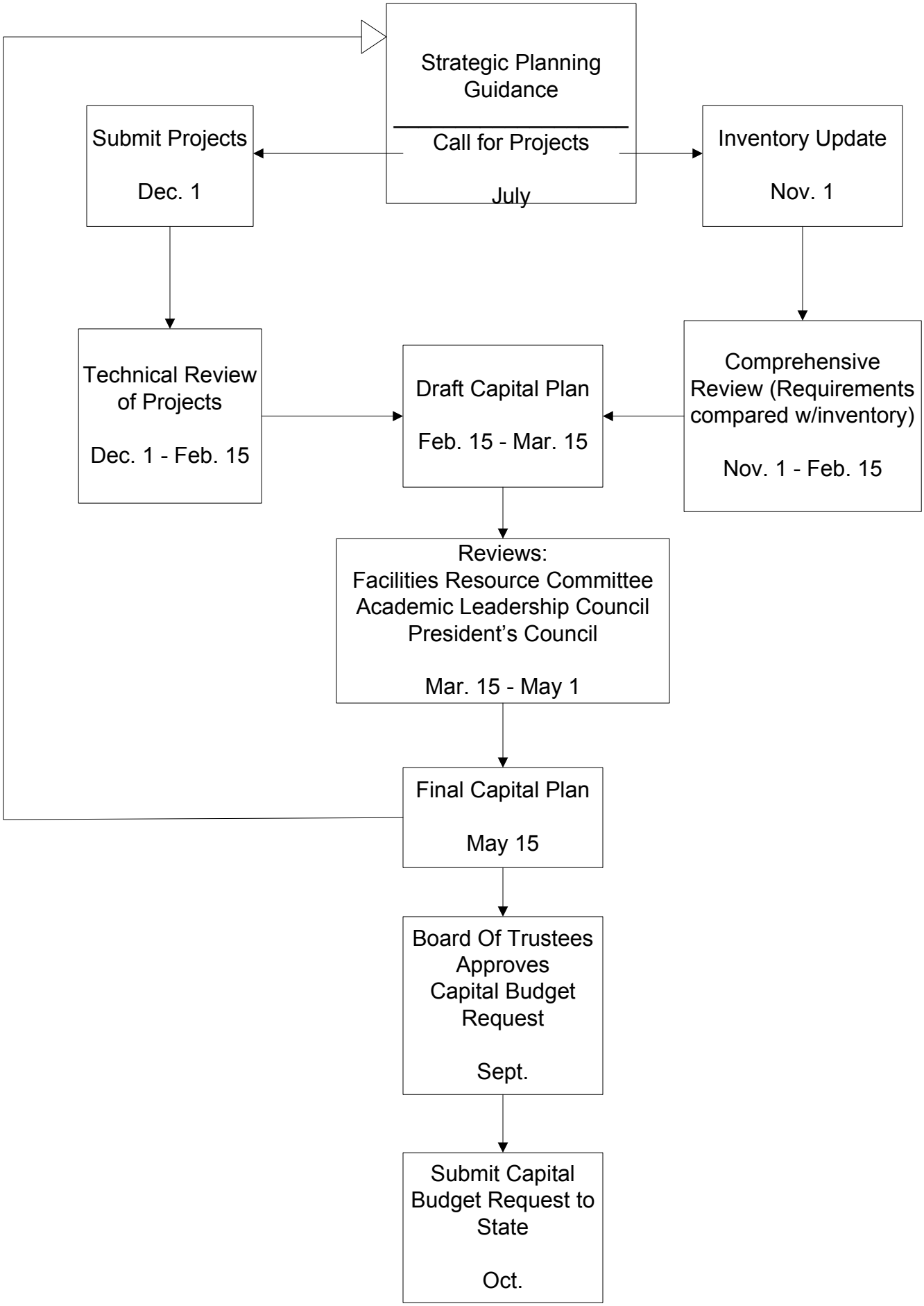Capital Planning Process