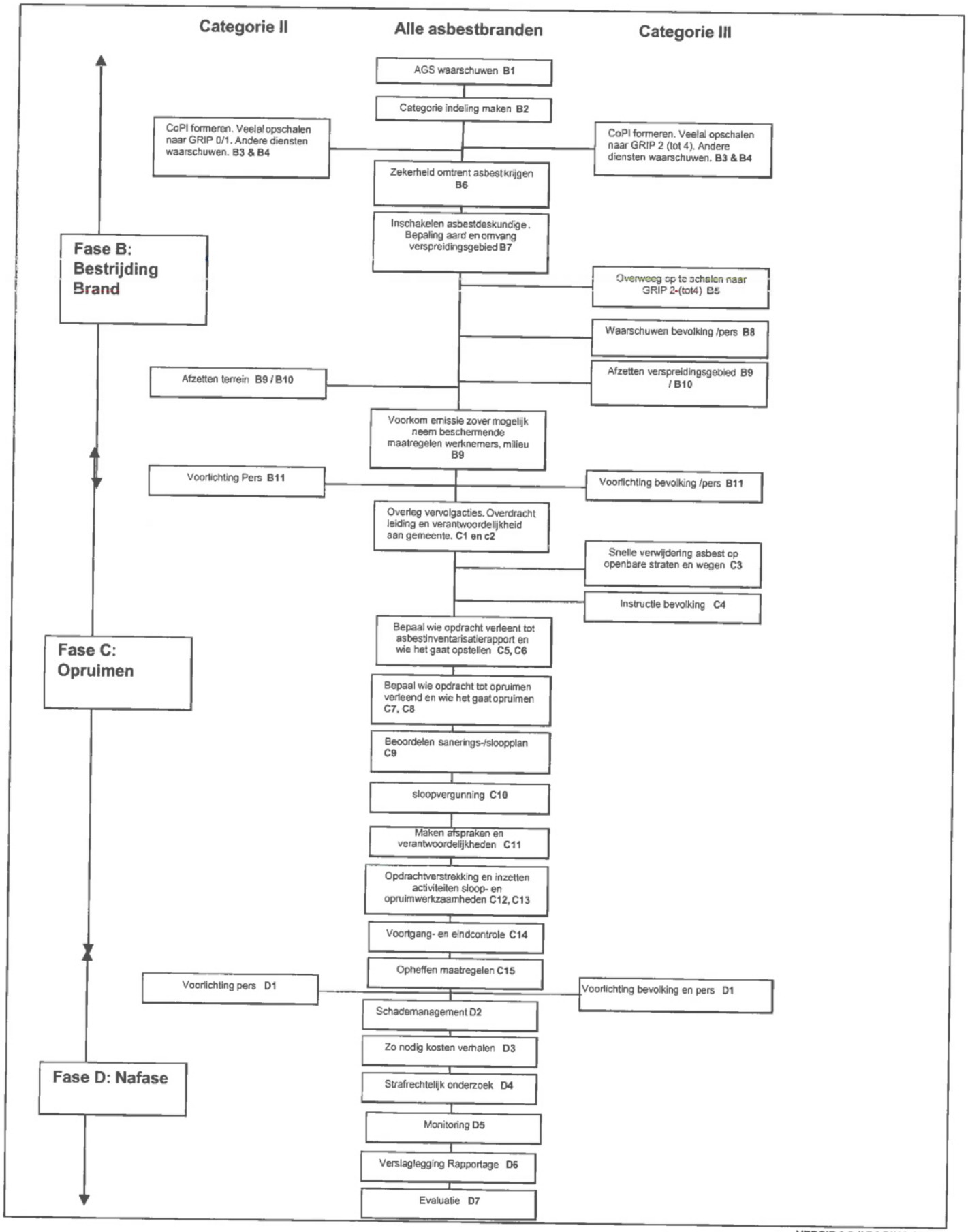4 Stappenplan