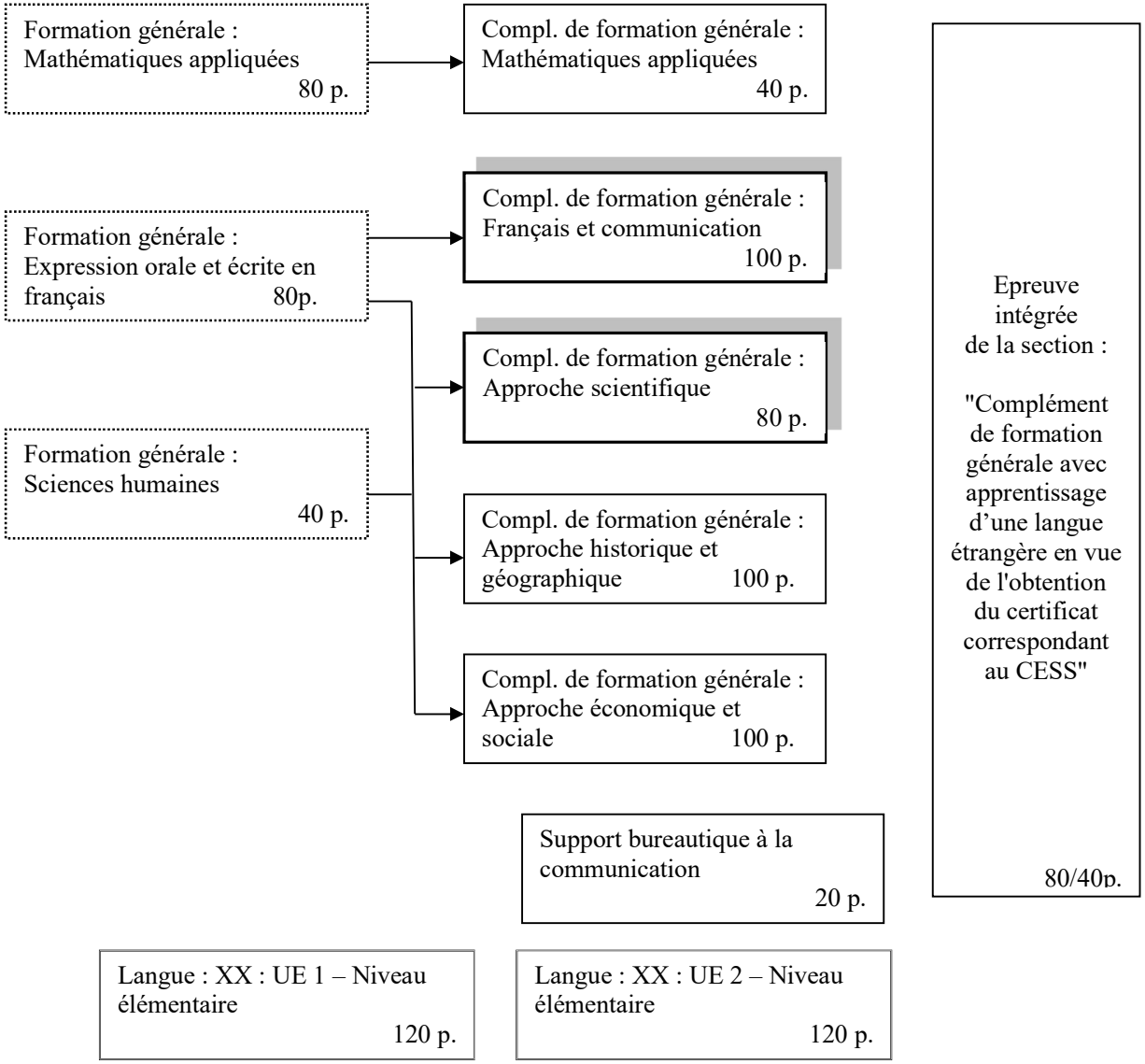**SCHEMA DE CAPITALISATION**