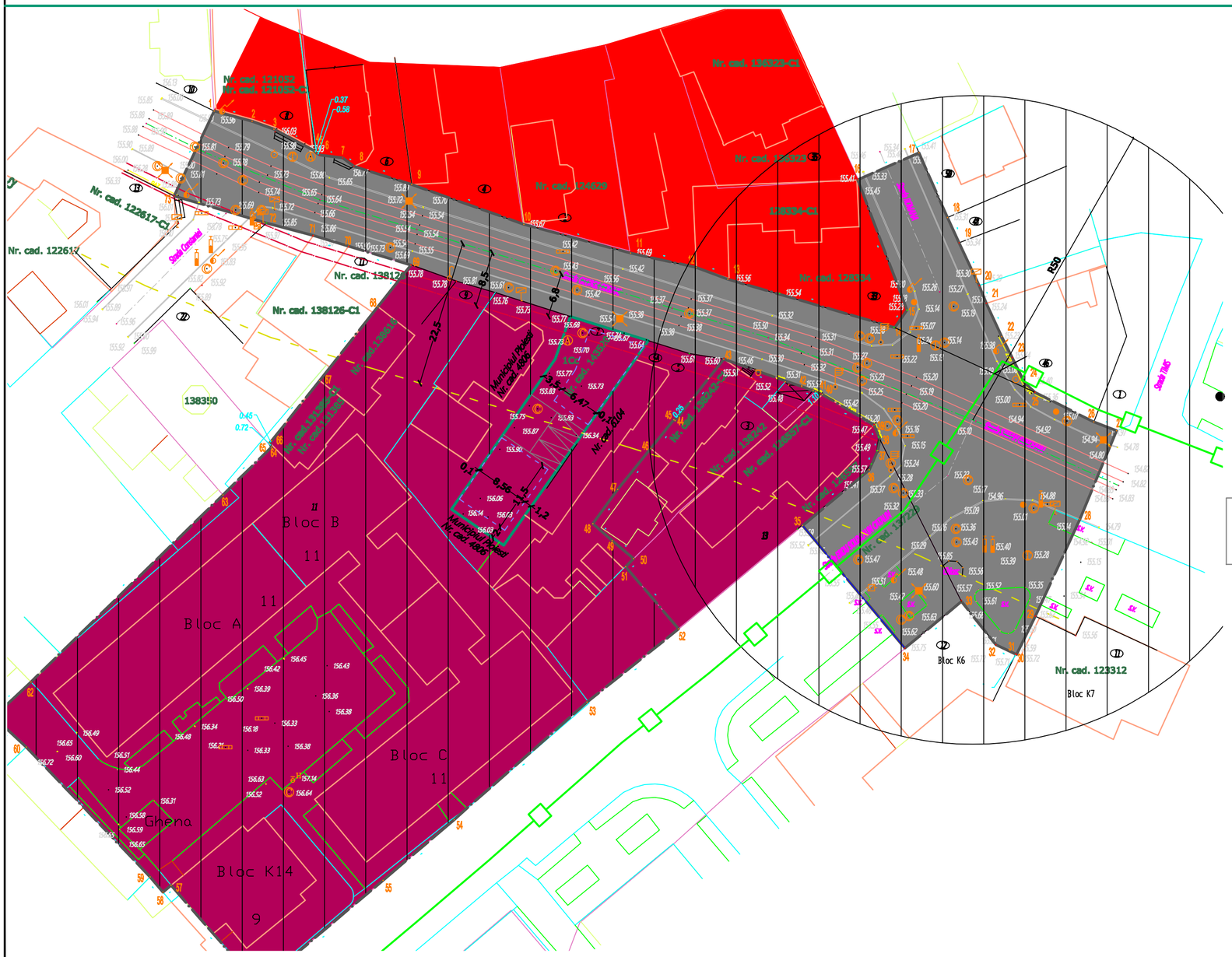STUDIU DE OPORTUNITATE