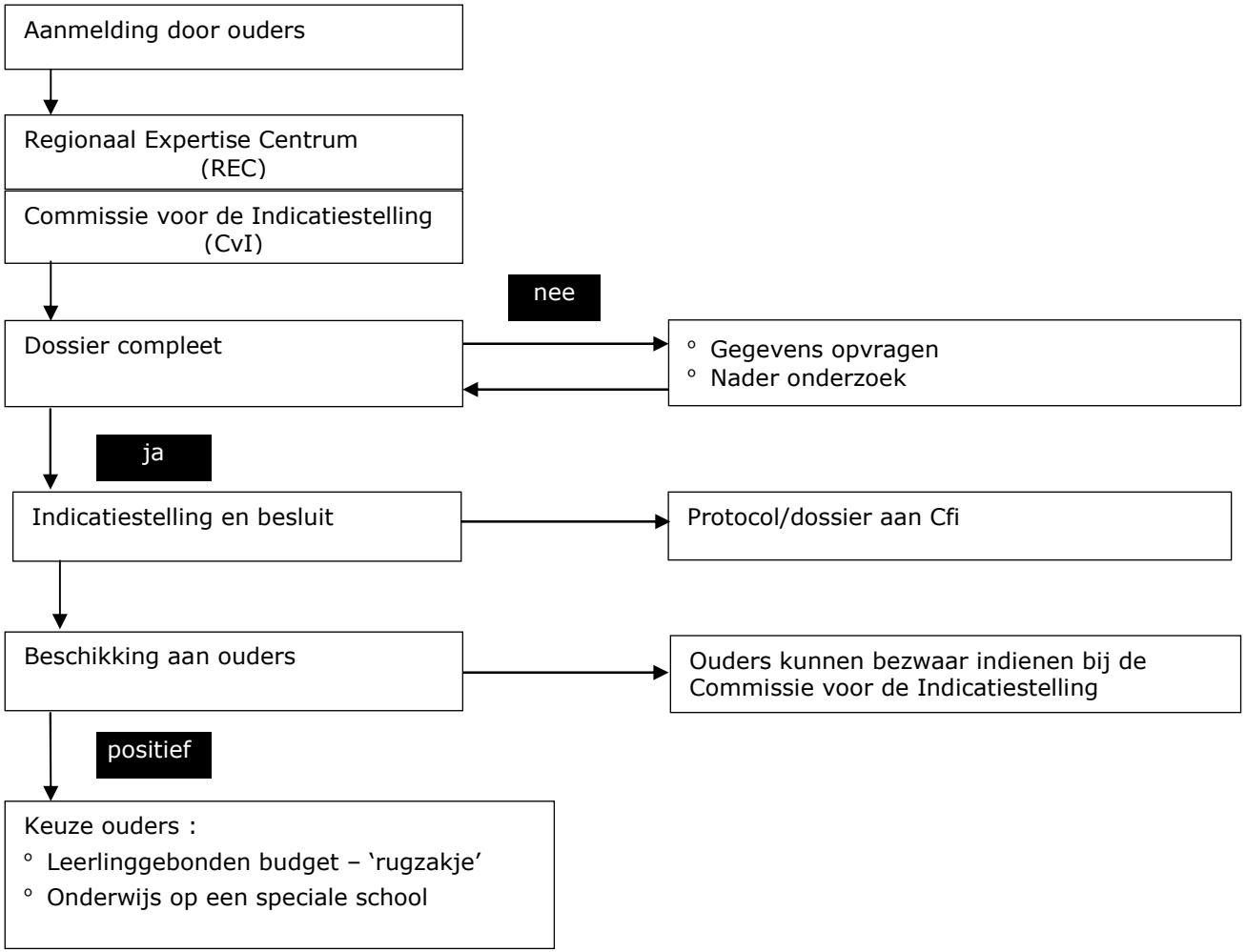SCHEMA TOELAATBAARHEIDSBEPALING