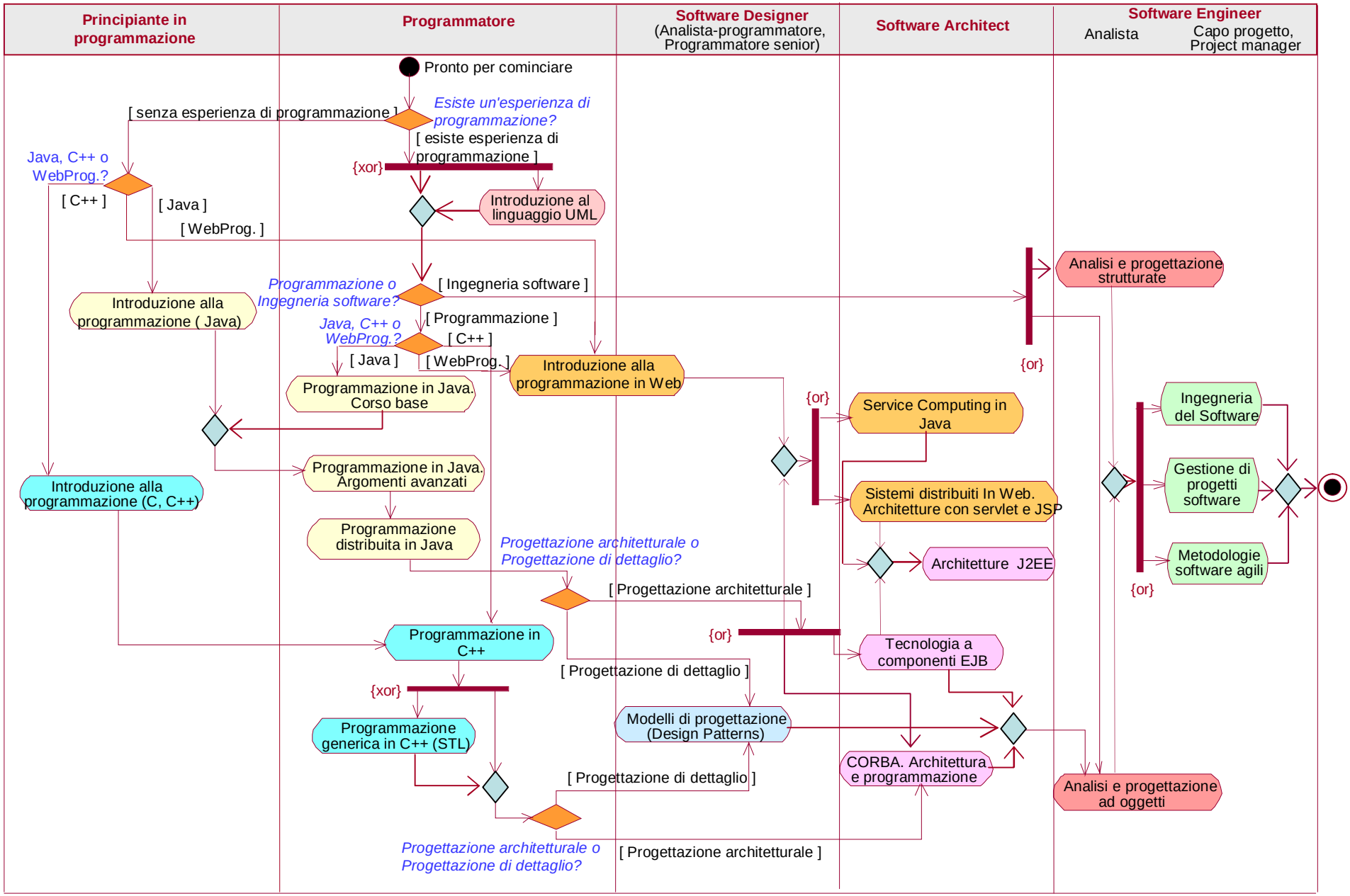Percorsi formativi