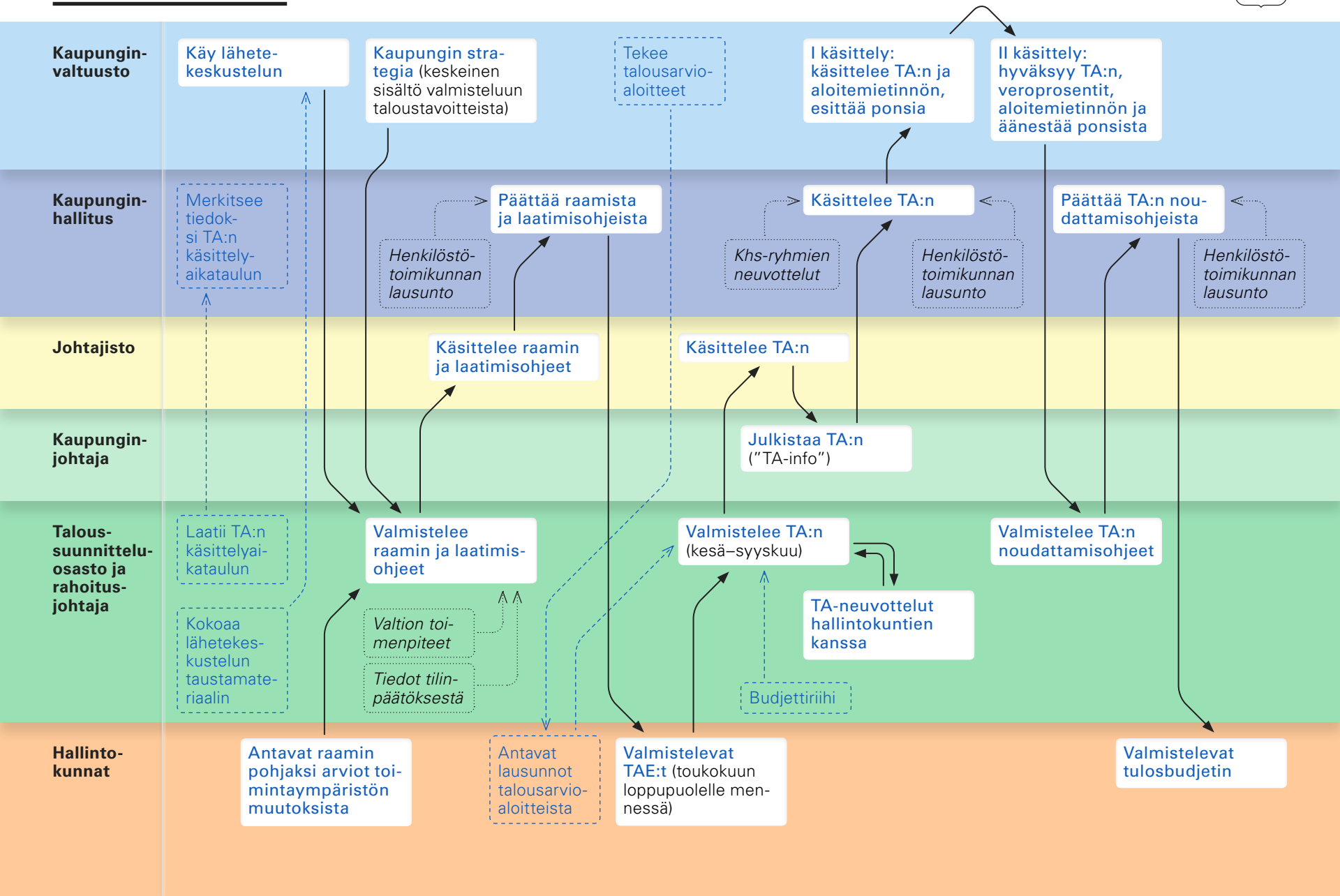# Talousarvion laatiminen