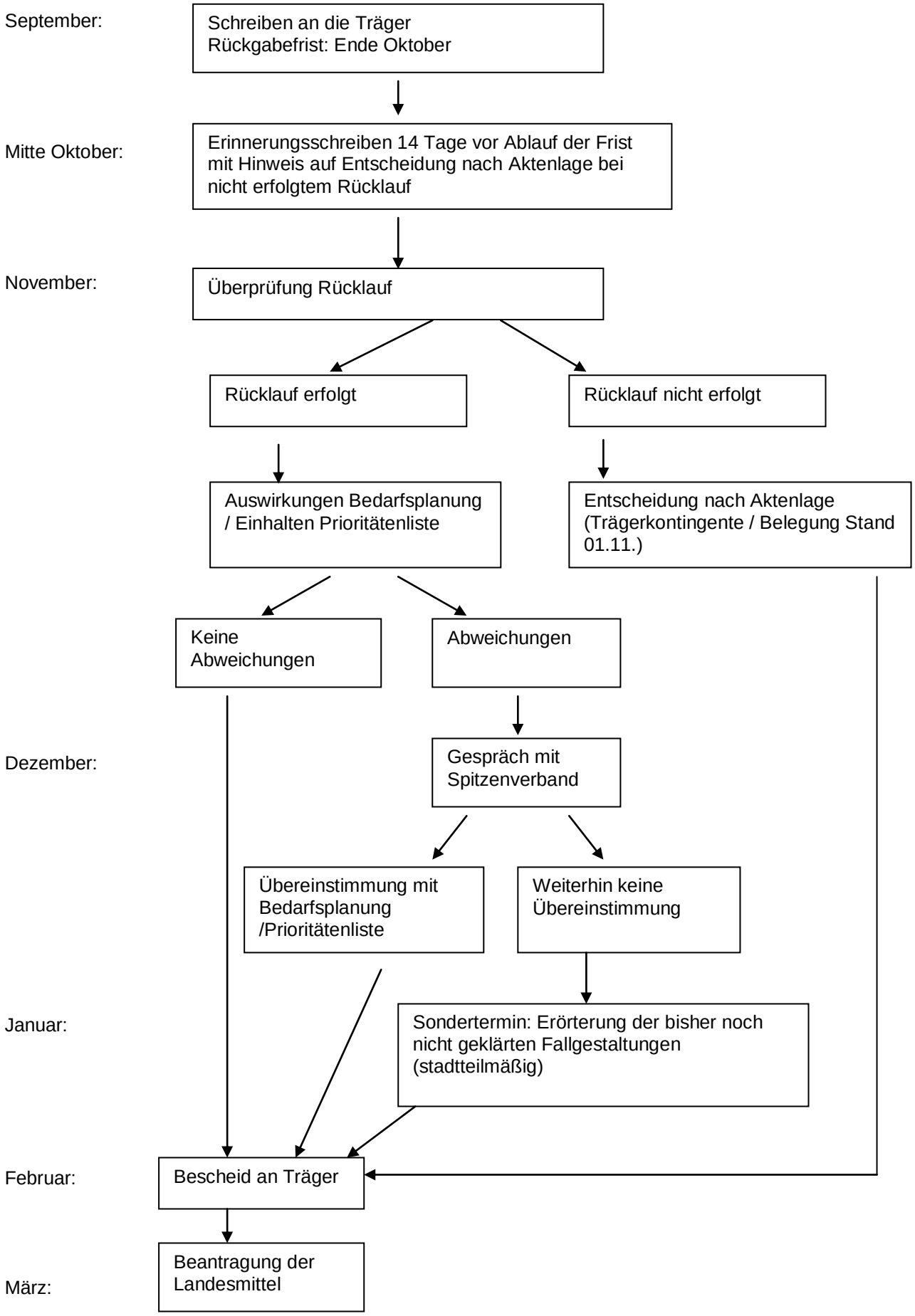Verfahren Budgetplanung