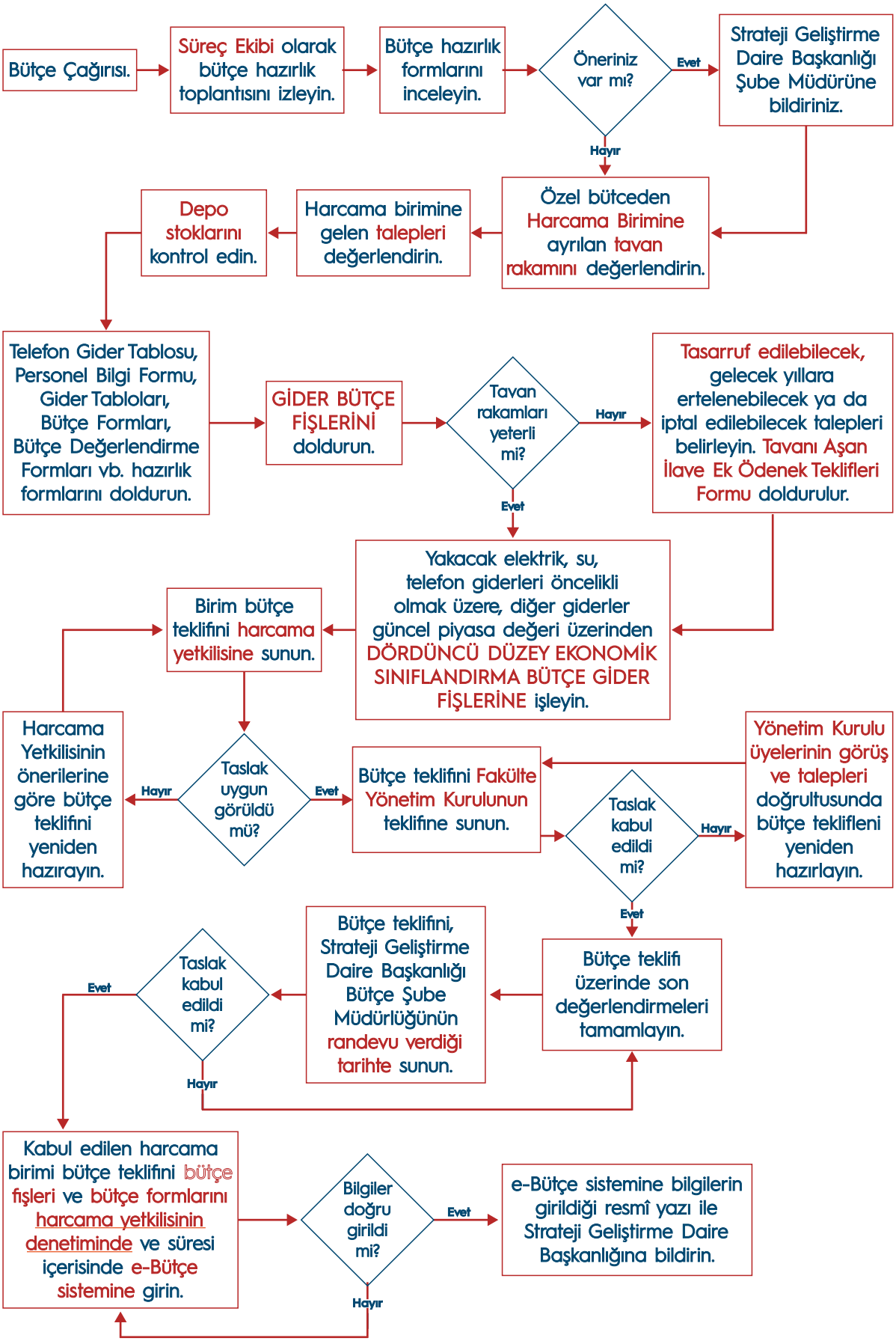BÜTÇE TEKLİFİ İŞ AKIŞI