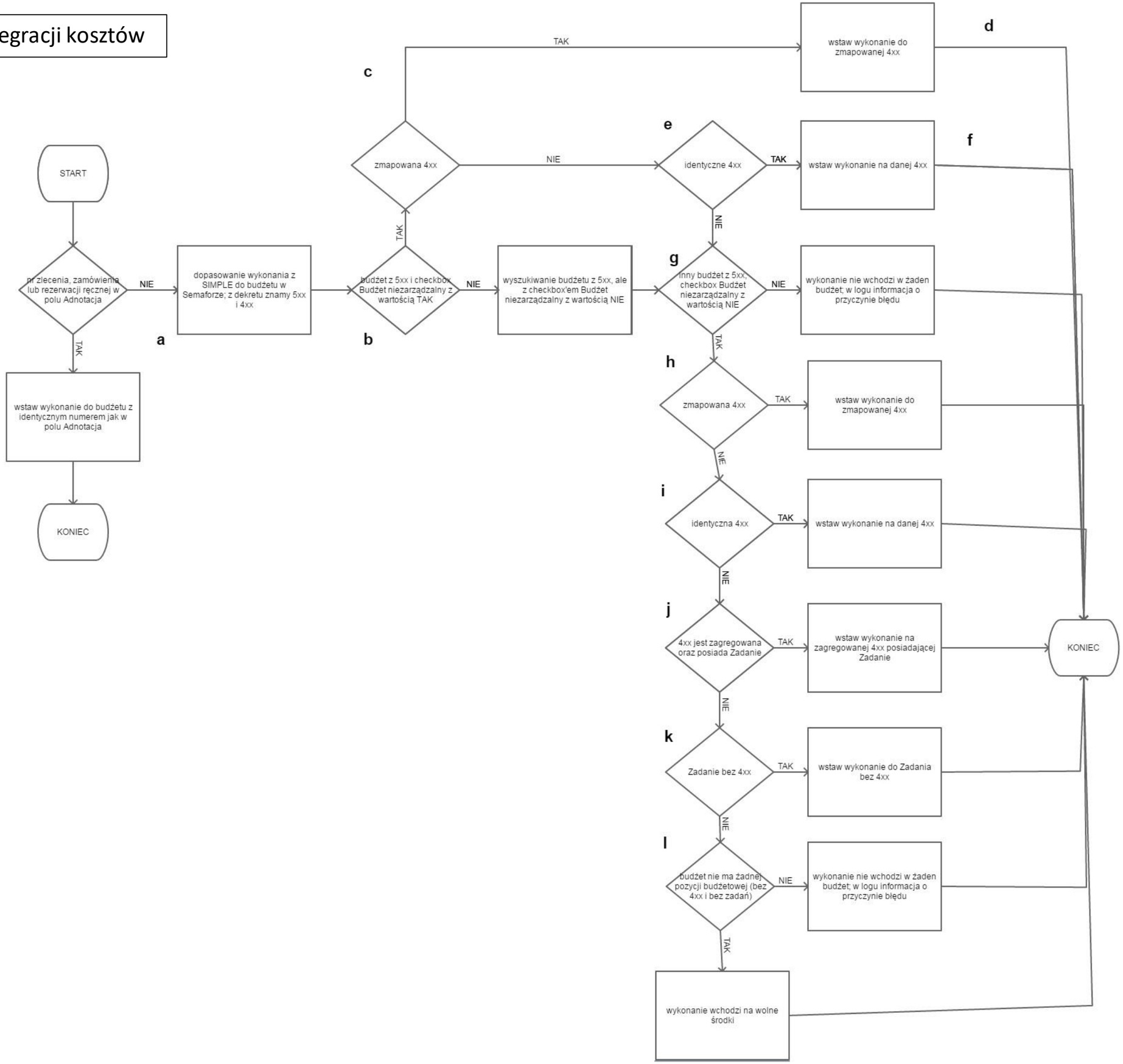Schemat integracji kosztów