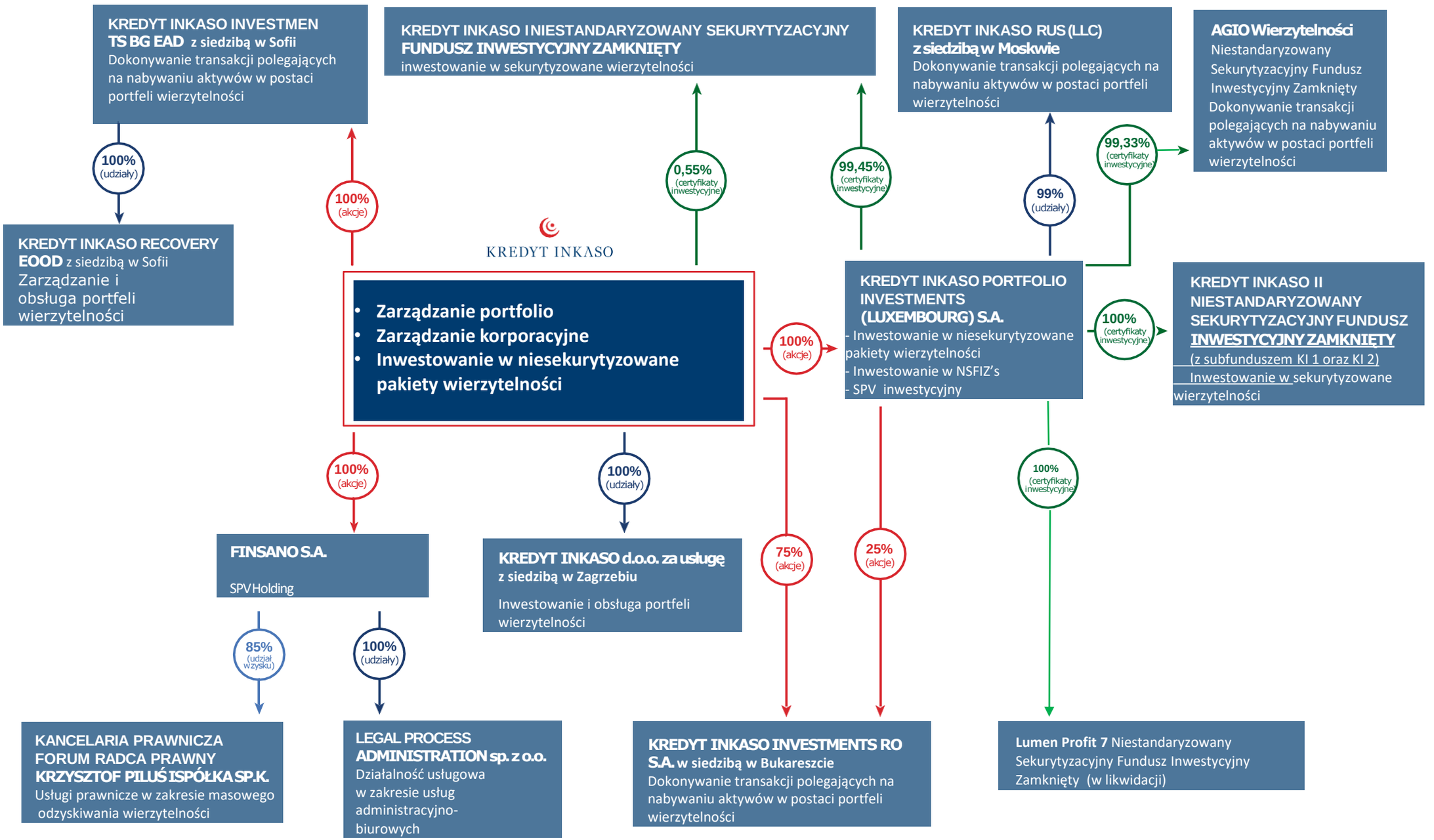KREDYT INKASO SCHEMAT ORGANIZACYJNY