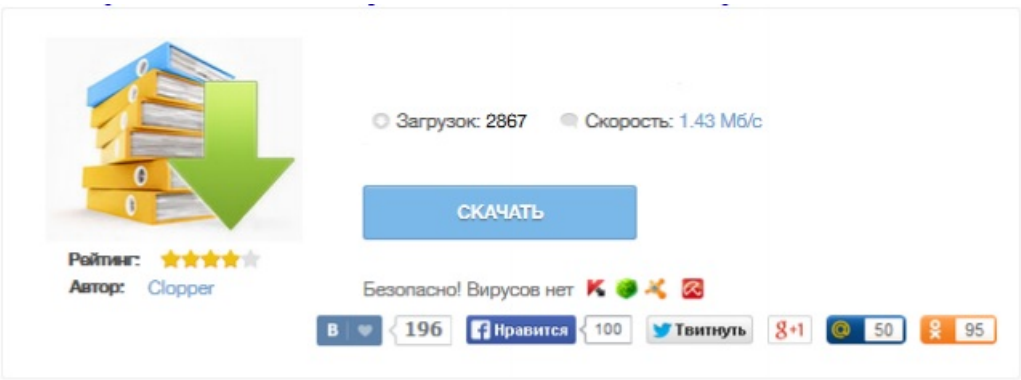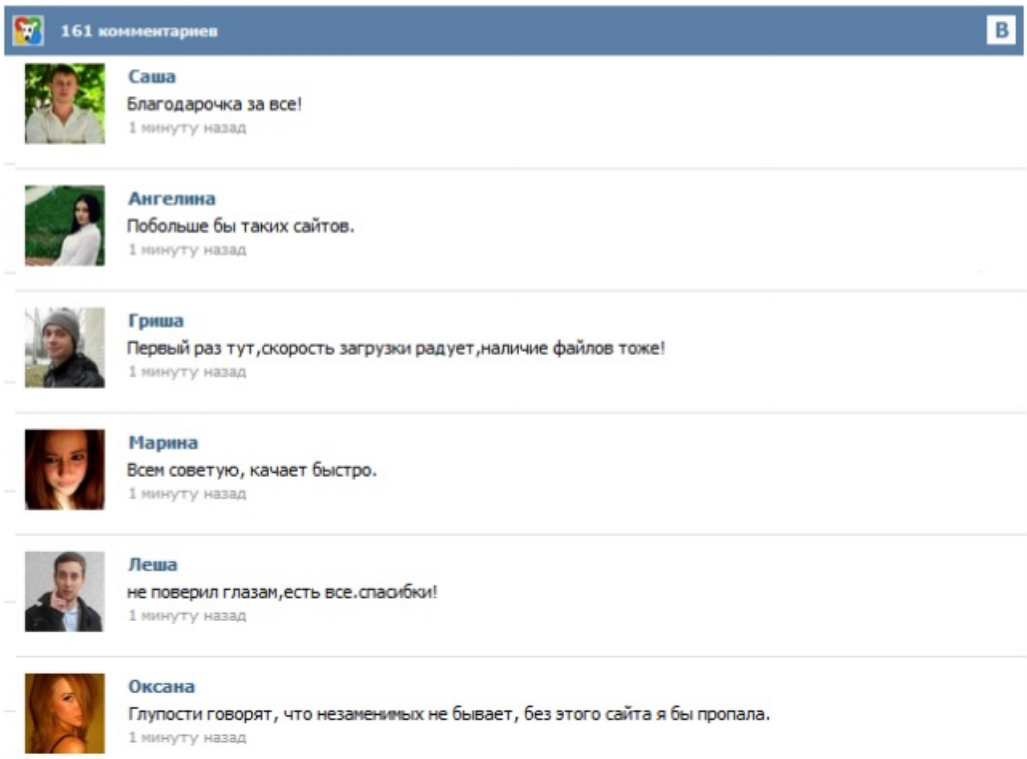книга учета доходов и расходов бланк скачать бесплатно