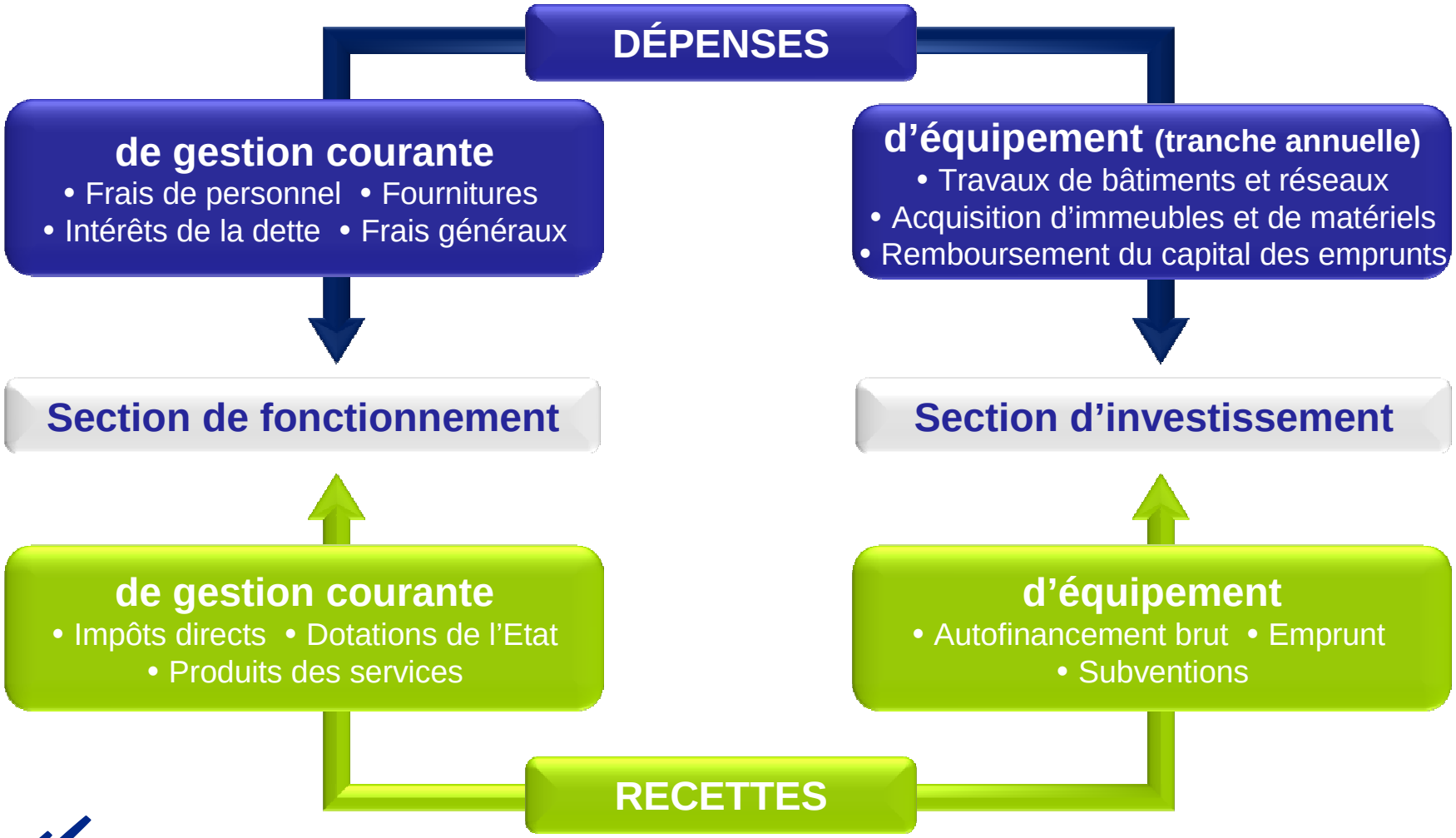Le budget : schéma simplifié