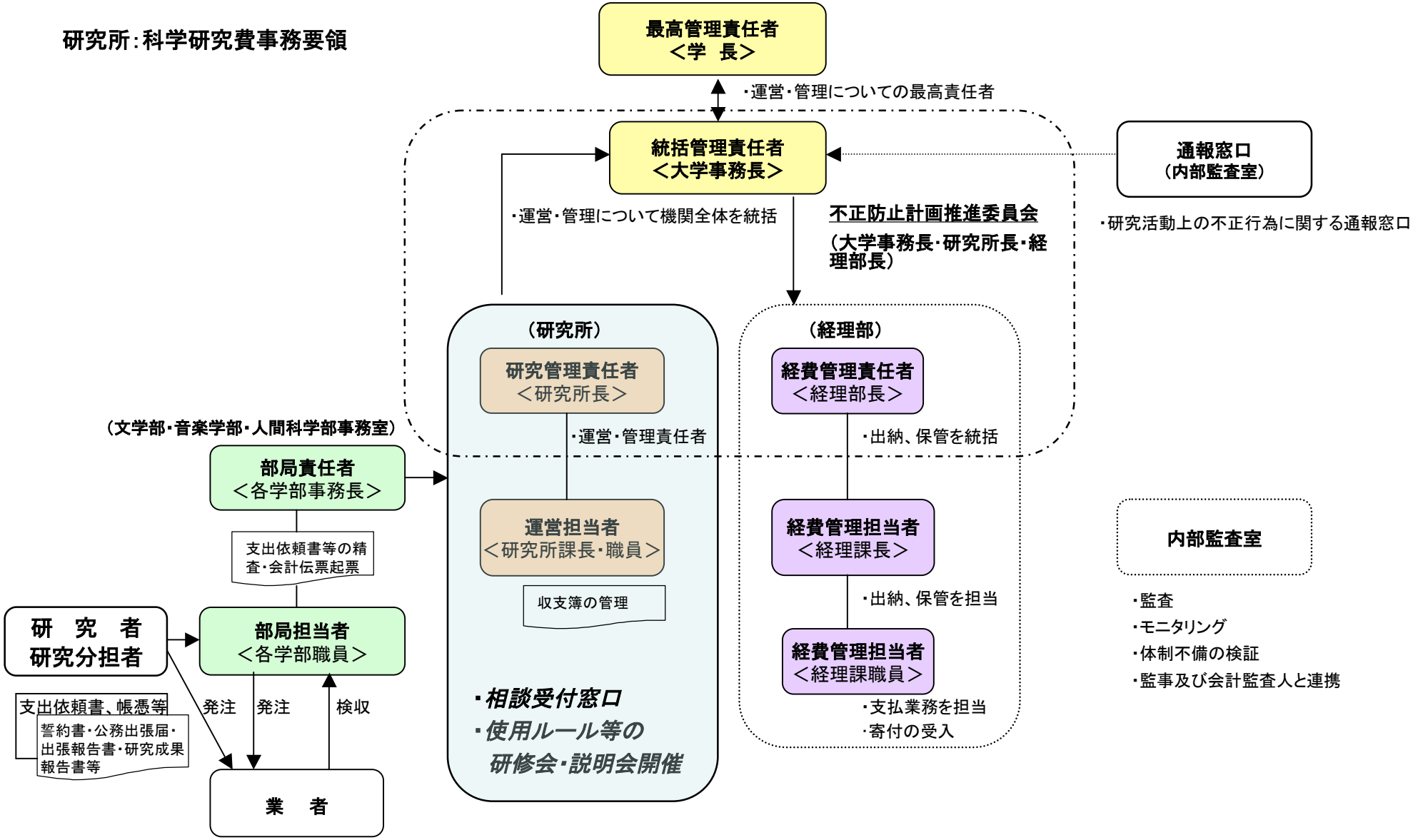競争的資金管理のフロー図