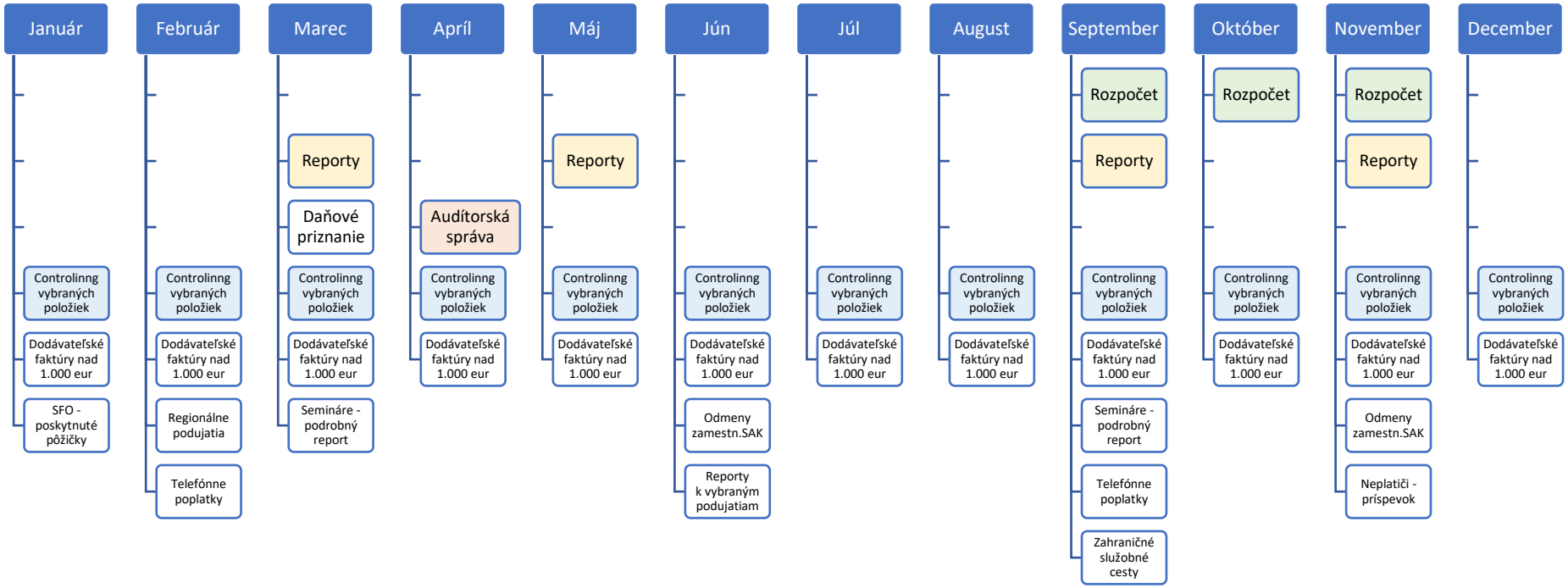Nástroje finančného riadenia a controllingu – harmonogram P SAK