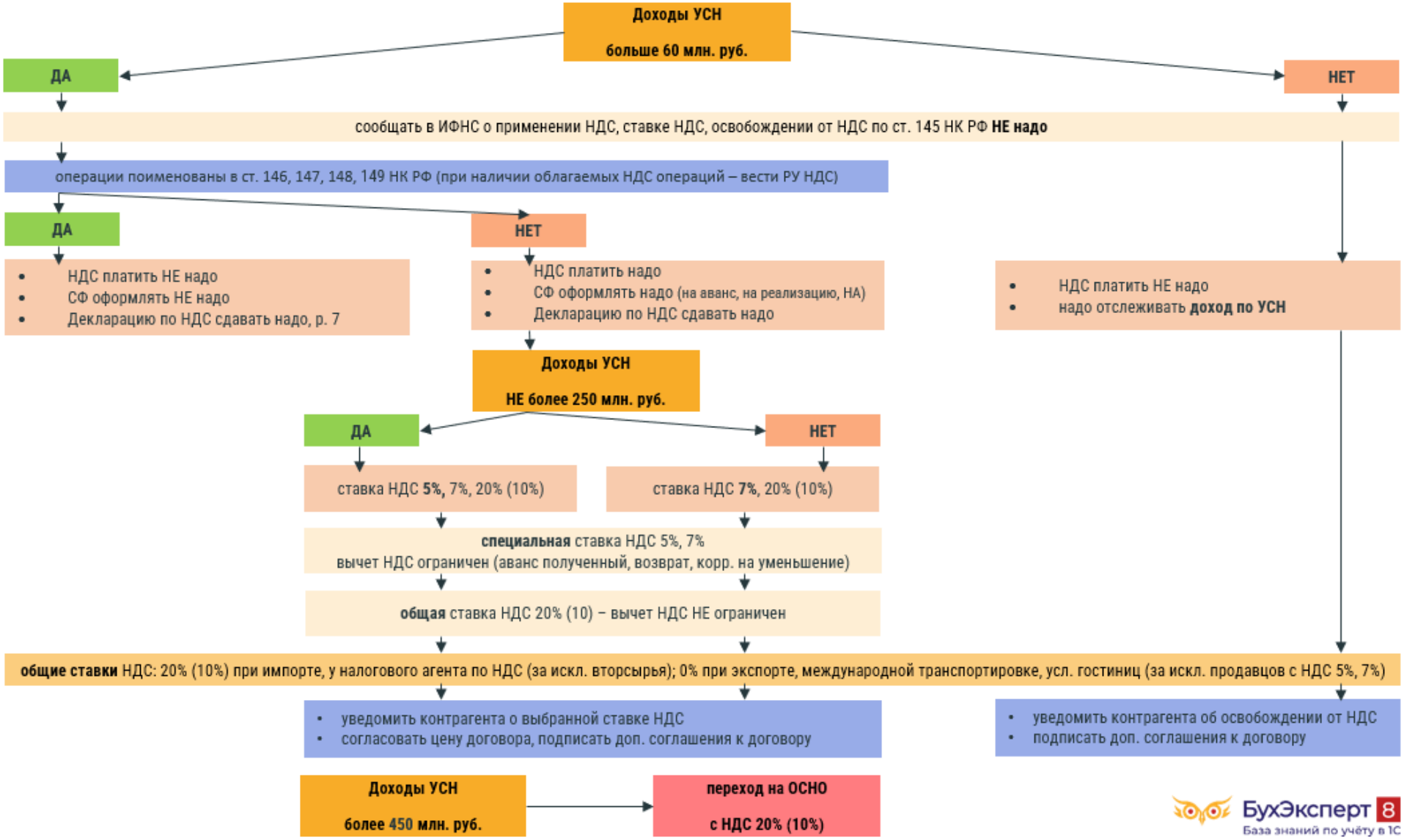СХЕМА РАБОТЫ НА УСН С 2025