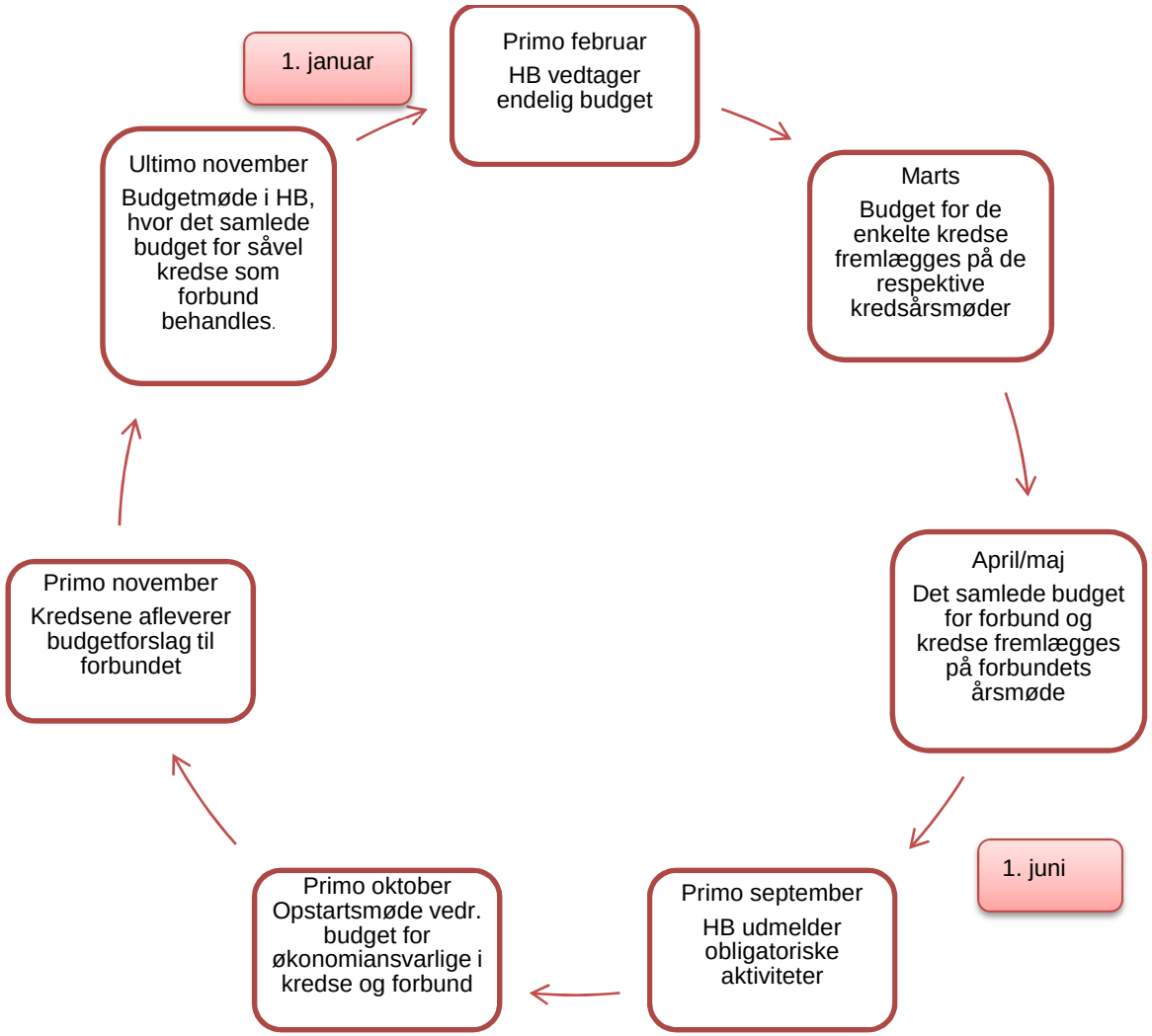Årshjul - budget