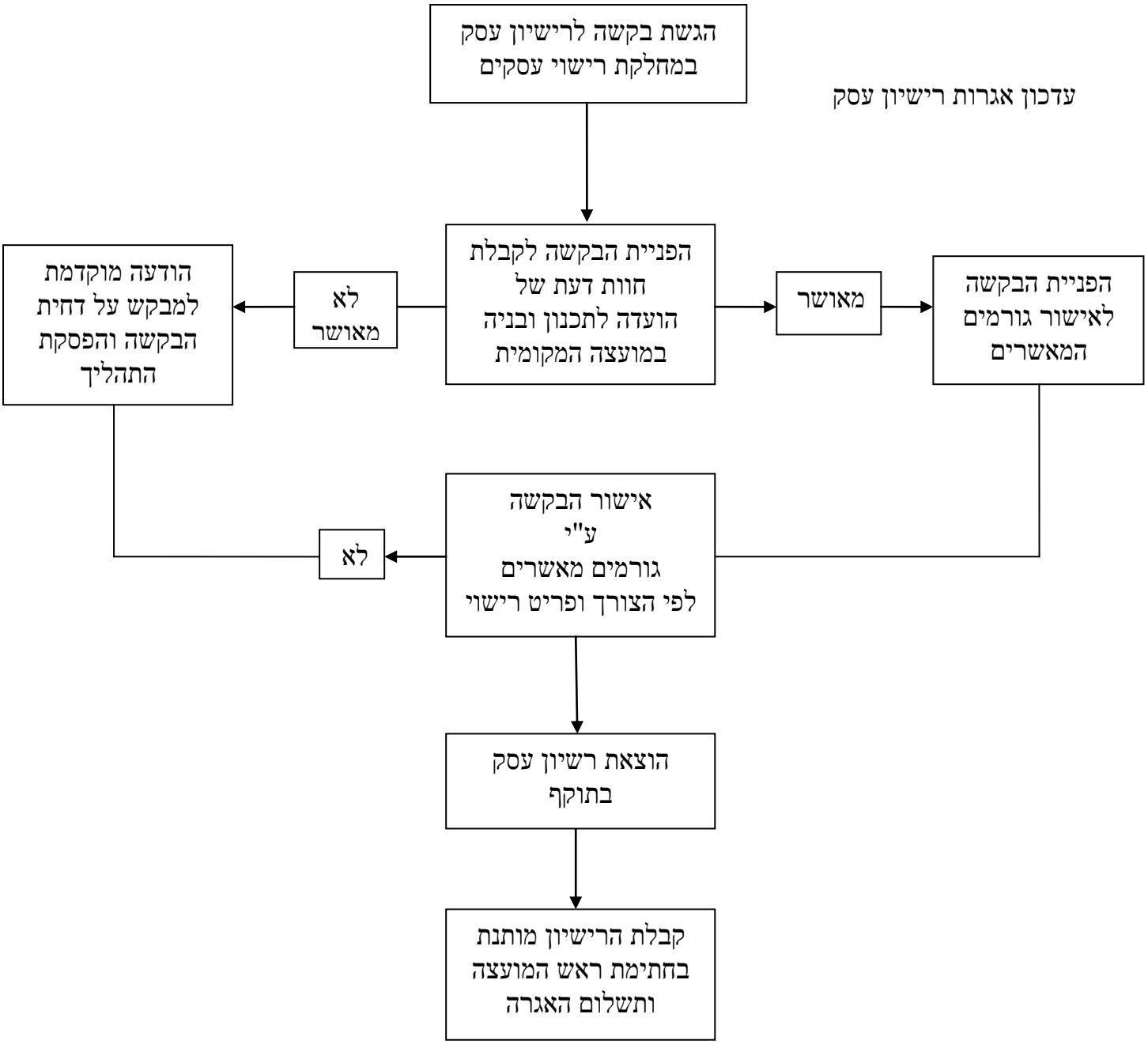תהליך למתן רישיון עסק