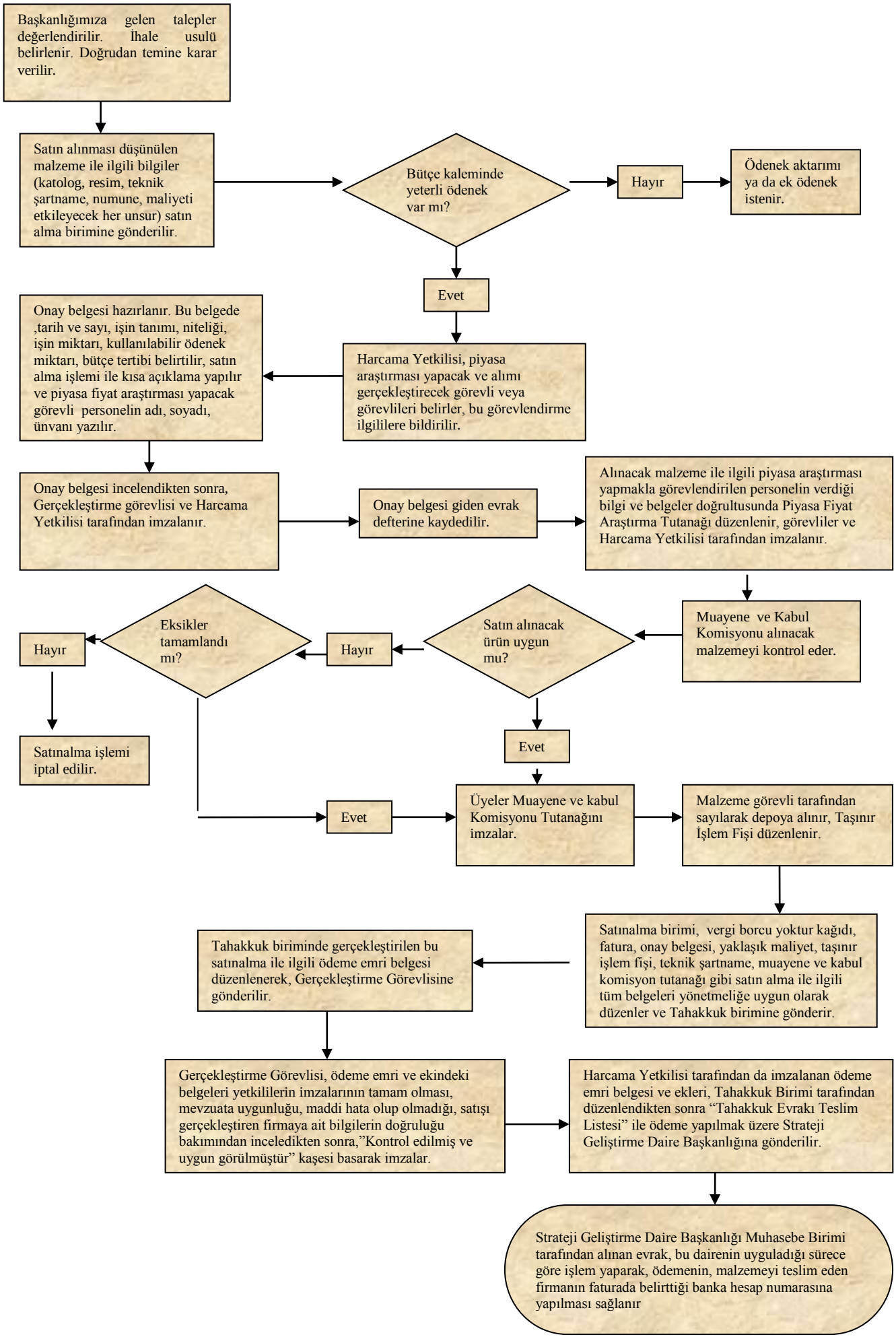DOĞRUDAN TEMİN YOLUYLA MAL ALIMI İŞ AKIŞI