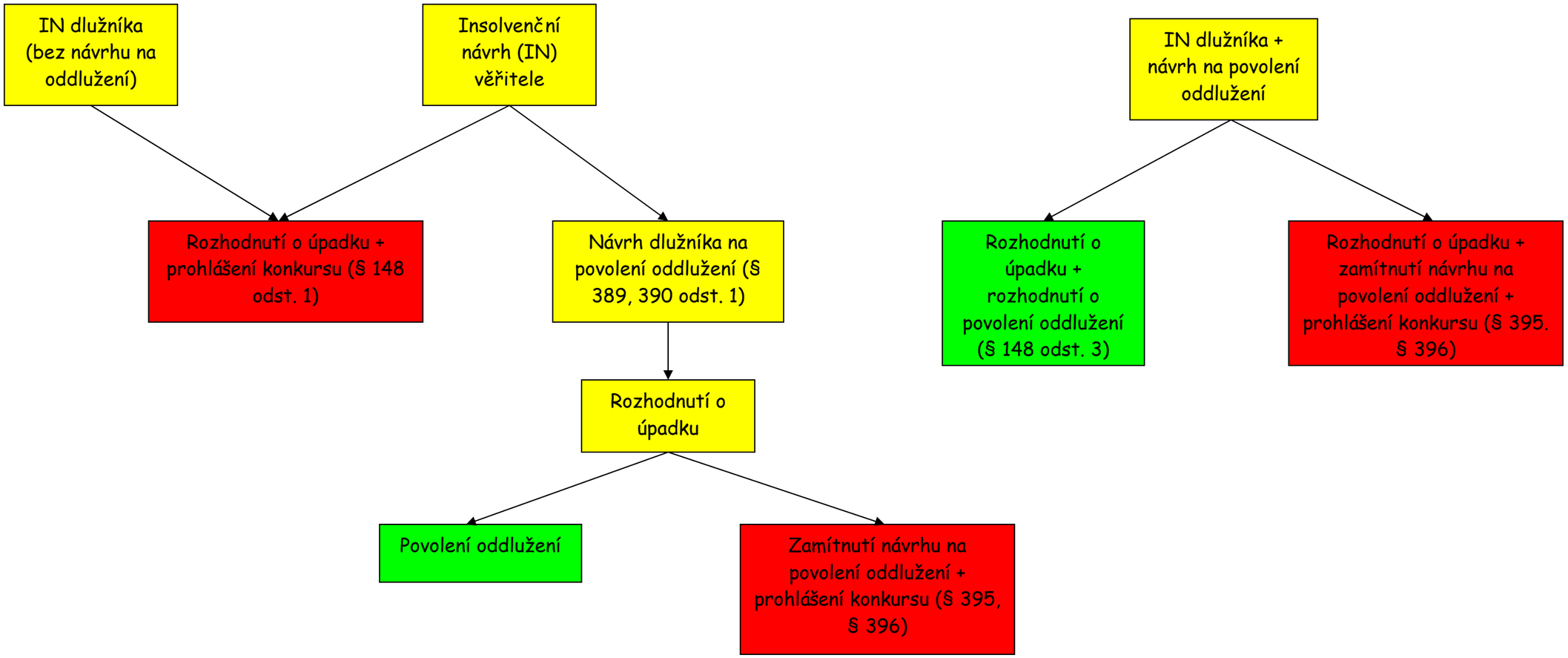Úpadek nepodnikatele: oddlužení nebo konkurs?