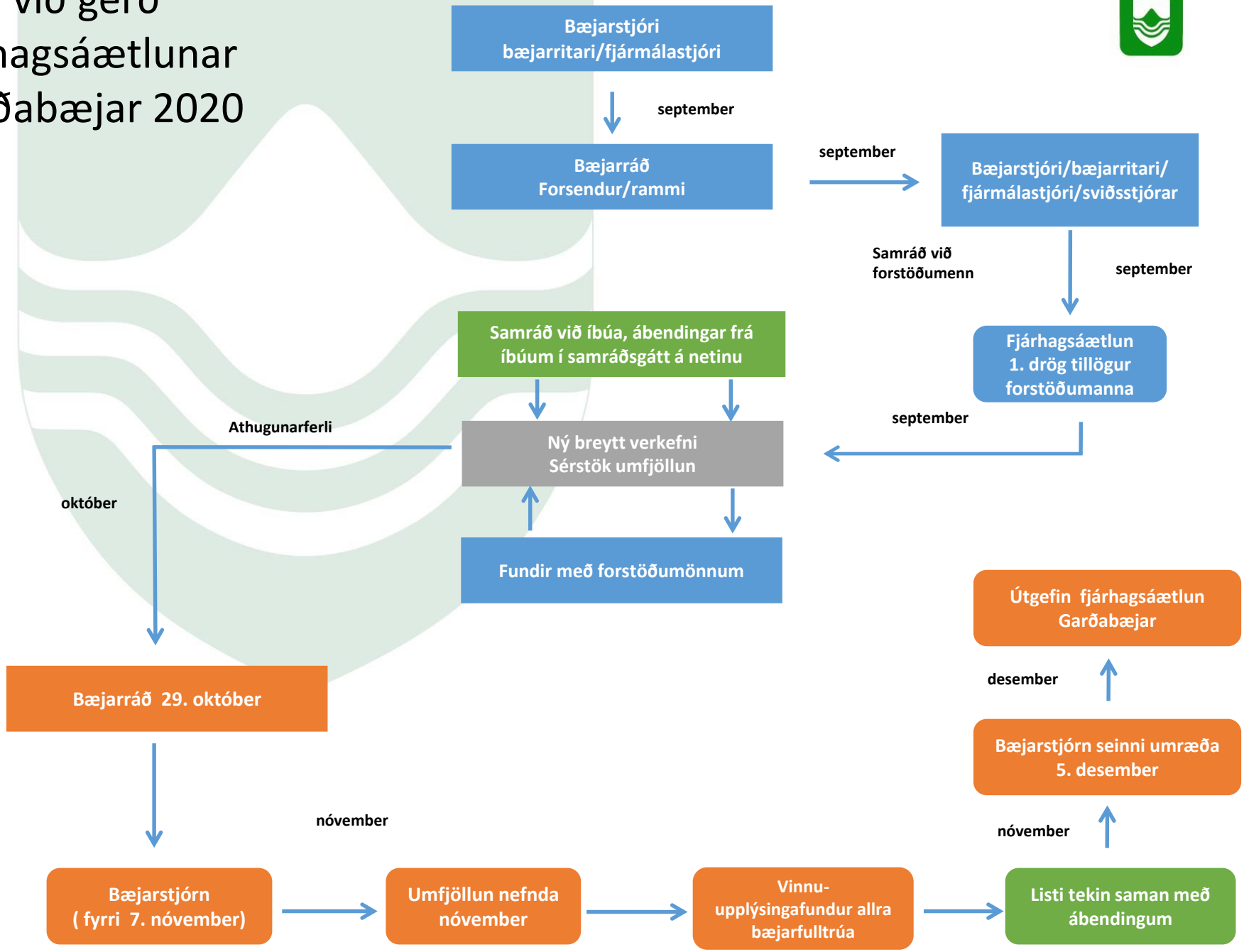Ferli við gerð fjárhagsáætlunar Garðabæjar 2020