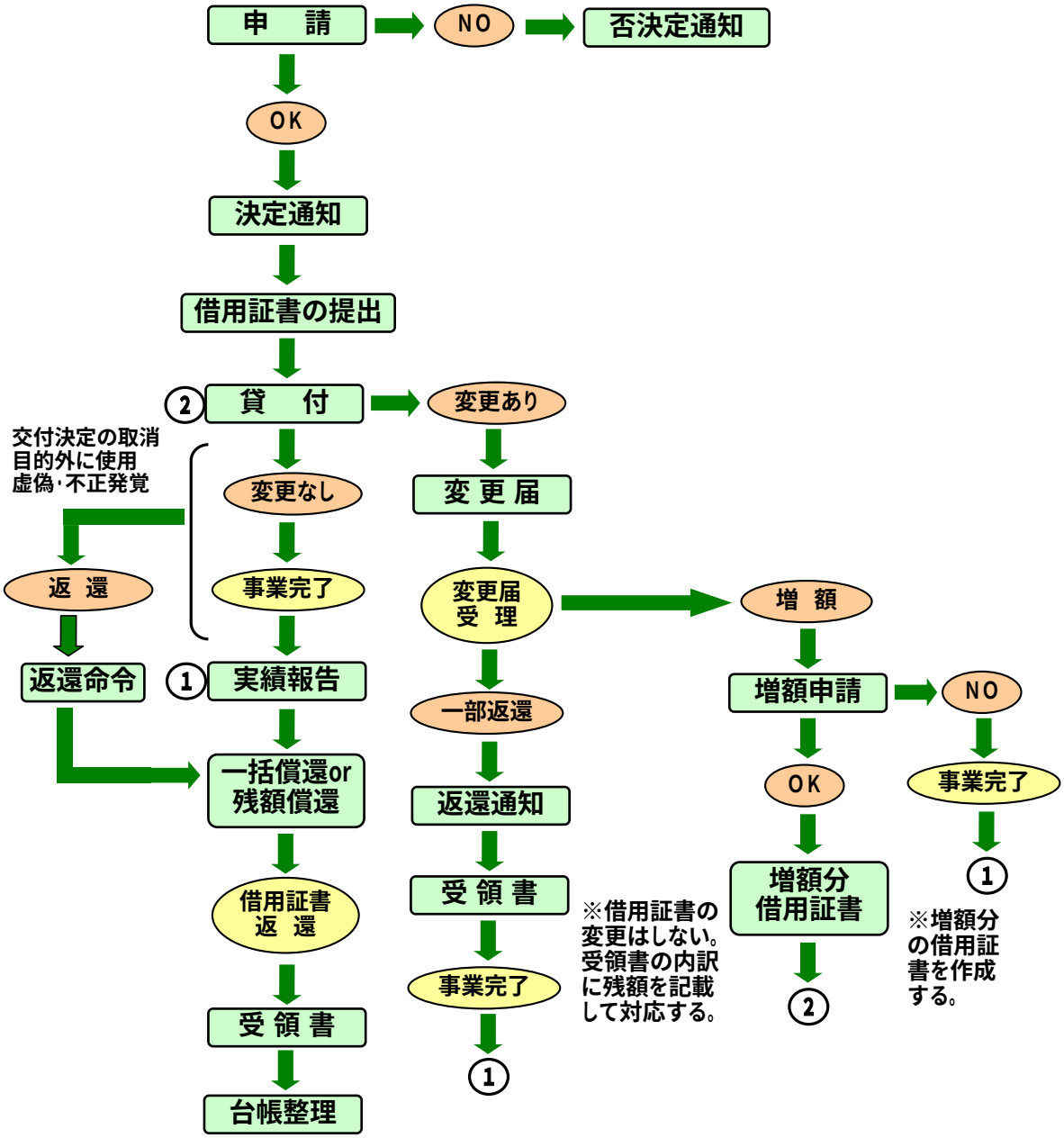まちづくり活動つなぎ資金貸付制度のフロー