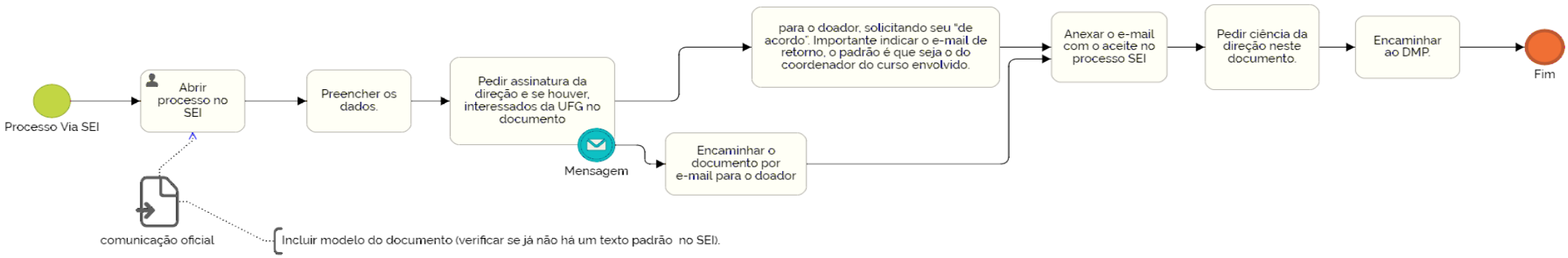FLUXO CESSÃO, DOAÇÃO, EMPRÉSTIMO: