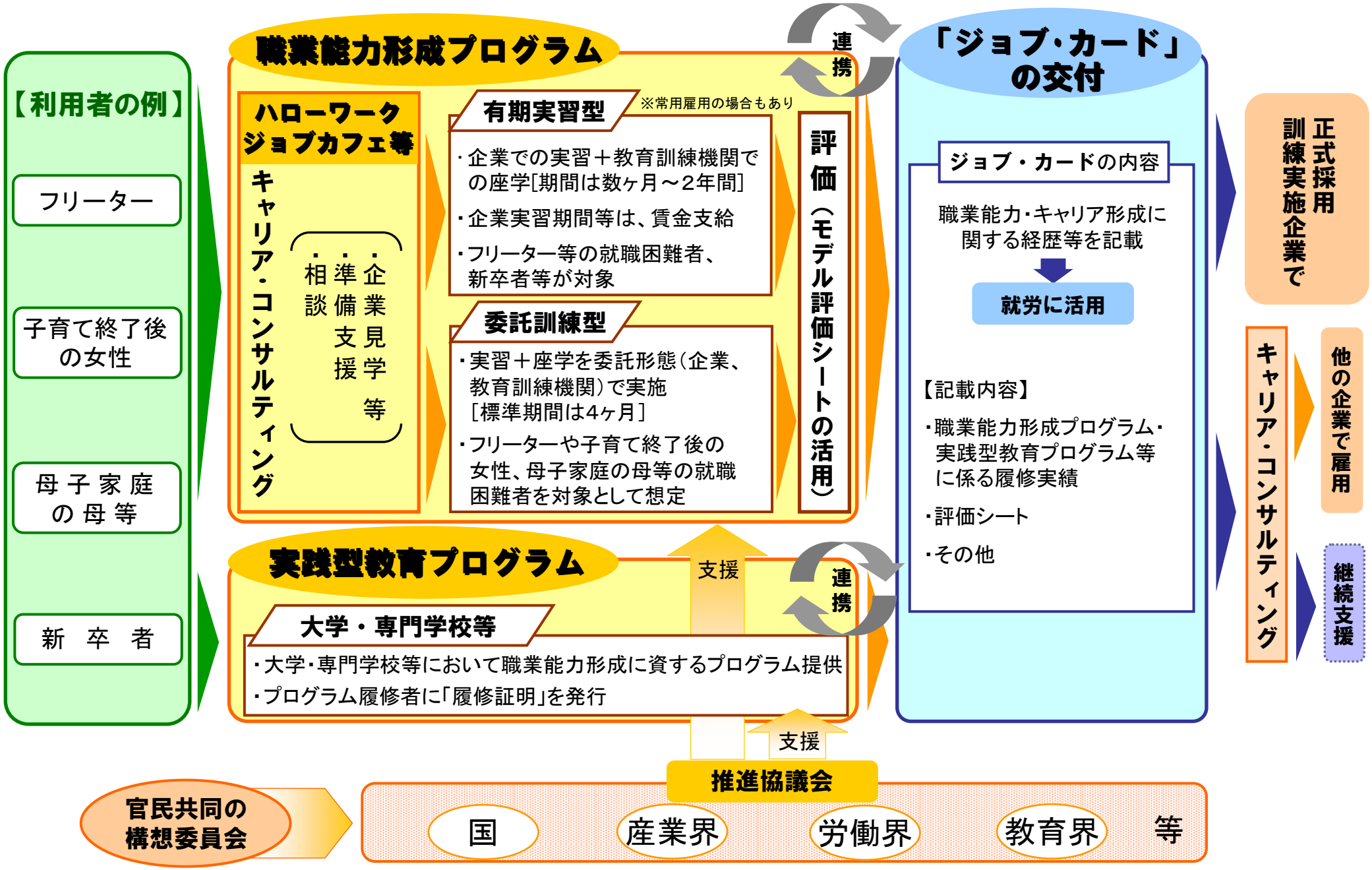ジョブ・カード構想全体の概要