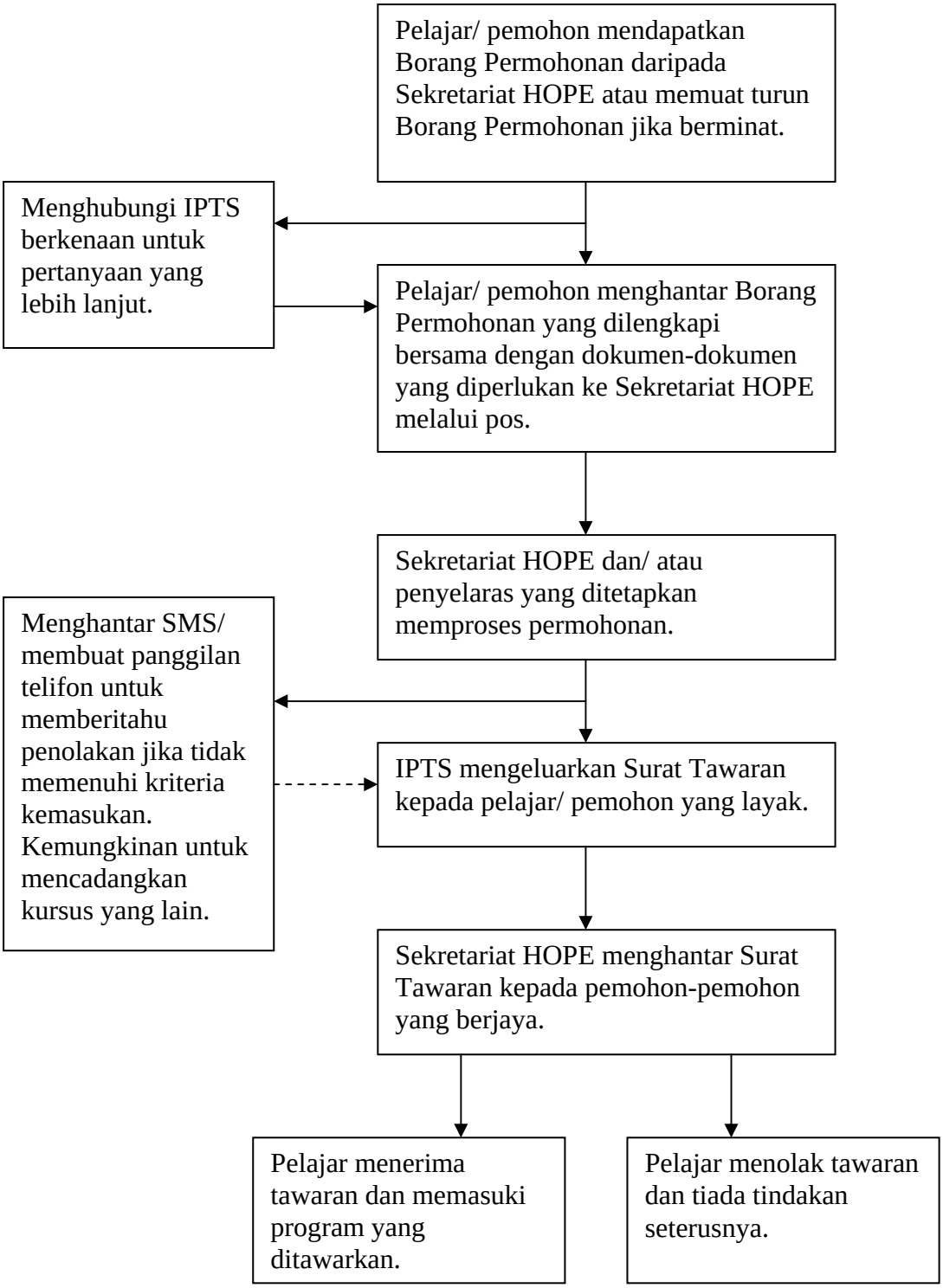Carta Aliran Proses Permohonan HOPE