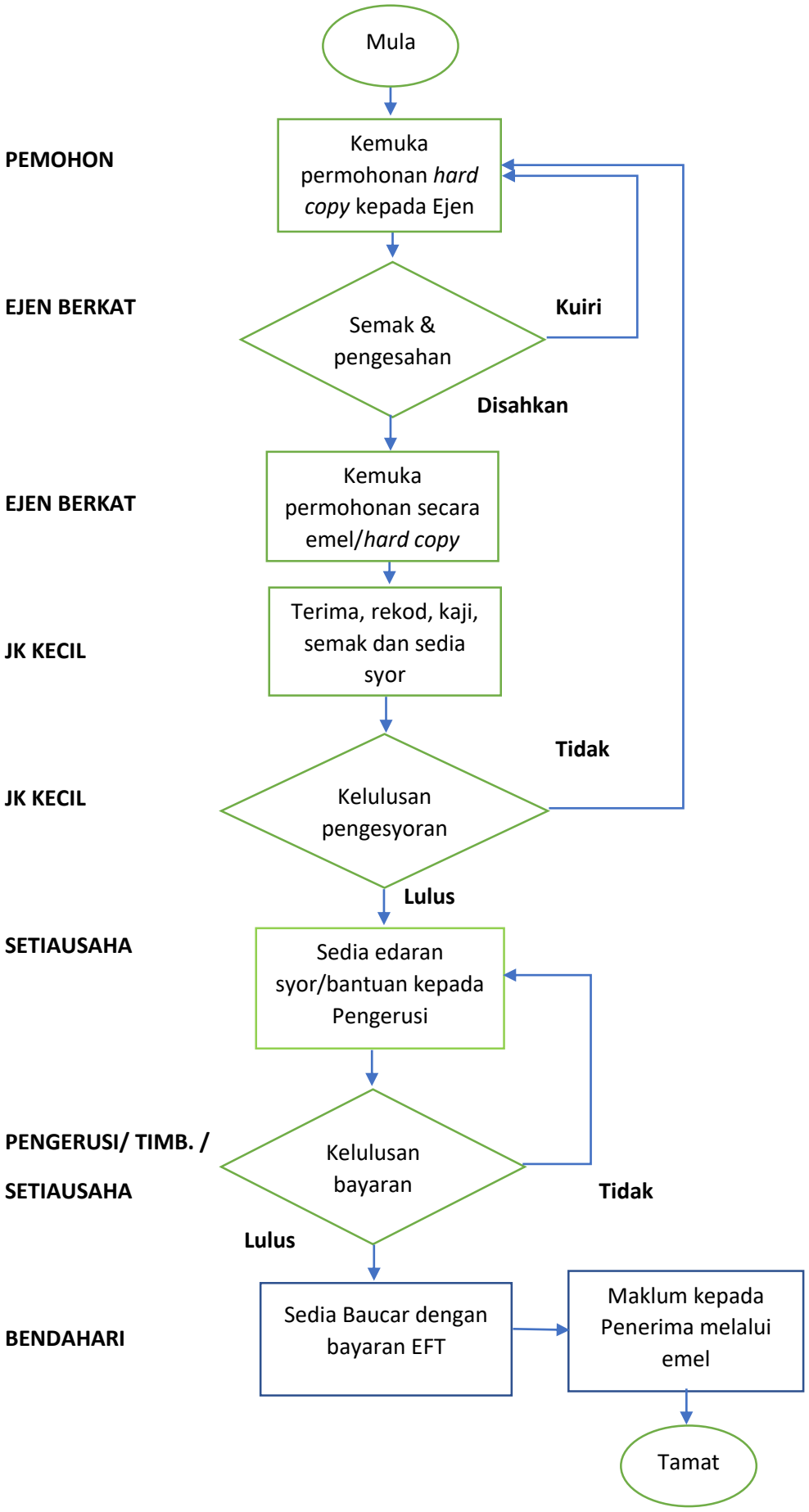CADANGAN CARTA ALIR PERMOHONAN BANTUAN BERKAT TANPA MESYUARAT