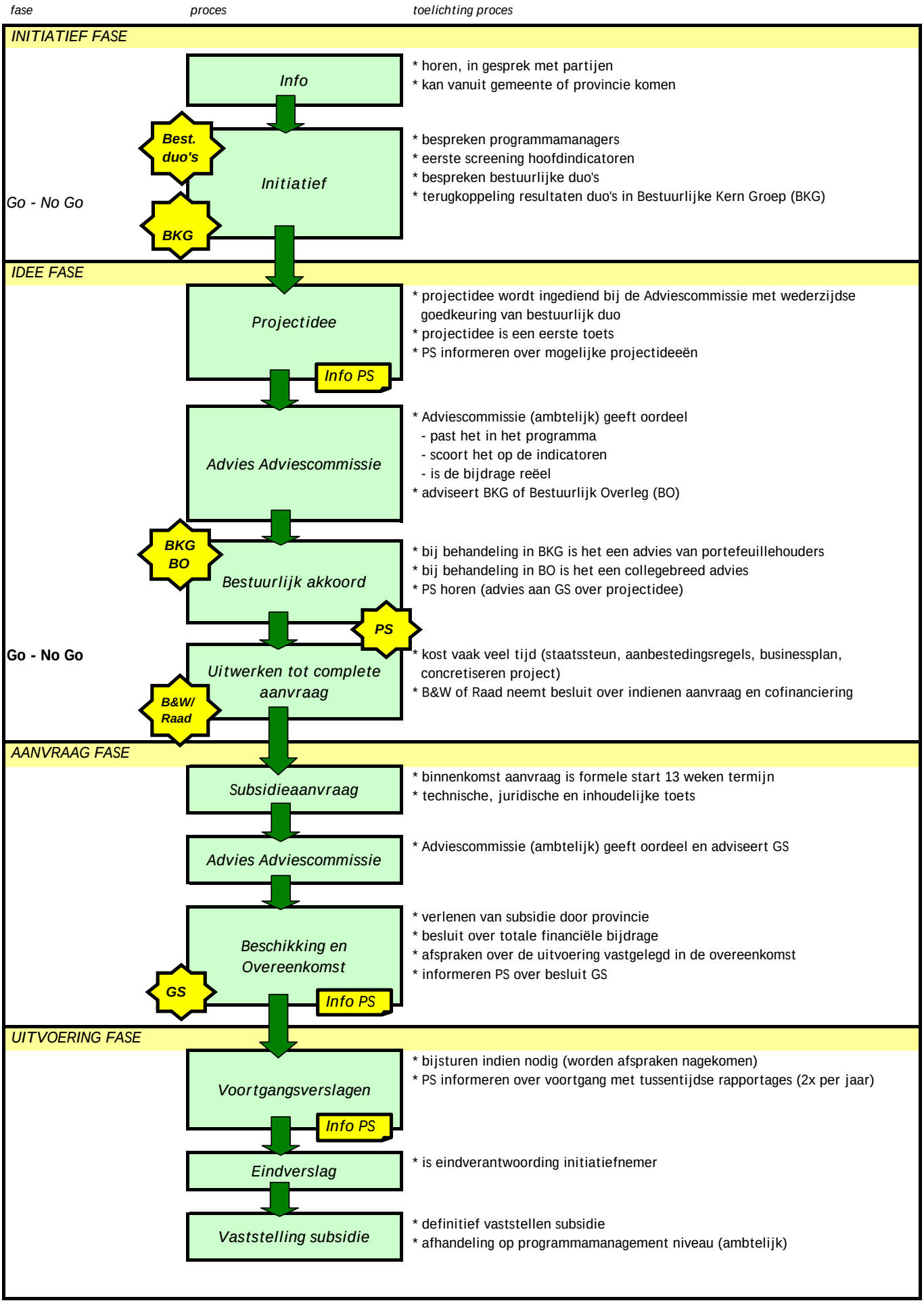Het subsidieverleningsproces IFA