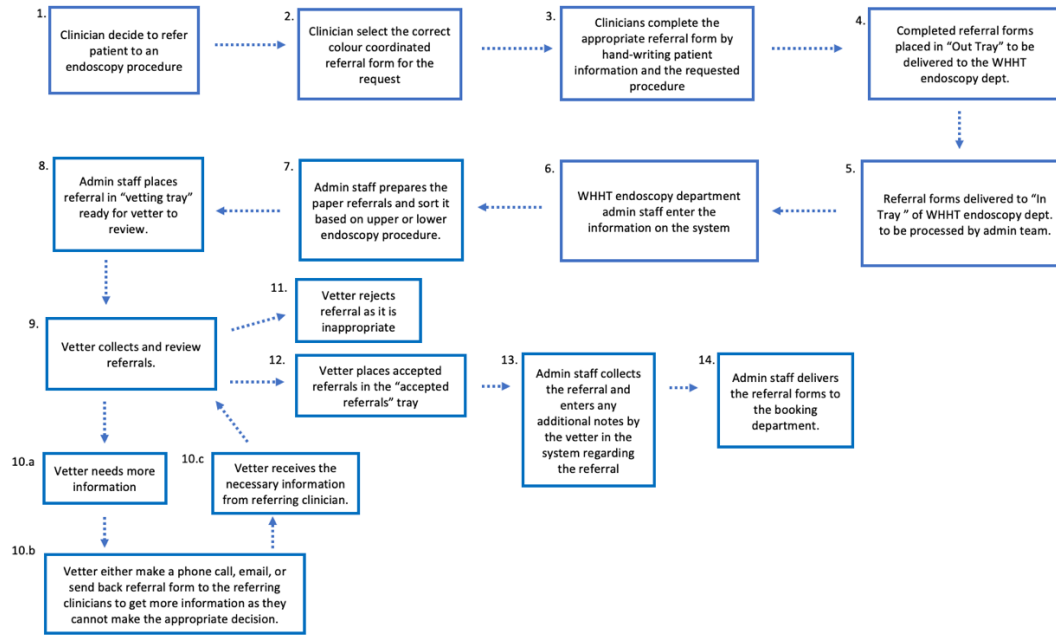


Paper based workflow of making and vetting referrals



Casper based workflow of making and vetting referrals

