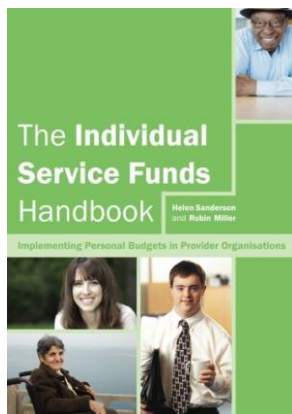


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THE INDIVIDUAL SERVICE FUNDS HANDBOOK: IMPLEMENTING PERSONAL BUDGETS IN PROVIDER ORGANISATIONS



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