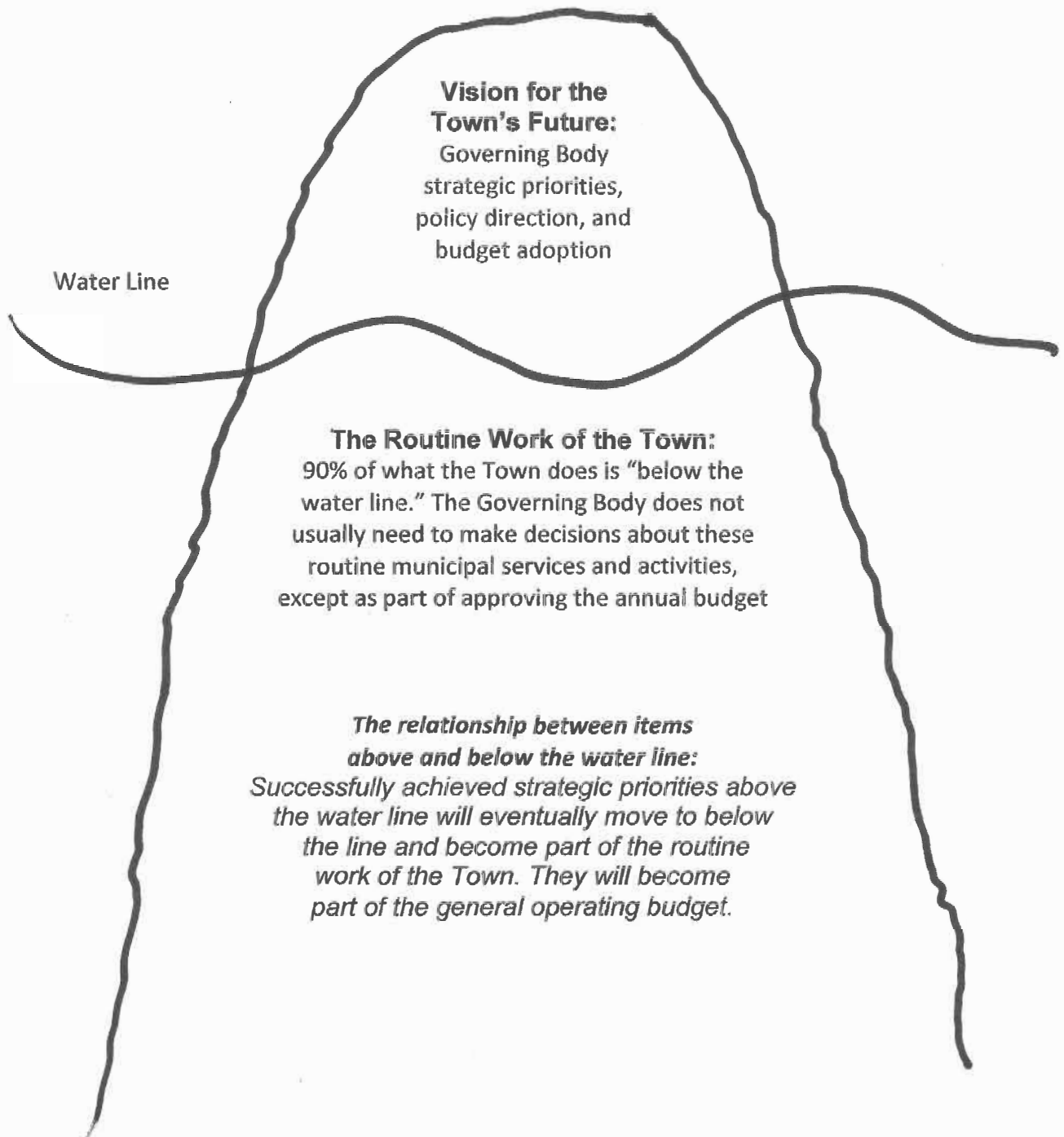


## The Iceberg Model of Municipal Work



Adapted from Nalbandian Consulting and Training