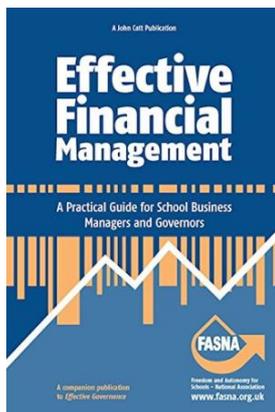


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EFFECTIVE FINANCIAL MANAGEMENT: A PRACTICAL GUIDE FOR SCHOOL BUSINESS MANAGERS AND GOVERNORS



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