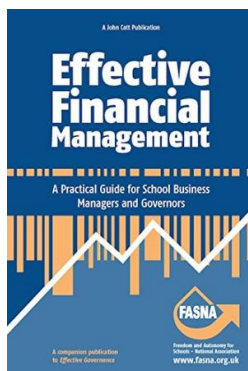


Effective Financial Management: A Practical Guide for School Business Managers and Governors



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