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## Certificate

*It is here by certified that the paper ID : IJRASET40052, entitled*

*An Assessment of How Business Management Skills and Financial Performance of  
Small and Medium Enterprises (SMEs) Impact on Farmers and Suppliers in Zambia: Case of the Agro  
Industry*

*by*

*Munkombwe Joshua*

*after review is found suitable and has been published in*

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*By [Signature]*

Editor in Chief, IJRASET