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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]*

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