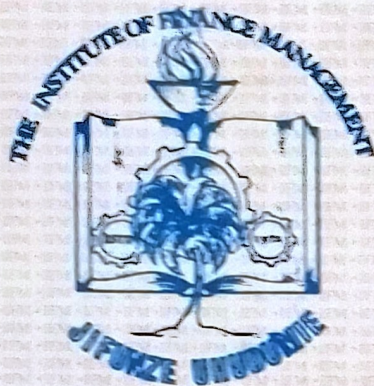


**THE  
INSTITUTE OF FINANCE MANAGEMENT  
DAR ES SALAAM, TANZANIA**



**POSTGRADUATE DIPLOMA**

*This is to certify that*

Harwarde N. A. K. Otoo

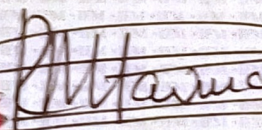
Having successfully completed the examinations  
and satisfied all other requirements of the Council  
is hereby awarded

The Postgraduate Diploma in

FINANCIAL MANAGEMENT

  
CHAIRMAN OF  
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PRINCIPAL OF  
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DATE 20-11-92