

Corporate Governance Report Tesco Plc

This concise volume evaluates the cause and significance of recent corporate failures and financial scandals, and how they reflect on the fitness for purpose of the external auditors, financial reports, financial watchdogs, boards, directors and senior management. Failures like the disastrous collapse of Carillion, examined at length, have ultimately led to a crisis of confidence not only in the audit process but in the entire process of financial reporting. Revealing the shortcomings in audit quality, independence, choice and the growing expectation gap, Financial Failures and Scandals questions if the profession, its regulators or government watchdogs, are adequately prepared for the challenges of increasing regulation, public outcry and political scrutiny in the face of inevitable future financial failures. The fundamental structures of financial reporting, annual reports, boards of directors and senior management are often found to have failed. Tighter regulation and new requirements for reporting will inevitably result. Drawing on extensive research and interviews with insiders, users and experts, this unique book provides a compelling account of the profoundly disruptive impact of financial failures on corporate and financial accountability. Topical and readable, this book will be of great interest to students, researchers and professionals in accounting and auditing, as well as to policy makers and regulators.

Believe in climate change. Or don't. It doesn't matter. But you'd better understand this: the best route to rebuilding our economy, our cities, and our job markets, as well as assuring national security, is doing precisely what you would do if you were scared to death about climate change. Whether you're the head of a household or the CEO of a multinational corporation, embracing efficiency, innovation, renewables, carbon markets, and new technologies is the smartest decision you can make. It's the most profitable, too. And, oh yes—you'll help save the planet. In *Climate Capitalism*, L. Hunter Lovins, coauthor of the bestselling *Natural Capitalism*, and the sustainability expert Boyd Cohen prove that the future of capitalism in a recession-riddled, carbon-constrained world will be built on innovations that cutting-edge leaders are bringing to the market today. These companies are creating jobs and driving innovation. *Climate Capitalism* delivers hundreds of in-depth case studies of international corporations, small businesses, NGOs, and municipalities to prove that energy efficiency and renewable resources are already driving prosperity. While highlighting business opportunities across a range of sectors—including energy, construction, transportation, and agriculture technologies—Lovins and Cohen also show why the ex-CIA director Jim Woolsey drives a solar-powered plugin hybrid vehicle. His bumper sticker says it all: "Osama bin Laden hates my car." Corporate executives, entrepreneurs, environmentalists, and concerned citizens alike will find profitable ideas within these pages. In ten information-packed chapters, *Climate Capitalism* gives tangible examples of early adopters across the globe who see that the low-carbon economy leads to increased profits and economic growth. It offers a clear and concise road map to the new energy economy and a cooler planet.

Recent financial crises and instances of corporate malpractice have prompted many questions about how companies are run - and whether this tallies with how they should be run. This book systematically explores the factors that shape corporate governance, and discusses both those governance practices implemented by companies and those imposed by regulators. It also tries to determine how good corporate governance can help companies to create value for their shareholders. To illustrate that some practices are global while others are appropriate only in certain settings, case studies of individual companies from Europe, Asia, North and South America are discussed in each chapter. *Corporate Governance: Theory and Practice* is firmly grounded in academic literature and packed with empirical evidence from around the world, making it an ideal book for students of business, management, finance, accounting and law taking a one-term course in the subject. It offers considerable lecturer and student support, both in the text itself and on the accompanying website:

www.palgrave.com/finance/padgett.

Covering all the accounting issues and reporting standards (IAS, IFRS) that an accounting student needs to know, this text provides a fresh, decision-usefulness approach that will enhance students' interpretative skills and take their understanding to the next level.

IP law has evolved from being a little pool to a big ocean. Corporate governance needs to respond to society's rising expectations of directors and boards as the impact of the global intellectual property ecosystem is felt. How can a responsible corporate culture of IP transparency be stimulated to create a rosy future to connect corporate communication with the desires of shareholders, investors and other stakeholders? The astonishing lack of material quantitative and qualitative information companies report about their IP assets makes it difficult for shareholders and other stakeholders to assess directors' stewardship of those assets – a pressing corporate governance issue in the 21st century. This book advances IP reporting in alignment with the key corporate governance principles of transparency and disclosure. It analyses the juncture between the IP ecosystem; corporate finance and accounting for intangibles; and corporate governance. Patents, mini-case studies and an original business triage style model for assessing IP disclosures are used to illustrate the gaps corporate governance theory needs to address. Focussing on the common law tradition of corporate governance in England and Wales, intangibles and IP reporting developments in other jurisdictions are also explored.

For any company, defining the most efficient marketing concept to create a competitive customer experience (CX) is vital for sustained development. The focus of this research is the creation of a comprehensible practical approach to the development of client experience: the Customer Experience Model (CXM). The practical application of the CX model will allow companies to create value for their customers and key stakeholders, thus generating the necessary profit and building conditions for further development. Balancing academic research and real-world applications, *The Customer Experience Model* provides a framework that readers can understand and utilize to implement improvements in a company. In this work the readers also will learn about application in customer experience formation of such concepts as "systems thinking", "learning organization", "Lewinian Experiential learning cycle". The role of a leader in the formation of an effective customer experience will be shown as well. Also the readers will get an obvious idea of how to plan customer experience and measure its effectiveness. *The Customer Experience Model* shows the latest state of knowledge on the topic and will be of interest both to students of business schools and universities at an advanced level, academics and reflective practitioners in the fields of leadership, organizational studies, marketing, and strategic management and consulting.

The business world is undergoing dramatic change that is driven by tough new legislation, expanded market based incentives and increased consumer awareness of environmental issues (e.g., hazard ingredients in products, alternative energy, reduction in greenhouse gases). This is forcing companies to reassess the life cycle of their products and the efficiency of their supply chains. Environmental issues are becoming business critical. *Good to Green* provides the vital information, backed by case studies and examples, that gives progressive business leaders the strategic know-how to pro-actively manage environmental issues and realize the business benefits of going green.

This textbook introduces the topic of financial statements, without assuming prior training and study in accounting - because of this and with the aid of an array of pedagogical features, it is perfect for students and managers who need to build their understanding of financial statements without taking an entire degree in accounting.

All business organizations produce financial statements, and the information communicated (or hidden) in these is relevant to a wide range of users. After a number of recent financial scandals from banks to supermarkets, the need to fully understand financial statements has never been so imperative, and the topic itself so pertinent. With updated examples to reflect the current business environment, including new material on the ethical considerations, and a wider array of business examples, from retail to services and banks, O'Hare continues to demystify financial statements for non-specialists. In this new and refreshed edition, he once again covers the topic in an accessible way and assumes no prior training or study in accounting. Offering a range of extra resources, including end of chapter questions, topics for further discussion

and brimming with real-world examples, this concise new edition provides a comprehensive resource that will be welcomed by lecturers and instructors charged with delivering classes on financial statements.

The second European edition of *Financial Markets and Corporate Strategy* provides comprehensive coverage of financial markets and corporate finance, brought to life by real world examples, cases and insights. Placed in a truly international context, this new and updated edition takes an academic and practical view-point to guide students through the challenges of studying and practicing finance. Aimed specifically at an international audience, this edition boasts hundreds of references to new and relevant non-US research papers from top finance journals. Whilst retaining the well respected structure of the successful US text, Professor David Hillier has also made a number of additions which include: Fully updated research, data and examples in every chapter. Coverage of the global financial crisis, the impact it made on the financial markets and the lessons being learnt by the finance industry. A stronger emphasis on corporate governance and agency theory. Updates on accounting standards, bankruptcy laws, tax rules and tax systems.

In any organization, risk plays a huge role in the success or failure of any business endeavour. Measuring and managing risk is a difficult and often complicated task and the global financial crisis of the late noughties can be traced to a worldwide deficiency in risk management regimes. One of the problems in understanding how best to manage risk is a lack of detailed examples of real world practice. In this accessible textbook the author sets the world of risk management in the context of the broader corporate governance agenda, as well as explaining the core elements of a risk management system. Material on the differences between risk management and internal auditing is supplemented by a section on the professionalization of risk – a relatively contemporary evolution. Enterprise risk management is also fully covered. With a detailed array of risk management cases – including Tesco, RBS and the UK government – lecturers will find this a uniquely well researched resource, supplemented by materials that enable the cases to be easily integrated into the classroom. Risk managers will be delighted with the case materials made available for the first time with the publication of this book.

The rise of CSR (corporate social responsibility) is creating a paradigm shift in contemporary corporate culture and organizational behaviour with shareholder and stakeholder activism on the rise as international banking crises and global corporate scandals dominate the headlines. Through accountability and transparency, fiduciary capitalism is being challenged to tie sustainability and corporate conscience to the bottom line. With the emergence of impact investing, social responsibility and ethics in corporate governance is becoming essential to long-term success in the new global marketplace. Corporations need to demonstrate that ethical, environmentally conscious business practices and profit are no longer mutually exclusive. Justine Simpson and John R. Taylor's *Corporate Governance Ethics and CSR* gives the reader a comprehensive guide to today's requirements for governance and reporting that organizations must adopt to successfully strike a balance between financial gain and socially responsible, green business practices that enhance the greater good. Employing current examples (Walmart, Goldman Sachs, Citigroup) and case studies in both the public and private sectors, Simpson and Taylor have compiled a thorough and fascinating roadmap, including historical context, for anyone seeking to understand the complex workings of the international corporate economy that affects us all. This book is perfect for students of, and those wishing to participate in, this revolutionary wave sweeping our planet.

The Enlightened Shareholder Value principle and Corporate Social Responsibility are areas of increasing academic and research interest. However, discussions on the ESV principle in relation to CSR are very limited. This book provides a critical analysis of the impact of the concept of ESV, embedded in the Companies Act 2006, on CSR and explores the scope for reform. Along with analysing existing empirical research, it presents the findings of an empirical study conducted to determine whether the concept of ESV is capable of promoting or assisting CSR. The book also examines whether implementing an ESV approach has had any impact on the CSR practices of multinational corporations that originate in the UK and operate in developing nations, as in order to assess whether the ESV principle links to CSR both its domestic and international impact need to be considered. This analysis was undertaken through the lens of a case study on the ready-made garment industry in Bangladesh, with some focus on the Rana Plaza factory disaster. This study also assists in demonstrating the changes that need to be made to improve the current situation. Lastly, the book addresses the need for reform in the area and provides possible suggestions for reform. This interdisciplinary book will be of great interest to students and scholars of corporate law, corporate governance and business studies in general as well as policymakers, NGOs and government departments in many countries around the world working in the fields of CSR, sustainability and global supply chains.

This book presents an account of legal, economic and managerial perspectives on governance in situations of financial distress and insolvency. It uses detailed real-life case studies of executive decision making to explore and illustrate the discussion. The book deals with the emergence of corporate governance as a framework of checks and balances on executive decision-making, before moving to the core issues of governance during financial distress and insolvency and alternative informal and formal rescue. Identifying and reviewing turnaround strategies and formal rescue processes available to management, the book also examines the increasing importance of creditors and their impact on business decision-making. The book provides a detailed interpretation of governance in five mega insolvencies in retail and construction following the financial crisis in 2008. It also sets out a methodology which is designed to inform and help those readers seeking to analyse and interpret director behaviour in such circumstances.

Corporate Governance and Accountability presents students with a complete and current survey of the latest developments involving how a company is directed and controlled. Providing a broad research-based perspective, this comprehensive textbook examines global corporate governance systems, the role and responsibilities of the directorate, and the frameworks designed to ensure effective corporate accountability for stakeholders. A holistic approach to the subject enables students to develop a well-rounded knowledge of corporate governance theory and practice, policy documents, academic research, and current debates, issues, and trends. Now in its fifth edition, this comprehensive view of the corporate governance agenda features fully revised content that reflects new research and global developments in codes of practice and governance and accountability mechanisms. In-depth chapters contain numerous real-world case studies and compelling debate and discussion topics, exploring corporate transparency, social responsibility, boardroom diversity, shareholder activism, and many other timely issues.

Seminar paper from the year 2011 in the subject Business economics - Business Management, Corporate Governance, grade: A, The University of Chicago, language: English, abstract: The companies are the integral part of the society and they have both, the potential and obligations to the society and their obligations to the society is called corporate social responsibility. CSR is practiced by all the companies including SMEs. The CSR practices of the food retail sector of the UK have been a matter of prime concern as they are the major contributors to the UK economy. Tesco PLC is the largest food retailer in the UK and its CSR practices need to be examined with respect to its operations, activities and products. Generally, large companies claim their concern and commitment to CSR and announce it elaborately in their reports. The claims made by Tesco are different from the ground realities. The company claimed to reduce energy consumption and emission of greenhouse gases but could not achieve it for some or other reasons. Similarly, Tesco claimed to adapt to a compatible process of sourcing of its food products to be sold in its stores. The process claimed to investigate and monitor different stages of sourcing sincerely, but the recent horse-meat scandal revealed that there is a wide gap between the claims and the ground realities. The CSR is practiced by most of the companies for building reputation and the objective of the CSR to create value for the society is left behind.

This book is a capstone to the magisterial career of one of Japan's most senior scholars of risk, accounting, and management. How can companies and organizations navigate today's world, rife with unexpected challenges and

opportunities? In this trenchant book, Nishimura offers case studies, theoretical models, and useful strategies for the new normal. This book will be useful to scholars, businesspeople, and bankers.

The asymmetry of responsibilities between management and corporate governance both for day-to-day operations and the board's monthly or quarterly review and evaluation remains an unresolved challenge. Expertise in the area of risk management is a fundamental requirement for effective corporate governance, if not by all, certainly by some board members. This means that along with board committees such as "compensation", "audit", "strategy" and several others, "risk management" committees must be established to monitor the likelihood of certain events that may cause the collapse of the firm. Risk Management and Corporate Governance allows academics and practitioners to assess the state of international research in risk management and corporate governance. The chapters overlay the areas of risk management and corporate governance on both financial and operating decisions of a firm while treating legal and political environments as externalities to decisions undertaken.

This book provides a new approach to thinking about the politics and geographies of climate governance. It argues that in order to understand the nature and potential of the range of new responses to climate change emerging at multiple scales we need to examine how governance is accomplished - how it is undertaken, practised and contested. Through a range of case studies drawn from communities, corporations and local government, the book examines how climate change comes to be governed and made to matter as an issue with which diverse publics should be concerned. It concludes that rather than seeking the solution to climate change once and for all, we need to engage with the ways in which we can channel our intentions to ameliorate the climate problem to more progressive ends. The book will be of interest to researchers, advanced students and policy makers across the social sciences.

Financial Accounting & Reporting is the book that helps students and professionals succeed in their studies and the workplace by providing practical support and clear principles for applying international standards and preparing financial statements. MyLab Accounting is not included. Students, if MyLab Accounting is a recommended/mandatory component of the course, please ask your instructor for the correct ISBN and course ID. MyLab Accounting should only be purchased when required by an instructor. Instructors, contact your Pearson representative for more information.

Enhancing Board Effectiveness seeks to examine the conceptualization and role of the board in a variety of contexts and articulate solutions for improving the effectiveness of the board, especially in developing and emerging markets.

Enhancing Board Effectiveness with therefore address the following central questions: To what extent is the concept and role of the board evolving? What rights, powers, responsibilities and other contemporary and historical experiences can enhance the effectiveness of the board, especially in the particular contexts of developing and emerging markets? What socio-economic, political, regulatory and institutional factors/actors influence the effectiveness of the board and how can the policies and practices of such actors exert such influences? In what ways can a reconstructed concept of the board serve as a tool for theoretical, analytical, regulatory and pragmatic assessment of its effectiveness? In examining this issues, Enhancing Board Effectiveness will investigate theoretical, socio-economic, historical, empirical, regulatory, comparative and inter-disciplinary approaches. Academics in the relevant fields of accounting, behavioural psychology/economics, development studies, financial regulation, law and management/organizational studies, political economy and, public administration will find this book of high interest.

Discover everything you need to know to take control of your accounts and manage the success of your business or personal finances. Brilliant Accounting is the practical, step-by-step guide that will help you get to grips with accounting basics. Written by an accounting expert with years of experience, Brilliant Accounting is free from technical jargon and theory and is packed with practical examples and expert tips and tricks. This book covers everything you need to know, from understanding reports to using accounting information to manage and develop your business.

This book analyses the complex relationship between corporate governance and economic development by focusing on the reform of corporate governance, the role of the legal system, and the interconnections with the financial system. Corporate governance has a central role to play in helping to increase the flow and lower the cost of the financial capital that firms need to finance their investment activity. The importance of this role has grown considerably in recent years, and the findings of this book emphasize that the standard of corporate governance matters significantly for developing countries. The editors rediscover that improved corporate governance can contribute to sustained productivity growth and stability of institutions. This timely and insightful book offers a one-stop reference guide for practitioners, academics, researchers, donor agencies and those who are interested in understanding the multi-dimensional and interdisciplinary aspects of corporate governance.

Accounting and Finance for Managers is specifically designed for the needs of MBA, EMBA and MA Business and Management students. It includes worked examples throughout the chapters, as well as real-world scenarios and full exercises at the end of each chapter. The book also includes 'Expert view' notes, which encourage students to think more broadly and present them with further issues to consider. For lecturers, the book begins with an indication of how the course material throughout the book might be divided over different time periods. Providing coverage of basic bookkeeping, readers will learn how to interpret financial statements and grasp underlying theory, interpret a cash budget and identify potential problems, identify appropriate pricing strategies to fit different markets and products/services and incorporate financial evaluation into operational decision making and problem solving. Online supporting resources for this book include bonus chapters covering topics such as cash flow, investment decisions and business planning, and lecture slides for each chapter.

This fully revised edition of Company Accounts shows how to interpret published accounts to obtain maximum information about a company, explaining the full significance of the key statements set out in these accounts. The book is ideal for students on business and management courses and as a general reference for practising managers, trade union

officers, company secretaries and others.

Unlocking Business is a new kind of textbook for business students in their first and second year of a degree. Unlocking Financial Accounting provides the following benefits: - Strict coverage of key knowledge, concepts and ideas, keeping the title lean and focused and allowing students to find what they want without having to plough through thousands of pages. - Carefully written for the learner - case studies, exercises and seminar ideas are woven into the text to help students learn as quickly as possible and to retain that knowledge in the most time-efficient way. - Encourages good practice such as complete referencing and suggested wider reading, to help those who wish to obtain the best possible degree classification. - Useful web resources include further questions, revision summaries and interactive multiple-choice quizzes at <http://www.hodderplus.co.uk/unlockingbusiness> - A cost-effective way to prepare students for their studies.

Businesses must have regard to human rights in several different contexts. Difficulties may arise if there are weaker governance mechanisms for protecting human rights overseas, or if firms take different approaches to the protection of certain human rights in the UK and elsewhere. This report considers a complex range of issues, starting from the position that the UK should play a leadership role to ensure that all firms respect human rights wherever they operate. The work of the UN Secretary General's Special Representative on Human Rights and Transnational Corporations is welcome but the Committee would support clearer guidance for meeting obligations. The OECD also has guidelines on multinational enterprises as monitored by National Contact Points. The UK National Contact Point, though much improved, still falls short of the necessary criteria and powers needed by an effective remedial body. The Committee argues that an international agreement on business and human rights should be the ultimate objective, although they accept that no such agreement is likely in the near future. There is considerable scope for joint working on a regional level and globally to agree a consistent approach to business and human rights and the Committee believes that the UK Government could do more to explain the responsibility on businesses to respect human rights and the standard of due diligence this entails. The structure of corporate governance has made significant progress in OECD countries but it remains imperfectly linked to the activities of many businesses. Its advance on the global stage will be hesitant and slow until its practice in OECD countries is more consistent and convincing. Weaknesses in corporate governance and law enforcement are impeding the investment needed to build the global economy to its full potential. *The Globalisation of Corporate Governance: The Challenge of Clashing Cultures*, explores the challenges of making corporate governance effective for all participants in a global economy. The tasks of: o

Are you looking for an engaging, decision-focussed approach to financial reporting that encourages students to develop their interpretative skills? Building on the success of the first edition, this textbook takes a 'how, why, what' approach to financial accounting, interwoven in each chapter. From chapter one, students understand how financial information is prepared and presented, why it is prepared and presented in this way, and what the resulting financial information means for users. Designed for students taking a step beyond their introductory financial accounting training, the textbook equips them with all the key tools they will require when they enter professional practice. Reflective of the latest International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS), this textbook delivers concise, clear explanations of all the key issues in accounting standards that students need to know. Content maps to professional accounting body syllabi, making this the perfect choice for accounting courses which offer exemptions. Chapters are rich with 3 types of examples to enhance understanding: - Illustrative examples of real-world situations; - Worked examples demonstrating the calculation of figures required for financial statements; - Extracts from company annual reports demonstrate how the theory relates to financial reporting in practice. More engaging, more balanced, and more applied than other offerings, this is exactly the textbook your financial reporting students need! An extensive Online Resource Centre accompanies the textbook and includes: For students: DT Solutions to all the end-of-chapter questions in the book including walkthroughs of solutions to key questions; DT Additional graded questions including professional body questions; DT Additional interpretative case studies based on real-life companies; DT A guided tour through a company report DT Specific study skills tips for accounting students For lecturers: DT Customisable PowerPoint slides DT Solutions to all the additional online questions DT Outline solutions to the interpretative case studies DT Group discussion questions

Any of our Business? : Human rights and the UK private sector, first report of session 2009-10, Vol. 2: Oral and written Evidence

Corporate Governance and Accountability John Wiley & Sons

Financial accounting, reporting and regulation is a vast subject area of huge global importance, with interest rising significantly in the light of the ongoing global financial crisis. The authors begin with a broad overview of the subject of accounting, setting the stage for a discussion on the theoretical and practical issues and debates regarding financial reporting, which are expanded on in the second part of the book. This includes how to define the reporting entity, recognition and measurement of the elements of financial statements, fair values in financial reporting and the costs and benefits of disclosure. The third part assesses the interest, need and theories behind the accounting, reporting and regulation industry, while parts four and five look at the institutional, social and economic aspects; with issues such as accounting for environmental management and, accounting regulation and financial reporting in Islamic countries, both issues of ever increasing importance. This authoritative Companion presents a broad overview of the state of these disciplines today, and will provide a comprehensive reference source for students and academics involved in accounting, regulation and reporting.

This assessment of the corporate governance role of corporate lawyers in the UK analyses the extent to which lawyers can and should act as gatekeepers, counsellors and reputational intermediaries. Focusing on external and in-house lawyers' roles in both dispersed share-ownership and owner-managed companies, Joan Loughrey highlights the conflicts of interest that are endemic in corporate representation

and examines how lawyers should respond when corporate agents provide instructions contrary to the company client's interests. She also considers the legitimacy of 'creative compliance', the ethical arguments for and against lawyers prioritising the public interest over their clients' interests, and their exposure to liability if they fail to perform a corporate governance role. Finally, she considers whether the reforms to the legal profession will promote the lawyer's corporate governance role and advances suggestions for reform.

Scholarly Research Paper from the year 2011 in the subject Business economics - Business Management, Corporate Governance, grade: -, University of Derby, course: Business economics - Performance Management, language: English, abstract: Performance is explained superficially, which is the achievement of quantified objectives. Performance has an important connotation that is the way that people choose to achieve the objectives. Therefore, performance means process and manner of functioning and operating (or behaviours) to attain beforehand desirable goals (or results) (Brumbach, 1988). The mixed model of performance management is suggested by Armstrong (2006) which is based on these simultaneous elements of performance that are behaviour and result. The considerable aspect of organisational performance management is to maintain the goal congruence. Performance management aligns the organisation's objectives with the individuals' goals. Many performance management theories apportion this alignment as a main endeavour of the performance management process such as Balanced Scorecard. Besides, performance management could converge to strategic development by some modification of its methods and facilitates indirect control of employees by giving a clear target (Otley and Fakiolas, 2000; Hemmer, 1998; Egan, 1995). Organisations usually utilise two main theories to be competent firms in their markets. Those theories are Porter's theory (1980, 1989) and resources and competences theory. Despite of which theory is deployed, ongoing performance management could facilitates to achieve significant results and produce prosperous business. Besides, the obligation for continuousness of performance management is argued in details on the proper sections. Multifarious performance management frameworks are available that usually they are divided into three corporate, business unit and, functional levels. Among those various frameworks balanced scorecard is used abundantly. It "hel

This is an issue of our quarterly journal Hume Papers on Public Policy - the journal of the David Hume Institute.

The 30 Day MBA in Business Finance provides a complete 'course' in business finance, covering 13 key topics which fall under three main headings - the Fundamentals of Business Finance, Corporate Capital Structures and Financial Strategies and Special Topics. Learn what they teach you at the world's top accountancy firms and Business Schools and why it matters to you. With guidance on understanding financial reports, assessing the credit worthiness of business partners, determining profitable strategies, raising finance and ensuring proper records, this book contains everything you need to eliminate gaps in your financial knowledge, think like a financial strategist and become a top manager.

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