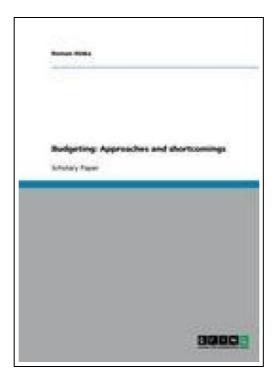
# **Budgeting: Approaches and shortcomings**



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#### **BUDGETING: APPROACHES AND SHORTCOMINGS**



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