



**DE MONTFORT  
UNIVERSITY**

**QOCHIWE YAKONDABA LUNGU**

has been awarded the  
**HIGHER NATIONAL DIPLOMA**  
in

**BUSINESS AND FINANCE**

**JUNE 1999**

Certified as true Copy  
of original  
on the 30<sup>th</sup> day of Dec 2000  
Annie Z. Gumulira.  
Senior Resident Magistrate

*Kenneth Barker*

**Kenneth Barker**  
Chief Executive and Vice-Chancellor

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