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2.1 Allocation Of Responsibility For The Management Of The Bank Account: The Chief Financial Officer

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PROFICIENCY: WHICH SPREADSHEET SKILLS ... The  
Meaning Of Spread-sheet Proficiency Remains Vague,  
However [3, 13, 23]. There Are Hundreds Of  
Spreadsheet Functions [16], And So One Wonders  
What Exactly Does Spreadsheet Proficiency Mean?  
Does It Refer To Knowing How To Use: (a) Some Basic  
Answer Three Questions Related To Spreadsheet ...  
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Example The Examples On This Page Illustrate How  
Some Common Row And Column Operations Can Be  
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