

CERTIFICATE

OF COMPLETION



ICEF Agent Training Course (ITAC)

This is to certify that:

BHESHRAJ (BHISHMA) RAY

has successfully completed the formal test and
is now an ICEF Trained Agent Counsellor (ITAC).

A handwritten signature in black ink, appearing to read "Markus Badde".

Markus Badde, CEO

17 May, 2021



Graduate No: #01718