

CERTIFICATE

OF COMPLETION



ICEF Agent Training Course (ITAC)

This is to certify that:

Umesh Dhungel

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
18 October, 2017



Graduate No: #01123