

CERTIFICATE

OF COMPLETION



ICEF Agent Training Course (ITAC)

This is to certify that:

**Qamaruddeen Bin Muhammed
Najmuddeen**

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



Markus Badde, CEO
05 June, 2026



Graduate No: #02439

