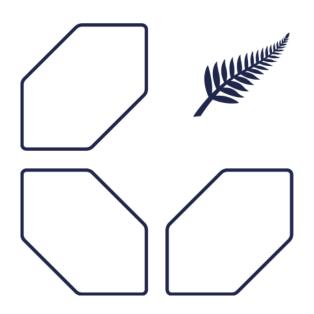


CERTIFICATE

OF COMPLETION

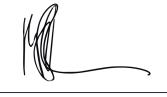


New Zealand Education Agent Course (NZEAC)

This is to certify that:

Jincemon Joy

has successfully completed the formal test and is now a NZ Course Graduate (NZCG).



Markus Badde, CEO 10 July, 2024



Graduate No: #5