



APRACA CONSULTANCY SERVICES

and

INDONESIA MICROFINANCE EXPERT ASSOCIATION

award this

Certificate of Completion

to

K. G. U. A. GAMLATH

for having satisfactorily completed the

***INTERNATIONAL TRAINING PROGRAM ON
CREDIT QUALITY MANAGEMENT***

held in Bandung and Jakarta, Indonesia on 28 - 31 August 2017

Given this 31st day of August 2017 in Jakarta, Indonesia

A handwritten signature in black ink, appearing to read 'Agus Gunawan'.

AGUS GUNAWAN
Managing Director
APRACA
CONSULTANCY SERVICES

A handwritten signature in black ink, appearing to read 'Dr. Ahmad Subagyo'.

DR. AHMAD SUBAGYO
Chairman
INDONESIA MICROFINANCE
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