

COMMUNICATIONS
COUNCIL OF BANKING
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Zambia Institute of Banking
& Financial Services

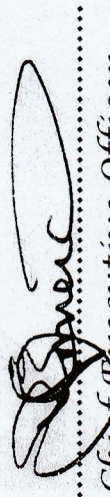
This is to certify that

Friday Hamamba Mwanene
has passed the examinations prescribed by

the Council of Zambia Institute of Banking & Financial Services
and has been awarded the

CERTIFICATE IN BANKING AND FINANCE


President


Chief Executive Officer



Date: **18/02/12**

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