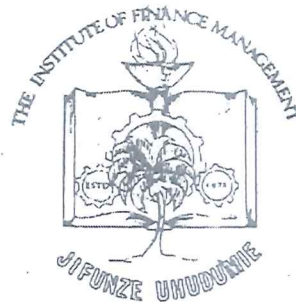


THE
INSTITUTE OF FINANCE MANAGEMENT
DAR ES SALAAM, TANZANIA



ADVANCED DIPLOMA

This is to certify that

Chrisbeth Thomas

Having successfully completed the examinations
and satisfied all other requirements of the Council
is hereby awarded

The Advanced Diploma in

Insurance and Risk Management

Upper Second

Classification

Mwamba
CHAIRMAN OF
COUNCIL

Colma
PRINCIPAL OF
INSTITUTE

No. 06101

DATE 27-11-2009