

# CERTIFICATE OF ACHIEVEMENT

## Kareema Fernan

HAS COMPLETED THE REQUIREMENTS, PASSED THE  
ACCOUNTS PAYABLE MANAGER CERTIFICATION PROGRAM AND IS ACKNOWLEDGED AS AN

### Accredited Payables Manager

THIS ACHIEVEMENT SIGNIFIES A HIGH LEVEL OF  
EXPERTISE AND KNOWLEDGE IN THE ACCOUNTS PAYABLE FIELD.

GRANTED ON May 12, 2025

EXPIRES ON May 12, 2026

**IOFM**  
Institute of  
Finance & Management



JOSH BARRETT, DIRECTOR  
INSTITUTE OF FINANCE AND MANAGEMENT

