

# CERTIFICATE OF COMPLETION

Cheryl Brown

has successfully completed the  
**Credit & Collections Master Class:  
Credit Management**

GRANTED ON August 14, 2024



A handwritten signature in black ink, appearing to read "Josh Barrett", is positioned above a horizontal line.

JOSH BARRETT, DIRECTOR  
INSTITUTE OF FINANCE AND MANAGEMENT



**IOFM CEUS: 3**  
**TIME: Self-Study**