CERTIFICATE
OF ACHIEVEMENT

Panajot Xhavara

HAS COMPLETED THE REQUIREMENTS, PASSED THE
RECEIVABLES & PAYABLES CERTIFICATION PROGRAM AND IS ACKNOWLEDGED AS AN

Certified Receivables & Payables Solution Consultant

THIS ACHIEVEMENT SIGNIFIES A HIGH LEVEL OF
EXPERTISE AND KNOWLEDGE IN THE RECEIVABLES & PAYABLES FIELD.

GRANTED ON January 12, 2026

IOFM
Institute of
Finance & Management

JOSH BARRETT, DIRECTOR
INSTITUTE OF FINANCE AND MANAGEMENT

CERTIFIED RECEIVABLES & PAYABLES SOLUTION CONSULT
Institute of
CRPSC
Finance & Management