



CERTIFICATE

This certificate is presented to :

Muhammad Fikri Arief

Has Successfully completed a comprehensive
professional training program for **Certified Risk Associate (CRA®)**

Jakarta, Jan 27th, 2023

A handwritten signature in black ink, appearing to read 'Deden Wahyudiyanto', is written over a horizontal line.

Deden Wahyudiyanto, CSA, CRP, CIB, CPIA

President Director of KLASSPRO.ID

