



THE BOARD OF DIRECTORS OF CORPORATE FINANCE INSTITUTE  
HAS GRANTED

BRIAN OWINO

who has pursued studies and completed all the requirements for the course of

3-STATEMENT MODELING

with all the rights and privileges pertaining to this certificate.



A handwritten signature of Tim Vipond.

**Tim Vipond**  
Chief Executive Officer

A handwritten signature of Ryan Spendelow.

**Ryan Spendelow**  
Senior Vice President, Content

62770010  
Certificate Number

NOVEMBER 27, 2022