



Microcertificate of Completion

This is to certify that

KARL PAULO VELARDE

has successfully completed **Problem Solving & Innovation**
on **January 24, 2025**

A handwritten signature in black ink that reads "Ajay Kela".

Ajay Kela
CEO, Wadhvani Foundation



Scan & Verify

This certificate confirms the completion of 7 hours of course.