



Certificate



This is to recognize and certify that

MUTUYUMUREMYI AGATHE

Successfully attended and completed the Training of Trainers Workshop on
Financial Education for SACCOs held from

21st - 26th June, 2016

at RICEM, funded by the World Bank, and supported by MINECOFIN and RCA.

Mr. TWAGIZHIRWE Valence
Programme Manager, RICEM

Master Trainer

Master Trainer





In partnership with SBFC
 **Finanzgruppe**
Sparkassenstiftung für
internationale Kooperation

Certificate

This is to recognize and certify that

MUTUYUMUREMYI Agathe

has successfully participated in the

Training on the Module

Loan Management for

Loan Officers and Presidents of Credit Committees of MFI's

held at RICEM, Kigali from 9th to 13th May 2016.

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Mr. BAHIZI Brekmans
Managing Director, RICEM

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Mr. Ruterana Emmanuel
Head of Financial Services /
Microfinance Unit, RICEM