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# CERTIFICATE OF COMPLETION

THIS IS TO CERTIFY THAT:

**Muhammad Demmy**

**has successfully completed the "Fundamental  
Financial Skills Specialization"**

With a focus on financial awareness, smart investing, and practical business applications, this specialization includes three courses: Money Basics, Investment Fundamentals, and Business Pricing , Managing Irregular Income & Using FinTech

**26/2/2026**

Date



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