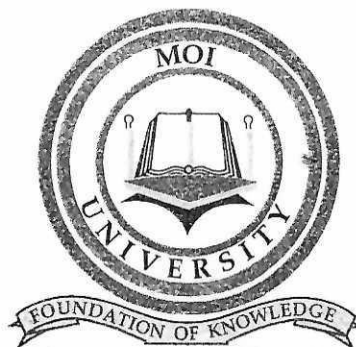


I Certify that this is a True Copy of the Original

TITUS M. KINYANJUI - ADVOCATE,
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P. O. Box 38663-00623, NAIROBI



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MOI UNIVERSITY

Upon the recommendation of Senate
and on authority of the Council
hereby confers upon

Beatrice Musangi Kunga

the degree of

**Bachelor of Business Management
(Finance and Banking)**

Second Class Honours (Upper Division)

with all the rights and privileges
thereunto appertaining in witness whereof
we have hereunto affixed our signatures
and the seal of the University

on the 16th day of December 2011

VICE-CHANCELLOR

SECRETARY TO SENATE

SECRETARY TO SENATE