



UNIVERSITY OF DAR ES SALAAM



CERTIFICATE

CERTIFIED FINANCIAL EDUCATOR

This is to certify that

Dr. Daniel Ndaki Nkonya

Has completed a Certified Financial Educator Program at the University of Dar es Salaam
from 5th to 30th January, 2026 (Evening Program)

Prof. Omar K. Mbura
Dean
Business School

Dr. Tobias A. Swai
Head
Department of Finance