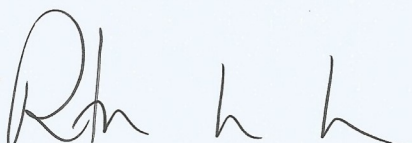




Gracious Douglas Mpilangwe

*having satisfied the examiners has this day been awarded  
the degree of*

**BACHELOR  
of  
COMMERCE  
(BANKING AND FINANCE)**

  
Registrar

20th December 2022

  
Vice-Chancellor