



SINGAPORE NATIONAL
EMPLOYERS FEDERATION

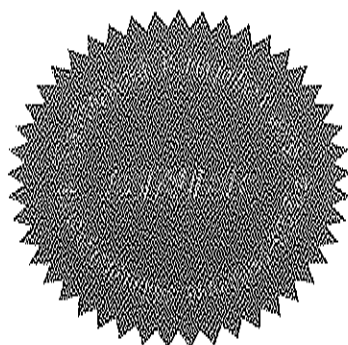
Certificate of Achievement

awarded to
Md Zikrul Haque Chowdhury

for completing a course in
Effective Business Writing for Managers

12 + 13 August 2014

at the SNEF Training Institute



A handwritten signature in black ink, appearing to read 'Koh Juan Kiat'.

Koh Juan Kiat
Executive Director