

THE INSTITUTE OF CERTIFIED  
MANAGEMENT ACCOUNTANTS  
of the  
INSTITUTE OF MANAGEMENT ACCOUNTANTS

UNITED STATES OF AMERICA

proclaims that

**JINO JOSEPH**

has earned the designation

**CERTIFIED MANAGEMENT ACCOUNTANT**

in recognition of demonstrated knowledge and competence in  
Management Accounting  
and confers herewith all the rights, privileges, and responsibilities  
as prescribed by the Board of Regents.

OCTOBER 3, 2003

*Kim A. Wallin*  
PRESIDENT

*Kath A. Russell*  
CHAIRMAN, BOARD OF REGENTS

*M.A.C.A.*

*R. D.*

