



**ORGANISATION OF  
CERTIFIED RISK MANAGERS**

This is to confirm that

**Ahmad Khizar**

has been elected a(n)

**Affiliate Member**

of the Organisation of Certified Risk Managers

February 2017

A handwritten signature in black ink, appearing to read 'Adnan', is written over a light blue circular watermark.

Dr. Adnan Naseem  
Chairman

**Organisation of Certified Risk Managers**