



# CERTIFICATE OF APPRECIATION

This certificate is proudly presented to:

*Nita Fitriana*

STIE Widya Wiwaha

For valuable contribution as the Chair of Organizing Committee for  
**The International Community Service Consortium**

Theme: Financial Planning for Financial Freedom

Held online via Zoom Meeting on Monday 27<sup>th</sup> October 2025



**Dian Astuti Pratiwi, M.Eng**

Chief of PCI Fatayat NU  
Malaysia