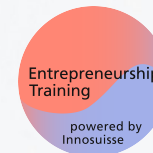


# CERTIFICATE

OF ACHIEVEMENT



This is to certify that

**RAY CHOW-TOUN**

completed the Innosuisse BUSINESS CREATION ICT as part of the  
INNOSUISSE ENTREPRENEURSHIP TRAINING in September, 2021.

(Certificate ID: 54FE1F535DABDFFF)

*Jordi Montserrat*

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Jordi Montserrat  
Managing Partner

*Philipp Winteler*

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Philipp Winteler  
Co-MD, Program Director