

THE UNIVERSITY OF
THE WEST INDIES



Heather Marie Spence

having completed the Course of Study approved
by the University and having satisfied the
Examiners has this day been admitted by the
Senate to the Degree of

BACHELOR OF SCIENCE
(ECONOMICS & MANAGEMENT)

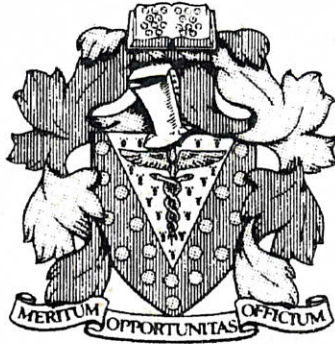
with
Second Class Honours (Lower Division)

August 1, 1990
DATE

Alister M. J. ...
VICE-CHANCELLOR

...
UNIVERSITY REGISTRAR

The Association of Chartered Certified Accountants



This is to certify that

Heather Marie Spence

is a

GRADUATE OF THE ASSOCIATION

having passed the

FINAL EXAMINATION

and

on completion of three years approved
accountancy experience will be eligible to apply
for Associate Membership of the Association

John Brockwell, ACCA President

This certificate was presented at an ACCA Graduation Ceremony in 1999 to record this individual's examination success.
It cannot be relied upon for the purposes of verification that the individual is a graduate of the Association.
To confirm the status of the individual concerned contact ACCA, 1 Woodside Place, Glasgow G3 7QF