

# MOONSTONE

BUSINESS SCHOOL OF EXCELLENCE

This is to certify that

**Thembeke Mbalo**

9303240413087

completed the course

**Understanding the NCA (F & I and Loan Consultants)**

**Course Grade: 87.50 %**

**23 October 2025**

kVMCDYIJEs



**HJALMAR BEKKER**

Chief Executive Officer



**Moonstone Business School of Excellence (Pty) Ltd**  
Reg no. 2005/020855/07)

Provisionally registered with the Department of Higher Education and Training as a Private Higher Education Institution until 31 December 2026 under the Higher Education Act, 1997. Registration certificate No.2011/HE07/005

Accredited with INSETA: Accreditation No. 130146

Registered as an Occupational Certificate Skills Development Provider QCTO No. SDP1228/16/004