

Santa Clara University



This Certificate of Completion is awarded to

Phil Holland

in recognition of the successful completion of the

STARTING A BUSINESS COURSE

issued at Santa Clara, in the State of California by the



January 22, 2018

A handwritten signature in black ink, appearing to read 'S. Andrew Starbird', is written over a horizontal line.

S. Andrew Starbird, Ph. D.
Executive Director, My Own Business Institute