



CERTIFICATE

No. : 376/Cert-TFT/XI/2025

THIS IS TO CERTIFY THAT :

Dr. Rina Rosia, M.S.I

has recieved

Certification For Sakinah Finance Trainer (CSFT)

Having completed **Sakinah Finance Skills-Up Training of Trainers (ToT) Batch 57 (8 Hours)**

22-23 November 2025 / 1-2 Jumadil Akhir 1447H

Authorized by :

Dr. Luqyan Tammanni, M.Ec
(Certifications: CFP, AEPP)

Founder Sakinah Finance

Prof. Dr. Murniati Mukhlisin, M.Acc
(Certifications: CFP, IFP, AEPP, WPPE-PT, QFC)

Founder Sakinah Finance



Workshop topics :

Introduction to Islamic
Personal Planning

Zakat and Endowment
Planning

Family Financial Dreams and
Islamic Investment

Financial Risk and Islamic
Insurance

Islamic Retirement Planning

Islamic Inheritance