



University  
of Latvia (Latvia)



Sumy State  
University (Ukraine)



Vilnius University  
(Lithuania)



Lebanese International  
University (Lebanon)

# Certificate of Participation

**Ph.D., Associate Professor**

**Olena Pakhnenko**

has participated as a Lecturer in  
a Virtual Mobility Project on the topic:

**“Challenges and Opportunities of Economic Development  
in the Digital Era”**

**30 hours, 1 credit ECTS, 31 October – 13 December, 2022**

**Larysa Hrytsenko**

Head of the Department of Financial  
Technologies and Entrepreneurship  
Sumy State University  
(Sumy, Ukraine)

**FinTech**  
Entrepreneurship