



# *Certificate of Publication*



This is to confirm that  
**Dr. Warner Woodworth**  
Published following article

**U.S. Microfinance from the Bottom Up The Case of  
MicroBusiness Mentors as a Social Enterprise Professor Warner  
Woodworth, Marriott School of Business, BYU**

Volume 2, Issue 12, pp: 71-77

**[www.ijaem.net](http://www.ijaem.net)**

**A Peer Reviewed Journal**

**International journal of Advances in Engineering  
and Management (IJAEM)**

**ISSN: 2395-5252**

**Publication Head**