

**IOSIE**

international olympiad on  
islamic economics and business



# CERTIFICATE

OF APPRECIATION

THIS CERTIFICATE IS PRESENTED TO

*M. Zahid Zakhrifi*

for all efforts and dedication given to as

**DUTA INTELEGENSIA AFEBS 2024**

In International Olympiad on Islamic Economics and Business 2024 at  
Kendari, 5 - 8 March 2024.

Chief of AFEBS

Handwritten signature of Prof. Dr. Tulus Suryanto.

Prof. Dr. Tulus Suryanto

Secretary General of AFEBS

Handwritten signature of Dr. Afdawaiza, S.Ag., M.Ag., next to the AFEBS logo.

Dr. Afdawaiza, S.Ag., M.Ag