

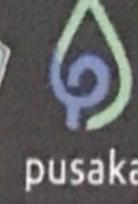
islamic economics and business











## CERTIFICATE

OF APPRECIATION
THIS CERTIFICATE IS PRESENTED TO

## M. Zahid Zakhrafi

for all efforts and dedication given to as

## **DUTA INTELEGENSIA AFEBIS 2024**

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

Chief of AFEBIS

Prof. Dr. Tulus Suryanto

Secretary General of AFEBIS

