



The Association of  
Accountants and  
Financial Professionals  
in Business



Dubai-  
UAE  
Chapter

# *Certificate of Appreciation*

This certificate is presented to

**Philippe Fanjere**

For being a guest speaker at the chapter event on **the 16<sup>th</sup> of April 2016**

**Entrepreneurs' Forum: Challenges faced by SMEs in the Middle East Region**

*Hadeel Nasser*

A handwritten signature in blue ink that reads 'Hadeel' in a cursive script.

Chapter President