



The Association of  
Accountants and  
Financial Professionals  
in Business



Dubai-  
UAE  
Chapter

# *Certificate of Appreciation*

This certificate is presented to

**Mr. Ketan Dhruv**

For being a guest speaker at the chapter event on **the 7<sup>th</sup> November 2015**

**Topic: Mergers & Acquisitions**

*Hadeel Nasser*

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

Chapter President