



The Association of
Accountants and
Financial Professionals
in Business



Dubai-
UAE
Chapter

Certificate of Appreciation

This certificate is presented to

Kanwal Sarfraz

For being a guest speaker at the chapter event on **the 16th 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