



The Association of  
Accountants and  
Financial Professionals  
in Business



Dubai-  
UAE  
Chapter

# *Certificate of Appreciation*

This certificate is presented to

**Loay Al Nakhal**

For being a guest speaker at the chapter event on the **25<sup>th</sup> of January 2016**

**Topic: Innovating The Services With Smart Applications**

*Hadeel Nasser*

A handwritten signature in blue ink that reads 'Hadeel'.

Chapter President