



CERTIFICATE

OF APPRECIATION

This Certificate is Proudly Presented To

Rosan Fariyanda

as the 1st winner in **Sharia Investment Essay Competition**
Thursday, the 5th of December, 2024


Financial Inclusion Community
for the Indonesian Muslim

Kevin Andritama Sucipto
NPM 120610220045



Rizqon Mubarak Asha
NPM 120310230069



CERTIFICATE

OF APPRECIATION

This Certificate is Proudly Presented To

Airiel

as the 1st winner in **Sharia Investment Essay Competition**
Thursday, the 5th of December, 2024


Financial Inclusion Community
for the Indonesian Muslim

Kevin Andritama Sucipto
NPM 120610220045



Rizqon Mubarak Asha
NPM 120310230069