



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Hereby certifies that

Ghiyats Fahim Abdulkarim

*having satisfactorily completed the course of study and has demonstrated
the highest degree of competency and skill to be certified as a*

Certified Islamic Money Manager

*and has met professional standards, with all the privileges and responsibilities therein.
In witness whereof, the Chairman of IARFC Indonesia affixed on his/her signature here to*

Jakarta, 13 Juli 2023

Bareyn Mochaddin S.Sy., M.H., RPP®
Registrar - IARFC Indonesia

Aidil Akbar Madjid, MBA MNLP, CFE®, CH, CHt, RIFA®, RFC®
Chairman - IARFC Indonesia

No Reg: 119/CIMM/002/07/2023