The Institute of Certified Business Consultants

This is to Certify that

Ayman Ibrahim Ali Bilal

has successfully met the prescribed requirements for certification as established by The Institute of Certified Business Consultants and is hereby awarded the professional designation of

Chartered Certified Financial Consultant

conferred by The Institute of Certified Business Consultants this month of

April 2016

Registrar: _____

President: _____

Registration No: 4085

Chartered under the Laws of the State of Washington, USA