



**CIHAN UNIVERSITY-ERBIL**

**LODS UNIVERSITY-POLAND**

**THE 4<sup>TH</sup> INTERNATIONAL JOINT CONFERENCE ON ADMINISTRATIVE & FINANCIAL SCIENCES  
( ICAFS 2023 )**

*Certificate*

**OF ATTENDANCE**

**THIS CERTIFICATE IS PRESENTED TO**

*Asst. Prof. Bekhal Samad Sedeeq*

**FOR ATTENDING IN THE 4<sup>TH</sup> INTERNATIONAL JOINT CONFERENCE OF CIHAN  
UNIVERSITY-ERBIL & LODS UNIVERSITY-POLAND ON ADMINISTRATIVE & FINANCIAL  
SCIENCES ( ICAFS 2023 ), CIHAN UNIVERSITY-ERBIL, KURDISTAN REGION -IRAQ  
ON MAY 3<sup>RD</sup>-4<sup>TH</sup>, 2023**

**PROF. DR. AMJAD SABER AL-DELAWI  
PRESIDENT OF CIHAN UNIVERSITY-ERBIL  
CONFERENCE CHAIRMAN**