



CIHAN UNIVERSITY-ERBIL

LODS UNIVERSITY-POLAND

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

Certificate

OF ATTENDANCE

THIS CERTIFICATE IS PRESENTED TO

Assist. Prof. Payman Abbas Rashed

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

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