



# Certificate of Achievement

This is to certify that  
Hermando DeCruz  
has successfully completed  
The Philosophy of Islamic Finance

April 2020

A handwritten signature in black ink, appearing to read 'Adnan', with a long, sweeping horizontal stroke extending to the right.

Adnan Naseem  
C.E.O

**Brentwood Open Learning College**

REGISTRATION NUMBER  
24629

This certificate remains the property of BOLC and must not in any circumstances  
be altered or otherwise defaced.

CERTIFICATE NUMBER  
CR # 00673