



Certificate of Achievement

This is to certify that
Hernando DeCruz
has successfully completed
Islamic Banking Model

April 2020

A handwritten signature in black ink, appearing to read 'Adnan'.

Adnan Naseem
C.E.O

Brentwood Open Learning College

REGISTRATION NUMBER
24631

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

CERTIFICATE NUMBER
CR # 00675