



Certificate

e.5.a/237-237-C154/FAI-UMM/VI/2021

presented to:

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As
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**INTERNATIONAL WEBINAR
TRADE AND ENVIRONMENT NEXUS**

Sharia Economic Departement
Islamic Studies Faculty
University of Muhammadiyah Malang

10th June 2021

Dean of Islamic Studies Faculty



Prof. Dr. Tobroni, M.Si.