

"In the name of Allah S.W.T,
the Most Gracious, Most Merciful. Read!
In the name of your Lord and Cherisher who created.
Created man out of a clot. Read! And your Lord is the Most
Bountiful. He who taught the use of the pen, taught man which
he knew not" (Surah Al- Alaq: 1-5)

Congratulations!

This is very important day in your life. In achieving this success, you have fulfilled your aspirations and those of your loved ones.

This world is waiting for you. It is an exciting world - full of opportunities and challenges. Pursue those opportunities and handle the challenges with the knowledge, wisdom and poise that you have gained.

Your success depends not only upon the knowledge and skills you have acquired in International Program for Islamic Economics and Finance (IPIEF) UMY, but also upon your attitudes towards yourself, towards others, and towards life itself. May you achieve personal success personal while also contributing the Ummah, society, and mankind.

MAY ALLAH S.W.T BLESS YOU