



HARAPAN
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No. 5978/SA/ITHB/IX/2020



Certificate of Participation

awarded to

Ricardo Nathaniel

for attending the online Industrial Visit of

“How to Deal with Life in 20’s”

Guest Speaker:

Riko Karangetang

Senior Associate Pastor of Muda Untuk Indonesia

conducted by Himpunan Mahasiswa Manajemen dan Online Business on September 19th, 2020

Harapan Bangsa Business School

Head of Management and
Online Business Department

Dr. Laura Lahindah, S.E., M.M.



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