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*Veritas vos liberabit*

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# Certificate of Participation

awarded to

*Fredrick Manuel*

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 19<sup>th</sup>, 2020

Harapan Bangsa Business School

Head of Management and  
Online Business Department

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



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