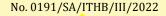


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Certificate of Participation

awarded to

Christine Giovanni Heng

for her participation as a Member of Academic Division in the National Accounting Competition of

"IRON MIND: Initiative, Reckonity, Opportunity Now"

conducted by Harapan Bangsa Accounting Student Association on March 25th, 2022

Harapan Bangsa Business School

Head of Accounting Department

Dr. Bobby W. Saputra, CA., CFP®, QFE®, CSRA.



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Director of Student Affairs and Career Resource Center

Usah K

Jusak Sali Kosasih, Ph.D.