



INSTITUT
TEKNOLOGI
HARAPAN
BANGSA
Veritas vos liberabit

No. 016/SP/CRC/ITHB/X/2020



CERTIFICATE OF APPRECIATION

awarded to

Stefanus Adi Utomo, CFP

Chief Marketing Officer at PT Moduit Digital Indonesia

for delivering Seminar on

“New Normal? New Ways to Manage Your Finance”

conducted by Harapan Bangsa Accounting Student Association, on October 17th, 2020

Harapan Bangsa Business School

Head of
Accounting Department

Hanryono, S.E., M.Ak.



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Director of Student Affairs and
Career Resource Center

Jusak Sali Kosasih, Ph.D