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CERTIFICATE OF APPRECIATION

awarded to

Muhammad Afif Alfarizi S.E., B.Com., M.B.A.

Business Relationship Manager at ACCA

for delivering online Seminar on

“Green Finance: Have You Got a Knowledge Every Professionals Needs?”

conducted by Harapan Bangsa Accounting Student Association, on November 11th, 2023

Harapan Bangsa Business School

Head of
Accounting Department

Dr. Bobby W. Saputra, CA, CFP®, RFA®, CSP, CIS®



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