



## CERTIFICATE OF APPRECIATION

awarded to

## VIMALASARI

Branch Manager at PT Panin Sekuritas, Tbk.

for delivering online Seminar on

"Cermat Belanja Saham Bagi Gen Z"

conducted by Harapan Bangsa Accounting Student Association, on November 12th, 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

Jusak Sali Kosasih, Ph.D.

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