



HARAPAN  
BANGSA  
BUSINESS  
SCHOOL

*Veritas vos liberabit*

No. 029/SP/CRC/ITHB/X/2022



## CERTIFICATE OF APPRECIATION

awarded to

*Debby Widjaja, MBA, CFP<sup>®</sup>, CSA<sup>®</sup>*

*Financial Planner & Advisor at DW Finansial*

for delivering online Seminar on

*“Invest Today for Better Tomorrow”*

conducted by Harapan Bangsa Accounting Student Association, on October 29<sup>th</sup>, 2022

Harapan Bangsa Business School

Head of  
Accounting Department

**Dr. Bobby W. Saputra, CA., CFP<sup>®</sup>, QFE<sup>®</sup>, CSRA.**



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Director of Student Affairs and  
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**Jusak Sali Kosasih, Ph.D.**