No. 0045/SA/ITHB/I/2022





Certificate of Participation

awarded to

Ría Johana Octavía Panjaitan

for attending the online Seminar of

"Set Your Financial Goals! Chase it and Take it"

Guest Speaker:

Maryadi Suwondo, S.E., M.M. - Kepala Cabang PT BRI Danareksa Sekuritas

conducted by Harapan Bangsa Accounting Student Association on January 15th, 2022

Harapan Bangsa Business School

Head of Accounting Department



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



Please scan this QR code to verify this certificate

Director of Student Affairs and Career Resource Center

Jusak Sali Kosasih, Ph.D.

Weak K