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No. 067/LI/MNB/X/2022



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awarded to

*Timotius Haniel*

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*“Invest Today for A Better Tomorrow”*

Guest Speaker:

Debby Widjaja, BCM, MBA, CFP®, AWP™, QWP™, AEPP™

*Financial Planner and Advisor at DW Finansial*

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®, QFE®, CSRA.**



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