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No. 1175/SA/ITHB/X/2022



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awarded to

*Jahya Mikhael Sipayung*

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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

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