



HARAPAN
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No. 1184/SA/ITHB/X/2022



Certificate of Participation

awarded to

Keyko Rafaello Cahyadi

for attending the Seminar of

“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 29th, 2022

Harapan Bangsa Business School

Head of
Accounting Department

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



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