

HARAPAN BANGSA BUSINESS SCHOOL Veritas vos liberabit



Certificate of Participation

awarded to

Farrel Hadíyan Makarím

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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