

No. 1205/SA/ITHB/X/2022



HARAPAN
BANGSA
BUSINESS
SCHOOL

Veritas vos liberabit



Certificate of Participation

awarded to

Desteny Vany

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.



Please scan this QR code
to verify this certificate

Director of Student Affairs and
Career Resource Center

Jusak Sali Kosasih, Ph.D.