

No. 1209/SA/ITHB/X/2022



HARAPAN  
BANGSA  
BUSINESS  
SCHOOL

*Veritas vos liberabit*



# Certificate of Participation

awarded to

*Rachel Misael*

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 29<sup>th</sup>, 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.**