



HARAPAN
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No. 1214/SA/ITHB/X/2022



Certificate of Participation

awarded to

Lydia Samaeri Sandroto

for her participation as the Chief of Committee on 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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Director of Student Affairs and
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Jusak Sali Kosasih, Ph.D.