



HARAPAN  
BANGSA  
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*Veritas vos liberabit*

No. 1221/SA/ITHB/X/2022



## Certificate of Participation

awarded to

*Ria Johana Octavia Panjaitan*

for her participation as the Fundraising 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 29<sup>th</sup>, 2022

Harapan Bangsa Business School

Head of  
Accounting Department

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



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