



HARAPAN  
BANGSA  
BUSINESS  
SCHOOL  
*Veritas vos liberabit*

No. 1287/SA/ITHB/XI/2022



# Certificate of Participation

awarded to

*Hanivia*

for her participation as the Secretary & Treasurer on the Seminar of

*“Cermat Belanja Saham Bagi Gen-Z”*

Guest Speaker:

**Vimalasari**

*Branch Manager at PT Panin Sekuritas Cabang Bandung Dago and Co-Founder Investor Academy Indonesia*

conducted by Harapan Bangsa Accounting Student Association on November 12<sup>th</sup>, 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.**