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Certificate of Participation

awarded to

Bernice Devitasari

for attending 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 12th, 2022

Harapan Bangsa Business School

Head of
Accounting Department

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



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