



HARAPAN  
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No. 1330/SA/ITHB/XI/2022



# Certificate of Participation

awarded to

*Timothy Ray*

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 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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