



Certificate of Participation

awarded to

Rafael L A Karema

for his participation as a Participant on the Seminar

"TALKSHOW: NGOBRAS (Ngobrol Bareng Startup)"

Speakers:

Stevan Andrew Enricco, Owner of OZT Café

Yohanes Marshall, Owner of Valentine Wedding Decoration

conducted by Harapan Bangsa Accounting Student Association on November 7th, 2020

Harapan Bangsa Business School

Head of Accounting Department

Hanryono, S.E., M.Ak.



Please scan this QR code to verify this certificate

Director of Student Affairs and Career Resource Center

Jusak Sali Kosasih, Ph.D.