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No. 4961/SA/ITHB/X/2020



Certificate of Participation

awarded to

Elena Gracia Sugiarto

for her participation as a Participant on the Seminar

“New Normal? New Ways to Manage Your Finance”

Speaker:

Stefanus Adi Utomo, CFP

Chief Marketing Officer at PT Moduit Digital Indonesia

conducted by Harapan Bangsa Accounting Student Association on October 17th, 2020

Harapan Bangsa Business School

Head of
Accounting Department

Hanryono, S.E., M.Ak



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