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Certificate of Participation

awarded to

Johannes Aprilio Hidayat

for his 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
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Hanryono, S.E., M.Ak



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