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# Certificate of Participation

awarded to

*Des Faniwati*

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 17<sup>th</sup>, 2020

Harapan Bangsa Business School

Head of  
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**Hanryono, S.E., M.Ak**



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