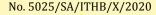


INSTITUT TEKNOLOGI HARAPAN BANGSA Veritas vos liberabit





## **Certificate of Participation**

awarded to

## Ester Delfíasíh

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



Please scan this QR code to verify this certificate

Director of Student Affairs and Career Resource Center

Moak K

Jusak Sali Kosasih, Ph.D.

 $\cup$