



INSTITUT  
TEKNOLOGI  
HARAPAN  
BANGSA

*Veritas vos liberabit*

No. 5063/SA/ITHB/X/2020



# Certificate of Participation

awarded to

*Michelle Agnes*

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  
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.**