



INSTITUT
TEKNOLOGI
HARAPAN
BANGSA
Veritas vos liberabit

No. 5065/SA/ITHB/X/2020



Certificate of Participation

awarded to

Owen Nathaniel

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
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.