

Association of International Business and Professional Management
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## CERTIFICATE

NO: YS/P1/BALI.2024/ICPM/01

## **PROUDLY PRESENT TO:**

Yudhanta Sambharakreshna, S.E., M.Sí., CA., Ak., CAAT., CADE

as a PRESENTER in 2024 Bali International Conference of Project Management:

"Innovation Nexus: Rethinking Management in the Context of the Evolving Social Paradigms"

With paper entitled:

"Empowering Personal Financial Management Through Islamic Spirituality and Financial Independence (Freedom)"

Bali, Indonesia 13<sup>th</sup> - 14<sup>th</sup> December 2024

























