



**TERAKREDITASI "B"**  
**WIDYA MANGGALA SCHOOL OF ECONOMICS**

Sekolah Tinggi Ilmu Ekonomi Widya Manggala

**SERTIFIKAT**

*Certificate*

**Diberikan kepada :**

*Awarded to :*

**Zuliyati**

**Atas Partisipasinya dalam Seminar dan Call For Papers Nasional I  
"Kewirausahaan & Bisnis Kreatif"**

*For the Participation in the National Seminar and Call for Papers I "Entrepreneurship & Creative Business"*

**pada tanggal 22 November 2012**

*on November 22<sup>nd</sup>, 2012*

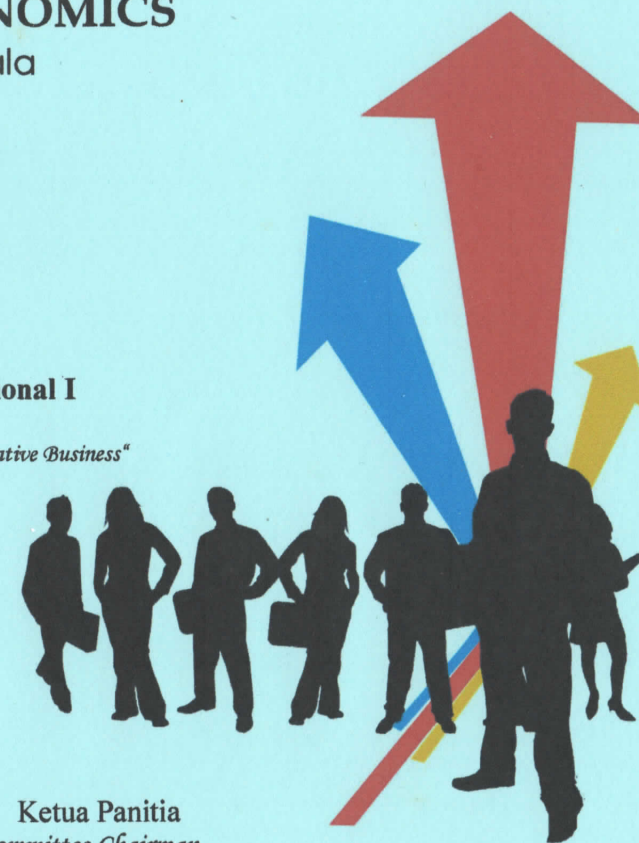
**Sebagai :**

*As :*

**Pemakalah**

*Presenter*

*Semarang, November 22<sup>nd</sup>, 2012*



**Ketua STIE Widya Manggala**  
*Chairman*

**Suhaji, SE, MM.**

**Ketua Panitia**  
*Committee Chairman*

**Tantri Widiastuti, SE, MM**

