

CERTIFICATE OF COMPLETION

to

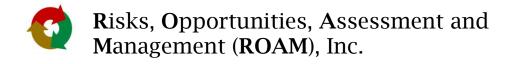
Dan C. Florentino

for having completed the webinar on

CORPORATE GOVERNANCE

held on 3 December 2021 via Zoom Meeting

Benjamin I. Espiritu, Ph.D.



CERTIFICATE OF COMPLETION

to

Josephine J. Francisco

for having completed the webinar on

CORPORATE GOVERNANCE

held on 3 December 2021 via Zoom Meeting

Benjamin I. Espiritu, Ph.D.



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to

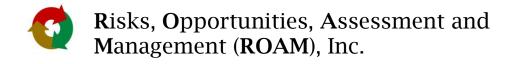
Basil L. Ong

for having completed the webinar on

CORPORATE GOVERNANCE

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Benjamin I. Espiritu, Ph.D.



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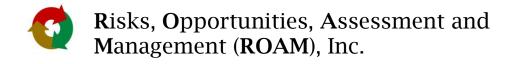
Ma. Veronica S. Lao Guico

for having completed the webinar on

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CERTIFICATE OF COMPLETION

to

Felipe P. Araullo

for having completed the webinar on

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Benjamin I. Espiritu, Ph.D.



Risks, Opportunities, Assessment and Management (ROAM), Inc.

awards this

CERTIFICATE OF COMPLETION

to

Clarissa M. Mendoza

for having completed the webinar on

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Benjamin I. Espiritu, Ph.D.



CERTIFICATE OF COMPLETION

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Josephine J. Francisco

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