



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

awards this

CERTIFICATE OF COMPLETION

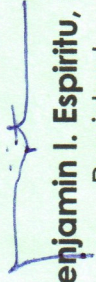
to

James B. Palit-Ang

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020



Benjamin I. Espiritu, Ph.D.
President