



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

awards this

CERTIFICATE OF COMPLETION

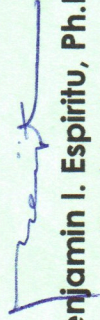
to

Richard L. Ricardo

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020


Benjamin I. Espiritu, Ph.D.
President