



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

awards this

**CERTIFICATE OF COMPLETION**

to

*Ricardo M. Dela Torre*

for having completed the seminar on

**CORPORATE GOVERNANCE**

held on 17 August 2017 at  
Manila Pavilion, U.N. Avenue, Ermita, Manila

**Benjamin I. Espiritu, Ph.D.**  
President