



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

awards this

**CERTIFICATE OF COMPLETION**

to

*Lamberto B. Mercado, Jr.*

for having completed the seminar on

**CORPORATE GOVERNANCE**

held on December 4, 2014 at  
Manila Pavilion Hotel, Ermita, Manila

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