



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

awards this

**CERTIFICATE OF COMPLETION**

to

*Atty. Mariel L. Francisco*

for having completed the seminar on

**CORPORATE GOVERNANCE**

held on 8 August 2019 at  
Metropolitan Club, Guadalupe, Makati City

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