



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

awards this

CERTIFICATE OF COMPLETION

to

Sergio R. Ortiz-Luis, Jr.

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