



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

awards this

## CERTIFICATE OF COMPLETION

to

***Richard L. Ricardo***

for having completed the seminar on

## CORPORATE GOVERNANCE

held on August 15, 2018 at  
The Metropolitan Club, Guadalupe Viejo, Makati City

  
Benjamin I. Espiritu, Ph.D.  
President