



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

awards this

## CERTIFICATE OF COMPLETION

to

*Atty. Lamberto B. Mercado, Jr.*

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