



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

awards this

**CERTIFICATE OF COMPLETION**

to

*Ricardo M. Dela Torre*

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