



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

awards this

## CERTIFICATE OF COMPLETION

to

*Santiago R. Elizalde*

for having completed the seminar on

## CORPORATE GOVERNANCE

held on 19 October 2017 at  
RCBC Plaza, Ayala Avenue, Makati City

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