



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

awards this

## **CERTIFICATE OF COMPLETION**

to

# **Veronica C. Cortez**

for having completed the seminar on

## **CORPORATE GOVERNANCE**

held on 18 October 2018 at  
RCBC Plaza, Ayala Avenue, Makati City

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