



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

awards this

## CERTIFICATE OF COMPLETION

to

*Ben C. Tiu*

for having completed the seminar on

## CORPORATE GOVERNANCE

held on 13 November 2018 at  
PNB Allied Bank Center, Ayala Center, Makati City

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