



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

awards this

## **CERTIFICATE OF COMPLETION**

to

*Atty. Francisco ED. Lim*

for having completed the seminar on

## **CORPORATE GOVERNANCE**

held on 30 October 2015 at  
RCBC Plaza, Ayala Avenue, Makati City

  
Benjamin I. Espiritu, Ph.D.  
President