



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

awards this

CERTIFICATE OF COMPLETION

to

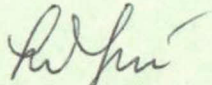
Atty. Ana Ma. Margarita A. Katigbak

for having completed the seminar on

CORPORATE GOVERNANCE

held on February 18, 2014 at
NBS Seminar Room, 5th Floor, Quad Alpha Centrum,
125 Pioneer St., Mandaluyong City


Benjamin I. Espiritu, Ph.D.
Director


Leonora Vasquez-De Jesus, Ph.D.
President