



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

awards this

## CERTIFICATE OF COMPLETION

to

*Liberato S. Virata*

for having completed the seminar on

## CORPORATE GOVERNANCE

held on 28 August 2015 at  
RCBC Plaza, Ayala Avenue, Makati City

  
Benjamin I. Espiritu, Ph.D.  
President