



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

awards this

CERTIFICATE OF COMPLETION

to

Atty. Ma. Hazel L. Rabara-Retardo

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