



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

awards this

CERTIFICATE OF COMPLETION

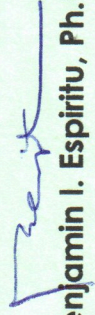
to

William T. Gatchalian

for having completed the webinar on

CORPORATE GOVERNANCE

held on 18 November 2020


Benjamin I. Espiritu, Ph.D.
President