



in collaboration with



presents this

CERTIFICATE OF COMPLETION

to

Ramon S. Ang

for completing the three-hour SEC-Accredited

CORPORATE GOVERNANCE TRAINING

held on Friday, November 15, 2024

*from 1:00 pm – 4:00 pm via **zoom***



Henry Belleza Aquende, MBM, Hon. DPA
Founder & President
Center for Global Best Practices



Ma. Margarita G. Moreno
Co-Founder & Executive Director
Center for Global Best Practices



(SEC Provider Accreditation Number CG2024-001)

in collaboration with



**SAN MIGUEL
CORPORATION**

presents this

CERTIFICATE OF COMPLETION

to

Ferdinand K. Constantino

for completing the three-hour SEC-Accredited

CORPORATE GOVERNANCE TRAINING

held on Friday, November 15, 2024

*from 1:00 pm – 4:00 pm via **zoom***

*Henry Belleza Aquende, MBM, Hon. DPA
Founder & President
Center for Global Best Practices*

*Ma. Margarita G. Moreno
Co-Founder & Executive Director
Center for Global Best Practices*



(SEC Provider Accreditation Number CG2024-001)

in collaboration with



**SAN MIGUEL
CORPORATION**

presents this

CERTIFICATE OF COMPLETION

to

Joseph N. Pineda

for completing the three-hour SEC-Accredited

CORPORATE GOVERNANCE TRAINING

held on Friday, November 15, 2024

*from 1:00 pm – 4:00 pm via **Zoom***

*Henry Belleza Aquende, MBM, Hon. DPA
Founder & President
Center for Global Best Practices*

*Ma. Margarita G. Moreno
Co-Founder & Executive Director
Center for Global Best Practices*



(SEC Provider Accreditation Number CG2024-001)

in collaboration with



**SAN MIGUEL
CORPORATION**

presents this

CERTIFICATE OF COMPLETION

to

Robelin Caesar T. Rojas

for completing the three-hour SEC-Accredited

CORPORATE GOVERNANCE TRAINING

held on Friday, November 15, 2024

*from 1:00 pm – 4:00 pm via **Zoom***

*Henry Belleza Aquende, MBM, Hon. DPA
Founder & President
Center for Global Best Practices*

*Ms. Margarita G. Moreno
Co-Founder & Executive Director
Center for Global Best Practices*



(SEC Provider Accreditation Number CG2024-001)

in collaboration with



**SAN MIGUEL
CORPORATION**

presents this

CERTIFICATE OF COMPLETION

to

Gabriel L. Villareal

for completing the three-hour SEC-Accredited

CORPORATE GOVERNANCE TRAINING

held on Friday, November 15, 2024

*from 1:00 pm – 4:00 pm via **zoom***

*Henry Belleza Aquende, MBM, Hon. DPA
Founder & President
Center for Global Best Practices*

*Ma. Margarita G. Moreno
Co-Founder & Executive Director
Center for Global Best Practices*



(SEC Provider Accreditation Number CG2024-001)

in collaboration with



**SAN MIGUEL
CORPORATION**

presents this

CERTIFICATE OF COMPLETION

to

Francis B. Joves

for completing the three-hour SEC-Accredited

CORPORATE GOVERNANCE TRAINING

held on Friday, November 15, 2024

*from 1:00 pm – 4:00 pm via **zoom***

*Henry Belleza Aquende, MBM, Hon. DPA
Founder & President
Center for Global Best Practices*

*Ma. Margarita G. Moreno
Co-Founder & Executive Director
Center for Global Best Practices*



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

ANNEX "A"

awards this

CERTIFICATE OF COMPLETION

to

Consuelo M. Ynares-Santiago

for having completed the webinar on

CORPORATE GOVERNANCE

held on 25 October 2024 through Zoom Meeting

Benjamin I. Espiritu, Ph.D.
President



CERTIFICATE
OF
COMPLETION
PRESENTED TO



Ramon S. Ang

For successfully completing the
ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-01

A handwritten signature in black ink, appearing to read "glp".

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres".

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



CERTIFICATE
OF
COMPLETION
PRESENTED TO



Ferdinand K. Constantino

For successfully completing the
ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-03

A handwritten signature in black ink, appearing to read "glp", is positioned above the name of the President of ARCCO.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres", is positioned above the name of the Chairman of ARCCO.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



ANNEX "B"

TARGETED FINANCIAL SANCTIONS (TFS) COURSE
TFS (11 July 2024, 9 a.m. to 11 a.m.)

Certificate of Attendance
ROBELIN CAESAR ROJAS


MATTHEW M. DAVID
Executive Director
Anti-Money Laundering Council

Issued: 2024-07-11

dbn6vwxqgo



ANNEX "B"

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING (AML/CTF)
FUNDAMENTALS COURSE

**AML/CTF Fundamentals (20 August 2024, 9
a.m. to 12 noon)**

Certificate of Attendance
ROBELIN CAESAR ROJAS


MATTHEW M. DAVID
Executive Director
Anti-Money Laundering Council

Issued: 2024-08-20

Certificate ID: i304pjjhjo



CERTIFICATE OF COMPLETION



PRESENTED TO

Joseph N. Pineda

For successfully completing the
**ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT**

provided by

Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-11

A handwritten signature in black ink, appearing to read "glp".

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "I. Torres".

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



CERTIFICATE
OF
COMPLETION
PRESENTED TO



Gabriel L. Villareal

For successfully completing the
ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-07

A handwritten signature in black ink, appearing to read 'glp'.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read 'Itorres'.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



CERTIFICATE OF COMPLETION PRESENTED TO

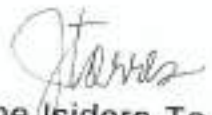


Francis B. Joves

For successfully completing the
**ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT**
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-14


Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008


Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



CERTIFICATE
OF
COMPLETION
PRESENTED TO



Consuelo M. Ynares-Santiago

For successfully completing the
ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-15

A handwritten signature in black ink, appearing to read "glp", is positioned above the printed name of the President.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres", is positioned above the printed name of the Chairman.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



ANNEX "B"

TARGETED FINANCIAL SANCTIONS (TFS) COURSE
TFS (11 July 2024, 9 a.m. to 11 a.m.)

Certificate of Attendance
Mary DAnne Estrella


MATTHEW M. DAVID
Executive Director
Anti-Money Laundering Council

Issued: 2024-07-11

zvmefl3rdr




ANNEX "B"

ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING (AML/CTF)
FUNDAMENTALS COURSE

**AML/CTF Fundamentals (22 July 2024, 9 a.m.
to 12 noon)**

Certificate of Attendance
Mary DAne Estrella


MATTHEW M. DAVID
Executive Director
Anti-Money Laundering Council

Issued: 2024-07-22

Certificate ID: pgypwvvi9r



CERTIFICATE
OF
COMPLETION
PRESENTED TO

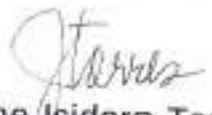


Virgilio S. Jacinto

For successfully completing the
ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-09


Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008


Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



CERTIFICATE
OF
COMPLETION
PRESENTED TO



Bella O. Navarra

For successfully completing the
ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-19

A handwritten signature in black ink, appearing to read "glp", is positioned above the name of the President of ARCCO.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres", is positioned above the name of the Chairman of ARCCO.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



CERTIFICATE
OF
COMPLETION
PRESENTED TO



Mary Rose S. Tan

For successfully completing the
ANTI-MONEY LAUNDERING, COUNTER-TERRORIST FINANCING & PROLIFERATION FINANCING
TRAINING for BOARD OF DIRECTORS AND SENIOR MANAGEMENT
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
Sept 10, 2024 via Zoom

CERTIFICATE NO: ARCCO-2409-24-02

A handwritten signature in black ink, appearing to read "glp", is positioned above the printed name of the Accredited Trainer.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres", is positioned above the printed name of the Accredited Trainer.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006