



MICHEL J. LHUILLIER FINANCIAL SERVICES, INC.

in cooperation with

Executive Development Academy



Certificate of Participation

This is to certify that

Reinalyn P. Gumba

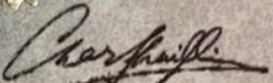
attended and participated in the

**INTEGRATED SEMINAR-WORKSHOP ON NURTURING WORK ETHICS
THAT COMPANIES VALUE MOST AND EXCELLENT CUSTOMER SERVICE**

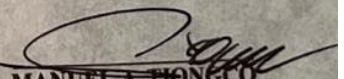
November 3-4, 2015

Given at Manila, Philippines this 4th day of November, 2015.




CHARLES L. LHUILLIER
Executive Vice-President, MLFSI


MA. LENIDA TIONGCO-PADERANGA, FPM
President


MANUELA TIONGCO
Chairman, EDA

M  LHUILLIER FINANCIAL SERVICES, INC.

awards this

CERTIFICATE OF COMPLETION
to

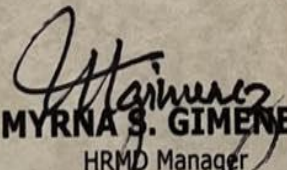
REINALYN P. GUMBA

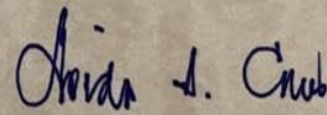
for successfully attending

KNOW YOUR MONEY AND COUNTERFEIT DETECTION SEMINAR

given this 23rd day of April 2015

at MLFS, Inc. Training Room, 108 Valero St., Salcedo Village, Makati City


MYRNA S. GIMENEZ
HRMD Manager
Luzon / NCR


ENGR. LOIDA A. CRUZ
Resource Speaker