

VISCA CREDIT COOPERATIVE
VISCA CONSUMERS COOPERATIVE
BAYBAY, LEYTE
present this

CERTIFICATE OF PARTICIPATION

to

DALISAY F. ANDRES

for having completed the **PRE-MEMBERSHIP SEMINAR** *held on 07*
September 1996, VLHS Communication Arts Building at VISCA, Baybay, Leyte.

Given this 7th of September 1996, VISCA, Baybay, Leyte.


PERLA M. TAN
Chairman, VISCCO
Board of Directors


PAUL A. AVILA
Chairman, VCC
Board of Directors