

Department of Economics Visayas State University

ViSCA, Baybay City, Leyte, Philippines

Presents this

## Certificate of Participation

Dalisay F. Andres

for actively participating the Financial Literacy and Innovation Seminar on March 3, 2016 at the Center for Continuing Education, Visayas State University, ViSCA, Baybay City, Leyte, Philippines.

Given this 3rd day of March, 2016 at the Center for Continuing Education, VSU, ViSCA, Baybay City, Leyte.

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