



BANGKO SENTRAL NG PILIPINAS

# CERTIFICATE OF ATTENDANCE

This certificate is issued to

***Carl Francis T. Encallado***

for having attended the

**ECONOMIC AND FINANCIAL  
LEARNING PROGRAM (EFLP)**

*“Enabling Employees to Make Better Choices Through Economic and  
Financial Understanding”  
Session for the Workforce*

Given this 24<sup>th</sup> day of July 2025

**MARIANNE M. SANTOS**

Director

Economic and Financial Learning Office  
Bangko Sentral ng Pilipinas

