



POLYTECHNIC UNIVERSITY OF THE PHILIPPINES
OPEN UNIVERSITY SYSTEM
INSTITUTE OF OPEN AND DISTANCE EDUCATION
BACHELOR OF SCIENCE IN ENTREPRENEURSHIP

CERTIFICATE OF PARTICIPATION

IS PRESENTED TO

CARL FRANCIS T. ENCALLADO

for having actively participated in the webinar

**“MICROFINANCE RESILIENCY:
The Era of Pandemic and Digital Transformation”**

Given this 23rd day of July, 2022
via Zoom Video Conferencing.

RONA LOU T. SAN PEDRO, MBA

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