



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 24th day of July 2025



MARIANNE M. SANTOS

Director

Economic and Financial Learning Office
Bangko Sentral ng Pilipinas

