

# Ramon Revilla, Sr.: Film Icon, Senator, a Caviteño

Jose Acuña Bautista aka "Ramon Revilla, Sr." was born on March 8, 1927 in Imus, Cavite. He became one of the biggest stars and started a fashion trend in the year 1947 to 1963. In the next 10 years, he took a break from making movies to finish his baccalaureate degree and worked at the Bureau of Custom in late 1990's.

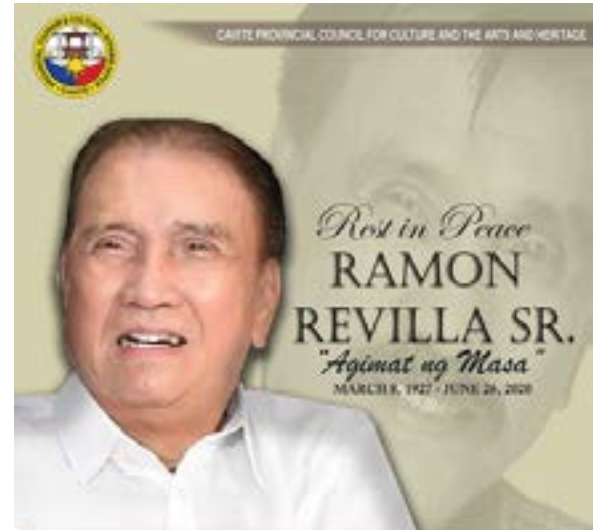
In his comeback to showbusiness in 1973, he became the co-producer of Imus Productions' Cavite feature and all-time box office hit "Nardong Putik." This opened to a lot of opportunities in film production and created a massive

impact on his career. In the same year, Imus Productions produced "Pepeng Agimat: Sa Daigdig ng Kababaghan," which earned him the title as "Agimat ng Masa." He and his son Marlon Bautista were awarded as best actor and best child actor by FAMAS in 1974.

The next decade of the sovereignty of Imus Production with Ramon Revilla, Sr. also open opportunities of being a Cognoscente when it comes to acting, directing, writing stories, and screenplays. Because of this, he was recognized as a box office king in year 1978.

His popularity paved way for him to independently enter the politics and run as senator of the Philippines. Unfortunately, he lost and got back to producing movies. He ran again for senator for the second time and won, and started to be a public servant and serve Filipino people.

In his journey in the film industry, he produced almost 80 films, leaving a remarkable impact in the industry and an inspiration to every Filipino.



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**PROJECT ARK GOES TO BACOR, CAVITE**

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President, Adviser for Entrepreneurship and Go Negosyo Founder

**LANI MERCADO-REVILLA**  
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## EDITORIAL: Difficult to love

We are almost certain that when a world-renowned diva recently exclaimed—with an expletive to emphasize her point—that the Philippines is so difficult to love, she didn't have workers specifically in mind.

Yet Filipino workers could very well adopt her observation, given the lack of proper pay and protection they receive as a matter of course.

Once again, the Philippines made the list of 10 worst countries for working people, joining the likes of Bangladesh, Brazil, Egypt, Honduras, India, Kazakhstan, Turkey and Zimbabwe, according to the 2020 global rights index of the International Trade Union Confederation (ITUC).

In the Philippines, union members are particularly at risk of violence, intimidation and murder, the ITUC said in its report. "In a context of extreme state violence and suppression of civil liberties, employers' tactics to label unions as 'subversive organizations' in a process commonly known as 'red-tagging,' exposed their members to violence and repression," the ITUC said.

"In 2019, an increasing number of trade unionists were arrested in their homes and charged

on dubious grounds, such as illegal possession of fire-arms, which had been planted by security forces," the report continued.

The ITUC then went on to identify several instances of violence against workers, including the violent dispersal of a strike in July 2019 by a condiment company's plant in Cabuyao City, Laguna; the murder of a union organizer in June 2019, and the killing of a union leader in November 2019, also in Cabuyao.

The ITUC also took note of the establishment of Joint Industrial Peace and Concern Offices, which it says were used to spy on trade unions and militant labor groups in the name of combating communist infiltration of the labor force in industrial zones.

The Trade Union Congress of the Philippines (TUCP) said it was not surprised by the country's inclusion in the list of worst countries for working people, saying "the writing is clearly on the wall."

"When we consider the actual circumstances on the ground, the current state of labor relations policy during the quarantine allowing wage reductions and suspending labor rights inspections, the anti-labor and the anti-consumer program of our economic managers

to raise anew excise taxes and opposing security of tenure, as well as the dangerous political slide towards authoritarianism evidenced by passage of the anti-terror bill, we see the handwriting clearly on the wall," the TUCP statement said. "There remains unresolved assassinations, allegedly labor-related disappearances, various repressions, red-tagging, and wanton attacks on workers and workers' fundamental rights that make the current environment dangerous and difficult for workers."

As if this weren't enough, a study conducted in January this year by the e-commerce company Picodi found that the Philippines is also one of the worst countries to live for minimum wage earners because food costs take up so much of their take-home pay.

While the company noted a 3.2 percent increase in the minimum wage from last year, food prices eat up a significant portion—up to 62 percent—of the compensation that minimum wage earners took home, which is far from ideal. This ranked the Philippines at No. 51 out of 54 countries in terms of the ratio of food prices to the minimum wage.

The results of these studies—and the everyday experiences of millions of Filipinos at toil away for employers that don't even bother to compensate them properly—give credence, indeed, to the observation that this is a country that is difficult to love, especially if you are a worker.

# CAVITE PTCAO JOINS DTI AND DOLE IN THE INSPECTION OF RESTAURANTS AND SALONS



Ensuring the health and safety of the public is the top priority of the provincial government in this time of the COVID-19 pandemic as some businesses reopen during the General Community Quarantine in Cavite. On June 24, 2020, the Provincial Tourism and Cultural Affairs Office (PTCAO) participated in the initial joint monitoring of establishments on their compliance with the mandatory minimum requirements for operations of restaurants and some hair salons/barbershops, pursuant to Memorandum Circular No.20-28 & 37, which sets the minimum health protocols for salon and dine-in services of restaurants.

Together with the Department of Trade and Industry (DTI) Cavite, the Department of Labor and Employment (DOLE), the Provincial Health Office (PHO), and the Business Processing and Licensing Office (BPLO) of LGU-Dasmariñas City, PTCAO took part in conducting the post-audit monitoring of 27 tenants in SM City Dasmariñas. The monitoring team was welcomed by mall manager, Ms. Edith Tayco and DTI-Cavite OIC-PD Reveleyn Cortez.

According to Ms. Tayco, around 40 food establishments have reopened recently—which they regularly monitor if set health protocols are being strictly-observed for the safety of both employees and customers. Likewise, the mall management expressed appreciation to the team for the helpful suggestions on how to further improve the mall services, hoping that the COVID-19 pandemic will soon end to give way to the economy.

An electronic questionnaire on safety protocols answerable by a Yes or No was utilized by the team as they inspect each establishment. Among those safety protocols being checked include use of health declaration form/checklist, thermal scanner, alcohol, foot bath, 1-meter social distancing, display of safety signages, proper queuing, sanitation and ventilation.

The monitoring team targets to visit all malls in Cavite and other stand-alone establishments. DTI has set the next schedule on June 26, 2020 at SM City Bacoor. — Rochelle D. Bawalan (Tourism Operations Officer II)



Senator Win Gatchalian hailed President Rodrigo Duterte's signing of the "GMRC and Values Education Act," which will institutionalize the teaching of both Good Manners and Right Conduct (GMRC) and Values Education in the K to 12 curriculum.

According to Gatchalian, the new law strengthens learners' character development and values formation even as the basic education system enters the new normal because of the COVID-19 pandemic.

Under the new law, both GMRC and Values Education will have character-building activities such as role-playing in the classroom, community immersion, teacher-parent collaborations, school initiated values

## GMRC and Values Education now a law

formation, and other forms of experiential learning.

However, given the restrictions on face-to-face classes which disallow the said character-building activities this coming school year, he said that these activities will enhance learners' experience of the subject in the long run. The lawmaker added that since the pandemic gives learners more exposure to social media and other distractions, it is crucial that they receive proper guidance.

"Bagama't magbabago ang paraan ng pagtuturo ngayong taon dahil nasa gitna tayo ng isang pandemya, kailangang patuloy ang pagtuturo natin sa mga kabataang Pilipino kung paano ba sila magiging mabuting mga mamamayan. Dahil batas na ang panukalang pagtuturo ng GMRC at Values Education sa ating mga paaralan, mas madali nating makakamit ang layuning ito," said Gatchalian, the new law's sponsor and Chairman of the Senate Committee on Basic Education, Arts and Culture.

Another deficiency that the new law addresses is the lack of expertise of teachers. Between 70 to 90 percent of teachers currently teaching Values Education are not certified to teach the subject. Under the new law, teachers with the certification, diploma, and training on values education and allied disciplines are given preference.

The new law replaces the current Edukasyon sa Pagpapakatao (ESP) subject with GMRC for Grades 1 to 6 and Values Education for Grades 7 to 10. Values Education will also be integrated in current subjects taught to Grade 11 and 12 learners. Gatchalian explained that the inadequate time given to ESP has compromised how learners absorb the subject's lessons.

Gatchalian thanked the authors and co-sponsors of the new law: Senators Joel Villanueva, Miguel Zubiri, and Ping Lacson.

## DTI, DOLE, DILG, DOH, and DOT conduct monitoring of barbershops, salons, and dine-in restaurants in the CALABARZON region



at 30% operational capacity, provided that the venue capacity allows for social distancing protocols and compliant with the proper protocols set by the DTI, DOLE, DOT, DOH, and DILG.

Seventy (70) dine-in restaurants and fast food establishments and fifteen (15) salons and barbershops were audited. Based on the monitoring conducted, most business establishments were fully compliant. The rest of the firms were found to have minor non-conformities by the Monitoring Team and were advised to comply with the minimum health and safety protocols set by the DTI.

"We are very happy that business establishments in the CALABARZON region are giving us their full cooperation and support in following social distancing and health protocols to keep both the customers and workers safe. Rest assured that the DTI and our partner agencies will continue our monitoring activities to help mitigate the spread of COVID-19," said DTI CALABARZON Director Marilou Q. Toledo.

(DTI PR)

### EXTRA JUDICIAL

Notice is hereby given that the estate of the late CESAR CENTENO ABAD, consisting of a parcel of land with a house known as Lot No.10, Blk.9 of the cons.-subd., Plan Pcs-04-2115-008149 situated at Poblacion, Naic, Cavite, consisting of a total area of THIRTY EIGHT (38) square meters, more or less embraced and covered by TCT No.T-708601 of the Register of Deeds of the Province Cavite, have been the subject of an Extra-Judicial Settlement of Estate of the Deceased among the Legal Heirs With Absolute Sale as per Doc.No.474; Page No.96; Book No. XXI and Series of 2020 of Notary Public Jameswell M. Resus of Naic, Cavite.

Dateline Weekly Newspapers:  
June 22, 29 & July 6, 2020

To further protect health and safety of the public against the COVID-19 Pandemic, the Regional and Provincial Offices of the Department of Trade and Industry, Department of Labor and Employment, Department of Interior and Local Government, Department of Health, and Department of Tourism conducted a region-wide joint actual and compliance post-audit of eighty-five (85) salons, barbershops, and dine-in restaurants and fast food establishments in the provinces of Laguna, Cavite, Batangas, Rizal, and Quezon on June 24, 2020. The said activity was in support and compliance to the Inter-Agency Task Force (IATF) Resolution Numbers 41 and 45, Series of 2020.

The IATF Resolution No. 41 dated May 29, 2020 approved the DTI's recommendation to reclassify the barbershop and salon industry as Category III, its gradual reopening beginning June 7, 2020 and the stringent health protocols for the industry. The IATF reconsidered the earlier opening of barbershops and salons in recognition of the very strict health standards that were developed and to be adopted before they can be allowed to operate to prevent any risk of COVID-19 transmission. As the CALABARZON region is under the General Community Quarantine, only basic haircutting services shall be permitted to be performed in barbershops and salons to shorten the time of service and lessen the exposure of customers.

On the other hand, the IATF Resolution No. 24 dated June 10, 2020 allows the gradual reopening of the dine-in food establishments in areas under the GCQ beginning June 15, 2020

# WEEKLY REPORT

on the Activities & Programs of *Carmona*



Carmona LGU distributes sacks of rice to TODA members: In line with the local government's services to provide assistance to vulnerable sectors during the enactment of General Community Quarantine in Carmona, Municipal Mayor Roy Loyola, along with Congresswoman Dahlia Loyola and Vice Mayor Cesar Ines Jr., distributed sacks of rice on June 24, 2020 to the members of various Tricycle Operators and Drivers' Association (TODA). The rice sacks were donated by ROHM Electronics Philippines Inc.



Carmona Mayor Roy Loyola conducts inspection at Municipal Hall: Municipal Mayor Roy Loyola inspected the offices and departments at the Carmona Municipal Hall on June 18, 2020 to ensure that all employees are complying to the health standards being implemented in the workplace during General Community Quarantine.



Donors continue the spirit of #BayanihanMunaLagi this COVID-19 season: Donors from the public and private sectors continue to help Carmona frontliners and residents through various donations.

## Coronavirus Has Changed the Work force—and SM leads in Uncertain Times



Round the clock Sanitation is being done in SM to ensure the safety of not only its mall patrons but as well as its employees.

Covid-19 has forced companies to change their routines and flex new leadership muscles. Many have risen to the challenge, one company that shows resiliency with a heart is SM Supermalls. It is also becoming clear that there will be no quick return to normal. Filipino workforce face a prolonged period of un-

certainty, and that will require a different style of work environment.

Over the past few months, the coronavirus pandemic have resulted in a world that often feels wholly different from the one of earlier this year. And while, it is impossible to predict at this juncture what the true "future of work" will

look like, some realities are becoming clearer. As we shift the way in which we think about labor, re-imagining what we expect people to sacrifice in order to make a living, and what we understand and are willing to accept about how people work best, it is possible that we can conceive of a better future for ourselves, and for generations to come.

Businesses increasingly must learn to thrive amid uncertainty and accelerating change. There is a push to rejigger offices to allow for more personal space. IATF omnibus guidelines recently recommended guidelines that are even more stringent for employees returning to offices, including 50 % rotational manning and requiring daily temperature checks and health checks for workers to effectively reduce possible

covid transmission.

SM City San Pablo PR Manager Nina Wong said "There's a lot of discussion about social distancing, we abide by the guidelines set by agencies like IATF, DTI and DOH that the immediate goal is to develop a plan that allows people to come back to work safely." SM have long recognized the impact of Covid

19 to everyone. SM has assisted with the financial, psychological and physical well-being of every employees, front liners as well as its tenants. SM Supermalls always have a "We will get through this" attitude keeping their employees engaged as well as keeping the mall safe for everyone. Realistic inspiration is something that we can all use right now. During times when we do not have a specific date or idea of when this turnaround will happen, SM surely can provide small bits of inspiration.

*i am with you always*

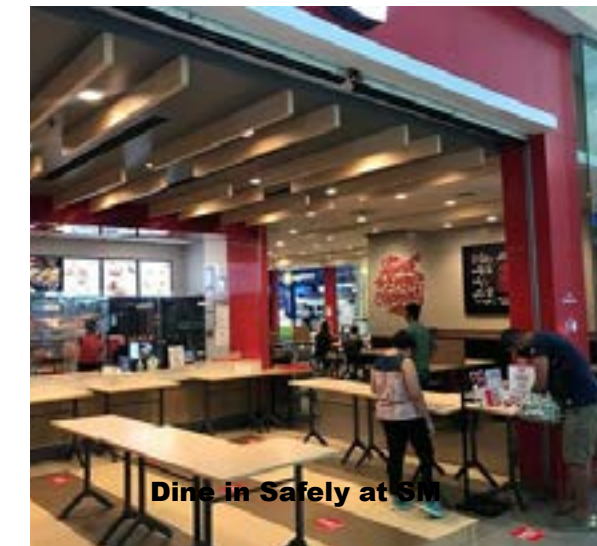
MATTHEW 28:20

## ENJOY YOUR FOOD AND SAFE SPACE AS YOU DINE AT SM CENTER IMUS

SM CENTER IMUS, CAVITE – We all know how your tummy feels after the long line as you observe social distancing, and waiting in cue for your turn to grab your essentials. Now, you dine-in your favorite restaurant instead of ordering a take-out and eat on your way home! SM Center Imus ensures your safety as we regularly check your favorite dine-in restaurants' sanitation efforts. Just follow the safety protocols on signage and tables for a safer dining experience.



## The Return of Dine-In Restaurants: What Restaurateurs Must Know In Reopening in SM malls in Laguna amid COVID-19



Presidential Spokesperson Harry Roque officially announced that dine-in restaurants and fast food establishments under the general community quarantine (GCQ) will be allowed to operate at 30 percent capacity starting June 15th in Laguna. Restaurants are required to comply with the minimum health standards set by the Department of Trade and Industry (DTI) to mitigate the spread of the coronavirus. The following are DTI's minimum health standards (published in their official website) that shall be implemented in dine-in restaurants and fast food establishments allowed to operate under GCQ.

SM malls in Laguna have been promoting #SafemallingatSM. Strict enforcement of a 'no mask, no entry' policy, Social distancing protocols of the establishment, with regular sanitation schedule and procedures are being implemented.

At the entrance: Floor mat or foot bath with disinfectant, unless other entrances such as mall entrances leading to the dine-in restaurants have already provided this. There is also queuing area while waiting to be seated with a roving officer for compliance with social distancing of one (1) meter between persons and that face masks are worn and calibrated thermal scanner for temperature reading (Customers with a temperature of more than 37.5 degrees Centigrade. Customers with cough, colds or shortness of breath shall not be allowed inside the restaurant and shall be advised to proceed to the nearest hospital. Rubbing alcohol that can be easily sprayed on the hands and Health checklist for customers to fill out.

SM San Pablo PR Manager Ms. Nina Wong said, "SM also have to ensure proper health and safety of all personnel at all times". A stricter measure is implemented to mall personnels. Checking and recording of personnel's temperature check before and after work shift, as well as whereabouts before work to be sent to the restaurant or fast food manager via SMS. Strict observance of social distancing measures in all parts of the establishment including cashier counter, beverage bar, kitchen and back areas and declaration of health and whereabouts prior to every duty in case contact tracing becomes necessary. SM City San Pablo, SM City Calamba and SM Sta Rosa now have restaurants with dine in services.

NOTE: These guidelines shall be on top of the DTI-DOLE Interim Guidelines on Workplace Prevention and Control of COVID-19 dated Apr. 30, 2020 as well as the Good Manufacturing Practices in restaurants and fast food establishments.

## DTI, DOLE, DILG...

FROM PAGE 1

The Department of Finance (DOF) has issued Revenue Regulations (RR) No. 16-2020 dated June 24, 2020, extending anew deadlines for filing of claims for value added tax (VAT) refund.

It extended the deadline once more because of the preconceived difficulty for taxpayer-claimants to file VAT refund claims, as mobility in some areas in the country remains restricted because of the government-imposed community quarantine measures to prevent further spread of the coronavirus disease 2019 (COVID -19).

The extended deadlines for filing of VAT refund claims are as follows:

- Calendar quarter ending March 31, 2018 – July 15, 2020
- Fiscal quarter ending April 30, 2018 – July 31, 2020
- Fiscal quarter ending May 31, 2018 – August 15, 2020
- Calendar quarter ending June 30, 2018 – August 31, 2020

But these extended deadlines will not apply to areas that are not yet under general community quarantine (GCQ).

For taxpayer-claimants in these areas that have yet to transition to GCQ, the deadline shall be thirty (30) days from the lifting of the enhanced community quarantine (ECQ) or modified enhanced community quarantine (MECQ) in the affected areas, or the above stated deadlines, whichever comes later.

Finally, in areas under ECQ or MECQ, the implementation of the 90-day period for processing VAT refund claims is suspended. (DOF PR)

# INSPECTION OF FOOD ESTABLISHMENTS IN GATE MALLS CONTINUES



DTI, Cavite Tourism, LGU Bacoor City during the joint monitoring of dine-in restaurants and salons at SM City Bacoor on June 26, 2020. Mayor Lani Mercado was also present during the post-audit monitoring, welcoming the inspection team led by DTI-Cavite OIC-PD Revelyn Cortez. Majority of the food establishments are compliant to the minimum health protocols as well as to the additional guidelines set by Governor Romulo Dela Rosa.

The mall management and tenants pledged to support the government's efforts and continue to implement the health and safety measures to fight COVID-19. Likewise, they request for issuance of certification that establishment is proven compliant and wish for longer mall hours to somehow extend service to other customers who can only do errands after they leave work at 5:00PM.

According to the mall manager, foot traffic was down to 8,000 these days as compared to 80,000 before the pandemic hits the province. — **Rochelle D. Bawalan** (Tourism Operations Officer II)

# REDEFINING THE CUSTOMER EXPERIENCE AT SM CITY ROSARIO

You can now enjoy specialties from your favorite restaurants and stores with fast and convenient pick-up or stay home as your essentials are delivered to you by a personal shopper as SM City Rosario redefines customer service during these challenging times. Through its Center Concierge, Fast and Easy Personal Shopping services.

Chat with us as the SM Rosario Concierge by simply contacting us through SM Cavite Viber Community or Facebook page and Instagram account, @SMRosario, to find out the availability of essentials and answers to any mall queries that you may have. It's a system designed for your convenience and tailored to your preference.

Center Concierge at SM City Rosario offers home delivery, Parking delivery or Pick-up at the Center Concierge. Simply choose from the list of open establishments that may be found on their social media pages; place your order by contacting these mobile number 0956-2506266 or visit the Center Concierge at the event center.

With this, you can treat your family to culinary specialties from Federico's Favorite, Gata Flavors, Max's restaurant, Giligan's Restaurant and Classic Savory; Asian Cuisine experience at Samgyeopmasarap, Classic Savory, Nadomi Maki and Tasty Hongkong, as well as delightful desserts and breads from Dunkin Donuts, Julie's Bakeshop, Red Ribbon, and Snow Panda; drinks from Starbucks, Black Pearl, Fruitas, Infinitea, Farron Café, Macao Imperial Tea, and Gong Cha.

You can also order your essentials from The SM Store, ACE Hardware, Watsons, SM Supermarket, Miniso, Surplus and SM Appliance.

The SM Rosario Personal Shopper will have your basics – groceries, medicine, food, hardware - delivered to your doorstep through SM Rider or you may also pick-up items from the Center Concierge

With the many options of convenience the mall provides, SM City Rosario is only getting started. Ushering a new era of customer experience, the mall will continue to provide safe and efficient solutions for the benefit of its shoppers. For more information on the SM Rosario Center Concierge, follow SM City Rosario on Facebook and Instagram.



Get authentic Bicolano dishes from Gata Flavors



Get irresistible sisig only from the King, King Sisig!



Favorite home dishes from Federico's Favorite



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## EXTRA JUDICIAL

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE SPS. CONSTANCIA SALIBA AND NICANOR PORTILLA HAVE BEEN EXTRA-JUDICIALLY SETTLED BY THEIR HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 47 ; PAGE NO. 11 ; BOOK NO. 55 ; SERIES OF 2020, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.

Dateline Weekly Newspapers:  
June 15, 22 & 29, 2020

## EXTRA JUDICIAL

Notice is hereby given that EUFEMIA J. REYES, the surviving wife and sole heir of the late ROMEO T. REYES, has adjudicated to herself the estate of the deceased ROMEO T. REYES, consisting of a parcel of land covered by Transfer Certificate of Title No. T-1087479 located at Brgy. Santiago, General Trias City, pursuant to the provisions of Sec. 1, Rule 74 of the Revised Rules of Court as, per Affidavit of Self Adjudication executed on 24TH day of June, 2020 at General Trias City, Cavite before Notary Public Christopher P. Columna, per Doc. No. 72; Page No. 16; Book No. 12; Series of 2020.

Dateline Weekly Newspapers:  
June 29, July 6 & 13, 2020

## PROJECT ARK GOES TO BACOR, CAVITE



JOEY CONCEPCION  
Headmaster, Advisor for Entrepreneurship and SM Negosyo Founder



LANI MERCADO-REVILLA  
Mayor, Bacoor, Cavite

## PROJECT ARK

MASSIVE RAPID TESTING

JOIN OUR LIVE DISCUSSION!



HE IS MY  
**Healer**  
EXODUS 15:26



# Microinsurance, the key to strengthening resiliency

While the global community seeks for ways to stop the COVID-19 outbreak, keeping free from the virus is just one of several anxieties faced by the low-income sector in their everyday lives these days. Accidents, illness and deaths remain a reality for the poor.

Ninfa E. Bera-minde has been a client of CARD, Inc. for almost five years in Isabela, Basilan. When her husband died on March 23, 2020, she did not expect to be able to claim her death benefits as mobility was hampered with the imposition of community quarantine. Likewise, CARD MRI members or their dependents get sick, figure in a fire, or die even in the midst of the pandemic. Four of our clients are now part of the statistics of COVID-19 positive patients who succumbed to the disease.

Clients of

CARD MRI automatically become members of CARD Mutual Benefit Association (CARD MBA), which enables them and their families to become covered under its life insurance. From Aparri to Zamboanga, Ninfa's story mirrors every poor families' struggles amidst the pandemic. Traditionally, beneficiaries are required to submit documents for claims settlements in the Mi-MBA offices. However, through online claims validation by fellow members who serve as Claims Processor right there in their communities and submission of death and marriage certificates through the Messenger app, members' survivors were able to receive from PHP30,000-PHP55,000, depending on length of membership. Combined data from CARD MBA and CARD Pioneer Microinsurance Inc. (CPMI), which are both

microinsurance companies that are part of CARD MRI, show an average of 161 claims payment made amounting to PHP 6 million per day from March 16 to April 3, 2020. Industry-wide, the 18-member Mi-MBA Association in the Philippines, RIMANSI, also pay claims in this time of crisis. Without microinsurance, less fortunate families will plunge deeper into poverty due to the lack of safety nets from unexpected perils. Response to the pandemic

Resiliency is a common theme for microinsurance companies. As such, member-institutions of RIMANSI has been showing its flexibility to cater to the needs of its members even during the COVID-19 outbreak. Since members of Mi-MBAs are mostly from the bottom of the pyramid, the industry declared a moratorium on

the weekly insurance payments until April 12, 2020. During this period, the members will remain covered under the life insurance offered by the Mi-MBAs. As the ECQ was declared extended up to April 30, 2020, the microinsurance industry is compelled to extend the moratorium until the ECQ is lifted.

Further, Mi-MBAs vows to continue to provide fast claims settlements. The process is relaxed such that claims validation are made through phone calls while documentary requirements can be submitted online through messenger platforms. As one member's survivor from Batangas attested through a text message, "Gusto ko lang pong magpasalamat sa CARD MBA sa benepisyong nakuha ng aking ina na si Joy Austria. Napakalakingtulong po nito para

samen lalong lalona at wala kami financially. Sa kabila po ng COVID nanararanasan ng bansa naten ngayon, di ko po inaasahan na mabilis na mapaprocess ng CARD insurance ang benepisyong ito ng aking ina through online. Madale namen itong na claim... kaya nagamit naming ito pangbayad sa lote na paglalagyan ng aking ina."

Using technology and available remittance services, claims payments are done within 24 hours, where physical barriers allow, a feat that is especially appreciated by the survivors.

A tool for empowerment With the emergence of COVID-19, not only health but also the livelihood of small entrepreneurs are jeopardized. The Mi-MBA industry with the microinsurance industry plan to formulate new policies to address the needs of the poor during a pandemic. The industry aims to improve its regulation to provide a wider range of insurance products for the poor in protecting them not only from death, injury, and illnesses but also to the potential losses of their income due to a national crisis.

To be able to do so, the help and support of the national government will be much needed by Mi-MBA and other microinsurance players to fulfill their duty in providing extensive protection coverage to the most vulnerable sectors in the country. The industry recognizes the current efforts of the Insurance Commission headed by Commissioner Dennis B. Funa to enable Mi-MBAs to be as responsive to clients' needs under normal times as the regulations allow. However, the industry's services need to be more proactive in

times of national emergencies and crisis and it will happen if other government agencies adopt policies that will strengthen the Mi-MBAs and microinsurance companies in the country. For example, tax exemption for Mi-MBAs owned by the communities should be upheld so that they can have adequate funds to create better products that will address the insurance needs of the marginalized sectors during extraordinary times.

In the case of non-life insurance (i.e. disaster insurance, agriculture insurance, and property insurance among others) for the poor, a 2% reduction in tax on premium will be a welcome development. In addition, a calamity fund to assist its millions of members in times of emergency should be established.

As CARD MBA and CPMI, together with the rest of the microinsurance industry, provide affordable and relevant risk protection to more than 27 million poor and low-income individuals in the country, they have become a partner of the government in empowering the poor and creating resilient communities. With the government's continued support, microinsurance will remain a beacon of hope in this time of distress and uncertainty.

About the Author Dr. Jaime Aristotle B. Alip is the founder and chairman emeritus of CARD Mutually Reinforcing Institutions, a group of 23 institutions that envisions to eradicate poverty in the Philippines. He also serves as the chairman emeritus of RIMANSI, the Mi-MBAs Association in the Philippines. He is the recipient of the 2019 Ramon V. del Rosario Award for Nation Building. (Cardbank PR)

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