

DTI 4-A grants livelihood support to micro and small entrepres in Ternate, Cavite

PAGE 2



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DATELINE

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SUPPORTS WORLD RABIES DAY

FREE ANTI RABIES VACCINATION & DEWORMING

Date: September 28, 2020 9:00am-4:00pm
Venue: Provincial Veterinary Office

END RABIES: COLLABORATE, VACCINATE

WORLD RABIES DAY SEPTEMBER 28

Beef up presence in border areas, Cavite cops told

PGC's Botika -on- Wheels rolls out to Noveleta town

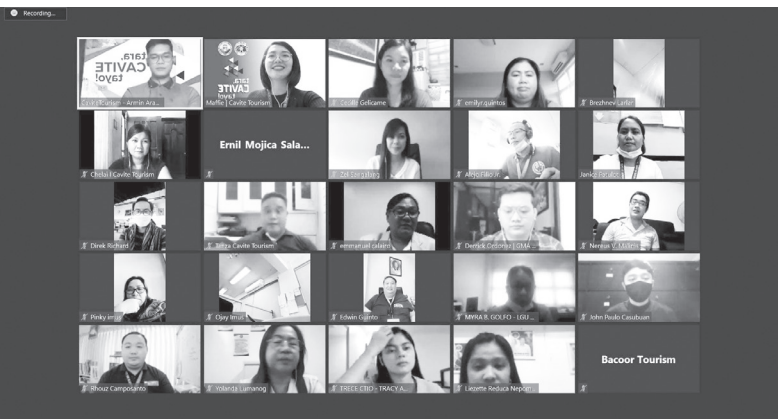
P.2

PAGE 4

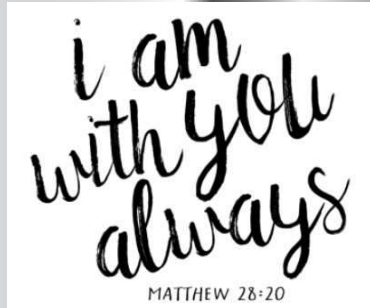
PRRD names Tax Academy governing board members Page 2

3rd CPCCAH Quarterly Meeting Presents NCCA Accreditation

The Provincial Tourism and Cultural Affairs Office (PTCAO) proudly presented to the Cavite Provincial Council for Culture, Arts and Heritage (CPCCAH) the certificate of NCCA Accreditation of the Provincial Government of Cavite during the 3rd Quarterly Meeting on September 23, 2020 via Zoom App. On behalf of Governor Jonvic Remulla, Provincial Administrator for Community Affairs Mr. Alvin Mojica welcomed the participants



Cont. on Page 5



EDITORIAL: Jobs at stake in EU row

The Philippines must play its cards right in renegotiating a trade deal with the European Union. Hundreds of thousands of Filipino jobs and 2 billion euros worth of Philippine commodity exports are at stake if Manila fails to work out an extension of the preferential tariff treatment granted by the EU.

The Philippines must play its cards right in renegotiating a trade deal with the European Union. Hundreds of thousands of Filipino jobs and 2 billion euros worth of Philippine commodity exports are at stake if Manila fails to work out an extension of the preferential tariff treatment granted by the EU.

The Philippines is a beneficiary of the EU Generalized System of Preferences Plus that offers tariff-free entry to some 6,724 Philippine products to

the EU in exchange for compliance with 27 international conventions. The zero tariff makes Philippine products competitive in Europe and provides job opportunities in several local industries that are drawn to the European market. These products include dried and frozen mangoes, dried and frozen pineapples and banana chips.

The Federation of Free Workers has already warned that some 600,000 workers in the tuna industry could lose their livelihood if the Philippine government failed to renegotiate the trade incentives.

Easier access to the European market by way of zero tariffs, however, is tied to the progress the Philippines is making on several issues, such as labor rights, environmental protection, gender equality, health, education, social-economic rights, people trafficking and the fight against corruption.

The Philippines has generally done well in meeting the requirements of the 27 conventions. But the EU lately expressed its misgivings on the administration's handling of the war on drugs and attempts to legalize the death penalty and reduce the criminal age

of responsibility.

The criticism did not sit well with President Rodrigo Duterte, who eventually rejected European aid and claimed the EU was interfering on the country's internal affairs. The EU, meanwhile, has threatened to impose economic sanctions on the Philippines.

Members of the Management Association of the Philippines are naturally alarmed with these developments. The removal of the GSP preferences, it says, will make Philippine products less competitive and seriously affect several industries. The association raised the specter of increasing unemployment during the time of pandemic.

The Philippines, according to Trade Secretary Ramon Lopez, is addressing the concerns of the EU with right information and facts. Manila must allay the fears of the European Union in the negotiating table where it matters. As in other trade negotiations, it must be forthright about the real conditions in the Philippines and stress its independence at the same

Beef ...

FROM PAGE 1

Cavite police were ordered to beef up its visibility in provincial borders and popular destinations in Tagaytay City to manage and control the arrival of tourists.

"We support the coordination and collaboration of the local government units and law enforcement agencies. This is a work in progress. This is the first time that we have tourism being encouraged in an area near Metro Manila," Joint Task Force Covid Shield commander Lt. Gen. Guillermo Eleazar said Sunday.

People from any part of the country can now visit Tagaytay City without any travel authority, except for those who live in areas under general community quarantine or higher community quarantine status.

Eleazar said the success and failure of Tagaytay City's reopening depend on the smooth and regular coordination between the LGUs in Cavite and the local police forces.

"We do not want

a scenario of an increase in Covid cases to happen. That is why necessary health protocols must be properly and strictly implemented," Eleazar added.

He reminded the police force in Tagaytay City to regularly coordinate with its LGU in the crafting and implementation of more security and health safety protocols, as well as security adjustments, especially during weekends when the area receives more tourists.

He said police should focus on the entry of unauthorized tourists, or those coming from GCQ and higher quarantine status areas with no travel authority, and set up quarantine control points in the boundary of Laguna and Cavite.

Although both Laguna and Cavite are under the less strict modified GCQ, the setting up of a checkpoint would ensure that those coming from GCQ areas, particularly from Metro Manila, would not enter Cavite without a travel authority, Eleazar said. (with Priam F. Nepomuceno/PNA

DTI 4-A ...

FROM PAGE 1

Livelihood support out-pours in Ternate, Cavite as the Department of Trade and Industry Region 4-A, through its Livelihood Seeding Program – Negosyo Serbisyo sa Barangay, granted starter kits to 25 qualified micro and small entrepreneurs on 24 September 2020.

The beneficiaries were awarded P200,000 worth of starter kits, which included twenty-two (22) sari-sari store packages, one (1) auto repair shop package, one (1) goto and tapsi food house package, and one (1) eatery package.

The LSP-NSB is a program of the DTI that allows a wider reach of business development assistance by bringing government services closer to the people through partnerships between relevant local government units and DTI officials. Through Barangay Development Councils (BDCs), the DTI shall help capac-

itate Barangay personnel to provide basic business advisory or information dissemination services to MSMEs in the locality.

DTI 4-A Director Marilou Q. Toledo sought commitment from the beneficiaries that they sustain their chosen livelihood package.

"We have our Negosyo Centers all over the province of Cavite to inform our beneficiaries and the public about our programs and projects. Our Business Counsellors will be able to assist and guide them on how to start, sustain, and level-up their business," said Toledo.

Ternate Mayor Lamberto D. Bambao thanked the DTI 4-A for the project and expressed his hope for more livelihood projects like this in the future.

As of September 2020, DTI 4-A has already distributed starter kits to 135 beneficiaries in the province of Cavite. (PR)

PRRD ...

FROM PAGE 1

President Duterte has approved the appointment of Finance Secretary Carlos Dominguez III as ex-officio chairperson of the Governing Board of the Philippine Tax Academy (PTA).

The appointments of Commissioner Caesar Dulay of the Bureau of Internal Revenue (BIR) and Commissioner Rey Leonardo Guerrero of the Bureau of Customs (BOC) as ex-officio vice-chairpersons of the PTA Governing Board were likewise approved by the President, the Department of Finance (DOF) said.

In his report during a recent DOF Executive Committee (Execom) meeting, Finance Undersecretary Gil Beltran said that despite the COVID-9 pandemic, the PTA has continued to provide training to 258 government employees by migrating the courses offered by the Academy online.

"The employees trained from April to June through the PTA's e-learning system. They include 28 from the BIR, 152 from the BOC and 47 from the DOF," Beltran said in his report to Dominguez during the meeting.

Another batch of 31 employees from the BOC was undergoing online PTA training as of the first week of September, he added.

Beltran, who is the DOF's chief economist and anti-red tape czar, said the PTA is also conducting its basic Integrity Education Program covering 79 BIR employees and a separate refresher and integrity education course for 2,000 BOC workers assigned to the Customs main office and the bureau's various ports.

By the end of their PTA training, around 600 new BIR employees will be inducted into the service before the end of 2020, Beltran said.

Beltran said local government treasurers also continue to receive training online through the PTA's e-learning system.

Under Republic Act (RA) 10143, the PTA "shall serve as a learning institution for tax collectors and administrators of the government and selected applicants from the private sector."

This law provides that, "All existing officials and personnel of the BIR, the BOC and the BLGF (Bureau of Local Government Finance) shall be required to undergo the re-tooling and enhancement seminars and training programs to be conducted by the Philippine Tax Academy."

It also requires "all applicants to the said bureaus" "to pass the basic courses before they can be hired whether on contractual or permanent status." (PR)

EXTRA JUDICIAL

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE SPOUSES MARIANO COMANDANTE and LILIA COMANDANTE. HAVE BEEN EXTRA-JUDICIALLY SETTLED BY THEIR HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF SHARES AS PER DOC. NO. 118; PAGE NO. 25; BOOK NO. 68; SERIES OF 2020, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR.

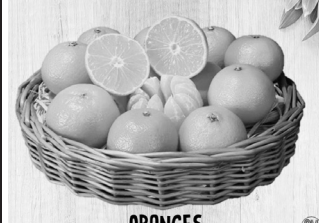
Dateline Weekly Newspaper:
Sept. 28, October 5 & 12, 2020

EXTRA JUDICIAL

Notice is hereby given that the estate of the late MIGUEL R. JOCSON, consisting of a Dollar Saving's Account No.8424-0226-09, Philippine Peso Savings Account No.8423-1147-55 and Philippine Peso Savings Account No. 8423-1116-67, all with the Bank of Philippine Islands (BPI), Naic, Cavite Branch, has been the subject of an Extra-Judicial Settlement of Estate of the Deceased With Waiver of Rights as per Doc.No.33; Page No.8; Book No. XXII and Series of 2020 of Notary Public Jameswell M. Resus of Naic, Cavite.

Dateline Weekly Newspapers:
September 21, 28 & Oct. 5, 2020

Fruits in Season!
BILI NA SA BAGSAKAN AT 3RD LEVEL!



ORANGES

Bili na sa Bagsakan SM Marketmall
Oranges help fight off viruses. Get a basket of oranges now at Bagsakan 3rd level of Sm Marketmall Dasmariñas.



KAPANALIG

Ni Nelson Dimapilis

On celebrating National Teachers' Month: Address teachers' concerns, fears on class reopening

Addressing the concerns of teachers amid uncertainties in this time of the COVID-19 pandemic is the best way to celebrate National Teachers' Month. For Senator Win Gatchalian, this is the most meaningful way to observe the month-long celebration which culminates on October 5, coinciding with the official school opening.

Gatchalian reiterated that addressing the health care needs of teachers should be a top priority to ensure the successful implementation of the Basic Education Learning Continuity Plan (BE-LCP) under the dire consequences of the coronavirus. According to Gatchalian, teachers should be assured of healthcare support, including coverage for hospitalization, medication, and treatment, should they test positive for COVID-19. Without this assurance, they will lack confidence to perform their duties and the Learning Continuity Plan will fail, the senator warned.

The Department of Education (DepEd) earlier assured that while its 2020 budget does not have allocations for COVID-19 treatment, teachers and non-teaching staff are covered by the Philippine Health Insurance Corporation (PhilHealth) like all government employees. To ensure that their needs are immediately addressed, however, Gatchalian urged DepEd to formalize a partnership with the state insurer in putting up a "special lane."

Though DepEd is already in talks with PhilHealth, the Employees' Compensation Commission (ECC) and the Government Service Insurance System (GSIS), the senator said it is crucial to finalize and roll out these partnerships before the opening of classes. He pointed out that since teachers will be distributing self-learning modules and risking their safety when face-to-face classes resume, they are vulnerable to getting infected with COVID-19.

Nakita natin ang malasakit nila sa mga estudyante at pagmamahal sa kanilang propesyon. Mayroon pa sa kanilang gumagasta mula sa sariling

bulsa upang may maipambili lang ng ilang kagamitan para sa blended learning. Nararapat lamang na magbigay-pugay tayo sa mga guro ngayong National Teachers' Month," said Gatchalian, Chairman of the Senate Committee on Basic Education, Arts and Culture.

"Ang mga guro ay parang mga sundalong ipapadala natin sa digmaan. Kung hindi natin sisiguruhin ang kanilang kaligtasan, mawawalan sila ng kumpiyansa at hindi tayo magtatagumpay sa pagpapatupad ng distance learning," he added.

Latest DepEd figures show (August 23) that 823 DepEd personnel and learners contracted COVID-19, 310 of which are active cases, 23 have died, and 490 have recovered. Out of these cases, 297 are learners, 340 are teachers, and 186 are non-teaching personnel.

Gatchalian also sought the smooth distribution of cash-assistance to displaced teaching and non-teaching personnel from public and private schools, which is mandated under Bayanihan to Recover As One Act or Bayanihan 2.

SM FOUNDATION INC. AND UNIQLO PHILIPPINES DONATES FACE MASKS TO BACCOOREÑOS



SM CITY BACOR, CAVITE – In support to the hardworking front liners of Bacoor City, SM Foundation Inc. and Uniqlo Philippines recently donated several Uniqlo AIRism Face Masks to the the Office of Mayor Lani Mercado and Bacoor City Health Unit. Mr. Albert Uy from SM Foundation Inc. handed over the donations to Jocelyn Mercado, Office of Bacoor City Mayor's Internal Chief of Staff, and Dra. Ivy Marie Yrastorza, Head of Bacoor City CHO. Uniqlo's AIRism masks have a smart, breathable base layer that releases heat and moisture and adapts to any weather condition, which will be very comfortable to the front liners especially on long working hours to serve patients and other residents in need of medical attention.

IT'S TIME TO DINE AT SM CENTER IMUS!



SM CENTER IMUS, CAVITE – We know how you miss dining out with your family and friends here! Be safe by doing the habit of frequent hand washing and hand sanitizing especially before and after eating. Don't forget to wash your hands with an Anti-bacterial soap to kill germs and viruses. Remember to stay safe with our safety reminders in SM Center Imus as you dine with us.

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
BRANCH 16
CAVITE CITY

LEONIDA V. BORJA,
Plaintiff,

-versus-

CIVIL CASE NO. N-9038

ANNABELLE C. FELICIANO, and
all persons deriving title, rights or
interest under Transfer Certificate
of title No. T-128934, JULIETA DEL
ROSARIO REMO and the REGISTER
OF DEEDS FOR THE PROVINCE
OF CAVITE,

Defendants.

x -----x

ORDER

The "Motion with Leaver of Court to Serve Summons by Publications" was filed by plaintiff, through counsel, and finding the grounds to be taken, is hereby GRANTED.

WHEREFORE, as prayed for, let Summons be issued to the defendants Julieta Del Rosario Remo and Annabelle C. Feliciano, to be published in a newspaper of general circulation in the Province and Cities of Cavite.

SO ORDERED.

Cavite City this October 9, 2019.

(SGD.) AMY ANA L. DE VILLA-ROSERO
Acting Presiding Judge

Dateline Weekly Newspapers:
September 14, 21 & 28, 2020

HE IS MY
Healer

EXODUS 15:26

PGC's...

FROM PAGE 1

Botika-on-Wheels (BoW), the Provincial Government's initiative rolled out in the municipality of Noveleta on September 7 - 10, 2020 giving out maintenance medicines to senior citizens and vitamins to children.

About 1,563 Senior Citizens benefited from the activity while 1,817 children in the municipality received vitamins to help boost their immune system.

BoW is the brain project of the Office of the Governor that aimed primarily to help the vulnerable group of Senior Citizens who are not allowed to leave their houses as well as caring for the children's health during the pandemic, as it brings the health services closer to the people in the barangays.

Since its initial roll out June 5, 2020 the program benefitted about 11,684 Senior Citizens and 2,987 children in 180 barangays in the different areas in the province.

BoW had visited the municipalities of Maragondon, Naic, Kawit, and Noveleta and Cavite City as it continues to serve the people in the province during the pandemic. (PIA)

Dining in is more fun at SM City Rosario!

Get the chance to win P200 food voucher from Macao Imperial Tea, Greenwich, Tasty Hong Kong or Gata Flavors when you dine-in at any SM City Rosario restaurant from September 12 to October 11!

1. Get your FREE Dine-in VIP card at our redemption booth located at the Event Center.

2. Each card has a total of 10 slots. There will be no minimum purchase requirement to earn a stamp.

3. One (1) receipt is equivalent to one (1) stamp and only one (1) stamp can be earned per day.

4. The first 100 customers who will present the complete card bearing 10 stamps will win P200 food voucher from partner restaurants.

5. Card is transferable.

For the full mechanics, visit <https://bit.ly/2Zzho4d> or SM City Rosario FB Page.

Per DTI Fair Trade Permit No. R4-A Cavite 163 series of 2020.

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
OFFICE OF THE CLERK OF COURT
CITY OF IMUS, CAVITE

F.C. NO. 17025-20

EXTRA-JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135 AS AMENDED BY ACT 4118

HOME DEVELOPMENT MUTUAL FUND
(PAG-IBIG FUND),
Mortgagee,

- versus -

DIOSDADO S. JAYLO
Mortgagors.

X-----X

AMENDED NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by act 4118 filed by PAG-IBIG FUND or HDMF, mortgagee, with principal place of business at 12th floor JELP Business Solutions Center, No. 409 Shaw Blvd., Mandaluyong City against DIOSDADO S. JAYLO with residence and postal address at 67 Block 4 Letre Road Tonsuya, Malabon Metro Manila AND/OR Lot 74, Block 08, Lakersfield Subdivision, Bo. Toclong, Kawit, Cavite to satisfy the mortgage indebtedness which as of January 31, 2020 amounts to ONE HUNDRED SIXTY THOUSAND SIX HUNDRED NINE PESOS & 73/100 (Php160,609.73) Philippine Currency, including interest and penalty charges but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on November 10, 2020 at 10:00 in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC Multiple Sala, Aguinaldo Highway, Imus, Cavite to the highest bidder, for CASH and in Philippine Currency the following property with all the improvements therein to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-513190

"A parcel of land (Lot 74, Blk. 8, of the CONSOL. subd. plan. Pcs-042111-008660, being a portion of Lots 1 & 2, Psu-246995 L.R.C. Rec. No.), situated in Brgy. of Toclong, Mun. of Kawit, Prov. of Cavite. Bounded on the NW., along Line 1-2 by Lot 75, Blk. 8 along line 2-3 by Lot 77 Blk. 8; on the NE., along line 3-4 by Lot 76 Blk. 8; on the SE., along line 4-5 by Rd. Lot 8 all of the consol. subd. Plan.. x x x containing an area of FORTY ONE SQUARE METERS AND FIFTY SQ. DECIMETERS (41.50) x x x

All sealed bid must be submitted to the undersigned on the above stated time and date.

In the event the public auction should not take place on the said date, it shall be held November 17, 2020 at 10:00 morning without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said properties and encumbrance therein if any there be.

Imus, Cavite, Philippines July 10, 2020.

(SGD.) ISRAEL S. MEDINA
Sheriff IV

Approved: ARMIE A. FRANCISCO
Clerk of Court V
OIC-Office of the Clerk of Court

Copy Furnished:
HOME DEVELOPMENT MUTUAL FUND
12/F, JELP Business Solution Center,
No. 409 Shaw Blvd., Mandaluyong City

DIOSDADO S. JAYLO
67 Block 4 Letre Road Tonsuya, Malabon Metro Manila
AND/OR Lot 74, Block 08, Lakersfield Subdivision,
Bo. Toclong, Kawit, Cavite

ROBENSON D. AVENIDA
GREATSOURCE CORPORATION
2546 A. Bonifacio St.,
Bangkal, Makati City

Dateline Weekly Newspapers:
September 21, 28 & Oct. 5, 2020

Republic of the Philippines
REGIONAL TRIAL COURT
Fourth Judicial Region
BRANCH 121
City of Imus, Cavite

Foreclosure No. 17065-20

Extra-judicial Foreclosure of
Real Estate Mortgage Under
Act 3135 as Amended by Act 4118

NATIONAL HOME MORTGAGE
FINANCE CORP.,
Mortgagee,

-versus-

GLORIA F. ATILLANO, married to BENERIO
F. ATILLANO, and ESTELLA F. FORNAL

Mortgagors

X-----X

NOTICE OF EXTRA JUDICIAL SALE

Upon Extra-judicial for Sale under Act 3135 as Amended by Act 4118 filed by NATIONAL HOME MORTGAGE FINANCE CORP., (NHMFC), Mortgagee with principal place business at 104 Amorsolo St., Legaspi Village, Makati City, and against GLORIA F. ATILLANO, married to BENERIO F. ATILLANO, and ESTELLA F. FORNAL, mortgagors, with residence and postal address at Golden City-Imus, Lot 35, Blk. 35, Brgy. Anabu II, Imus, 4103 and/or 139 Premium St., Proj. 8, Quezon City and/or Concepcion, Romblon, to satisfy the mortgage indebtedness which as of January 31, 2020 amounts to TWO MILLION TWO HUNDRED FORTY THREE THOUSAND FIVE HUNDRED FIFTY EIGHT PESOS & 22/100 (P2,243,558.22) Philippine Currency, excluding interest, penalties, likewise excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned will sell at the public auction on October 20, 2020 at 10:00 o'clock in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC - Imus City Hall of Justice, Aguinaldo Highway, Imus, Cavite to the highest bidder for CASH and In Philippine Currency, the following property with all the improvements therein, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-351477

"A parcel of Land (Lot 35 Blk. 35 of the cons-subd. plan. Pcs-04-0054908, being a portion of the the cons of Lots 2530-A & 2530-D. Psd-33013, Lots 1 & 12, 15 to 31, Psd-04-023870, Lot 2533, Imus Estate, Lot 2529-A, (LRC), Psd-144391, L.R.C. Rec. No.), situated in the Bo. of Anabu II, Mun. of Bacoor, Prov. of Cavite. Bounded on the NE., along line 1-2 by Lot 31; on the SE., along line 2-3 by Lot 36, both of Blk. 35; on the SW., along line 3-4 by Alley 9; on the NW., along line 4-5 by Lot 34; on the NE., along line 5-1 by Lot 32, both of Blk. 35, all of the cons./subd. plan x x x, containing an area of NINETY SQUARE METERS AND SIXTY SQUARE DECIMETERS (90.60) x x x"

"All sealed bid must be submitted to the undersigned on the above stated time and date"

"In the event the public auction should not take place on the said date, it shall be held on October 27, 2020, at 10:00 o'clock in the morning without further notice."

Prospective buyers or bidder are hereby enjoined to investigate for themselves the title to the said property and encumbrances, if any there be.

Imus, Cavite, Philippines, July 20, 2020

(sgd.) DWIGHT ALDWIN S. GERONIMO
Sheriff IV

APPROVED:
ARMIE A. FRANCISCO
Clerk of Court V
OIC-Office of the Clerk of Court

Copy Furnished:
NATIONAL HOME MORTGAGE
FINANCE CORP., (NHMFC),
104 Amorsolo St., Legaspi Village,
Makati City,

SPS. GLORIA F. ATILLANO, married to BENERIO F. ATILLANO,
and ESTELLA F. FORNAL, mortgagors,
Golden City-Imus, Lot 35, Blk. 35,
Brgy. Anabu II, Imus, 4103 and/or
139 Premium St., Proj. 8, Quezon City
and/or Concepcion, Romblon

Dateline Weekly Newspapers:
September 14, 21 & 28, 2020

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 4-FC
CITY OF IMUS, CAVITE

F.C. NO. 14122-16

EXTRA-JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135 AS AMENDED BY ACT 4118

HOME DEVELOPMENT MUTUAL FUND
(otherwise known as PAG-IBIG FUND),
Mortgagee,

- versus -

MARINO D. BACTOL, JR., married to
GLORIA R. BACTOL

Mortgagors.

x-----x

AMENDED NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by act 4118 filed by PAG-IBIG FUND or HDMF, mortgagee, with principal place of business at 12th floor JELP Business Solutions Center, No. 409 Shaw Blvd., Mandaluyong City against mortgagor MARINO D. BACTOL, JR., married to GLORIA R. BACTOL with residence and postal address at Lot 9, Block 28, Regal Homes Subdivision, Alapan 1-A, Imus, Cavite AND/OR Lot 7, Block 10, Dreamville IV Subdivision, Alapan 1-C, Imus, Cavite to satisfy the mortgage indebtedness which as of November 16, 2015 amounts to NINE HUNDRED EIGHTY THOUSAND FIFTY FIVE PESOS & 34/100 (Php980,055.34) Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on October 27, 2020 at 10:00 in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC Multiple Sala, Aguinaldo Highway, Imus, Cavite to the highest bidder, for CASH and in Philippine Currency the following property with all the improvements therein to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2012008345

"A parcel of land (Lot 7, Blk. 10, of the subd. plan. Psd-04-200927, being a portion of Lot 1556-C-1, Psd-042109-065639, L.R.C. Rec. No. 8843), situated in Brgy. of Alapan 1-C, Mun. of Imus Prov. of Cavite. Bounded on the SW., along Line 1-2 by Lot 5, Blk. 10; on the NW., along line 2-3 by Rd. Lot 11; on the NE., along line 3-4 by Lot 09; & on the SE., along line 4-1 by Lot 8 both of Blk. 10 all of the subd. Plan.. x x x containing an area of THIRTY SIX (36) SQUARE METERS x x x

All sealed bid must be submitted to the undersigned on the above stated time and date.

In the event the public auction should not take place on the said date, it shall be held November 03, 2020 at 10:00 morning without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said properties and encumbrance therein if any there be.

Imus, Cavite, Philippines July 03, 2020.

(SGD.) EMMANUELLE H. FRANCISCO
Sheriff IV

Approved: ARMIE A. FRANCISCO
Clerk of Court V
OIC-Office of the Clerk of Court

Copy Furnished:
HOME DEVELOPMENT MUTUAL FUND
12/F, JELP Business Solution Center,
No. 409 Shaw Blvd., Mandaluyong City

MARINO D. BACTOL, JR., married to
GLORIA R. BACTOL
Lot 9, Block 28, Regal Homes Subdivision,
Alapan 1-A, Imus, Cavite AND/OR
Lot 7, Block 10, Dreamville IV Subdivision,
Alapan 1-C, Imus, Cavite

Dateline Weekly Newspapers:
September 7, 14 & 21, 2020

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
BRANCH 4-FC
CITY OF IMUS, CAVITE

F.C. NO. 16948-20

EXTRA-JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135 AS AMENDED BY ACT 4118

CHINA BANK SAVINGS, INC.,
Mortgagee,

- versus -

SPS. FLORDELIZA N. VIRREY
AND ARMANDO C. VIRREY JR.,
represented by their Atty.-In-Fact
GERALDINE M. NOBLE

Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by act 4118 filed by, mortgagee, CHINA BANK SAVINGS, INC., with principal place of business at 314 Sen. Gil Puyat Avenue, Makati City against SPS. FLORDELIZA N. VIRREY AND ARMANDO C. VIRREY JR., represented by their Atty.-In-Fact GERALDINE M. NOBLE with residence and postal address at #175Tupas St., Leveriza Brgy. 31, Zone 5, Pasay City and/or Lot 6, Block 2, Phase 2, Camella Terrassa, Buhay na Tubig, Imus, Cavite to satisfy the mortgage indebtedness which as of January 31, 2020 amounts to FIVE MILLION SIX HUNDRED SIX THOUSAND NINE HUNDRED SIXTY NINE PESOS & 84/100 (Php5,606,969.84) Philippine Currency, including interest and penalties, but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on October 13, 2020 at 10:00 in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC Multiple Sala, Aguinaldo Highway, Imus, Cavite to the highest bidder, for CASH and in Philippine Currency the following property with all the improvements therein to wit:

TRANSFER CERTIFICATE OF TITLE NO. 057-2014061415

"A parcel of land (Lot 6, Blk. 2, of the subd. plan. Psd-04-191774, being a portion of Lot 520, Imus Estate L.R.C. Rec. No. 8843), situated in Brgy. of Tanzang Luma, Mun. of Imus Prov. of Cavite. Bounded on the SW., along Line 1-2 by Lot 5; on the NW., along line 2-3 by Lot 1 Blk. 1 both of the subd. plan; on the NE/SE., along line 3-9-1 by Rd. Lot 01. x x x containing an area of ONE HUNDRED FORTY ONE (141) SQUARE METERS x x x

All sealed bid must be submitted to the undersigned on the above stated time and date.

In the event the public auction should not take place on the said date, it shall be held October 20, 2020 at 10:00 morning without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said properties and encumbrance therein if any there be.

Imus, Cavite, Philippines August 25, 2020.

(SGD.) EMMANUELLE H. FRANCISCO
Sheriff IV

Approved: ARMIE A. FRANCISCO
Clerk of Court V
OIC-Office of the Clerk of Court

Copy Furnished:
CHINA BANK SAVINGS, INC.,
314 Sen. Gil Puyat Avenue, Makati City

SPS. FLORDELIZA N. VIRREY AND ARMANDO C. VIRREY JR.,
represented by their Atty.-In-Fact GERALDINE M. NOBLE
#175Tupas St., Leveriza Brgy. 31,
Zone 5, Pasay City and/or
Lot 6, Block 2, Phase 2,
Camella Terrassa, Buhay na Tubig,
Imus, Cavite

Dateline Weekly Newspapers:
September 7, 14 & 21, 2020

3rd...

FROM PAGE 1

and expressed support to the programs that will promote tourism, culture, arts and heritage.

With the challenges everyone is currently facing, Ms. Cecille T. Galicame, Director of Museo De La Salle refreshed attendees' cultural appreciation as she provided status updates on museums in Cavite, as well as the

New Normal preparations particularly the "learning-while-implementing-approach." Likewise, the director took the opportunity to promote the Museums and Galleries-Month this coming October, inviting tourism and histo-cultural stakeholders to the webinar entitled, "Nakaka-Nosebleed ang Heritage?: A Discussion on the Role of the Youth in Safeguarding Cultural Heritage" to be held on September 25, October 2, and October 9, 2020.

Dialogues focused mainly on strengthening culture and the arts programs amid the pandemic. The proposal of Mr. Brezhnev Larlar and inputs from the Department of Education, and from NHCP Commissioner/Cavite Historical Society President Dr. Emmanuel Calairo will surely pave way to the successful implementation of the Special Program of the Arts, Cultural Mapping, and Historical Trail Project.

Meanwhile, Provincial Tourism Officer Rozelle Sangalang, who thanked members of the council and the tourism officers, delivered a message of commitment as she laid out plans and programs of the provincial government in line with culture and the arts, particularly the assistance on the conduct of cultural mapping of LGUs.

On the other hand, addressing the concerns of DepEd on baseline data needed, the Provincial Planning and Development Coordinator Mr. Jesus Barrera shared that the province's socio-ecological profile can be accessed through the cavite.gov.ph website; while Ms. Gelicame requested the city tourism officers of Bacoor and Imus to also submit their data to the provincial government and the academe for the updating of the cultural property inventory of Cavite.

The meeting was indeed a productive one as participants took the chance to exchange not only insights but contacts as well, so as to easily connect with one another whether for their historical coffee table book project, cultural mapping plans or registration of LGU museum. —Rochelle D. Bawalan (Tourism Operations Officer II)

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
OFFICE OF THE CLERK OF COURT
CITY OF IMUS, CAVITE

F.C. NO. 17036-20

**EXTRA-JUDICIAL FORECLOSURE OF
REAL ESTATE MORTGAGE UNDER
ACT 3135 AS AMENDED BY ACT 4118**

**HOME DEVELOPMENT MUTUAL FUND
(PAG-IBIG FUND),**

Mortgagee,

- versus -

ZEUS P. TABUADA

Mortgagors.

x-----x

AMENDED NOTICE OF EXTRA-JUDICIAL SALE

Upon extra-judicial petition for sale under Act 3135 as amended by act 4118 filed by PAG-IBIG FUND or HDMF, mortgagee, with principal place of business at 12th floor JELP Business Solutions Center, No. 409 Shaw Blvd., Mandaluyong City against ZEUS P. TABUADA with residence and postal address at No. 1287 San Andres St., Malate, Manila AND/OR Lot 16, Block 22, The Legian South Subd., Brgy. Carsadang Bago, Imus, Cavite to satisfy the mortgage indebtedness which as of January 31, 2020 amounts to SIX HUNDRED SEVENTY NINE THOUSAND SEVEN HUNDRED FIFTY ONE PESOS & 96/100 (Php679,751.96) Philippine Currency, including interest and penalty charges but excluding attorney's fees, sheriff's fees and all other charges incidental to this foreclosure and sale, the undersigned Sheriff IV will sell at public auction on November 10, 2020 at 10:00 in the morning or soon thereafter at the main entrance of the Office of the Clerk of Court, RTC Multiple Sala, Aguinaldo Highway, Imus, Cavite to the highest bidder, for CASH and in Philippine Currency the following property with all the improvements therein to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. 057-2016019300**

"A parcel of land (Lot 16, Blk.22, of the CONSOL. subd. plan. Pcs-04-027645, being a portion of Lots 1310-C-1, (LRA) , Psd-403628, Lot 1311, (Now RS-04-004658), Lots 1317-A to 1317-I, Psd-04-043289), situated in Carsadang Bago, Imus, Cavite, Is. of Luzon. Bounded on the SW., along Line 1-2 by Rd. Lot 5; on the NW., along line 2-3 by Lot 14 Blk. 22; on the NE., along line 3-4 by Lot 15 Blk. 22; on the SE., along line 4-1 by Lot 18 Blk. 22 all of the cons. subd plan. x x x containing an area of THIRTY SIX (36) SQUARE METERS x x x

All sealed bid must be submitted to the undersigned on the above stated time and date.

In the event the public auction should not take place on the said date, it shall be held November 17, 2020 at 10:00 morning without further notice.

Prospective bidders/buyers are hereby enjoined to investigate for themselves the title to the said properties and encumbrance therein if any there be.

Imus, Cavite, Philippines July 10, 2020.

(SGD.) ISRAEL S. MEDINA
Sheriff IV

Approved: **ARMIE A. FRANCISCO**
Clerk of Court V
OIC-Office of the Clerk of Court

Copy Furnished:
HOME DEVELOPMENT MUTUAL FUND
12/F, JELP Business Solution Center,
No. 409 Shaw Blvd., Mandaluyong City

ZEUS P. TABUADA
No. 1287 San Andres St., Malate, Manila
AND/OR Lot 16, Block 22, The Legian South Subd.,
Brgy. Carsadang Bago, Imus, Cavite

ROLANDO S. SANTOS
R.S. Santos Law Firm
4/F DM Bldg., Visayas Ave., cor
Congressional Ave., Quezon City

**Dateline Weekly Newspapers:
September 21, 28 & Oct. 5, 2020**

REPUBLIC OF THE PHILIPPINES
REGIONAL TRIAL COURT
FOURTH JUDICIAL REGION
OFFICE OF THE CLERK OF COURT
City of Bacoor, Cavite

Foreclose No. 2020-30

For: Extra-Judicial Foreclosure of
Real Estate Mortgage

BANGKO MABUHAY (A Rural Bank), INC.,
Mortgagee,

- Versus -

DANY I. TABLAC & FLODELIZA C. TABLAC,
Mortgagors.

x-----x

SECOND NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **BANGKO MABUHAY (A Rural Bank), INC.**, of A. Soriano Highway, Daang Amaya III, Tanza, Cavite, and against the mortgagor, **DANY I. TABLAC & FLODELIZA CK. TABLAC, Rep. by their Attorney in Fact Maribel M. Lat , married, of Lot 8, Blk. 2, Phase 10, Citta Italia, Molino, Bacoor, Cavite** to satisfy the mortgage indebtedness which as of **February 21, 2020** amounts to **THREE MILLION SIX HUNDRED NINETY EIGHT THOUSAND FIVE HUNDRED FORTY THREE PESOS AND 15/100 (P3,698,543.15)**, Philippine Currency, inclusive of interest, penalties and other charges, the undersigned or her duly authorized representative will sell at the public auction on **November 04, 2020** at 10:00 in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for **CASH** and In Philippine Currency, the following described properties with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-1203283

"A PARCEL OF LAND LOT 8, BLOCK 2 of the subdivision plan Psd-04-183834, being a portion of Lot 5512-A Psd-04-039188 LRC Rec. No.), situated in the Bo. of Molino, Mun. of Bacoor, Prov. of Cavite, IS of Luzon x x x CONTAINING AN AREA OF **ONE HUNDRED THIRTY NINE (139) SQUARE METERS.**

"All sealed bid must be submitted to the undersigned on the above stated time and date."

"In the event the public auction should not take place on the said date, it shall be held on **November 10, 2020**, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the titles to the said properties and encumbrances, if any there be.

Bacoor City, Cavite, September 10, 2020.

(SGD) ATTY. LIZA D. VICTA
Clerk of Court VI

Copy Furnished:

BANGKO MABUHAY (A Rural Bank), INC.,
A. Soriano Highway, Daang Amaya III, Tanza, Cavite

Mr. & Mrs. **DANY I. TABLAC & FLODELIZA CK. TABLAC,**
Lot 8, Blk. 2, Phase 10, Citta Italia, Molino, Bacoor City, Cavite
Brescia Phase 2, Molino, Bacoor City

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra-Judicial sale on or before the date of sale.

**Dateline Weekly Newspapers:
Sept. 28, Oct. 05 & 12,2020**

FINANCING...

FROM PAGE 8

rent them from shops for the day if they need to do an assignment. We hope to fix this problem by giving students access to finance to buy a laptop.

Covid-19 has forced students into online learning. This is challenging if students don't have their own laptops and shops aren't open to rent from. Because of Covid-19, we think this is the right time to launch this product.

As well as impacting your decision to launch, has Covid-19 been a challenge for your operations?

The most challenging thing in this pandemic is the promotion process. We would usually promote face to face, but we have switched to digital marketing and online promotion. We used to be flexible and could promote directly to people but now we have to work with the universities and get permission to promote online before the classes start. We also have an e-brochure and video promotion which we're promoting through social media.

We were not able to do a product development workshop or staff training in person before the launch because of Covid-19 restrictions so we did a lot of it virtually through Zoom calls and small groups of face to face meetings. We had not done workshops like this before and we had to be flexible and adapt so that we could still pilot the product in the current circumstance.

What are you hoping that you will achieve with the new product?

We hope the product will increase the number of students that own laptops so that they can study better and improve their grades. We are optimistic that the product will meet the demand and that is designed to its target audiences. We plan to cross-sell with savings for semester fees and hope to expand the product beyond Singaparna if it is successful. BPR Nusumma Singaparna already lends to teachers and we are hoping this new product will increase Nusumma Singaparna's branding as the Educational Bank in Tasikmalaya.

CARD LFC is a leasing and financing institution under the Centre for Agriculture and Rural Development Mutually Reinforcing Institutions umbrella (CARD MRI), established in 2013. Through its mutually reinforcing institutions, CARD MRI delivers microfinance and financial services, microinsurance, and marketing, livelihood, health, environmental, agricultural, educational, and other community development programs.

Nusantara Bina Artha (NBA) is the holding company of Bank Nusumma Group, with headquarters in Jakarta. Bank Nusumma Group has 21 offices spread across West Java, Central Java, Yogyakarta, and East Java and is currently serving more than 57,000 people through lending and saving in Indonesia. NBA is committed to providing innovative and reliable services to the communities in which they lend, positively impacting community development and contributing to the overall economic development of Indonesia. (PR)

REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor, Cavite

Foreclose No. 2020-30

For: Extra-Judicial Foreclosure of
Real Estate Mortgage

HOME DEVELOPMENT MUTUAL FUND
Mortgagee,

- Versus -

MA-VILLA M. RUFINO married to
MARIO N. RUFINO,
Mortgagors.

x-----x

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, HOME DEVELOPMENT MUTUAL FUND, of 12th Floor JELP Business Solutions Center, No. 409 Shaw Boulevard, Mandaluyong City, and against the mortgagor, MA-VILLA M. RUFINO married to MARIO N. RUFINO of 1392 C. Sisa St., Sampaloc, Manila, to satisfy the mortgage indebtedness which as of November 21, 2019 amounts to **EIGHT HUNDRED FIFTY FOUR THOUSAND FOUR HUNDRED THIRTY SEVEN PESOS AND 97/100 (P854,437.97)**, Philippine Currency, inclusive of interest, penalties and other charges, the undersigned or her duly authorized representative will sell at the public auction on **November 04, 2020 at 10:00 o'clock** in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for **CASH** and In Philippine Currency, the following described properties with all the improvements thereon, to wit:

**TRANSFER CERTIFICATE OF TITLE
NO. 167-2017004029**

"A PARCEL OF LAND LOT 8, BLOCK 7 of the Consolidation Subdivision plan Pcs-04-027168, being a portion of the Consolidation of Lot 5435-B Psd-04-171600 & Lot 5436-B psd-04-036176, LRC Rec. No. 8843) situated in the Brgy. of Mambog, Mun. of Bacoor, Prov. of Cavite, Is. of Luzon Bounded on the NE., along line 1-2 by Lot 10, Blk. 7; on the SE., along line 2-3 by Road Lot 10; on the SW., along 3-4 by Lot 6; and on the NW., along line 4-1 by Lot 9, both of Blk. 7, all of the cons.-subd. plan. Beginning at the pt. marked "1" on the plan x x x containing an area of **THIRTY SIX (36) SQUARE METERS**

"All sealed bid must be submitted to the undersigned on the above stated time and date."

"In the event the public auction should not take place on the said date, it shall be held on **November 10, 2020**, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the titles to the said properties and encumbrances, if any there be.

Bacoor City, Cavite, February 24, 2020.

(SGD) **ATTY. LIZA D. VICTA**
Clerk of Court VI

Copy Furnished:
Ms. MERLYN P. MEDINA
12th Floor JELP Business Solutions Center,
No. 409 Shaw Boulevard,,
Mandaluyong City

MA-VILLA M. RUFINO married to
MARION N. RUFINO
-1392 C. Sisa St., Sampaloc, Manila
-L8, B7, Georgetown Villas 1-Extnsion,
Brgy. Mambog III, Bacoor City

WARNING: It is absolutely prohibited to remove, deface or destroy this Notice of Extra-Judicial sale on or before the date of sale.

Dateline Weekly Newspapers:
March 9, 16 & 23, 2020

Enchanted Kingdom's Eldar the Wizard invites everyone to join his virtual party!



September 26, 2020, Saturday, 6:00pm - 7:00pm

FEATURING JOSE MARI CHAN

"A CHILD AGAIN AT CHRISTMAS" AND "A CHRISTMAS SONG FOR YOU"

<https://www.facebook.com/enchantedkingdom.ph>

<https://www.youtube.com/user/EKMagicVideos>



SIGNAL - CH 41 SKY CABLE - CH 60 GSAT - CH 12
CABLE LINK - CH 52 DESTINY CABLE - CH 60



Our favorite Eldar The Wizard is celebrating his birthday and Enchanted Kingdom invites everyone to join us from the comfort of your homes as we bring the festivities to you with Eldar's Magical Birthday Celebration!

You're all invited on September 26, 2020, Saturday, 6:00PM-7:00PM for a special virtual party on Pinoy Box Office Channel (PBO), and Enchanted Kingdom's Official Facebook and YouTube accounts :

Facebook: www.facebook.com/enchantedkingdom.ph

YouTube: www.youtube.com/user/EKMagicVideos

Gather your friends and families for an hour of fun, learning, and special performances from Eldar, Princess Victoria, Princess Madeline and the EK characters, plus a special segment with Jose Mari Chan featuring his Christmas ballads, the perfect way to welcome the holiday season!

For more information, visit Enchanted Kingdom's official website and Facebook page at www.enchantedkingdom.ph and www.facebook.com/enchantedkingdom.ph

EXTRA JUDICIAL

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE BERNALIX M. ENCARNACION HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 264; PAGE NO. 54; BOOK NO. 66; SERIES OF 2020, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR.

Dateline Weekly Newspapers:
September 14, 21 & 28, 2020



DATELINE Weekly Newspaper has its principal business editorial office at Blk. 4 Lot 11, Ph. 6, Northeast Primarosa Subd., Mambog 3, Bacoor City with all the required BIR, DTI (CR#01576397), Barangay and City business permits and registered as a second class mail, with Permit #2005-10 from the Phil. Postal Corp. Tel Nos.(046)476-7611/(0955)1552764; heidelitalat@yahoo.com

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FINANCING EDUCATION TECHNOLOGY IN ASIA PACIFIC



At the peak of Covid-19 forced school closures, it was estimated that 1.5 billion children were out of school in 165 countries, equating to 87% of the global school-aged population. Governments and education companies reacted rapidly with more than 90% of ministries of education enacting policies to provide digital and broadcast remote learning. However, according to a recent UNICEF study, at least 463 million students (31% of students worldwide) have been cut off from education and cannot be reached by remote learning programs due to a lack of necessary household assets or policies geared towards their needs.

...at least 463 million students have been cut off from education and cannot be reached by remote learning programs.

DISPARITIES IN DEVICE ACCESS FOR LEARNING

For students to engage in remote learning, they require access to devices such as mobile phones, tablets or televisions. Low-income families may not always have access to these devices or, in families where there is a device in the home, the device is often utilised by the parent which limits the time a child can use the device for learning. Sharing one device can be even more difficult for families with more than one school-aged child. In South Asia, East Asia, and the Pacific, UNICEF estimated that 227 million children cannot be reached by either digital or broadcast learning, which is more than 28% of school-aged children in the region.

It is not only families that face difficulties accessing devices for remote learning. Non-state affordable schools face similar challenges. EduFinance market research conducted in West Bengal, India in late 2019 found that while most school leaders interviewed owned a mobile phone, only 18% of school leaders owned a computer.

Similarly, after interviewing K12 non-state affordable schools in Indonesia, EduFinance found the majority of low-cost schools do not own computers despite students being expected to take exams on computers. Many of these schools rent or borrow equipment from other schools on a short-term basis. During these same interviews in August 2019, 36% of school leaders saw a need to invest in ICT equipment for staff or students. We expect this need to have risen over the past 12 months. However, device purchases and data can be costly and require upfront cash, which many families and schools are unlikely to have due to the impact of Covid-19 on household income and temporary school closures.

MEETING THE GROWING DEMAND FOR DEVICES

The growing demand for technology is not a new trend. In EduFinance market research, parents often cite investment into computers as the number one item they want their school to invest in. The demand existed in low-resource communities before the pandemic. However, Covid-19 has in-

creased the urgency of the need to access technology for learning while also highlighting the disparity in access.

As we enter September and see school restrictions begin to lift in many countries, the need for technology remains. Covid-19 has fundamentally changed the landscape of education and demands new innovations to make online learning more accessible to a wider range of children, mitigating future learning loss implications if the need to close schools occurs again, whether on a global or local level.

Financial institutions that serve low-income communities are in a unique position to offer tailored loan products that can help families and schools access and purchase devices. We spoke with two of our financial institution partners in Indonesia and the Philippines to discuss their approaches and how they are adapting their loan products during Covid-19 as a way to address this increased need.



SPOTLIGHT: CARD LFC, PHILIPPINES JULIUS ALIP, PRESIDENT AND CEO

Thank you, Julius, for speaking with EduFinance about how CARD LFC is financing technology for education in the Philippines. Before we talk about how Covid-19 has affected your model, it would be great to first get an overview of the current product that CARD LFC offers schools.

CARD LFC is a leasing and finance company under the CARD MRI umbrella, a group of mutually reinforcing institutions with a common goal of eradicating poverty in the Philippines. We offer finance lease and working capital loans for schools and are also experimenting with direct loans to teachers for technology during Covid-19.

Our current financing model for schools lends directly to the schools for financing tablets and computers that can be used by teachers and students. We absorbed the portfolio of a finance company offering this product to schools several years ago. We kept the product because CARD believes in the lasting impact that education has on poverty eradication and we want to level the playing field for children and schools that are not well funded. We do not compete with large banks for premier schools. We are needed by the schools that have just enough capital.

What do you think works well about the model and are there any lessons you have learnt along the way?

Identifying our target market and what sets us apart was key to our business strategy. Big commercial banks will offer better interest rates to larger and higher-income schools, but small and medium affordable schools will choose CARD LFC because we are able to say what makes us different. We don't ask huge

heidelitalat@yahoo.com | SSN NO. 2619-8185

weekly newspaper
DATELINE
The Only Newspaper with Educational Timeliness

VOL. XVIII > No. 24 Sept. 21-27, 2020 > P10.00

documentary requirements; we give speedy credit decision and offer good customer service. We invest in relationship building and business development to get new clients and focus on keeping our existing customers happy and satisfied. It is also important to make alliances with like-minded companies, like our partnership with Opportunity EduFinance to develop a credit-scoring model that enables process efficiency.

What was the feedback you received from your clients during Covid-19 and how did you respond?

We heard from the schools that we serve that they had issues transferring to remote learning and needed help with capacity building of teachers. The delivery of courses and course material are now all delivered using technology through tablets and computers. CARD LFC's leasing and financing products help schools, students, and teachers to access it. Our exploration with financing teachers is also a response to Covid-19. We introduced it as we kept receiving queries from government schoolteachers who were not able to access laptops but needed them to continue remote teaching.

What are your goals for your education portfolio during the pandemic and beyond?

Covid-19 has increased the demand for access to technology for education. The portfolio is only small at the moment, but we want to expand and lend to more schools to fulfil our mission of fighting poverty by enabling affordable access to technology. We are always on the lookout for schools that need our services.



SPOTLIGHT: BANK NUSUMMA, INDONESIA DESINAYA AGDI, BUSINESS DEVELOPMENT MANAGER, ELSARANTI BPM ANALYST, AND MARISKYA AYU AIDIA, RISK MANAGEMENT SPECIALIST

Thank you Naya, Mariska and Elsa for speaking to us about the new loan product that BPR Nusumma Singaparna will pilot this month. Could you give us an overview of the laptop ABDI loan product?

The Laptop ABDI loan is targeted to university students in Singaparna, Indonesia. We have two aims through the Laptop ABDI loan. They are 1) to provide easier access to laptop ownership to enhance the learning process for university students, and 2) to support the digital learning transformation among university students.

What made you decide on launching the Laptop ABDI loan product?

Based on key findings from an Opportunity EduFinance research report, we found that most students at university face challenges to purchase laptops. We also interviewed some of our employees who are also students and found that there is a really small amount of students that own their own laptops at university. Most students borrow laptops from other people or

Cont. on Page 6