

# ADB, PHL sign loan accord on US\$1.5-B budget support to Duterte administration's anti-COVID efforts page 2

heidelitalat@yahoo.com

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### CLEANING AND PAMPERING YOUR HANDS WITH THE BODY SHOP

Cleanse and pamper your hands with The Body Shop's moisturizing Hand Wash collection. **Story on 2**

# PGC implements stricter ECQ on its 6th week

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#### ENHANCED COMMUNITY QUARANTINE EXTENDED IN "HIGH RISK" AREAS

UNTIL MAY 15, 2020

**NCR**  
CALABARZON  
Benguet  
Pangasinan  
Sataan  
Bulacan  
Nueva Ecija

**Pampanga**  
Tarlac  
Zamboales  
Oriental Mindoro  
Occidental Mindoro  
Albay  
Cotabato

**Other areas:**

Antique  
Iloilo  
Aklan

Cebu  
Cebu City

Davao Del Norte  
Davao City  
Davao De Oro

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Inanunsyo ni Pangulong Duterte nitong nakaraang Biyernes ng umaga ang kaniyang desisyon hinggil sa pagpapalawig ng Enhanced Community Quarantine (ECQ) sa ilang mga probinsiya sa bansa. Nakasama sa mga sasailalim sa ECQ hanggang Mayo 15 ang Metro Manila, CALABARZON, ilang bahagi ng Region 3, 4B, at 5. #LetsFightCOVID19

# CARD MRI hosts Media Study Tour in Laguna



The CARD MRI Publishing House hosted a study tour on the microfinance and community development programs of CARD Mutually Reinforcing Institutions (CARD MRI) on March 5-6, 2020 in Laguna. This was participated by a total of 10 media practitioners from Northern and Southern Luzon.

Said CARD MRI Publishing House President Marilyn M. Manila, "The study tour is our innovative way of presenting to our media partners our other social de-

velopment services apart from microfinance."

She also explained that media practitioners have contributed a significant role in disseminating accurate information about CARD MRI's mission in pushing its charge in eradicating poverty and uplifting the lives of its millions of clients.

#### The Kaunlaran Caravan Visit

The study tour is an opportunity for media practitioners to experience firsthand CARD MRI's community development programs and to gather factual newsworthy information on microfinance and beyond.

The schedule of the study tour coincided with Kaunlaran Caravan, a quarterly activity wherein CARD MRI community development programs and services are offered.

"Through this activity we want our media partners to witness our actual efforts that benefit our growing clients in rural communities in the country," Manila added.

The study tour also allowed the participants to attend a center meeting, a CARD methodology that enables clients to meet on a weekly or monthly basis for collection of loan payments and savings. The center meetings are also the venue where Credit with Education (CwE) is conducted. These are learning sessions

wherein clients are provided information and knowledge on various topics such as proper handling of finances, disaster preparedness, health and wellness, among others.

The participants were also able to interview CARD MRI's successful microfinance clients including Myrna Manalo, a taka maker from Sta. Maria.

#### Media Briefing

A media briefing was also facilitated where the invited media practitioners had the opportunity to ask questions to the key management staff of selected institutions. One of the executive officers present during the briefing is Elma Valenzuela, CARD MRI Rizal Bank President.

"CARD MRI ensures that our products and services are tailored-fit to the needs of our clients. This is why we are investing on innovation and technology so that we can offer services that are accessible and convenient for the people we serve," said Valenzuela in response to one of the regarding new technologies that CARD is now offering.

Through the Media Study Tour, CARD MRI Publishing House hopes to continue its fruitful partnership with media practitioners in providing the public with development-oriented information. Since 2013, CARD MRI has held 15 study tour for media practitioners. (CARDBANK PR)

**ADVERTISE WITH US \* Contact: Cell. Nos. 0928 168 2584/0955 155 2764**



# EDITORIAL: Pausing for Earth

The 50th Earth Day celebration takes place amid a global, existential threat—a pandemic that has sickened millions, killed thousands, and ground businesses and economies to a near halt. In 1970, when it was first observed, some 20 million people took to the streets and protested the multifold environmental crises of oil spills, smog and polluted rivers. Participants demanded that their governments take concrete action on these crises, specifically by passing environmental laws and establishing environmental agencies.

Today, the commemoration of International Mother Earth Day takes place indoors and online, as billions of people are locked down or are sheltered in place. Prior to COVID-19, the biggest global issue was the rapid warming of the planet. According to the United Nations Environment Programme's Emission Gap Report, at the end of this year global carbon dioxide emissions need to have dropped by 7.6 percent, and continue to drop at the same rate every year, to maintain the heating of the planet under 1.5 degrees Celsius.

If the warming continues to be higher than this limit, catastrophic climate events are expected to visit upon many parts of the globe in the coming years.

These days, as government and business leaders scramble to contain the spread of the novel coronavirus, an unintended consequence is the drastic reduction in

economic activity that in turn significantly reduces emissions.

To say however that the pandemic occasioned some good for the climate cause would be a hasty conclusion and a gross oversimplification; after all, the near-stoppage of economic activity is taking an enormous toll on incomes, jobs and people's survival. Aside from the crisis faced by patients, their families, medical frontliners and entire hospital systems, hunger and displacement are specters that are just as devastating for millions of global citizens.

Those of us fortunate enough to not have to go out of their homes to earn a living can pause and rethink whether our way of life before the crisis would still be acceptable in a post-COVID world. Were the things we deemed important to achieve actually that? What constitutes "importance," anyway? Were our routines in keeping with optimizing our existence in all aspects, or were we living in manic pursuit of things that we thought would make us happy? Were we giving back to others and to the environment, or were we too busy acquiring and consuming for ourselves? Were we mindful about the planet we could leave for the next generations, or were we all about instant gratification?

Earth and its inhabitants are under siege. May we use these crucial days to imagine how we could be spared from the pestilence, and how we can live differently after we have been given the time to reflect.

available on Lazada, Shopee under The SM Store as well as ShopSM.

### About The Body Shop

The Body Shop was founded in 1976 by Dame Anita Roddick in Little Hampton, England. The beauty brand pioneered corporate activism and was built on a philosophy that business can be a force for good. With its brand expression, Beauty with Heart, the company continues to be focused on five core values: Against Animal Testing, Support Community Fair Trade, Activate Self Esteem, Defend Human Rights and Protect The Planet.

All products are created using the finest ingredients sourced from the four corners of the globe, which are not tested on animals and are 100% vegetarian. The Body Shop has been in the Philippine market for eighteen years with over 55 strategically located stores nationwide.

## CLEANING AND PAMPERING YOUR HANDS WITH THE BODY SHOP

As communities around the world struggle with COVID-19, hand washing is consistently mentioned - even by World Health Organization guidelines - as one way to keep ourselves not only clean but safe and healthy.

Constantly washing our hands though comes at a price resulting in dry skin. Excessive washing can strip hands of moisture leaving your skin feeling dry and tight.

The good news is that The Body Shop has a range of moisturizing hand wash is the perfect addition to your bathroom and as protection to harmful bacteria. These 100% vegan hand washes lather up instantly and provide extra moisture whilst keeping hands clean and fresh. Here's how you can pamper your hands from The Body Shop.

\* Drench your hands with the dewy scent of roses with British Rose Hand Wash that leaves your skin feeling fresh and smelling florally fresh infused with the essence of Community Trade handpicked roses from England and Community Trade organic cane sugar from Paraguay.

\* The conditioning and purifying properties of Tea Tree Hand Wash will help hands wash away bacteria and feel squeaky clean. This refreshing hand wash is enriched with Community Trade tea tree oil from Kenya.

\* Get an uplifting burst every time you wash your hands with Pink Grapefruit Hand Wash. Wake up your senses with its zesty citrus scent that leaves skin cleansed and smelling irresistible enriched with Community Trade sugar from Paraguay.

For best results, simply follow along with the 10 steps for washing your hands the right way with The Body Shop's Hand Wash range:

1. First, wet your hands with warm water.
2. Apply 1-2 pumps of soap to cover your hands.
3. Lather up by rubbing the palms of your hands together.
4. Use the palm of one hand to rub the back of the other and clean in between the fingers. Repeat on the other hand.
5. Rub your hands together making sure you clean in between your fingers.
6. Rub the back of your fingers against your palms on both hand.
7. Don't forget your thumbs. Rub each one using your other hand.
8. Rub the tips of your fingers on the palm of your other hand.
9. Rinse your hands with running water.
10. Dry your hands completely with a clean towel.



**It is recommended to wash your hands for 20 seconds to effectively reduce the build-up of bacteria on your hands.**

Join The Body Shop in lathering up to prevent and fight harmful bacteria and viruses. The Body Shop's Hand Wash collection is available in all The Body Shop stores. The Body Shop now accepts SM Advantage Card for points earning and redemption, SM and Sodexo premium pass in all The Body Shop stores nationwide.

The Body Shop self-care essentials are now

## ADB...

The Philippines and the Asian Development Bank (ADB) signed Thursday a loan agreement that would enable the government to access up to US\$1.5 billion in budgetary support from the multilateral institution to augment funds for its stepped-up efforts against the coronavirus disease 2019 (COVID-19).

The loan for the COVID-19 Active Response and Expenditure Support (CARES) program of the Philippine government covered by this agreement is under the ADB's Countercyclical Support Facility Pandemic Response Option (CPRO).

This is a quick-disbursing budget-support facility to aid countries like the Philippines in mitigating the severe economic shocks caused by the COVID-19 pandemic and bankrolling measures to prevent the further spread of the highly contagious virus.

Finance Secretary Carlos Dominguez III signed the loan agreement on behalf of the Philippine government while ADB Country Director for the Philippines Kelly Bird signed on behalf of the Bank.

According to Secretary Dominguez, the agreement for the CARES loan is part of the national government's external financing program this year to help fund the necessary programs to defeat COVID-19 and bridge the higher deficit requirement estimated at P990.1 billion (around US\$19.5 billion) brought about by the pandemic's economic fallout.

"We thank the ADB under the leadership of President Masatsugu Asakawa for swiftly responding to the Philippines' call for funding support in this time of crisis. We thank the Bank as well for streamlining its operations to quickly deliver its assistance and for tripling the size of its response package from US\$6.5 billion to US\$20 billion to help developing member-countries combat COVID-19," Secretary Dominguez said.

President Asakawa reiterated the ADB's strong commitment to providing swift and effective assistance to help the Philippines mitigate the economic and social impacts of the pandemic.

"Our new financ-

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ing, the largest budget support ever to the Philippines, is part of a well-sequenced support package that will provide financial and technical advice to help the government meet the challenges posed by a crisis that is wreaking havoc both globally and nationally," President Asakawa said.

Under the terms and conditions of the CARES loan, the first US\$500 million that the Philippines can tap from the ADB's CPRO facility will be disbursed in US dollars amounting to US\$250 million, and the Euro equivalent of the other half of the amount.

This portion of the loan is payable in 10 years inclusive of a three-year grace period.

The remaining US\$1 billion will also be divided equally into the US dollar and Euro equivalents of the amount under the terms of the loan accord. This amount is payable in five years inclusive of a three-year grace period.

The disbursement of the first US\$1 billion tranche is expected this month while the remaining US\$500 million may be disbursed on or before June 20.

President Asakawa has commended the Philippine government for "its strong leadership and decisive actions to halt the spread of COVID-19 and quickly implementing financial assistance packages to families and small businesses to address the economic downturn."

The ADB was among the first multilateral development institutions to provide assistance to the Philippines' COVID response efforts with its delivery of a US\$3-million grant for the government's purchase of medical supplies for health workers.

It has also approved an emergency grant of US\$5 million for the Philippines to leverage private-sector donations for a food distribution program that has benefited 55,000 poor households in Metro Manila and neighboring areas.

The food distribution program was implemented in coordination with the Departments of Finance (DOF), of Social Welfare and Development (DSWD) and of the Interior and Local Government (DILG), and the Armed Forces of the Philippines (AFP). (DOF PR)



## KAPANALIG Ni Nelson Dimapilis

Senator Win Gatchalian has filed a resolution to determine the short, medium, and long-term effects on the power sector and consumers of the Enhanced Community Quarantine (ECQ) brought about by the COVID-19 pandemic. Likewise, Gatchalian is calling for an inquiry if it's necessary for Congress to craft a financial stimulus package for the power sector to ensure continuous and reliable supply of energy while protecting electricity consumers.

In filing Senate Resolution (SB) No. 361, the lawmaker wants to look into how consumers can cope with payments of all electricity bill obligations at the end of the ECQ. The Energy Regulatory Commission (ERC), in its April 15 advisory, has directed all Distribution Utilities (DUs), such as the Manila Electric Company (Meralco),

# Resolution on ECQ impact on power sector filed; stimulus package needed

and Retail Electricity Suppliers (RES) to provide a grace period in electricity bills payment due within the ECQ period from March 16 to April 30 without interest, penalties, fees and other charge. The ERC has also agreed on staggering piled up payments for four months.

The Senate Energy Committee Chair also wants to know the ramifications on the generation charge being paid by consumers if DUs are not able to meet the required minimum energy offtake. The Department of Energy (DOE) has seen around 30% reduction in electricity demand from March to April due to delays in ongoing construction of power plants and transmission projects.

The ERC has suspended the payment of all fees of DUs to Power Generation Companies (gen-cos) due within the quarantine period.

After the suspension of electricity bill and DU payments, Gatchalian wants to know if gen-cos can carry on with their operations and avert possible worst-case scenario of shutting down that could trigger power interruptions.

"Nakita natin sa pag-implement ng enhanced community quarantine ang pagbaba ng transport, industrial, at commercial activities sa bansa, na nagresulta sa pagbaba din ng pagkonsumo ng kuryente. Ang patuloy na pagbagsak ng konsumo ng kuryente ay maaring makaapekto sa energy security ng ating bansa," said Gatchalian.

"In preparing for these possible effects, it is necessary for Congress to determine the necessity of a financial stimulus package for the power sector with the end goal of ensuring a continuous and reliable supply of energy while protecting the consumers," he ended.

## PGC...

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Cavite Governor Jonvic Remulla requested the Department of the Interior and Local Government (DILG) Secretary Eduardo Año to deploy personnel and reservists of the Armed Forces of the Philippines (AFP) for the stricter implementation of enhanced community quarantine (ECQ) in the province.

In his previous FB post, the Governor said he was utterly dismayed of the 10% of the province's population that remain to be stubborn resulting in numerous arrests of ECQ violators.

"Wala po sa loob ko ang anakit. Gusto ko lang patuparin ang batas para yung 10% ay tumino at ang 90% ay maisalba," said Remulla.

(I don't like to hurt anybody. I just want to carry out the law so the 10% will learn while the 90% will be saved.)

The Philippine National Police (PNP) was required to conduct rigid inspection to makes sure that one quarantine pass for one person policy is followed while observance of strict social distancing in public markets continues.

The Governor also announced the PNP will now enter the subdivisions and warned residents who continue to defy ECQ protocols that there will be no excuse once they are arrested.

Meanwhile, mass testing for target residents and other counter measure efforts of the PGC show the Governor's serious desire to defeat the COVID-19 pandemic the soonest time possible for the economy to open soon and the province to be back on its feet.

The Governor pleaded, "Konting tiis na lang po at matapos din ito. Now is the time to show that we are together in fighting COVID-19. When the economy opens, tayo po ay naghahanda na sa sunod na hakbang para hindi lumaganap ang sakuna na ito."

(Just a little patience and this will end. We are now preparing for the next step to stop the spread of this pandemic.)

The Governor assures to update the people of the province on what the best measures and options of local chief executives and concerned agency officials concurred for a unified effort to stop the further spread of COVID-19 in the province.

## PROJECT...

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possible convalescent plasma donors.

Pilot tests have been done in various barangays in Metro Manila as partner companies have donated test kits to different hospitals following the Department of Health protocol.

On his initial statement regarding rapid mass testing, Concepcion highlighted: "It's a discussion between life and livelihood, or health and economy. When it comes down to choosing between life and livelihood, we must value life above all. It's achieving that balance that preserves the health and the lives of our Filipino people, and ensuring that the economy and the livelihood of our MSMEs are not severely damaged. We want them to have a negosyo to look forward to when this whole crisis ends." (Go Negosyo PR)

**MOBILE PALENGKE sa BANCAL**

**UPDATED SCHEDULE:**  
6:30 AM to 10:30 AM  
**Monte Carlo Townhomes:** Wednesday & Saturday  
**Terraverde Residences:** Sunday

**REMINDER:**  
Huwag kalimutang dalhin ang QUARANTINE PASS at magsuot ng FACE MASK.

AttyRoyMLOYOLA carmonalgu

**WEEKLY REPORT Carmona**  
in the Activities & Programs of

**COVID-19 UPDATES**  
As of 5:30PM, 23 April 2020

|           |   |       |     |
|-----------|---|-------|-----|
| 1         | 1   | 0     | 2   |
| CONFIRMED | RECOVERED   | DEATH | PUM |
| 12        | SUSPECTED CASES   |       |     |
| SUSPECT   | <ul style="list-style-type: none"> <li>BARANGAY 1: 0</li> <li>BARANGAY 2: 0</li> <li>BARANGAY 3: 0</li> <li>BARANGAY 4: 1</li> <li>BARANGAY 5: 0</li> <li>BARANGAY 6: 0</li> <li>BARANGAY 7: 2</li> <li>BARANGAY 8: 1</li> <li>MADUYA: 0</li> <li>CABILANG BAYBAY: 0</li> <li>MABUNAY: 1</li> <li>MILAGROSA: 1</li> <li>LANTIC BANCAL: 1</li> </ul> |       |     |
| 0         | PROBABLE  |       |     |

Dapat Alert! Hands Lagit! Inas Akidental!  
@AttyRoyMLOYOLA @carmonalgu



**NGOs and companies continuously donate for Carmona frontliners:** On April 23, 2020, non-government organizations and companies continues to send donations to frontliners in Carmona such as personal protective equipment (PPEs) and face shields.



**Carmona LGU distributes fresh milk to undernourished children:** In line with the continuous implementation of the local government's health programs amid the coronavirus disease (COVID-19) pandemic, bags of fresh milk were distributed from house to house on April 23, 2020 to give additional nourishment to undernourished children in the municipality.

**Carmona LGU releases COVID-19 updates as of April 23, 2020:** The local government of Carmona released the current updates of the coronavirus disease (COVID-19) in the municipality through a post on their official social media accounts on April 23, 2020. Currently, the 1 confirmed positive case of COVID-19 in the municipality has been declared recovered, while there are 2 persons under monitoring (PUMs) and 12 suspected cases.



# SM FOUNDATION DONATES PPEs TO SOUTH LUZON HOSPITALS

In line with its commitment to be of service to the Filipino public, its hospitals, and its government during the coronavirus pandemic, SM Foundation recently donated Personal Protective Equipment and medical supplies to hospitals in the South Luzon area.

These include PPEs, N95 and surgical masks, gloves, raincoats, goggles, as well as al-

cohol and hygiene kits, which are part of the P170 million SM has allocated for this purpose.

In the South Luzon area, these were donated to the Quezon Medical Center and San Pablo City General Hospital in Laguna, Batangas Medical Center and Mary Mediatrix Medical Center in Batangas and Eastern Bicol Medical

Center in Virac Catanduanes.

Other initiatives of the SM Group in response to the crisis are the waived rentals of all tenants of SM Supermalls nationwide, continued

compensation of employees, and the extension of an Emergency Financial Assistance to its frontliners, security guards and janitorial staff during the Enhanced Community Quarantine period.



Thankful frontliners at Quezon Medical Center with the donation they received from SM Foundation.



Medical Frontliners from San Pablo City General Hospital is thankful to SM Foundation for the much needed PPEs and medical supplies donation.



Hospital officials from Global Medical Center of Laguna in Cabuyao receives the PPEs and Medical Supplies donation from SM Foundation.



SM Foundation donated PPEs and Medical Supplies to Eastern Bicol Medical Center in Virac Catanduanes.



Bicol Medical Center thanks SM Foundation for their PPEs and medical supplies donation.



PPE's and medical supplies donation from SM Foundation delivered in Batangas City for the frontliners of Batangas Medical Center.

## PROJECT ARK CONTINUES TO SAIL, GAINS MORE SUPPORT FROM BIG BUSINESS GROUPS



Presidential Adviser for Entrepreneurship and Go Negosyo founder Joey Concepcion led the video conference for the public introduction of Project ARK, the private sector-led initiative that aims to make massive testing possible through the use of Antibody Rapid test Kits.

Despite the hacking incident during the on-

line meeting, held April 23, the discussion went well with close to 400 participants tuning in "Two people did create some disturbance during the meeting, but they were immediately removed. This is the first time we've ever used Zoom with a huge number of participants. To clarify, there was nothing sensitive in our discussion as this was shown on Facebook Live as well to get more people to understand the importance of mass testing," Concepcion said.

Concepcion opposed Dr. Ed Salvana's stance against the use of rapid test kits. Salvana had said that mass testing would be a waste of money. "We disagree that massive rapid testing of our employees is a waste of resources. It is, in fact, a way of protecting our businesses and the lives of our people. If the business owner does not know who among his employees are infected, that is a far greater risk. This might even result in more damages and might place our factories and plants under future lockdown. The private sector would rather spend more money to ensure the safety and security of our people, rather than risk the health and future of the company. Mass testing is a form of prevention. Most of the mitigation models that were presented to the business sector showed that mass testing is the key to restarting the economy. These models were used by other countries such as South Korea to successfully curb the spread of the disease. We just can't allow things to fall apart. This is not a time for finger-pointing, we must take immediate action and seek the cooperation of all parties concerned."

"We have been doing our best to help our MS-MEs who are in trouble now, and yet some people want to make a joke out of this serious event. Introducing PROJECT ARK to the public gives us a chance to fur-



Thankful frontliners of Mary Mediatrix Medical Center in Lipa City received the PPEs' and Medical Supplies donation of SM Foundation.

ther explain ways on how to combat the pandemic and sustain all lives and livelihoods. The key to opening up the economy sooner is to conduct massive testing using both rapid antibody and RT-PCR-based testing, which we endorse in the project," he added.

Project ARK is a private sector-led initiative that is anchored on the combined efforts of the government and businesses to make massive testing possible at the community level. The project will also launch a data-driven initiative and testing protocol that will help identify persons with antibodies against the virus and

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