

7 million Filipinos vaccinated in 3-day National Vax Drive

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HOTEL ホテル ソウゴ



Service, not mudslinging, can bring change: Cayetano




GRAND SUMMIT OF UNIFIED SUPPORT GROUPS: Photo shows held at Greenheights Subdivision Clubhouse, Barangay San Isidro last night in coordination with Parañaque City Mayor Edwin L. Olivarez, Congressman Eric L. Olivarez, Vice Mayor Rico Golez and Parañaque City Council headed by the Philippine National Police - Parañaque under the leadership of PCOL. Maximo Frial Sebastian, Southern Police District Director PBGEN Jimili Macaraeg, National Capital Region Police Office Chief, PMGEN Vicente Danao and DILG-Parañaque Director John Visca.

Mga natatanging organikong magsasaka ng CALABARZON, pinarangalan sa pagdiriwang ng Regional OA Month



Binawaran ng pagkilala ng Department of Agriculture Region IV-CALABARZON (DA-4A) Organic Agriculture Program (OAP) ang mga natatanging organikong magsasaka sa naganap na Regional Organic Agriculture Month (ROAM) celebration noong Nobyembre 24-25, 2021, sa Nawawalang Paraiso, Tayabas City, Quezon.

Isa sa mga layunin ng pagdaraos ng ROAM 2021 ang pagkilala sa mga magsasaka na

patuloy na itinataguyod ang industriya ng organic agriculture sa rehiyon.

Itinanghal ang probinsya ng Rizal bilang pinakaaktibo sa pagpapalawig ng iba't ibang programa at pakinabang na hatid ng organikong pagsasaka.

Nakatanggap ng Recognition for the Individual Farmer sina SVD Farm Manager Fr. Samuel N. Agcaracar, SVD Rector at Atty. Reggie Eusebio ng Cavite; Gng. Suzette Sales at G. Danilo

Enriquez ng Laguna; Gng. Honorata Casabuena ng Batangas; Gng. Edna V. Sanchez at G. Randy Donato ng Rizal; at G. Leo Casaclang ng Quezon.

Para sa pagbabahagi ng natatanging pamamaraan sa organikong pagsasaka, binigyan ng sertipiko ng pagpapahalaga sina Luntiang Republika Ecofarms Corp. President Engr. Eduardo Cleofe, Chad's Nature Farm Owner Gng. Aida Briones, Uma Verde Econature Farm Founder Engr. Edelissa Ramos, Nylove's Farm Owner Gng. Nyla Cordero, at YAKAP at HALIK Multipurpose Cooperative Cavite Chairman G. Gabriel Arubio.

Pagbabahagi ni G. Casaclang, "Ang paggawad ng DA sa aming mga organikong magsasaka ay magsisilbing paalala na magpursige upang maipakilaka ang organikong magsasaka sa kapwa ko kabataan o mga kababayang interesado sa pagpasok sa organic farming. Maraming salamat sa DA sa pagkilala sa aming kakayahan at kontribusyon."

Samantala, binati at pinasalaman ni OIC-Field Operations Division Assistant Chief G. Fidel L. Libao ang lahat ng mga nakiisa sa selebrasyon ng ROAM 2021.

"Bilang kinatawan ng DA-4A, binabati ko po ang lahat sa matagumpay na pagdiriwang ng buwan ng organic agriculture. Nawa'y magsilbi ang ating selebrasyon upang patuloy na mapausbong ang organikong pagsasaka," Ani G. Libao. PR

CCC panel of experts brief media on climate hazards, action in PHL

PAGES



SM Cinema at SM City Dasmariñas recently received Safety Seal Certification issued by the City of Dasmariñas Local Government before its reopening on November 30. The certification was awarded by Dasmariñas City Councilor Kiko Barzaga (2nd from left) and Tourism Officer, Red Alano (left) and received by SM Dasmariñas Mall Manager, Editha Tayko and Assistant Mall Manager, Charles Yap. The Safety Seal is a guarantee that SM Cinema is compliant with the requirements set by the government to ensure customers' safety, and security amid COVID-19 treat.

SEC speeds up digitalization programs to improve ease of doing business

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EDITORIAL: Unwarranted panic

The global community is panicking in a knee-jerk reaction to the emergence of Omicron, the latest variant of the COVID-19 virus. The US and other developed nations this early are sounding the alarm while global financial markets are gyrating on fears that the spread of Omicron will derail the pace of the world economic recovery.

The first sector to suffer the brunt of this unwarranted agitation is the travel industry as nations attempt to close their borders from the sources of the mutation. More countries are rushing to impose travel curbs, with Japan quickly suspending all new flight bookings into the country.

But as the World Health Organization cautioned, blanket travel bans will not prevent the spread or entry of Omicron. The action may, in turn, discourage countries from sharing data about the evolving virus.

Travel restrictions will contain the spread of Omicron. In reality, however, they may be too late. Dutch health authorities discovered that Omicron had been present in their country even before South Africa reported its first cases on November 25.

There is also talk in the medical profession that the new virus strain may be resistant against present vaccines. Again, such chatter has no bases yet. Scientists agree that clinical trials on the efficacy of current vaccines against Omicron will take weeks before any conclusive findings can be made.

The Philippines for its part can limit the contagion through the tried-and-tested health protocols of wearing face masks, and of social distancing and hygiene. The country so far has managed to bring down the daily COVID-19 cases to below 600 in the past four days, following strict lockdown measures and an accelerated vaccination program, from a peak of over 26,000 in mid-September.

The real score on Omicron will surface soon after global scientists reveal their findings. But like the Delta strain, Omicron can be hopefully contained through vaccines or increased immunity. Reacting to a little-known virus variant with panic will do more harm than good.

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7 million ...

The National Vaccination Operations Center (NVOC) reported at least 7,628,432 million Filipinos inoculated in the three-day National Vaccination Drive.

"For the three days, hindi pa kumpleto ang mga report. But we are very happy with the initial report kasi this is more than two times of the daily vaccination rate," NVOC Chairperson Myrna Cabotaje said in Lagging Handa Public Briefing on Thursday, Dec. 2.

The NVOC chief stated that the breakdown of the total recorded vaccination for the first two days is 2,713,731 for Nov. 29 and 2,466,728 for Nov. 30.

Meanwhile, the initial data gathered on the last day of vaccination drive is 2,447,973 doses administered as of 6 A.M.

Cabotaje said that the total first doses administered in the country reached around 55,415,753 individuals.

The NVOC cited that the three performing regions for this national vaccination drive were Region 4A, Region 3, and Region 7.

SEC ...

The Securities and Exchange Commission (SEC) has accelerated the implementation of its digitalization reforms under the Duterte administration to further improve the ease of doing business in the country and spur the growth of domestic enterprises through initiatives that allow companies to register, file their reportorial requirements and pay transaction fees online.

In a report to Finance Secretary Carlos Dominguez III, SEC chairman Emilio Aquino said among the commission's latest digital transformation initiatives are the Electronic Simplified Processing of Application for Registration of Company (eSPARC) that was launched last April and that has so far processed 26,875 applications of business registration online.

Such online applications are completed in just one day and as fast as less than 2 minutes under eSPARC, Aquino said.

Aquino said the fastest time recorded for processing an eSPARC

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Various local government units (LGUs) sought extension of this vaccination drive until Dec. 3.

"There is now a voluntary extension of vaccination days para ma-sustain natin ang enthusiasm to get vaccinated," Cabotaje said.

Cabotaje cited that we will not adjust the target and only get the final figures for this three-day vaccination. She added that the additional vaccination count during the extension can serve as a bonus to our initial target of 9 million inoculated Filipinos.

The extension was signified by Department of Health (DOH) Secretary Francisco Duque III, National Task Force (NTF) Against COVID-19 Chief Implementer Secretary Carlito Galvez, and NTF Deputy Chief Implementer Secretary Vince Dizon.

The NVOC chief also thanked all those who supported and who are part of the implementation of the three-day vaccination drive. (JMB/PIA-IDPD)

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application after the payment of the registration fee have been made was 1 minute, 14 seconds, while the longest time was 2 hours and 37 minutes.

Even before the pandemic broke out early last year, Dominguez had already directed the SEC and other Department of Finance (DOF)-attached agencies to fast-track their respective digitalization programs.

Dominguez then reiterated last year this directive for DOF offices and its attached agencies and corporations on the digital switch to ensure the continued delivery of services to the public amid the pandemic and to prepare them for the transition to the new economy.

"I think you are going in the right direction, (SEC chairman) Emil (Aquino). I think what you have achieved these last couple of years is a transformation of SEC into a real digital space. Thank you. I think it's excellent," Dominguez said during a recent executive committee (Execom) meeting for Department of Finance (DOF)-supervised state

corporations.

Aquino said eSPARC currently caters to the registration of domestic stock corporations with a minimum of one incorporator and a maximum of 15 incorporators, board of directors and stockholders. The One-day Submission and E-registration of Companies (OneSEC) is a subsystem of eSPARC.

Since most of the company information are pre-filed under OneSEC, the application of companies applying for registrations require minimal encoding of data online.

"The OneSEC processing system is completely seamless. It's fully automated in the absence of human intervention on the part of the Commission—starting from the name verification of the proposed corporate name until the issuance of the Digital Certificate of Incorporation," Aquino said in his report during a recent executive committee (Execom) meeting called by Dominguez for other DOF-attached agencies.

Aquino said the Commission also launched last March 1 its Electronic System for Payments to SEC (eSPAYSEC) to facilitate the payment of registration charges, penalties and other transaction fees with the SEC online using debit and credit cards, digital wallets and other cashless payment options.

The SEC also launched on March 15 the Electronic Filing and Submission System (eFAST) that allows companies to submit the Audited Financial Statement (AFS), General Information Sheet (GIS), Sworn Statement for Foundations (SSF), General Form for Financial Statements (GFFS), Special Form for Financial Statement (SFFS) and other reportorial requirements.

Aquino said the SEC has implemented its Company Investments and Financial Statistical System (CIFFS), which functions as the Commission's central database and processing software for all the data that it receives from all the corporations it monitors.

The SEC is also set to launch more digitalization programs, including the External Auditors and Auditing Firms Accreditation Registry System

(EAAFARS), Integrated Compliance Monitoring, Evaluation and Enforcement System (ICMEES), Stress Testing for Capital Market Intermediaries, e-Media Hub, and Complaints Management System.

Aquino said the SEC will also employ digital technology for its Human Resource Management Information System (HRMIS), Online Strategic Performance Management System (SPMS), Integrated Learning Resource Management System (ILRMS), Asset Management Information System (AMIS), Procurement Monitoring and Tracking System (PMTS), Financial Management Information System (FMIS) and its Records Management Information System (RMIS).

The SEC is seeking a budget of P2.6 billion over a five year-period from 2021 to 2025 to fully implement these digitalization initiatives, Aquino said.

He said the SEC has also launched several new units, such as its PhilFintech Innovation Office in 2019 to ensure that the Commission keeps up with the fast-changing financial landscape in the country, supports financial technology innovations, and strengthens its protection of investors and consumers from scams and unfair financial practices.

It has also set up its International Affairs Office to facilitate cross-border regulation and the adoption of international best practices.

Aquino said the SEC will also establish the Office for the Advancement of Strategic Investments in SMEs (OASIS) to support the interests of small and medium enterprises (SMEs) and encourage them to undertake initial public offerings (IPOs).

The SEC will also create additional units to protect its systems from cyber attacks and data leaks, he said.

These include a Compliance Examination and Audit Unit, Cybersecurity and Risk Mitigation Unit, Cybercrime and Forensics Division, and a Corporate Communications and Investor Education Division. PR



KAPANALIG

NI Nelson Dimapilis

Gatchalian seeks earmarking P10-M TESDA budget to address jobs-skills mismatch

Senator Win Gatchalian has proposed a P10-million allocation under the budget of the Technical Education and Skills Development Authority (TESDA) for the development of a skills demand forecasting model or strategy.

In a statement on Saturday, Nov. 20, he said the move was to help address jobs-skills mismatch among Technical-Vocational Education and Training (TVET) graduates, Gatchalian stated that the proposed P10-million allocation, which was carried in the Senate's committee report on the 2022 national budget, is appropriated under TESDA's Promotion, Development, Implementation, Monitoring, and Evaluation of Technical Education and Skills Development Scholarships and Student Assistance Programs.

Using TESDA's Individual Graduate Tracer Surveys for the years 2013, 2014 and 2017, the Asian Development Bank (ADB) estimates that mismatch rates among TVET graduates hover between 60 percent to 80 percent. For the year 2017 alone, 70 percent of the respondents were employed in jobs which were not the occupational expectations of their respective TVET

programs.

"I would like to request from TESDA a strategy to address the jobs-training mismatch. This is a cause for concern because we are allocating P14 billion pesos for training but if those being trained will not end up getting a job that they are trained for, then that's a big problem," said Gatchalian during his interpellation on TESDA's 2022 budget.

"We proposed earmarking P10 million to develop a skills demand forecasting model and this is to address the mismatch. I would like to request TESDA to take a look at this P10 million and see how to operationalize this," he added.

Gatchalian urged TESDA to increase enrollment in enterprise-based TVET programs, which accounted for only four percent of total enrollment from 2014-2020. Enterprise-based TVET programs, which are conducted within companies, offer an edge because they align with Industry 4.0, as well as rapidly evolving workplace and workshop needs, said the ADB.

No Omicron case yet in PH: DOH

MANILA – A health official on Friday said there are still no Omicron variant cases in the country.

During an online media forum, Health Undersecretary Maria Rosario Vergeire reported the government is performing intensive backtracing and re-testing of the individuals who arrived in the country from three African countries.

"We are doing our biosurveillance regularly and we're also doing backtracing, nagre-retrospective sampling din tayo (we're also doing retrospective sampling," she said.

For the period of Nov. 15 to 29, a total of 254 travelers came from South Africa.

Of the 254 individuals, only one tested positive for Covid-19 while 83 tested negative for the disease. Some 134 individuals still have pending test results while 35 persons did not require a swab test upon arrival.

Moreover, 183 individuals are still being contacted by the Bureau of Quarantine and the Department of the Interior and Local Government while the remaining 71 have been contacted and verified. Three of the 71 contacted and

Cont. on page 5

Cayetano ...

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Former House Speaker Alan Peter Cayetano on Monday said serving those in need can bring about positive change in the country in ways that political mudslinging can never do, especially as the 2022 national election approaches.

"Helping, being an example, showing people that you are Christ-like, is more important," Cayetano said in a Facebook livestream before the start of the Sampung Libong Pag-asa program on November 29, 2021.

He said service and leadership are more important at this time when the country is beginning to emerge from the adverse effects of the pandemic.

This is the reason Cayetano and his allies in Congress are continuing the Sampung Libong Pag-asa program as it gives families a chance not just to survive the pandemic but to recover from it.

Launched on May 1, 2021, the program gives P10,000 in financial assistance to select individuals affected by the pandemic.

As of November 29, a total of 14,172 have already received the cash assistance.

Cayetano spearheaded the initiative in order to campaign for the inclusion of the P10,000 financial aid provision under the Bayanihan 3.

The 10K Ayuda Bill was filed in February and was consolidated into Bayanihan 3, but the provision of P10,000 for every family was not adopted.

"Sa sampung libo, nabayaran mo na ang konti mong utang, nakabili ka ng pagkain for one week, meron ka pang negosyo," Cayetano said.

(With ten thousand, you have paid off your little debt, you have bought food for one week, you still have business.)

The latest episode of Sampung Libong Pag-asa on November 29 featured 25 pre-selected destination tourist guides from Lubang, Occidental Mindoro.

Local government officials expressed their gratitude and support for the former Speaker and his livelihood program.

"Natutuwa kami at nabigyan kami ng pansin, nabigyan kami ng pagkakataon," Lubang Mayor Michael Oryani said.

(We were excited that we were given attention, we were given a chance.)

Mayor Oryani was joined on site by ABC President Aldous Lim, Lubang Municipal Coordinator Wilfredo L. Bleza, and the 10K Ayuda beneficiaries.

Success story

The latest episode featured Alissa Donna Refran, a homemaker from Santa Rosa City, Laguna who was selected as a beneficiary on June 23, 2021.

A mother of five children, of whom three are still studying, she has struggled to cater to the family's needs using her husband's salary as an on-call driver earning P537 a day.

When she received her cash assistance, she used P3,000 to start her own turon business.

"Nagtinda ako ng bananacue, turon, at saka kamotecue. Maganda naman ang kita," Refran said.

(I sold bananacue, turon, and kamotecue. The income is good.)

With her small business, she is able to contribute to the family's budget for daily food and other necessities for the children.

"Nung time na natanggap ko yung ayuda ni Congressman Alan Cayetano, namuhunan ako kada araw ng P1,000. Kumikita iyon ng P500. Masaya ako, malaking tulong yan para sa amin," she said.

(When I received Congressman Alan Cayetano's help, I invested P1,000 per day. That earned me P500. I'm happy, that's a big help for us.) PR



CCC panel ...

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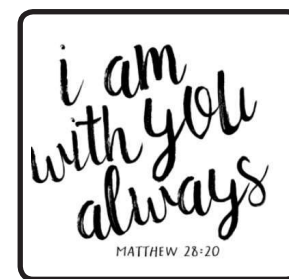
The Department of Finance (DOF) and the Climate Change Commission (CCC) will be holding a media briefing with the National Panel of Technical Experts (NPTE) this week to inform the press about climate hazards in the Philippines and actions that the government has been doing to address these risks.

The media briefing will be held virtually on December 3 from 2:00 PM onwards.

The media briefing will be participated by the 16 new NPTE members, namely: Dr. Jihan Adil, Dr. Nathaniel Alibuyog, Dr. Zenaida Andrade, Dr. Wilfredo Campos, Dr. Gay Defiesta, Dr. Ramon Lorenzo Luis Guinto, Dr. Eduardo Mangaoang, Dr. Jimmy Masagca, Dr. Susan Mercado, Dr. Richard Muallil, Dr. Emma Porio, Dr. Patricia Ann Sanchez, Engineer Merriam Santillan, Dr. Encarnacion Emilia Yap, Dr. Maria Angela Zafra, and Dr. Doracie Zolleta-Nantes.

The members will be addressing climate-related questions sectioned into 11 sub-topics: a.) Salt Intrusion in Rice Fields, b.) Climate Change Effect on Fisheries, c.) Pampanga Flooding, d.) Natural Resource Damage Assessment in Agriculture, e.) Climate Induced Health Risks, f.) Disaster Resilient Livelihoods in Rural Areas, g.) Humanitarian Action, Gender and Food Security in Climate Change, h.) Coral Reef and Marine Life Conservation, i.) Coastal Area Sea Level Rise, j.) Sustainable Finance and Circular Economy, and k.) Hydrology and Water Scarcity in Metro Manila.

The session will be moderated by DOF Assistant Secretary and Spokesperson Paola Alvarez, and will be lives-



HE IS MY

Heaven

treamed from Zoom via the RTVM, DOF, and the CCC's Official Facebook Pages or by going to bit.ly/CCNPTEbriefing. For more information, visit www.dof.gov.ph.

According to data gathered by the DOF, the Philippines' total estimated losses and damages from 2010 to 2020 from climate hazards have already reached a staggering P515.51 billion (around US\$10.6 billion).

Despite being an insignificant contributor to Greenhouse Gas (GHG) Emissions globally—as the country accounts for only 0.3 percent of the global pollution—the numbers reaffirm the CCC's need to come up with more climate resilient action plans for a high risk developing economy like the Philippines.

Last October 13, the Department launched the newly reconstituted NPTE under the CCC.

In the following months, NPTE identified the Top 10 climate-induced risks in the Philippines and then presented action plans and strategies to the DOF.

Finance Secretary Dominguez adopted the actions and further instructed the CCC to integrate the NPTE's presentations with the National Climate Change Action Plan.

Dominguez is chairman-designate of the CCC and headed the Philippine delegation at the 26th United Nations Climate Change Conference of the Parties (COP26) in Glasgow, Scotland.

At the COP26 summit, Dominguez said "We realize that we are one of the most vulnerable countries to climate change and we have decided to take action on our own and we will not wait for international agreements on climate change. However, we hope that this COP26 will result in positive action and will start the flow of funds to help countries."

As its Nationally Determined Contribution (NDC) to the Paris Agreement, the Philippines has committed to a projected greenhouse gas emission reduction and avoidance of 75 percent from 2020 to 2030 for agriculture, wastes, industry, transport, and energy sectors. PR

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

EQGRANT LENDING CORP.,
Petitioner/Mortgagee,

File No. FC-DC-0241-21

EXTRAJUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118
VERSUS
ODDY SSEUS R. DELIGUIN and
CHONA D. DELIGUIN,
Respondents/Mortgagors.
X-----X

NOTICES OF SHERIFF'S SALE

Upon extra-judicial for sale under Act 3135, as amended by Act 4118 filed by the petitioner/ mortgagee, **EQGRANT LENDING CORP.**, with postal address at 3ROZE Bldg., Governor's Drive, Pala- Pala Dasmariñas City Cavite againsts the respondent/mortgagors **ODDY SSEUS R. DELIGUIN and CHONA D. DELIGUIN**, with postal address at Block 4, Lot 25, Phase 3, Mabuhay Homes 2000, Paliparan 2, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 17 July 2021 amounts to **NINE HUNDRED SEVENTY ONE THOUSAND FIVE HUNDRED FORTY FIVE PESOS & 0/100 (Php 971,545.00)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, undersigned sheriff will sell at public auction on **December 16, 2021** at 10:00 o'clock in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas City, Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and **CASH or CERTIFIED CHECK**, in PHILIPPINE Currency, the following described real property together with all the buildings and other improvements existing thereon to wit:

TRANSFER CERTIFICATE OF TITLE No. 057-2016029609

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY PALIPARAN, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows: A PARCEL OF LAND (LOT 25 BLOCK 4, OF THE CONSOLIDATION AND SUBDIVISION PLAN, PCS-04-016310, BEING A PORTION OF LOTS 6981-B (LRC) PSD-283188 LOTS 2 AND 3, PCS-042106-008804, L.R.C. RECORD NO.), SITUATED IN BARANGAY PALIPARAN, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, BOUNDED ON THE SW., ALONG LINE 1-2 BY LOT 26, BLK. 4, ON THE NW., ALONG LINE 2-3 BY ROAD 2; ON THE NE., ALONG LINE 3-4 BY LOT 24, BLK. 4, ALL OF THE SUBD. PLAN, AND ON THE SE., ALONG LINE 4-1 BY LOT 1, PCS-042106-008804. BEGINNING AT A PT. MARKED "1" ON PLAN BEING S. 05 DEG. 14 "E., 1996. 18 M. FROM MON. #163, IMUS ESTATE; THENCE N. 03 DEG. 50 'W., 9.00 M. TO PT. 2; N. 86 DEG. 10 'E., 4.00 M. TO PT. 3; S. 03 DEG. 50 'E., 9.00 M. TO PT. 4; S. DEG. 10 'W., 4. 00 M. TO PT. OF BEGINNING, CONTAINING AN AREA OF THIRTY SIX (36) SQ. METERS. ALL PTS. REFERRED TO ARE INDICATED ON THE PLAN AND ARE MARKED ON THE GROUND BY PS. CYL. CONC. MONS. 15 X 60 CM.; BEARING TRUE; DATE OF ORIG. SURVEY, JULY 27, 1906 TO JUNE 11, 1908 AND THAT OF THE SUBD. PLAN. EXECUTED BY EDGARDO A. AGBADA, G.E., ON OCT. 23-NOV. 12, 1999 AND WAS APPROVED ON DEC. 04, 2000. is registered in accordance with the provision of the Property Registration Decree in the name of Owner: CHONA D. DELIGUIN MARRIED TO ODDYSSEUS R. DELIGUIN OF BLOCK 4, LOT 25, PHASE 3, MABUHAY HOMES 2000, PALIPARAN 2, DASMARIÑAS CITY, CAVITE.

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real property and encumbrance thereon, if any there be any.

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

In the event the publication auction should not take place on the said date and time, it shall be held on December 23, 2021, at the same time and place without further notice.

15 November 2021, Dasmariñas City, Province of Cavite.

(SGD.) RODRIGO C. ESTOGERO, JR.
Sheriff IV

(SGD.) ATTY. MARCELA L. BAYBAY
Clerk of Court VI & Ex-Officio Sheriff

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Dasmariñas City, Cavite

ODDY SSEUS R. DELIGUIN and CHONA D. DELIGUIN
Block 4, Lot 25, Phase 3, Mabuhay Homes 2000, Paliparan 2,
Dasmariñas City, Cavite

- Notice posted at:
1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
 2. The Bulletin Board of Dasmariñas City Hall
 3. The Bulletin Board of Dasmariñas City Post Office
 4. The Bulletin Board of Dasmariñas City Public Market

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Nov. 22, 29 & Dec. 6, 2021

**REPUBLIC OF THE PHILIPPINES
FOURTH JUDICIAL REGION
REGIONAL TRIAL COURT
Branch 90
DASMARIÑAS CITY**

PALMIE B. MONTUYA,
Mortgagee/Assignee,

File No. FC-DC-0252-21

-versus-
MA. CRISTINA L. PEDROSA,
Debtors/Mortgagor.

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

X-----X

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee/assignee, **PALMIE B. MONTUYA**, Filipino Citizen, married with postal address at **Blk. 4, Lot 10, Burgos St., Molino Homes II, Salitran III, Dasmariñas City**, Cavite acquired by Virtue of Assignment of Loan Agreement from Balikatan Property Holdings Inc., (BFHI) who represented by its duly authorized agent Bahay Financial Services, Inc., (BFS) against respondents/mortgagors, **MA. CRISTINA L. PEDROSA** with postal address at #691 Marulas-A, Caloocan City and for the satisfaction of the mortgaged debt which as of **NOVEMBER 9, 2021 amounts to NINETY THOUSAND & 00/100 (Php90,000.00)** exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned Sheriff will sell at public auction on **January 18, 2021 at 10:00 o'clock** in the morning or soon thereafter in the Court Room of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in nPhilippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

TRANSFER CERTIFICATE OF TITLE No. T-510800

A parcel of land (Lot 9, Blk. 4 of the cons. subd. plan, Pcs-042106-007934, being a portion of the cons. of Lots 8110 & 8113, Psd-19868, L.R.C. Rec. No.), situated in the Bo. of Salitran, Mun. of Dasmariñas, Province of Cavite. Bounded on the SW., along line 1-2 by Lot 10, Blk. 4; on the NW., along line 2-3 by Lot 7 Blk. 4; on the NE., along line 3-4 by Alley 2; on the SE., along line 4-1 by Lot 11, Blk. 4 all of the cons. subd. plan. beginning at the pt. marked "1" on plan being S. 56 deg. 22 'E., 969.48 m. from Mon. 134, Imus Estate; thence N. 28 deg. 31 'W., 4.00 m. to pt. 2; thence N. 61 deg. 29 'E., 9.50 m. to pt. 3; thence S. 28 deg. 31 'E., 4.00 m to pt. 4; thence S. 61 deg. 29 'W., 9.50 m. to the pt of beginning; containing an area of THIRTY EIGHT (38) SQ. METERS. All pts. referred to are indicated on the plan and are marked on the ground by PS. Cyl. conc. mons. 15x60 cm.; bearings true; date of orig. survey, July 27, 1905-June 11, 1915 and that of the cons. subd. survey, June 12-Aug. 15, 1995 and was approved on Oct. 22, 1993.

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real property and encumbrance thereon, if any there be any.

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

In the event the publication auction should not take place on the said date and time, it shall be held on **January 25, 2021**, at the same time and place without further notice.

01 December 2021, Dasmariñas City, Province of Cavite.

(SGD.) ARLYN P. BARCELON
Sheriff IV

(SGD.) ATTY. MARCELA L. BAYBAY
Clerk of Court VI & Ex-Officio

Sheriff
Copy Furnished:
PALMIE B. MONTUYA
Blk. 4, Lot 10, Burgos St., Molino Homes II,
Salitran III, Dasmariñas City, Cavite

MA. CRISTINA L. PEDROSA
#691 Marulas-A, Caloocan City

- Notice posted at:
1. The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
 2. The Bulletin Board of Dasmariñas City Hall
 3. The Bulletin Board of Dasmariñas City Post Office
 4. The Bulletin Board of Dasmariñas City Public Market

Dateline Weekly Newspapers:
Dec. 06, 13 & 20, 2021

No Omicron . . .

said. The government has strengthened its arrival protocols for countries not under the red list by extending the facility-based quarantine to five days for the vaccinated and seven days for the

unvaccinated. Moreover, they are required to complete the mandatory 14-day home quarantine. To date, a total of 416 cases of the Omicron variant have been detected in 35 countries. **(PNA)**

Republic of the Philippines
Fourth Judicial Region
Regional Trial Court of Cavite
Office of the Clerk of Court & Ex-Officio Sheriff
New Justice Hall, J.P. Rizal Avenue, Kaybagal South, Tagaytay City

PHILIPPINE SAVINGS BANK,
Mortgagee,

EJF NO. TG-21-037

-versus-

FOR: Application for Extrajudicial
Foreclosure of Real Estate Mortgage
under Act No. 3135 as amended

SPS. CRISANTO R. SERRANO
AND MYRA N. SERRANO
Borrowers/Mortgagors,

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-Judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by Mortgagee, PHILIPPINE SAVINGS BANK, a thrift bank with principal office and place of business at PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City, pursuant to the terms and conditions of the Promissory Note with Real Estate Mortgage ("MORTGAGE") executed and notarized on June 28, 2018 by Mortgagors/Borrowers, SPOUSES CRISANTO R. SERRANO AND MYRA N. SERRANO with residence and postal addresses at (1) 217 E. Molino Proper, Molino II, Bacoor, Cavite (2) Block 59, Lot 4-A Barangay Sto. Cristo, City of Dasmariñas, Cavite and collateral address at (3) Unit 1709 Wind Residences – Tower 1, Emilio Aguinaldo Highway, Maharlika West, Tagaytay City, in favor of the Petitioner/Mortgagee, over a real estate property including improvements thereon, described in and covered by Condominium Certificate of Title No. 076-2018000358 of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Mortgagors/Borrowers in the amount of SEVEN HUNDRED FOURTEEN THOUSAND NINE HUNDRED SEVENTY EIGHT PESOS & 05/100 (Php714, 978.05) plus accruing interest, penalty and other charges thereon from the said up to the date of foreclosure sale, publication, other foreclosure expenses, attorney's fees and such other additional sums, as of October 20, 2021, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on January 6, 2022 at 10:00 o'clock in the morning or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

CONDOMINIUM CERTIFICATE OF TITLE
NO. 076-2018000358
Registry of Deeds of Tagaytay City

"IT IS HEREBY CERTIFIED that the unit identified and described as:

TOWER 1 – 17TH FLOOR – UNIT – 1709
RESORT RESIDENTIAL UNIT – 1
UNIT AREA – 28.64 SQ. METERS

In the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012004157; 2012004158; 2012004159 which embraces and describes the land located at MAHARLIKA WEST, TAGAYTAY CITY with an area of SEVENTEEN THOUSAND SIX HUNDRED SIXTY TWO (17,662) Square Meter, is registered in the name of:

Owner: SPOUSES CRISANTO R. SERRANO
AND MYRA N. SERRANO, FILIPINO
CITIZENS, BOTH OF LEGAL AGE
Address: BLOCK 59 LOT 4-A BARANGAY STO.
CRISTO, CITY OF DASMARIÑAS, CAVITE, PHILIPPINES
4115

In the event the public auction should not take place on the said date, it shall be held on January 13, 2022

without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2018000358**, the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, November 25, 2021.

(sgd.) **ATTY. VARBRA ANN A. VARIAS-DIMAYUGA**
Clerk of Court & Ex-Officio Sheriff

(sgd.) **OLIVER N. MENDOZA**
Sheriff-In-Charge

WARNING:
IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF SHERIFF'S SALE ON OR BEFORE THE DATE OF THE AUCTION SALE UNDER THE PENALTY OF LAW

Copy Furnished:

PHILIPPINE SAVINGS BANK,
Mortgagee,
PSBank Center, 777 Paseo de Roxas
corner Sedeño Street, Makati City

SPOUSES CRISANTO R. SERRANO
AND MYRA N. SERRANO
Mortgagors/ Borrowers
217 E. Molino Proper,
Molino II, Bacoor, Cavite

SPOUSES CRISANTO R. SERRANO
AND MYRA N. SERRANO
Mortgagors/ Borrowers
Unit 1709 Wind Residences – Tower 1,
Emilio Aguinaldo Highway, Maharlika West,
Tagaytay City

SPOUSES CRISANTO R. SERRANO
AND MYRA N. SERRANO
Mortgagors/ Borrowers
Block 59, Lot 4-A
Barangay Sto. Cristo,
City of Dasmariñas, Cavite
Philippines 4115

Dateline Weekly Newspapers:
Nov. 29, Dec. 06 & 13, 2021

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor

Foreclosure No. 2021-77

For: Extra-Judicial Foreclosure of
Real Estate Mortgage

NATIONAL HOME MORTGAGE FINANCE CORP.,
Mortgagee,

-versus-

SPS. ALBERTO S. RENOL married to
LUDIVINA D. RENOL,
Mortgagors.

X ----- X

NOTICE OF EXTRAJUDICIAL FORECLOSURE

Upon Extra-judicial for Sale under Act 3135 as amended by Act 4118 filed by the mortgage-assignee, **NATIONAL HOME MORTGAGE FINANCE CORP.**, of 104 Amorsolo St., Legaspi Village, Makati City, and against the mortgagors, **SPS. ALBERTO S. RENOL, married to LUDIVINA D. RENOL, of Cavite Valleyfield Ssubd., Blk. 2 Lot 3 Bo. Malumot, Bacoor City, Cavite**, to satisfy the mortgage indebtedness which as of **October 31, 2021, amounts to ONE MILLION TWO HUNDRED SIXTY THOUSAND ONE HUNDRED TWENTY THREE PESOS & 92/100 (P1,260,123.92)** Philippine Currency, exclusive of penalty charges, the undersigned or her duly authorized representative will sell at the public auction on **February 1, 2022 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 property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-361614

"A parcel of Land (Lot 3, Blk. 2 of the cons.-subd. plan Pcs-04-006196, being a portion of the cons. of Lots 1-13, Blk. 1, Blk. 2, Lots 1-21, Blk. 3, 1-20, Blk. 4, 1-18, Blk. 3, 1-13, Blk. 6, 1-39, Blk. 7, 1-27, Blk. 8, 1-9, Blk. 9, 1-38, Blk. 10, 1-24, Blk. 11, 1-17, Blk. 12 & Road Lots 1-11, Pcs-04002782, L.R.C. Rec. No. 8843), situated in the Brgy. of Malumot, Mun. of Bacoor, Prov. of Cavite, Island of Luzon. x x x containing an area of FORTY SEVEN SQUARE METERS & FIFTY SQ. DEC. (47.50)"

"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 February 8, 2022, without further notice."

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

City of Bacoor, November 22, 2021.

LIZA D. VICTA
Clerk of Court

(sgd.) **ARTHUR T. SAN MIGUEL**
Sheriff IV

Copy Furnished:

ATTY. DANTE Q. RIZADA
5th Floor Filomena Bldg., 104 Amorsolo St.,
Legaspi Village, Makati City

Mr. & Mrs. ALBERTO S. RENOL & LUDIVINA D. RENOL
Cavite Valley Subd., Blk. 2 Lot 3, Bo. Malumot
Bacoor, Cavite
2227-B Tramo St., Pasay 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:
Dec. 06, 13 & 20, 2021

No Omicron . . .

verified individuals are foreigners from South Africa. "The South African nationals in Region 6, all are fully vaccinated and currently asymptomatic. They are currently undergoing home quarantine and underwent re-swabbing with pending results," Vergeire said. Around 67 of the contacted and verified individuals are still due for a re-test. Vergeire added there were other arrivals from Burkina Faso and Egypt and samples are now being

processed for sequencing at the Philippine Genome Center. "Each of these countries has a traveler that tested positive for Covid-19... lahat ng nag-positive na 'yan, as long as the CT [cycle threshold] values are appropriate, ipapadala po iyan sa (all those who tested positive for Covid-19, as long as the CT values are appropriate, we will send them to the) Philippine Genome Center for genome sequencing," she **Cont. on page 4**

GIFTS OF BEAUTY AT SM



Gifts of beauty from Nars - orgasm blush duo, orgasm afterglow lip balm, mini eyeshadow palette, and make-up brush set.

Give yourself and your loved ones with a gift of beauty from SM. With things opening up as Christmas approaches, it's a good time to look good and feel great with gift sets from SM Beauty.

Luxe brands like Laura Mercier and Estee Lauder lead the way with their spectacular selections; while iconic MAC has a new dazzling lipstick collection,

Benefit delights us with a beauty box, and Nars's fashion forward gift set that will enhance your holiday look.

You'll double the drama with Bobbi Brown's smokey eye mascara, and make heads turn with Make Up Forever's holiday collection. Vice Cosmetics has sweet treats with names like Kookie Dough and Peppermint for the lips, while Pretty Secret unlocks the key to great brow-works for the blushing diva.

Give your skin some TLC with Clinique's Merry Moisture Set and Olay's serums and moisturizers for younger looking skin.

All these and other personal care products like fragrances, hair care, vitamins, supplements, and more are available at SM Beauty located at The SM Stores in most SM Supermalls nationwide.

Just in time for Christmas, SM Beauty also has exclusive gifts for all SMAC members- a free bear or luggage for a minimum purchase of P10,000 single receipt, available in select SM stores. Keep shopping because you can get more points for selected items all season!

You can also enjoy an exciting but worry-free shopping experience with our online shopping platforms; shop with SM Beauty Personal Shoppers and discover more products when you check out the SM Catalog <https://thesmstorecatalog.com/collections/beauty-and-health>. You can also buy your beauty gifts through Shop SM, our Viber community, Messenger, and the SM Store's Call to Deliver service by calling #143SM or #14376.

Feel the London Christmas at SM City Trece Martires



SM City Trece Martires brings you to the winter breeze of England with its Christmas in London themed Christmas Centerpiece lit up at the event center. The centerpiece shines even brighter with Christmas Trees around the London Street.

During the launch of the centerpiece, Santa visited to greet everyone a Merry Christmas and to have selfies with the shoppers. Shoppers also took selfies to the London's iconic Red Telephone booth.

London Tourist bus was also installed for the mall goers to see how the people in London explore the festive city. Cute Bear soldiers add up to the set-up's splendor.

Visit SM City Trece Martires with families and friends and experience the London Christmas Street vibes!

SM FOUNDATION PARTNERS WITH IMUS CITY'S PROJECT PUNLA IN KABALIKAT SA KABUHAYAN ON SUSTAINABLE AGRICULTURE PROGRAM



SM CENTER IMUS, CAVITE - In partnership with Imus City Local Government, SM Foundation recently launched its sustainable agriculture program KABALIKAT SA KABUHAYAN at SM Center Imus. Fifty (50) participants were chosen in the 14-week long hands-on training in backyard planting and small-scale farming. SM Foundation partnered with the City government of Imus, Department of Agriculture (DA), Department of Social Welfare and Development (DSWD) and non-government organi-

zations for the selection of farmer beneficiaries. The Foundation also works with partner organizations who will be providing trainings in modern agricultural techniques and Financial Literacy.

SM Foundation's very own AVP for Outreach Programs - Ms. Cristie Angeles officially welcome the program beneficiaries and gave a short briefing about the program and other efforts SM Foundation is implementing to extend a hand to communities where SM has malls. The event was attended by Ms. Jelyn Maliksi wife of Mayor Maliksi, Ms. Cristie Angeles AVP Outreach Programs, SM Foundation, Dir. Marcelo Castillo, Regional Director

DSWD IV-A, Dir. Revelyn Cortez, DTI Cavite Provincial Director, Mr. Felix Nocedo APCO and Mr. Robert Marges, Head DA Imus City. Plus 59 participants for the Kabalikat sa Kabuhayan on Sustainable Agriculture Program.

A short program was held to officially launch the Project, bringing hope to the participants and encouragement to further develop their potentials and help their family and community through agriculture. Safety protocols was strictly implemented as guards stationed in the area reminded the shoppers and guests to always wear their mask and face shields, and follow social distancing.

NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE LORENZO D. PRESA HAS BEEN EXTRA-JUDICIALLY SETTLED BY HIS HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 95; PAGE NO. 20; BOOK NO. 120; SERIES OF 2021, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES JR.

Dateline Weekly Newspapers:
Dec. 06, 13 & 20, 2021

NOTICE

NOTICE IS HEREBY GIVEN THAT THE ESTATE OF THE LATE PACITA FUGADO TORREJOS HAS BEEN EXTRA-JUDICIALLY SETTLED BY HER HEIRS THRU EXTRAJUDICIAL SETTLEMENT OF ESTATE AS PER DOC. NO. 23; PAGE NO. 06; BOOK NO. 120; SERIES OF 2021, BEFORE NOTARY PUBLIC ATTY. CESARIO G. GONZALES, JR.

Dateline Weekly Newspapers:
Nov. 29, Dec. 06 & 13, 2021

SPREAD THE LOVE AND SHARE THE JOY THIS CHRISTMAS WITH THE BODY SHOP

There's no greater joy than giving, and The Body Shop's new, best ever Christmas gift collection is bursting with love and care. This year, we are spreading love and kindness with treats packed with body-loving goodness for everybody, every budget.

Featuring packaging that's kinder to the planet with clever, reusable constructions, this year's line-up also supports The Body Shop's Community Fair Trade partners behind their most loved gift boxes and jute bags. Plus, every purchase over the Christmas period will help support thousands of unpaid carers, that shine a light on their ultimate acts of selfless love.

Discover what surprises are packed inside our Share the Joy Advent Calendar. Inspired by acts of selfless love shown by people all over the world, this beauty calendar is filled with joyful treats and daily acts of kindness to bring joy to your friends and family.

Make someone feel really special with this year's line-up of special edition body care in festive fragrances – fruity floral Love & Plum, sweet vibrant Kindness & Pear, and fresh, light and floral Joy & Jasmine collection.

The Body Shop also has gifts to delight everybody on your list. From their Comfort &



Surprise festive fragrance lovers with The Body Shop's vegan Joy & Jasmine essentials. Enriched with jasmine extract from India, the Joy & Jasmine range has fresh, light, joyfully floral notes of orange flower, rose and sensual jasmine.



The sweet, vibrant and fruity fragrance of Kindness & Pears will put you in the Christmas spirit. It is enriched with pear extract from Italy and notes of juicy pear, strawberry and warm tonka bean.



Gifts of beauty to surprise and pamper everybody on your Christmas list from The Body Shop.



Spread the love and share the joy with The Body Shop's Christmas gift sets. These include the Palm & Pinkies Hand Cream Trio, Slather & Glow Face Mask Gift and Spritz & Shine Pomegranate and Red Berries Hair and Body Mist.



Count down to Christmas Eve with our Share the Joy Advent Calendar. Open up this beauty calendar to find joyful characters spreading Christmas cheer through their love for music. Within 24 boxes you'll also find some awesome little treats, including tub-transforming Bath Buddies, some new Body Butters with 96-hour moisture, and even a sheet mask or two to pamper you and your skin all Christmas.

Cheer Body Butter Trio, to their Shake & Swish Ginger Haircare Gift, there are top-to-toe treats to surprise and pamper every inch this Christmas.

Other ways to spread the love to people and the planet: iconic Florals & Frost White Musk® treats, overflowing with floral, cruelty-free favourites; and Fresh & Festive Drops of Youth™ to help smooth and give you a fresh-faced looking glow.

And for a gift you can feel really good about giving, you can choose from The Body Shop's Community Fair Trade must-haves, which are perfect for pampering.

The Body Shop once again partners with Yellow Boat of Hope Foundation to support their Teach Anywhere program. We aim to be part of the solution to provide tools to aid community-based intervention to help kids that are left behind in reading and numeracy to move forward. This Christmas, with every The Body Shop purchase our customer makes, The Body Shop aims to donate to build Community Learning Hut and supplies to aid the children of Zamboanga Sibugay. We invite everyone to Hop abroad, spread the love and share the joy so that no child will be left behind. Hope Sails.

The Christmas Collection is available at The Body Shop stores, on its online store www.thebodyshop.com.ph, The SM Store and 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



The Body Shop's special edition Love & Plums range enriched with plum extract from Turkey is guaranteed to find its way on many Christmas lists. This rich, bright, fruity-floral range combines notes of plum sorbet, peony and comforting musk. Includes Love & Plums shower gel, body yogurt, body butter, hand cream, and starry bath bomb.

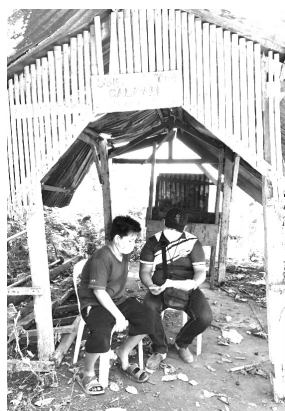


This Body Shop's new gift packaging is more sustainable than ever before. No plastic, bath and body accessories made with sustainable alternatives to plastic.



Spread the love this Christmas with The Body Shop's sustainable gift and packaging. They've designed most of their gift packaging to be reused or repurposed too, so your treats and surprises have a long life after Christmas.

Body Shop has been in the Philippine market for twenty-five years with over 60 strategically located stores nationwide.



This Christmas, the Body Shop once again partners with Yellow Boat of Hope Foundation to support their Teach Anywhere Program. With every purchase our customer makes this Christmas, The Body Shop aims to donate to build Community Learning Hut and supplies to aid the children of Zamboanga Sibugay.



This Christmas, the Body Shop once again partners with Yellow Boat of Hope Foundation to support their Teach Anywhere Program. With every purchase our customer makes this Christmas, The Body Shop aims to donate to build Community Learning Hut and supplies to aid the children of Zamboanga Sibugay.

Warm Welcome

Known as one of the best places to a warm meal in Tagaytay, Sis Ems Bulalo is a must when it comes to stop-overs in the cool city. Serving their signature bulalo and crispy tawilis, it is a bang-for-your-buck meal that makes anyone enjoy the cold climate. But it is not only the warm meal that made Sis Ems famous, but it is also the warm hospitality, owned by Emma Erni Rivera, also known as Sis Ems.

Before becoming Sis Ems, Emma was just like any mother, working hard to provide for her children. From food vendor, laundry washer, to street sweeper; she did it all to put food on the table. "Before, I was a laundry washer. There were times that we couldn't eat three meals a day. But when God sees all your hard work, he will reward you in unimaginable ways."

After years of hard work and faith in God, all the effort paid off as she was able to start her own karinderya business. Just like how a mother raises her children, she took great

care of her business and cooked each meal herself. Realizing how good her nilagang baka is, her customers suggested trying bulalo for a change; and then the idea of "Sis Ems Bulalo" came to life.

"Any business starts at the bottom, and for any business owner, you wouldn't just dream for its success. You aim to be successful with God's guidance and grace. Because with your business in God's hands, all the hard work will surely pay off," said Emma on her humble beginnings.

For her to sustain the demands of her business, she sought the help of CARD SME Bank. Through its financial services, she was able to raise her budding business into a well-grown restaurant. Her loan started small. As her business continues to grow, her business' needs did too. For every step her business takes, CARD SME Bank was with her.

Despite her business success, Emma keeps her toes down on the ground. She gives all the credit to God as she continues to serve warm



Emma Rivera of "Sis Ems Bulalo" started her business in a small karinderya but now, she stands in front of a fully furnished restaurant in Silang, Cavite.

meals to her patrons. "When I committed this to Lord, I said that 'Lord, this is not mine, this is Yours and I'm just managing it.'" CARD's Influence

Emma has been with CARD SME Bank for eight years now. In those years, she can say that CARD SME Bank has influenced her in more ways than one, not just in her business.

Before the pandemic hit, her restaurant

was on a roll, greeting and welcoming tons of guests each day. No one thought that an outbreak would occur in just a snap of a finger. Tons of customers are gone in a second. Emma, being with CARD SME Bank for a long time, was able to prepare for unexpected events such as the pandemic and picked up a saver's mentality, something that proved significant when the lockdown



hit.

"CARD SME Bank has been with Sis Ems from the start. In my eight years as a CARD client, I saw the importance of saving especially when the pandemic came. During the pandemic, we were able to prepare for the eventual opening of our resto."

As the restrictions eased up and restaurants were able to open again, Sis Ems Bulalo welcomed its customers back like it never left. Though business was not what it used to be, Emma's resto still attracted visiting tourists and regulars because of its signature taste and homie feel.

With all the success of Sis Ems Bulalo, Emma still wishes to improve and expand her

business. She plans for the future of the resto not for her, but for her staff and the community they belong. "With Sis Ems Bulalo's expansion, what I aim for is to continue helping our staff through employment and keep serving our customers the meals they came to love," Emma as she looks forward to their eventual expansion.

Because of the care and effort that Emma gave to Sis Ems Bulalo and the lessons she learned from being a client of CARD SME Bank, she was able to take her restaurant to where it was today. From a small karinderya to one of Tagaytay's best Bulalo stop, Sis Ems is sure to give you one of the warmest welcomes you can get. PR

The Department of Trade and Industry through Negosyo Center – Agdangan in partnership with JNJ Oil Industries Inc. conducts Coco Coir Basic Sole Footwear Making

CAVITE SUPPORTS NAITAS TRAVEL SHOW: As part of the tourism recovery campaign of the province, the Provincial Government of Cavite, through the Provincial Tourism and Cultural Affairs Office in coordination with concerned city and municipal tourism offices, conducted a familiarization tour for local travel agents on November 25, 2021. The members of the National Alliance of Independent Travel Agencies (NAITAS-Cavite Chapter) joined the activity with the primary purpose of gaining first-hand experience on the offerings of different tourist attractions for them to create appealing tour packages and better promote the province's emerging destinations. The said event is also in preparation for the upcoming NAITAS Travel Show 2021 Bicol Edition on December 4, 2021. The destinations visited include EMV Flower Farm and CvSU Agri-Eco Park in Indang, Queen's Strawberry Farm and Sonya's Garden in Alfonso, and The Banquet OTOP Hub, a one-stop-shop for tourists visiting Cavite, located in Tagaytay City. (Rochelle D. Bawalan, Tourism Operations Officer II) (PR)

