

PHL calls for public-private sector partnerships on vaccine, other medical needs to end COVID-19µde mic

Finance Secretary Carlos Dominguez III has underscored the need for public-private partnerships in the development and mass production of vaccines and other medical requirements to help end the prolonged COVID-19 pandemic. *Cont. on Page 2* 

# Cayetano Duterte not Surrendering West Philippine Sea 42

# CARD MRI Founder talks about good governance in RIMANSI Lecture Series 2021

In celebration of the 16th Annual General Meeting of Microinsurance MBA Association of the Philippines Inc. (MiMAP/RIMANSI), a lecture series entitled "Promoting Good Governance through Strengthened MBA-MFI/Coop Partnership" was held via Zoom videoconferencing on March 22, 2021.

A total of 70 participants from the board managers and senior staff of the Mi-MBAs and its partner microfinance institutions and cooperatives attended the activity.

То discuss about the key elements, principles, challenges, and recommendations in strengthening and sustaining their partnerships towards the promotion and practice of good MiMAP/ governance, RIMANSI invited CARD MRI Founder and Chairman Emeritus Dr. Jaime Aristotle B. Alip to share about CARD MRI's tested and proven model for a mutually beneficial part-

Dr. Alip spoke about the key principles of the CARD MRI model, "Since we established CARD MRI in 1986, our main focus is the poor women in the marginalized sector and hard-toreach areas. Together with other development practitioners, we how these women needs our support especially in terms of financial access." He emphasized that since then, the institution implements a holistic development approach in serving

In sustaining the CARD MRI model, Dr. Alip talked about how they faced the challenges through the years. "The idea back then was to establish a microfinance institution that provides financial services to clients. As time goes by, we observed that many of our clients also needed security in times of uncertainties."

In 1999, CARD MRI established its microinsurance arm, the CARD Mutual Benefit Associa-

tion (CARD MBA). "Even though we didn't have enough background about the microinsurance industry, we dealt with it and eventually gained sufficient knowledge from individuals who selflessly shared their expertise with us."

To ensure that products and services were responsive to the needs of clients, the CARD MRI management decided to give the leadership to the clients. "We, at CARD MRI, nurture and value the comments and suggestions from our clients. We listen and give them the opportunity to take a step forward to speak in behalf of their fellow clients. We also admire their sense of responsibility. Many of already changed their lives.

As part of its strategy to promote good governance, CARD MRI and CARD MBA ensure financial transparency to its clients. Dr. Alip emphasized that sharing the financial status to clients is a good strategy to gain and see that the institution is on the right path. "We regularly report monthly financial status and internal audit. Annually, we conduct external audit from reputable audit firms to see if the procedures were strictly followed and implemented."

Dr. Alip concluded that CARD MBA together with other social development institutions under CARD MRI will push its charge is pursuing its mission to eradicate poverty in the county.





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# EDITORYAL:

### **Vaccine priority areas**

It makes sense to make Metro Manila and other COVID-19 hotspots a priority in the vaccination drive. Urban and industrial centers are the most efficient breeding ground of the virus because of the dense population in these areas. Immunizing a greater part of these populated areas will greatly diminish the virus spread.

The National Task Force Against COVID-19 chief implementer Carlito Galvez Jr. early this week offered the option to make the vaccination of COVID-19 hotspots a priority, especially the National

Capital Region which accounts for the bulk of the country's gross domestic product.

Metro Manila hosts thousands of restaurants and fast-food and retail outlets that employ several millions. They contribute 42.6 percent of the services sector's total output nationwide, while the industrial sector in the capital region accounts for 20.8 percent.

Metro Manila and nearby provinces of Laguna, Cavite, Rizal, and Bulacan clearly contribute to the majority of the country's economic production. Inoculating the majority of the population in these areas will also facilitate the government's goal of achieving herd immunity, or inoculating 70 percent of the country's total population.

The early vaccination of Metro Manila and other urban and industrial centers in the Philippines will hopefully lead to laxer quarantine rules and the further

reopening of the economy. Economic Planning Secretary Karl Kendrick Chua has stressed that prolonging the modified enhanced community quarantine status of Metro Manila and the nearby four provinces will only constrict economic activities.

Achieving herd immunity, however, will depend on the availability of vaccine supply. The rich nations have so far cornered the global supply, with poorer nations like the Philippines receiving the vaccine doses in trickles.

In the meantime, local government units, especially the barangays, should start doing their job in implementing the prevent, detect, isolate, treat and recover strategy to lower COVID-19 rates in the Philippines. Pending the arrival of more vaccines, reducing the infection rate is the only way to reopen the economy.

## Cayetano...

Former House Speaker Alan Peter Cayetano on Saturday refuted accusations that President Rodrigo Duterte is surrendering the West Philippine Sea (WPS) to China, saying the Commander-in-Chief is simply employing a non-aggressive style of negotiation.

"Unang-una, gusto kong linawin: malinaw ang stand ng Pangulo na not a single inch of Philippine territory or not a single peso worth of sovereign right ay igi-give up natin sa Malaysia man, sa Vietnam, or sa China," Cayetano, who served as Duterte's Foreign Affairs Secretary from 2017 to 2018, said in an interview with radio station RMN Davao.

He said it is Duterte's non-confron-

tational attitude towards China that has been preventing the Philippines from entirely losing the territory, as opposed to what happened in the previous administration.

"Kumbaga, kung pinag-aagawan natin ang isang kotse, 'yung isa ang style niya ay makipagsigawan, pero nakuha n'ung China 'yung kotse. Kay Pangulo (Duterte) naman, usap tayo nang usap pero walang nawala po sa atin," he said.

(If we were fighting for a car, the previous administration's style of engaging in a shouting match ended up with China getting the car. Under President Duterte, we've been talking and talking but haven't lost anything.)

"So kumbaga parang mas siga sila (pre-

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HEIDELITA LAT PAGINAG
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Webster Ace Paginag

Marivic Soberano Marketing Manager Irene Gascon
Correspondents

Jenalyn B. Lat Circulation-in-Charge

Marvin B. Lat

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#### FROM PAGE 1

vious administration) kasi sigawan ang gusto nila. Kaya lang, maling strategy, kasi nawawala sa atin eh," Cayetano said.

(So in a sense the previous administration acted tough because they wanted a shouting match. The problem was it was a wrong strategy because we lost.)

In 2012, the Philippines lost the Panatag Shoal, also called Scarborough Shoal in the WPS, to Beijing after a standoff that erupted when Manila sent its biggest warship to chase off Chinese poachers.

Duterte had blamed the administration of former President Benigno Aquino for the loss of Panatag Shoal, but on Tuesday, May 4, retired Supreme Court Associate Justice Antonio Carpio and former Foreign Affairs Secretary Albert del Rosario hit back and said it is the President who seems to "trade our lands and waters for prospects of money given by China."

Cayetano, for his part, encouraged the public to analyze the issue based on facts and not on "mere accusations."

"Ako'y naniniwala na hindi talaga bibitawan ng ating Pangulo itong issue na 'to," Cayetano said.

(I believe the President will not let go of this issue.)

The Philippines has recently begun filing daily diplomatic protests over the continuing presence of Chinese ships at Julian Felipe Reef, which is within the country's exclusive economic zone.

The maritime dispute between the Philippines and China sparked anew last March after reports of over 200 Chinese Maritime Militia boats were spotted near the Julian Felipe Reef.###

# PHL...

This kind of partnership will ensure that such initiatives are efficiently implemented by bringing in the expertise and best practices of the private sector into the picture, while government takes on the role of regulator and guide to "moderate" corporate greed, Secretary Dominquez said.

"The private sector brings in efficiency, and frankly in my experience as a government minister, efficiency is not number one in [the government's] DNA. So, I think it should be a partnership, where the goals and the profits--the return on investment--are very, very clearly defined," said Secretary Dominguez. the governor for the Philippines in the ADB Board. He said this in response to a query during the Development Asian Bank (ADB)'s Governors Seminar on Monday on how to ensure that support by governments on COVID-19 response would prioritize people in lieu of profit-driven corporate initiatives.

The governor for India and the alternate governor for China in the ADB Board supported Secretary Dominguez's statements.

Citing India as an example, Secretary Dominguez said that while that country's large vaccine manufacturers are privately owned, they closely cooperate with government regulators, not only to guarantee the public that their products are safe and effective, but also to ensure that they "have a social conscience.'

Secretary
Dominguez said his earlier statement on the need
for ADB and the Association of Southeast Asian
Nations (ASEAN) to
jointly build the region's
capacity to produce vac-

cines should involve the private sector.

Minister Nirmala Sitharaman of India's Ministry of Finance and Ministry of Corporate Affairs, agreed with Secretary Dominguez, pointing out that in the case of India, the private sector has been an effective partner of the government not only on vaccine production, but also in beefing up the country's healthcare capacity against COVID-19, while foregoing large profit margins.

She said that "rightly, the Governor from the Philippines highlighted the fact that Indian vaccine developers, particularly those in the private sector ... have definitely worked together with the government and checked their profit concentrations aside, and given (the vaccines) at an affordable price for government to distribute

freely for all citizens."

Vice Minister Jiayi Zou of China's Ministry of Finance also said Secretary Dominguez has correctly stated the importance of public-private partnerships in undertaking measures to defeat the pandemic.

FROM PAGE1

These partner-ships should take into consideration that private companies cannot absorb economic losses as they are "the main forces of the market economy," but they should be guided into fulfilling their social responsibilities, which is the government's job, Vice Minister Zou said.

"China is pursuing a people-centered modality of development. So, I think I would agree with the Filipino Minister that the partnership between the government and private sector is very, very important," said Vice Minister Zou. (PR)

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# **Proposed AI research** center lauded; K-12 graduates' readiness needed for Industry 4.0

Senator Win Gatchalian hailed the proposed establishment of the National Center for Al Research (N-CAIR) under the recently launched artificial intelligence (AI) roadmap. To support workforce development under the roadmap, Gatchalian says senior high school education in the country should equip learners with foundational skills needed for the Fourth Industrial Revolution (Industry 4.0).

According to Trade Secretary Ramon Lopez, the proposed private-led N-CAIR will serve as a shared hub for research, advance scientific discoveries in AI, and develop AI talent and data science leaders.

Based on 2020 estimates by research firms EDBI and Kearney, AI is expected to boost Southeast Asia's gross domestic product (GDP) by up to \$1 trillion by 2030. In the Philippines, Al's economic impact could lead to a 12 percent growth in GDP, which is equivalent to \$92 billion. In 2017, worldwide management consulting firm McKinsey & Company estimated that up to 48 percent of work activities performed in the Philippines could be automated.

Considering these projections, Gatchalian emphasized that the task of the education sector, including the basic education system, is to ensure that learners are acquiring skills that would not be obsolete with the rise of Al. Aside from having a relevant curriculum, which is currently under review by the Department of Education (DepEd), Gatchalian also raised the importance of having highly-qualified teachers who will equip learners with the competencies required of future Al talents.

The lawmaker also cited the need to ensure that the basic education sector has the infrastructure to support the rollout of the Al's roadmap, a move that can be achieved through the Public Education Network (PEN). Last April, DepEd and the Department of Information and Communications Technology (DICT) inked agreements to establish the PEN, which will fast-track the installation of digital connectivity in public schools.

"Dahil sa inaasahang papel ng artificial intelligence sa pag-unlad ng ating bansa, kailangang siguruhin natin na ang kakayahan ng ating mga kabataan ay tugma sa mga pangangailangan ng ating bansa para sa hinaharap. Mahalagang simulan natin ang paghahandang ito sa antas pa lamang ng senior high school upang maging matibay at malalim ang pundasyon ng kanilang kaalaman at kakayahan," said the Chairman of the Senate Committee on Basic Education, Arts and

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Ibaba is a rent-to-own scheme payable within 30 years thru the SHFC.

government owned and controlled corporation, SHFC is the lead government agency that undertakes financing of social housing programs catering to formal and informal sectors with low-income.

Salamat added that application for the housing project is open only to legitimate residents of Alfonso, thus applicants will undergo appropriate screening from concerned offices.

"Ang tanging makaka-avail ng pabahay na ito ay ang mga lehitimong taga-Alfonso

lamang. Hindi po ito magsisilbing relocation site ng mga taga ibang lugar dahil hindi po natin isasantabi ang pagpapanatili ng maayos na peace and order status ng ating bayan," explained Salamat.

(Only legitimate Alfonso residents can avail of the housing project. It will not serve as a relocation site for non-residents because we will not put aside the preservation of peace and order in our town)

Interested applicants can visit their respective barangay halls for details of the housing project and fill up the required application form. (PIA)



The local government of Alfonso entered into a Memorandum of Understanding (MOU) with the Social Housing Finance Corporation (SHFC) on May 4 to help Alfonseños realize their dream of owning decent hous-

Alfonso Mayor Randy Salamat said the housing project, located in RS Ville, Barangay Taywanak

# NEGOSYO CENTER SAMPALOC TANAY HOLDS |



Micro, Small and Medium Enterprises participated in the first-ever virtual Seminar on Basic Photo Editing and Photography last April 30, 2021 via Facebook Live and Zoom Application. This Webinar was in partnership with DTI Rizal Provincial Office thru Negosyo Center Sampaloc Tanay and Epson Philippines. Business Counselor Aryan Llamares reiterated the importance of quality photography for MSME's social media and digital channels aiming to improve their products and services' visibility on

rector Desiderio Jurado III, DC Sharon Dioco expressed her gratitude to Epson Philippines and the Local Government of Tanay for making this webinar possible.

Ms. Manel Bautista, Account Manager, Labels and Digital Press, Epson Ph, introduced the following speakers of the webinar. Mr. Luis Cruz, Pre-Sales Engineer, Epson Ph, served as the first speaker of the webinar wherein he presented Epson's photo and proofing printers. He tackled different printers that are suit-

able for a specific medium for printing that MSMEs use in their packaging and labeling of products.

The highlight of the webinar is the discussion on basics of photo editing and photography by Mr. Albert Pedrosa, a Canon Professional and a Certified Adobe ExpertHe shared his expertise in basic photo editing, handling, posing, and lighting the subject for photography. According to Mr. Pedrosa, there should be a balance between technical and creative sides of photography. He emphasized on rule of thirds. composition, story, patters diagonal lines and triangles. For the technical sides, he discussed the

important roles of aperture, shutter speed, ISO, focal length, temperature and focusing. An open forum followed after the discussion, where questions from Zoom and FB live were answered by the resource speakers.

The session was officially ended with LGU pecially DTI Rizal, for their continual efforts in producing training that would help in the development of MSMEs and potential business owners in Tanay. (PR)



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# PhilGuarantee loans to MSMEs rise to P1.47-B in end-March

The Philippine Guarantee (PhilGuarantee) has continued to grow its guarantee program for viable but pandemic-hit micro. small and medium enterprises (MSMEs) for the third straight month since its launch in December 2020, with a total of P1.47 billion in loans guaranteed as of end-March this year.

The guaranteed loans represent a remarkable 612 percent increase from the P207 million pilot guarantee portfolio achieved at the launching of the MSME Credit Guarantee Program (MCGP) in December, PhilGuarpresident-CEO antee Alberto Pascual said in a report to Finance Secretary Carlos Dominguez Pascual informed Dominguez the number of MSME beneficiaries grew by an impressive 312 percent to 12,122 enterprises in March 2021 from 2,948 that were reported to have availed of its guarantee program as of December 2020

He pointed out that the implementation of

improved processing and evaluation parameters starting this year led to the increase in the number of beneficiaries under MCGP.

From the start of the MGCP's implementation last year, the PhilGuarantee Governing Board chaired by Dominquez thus far approved a total of P37.7 billion in credit guarantee facilities to 34 banks

"Majority of the MSMEs covered were from the wholesale and retail sector which accounted for 67.26 percent of the total, or P503.5 million with 9,113 MSMEs assisted," Pascual said in his report.

Pascual said the second biggest group with guarantee coverage was the manufacturing sector, which accounted for 7.77 percent or P58.17 million with 1,048 assisted MS-

The agriculture sector was the third biggest sector that have benefited from the MGCP, with 158 MSMEs assisted through guarantees amounting to P33.91 million, which is 4.53 percent of the loans covered so far under this program, he

In the severely affected hotel and restaurant sector, Pascual said that 573 MSMEs were assisted with guaranteed loans amounting to P28.45 million, while the personal services sector accounted for guarantees amounting to P31.82 mil-

MGCP The grants a 50-percent guarantee for working capital loans and a guarantee of up to 80 percent of the amount for term loans of up to seven years for capital expenditures.

The average loan size under the MGCP is less than P1 million, with the minimum loan amount set at P100,000, which can be availed mostly by micro businesses borrowing from thrift banks and rural banks.

"In terms of geographical distribution, all regions of the country had received assistance under the MGCP," Pascual said.

The top 3 regions assisted in terms of quaranteed loan amounts were CALABARZON (Cavite, Laguna, Batangas, Rizal and Quezon) or Region IV-A with P135.76 million. Central Luzon or Region III with P118.87 million, and the Ilocos provinces or Region I with P65.82 million.

From three active banks in December 2020, Pascual said there are now 14 active banks participating in the MGCP as of March 31, 2021.

"Twelve more banks are expected to start submitting MSMEs for guarantee coverage as their facilities will be operational," Pascual said.

Under Republic Act (RA) No. 11494 or the Bayanihan to Recover as One Act (Bayanihan MSMEs account for P2 billion of the P5 billion appropriated for PhilGuarantee to aid pandemic-hit enterprises.

The Bayanihan 2 allocation for PhilGuarantee enabled it to further widen its guarantee headroom of economic activities and extend more assistance to viable but severely affected MSMEs. Pascual said. (PR)