

PH, SoKor ink free trade deal

MANILA – The Philippines and South Korea have signed a free trade agreement (FTA) on the sidelines of the 43rd Association of Southeast Asian Nations (ASEAN) Summit and Related Summits in Jakarta, Indonesia.

President Ferdinand R. Marcos Jr. and South Korean President Yoon Suk Yeol witnessed the signing of the FTA between Trade Secretary Alfredo Pascual and South Korean Trade Minister Ahn Duk Geun on the occasion of the 24th ASEAN-Korea Summit on Thursday.

Marcos said the trade agreement would further enhance the vibrant relationship and partnership between the Philippines and South Korea, expressing optimism that it would go beyond the government-to-government partnership to involve private firms and

private sector partners.

“The signing of the FTA is certainly a very big step in that regard. It can only be a successful arrangement for both our countries. I look forward to the expansion of the trade agreement between your country and mine,” he told Yoon.

“When I look at the involvement of Korea and the Philippines, I can say that the relationship between our two countries remains vibrant. And I think it is accelerating ... I would like to take this opportunity to deepen further that relationship.”

The Philippines and South Korea began their negotiations for the FTA in June 2019 and concluded them in October 2021. They were supposed to sign the agreement in June 2022. However, they had to do



some “legal scrubbing” on the concluded chapter texts of the FTA, including the Trade in Goods, Trade Remedies, Customs Procedures and Trade Facilitation, Rules of Origin, Competition, and Chapters under Legal and Institutional Issues.

The Economic and Technical Cooperation Chapter and Market Access for Goods were the remaining issues they had to resolve to end the FTA talks.

The newly signed FTA is expected to remove tariffs on most products from the two countries,

opening the door to rapid growth in bilateral trade. Yoon said he is eager to elevate the strategic partnership between the Philippines and South Korea.

“And in this regard, I believe that the Korea-Philippines Free Trade Agreement signed later today will set another important milestone in our bilateral relations,” he told Marcos.

Pascual, meanwhile, said the FTA serves as a “clear demonstration of the intent to elevate the current bilateral relations with South Korea to a stronger strate-

Cont. on Page 4

Urban, peri-urban agriculture ng DA-4A, suportado ng RAFC-4A



Inilalatag ng 49 miyembro ng Regional Agricultural and Fishery Council (RAFC) IV-A ang dalawang resolusiyong magtatatag at magpapalawig ng implementasyon ng National Urban and Peri-urban Agriculture Program (NUPAP), sa naganap na AFC Benchmarking and Consultative Workshop Cum Expository Tour on UPA sites in CALABARZON, noong Agosto 29-30, 2023, sa Mabaitac, Laguna.

Ang RAFC ay ang binubuo ng mga kinatawan ng pribadong sektor ng agrikultura at isa sa mga katuwang ng Department of Agriculture IV-CALABARZON (DA-4A) sa pagpapaunlad ng industriya ng pagsasaka sa rehiyon.

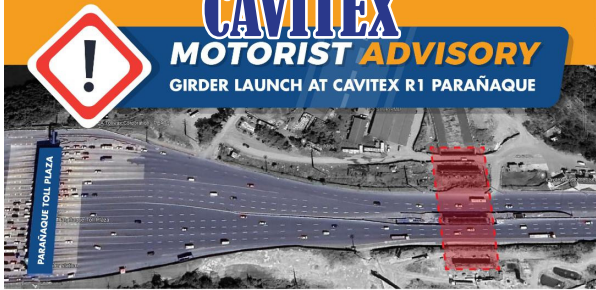
Bilang pagkilala ng lupon sa papel ng programa bilang isa sa mga susi ng pagkamit ng food security, inirerekomenda ng pamunuan sa pangunguna ni RAFC Chairperson Flordeliza Maleon, ang pagsasagawa ng malawakang oryentasyon para sa Farmers’ Cooper-

atives, and Associations at ang ang patagatag ng community gardens sa rehiyon.

Ito ay matapos na maibahagi sa RAFC ang estado at implementasyon ng NUPAP sa rehiyon; at ang sistema at benepisyong ng pagsasagawa ng Community and Urban Gardening na ipipresenta ni DA-4A Field Operations Division Chief at High Value Crops Development Program Coordinator Engr. Redelliza Gruezo at Bb. Niña Rosales mula sa Bureau of Plant Industry



CIC Prepares for Girder Launching Activity in CAVITEX



FROM 10PM TO 4AM ON THE FOLLOWING DATES:
MANILA BOUND – SEPTEMBER 15 TO 19, 2023
CAVITE BOUND – SEPTEMBER 19 TO 25, 2023

Counterflow lane will be activated during girder launch.



Parañaque, City of the Philippines, the CAVITEX Infrastructure Corporation (CIC), the concessionaire of the Manila-Cavite Expressway (CAVITEX), is set to commence the girder launching activity for the CAVITEX C5 Link Segment 2 R1 Interchange.

Scheduled from September 15 to September 25, 2023, between 10 PM to 4 AM, CIC will implement counterflow schemes at the Parañaque Toll Plaza. The scheme will be in effect from September 15 to 19, 2023, for Manila-bound traffic, and from September 19 to 25, 2023, for Cavite-bound traffic. To alleviate congestion during the activity, CIC will activate counterflow lanes as needed.

CIC President and General Manager, Mr. Raul L. Ignacio, emphasized, “CAVITEX C5 Link Segment 2 once completed by the first quarter of 2024 will help cut travel time to Sucat Road from CAVITEX (Coastal Road) and vice versa by 10 minutes, making daily commutes more efficient and seamless for our motorists.”

The R-1 Interchange is a vital 1.9-kilometer segment (Segment

More than 1.3M drivers to receive fuel subsidy

STRAIGHT NEWS PUBLISHING

TODAY'S NEWS AND BEYOND

VOL. I • NO. 11 • September 13-19, 2023 • P 10.00

Globe welcomes new verification guidelines from NTC to improve SIM registration



PRO CALABARZON hosted the 3rd Quarter Regional Management and Coordinating Committee Meeting held at PRO 4A Multi-Purpose Hall, Camp BGen Vicente P Lim, Calamba City. Regional Director PBGen Carlito M Gaces spearheaded the said event which was participated by the Regional Directors from the NAPOLCOM 4A, Bureau of Fire and Protection 4A, Bureau of Jail Management and Penology 4A, Department of the Interior and Local Government 4A and Director from the National Police College. PRO4A

What Is Your Enchanted Story? Enchanted Kingdom celebrates its 28th Anniversary this October



Enchanted Kingdom, the first and only world class theme park in the Philippines, is inviting guests for its 28th anniversary celebration this October with the theme Be The Magic! Be Enchanted! The year-long celebration places the spotlight on recreating enchanting stories from the past and creating new magical experiences for every guest.

“Enchanted Kingdom remains to be part of our guests’ personal milestones throughout its 28 years. We are very excited to capture these enchanting stories from our past and present guests, and

celebrate these magical experiences with the future generation,” said Nico Mamon, 28th Anniversary Celebration Wizard and the Head of Organization Development and Corporate Planning.

Mamon also shared that due to popular demand, Enchanted Kingdom will bring back the Sky Wizardry Fireworks Competition after its last spectacle eight years ago. “Apart from entertaining and dazzling the guests, Enchanted Kingdom has collaborated with Filipino fireworks manufacturers to showcase their products and creativity. As a proud Filipino company, we highlight local artistry with pyrotechnics and music, enchanting Filipinos for the past 28 years,” Mamon emphasized.

Enchanted Kingdom

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Government needs to spend more to pump prime the economy

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STRAIGHT NEWS PUBLISHING

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Farmers from Laguna benefited from SM Foundation's Kabalikat sa Kabuhayan Farmers' Training Program

A total of 75 farmers from Laguna are now equipped with new knowledge and skills about farming after they have completed the 14-week training of SM Foundation Inc.'s Kabalikat sa Kabuhayan (KSK) Farmers' Training Program.

The KSK Farmers Training Program on Sustainable Agriculture recently culminated the activity with a bountiful harvest festival and graduation ceremony held at

SM City Calamba, SM City San Pablo and SM City Santa Rosa.

SM Foundation's Kabalikat sa Kabuhayan Program aims to upgrade the agricultural knowledge of small-scale farmers in order to produce quality, safe, high-value, and high-yielding fruits and vegetables while teaching them to become self-sufficient. With this program, SM is also giving opportunity for farmers to create market-linkages through SM Supermarket.



During the harvest and SM Markets tour of Batch 251 farmers from Brgy Banlic Calamba City, Laguna



Batch 252 of farmer trainees during the harvest of their high-value organic crops in Brgy San Lucas 1, San Pablo Laguna.



During the graduation rites of Batch 253-farmers from Brgy Tagapo, Sta Rosa held at SM City Santa Rosa

Meet this SM partner who is now giving opportunities to handicraft makers in the countryside



Kea International owner Eloisa Bautista-Flores' journey with Conrad Manila started by consistently doing good work.

Conrad Manila is one of the hotels under SM Hotels and Conventions Corp.

Backed by years of experience in supplying handicrafts in the hotel industry, Bautista-Flores understood what needed



to be done to supply products to SM Hotels. It is to showcase the excellence of their handicrafts.

She shared, "Being one of SM's suppliers for many years, we were referred by buyers of baskets to Conrad Manila. From there, we presented our production capacity." It was a decision that paved the way for more success not only for Kea International but for the handicraft

communities in the countryside.

Established in 2010, Kea creates hand-made products including baskets, storages, gift boxes, furniture, woodcrafts, and other home accessories.

"I supply Conrad Manila with leather-made guest amenities. This includes holders of notepads, TV remotes, and directories. These are being produced in our main warehouse in Batangas. We have in-house production that creates 100% handmade accessories. Everything is hand-sewn, hand-wrapped by skilled box makers in our province," Bautista-Flores further shared.

Going beyond guest amenities, Kea also supplies Conrad Manila's kitchen with pantry trays and wood boards. "For woodcraft like boards and trays, we have satellite factories in Tarlac where these are being produced," she shared.

Her products' presence at Conrad Manila also led to better and brighter things for her company: "While I was supplying Conrad Manila, I met one of the executives and he asked me to approach SM Store. We

presented our Buri Hamper Set. This was the first item we sold to SM Store."

Bautista-Flores further shared that from usually selling 100 sets, it grew to about 1,000 a year. In her journey with SM, she shared that there were a lot of learnings along the way.

"One thing I admire about SM is that they truly treasure the partnership, and I am proud to be one of their suppliers. They are with me every step of the way. I am just amazed at how systematic their operations are attending to thousands of suppliers. Being in the handicraft industry where low-income workers are thousands, orders from SM have brought good livelihood to the countryside," she said.

For Bautista-Flores, the growth of her company is also the growth of the people who work with her.

Just this year, Conrad Manila was named a verified luxury hotel by Forbes Travel Guide 2023 Star Awards, the world-renowned authority on excellence in hospitality, and amid the elegance at Conrad Manila are beautifully made handicrafts created by workers who take pride in what they do.

HYDRATE IN STYLE WITH AQUAFLASK AT SM CENTER IMUS!



SM CENTER IMUS, CAVITE - Feel the benefits of hydration with AquaFlask! Staying properly hydrated while traveling helps you keep your cool, boost your mood and keep your energy up! So go and get yours now at AquaFlask – SM Center Imus and stay hydrated wherever you are!

September 13-19, 2023

EDITORIAL:
Minimum wage hike

Labor unions and federations have found an ally in Senate President Juan Miguel Zubiri.

That's because he is pushing for the passage of Senate Bill 2002, which calls for a national minimum wage hike of P150 for all private sector workers, including those in the agricultural industry, by December this year.

There's another senator, Ramon "Bong" Revilla Jr., who is seeking a P12,00 increase in the minimum wage, this time for those working in government. This should also put him in the good graces of those sweating it out in frontline public agencies.

That's all well and good, except that there's a big obstacle in the double-barreled move in the upper chamber of Congress to give workers in both the private and public sectors a reprieve from galloping inflation.

The problem is this: A wage hike bill is not among the priority measures of Congress.

But Zubiri believes the Senate should take up the cudgels for the working class, even if the Legislative-Executive Development Advisory Council (Ledac) is similarly not inclined to support a wage hike bill.

Zubiri justifies his move to speed up the passage of a wage hike bill in clear terms: "The cost of living has increased all over the country and they need that decent wage so they can have a decent life."

And more: "We need it. Our countrymen are really struggling."

That may sound like music to the ears of our labor force, but Zubiri's exuberant endorsement of a legislated wage hike by the end of this year may not be shared at all by his fellow lawmakers in the House of Representatives.

Zubiri appears undeterred, however, and even vowed to appeal to no less than President Marcos Jr. himself to consider his proposal.

The Senate honcho would also have to deal with existing law that created the regional wage boards with tripartite representation – labor, employers and government – where they consider the stand of every member of the committee before making a decision, which, as experience shows, is lopsided in favor of employers.

And then there's the persistent lobbying from employers' groups every time there's a clamor from workers for a bigger wage increase: "We cannot afford it" and "We shall be forced to close shop if wages are adjusted upward at this time."

The Employers Confederation of the Philippines wants lawmakers to consult with economic managers first before passing the measure and to consider the situation of workers in less formal types of employment.

Zubiri believes the Senate wage hike bill is poised to approve by December this year "will be a great Christmas gift for the Filipino people for 2024."

We really hope so, as fair and decent wages is a crucial factor in driving sustainable growth, but will the employers think so as well?

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DOF: Gov't actively mitigating inflationary pressures to protect consumers, retailers, and farmers

The country's headline inflation rate rose to 5.3 percent in August 2023 from the 4.7 percent recorded in the previous month. This brings the year-to-date inflation rate to 6.6 percent, higher than the Development Budget Coordination Committee (DBCC) assumption of 5.0 to 6.0 percent for full year 2023.

"The government is resolute in its commitment to mitigate the impact of inflation and help protect our consumers, retailers, and farmers. While we are seeing a slight uptick, our inflation rate assumption of 5 to 6 percent for full year 2023 remains doable," Finance Secretary Benjamin E. Diokno said.

The main contributors to the August headline inflation are Food and non-alcoholic beverages, contributing 3.1 percentage points (ppt) to the 5.3 percent headline inflation; Restaurants and accommodation services (0.7 ppt); and Housing, water, electricity, gas and other fuels (0.5 ppt).

Food inflation for August 2023 rose to 8.2 percent from the 6.3 percent recorded in the previous month and the 6.5 percent in August of last year.

In terms of food commodities, rice and vegetables contributed largely to headline inflation following recent typhoons during the Habagat season.

"To manage upward pressures in the price of rice, the imposition of price control on rice through Executive Order No. 39 serves as a short-term measure against non-competitive practices by market players. Price controls, when carefully calibrated and closely implemented, are effective in the near term," Secretary Diokno said.

The government will implement measures to mitigate the concerns of rice retailers and farmers and at the same time

adopt a comprehensive approach to ensure that the rice supply remains sufficient at lower prices and greater competition is promoted in the rice industry.

Inflation for non-food items rose mainly due to the increase in housing rentals, food and beverage serving services, as well as passenger transport services due to the recent oil price hikes, attributed to ongoing Organization of the Petroleum Exporting Countries (OPEC+) supply cuts.

The government has been undertaking measures to mitigate non-food inflation by tackling energy and water demand management measures; supply management measures; managing cost of electricity; careful review of hike petitions; monitoring of the imposition of pass-through fees for delivery trucks; and timely and continued monitoring of non-food inflation indicators.

To help protect the vulnerable sectors, the government will focus on the completion of its targeted cash transfer (TCT) program, as well as its fuel subsidy program for qualified public utility vehicle (PUV) drivers and operators. Meanwhile, the government shall also expedite the roll-out of the fuel discount program for the agriculture and fisheries sector, wherein more than 312,000 farmers and fisherfolk shall benefit.

The Inter-agency Committee on Inflation and Market Outlook (IAC-IMO) remains on top of monitoring the developments in food and non-food inflation. It will also closely monitor the implementation of EO 39 to help ensure that the short-term measure will be effective.

"The IAC-IMO continues to help the national government identify and implement various measures that will mitigate inflationary pressures in a timely and relevant manner," Secretary Diokno said. DOF.GOV

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DOST-SEI, DOST-Rizal conduct 2023 JLSS Examination in Antipolo



ANTIPOLO CITY, Rizal – The Department of Science and Technology (DOST)-Science Education Institute (SEI), in coordination with DOST-Rizal, administered the nationwide Junior Level Science Scholarship (JLSS) examination held in the Graduate Studies-College of Engineering Building, University of Rizal (UR-S)-Antipolo Campus in San Roque, Antipolo City, Rizal last August 27.

A total of two hundred nine (209) examinees out of two hundred sixteen (216) applicants were able to take the exam on the abovementioned date. Three testing rooms were utilized by the Rizal Province Team and were used for two batches of examinations; one for the morning and another in the afternoon. Thirty-six (36) examinees were allocated to take the test at each testing room, which lasted for about two hours and thirty minutes per session.

Mr. Fernando E. Ablaza, Provincial S&T Director of DOST Rizal, visited the examination site to monitor the situation.

Qualifiers for the 2023 JLSS Examination are expected to get the benefits of subsidized tuition and school fees, monthly stipends, and other school-related allowances. Potential qualifiers will be notified through their registered email address if they meet the cut-off scores. They are also advised to check DOST-SEI's website: <https://sei.dost.gov.ph> and other national newspapers and tabloids for the announcement of the scholarship qualifiers, sometime in November 2023.

The Junior Level Science Scholarship (JLSS) Program aims to provide scholarships that will finance the education of talented and deserving students in their third year of college who are pursuing degree programs in the areas of science and technology (S&T) and ensure a steady, adequate supply of qualified S&T human resources who can steer the country towards national progress.

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gic partnership.”

“The Philippines’ engagement with South Korea is built on trade through market access, economic cooperation, and investments through collaboration in targeted sectors, such as critical minerals and supply chains,” he said.

The FTA is envisioned to help promote the Philippines as a strong market for smart and sustainable investments, ensure its major economic gains with enhanced market access to South Korea, and yield strategic investments in priority sectors and industries.

South Korea is a valued trade and investment partner of the Philippines.

In 2022, it ranked fourth in terms of total bilateral trade, valued at USD15.45 billion, and sixth in total approved investments, valued at USD90.62 million.

Continued support

Yoon also expressed his interest in the supply chain of critical materials, allowing the Philippines to shift to a nuclear

Mobile leader

Globe welcomed the release of new guidelines by the National Telecommunications Commission (NTC) to improve the ID verification in the SIM registration process.

As customer protection remains its top priority, Globe asserts that the effective implementation of the SIM Registration Act requires close collaboration and consultation among key industry stakeholders, regulators and law enforcement agencies.

At the recent Senate hearing, a concern was raised with regard to the acceptance of an animal photo in lieu of a real person’s ID. This placed the quality of verification in the SIM registration process into question.

Even as Globe has fully complied with the requirements of the SIM Registration Act resulting in the registration of 54M SIMs, there remain areas of improvement to help avert online fraud and

power plant.

Marcos thanked Yoon for South Korea’s financial support for development projects in the Philippines, saying he looks forward to learning about the South Korean experience in terms of energy source development.

He also extended his gratitude to the South Korean government for its continued support for the defense and security measures of the Philippines, especially on the South China Sea issues and the modernization of the Armed Forces of the Philippines.

In terms of tourism, Marcos acknowledged that South Koreans remain the top tourists in the Philippines.

Yoon said South Korea is keen on expanding opportunities for overseas Filipino workers through its “employment permit system.”

PH’s 3rd bilateral FTA

The newly-signed trade pact with South Korea is the country’s third bilateral FTA.

The country sealed its first trade deal

scams.

The first is having a proper identification system for all citizens such as the national ID. This is needed to avoid using various types of government-issued IDs that may be tampered with or compromised. This is an important area that must be pursued vigorously. We renew our call for consultations with the government on improvements in the rollout of the National ID, and law enforcement.

Second, recent guidelines released by the NTC to verify the identity of SIM owners is a welcome initiative. Even as Globe will comply with the guidelines, fresh investments must be made to deploy a more sophisticated identification solution. Looking at various technical solutions will take time to ensure we implement a solution that truly addresses the unique and complex requirements of the SIM Registration law.

Third, the implementation of the SIM

with Japan under the Philippines-Japan Economic Partnership Agreement (PJEPA) in 2006 and with the European Free Trade Association (EFTA) in 2016.

More liberalized trade

In an online briefing with trade reporters Friday, DTI Undersecretary Ceferino Rodolfo said the FTA with South Korea mainly focused on trade-in goods, while enhancing investments would be under the economic and technical cooperation of the deal.

DTI Assistant Secretary Allan Gepty, during the same briefing, said the FTA provides nearly 98 percent preferential market access for Philippine goods entering the South Korean market. This means Philippine exporters pay lower or no tariffs on their products that are exported to South Korea.

Gepty said this is higher than the 88 percent preferential market access for the Philippines to South Korea under the ASEAN-Korea FTA and the 96.4 percent under the

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Government...

from page 1

Regional Comprehensive Economic Partnership (RCEP).

Which sectors are the big winners?

Rodolfo said the DTI was able to negotiate some of the most important products of interest for the country —bananas and tropical fruits.

Under the FTA, South Korea agreed to gradually remove the tariff on Philippine bananas, the country’s dominant export to Korea, within five years once the trade deal comes into force.

“When it comes to market access, very clearly, our goal was to correct the tariff disadvantage of a major Philippine export to Korea,” the senior trade official said.

Without the FTA, Philippine banana exports enter the Korean market at a 30 percent tariff. This is a disadvantage for the Philippines since Vietnam’s banana exports to South Korea enjoy a 6 percent tariff rate through a bilateral FTA that has been in place since 2015.

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registration platform, and we hope to get access to data with which we can verify documents submissions, including photo IDs,” added Castelo.

“Moving forward, we are optimistic that with the recent post-validation guidelines from the NTC, we will be able to weed out those who submitted fake credentials to register, deactivate their SIMs, and report them to law enforcers for investigation,” Castelo said.

Globe called on SIM users to submit only verified information and IDs in registering their SIMs as fraudulent submissions are penalized under the SIM Registration Act. Individuals who provide false information or fake IDs may face prison time of six months to 2 years, and a P300,000 fine.

For more information on SIM registration, visit <https://new.globe.com.ph/simreg>.

To learn more about Globe, visit www.globe.com.ph.

national budget for 2024.

Gatchalian also questioned the government’s plan to catch up on its spending to help propel the domestic economy to grow by at least 6.6% in the second half of the year so that full-year GDP expansion could reach the 6% target.

“This catch-up plan, are these hard commitments by implementing agencies or just loose conversation? Because if it’s a written document, I would like to see that written document,” Gatchalian said.

In response, Budget Secretary Amenah Pangandaman replied that the budget department has already issued a circular directing all government agencies to submit by September 15 this year their respective catch-up plans to address bottlenecks and reach their respective financial targets for the year.

“Submit to us the document so we can push them to spend faster. We want to push the different agencies to implement faster because it’s affecting the entire economy,” he told the Budget Secretary.

Gatchalian also took note of the delay in payments that the government is supposed to make, including payments for state universities and colleges.

Express, mini and regular buses, shuttle services, taxis, tourist transport services, school transport services, ride-hailing services, delivery services, and tricycles.

The Land Transportation Franchising and Regulatory Board will distribute PHP10,000 to modern jeepney and modern UV express drivers and operators, while other modes of transport will receive PHP6,500.

Tricycle drivers and operators will receive PHP1,000 from the Department of the Interior and Local Government, while delivery service riders will receive PHP1,200 from the Department of Information and Communications Technology. (PNA)

fuel subsidy ...

from page 1

MANILA – More than 1.36 million public utility drivers and operators nationwide will soon receive a one-time fuel subsidy worth between PHP1,000 and PHP10,000 amid rising oil prices.

In a statement on Friday, the Department of Transportation (DOTr) said the subsidy, amounting to PHP3 billion approved by the Department of Budget and Management, would be distributed as fuel vouchers.

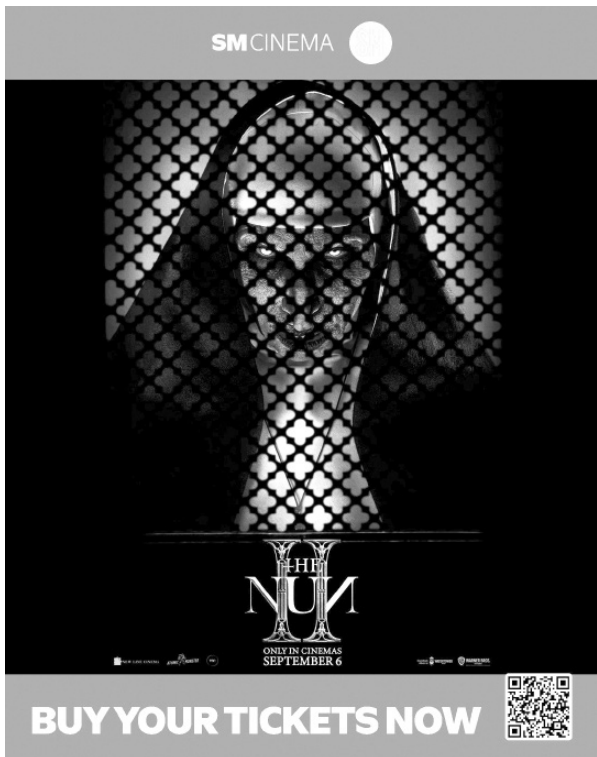
DOTr Sec. Jaime Bautista has ordered for the immediate release of the subsidy.

Under Joint Memorandum Circular 2, beneficiaries of the program include drivers of traditional and modern jeepneys, UV

September 13-19, 2023

September 13-19, 2023

THE NUN 2 IS ARRIVING AT SM CINEMA!



Pray for forgiveness and get ready to confess your sins on September 6 because The Nun 2 is arriving at SM Cinema! Uncover the greatest secret as Sister Irene (portrayed by Taissa Farmiga)

gets entangled on yet another murder mystery and face again the strong, terrorizing demon nun – Valak.

Catch The Nun 2 in IMAX for a larger-than-life horror adventure that

For some families, weaving is more than just a craft, it is an important tradition that intricately holds one generation to another. Forty-two-year-old businesswoman Mayalyn T. Dagoh from Baguio City learned how to weave from her own family.

Post-college, Mayalyn was employed as a storekeeper. The birth of her first child led her to re-assess her career, ultimately resigning from her job. She briefly dabbled in the BPO industry, but the demands of her role drove her to seek a means of living closer to home. Thus, she turned to weaving.

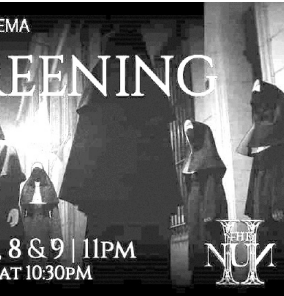
After establishing her business, she joined

an association assisted by a government agency, which supplies materials and grants funds to produce handicrafts. While their earnings were distributed equitably within the association, the challenge of maintaining her own business persisted, leading her to seek financial assistance from CARD Bank.

Becoming a CARD Bank client in 2009 was a turning point for Mayalyn. Through CARD Bank, she was able to access loan products to buy the raw materials vital to her business. With other financial and non-financial products like savings and microinsurance from



will you on the edge of your seat. Immerse yourself and be haunted by every terrifying scene with the best cinematic experience from SM Cinema’s huge and crystal-clear screen display and laser projector. You won’t be able to unhear the chilling screams with SM Cinema’s digital surround sound. Pair these with Snack Time’s best snacks



and aromatic popcorn for a more enjoyable horror movie date night.

Valak is invading your late nights and midnights too! If you’re looking for night terrors, the late and midnight screening is for you. Visit www.smcinema.com or @SMCinema on social media to know more about the participating branches and great deals you can grab for the best movie experience

A woven tradition



Weaving is a family trait passed on to Baguio City-based businesswoman, Mayalyn T. Dagoh. Despite the many challenges she faced, she persisted with the support of CARD Bank, a microfinance-oriented rural bank.



SM CITY BACOR, CAVITE - Experience a FUN breathtaking interaction game from the newest Dark Mars Virtual Ride with multiple VR, 5D and 7D films to choose from. Avail the launching promo packages designed for single and group riders.

Visit Tom’s World at 2nd Level SM City Bacor for more details.



CARD Bank, she even persuaded her relatives to also become clients of the institution.

At the onset of the pandemic in 2020, Mayalyn faced a financial crisis as her business funds de-pleted to meet their daily needs. CARD Bank once again provided a lifeline, enabling her to re-vitalize her business. Employing digital platforms like Facebook, she navigated the restrictions and kept her business thriving through online selling.

Post-pandemic, her business witnessed significant growth. Her handicrafts became a staple at major tourist spots

in Baguio City. Despite the stiff competition, Mayalyn thrived due to her loyal customer base. She is now able to comfortably provide for her child, the testament of her tenacity and hard work.

Reflecting on her journey, Mayalyn said, “I promised myself to strive hard for my child, and that commitment has been my driving force that brought me where I am today. I also urge people to understand their priorities. With a clear goal in mind, they can surmount all challenges that may come their way.” Indeed, Mayalyn’s dedication serves as inspiration for others as well.