

Empowering Stories: Highlights from the 2023 SineMaya Community Film Festival in Philippine Microfinance

The Sinemaya 2023: Community Film Festival recently concluded its second edition at SM City San Pablo in Laguna on December 10, 2023, marking a significant milestone in the Philippine microfinance industry. In this edition, the festival showcased eight inspiring documentary films created by communities of various microfinance institutions in the Philippines. The films were screened in various SM Cinemas, including SM City Manila, SM City Iloilo, and SM City Cagayan de Oro on November 26, 2023.

The competing entries were: Letra by CARD, Inc. (A Microfinance NGO) MSU 2 Center from Marawi City, Lanao del Sur; Isang libong hakbang para sa pangarap by CARD Bank Arawan 16 Center from Tiaong, Quezon; Dahong Pag-asa by CARD MRI Rizal Bank, Inc. Poblacion 13 Center from Cavinti, Laguna; Pangandoy by CARD SME Bank Salvacion 3P Center from Panabo City, Davao del Norte; Balo by ASA Philippines Purple Center from Alaminos, Laguna; Pagbangon ng Api by SEDP- Simbag sa Pag-asenso K25BG Center from Sorsogon; Bunga ng Pag-sisikap by People's Alternative Live-

DTI-Laguna Extends Support to San Pablo City Government, Joins the 29th Coco Festival Opening Ceremony

Victoria, Laguna – The Laguna Provincial Office of the Department of Trade and Industry, represented by its Provincial Director Christian Ted Tungohan, joins the City Government of San Pablo in celebrating its 29th Coco Festival 2024 with the theme, "Saya't Sigla ay Panalo sa Fiesta ng Cocol Kulturang San Pablano Ibanderang Ng Todo!". In his message of support during the opening of the festival on



Mie Baring (5th from left), Leodeliza Noynay (4th from left) and their Unit Manager, Bernadeth Nonol (3rd from left) from CARD SME Bank Salvacion 3P center in Davao del Norte, bagged the Best Film Award for their film "Pangandoy" during the Sinemaya Film Fest Araw ng Parangal. The award was presented by CARD MRI Founder and Chairman Emeritus Dr. Jaime Aristotle B. Alip (middle-most), together with CARD SME Bank President Cynthia Baldeo (2nd from left), CARD MRI Managing Director Aristeo Dequito (2nd from right) alongside other MFI's Heads and representatives.

hood Microfinance Foundation of Sorsogon, Inc. Padac Center from Sorsogon; and Kami ay babae, hindi babae lang by Negros Women For Tomorrow Foundation, Inc. Center 117 from Guimaras. About SineMaya SineMaya, organized by CARD MRI Publishing House, aims to

share not only the stories of CARD MRI communities but also the broader impact of the microfinance industry on Filipino families and nation-building. Established in 2017, CARD Publishing aligns with the goal of creating inspiring narratives to support microfinance institutions' mission of poverty eradication.

The theme for this year's film fest, "Pagbangon at Pag-asa: Kasangga ang MFI sa



pagharap sa bagong simula", inspired participants to produce documentaries based on their real-life experiences.

In selecting the winners, the eight documentary films were deliberated by five judges composed of MIMAP Executive Director Mr. Jun Jay Perez, APPEND President and CEO Dr. Virginia 'Jeng' Juan, Light Tv Radio Executive Director Ms. Annie Bico Cristobal, Film Director and Storyteller Mr. Martin Cabrera, and CDC- UPLB Asst. Professor Mr. John Marvin Embate.

The winners

Pangandoy emerged as the Best Film and bagged the Best Director award. Expressing gratitude, the documentary film's director Mie Baring highlighted the festival's role in showcasing the talents and skills of microfinance clients beyond their entrepreneurial endeavors. "We are grateful that clients like us were given the chance to showcase our talents and skills aside from being microentrepreneurs," said Baring.

The documentary film Balo secured the 2nd Best Film and earned awards for Best Screenplay, Best Editing, Best Cinematography and the Founder's Excellence Award.

Meanwhile, Dahong Pag Asa bagged the 3rd Best Film.

Recognizing the holistic approach of microfinance institutions in community development, several films received Community Development Awards in categories such as Resiliency, Education, Women Empowerment, and Financial Inclusion. Below is the full list of winners:

- Community Development Award for Resiliency: Ang Pagbangon

ng Api

- Community Development Award for Education: Isang libong hakbang para sa pangarap
 - Community Development Award for Women Empowerment: Bunga ng Pag-sisikap
 - Community Development Award for Financial Inclusion: Letra
- The People's Choice Award, determined by votes from the viewers on November 26, 2023, was awarded to "Letra". The film also bagged the Founder's Excellence Award.

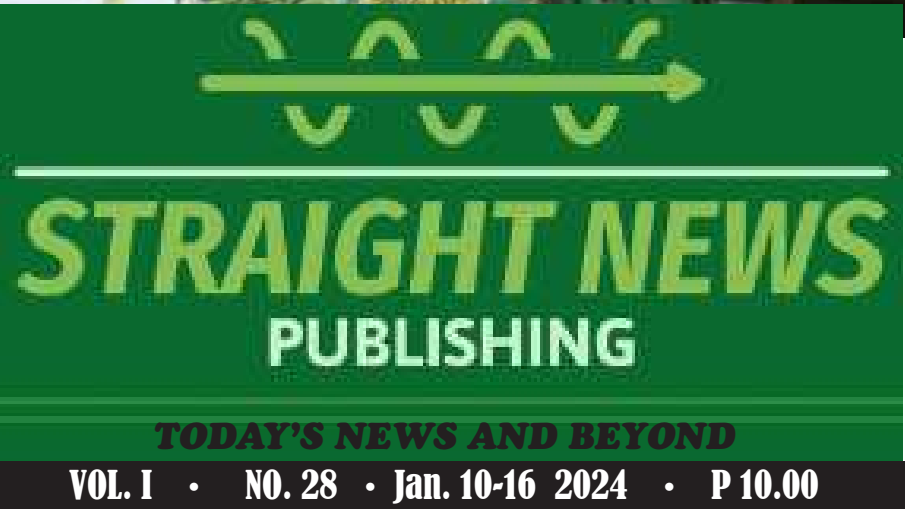
Moreover, Rynzel Joy Gamarcha of Kami ay Babae, Hindi Babae Lang won the Young Creator Award and the Managing Director's Choice Award.

The winners received trophies and certificates, products from Mga Likha ni Inay and CARD Astro Laboratories, international trips, and cash prizes.

The 2024 edition of the SineMaya Community Film Fest has been broadened, announced Ms. Marilyn M. Manila, President of CARD MRI Publishing House. This year, not only Philippine microfinance institutions but also those in the Southeast Asian Region can partake in the festival. The SineMaya organizing team aims to spotlight the global impact of microfinance in combating poverty in the country through the production of drama films in 2024.

For more information about the SineMaya 2024, please visit MFInewsire's official Facebook at <https://www.facebook.com/MFInewsire?mibextid=ZbWKwL>, and CARD MRI Publishing House at <https://www.facebook.com/PublishingHouseInc?mibextid=ZbWKwL>

Senate to review Constitution's economic provisions



Concepcion Inks MOU with CDA to Boost Agripreneurship in Cooperatives



A partnership that will link agriculture cooperatives with the country's leading agri-companies will soon give small farmers a better chance at scaling up. The Memorandum of Understanding, signed between Go Negosyo and the Cooperative Development Authority (CDA), aims to identify, and organize cooperatives, which will then be assisted by big-brother

companies in consolidating their produce, meeting market requirements, as well as accessing credit, inputs, and training.

The MOU was signed last January 4, 2024, creating a strategic partnership that would support and implement the objectives of the Kapatid Angat Lahat Agri Program (KALAP) for the benefit of the cooperatives sector in the Philippines. Signing

for Go Negosyo was its founder, Joey Concepcion, and for the CDA was its chair, Usec. Joseph Encabo.

The MOU aims to improve collaboration between cooperatives and the private sector, and promotes a value-chain approach through public-private partnerships.

"The bottom line is poverty alleviation, and

4Ps beneficiaries urged to avail of gov't tertiary education support

PGC extends medical and dental services to locals of Silang



TAPAT SA BAYAN. TAPAT SA USAPAN.

In a commendable demonstration of community-focused healthcare, the Office of the Provincial Governor-Extension in partnership with the Office of the Provincial Health Officer (OPHO), organized a medical and dental mission in Brgy. San Vicente II, Silang. The primary goal was to deliver essential medical and dental services to enhance the overall health and well-being of the community.

A total of 247 patients benefitted from the healthcare services, encompassing medical consultations, check-ups, and tooth extractions. Specifically, 197 individuals received medical check-ups, and 50 availed tooth extractions. The services were rendered by a team of medical and dental professionals from General Emilio Aguinaldo Memorial Hospital (GEAMH).

The success of the mission was the result of the collaborative effort of the provincial government with the local partners led by Brgy. Chairwoman Angelina S. Duguran, Sanggunian Kabataan Chairwoman Rachel Angela A. Dacanay, and other local officials. It reflects their strong commitment to uplift communities, promote healing, and prioritize the overall welfare of residents, ultimately contributing to a healthier and more resilient community.- Romelyn P. Dones

Protest set Jan. 16 against PUV modernization program

POINT OF VIEW
TEMPERATURE

98.4 F (Normal)
99.0 F Above (Fever)
Heart Attacks- - Drinking Warm Water:

This is a very good article. Not only about the warm water after your meal, but about Heart Attack's . The Chinese and Japanese drink hot tea with their meals, not cold water, maybe it is time we adopt their drinking habit while eating. For those who like to drink cold water, this article is applicable to you.

It is very Harmful to have Cold Drink/Water during a meal. Because, the cold water will solidify the oily stuff that you have just consumed. It will slow down the digestion. Once this 'sludge' reacts with the acid, it will break down and be absorbed by the intestine faster than the solid food. It will line the intestine. Very soon, this will turn into fats and lead to cancer . It is best to drink hot soup or warm water after a meal.

French fries and Burgers are the biggest enemy of heart health. A coke after that gives more power to this demon. Avoid them for your Heart's & Health.

Drink one glass of warm water just when you are about to go to bed to avoid clotting of the blood at night to avoid heart attacks or strokes.

A cardiologist says if everyone who reads this message sends it to 10 people, you can be sure that we'll save at least one life. ...

Protest...

MANILA – Transport group Manibela will spearhead a nationwide protest against the Public Utility Vehicle Modernization Program (PUVMP) on Tuesday.

The group clarified on Facebook on Sunday that it will be a protest — not a strike — alongside another group, Piston, and other sectors.

In Metro Manila, the movement will assemble 9 a.m. at University of the Philippines-Diliman in Quezon City, march toward España in Manila, converge at Mabuhay (Welcome) Rotonda that separates Manila and Quezon City, and move to Chino Roces Bridge (Mendiola) in Manila for the protest program.

A Facebook post by Manibela also thanked students who signified their intentions to join the protest and call for the retention of PUV franchises. Accordingly, some schools already posted announcements of a shift to online mode on Tuesday in anticipation of a public transport paralysis.

“Sama sama po nating ipanawagan at ipagtanggol ang ating mga prangkisa at kabuhayan. Sama sama nating katukin ang pintuan ng Malacañaang at ang Pangulo! Triplehen natin ang daminito (Let us come together to call for and defend our franchises and livelihood. Let us unite in knocking at the doors of Malacañaang

and the President! Let's triple our efforts),” Manibela posted on Facebook shortly before 11 p.m. on Sunday.

PUVs that failed to consolidate under cooperatives on Dec. 31, 2023 and those plying the routes with no cooperatives can operate until Jan. 31 only.

Unconsolidated jeepneys in routes with at least 60 percent of units that consolidated would no longer be able to renew their provisional authorities to operate.

The government will extend necessary assistance to all drivers of unconsolidated jeepneys and UV (Utility Vehicle) Express to find employment within transport cooper-

atives and corporations or through other aids, the Office of Transportation Cooperatives, Department of Labor and Employment and Department of Social Welfare and Development have repeatedly said. The Land Transportation Franchising and Regulatory Board reported that 145,721 units or 76 percent of public utility vehicles and UV express have consolidated.

The Department of Transportation (DOTr) also rectified misinformation against the PUVMP, “evidently intended to misinform, incite anxiety, and create confusion,” according to a previous statement.

Among the points raised by DOTr were the

na eh dati akong senador. Bilang dating senador, hindi din ako papayag na ma-undermine o ma-diminish ang kapangyarihan ng Senado pagdating sa usapin ng (I was also a senator. As a former senator, I do not approve undermining or diminishing the powers of the Senate when it comes to) bicameralism,” he said quoting President Marcos.

Specified in the resolution filed by Zubiri are the proposed amendments to Section 11 of Article XII or the National Patrimony and Economy; Paragraph 2, Section 4 of Article XIV or the Education, Science and Technology, Arts, Culture, and Sports; and Paragraph 2, Section 11 of Article XVI or the General Provisions.

“This is to avert a constitutional crisis between the House of Representatives and the Senate and to make it clear there [will be] no other planned provisions or amendments on any other thing but purely economic in nature. Tatatlo lang yung topic dito and napakasimple, napakalinaw. Ito po ay gagawin natin para nang sa ganoon ay (We only have three topics here which are very simple and clear. We will do this so that) we preserve the bicameralism of

both House of Representatives and the Senate,” Zubiri said after filing the measure.

Senate Resolution of Both Houses No. 6, Zubiri said, will also “constitutionalize” the Public Services Act which is currently being questioned in the Supreme Court.

“Sayang naman po yung mga [foreign investment] pledges na binaggit ng ating Pangulo at ng [Department of Trade and Industry] DTI sa ating bansa (We do not want to waste the foreign investment pledges announced by our President and the DTI for our country),” he said.

The Senate leadership is set to create a subcommittee that will discuss the proposed amendments to be chaired by Senator Sonny Angara.

Zubiri said the discussions on the amendments will start this month and will conclude by March this year.

He is also confident that he will get three-fourths or 18 votes out of the 24-member legislative body to approve the measure.

Senate's initiative backed Speaker Ferdinand Martin G. Romualdez said he supports the

January 10-16, 2024
FROM PAGE 1

Senate's initiative to file a resolution that will be adopted by the House to amend the economic provisions of the Constitution.

“Our nation stands on the cusp of transformative economic growth, and it is imperative that we adapt our constitutional framework to the evolving global economic landscape,” Romualdez said in a statement.

“The amendments proposed are not just timely but necessary to unlock the full potential of our economy, fostering a more competitive, inclusive, and robust economic environment,” he added.

Romualdez believes that the synergy between the Senate and the House in passing this Resolution will send a strong signal of unity and purpose as it aligns with the aspirations of the proponents of the ongoing “People's Initiative”, who have tirelessly advocated for constitutional reform.

Their efforts, born out of a necessity due to previous unsuccessful attempts at amending the Constitution through Congress, highlight the urgent need for these reforms, he added.

“We recognize that amending the Constitution is a significant and sensitive endeavor. It requires not only the collective will of Congress but also the support and understanding of the Filipino people. We are committed to ensuring that this process is transparent, inclusive, and reflective of the aspirations of our citizens,” he said.

He assured the Filipino people that their voices would be heard and their interests safeguarded as they embarked on this journey towards a brighter and more prosperous future for the Philippines.

“In this pivotal moment in our nation's history, we stand together, united in our goal to usher in a new era of economic prosperity and stability. We look forward to engaging in constructive discussions and working collaboratively with all stakeholders in this important constitutional endeavor,” Romualdez said.

(with a report from Zaldy De Layola/PNA)

January 10-16, 2024
Krosword Puzzles

Across

1. Governor between Mitt and Charlie

6. "You're in for ____"

12. Sportsstar Albert Ruddy, in Bologna

17. Tom Brady's jersey number

18. Promise, e.g.

19. Part of the Emerald Necklace

21. Old World duck

22. Sen. Edward ____ (R-MA, 1967-79)

23. Goodwill

24. Franklin heater

25. Make money

26. Tennis org. that held its Virginia Slims tour in Worcester from 1986-1990

28. Semi runner

29. Defensive stats for Xander or Nomar ____ you see!

30. "The Planets" composer

33. Frank option at the Art Bradley Snuck Bar in North Grafton

37. Singer Cash

40. Less

41. Be in debt

43. ____ bridge over the Charles, aptly named span under which you can hear some back talk

43. Gen., Ex., Lev., etc.

44. Before long

45. HBO rival

46. Quabbin Regional locale

49. Game highlights show

52. Woods on the cover of annual reports of a bang bordering Clinton

55. Pegged co-owner

56. Stuffs

57. B'way hit song

59. Gene variant

62. ____ Spiegel

63. ____ in the Pod: maternity brand

64. Washday units

Down

1. Gently applied

2. Hip-hop subgenre

3. Golden's wear

4. Part of ABRHS, and home of the Discovery Museum

5. Gander

6. BUS tower gp.

7. It's solid blue, in pool

8. San ____, Italy

9. Tickle's Muppet

10. Miss. hamlet with

11. Cels great JoJo White's retired number

12. Maximum, slangily

13. "I'll be finished in a minute"

14. Kent player in film

15. Member of a quintet in which the circular ones found in 19-, 33-, 39-, and 71-

20. Fig ____

24. Grain holder

27. Roomy bag

28. Qatar's capital

30. It may be divalent

31. Mummies of bunnies

32. 7' 6" for the Celtics' Tackie Fall: Albee ____ Schwarz

33. Refusals

34. "It hurts!"

35. Mil. bigwigs

37. Take it easy

38. 400% of this

39. Properties on display

43. "Doo!"

44. Cape ____, Mass.

46. Wooded targets

47. For ____ nut gratis

48. The Notorious ____

49. Punta del ____

51. > n: Albee.

53. Where Charlie Baker grew up

54. Nickname for Billie Holiday

57. Music

58. Seating ups

59. Annie with a gun

60. Redun brand

61. Coal

63. Rose oil

65. Downwind, at sea

66. North of Paris

67. Feature of a historic Beacon St. building in Boston that's topped with a pine cone

69. "My Way" singer at the Hammer on 5/10/2019

71. Grotos grad of 1900 who succeeded HCH

72. AL Central team

PTRI...

mainstream, especially for the younger generation," Leaño said.

Bamboo, he said, is a good source of raw material since it grows in many areas and has 50 percent fiber recovery.

Local materials can also be developed through the use of innovation. Leaño cited pineapple leaves and banana trunks as other sources of fiber.

Water hyacinth, which clogs the waterways, can also be a source of fiber.

"These are locally grown, sometimes even valorized. When we say valorized, it means use-

less materials could be brought back to the supply chain," he said.

Leaño also said that banana fruit, for instance, could be sold for about PHP35 per kilo, but a kilo of fiber sells for about PHP400. Thus, farmers could also earn extra.

The role of science, he said, is to help make the fibers and textiles more affordable and more accessible.

Aside from wearables, the PTRI is also exploring on the use of local materials for home textiles that are thicker and water-repellent. (PNA)



FROM PAGE 3

FALL
CROSSWORD PUZZLE

1. A large, round, orange vegetable

2. Known for its toothy tale

7. A popular fall spice

8. Foliage shade

11. nocturnal flier

16. provides hydration to crops

17. a cocoa-based drink (2 words)

18. loud or hot; comes in a variety of flavors

20. meteorological term for heavy cloud cover

23. cereals and broods

26. maple or oak

27. keeps you from getting soaked

28. Buharal or Aztec

21. chipmunk's treasure

24. pleasantly cool or cold

25. comfort food in a bowl

22. they cover the ground in a blanket of red, orange, and yellow

ACROSS

2. A large, round, orange vegetable

7. A popular fall spice

8. Foliage shade

11. nocturnal flier

16. provides hydration to crops

17. a cocoa-based drink (2 words)

18. loud or hot; comes in a variety of flavors

20. meteorological term for heavy cloud cover

23. cereals and broods

26. maple or oak

27. keeps you from getting soaked

28. Buharal or Aztec

DOWN

1. A large, round, orange vegetable

2. Known for its toothy tale

7. A popular fall spice

8. Foliage shade

11. nocturnal flier

16. provides hydration to crops

17. a cocoa-based drink (2 words)

18. loud or hot; comes in a variety of flavors

20. meteorological term for heavy cloud cover

23. cereals and broods

26. maple or oak

27. keeps you from getting soaked

28. Buharal or Aztec

SMB seals twice-to-beat edge in
PBA Commish Cup q'finals

MANILA – San Miguel Beer secured a twice-to-beat advantage in the PBA Commissioner's Cup quarterfinals after stopping Blackwater, 125-117, at Smart Araneta Coliseum in Quezon City on Friday night.

The Beermen escaped one final push from the Bossing to finish the elimination round at 8-3 and assured themselves of the Top 4 finish, which comes with the quarterfinal bonus.

Up by 17 early in the third at 75-58 and 98-84 near the start of the final period, SMB allowed a 12-0 Blackwater run that cut the lead to just two, 98-96, a little over 10 minutes to play.

The Beermen responded with a 7-0 run to pad the lead to nine, 105-96, but the Bossing drew near again with a 10-2 run that trimmed the gap to just 107-106, with 6:27 left.

Blackwater missed a chance to tie after Bradwyn Guinto settled for a split from the free throw line.

SMB then went

on a 12-2 run that upped the lead to 119-108, only 1:14 remaining.

The Bossing had one last gasp with a 7-0 run to draw to within four, 119-115, with 26 seconds to go, but six straight free throws by Jericho Cruz iced the win for the Beermen.

Bennie Boatwright exploded anew for SMB with 44 points on 16-of-28 shooting, including 8-of-17 from three-point range, along with 12 rebounds and five assists.

CJ Perez added 15 points, four rebounds, two assists, and one steal. June Mar Fajardo returned from a hand injury and contributed 11 points, nine rebounds, six assists, one block, and one steal.

San Miguel could finish as high as second if Phoenix (8-2) falls to TNT (4-6) in their last game on Sunday night at PhilSports Arena in Pasig.

Chris Ortiz fired 43 points, 15 rebounds, five assists, two blocks, and one steal for Blackwater, which lost its 10th straight and ended the

conference at 1-10.

Meanwhile, Meralco strengthened its chances of clinching the last twice-to-beat advantage after taking down Terrafirma, 109-102, for an 8-3 card.

Terrafirma will hope for a win by sister team NLEX (4-6) against Barangay Ginebra (7-3) in Albay province on Saturday night to seal a Top 4 berth.

Shonn Miller led six Meralco players in double figures with 29 points on top of 21 rebounds, three assists and three steals.

Bong Quinto added 20 points, 17 of them in the first half, five rebounds, and nine assists off the bench.

Stephen Holt had a career-high 26 points on 8-of-13 shooting and 5-of-9 but Terrafirma still lost its eighth straight game and finished the conference at 2-9.

Juami Tiongson added 21 points, five rebounds, five assists and two steals. (PNA)



QUEZON CITY—After a three-year hiatus, the Social Security System (SSS) formally opened its 2023 Inter-Color Bowling Tournament which was participated by around 220 employees from the Main Office and NCR Operations Group held on September 30, 2023 at the Ever Gotesco Commonwealth Bowling Center.

The tournament aims to promote camaraderie and sportsmanship among SSS employees, composed of 12 groups each under the Men's and Ladies Division. The sport event officially kicked-off with a ceremonial roll led by six-time World Bowling Champion and Guest of Honor, Rafael "Paeng" Nepomuceno (left photo). Also gracing the opening ceremonies were various executives led by SSS President and Chief Executive Officer Rolando Ledesma Macasaet, (7th from left) SSS Executive Vice Presidents Rizaldy Capulong (6th from left) and Elvira Alcantara-Resare (5th from left), and Social Security Commissioner Robert Joseph De Claro (4th from left), among others.

Said tournament will run for eight Saturdays from September 30 until November 18, 2023.

PhilHealth to adjust benefit package rates in 2024

MANILA — The Philippine Health Insurance Corporation (PhilHealth) is set to adjust the rates of most of its benefit packages starting 2024.

PhilHealth must adjust its rates in order for members to cope with the increasing cost of medical care, PhilHealth president and chief executive officer Emmanuel Ledesma Jr. said in a statement on Friday.

"We want our members to feel the value of their benefits which translates to meaningful financial risk protection. Dapat ramdam ng mga kababayan natin ang benepisyo nila sa PhilHealth (Our fellowmen must be able to feel their benefits from PhilHealth)," he added.

The state health insurer first implemented the case rate payment system in 2013, wherein it reimbursed a fixed amount for a specific medical condition or surgical case.

With the set adjustment, the case rates are likely to increase to a maximum of 30 percent

across all cases, resulting to lower out-of-pocket expenses during hospitalization and even during outpatient care.

To minimize untoward inflationary effects after rate adjustments, PhilHealth will prescribe a cost-sharing mechanism wherein health facilities and the members will have fixed co-payment rates on top of what is being paid for by PhilHealth.

This way, health facilities will be more efficient in the use of resources to achieve desired health outcomes while members can predict how much they should pay for amenities and other extra services availed of beyond those provided in basic or ward accommodations.

Other strategies to control the untoward effects of this adjustment include measures to prevent insurance fraud and doctor moral hazard.

"This will be our way of controlling health-care costs, in making member's expenses predictable, and in discourag-

ing irrational use of health-care services among facilities," Ledesma said.

The PhilHealth shall adopt a variable inflation adjustment across types of health facilities, which means that higher-level facilities shall get higher adjustments in rates up to a maximum of 30 percent.

Ledesma said the upward adjustment in case rates is on top of the ongoing benefit expansion and rationalization that was already approved by the PhilHealth Board.

For 2023, PhilHealth has implemented the expansion of dialysis coverage to 156 sessions from the previous 90 sessions, and rationalized the rates for conditions mostly availed of among Filipinos.

Through Circular 2023-0021, it increased the coverage for ischemic stroke from PHP28,000 to PHP76,000, and hemorrhagic stroke from PHP38,000 to PHP80,000.

It is set to release a circular before yearend to widen its coverage for pneumonia high-

many of the poorer in the agriculture sector. Unless we fix that, we will never solve the problem of poverty," said Concepcion.

Go Negosyo organized KALAP to establish strategic partnerships between the government and the private sector. Under the program, small farmers are integrated into the value chain of big-brother companies, giving them access to mentoring, markets, and capital.

"There are several different inclusive business models that our big brothers in KALAP have already implemented; the cooperatives can adapt the models suited to their crop and forge a relationship with the big-brother corporations, such as helping them get access to technologies and markets," said Concepcion.

"The partnership with the CDA will help us identify the cooperatives who are willing to be part of KALAP," he said.

Concepcion . .

Go Negosyo is a non-profit organization that advocates for MS-MEs in the Philippines, while the CDA is the lead government agency for all types of cooperatives. KALAP, meanwhile, was formalized in 2023 through several MOUs with government agencies. Its ranks have now grown to 50 big-brother companies. The principles of KALAP also became the basis for several MOUs with the ASEAN Business Advisory Council of the ten member-states of the ASEAN.

For his part, CDA Chairman Encabo called the MOU "timely" President Ferdinand Marcos Jr. has been spearheading efforts to strengthen Philippine cooperatives and has called on the country's cooperative movement to start the consolidation process for local farmers' cooperatives associations.

"As we implement the merger consolidation focusing on agriculture cooperatives, the program can directly in-

fuse to them and roll out as they make [cooperatives'] resources bigger, expand their membership, and add to their assets," said Encabo.

Much hope has been placed on the revitalization of the Philippines's agriculture sector. Raising productivity here is seen to generate additional jobs and stimulate economic activity, especially in the provinces. The World Bank estimates that around 43 percent of the country's land area is agricultural; the sector accounts for around 24 percent of local employment.

With the Philippines still considered a lower-middle-income economy, increasing the productivity of agriculture, along with the manufacturing sector, is seen as key to raising the country to middle-income status, a goal that is outlined in the 2023-2028 Philippine Development Plan, the country's road map for socioeconomic progress in the medium term. PR

PNP: Focus crimes down 37% in first 11 days of 2024

MANILA — The Philippine National Police (PNP) has recorded a 37 percent drop in focus crime incidents during the first 11 days of 2024.

In a press briefing at Camp Crame in Quezon City on Monday, PNP chief Gen. Benjamin Acorda Jr. said focus crimes from Jan. 1 to 11 this year decreased to 759 from 1,211 during the same period last year.

Classified as focus crimes are murder, homicide, physical injury, rape, theft, robbery, vehicle theft and motorcycle theft.

Acorda also lauded police officers following the Philippines' recognition as the third safest country in Southeast Asia, based on the 2023 Global Law and Order Report of Washington-based think tank Gallup.

"This accolade serves as a testament to the unwavering dedication of our law enforcement agencies and the collective vigilance and cooperation of our fellow Filipinos," he added.

As of Jan. 11, the

PNP had already arrested 1,801 individuals in its "intensified pursuit" of wanted persons.

During the same period, police officers seized PHP7.9 million worth of illegal drugs in 719 operations, 155 were arrested in the campaign against loose firearms, and 673 firearms were seized through recovery, surrender, confiscation, or safekeeping.

Meanwhile, Acorda said the PNP is monitoring reports that some representatives of the International Criminal Court (ICC) are in the country.

"I can assure the public and the Filipino people and even the international community that the PNP is never remiss in its job," he explained.

State lawyers have reiterated that the government is not obligated to cooperate with the ICC.

Solicitor General Menardo Guevarra explained that resolutions by lawmakers encouraging the government to cooperate with the ICC are mere sentiments. (PNA)

EDITORIAL:

We join the family of Mary Jane Veloso, in jail on Indonesia's death row over drug related charges since April 2010, in hoping for a positive result as regards President Joko Widodo's assurance Jakarta will "re-examine" her case.

Veloso was arrested at Yogyakarta's Adisucipto International Airport on April 25, 2010 when authorities found in her suitcase 2.6 kg of heroin in her suitcase and was sentenced to death six months later.

She won a last-minute reprieve in 2015, when seven foreigners and an Indonesian were executed, after Veloso's recruiter turned herself in to the Philippines police on allegations of people trafficking and the government in Manila under then President Benigno Aquino III asked for Veloso's case to be reviewed.

We agree with her supporters the 39-year-old Nueva Ecija mother of two sons is a victim of human trafficking, whose case mirrors the plight of millions of Filipino overseas workers who often face injustice in their adopted country.

President Widodo was in Manila this week for a three-day official visit and assured President Ferdinand Marcos Jr. the Indonesian government will "reexamine" her case.

Communications Secretary Cheloy Garafil said Widodo made the commitment during his meeting with President Marcos at Malacañan Palace on Wednesday, the eve of his departure for home.

The 66-year-old Marcos, four years Widodo's senior, earlier in May last year asked the latter on the side-

Hope remains high

lines of the Association of Southeast Asian Nations Summit in Indonesia to reexamine Veloso's case "as a favor to the Philippines."

The Filipino leader was hoping clemency would be given to Veloso "at the appropriate time," as he relayed the progress on the case filed against her recruiters in the Philippines, Foreign Undersecretary Ma. Theresa Lazaro said.

During his meeting with Widodo on Wednesday, President Marcos reported the legal interrogatories required from the Philippine Regional Trial Court on Veloso's case have been sent to Jakarta for her to answer.

President Marcos said while he respected the prevailing laws in Indonesia as far as illegal drug charges were concerned, the Philippine government was working hard on Veloso's case.

We see the Philippine government has not given up on Veloso, with authorities saying it is pursuing all legal remedies including asking for her pardon, commutation of sentence, or even extradition to serve her sentence in the Philippines.

According to the National Union of People's Lawyers, which is raising awareness about Veloso's case, the drugs were "secretly stashed in a bag given to her by the brother of Tintin's [Sergio's] boyfriend in Malaysia without Mary Jane's knowledge, consent or intention."

Hope remains high the reassurance committed by President Widodo to President Marcos will result in a positive result.

PTRI eyes local fabric for uniforms of gov't servants

MANILA — As the country observes the Philippine Tropical Fabrics (PTF) Month, the head of the Philippine Textile Research Institute (PTRI) on Thursday expressed wishes that local fabrics will attract a wider audience.

In a televised briefing, PTRI Director Julius Leaño said the PTF Month technically mandates the

government locally made and locally sourced materials such as natural fibers, in their uniforms.

"We hope that all government agencies (personnel) will be able to wear something locally made," he said, adding that the House of Representatives started using tropical fabric in their uniform last year.

He also cited that the PTRI has tapped some designers such as Francis Libiran and Avel Bacudio when they introduced bamboo textile to the public last year.

"They (designers) have been using it (bamboo yarn) even before. However, previously, bamboo textiles are only appealing to older people... We want to make it

4Ps beneficiaries...

MANILA — The Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries wishing to pursue higher education may avail of various government education support programs to assist them with their school expenses, a Department of Social Welfare and Development (DSWD) official said on Monday.

Assistant Secretary for Strategic Communications Romel Lopez said the Commission on Higher Education (CHED) has various educational assistance programs, including scholarships, grant-in-aid, and student loan programs.

"These programs aim to enhance access to quality education for qualified beneficiaries of the country's flagship anti-poverty program by easing the financial burden of deserving individuals aspiring to pursue higher education," Lopez said in a news release.

Lopez, who is also the DSWD spokesperson, said the programs are offered to qualified and eligible poor households, including 4Ps beneficiaries, by the Unified Student Financial Assistance System for Tertiary Education (UniFAST), an attached agency of CHED that unifies and harmonizes gov-

ernment-funded student financial assistance programs (StuFAPs).

"Investing in tertiary education for 4Ps beneficiaries is an investment for the future of their respective households and also a step toward achieving the goal of the 4Ps to alleviate poverty through access to free education," Lopez said.

Lopez said the 4Ps beneficiaries may avail of free higher education in any State Universities and Colleges (SUCs) and CHED-recognized Local Universities and Colleges (LUCs), pursuant to Republic Act 10931 which exempts students from paying tuition and other school fees.

He said the DSWD is urging those who want to pursue higher education to coordinate with the nearest universities and colleges in their place of residence to avail of the program.

To date, there are 113 SUCs and 104 LUCs nationwide offering free tertiary education under the Universal Access to Quality Tertiary Education Act.

Aside from this, Lopez said 4Ps beneficiaries can also avail themselves of free technical-vocational education and training that are being

DOH: Diarrhea cases hike in Baguio under probe

MANILA — The Department of Health (DOH) is assisting the Baguio City government in the management and control of diarrhea cases in the area.

This was after Baguio Mayor Benjamin Magalong declared an outbreak of the disease on Wednesday.

The DOH, through its Epidemiology Bureau, said the increase in diarrhea cases started last Dec. 21, 2023 based on the preliminary findings of the Baguio City Health Office.

A Center for Health Development-Cordillera Administrative Region report show that a total of 308 diarrhea cases were recorded from Dec. 21, 2023 to Jan. 7, 2024.

About 11 of these cases were admitted to surrounding hospitals. Their ages range from 3 months to 92 years. There were no reported deaths.

"Diarrhea (loose and watery stools) is usually associated with either water- or food-borne causative agents," the DOH said. "Always use clean water for drinking, preparing drinks, cooking, washing eating and cooking utensils, brushing teeth, and washing the hands and face."

Water testing is ongoing in the city.

READ: Baguio declares acute gastroenteritis outbreak

Residents in affected areas will be provided access to clean, potable water while waiting for the final result of the

implemented by the Technical Education and Skills Development Authority (TESDA) in any state-run technical-vocational institution.

The beneficiaries of 4Ps who opt to enroll in any CHED-recognized public and private higher education institutions may also avail of the Tertiary Education Subsidy (TES), he added.

"If they qualify, 4Ps beneficiaries may receive a subsidy of at least PHP20,000 per academic year to cover their partial cost of school fees and education-related expenses," Lopez said.

Another program called Tulung Dunong Program (TDP) may also be an option for 4Ps beneficiaries, which may entitle them to a maximum of PHP15,000 grant for one academic year.

Under TDP, however, the beneficiaries will be eligible for its grants only if they are not receiving any CHED and UniFAST education support programs.

Under the 4Ps, household beneficiaries are given conditional cash transfers to improve their education, health, and nutrition, assisting them to break the intergenerational cycle of poverty. (PNA)

TOP INTERIOR DESIGN TRENDS 2024 FROM OUR HOME

OUR HOME paves the way for an exciting 2024 in furniture, furnishings and accessories as it releases its top trends for the next year. As the leading authority in setting the trends in the interior design industry, here are OUR HOME's forecasts for the coming year. Take a look as we list down OUR HOME's best Bs.

BROWN IS THE NEW BLACK

Brown is making a comeback. Not that it has ever left... but brown has been a staple in interior design for as long as people can say warm and earthy. This year though, brown captures the imagination of interior design as it embraces the luxurious side of brown. For 2024, brown evolves into something sophisticated and elegant as exemplified by plush brown fabrics in furniture upholstery, bed linens and throw pillows. Shades and tones of brown come alive in different gradations as it evokes a neutral appeal. Cinnamon, burnt sienna, chocolate, camel and sand with its tones and shades all give rise to a new look in furniture and furnishings. So why is brown the new black? Because in 2024, brown will go with literally everything. Mix it with subdued and pale hues or go wild with pairing it with vibrant and bright colors



ors and you will never go wrong. And the results will still be comfortable, cozy and warm.

BOUCLE UP

Texture is going to be big by the coming year. Tactile fabrics appeal to a certain sensuality when it comes to interior design, and we are all here for boucle. In furniture fabrics, boucle is now considered a rising star and this star will continue to shine for 2024. There is something to be said

for this type of upholstery material that exudes comfort and warmth yet elicits a clean and crisp vibe. Sofas, lounge chairs and accent chairs are given the boucle treatment creating a look that is current and trendy, just what 2024 is all about. So, get ready and buckle up because we're going to be seeing a lot of boucle.

BRINGING BACK THE CURVE

Angles and straight lines are out, and

soft edges and curves are in. For next year, comfort takes on another level as furniture pieces are doing away with harsh corners and hard edges. Biomorphic shapes and forms in furniture bring back a certain vintage and retro vibe to modern furniture design that will undoubtedly revolutionize spaces. Living room, dining room and bedroom furniture pieces receive a softer treatment as rounded edges, delicate curves and smooth corners dominate the interior design landscape

resulting in an ambiance that's cool and calm, relaxed and restorative.

BUTTONED DOWN

The tufting detail of the Victorian Period is given a modern treatment come 2024. Buttons become very evident as a design tool in furniture pieces as dining chairs and sofas give off a plusher and posher appearance through the use of tufting. Even headboards are donning the same trend as it levels up the playing field by giving the bedroom an air of aristocracy. Tufting details on modern and contemporary shapes of furniture pieces speak of quiet luxury and bring forth a certain air of nostalgia without going overboard. It creates an ambiance of 19th century European flair given a totally trendy and current twist.

THE BRIGHT AND THE BEAUTIFUL

Ironically, brown is making a big comeback except... in wood. For 2024, wood is painted and

stained in bold, bright and vibrant colors. Chartreuse, teal, periwinkle, cobalt and magenta are just some of the hues that wood would assume for the coming year. Expect center, side and console tables to be made of wood but rendered in bright palettes to give off an exciting and dynamic feel to the room. Old thrift store finds, and flea market cabinets made from any kind of wood are given a make-over by stripping off the varnish and applying a bevy of color tones and voila – the piece automatically transforms into something that's current and modish. Paint or stain it? It doesn't matter because the results speak for itself – a new trend emerging in wood finishing.

Come 2024, watch out for all these top trends unfolding in all OUR HOME branches nationwide. Be inspired as these trends come to life in lifestyle settings especially curated to elicit the best interior design styling ideas to give your home a 2024 vibe. Only at OUR HOME... Great Designs... Great Prices!

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Get your taste buds on fleek! Geruz is now firing up their stall at SM Marketmall Dasmariñas! Visit Geruz Turkish Shawarma at SM Marketmall and roll through for the ultimate shawarma experience!

CLICK, COLLIDE, COLLAB: SM CAVITE'S FIRST PUBLICITY SUMMIT



SM Cavite made waves as it hosted its inaugural Publicity Summit, a dynamic gathering that brought together print and online media along with influencers rallying in support of SM Malls across Cavite. The event, held at SM City Tanza Cinema 3 on December 16, was a convergence of collaborative efforts and shared enthusiasm.

Attendees immersed themselves in a day filled with engaging games, enticing raffles, and insightful speeches from SM Supermalls' key

executives Senior Vice President for Marketing - Joaquin L. San Agustin, and Senior Assistant Vice President for South Luzon, Marketing- Ritzgerald T. Gonzales. Gratitude echoed through the venue as participants expressed their appreciation for the unwavering support from SM and its tenants in Cavite.

This momentous occasion was made possible with the generous sponsorship of Dookie, Bioessence, Everything But Cheese, and Chowking. The synergy extend-

ed beyond SM City Tanza, encompassing collaborative endeavors from SM City Bacoor, SM City Dasmariñas, SM City Molino, SM City Rosario, SM City Trece Martires, SM Center Imus, and SM Marketmall Dasmariñas—a true testament to the unified strength of the SM community. The summit exemplified the power of collaboration and highlighted that SM is their playground, and their home.

The Publicity Summit will be making waves across SM Malls in South Luzon soon. Stay tune!

The Taste of Japan is now at Sizzling SM City Dasmariñas



Embrace the comforting flavors of Japan with a classic favorite: Pork Katsudon! This traditional dish, featuring a crispy pork cutlet topped with a delightful sweet-savory sauce, never fails to hit the spot. It's like a warm hug on a round platter! Sayonara to your hunger and Konnichiwa to deliciousness! Visit Sizzling Plate at SM Foodcourt- SM City Dasmariñas.



DOST-CALABARZON held a heartwarming Christmas Party yesterday, December 28 at the DOST CALABARZON Regional Office Lobby. The event, a part of its Corporate Social Responsibility initiative, was specifically organized for the children residing in Purok 7, Magnetic Hill, Barangay Timugan, Los Baños, Laguna. The event was supported by Philippine Agriculture and Resources Research Foundation, Inc. (PARRFI), a DOST-accredited S&T Foundation, under the leadership of Dr. Candida Adalla. The event was filled with games and activities tailored for the children. Volunteers from DOST CALABARZON engaged the kids in various entertaining games, ensuring an atmosphere of joy and laughter throughout the day. In addition to these engaging activities, DOST-CALABARZON distributed gifts, toys, and essential grocery packages to the families in the community.

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