

cavite takes spotlight in MPTC's Bivaheng South Experiential Tour 2025

Cavite took the spotlight in the recently concluded Bivaheng South Experiential Tour 2025, featuring top destinations made more accessible through Metro Pacific Tollway Corporation's (MPTC) expressways—CAVITEX and CALAX. Successfully hosted by MPT South, a subsidiary of MPTC, in partnership with the Department of Tourism Region IV-A (DOT IV-A) and the Cavite Tourism Office, the tour highlighted the province's rich blend of history, culture, and culinary delights. Co-presented by mWell (by Metro Pacific Health Tech Corporation), the tour also highlighted wellness on the road, with participants wearing mWell watches to track their health and activity throughout the journey.

The Ka-Biyaheros, composed of influencers and media partners, enjoyed a seamless and immersive two-day experience aboard stylish and comfortable Chery Tiggo vehicles such as the Chery Tiggo Cross HEV, Chery Tiggo Grand Tour, and the newly introduced all-new Chery Tiggo REV LE, thanks to Chery Philippines, the tour's official mobility partner. Every stop—from museum and scenic views to must-visit local dining spots—was made smoother and more memorable by the reliable ride. The event was also made possible through the support of Quest Hotels, Profriends, Coffee Builders, and SkyRanch Tagaytay.

Immersing in Cavite's History, Flavors, and Fun

The adventure began with a scenic drive along the Cavite-Laguna Expressway (CALAX), giving participants a firsthand look at how the expressway makes Southern Luzon more accessible. The first destination was Coffee Builders in Silang for breakfast, a café known for its artisan brews and cozy atmosphere. Participants indulged in some of the house favorites, which are beef salpicao, salted egg chicken, and fish and chips, paired with their signature drinks.

Following the hearty breakfast, the participants then had the opportunity to have a special look at CALAX Governor's Drive Interchange in General Trias, Cavite, which is set to open this 2025. This new segment will expand CALAX's operating section all the way to General Trias, providing motorists with faster, more convenient routes, easing congestion on Cavite's major roads.

Next on the list was the Geronimo Berenguer De Los Reyes (GBR) Museum in General Trias, a cultural gem dedicated to preserving and promoting the country's rich history and heritage. Upon entering, the group was immediately immersed in a powerful display of the Cavite Mutiny of 1872, one of the most relevant events in Philippine history. Among the museum's exhibits, the World Aviation History Exhibit stood out, featuring remarkable replicas such as the Wright Brothers' "Flying Machine" and NASA's Lunar Roving Vehicle. Afterward, Ka-Biyaheros enjoyed lunch at Cabezera Ridge View Restaurant in Tagaytay City, a dining spot that pairs Cavite flavors with sweeping views of Taal Lake.

Fun and excitement awaited the Ka-Biyaheros at Sky Ranch Tagaytay, one of the city's most popular leisure destinations. Participants enjoyed a mix of thrilling rides and family-friendly attractions like the Sky-Eye Ferris Wheel, Drop Tower, and Cartoonville, Sky Ranch's newest attraction. The day closed with a comforting hotpot dinner at Nabe Hotspot, a local favorite for its warm flavors and cozy vibe.

The participants then went to check in at Quest Hotel, a top choice for travelers seeking accessibility and convenience in the city. The group settled into modern, cozy rooms before indulging in treats at Baker J Café, the hotel's signature French-inspired bakery known for its pastries and artisanal breads, before unwinding in the outdoor pool. With its modern facilities, panoramic views,



Ka-Biyaheros with Chery Tiggo vehicles as the tour's official mobility partner



Ka-Biyaheros visited the construction of the CALAX Governor's Drive Interchange in General Trias



Ka-Biyaheros posed at the facade of Quest Hotel Tagaytay



Ka-Biyaheros enjoying Cartoonville and other rides at Skyranch Tagaytay

and exceptional service, the hotel offered a warm and relaxing stay for the Ka-Biyaheros.

Discovering Tagaytay's Natural and Cultural Charm

The second day opened with breakfast at Quest Hotel. Energized for the day ahead, the group's first stop was People's Park in the Sky, one of Tagaytay's most iconic landmarks. Perched at the highest point in the city, the park offered a sweeping 360-degree view of Taal Lake and Laguna de Bay. Lunch was served at Siglo Modern Filipino, a restaurant that pays homage to the country's rich culinary traditions with unique takes on

classic Filipino dishes.

In the afternoon, the tour shifted to a different kind of discovery with a one-of-a-kind Lancaster Community tour by Profriends. Participants were given closer look at key landmarks inside the township. These include St. Edward School, showcasing the academic and sports achievements of its youth, and where the Galing LNC youth volunteers are nurtured. The community tour included the site where Westwind is being constructed, the commercial hub which is The Square, and the spiritual hub, the Parish of the Holy Family.

Arlette V. Capistrano, Vice President



Ka-Biyaheros as they listen to the history of the GBR Museum



Ka-Biyaheros with their MWell smart watch



Biyaheros visited the vast Lancaster Estates by Profriends



Coffee Builder's refreshments and Chery Tiggo vehicles



Coffee Builder's refreshments and Chery Tiggo vehicles

for Communication and Stakeholder Management of MPT South, said, "This tour is a celebration of what Cavite has to offer. Through the Bivaheng South Experiential Tour, we are not only showcasing Cavite's diverse attractions but also reinforcing our commitment to support local tourism and communities."

About Metro Pa-

cific Tollways Corporation MPTC is the leading toll road developer and operator in the Philippines and the holding company of premier tollways including NLEX, SCTEX, CAVITEX, CALAX, NLEX Connector, and CCLEX in Cebu.

For inquiries about this press release please email us at: corp-comm@mptsouth.com

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Cavite Marks Linggo ng Kabataan with Provincial Celebration

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Cayetano: 'Justice, not vengeance' sa pagpasa ng senado ng resolusyon sa ICC

Matagumpay na Lakbay Aral ng CARD Bank sa Oriental Mindoro



Calapan, Oriental Mindoro – Sa kabila ng pananalasa ng Bagyong Opong na tumama sa probinsya, matagumpay na naisagawa ng CARD Bank ang Lakbay Aral sa Oriental Mindoro na dinaluhan ng mga miyembro ng media at kinatawan ng iba't ibang kumpanya sa ilalim ng CARD MRI. Sa isang cont. on page 4

Oversea Builders Center opens flagship store in Cavite as part of Southern Luzon expansion

OBC OVERSEA BUILDERS CENTER

3 October 2025, Kawit, Cavite Cebu Oversea Hardware Company Inc. (has opened its newest flagship retail hub Oversea Builders Center in cont. on Page 2

DTI Rizal, LGU Baras, and DOST Empower Young Entrepreneurs Through K-Negosyo 2.0: Kabalaang Entrepreneur 2.0

DOST Cavite restrengthened ties with LGU-Naic's new administration

Programang YFC ng DA-4A, ipinakilala sa mga estudyante ng Cavite State University

More than a coffee shop



Marianne Agutaya and Moreen Agutaya from Calapan City, Oriental Mindoro, stand proudly at MoreDan Coffee's second branch in Sta. Maria Village. It is a thriving family business built on love, collaboration, and a shared passion for quality.

SSS Launches LoanLite Powered by UnionBank to Empower Members with Accessible Credit and Protection Against Loan Sharks

DOLE, NGO partner to Implement livelihood projects in Calabarzon

CONGRATULATIONS!



From: Straight News Publishing



PAROL SA PILIPINAS: LIWANAG NG PASKO AT PAG ASA

Tuwing papalapit ang ber months, Setyembre hanggang Disyembre hindi pwedeng mawala ang makukulay at makapal na parol na nakasabit sa mga bahay, kalsada, at simbahan. Ang parol ay simbolo ng Pasko na nagbibigay saya, pag-asa, at liwanag sa ating mga puso. Ito ay isang tradisyon na nagsisilbing paalala na kahit sa gitna ng dilim, may liwanag na darating.

Kasaysayan at Kahulugan:

Nagsimula ang tradisyong paggawa ng parol noong panahon ng mga Kastila bilang simbolo ng ilaw na gabay sa madilim na gabi. Sa Pilipinas, naging isang masayang gawain ang paggawa at pagdekor ng parol na gawa sa kawayan, papel, at iba pang materyales. Ang parol ay hindi lang dekorasyon; ito ay isang paalala na ang Pasko ay panahon ng pagmamahalan, pagkakaisa, at pag-asa.

Bakit mahalaga ang Parol?

Sa bawat bahay na may nakasabit na parol, nararamdaman natin ang diwa ng Pasko, ang pagmamahalan, pagbibigayan, at pagkakaisa. Ito ay nagsisilbing ilaw sa madilim na gabi, nagbibigay inspirasyon sa bawat Pilipino na magpatuloy sa kabila ng mga pagsubok. Ang bawat parol ay isang maliit na simbolo na nagsasabi sa atin na may liwanag na naghihintay sa dulo ng madilim na landas.

Sa pagpasok ng ber months, pahalagahan natin ang parol bilang simbolo ng pag-asa at pagmamahal. Hindi lang ito dekorasyon kundi isang paalala na kahit gaano pa kalaki o kaliit ang problema, may liwanag na darating. Ang tunay na diwa ng Pasko ay nasa puso natin—ang pagkakaisa, pagmamalasakit, at pananampalataya.

Sa bawat parol na nakikita natin tuwing Pasko, nawa'y magsilbing paalala ito na hindi tayo nag-iisa. Ang liwanag ng parol ay sumasalamin sa ating mga puso—ang pag-asa, pagmamahal, at pagkakaibigan. Maging inspirasyon sana ito upang mas lalo pa nating mahalin ang Pasko at ang bawat isa. Sama-sama tayong magbibigay-liwanag sa mundo!

Sulat ni: **E.Mendoza**



SSS...

The Social Security System (SSS) proudly announces the launch of SSS LoanLite, a groundbreaking micro-lending program powered by Union Bank of the Philippines. This initiative is designed to provide accessible, secure, and affordable credit to millions of SSS members, especially those vulnerable to predatory lending practices.

During Serbisyon NextGen – Celebrating 40 Years of SSS and UnionBank Partnership held at NuStar Hotel and Resort, Cebu last 17 September 2025, SSS President and CEO Robert Joseph Montes De Claro and UnionBank

President and CEO Ana Aboitiz Delgado led the ceremonial unveiling of SSS LoanLite.

"We'll be launching something new – a micro loan program for our members powered by UnionBank. This will really help each Filipino, members of SSS, not to fall victims to loan sharks," De Claro said in his Keynote Message at the event.

UnionBank President and CEO Delgado talked about the partnership highlights between the two institutions and looked forward to future collaborations. "We are also proud to be the first banking partner for SSS' upcoming micro loan

program – a short-term, socially-responsive loan designed to support members in times of financial need," Delgado said in her Keynote Message at the event.

SSS LoanLite offers short-term loans with tenors ranging from 15 to 90 days, tailored to meet the urgent financial needs of Filipino workers, including Overseas Filipino Workers (OFWs). The program is part of SSS's broader digitalization and financial inclusion strategy, ensuring that members can access credit without falling prey to loan sharks. The plan is to grow the loan book for SSS LoanLite to P40-B within the next two (2)



Social Security System (SSS) President and CEO Robert Joseph Montes De Claro (right) and Union Bank of the Philippines (UnionBank) President and CEO Ana Aboitiz Delgado (left) at ceremonial unveiling of SSS LoanLite during Serbisyon NextGen – Celebrating 40 Years of SSS and UnionBank Partnership held last 17 September 2025 at NuStar Hotel and Resort, Cebu.

DOST...

On September 8, 2025, the Department of Science and Technology – Provincial S&T Office of Cavite (DOST Cavite), led by Provincial Director Gilda S. De Jesus, paid a courtesy call to the office of the newly elected mayor of

Naic, Cavite, Hon. Rommel Anthony V. Magbitang.

This visit aimed to introduce DOST's programs and services, as well as explore potential collaborations between the agency and the local government unit (LGU) to further enhance the municipality's development.

During the meeting, Mayor Magbitang highlighted the urgent need for Science and Technology (S&T) interventions, particularly in the area of solid waste management.

Recognizing the challenges faced by the community, the mayor emphasized that S&T solutions could play a pivotal role in addressing environmental concerns and improving waste management systems in Naic.

Both parties expressed optimism for a strengthened partnership, with DOST offering its support to help drive innovative and sustainable solutions for the municipality's pressing issues.

DTI...

Baras, Rizal – The Department of Trade and Industry (DTI) Rizal, through Negosyo Center Baras, in partnership with the Local Government of Baras and the Department of Science and Technology (DOST) Rizal, successfully conducted the K-Negosyo: Kabataang Entrepreneur 2.0 Training and Seminar on Branding and Packaging Skills for Youth Merchants last August 18, 2025.

The training focused on helping young business owners in Baras strengthen their branding and improve product packaging to make their enterprises more market-ready.

Two speakers shared valuable insights during the program. Ms. Rachel Leones, Co-owner of Creatively Studio, delivered an engaging talk on branding and packaging strategies, emphasizing the importance of storytelling, creativity, and building strong brand identities that connect with customers.

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years.

"Through our partnership with UnionBank, we are taking a bold step toward protecting our members from exploitative lending and enhancing their access to responsible financial services," De Claro added. "SSS LoanLite is more than just a loan—it's a lifeline for our members during times of need."

Key Features of SSS LoanLite:

Loan amounts tailored to member needs (range between P5,000 to P20,000) 15 to 90-day repayment terms 8% interest rate per annum plus reasonable service fee Fully digital application and approval process Direct crediting to UnionBank accounts or MySSS Card Protection against informal lending and loan sharks The launch of SSS LoanLite marks a significant milestone in the public-private collaboration between SSS and UnionBank, reinforcing their joint vision of inclusive, tech-enabled financial services for all.

SSS members are encouraged to stay tuned for the official rollout (targeted by end-2025) and application details via the SSS website and UnionBank Online App.

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CAVITE...

The Provincial Government of Cavite, through the Office of the Provincial Social Welfare and Development Officer (OPSWDO), spearheaded the Linggo ng Kabataan Provincial Celebration on September 24, 2025, at the New Provincial Government Center, Trece Martires City.

The event gathered members of the Pagasa Youth Association of the Philippines – Cavite (PYAP-Cavite), alongside youth leaders and organizations, with the goal of fostering inclusivity, strengthening camaraderie, and promoting awareness on pressing issues such as the rising cases



of HIV among the youth sector. Ms. Ekeiko Paola Haidah P. Sadang, Social Welfare Officer III, warmly welcomes the participants, she expressed her grat-

itude for the unwavering support of the youth, emphasizing that the success of the event was a testament to their commitment and enthusiasm.

One of the highlights of the program was an informative talk of Ms. Haydelisa De Taza Maderazo, HIV-AIDS Provincial Coordinator, from Office

of the Provincial Health Officer, provided insights on the current HIV situation among the youth and shared practical prevention strategies and health

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measures to empower young people in making informed decisions about their well-being.

The program also celebrated the contributions of outgoing Provincial Federation officers and welcomed a new set of leaders through a formal oath-taking ceremony. Followed by an impressive showcase of talents of the participants.

The Linggo ng Kabataan Provincial Celebration reflected Cavite's continuing commitment to empowering its young leaders and strengthening their role in building a healthy, proactive, and united community.— R. Tanael

Manila Teachers Gain AI Training from Aboitiz, TELUS

Aboitiz Foundation, Inc., the corporate social responsibility arm of the Philippines' first conglomerate, and TELUS Digital Philippines Community Board, the foundation arm of TELUS Digital Philippines, conducted a three-day workshop on artificial intelligence (AI) in education for public school teachers under the program Empowering Educators Year 2.

The workshop "Empowering Educators: Harnessing AI for Future-Ready Teaching" equipped teachers with practical AI skills through lectures, interactive sessions, and hands-on training led by Google for Education experts. Educators learned prompt engineering, explored AI tools, and applied solution-building approaches—all in celebration of National Teachers' Month.

The training concluded with teachers presenting capstone projects showcasing AI-powered solutions to improve lessons, streamline school operations, and build future-ready learning environments. Ginggay Hon-tiveros-Malvar, Aboitiz Foundation President, emphasized, "When teachers are equipped with the right tools and knowledge, they can transform classrooms and uplift entire communities."

The program gained strong partner support, with Ronald McDonald House Charities providing meals and Converge ICT ensuring reliable connectivity. The Department of Education–Manila also affirmed its full backing, highlighting the critical role of digital transformation in public



shape tomorrow's leaders. Teachers deserve strong partners as they navigate the digital transformation of education," said Phoebe Carrera, CSR Senior Manager at TELUS Digital Asia Pacific.

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schools.

"AI is no longer science fiction — it is already shaping our classrooms, lesson planning, and student tools. From personalized learning and intelligent tutoring to automated grading and predictive analysis, AI is transforming education," said Nerissa R. Lomeda, Officer-in-Charge, Schools Division Superintendent.

Now in its second year, Empowering Educators builds on its 2024 launch, continuing the Aboitiz Foundation–TELUS Digital Philippines Community Board partnership. The program reaffirms their shared commitment to equip teachers with innovative tools, enabling them to prepare students for success in a fast-changing world.

Bringing AI to the Classroom. Google for Education facilitators guided teachers through hands-on AI applications and interactive sessions, culminating in capstone project presentations.

OBC...

this municipality Friday, as part of its strategy to capture the rapidly expanding home improvement and construction market in Southern Luzon.

The company invested in a 5,847 square meter facility, which includes 4,125 square meters for DIY and showroom spaces and 1,722 square meters dedicated to furniture.

Strategically located along Centennial Road, the store caters to the mid to high end segment, specifically the A and B markets, amid a surge in residential and commercial developments in Cavite and neighboring provinces.

"Cavite's rapid urbanization and infrastructure growth make it an ideal location for this expansion.

Our goal is to provide homeowners, builders, and contractors with mid to premium products that

combine better design, better value, and competitive pricing," COHCI Chief Executive Officer Michael Co said.

Oversea Builders Center offers a comprehensive range of products, including tiles, sanitary wares, plumbing and kitchen fixtures, lighting and electrical supplies, hand and power tools, hardware, paints, wood and flooring materials, and home furniture. By combining a DIY style shopping concept with a curated showroom, the store serves both individual consumers and professionals in construction, design, and property development.

"We're redefining the hardware retail experience in this region. By merging DIY shopping with an elevated showroom experience, we're giving customers the convenience of a one-stop shop, along with the inspiration they need for their projects," COHCI Modern

Tagaytay Tourism Council Joins Clean-Up Drive at People's Park in the Sky

Earlier today, the Tagaytay Tourism Council took part in a community clean-up drive at the iconic People's Park in the Sky, one of the city's most-visited landmarks. The activity brought together council members, volunteers, and partners who share the same commitment to keeping Tagaytay

clean, green, and welcoming for both tourists and locals.

The clean-up drive focused on proper waste collection, segregation, and clearing of areas to ensure the park remains safe and enjoyable for visitors.

Tagaytay Tourism Council highlighted

the importance of sustainability in tourism, emphasizing that keeping destinations clean is a shared responsibility. By taking small steps such as reducing litter and participating in activities like these, everyone contributes to preserving the charm and cleanliness of the city.

The council encourages residents, business owners, and tourists

alike to practice responsible tourism by disposing of waste properly and supporting eco-friendly initiatives.

This clean-up drive is just one of many efforts aligned with the city's vision to make Tagaytay not only a premier travel destination but also a model for sustainable and responsible tourism.



CAYETANO...

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Ipinaliwanag ni mer Secretary of Foreign Affairs," wika ni Cayetano. Binigyang diin niya na hindi ito tungkol sa muling pagbubukas ng usapin sa war on drugs kundi para tiyakin na mayroong patas na proseso para sa lahat, alinsunod sa mga kasunduang pangkarapatang pantao na nilagdaan ng Pilipinas.

Ayon kay Cayetano, mahalagang bahagi ng hustisya ang makataong pagtrato at due process. "Ang hustisya po ay bulag. Nakatakip po yung mata para nga walang makita [at maging patas,] dagdag pa niya.

Nilinaw din ni Cayetano na bagama't maaaring magpatuloy ang mga debate sa war on drugs, ang resolusyon ay nakatuon sa pagrespeto sa hustisya at pagpapanatili ng mga pamantayang pandaigdig.

"I vote yes Mr. President and I thank our colleagues for putting this on the floor," wika ng senador.

for the correction of the Certificate of Live Birth of the petitioner on the date of her birth from April 12, 1974 to April 12, 1972 and the name of her mother from Flora C. Apaya to Dolora C. Apaya.

Petitioner alleged that she was born on April 12, 1972 in Bancaan, Naic, Cavite to Spouses Benedicto Santos and Dolora C. Apaya. However, when she secured a copy of her Certificate of Live Birth from the Philippine Statistics Authority, she found out about the mistakes in her date of birth and the name of her mother. Since then, she has been using April 12, 1972 as her date of birth which is also reflected on her personal records.

Finding the petition to be sufficient in form and substance, hearing hereby set on February 2026 at 1:30 o'clock in the afternoon.

Any interested person who wishes to comment and/or oppose the petition may, within fifteen (15) days from notice of the petition, or from the last date of publication of such notice, file his/ her opposition thereto.

At petitioner's expense, let a copy of this order be published once a week for three (3) consecutive weeks in a newspaper of general circulation in the Province of Cavite.

Petitioner is further directed to furnish the Office of the Solicitor General, Local Civil Registry of Naic, Cavite, and Philippine Statistics Authority with a copy of petition and its annexes for their information and appropriate action and to submit proof of compliance thereof.

Furnish a copy of this order to parties, counsel, Office of the Solicitor General (OSG), Local Civil Registrar of Naic, Cavite, and the Philippine Statistics Authority for their information.

SO ORDERED.
13 August 2025, Naic, Cavite.

(SGD) RALPH S. ARELLANO
Presiding Judge

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EDITORIAL:

TINIG NG KABATAAN: GABAY SA DEMOKRASYA AT PAG-ASA NG BAYAN

Sa bawat hakbang na nilalakad ng kabataan sa lansangan, hindi ito isang senyales ng kaguluhan kundi isang makapangyarihang pahayag ng malasakit. Hindi sila nagkakagulo upang makagulo, kundi upang ipahayag ang kanilang saloobin laban sa katiwalian, pang-aabuso, at kawalan ng hustisya na nag-ugat sa maling sistemang dapat ay nagsisilbing proteksyon, hindi pahirap sa mamamayan.

Ang kanilang tapang ay bunga ng pagmamahal sa bayan at hangaring makamtan ang pagbabago. Hindi ito isang marahas na panawagan, kundi isang makapangyarihang pahayag na ang kabataan ay may boses—boses na karapat-dapat pakinggan at respetuhin. Ang kanilang rally at protesta ay simbolo ng buhay na demokrasya, isang mekanismo upang makapagpahayag ng saloobin at makilahok sa pagbubuo ng makatarungang lipunan.

Subalit, sa halip na ituring na banta, bakit hindi natin itinuring na isang yaman ang kanilang pagtindig? Ang kabataang handang mag-salita ay nagsisilbing ilaw sa madilim na landas ng kawalang-katarungan.

Ang takot sa kanilang tinig ay mas masahol pa kaysa sa anumang gulo na maaaring idulot nila. Ito ay isang paalala na ang tunay na banta ay kursong agrikultura ang kabuuan ng programa kabilang ang tatlong katagorya na Start-Up sa Provincial Level at Upscale at Intercollegiate naman sa Regional Level na maaari nilang salihan. Tinalakay din ang mga kinakailangan at kwalipikasyon sa pagsali at ang kaukulang premyo na maaaring matanggap ng mga mananal.

Inilahad sa mga kabataang kumukuha ng

ang ating katahimikan—ang pagtanggong making at makialam sa mga isyung mahalaga sa bayan.

Sa huli, ang kanilang tinig ay hindi dapat patahimikin o ikulong. Dapat itong ituring na lakas ng demokrasya at susi sa pagbabago. Sapagkat ang kabataan ay ang pag-asa ng bayan, at ang kanilang pagtindig ay patunay na buhay pa ang pag-asa para sa isang makatarungang lipunan. Ang kanilang tapang ay isang paanyaya sa lahat na maging aktibo, making, at makibahagi sa pagtataguyod ng makatarungang kinabukasan.

Sulat ni: E.Mendoza

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PROGRAMANG...

Ipinakilala sa labing-pitong estudyante ng Cavite State University sa pamamagitan ng isang oryentasyon ang programang Young Farmers Challenge (YFC) ng #D-Calabarzon Agribusiness and Marketing Assistance Division noong ika-8 ng Setyembre sa Indang, Cavite.

Inilahad sa mga kabataang kumukuha ng

Ang YFC ay programa ng Kagawaran para sa mga kabataang nagnanais magtayo ng negosyong pang-agrikultura na magbibigay suporta sa pamamagitan ng financial grant sa mga mananal.

Binigyang-diin ni Agricultural Programs Coordinating Officer, Ruben Perlas ang malaking parte ng mga Kabataan sa pagpapaunlad ng sektor ng agrikultura. Aniya, ang kanilang pagtahak sa larangan ng agrikultura ay isang mahalagang hakbang na para rito. Hinikayat din nya ang mga estudyante na palawakin pa ito sa pamamagitan ng pagsubok na mag-ing mga agri-preneurs.

Nagpahayag naman ng interes si Jay-Ron A. Bosito na isa sa mga dumalo. Aniya, handa syang ibahagi sa kapwa nya mag-aaral ang magandang oportunidad na YFC Program para sa kanila.

Para sa mga nais sumali, maaaring makita ang detalye at kinakailangang dokumento sa link <https://tinyurl.com/YFC2025Requirements> at magpasa ng aplikasyon hanggang ika-23 ng Setyembre 2025 sa amad4a.yfc@gmail.com. PR

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DOLE...

CALAMBA CITY, Laguna (PIA) — The Department of Labor and Employment (DOLE) in Calabarzon has partnered with the Ynnielove Foundation for the implementation of ₱75 million worth of livelihood programs across the region.

According to DOLE Calabarzon, the livelihood programs to be implemented include rice retailing, carpentry, garment production, and dishwashing projects, aiming to provide sustainable livelihood opportunities for workers, families, and associations across Calabarzon.

Founded in 2023, the Ynnielove Foundation initially carried out feeding programs for malnourished children

in urban slum areas, later expanded to medical missions in 2024, and eventually launched its Livelihood Program in July 2024," DOLE 4A said in a statement.

It added that the non-government organization has established a track record of providing holistic interventions that address hunger, health, and livelihood needs in disadvantaged communities.

Meanwhile, Regional Director Erwin Aquino assured the public that these livelihood projects will be carried out with "utmost transparency and accountability, underscoring the agency's commitment to ensuring that funds are properly managed, liquidated, and monitored at every stage."

Ynnielove Foundation President Aref D. Usman expressed his gratitude for the trust and confidence of DOLE, underscoring that the partnership is dedicated to empowering families and communities toward self-reliance.

He further assured that the livelihood projects will be implemented efficiently and with full transparency.

"Through this collaboration, DOLE Calabarzon and the Ynnielove Foundation strengthen their shared mission of promoting inclusive growth, sustainable livelihood, and community empowerment across the region," Aquino emphasized. (DOLE 4A)

SMC restarts cleanup of Tullahan River to ease flooding in Metro Manila

San Miguel Corp. (SMC) is restarting cleanup of the Tullahan River, three years after it completed the P1-billion effort.

The company said its regular LIDAR monitoring, which uses laser technology to map river depth, showed that silt and waste had again accumulated, limiting the river's ability to drain floodwaters into Manila Bay.

Since 2020, Better Rivers PH has removed 8.6 million metric tons of silt and waste from 165 kilometers of waterways at no cost to government. Beyond the Tullahan, SMC has undertaken cleanups in the Pasig, San Juan, Bulacan, Pampanga, Parañaque and Laguna river systems, and recently began work on the Alabang and Las Piñas rivers.

In Quezon City, SMC is working with the local government under a memorandum of agreement to clear obstructions along the river's easements and restore its natural width.

Mayor Joy Belmonte said the initiative complements the city's flood-control and

waste-management programs.

Meanwhile, Valenzuela City Mayor Wes Gatchalian and Navotas City Mayor John Rey Tiangco have also asked SMC to extend cleanup to their sections of the Tullahan and its tributaries.

Initial work has started at the river's mouth in Manila Bay and shallow channels in Valenzuela and Malabon. SMC also plans to extend cleanup upstream to La Mesa Dam and widen sections of the San Juan River and its tributaries.

"For five years now, we have been cleaning rivers because flooding disrupts lives and the economy," Ang said. "This is our way of contributing to long-term solutions that affect millions of Filipinos."

This coincides with World Rivers Day, observed by more than 100 countries to promote protection of natural waterways. PR



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Republic of the Philippines
Forth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor
Email: rtc1bcrocc@judiciary.gov.ph
Telephone No. 09273707489

REGIDOR R. VISMANOS
Sheriff IV

Copy Furnished:

UNION BANK OF THE PHILIPPINES
Union Bank Plaza Building Meralco Avenue corner Onyx & Sapphire Roads, Ortigas center, Pasig City, Metro Manila

CINDY JOY M. OGENA and STEPHANY JOY M. OGENA
No. 339 Ramona Building, GF Room 100, Barangay Barangka Drive, Madaluyong City
Lot 6, Block 7, Camella Althea, Barangay San Nicolas, Bacoor City, Cavite

WARNING:
It is absolutely prohibited to remove, deface or destroy this notice of Extra-judicial Sale on or before the date of sale

Publisher:
Straight News Publishing: soberanmarivic@gmail.com contact#09164731260

Straight News Publishing:
Sept. 24, Oct. 01 & 08, 2025

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **UNION BANK OF THE PHILIPPINES**, at Union Bank Plaza Building Meralco Avenue corner Onyx & Sapphire Roads, Ortigas Center, Pasig City, Metro Manila, and against the mortgagors **CINDY JOY M. OGENA and STEPHANY JOY M. OGENA**, Cindy joy M. Ogena, represented by her duly designated Attorney-in-Fact **Stephany Joy M. Ogena** all at No. 339 Ramona Building, GF Room 100, Barangay Barangka Drive, Madaluyong City and Lot 6, Block 7, Camella Althea, Barangay San Nicolas, Bacoor City, Cavite, to satisfy the mortgagee indebtedness which as of August 29, 2025 amounts to **TWO MILLION NINE HUNDRED THOUSAND THREE HUNDRED SEVENTY NINE PESOS & 66/100 (P2,949,379.66)**, Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fees incident to this foreclosure, the undersigned of her duly authorized representative will sell at the public auction on **October 21, 2025 at 10:00 o'clock** in in the morning or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described property with all the improvements thereon, to wit:

TRANSFER CERTIFICATE OF THE TITLwE NO.
167-2021001983

LOT NO: 6 BLOCK NO: 7 PLAN NO: PCS-04-029086
PORTION OF: THE CONSOLIDATION OF LOTS NOS. 1 BLK 1; 1-3, 5-10 BLK 2; 1,4,6,8,9,10,12,14,16 BLK 3; 3-16 BLK 4; 1, 3, 5-16, BLK 5; 1, 3-12 BLK 6; 2-16 BLK 7; 1-16, 18 BLK 8; 1-13, 15-35 BLK 9; 1-12, 15-18 BLK 10; ROAD LOT 1 TO 7 (LRC) PSD- 138762; 5680-A TO 5680-C, (LRA) PSD-360835; LRC RECORD NO. 8843
LOCATION: BARANGAY OF SAN NICOLAS, MUNICIPALITY OF BACoor, PROVINCE OF CAVITE, ISLAND OF LUZON.
AREA: EIGHTY EIGHT SQUARE METERS (88), MORE OR LESS

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

"In the event the public auction should not take place on the said date, it shall be held on **October 28, 2025**, without further notice."

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

City of Bacoor, September 15, 2025.

MELY C. HERMOSURA-VISTA
Clerk of Court VI

By:

LIVE IN THE
moment

Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
BRANCH 132
Naic, Cavite
rtcnac132@judiciary.gov.ph
rtcbranch132@gmail.com
09691022337

FOR CORRECTION OF
ENTRIES IN THE OFFICE OF
THE MUNICIPAL CIVIL
REGISTRY OF NAIC, CAVITE
and THE PHILIPPINE
STATISTICS AUTHORITY ON
THE CERTIFICATION OF LIVE
BIRTH OF MYLYN APAYA
SANTOS,

MYLENE APAYA SANTOS
herein represented by her
Attorney-in-Fact, DOLORA C.
APAYA
Petitioner,

-versus-

THE MUNICIPAL CIVIL
REGISTRAR OF NAIC, CAVITE
and PHILIPPINE STATISTICS
AUTHORITY,
Respondents.

X-----X

ORDER

Before this Court is a Verified Petition for Correction of Entry in the Certificate of Live Birth filed by the petitioner represented by her Attorney-in-Fact Dolora C. Apaya, through her counsel, Atty. Jameswell M. Resus, praying that after due notice, publication, and hearing, a judgment be issued directing respondent the Philippine Statistics Authority

SP.PROC.CASE
NO. NC-2025-17



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

BANK OF THE PHILIPPINE ISLANDS,
Petitioner-Mortgagee,

EJF NO. TG-25-001
FOR: Extra-Judicial Foreclosure of
Real Estate Mortgage under Act No.
3135 as amended by Act No. 4118

-versus-

JAMES PALAYLAY A.K.A. JAMES A.
PALAYLAY A.K.A. JAMES APILADO
PALAYLAY, AND SPOUSES FERLILIAN
PALAYLAY A.K.A. FERLILIAN APILADO
PALAYLAY AND SANTIAGO ABRIGO
PALAYLAY A.K.A. SANTIAGO A. A.
PALAYLAY A.K.A. SANTIAGO PALAYLAY,
Respondent/s-Mortgagor/s-Borrower/s.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act No. 4118, filed by Petitioner-Mortgagee, **BANK OF THE PHILIPPINE ISLANDS**, a banking corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with principal office and place of business at 22/F-28/F Ayala Triangle Gardens Tower 2, Paseo de Roxas cor. Makati Ave., Bel-Air, Makati City, pursuant to the terms and conditions of the Uniform Loan and Mortgage Agreement (Real Estate) ("MORTGAGE") executed and notarized on March 28, 2022, by Respondent/s-Mortgagor/s-Borrower/s, **JAMES PALAYLAY A.K.A. JAMES A. PALAYLAY A.K.A. JAMES APILADO PALAYLAY, AND SPOUSES FERLILIAN A. PALAYLAY A.K.A. FERLILIAN APILADO PALAYLAY AND SANTIAGO ABRIGO PALAYLAY A.K.A. SANTIAGO A. PALAYLAY A.K.A. SANTIAGO PALAYLAY**, with residence and postal addresses at (1) Purok 1, Brgy. San Julian, Dagupan, Tabuk City, Kalinga and (2) Unit 2318, 23rd Floor, Tower 5, Wind Residences, Brgy. Salaban, Maharlika West, Tagaytay City and (3) 1619 East 22nd Avenue, Vancouver, British Columbia V5N 2P3, Canada, represented by **FLORENCE A. DELA CRUZ** as per Special Power of Attorney executed and notarized on January 27, 2022 in favor of the Petitioner-Mortgagee, over a real estate property including improvements thereon, described in and covered by **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2023000673** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Respondent/s-Mortgagor/s-Borrower/s in the amount of **FIVE MILLION SEVEN HUNDRED FIFTY-FOUR THOUSAND SIX HUNDRED NINETY-TWO PESOS AND 28/100 (Php5,754,692.28)** inclusive of interest, penalties and other charges, as of December 13, 2024, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver N. Mendoza, will sell at public auction on **December 9, 2025 at 10:00 o'clock in the morning** or soon thereafter, at the **New Hall of Justice of Tagaytay City**, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

**CONDOMINIUM CERTIFICATE OF
TITLE NO. 076-2023000673**
Registry of Deeds for Tagaytay City

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

WIND RESIDENCES TOWER 5
FLOOR LEVEL: TWENTY-THIRD FLOOR
UNIT NUMBER: UNIT-2318
UNIT TYPE: RESORT RESIDENTIAL UNIT 2
UNIT AREA: 34.89 SQUARE METER

in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012004161 which embraces and describes the land located at BRGY. SALABAN, MAHARLIKA WEST (NOW), CITY OF TAGAYTAY with an area of FIVE THOUSAND SEVEN HUNDRED NINETY-SEVEN (5,797) Square Meter, is registered in the name of:

Owner: **JAMES PALAYLAY, CANADIAN CITIZEN, OF LEGAL AGE, SINGLE**

Address: 1619 EAST 22ND AVENUE, VANCOUVER, BRITISH COLUMBIA V5N 2P3, CANADA

Owner: SPOUSES FERLILIAN A. PALAYLAY, FILIPINO CITIZEN AND SANTIAGO ABRIGO PALAYLAY, CANADIAN CITIZEN, BOTH OF LEGAL AGE

Address: 1619 EAST 22ND AVENUE, VANCOUVER, BRITISH COLUMBIA V5N 2P3, CANADA"

In the event the public auction should not take place on the said date, it shall be held on December 16, 2025, without further notice.

In the event the public auction should not take place on the said date, it shall be held on December 16, 2025, without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2023000673, the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, October 2, 2025.

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

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

WARNING:

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

Copy Furnished:
BANK OF THE PHILIPPINE ISLANDS
Petitioner- Mortgagee
22/F-28/F Ayala Triangle Gardens
Tower 2, Paseo de Roxas cor.
Makati Ave., Bel-Air, Makati City

JAMES PALAYLAY A.K.A. JAMES A. PALAYLAY A.K.A. JAMES APILADO PALAYLAY, AND SPOUSES FERLILIAN A. PALAYLAY A.K.A. FERLILIAN APILADO PALAYLAY AND SANTIAGO ABRIGO PALAYLAY A.K.A. SANTIAGO A. PALAYLAY A.K.A. SANTIAGO PALAYLAY
Respondent/s-Mortgagor/s-Borrower/s

(1) Purok 1, Brgy. San Julian, Dagupan, Tabuk City, Kalinga

(2) Unit 2318, 23rd Floor, Tower 5, Wind Residences, Brgy. Salaban, Maharlika West, Tagaytay City

(3) 1619 East 22nd Avenue, Vancouver, British Columbia V5N 2P3, Canada

FLORENCE A. DELA CRUZ
Attorney-In-Fact of the
Respondent/s-Mortgagor/s-Borrower/s P
urok 1, Brgy. San Julian, Dagupan,
Tabuk City, Kalinga

Straight News Publishing:
Oct. 08, 15, 22, 2025



Make a wish and hold on tight as Disney On Ice presents Magic in the Stars brings cherished Disney stories to life at the SM Mall of Asia Arena! Be one of the first to see this all-new show from December 20 to January 4. Tickets are on sale now:

<http://smtickets.com/tickets/DOI2025>

MATAGUMPAY...

From Page 1

press briefing, ipinalinawag ni Mr. Jeffrey Tandingan, Head ng CARD MRI Publishing House ang misyon at mga kumpanyang kabilang sa CARD MRI. Isa-isa niya itong ipinakilala bilang bahagi ng mas malawak na layunin ng organisasyon na palawakin ang kaalaman tungkol sa kanilang mga programa at serbisyo. Ayon kay Ms. Myrtle Angel, Area Manager ng CARD Inc., patuloy ang kanilang adbokasiya na bigyan ng puhunan at pagsasanay ang mga kababaihan, partikular ang mga nanay, upang sila ay ma-empower at makapagsimula ng negosyo. Dagdag pa niya, lingguhan ang pagpupulong ng mga miyembro upang maghulog ng bayad at tumanggap ng gabay sa tamang paghawak ng pera. Binigyang-diin naman ni Mr. Rhey Mark Mapalad, Provincial Manager ng CARD MBA, ang kahalagahan ng insurance. Sa halagang ₱20, may benepisyo nang natalanggap ang mga miyembro, at maaari pang i-upgrade para sa mas malawak na proteksyon. Ibinahagi rin ni Ms. Mary Grace Manga, Branch Head ng CARD Bank Calapan Branch, na bukas ang CARD Bank sa lahat basta may kakayahang mag-

bayad at handang matuto sa pagnenegosyo. Aniya, prayoridad nila ang mga PWD, senior citizens, at buntis upang mas mabilis na maasikaso sa kanilang transaksyon, kabilang na ang paggamit ng Konek-2CARD. Nagpasalamat naman si Katrin Silaan, isang miyembro mula sa Iraya Mangyan Tribe, sa CARD Bank dahil nakapagsimula siya ng sari-sari store at nakapagpundar mula sa paglala ng mga basket. Sa tulong ng CARD Bank, nakahanap sila ng merkado at dumami ang kanilang mga customer. Samantala, ibinahagi ni Marianne Agutaya, may-ari ng MOREDAN Coffee at hulos isang dekada nang miyembro ng CARD Bank, ang kanyang tagumpay sa negosyo sa tulong ng kanilang suporta. Hinihikayat niya ang mga maliliit na negosyante, lalo na ang mga nagsimula pa lamang, na lumapit sa pinakamalapit na CARD Bank upang matulungan sa kanilang puhunan at paglago ng negosyo. Sa kabuuan, ang matagumpay na Lakbay Aral ay nagpatibay ng layunin ng CARD Bank na patuloy na magsilbing katuwang ng bawat pamilyang Pilipino tungo sa kaunlaran at mas maunlad na kinabukasan.



Republic of the Philippines
Fourth Judicial Region
REGIONAL TRIAL COURT
OFFICE OF THE CLERK OF COURT
City of Bacoor
Email: rtc1bcrocc@judiciary.gov.ph
Telephone No. 09273707489

BDO UNIBANK, INC.,
Mortgagee.

Foreclosure No. 2025-126
For: Extra-Judicial Foreclosure of
Real Estate Mortgage

-versus-

CARL ERIC L. VILLANUEVA,
Debtor.
**SPS. LOLITA L. VILLANUEVA AND
CARLOS N. VILLANUEVA,**
Mortgagors.

X-----X

NOTICE OF EXTRA JUDICIAL FORECLOSURE

Upon Extra-judicial Petition for Sale under Act 3135 as Amended by Act 4118 filed by the mortgagee, **BDO UNIBANK, INC.** at 33 Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City, and against the mortgagors, **CARL ERIC L. VILLANUEVA signing for herself as Co-Debtor and as Attorney-in-Fact of SPS. LOLITA L. VILLANUEVA AND CARLOS N. VILLANUEVA** all at Bukana Gatid, Brgy. Gatid, Santa Cruz, Laguna, and Lots 8 and 10 Block 16, Road Lot 14 (Now Primerose St.,) Addas Village IV Subd., Brgy. Mambog, Bacoor, Cavite, to satisfy the mortgagee indebtedness which as of September 8, 2025, amounts to **ONE MILLION NINE HUNDRED NINETY THOUSAND NINE HUNDRED FIFTY TWO PESOS & 32/100 (P1,990,952.32)**, Philippine Currency, inclusive of interest, and penalty charges but exclusive of other fees incident to this foreclosure, the undersigned or her duly authorized representative will sell at the public auction on **November 6, 2025 at 10 o'clock in the morning** or soon thereafter, at the main entrance of the Hall of Justice of Bacoor City, Cavite, to the highest bidder for CASH and In Philippine Currency, the following described properties with all the improvements thereon, to wit;

TRANSFER CERTIFICATE OF TITLE NO. (057-2020012421) (057-7-734542) 167-2021006768

A PARCEL OF LAND (LOT 10, BLOCK 16, OF THE CONS.-SUBD. PLAN, PCS-04-005817, BEING A PORTION OF THE CONS. OF LOTS 4762-A, FLS-2076-D, LOT 4762-B-2, (LRC) PSD-99595 & LOT 4755-A, PSD-04-018362, L.R.C. REC. NO.), SITUATED IN THE BO. OF MAMBOG, MUN. OF BACOR, PROVINCE OF CAVITE, X XX, CONTAINING AN AREA OF SIXTY (60) SQ. METERS."

TRANSFER CERTIFICATE OF TITLE NO. (057-2020012420) (057-T-734541) 167-2021006767

A PARCEL OF LAND (LOT 8, BLOCK 16, OF THE CONS. SUBD. PLAN, PCS-04-005817, BEING A PORTION OF THE CONS. OF LOTS 4762-A, FLS-2076-D, LOT 4762-B-2, (LRC) PSD-99595 & LOT 4755-A, PSD-04-018362, L.R.C. REC. NO.), SITUATED IN THE BO. OF MAMBOG, MUN. OF BACOR, PROVINCE OF CAVITE, X X X, CONTAINING AN AREA OF SIXTY (60) SQ. METERS."

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

"In the event the public auction should not take place on the said date, it shall be held on November 13, 2025, without further notice."

Prospective buyers or bidders are hereby enjoined to investigate for themselves the title to the said

property and encumbrances, if any there be.
City of Bacoor, September 30, 2025.

MELY C. HERMOSURA-VISTA
Clerk of Court VI

By:

DEMETRIO T. VILLANUEVA, JR.
Sheriff IV

Copy Furnished:
BDO UNIBANK, INC.
REMEDIAL MANAGEMENT UNIT
33th Floor BDO Corporate Center Ortigas, #12 ADB Avenue, Mandaluyong City

**CARL ERIC L. VILLANUEVA &
SPS. LOLITA L. VILLANUEVA AND CARLOS N. VILLANUEVA**
-Bukana Gatid, Brgy. Gatid, Santa Cruz, Laguna
-Lots 8 and 10 Block 16, Road Lot 14 (Now Primerose St.,) Addas Village IV Subd., Brgy. Mambog, Bacoor, Cavite

WARNING:
It is absolutely prohibited to remove, deface or destroy this notice of Extra-judicial Sale on or before the date of sale.

Straight News Publishing:
October 08, 15, 22, 2025

CARDBANK...

Marianne Agutaya, 50, embodies the values of perseverance, passion, and unwavering entrepreneurial spirit. Her life is a journey of resilience, transformation, and the determination to create a better future, not only for herself but for her entire family.

A tough beginning

Marianne had to grow up quickly. While many of her age were focused on finishing their studies and discovering their paths, she was already raising a child and working to support her family. With so many responsibilities on her shoulders, she was unable to complete her college degree, managing to finish only up to her third year.

At 16, she took her first steps into entrepreneurship by making her own barbecue food business, and this early exposure to business shaped her business path.

Although she was raised in a family with stable careers, Marianne never relied on privilege. Instead, she chose to carve out her own way through hard work, grit, and determination.

After separating from her legal husband, with whom she had three children, Marianne began a new chapter in life with her partner, Ismael, a man whose talent and passion for cooking per-

From Page 1

fectly complemented her business mindset. Together, they started a modest food business from home, aiming to meet the growing needs of their blended family, which also included her two children from her previous marriage to Ismael — one in college and another in senior high school.

As support for their income, Marianne opened a small convenience store at home. However, she eventually decided to close it so she could focus entirely on their growing food business. They began preparing rice meals and offering them for schools, companies, and community events. The industry is primarily promoted through online platforms and word of mouth, which has gained momentum quickly.

The birth of MoreDan Coffee

Marianne's business mindset was passed down to her children, especially her daughter, Moreen Agutaya, 30, who holds a degree in Business Administration. In 2023, Moreen and her husband, Daniel, an IT professional, officially launched MoreDan Coffee, a name inspired by the combination of their first names.

MoreDan Coffee is a family collaboration that blends Marianne's well-loved rice meal products with Moreen's



specialty waffles, cakes, pastries, and a variety of refreshing drinks, creating a unique menu that reflects their shared passion and creativity.

As a business-minded person like her mom, Moreen first became a client of CARD Bank, Inc., a microfinance-oriented rural bank. She began with a personal loan. For over 10 years, as a client, she has responsibly managed her finances to help expand the business and support her family's needs.

Afterwards, inspired by Moreen's clientship, Marianne was encouraged and also became a client of the bank. She currently holds an active loan of PHP 30,000, which she reinvested into the family business and used to support her children's education and other daily needs.

MoreDan Coffee soon evolved into more than just a café. It became a symbol of family unity and entrepreneurship, offering a well-loved menu that includes rice meals, flavorful drinks, and their signature waffles. Their customer base initially included students from nearby schools. Still, as the business grew, they began serving corporate employees as well, many of whom placed online and advance orders, particularly those working night shifts.

Even amid intense market competition and the effects of inflation, the Agutaya family stayed true to their values. They remained committed to affordability, consistency in quality, and warm, personalized service. These principles helped them earn customer loyalty and solidify MoreDan Coffee as a trusted name in Calapan City's local food and beverage scene.

Looking Ahead
Thanks to their dedication, life for the Agutaya family has become more stable and comfortable. But Marianne isn't content to stop there. She now envisions transforming the rooftop of their home into an air-conditioned VIP dining space. It is a dream that would allow them to accommodate more customers and elevate their service.

pan City's local food and beverage scene.

Today, with regular staff and part-time workers helping with day-to-day operations, MoreDan Coffee has grown beyond its initial vision, built on years of hard work, sacrifice, and family unity. MoreDan Coffee has grown into a two-branch operation in Calapan City. One in Bulusan, managed by Moreen and her husband, and another in Sta. Maria Village, managed by Marianne herself.

Both branches are open for bulk and advance orders, either for pick-up or delivery. Their customers can reach them and place their orders through their official FB pages @MoreDan Coffee SMV and @MoreDan Coffee-Bulusan.

Marianne and her family's story is a reminder that success does not happen overnight. It is built on patience, resilience, and a deep love for the work you do. Their journey proves that no matter how humble the beginning, progress is always possible for those who believe in their dreams and dare to keep going.

As Marianne shares, "Venturing into business is no easy feat. You will face countless challenges, but with passion and perseverance, anything is possible."