

SMFB nine-month profit up 11% on strong demand across units

San Miguel Food and Beverage Inc. (SMFB) reported consolidated net income of P33.7 billion for the first nine months of 2025, up 11% from the same period last year, driven by strong performances across its food, beer, and spirits divisions.

Consolidated revenues rose 4% to P302.9 billion, supported by firm demand, efficient pricing, and sustained brand initiatives despite weather-related disruptions during the period. Operating income grew 12% to P44.7 billion, while EBITDA climbed 13% to P58.4 billion, improving margins to 19%.

"Our performance shows the effectiveness of our strategy to grow across multiple segments and markets," SMFB Chairman Ramon S. Ang said. "We will continue to strengthen our supply chain, improve productivity, and expand capacity to capture more opportunities and deliver long-term value for our consumers and shareholders."



Food leads growth
San Miguel Foods posted P143.5 billion in revenues, up 7% year-on-year, as volumes and demand rose across

key categories including dairy and coffee, poultry, and prepared and packaged food. The company marked the 100th anniversary of the Magnolia brand with nationwide campaigns highlighting its legacy. Operating income

grew 32% to P12.9 billion, while EBITDA increased 27% to P20.0 billion, aided by margin improvements and cost discipline.
Beer remains steady
San Miguel Brewery reported P110.7 billion

in revenues, supported by growth in international markets and stable domestic sales. It celebrated its 135th anniversary with events including San Miguel Oktoberfest and the release of a San Miguel Pale Pilsen 135th Heritage

limited-edition can. Operating income rose 2% to P23.9 billion, while EBITDA was up 4% to P30.0 billion, reflecting sustained profitability and effective cost management.

Spirits unit maintains strong performance

Ginebra San Miguel Inc. posted a 7% rise in revenues to P48.7 billion, supported by brand campaigns, efficiency gains, and disciplined execution. The company's initiatives included Kabayani Kita sa One Ginebra Nation and nationwide Ginumanfest events to reinforce market presence. Operating income climbed 19% to P7.5 billion, and EBITDA rose 19% to P8.4 billion, driven by stable volumes and improved efficiency.

SMFB said it remains in a solid financial position, supported by steady earnings and prudent capital management, while keeping flexibility to pursue growth opportunities and strategic investments.

New Food Spot? Say Less. SM Foodcourt Opens at SM City Molino



November 10, 2025 – Molino, Bacoor, Cavite — Spending the day at SM City Molino? Make a stop at the newly opened SM Foodcourt at Level 2 and treat yourself to good food you'll love!

The roster's stacked with your go-to favorites and some new names to try. Pepper Lunch Express and Steak Break bring the SM Foodcourt's signature siz-

zle that makes every bite count, while Taste of Joy and Salo deliver comforting Filipino classics done right.

If you're craving Asian flavors, take your pick because SM Foodcourt Molino has various options! There is Thaiwadee for that perfect balance of sweet, spicy, and savory; Gangjee Hongkong for hearty Cantonese-style dishes;

Yoichi by Hanakazu for fresh Japanese favorites; and Mr. Kimbob, the Korean spot everyone's been missing is finally closer to you with its crowd-favorite bibimbap and Korean rice meals.

Cavite locals will also love seeing Il Mio Coffee in the mix. It is a proudly homegrown café now brewing right inside the mall. For quick bites, Potato Corner is always a classic, but you can level it up with Frutas House of Desserts for something refreshing. Get Los Churros for that sweet crunch, or Turks for a savory shawarma fix.

But don't blink, there's more coming. Happy Roasts is joining the lineup soon, so your next visit's about to get even tastier.

So while you're here, make the stop. Try something new, snap a pic (and don't forget to tag @SMFoodcourt). Eat with us at SM Foodcourt, Level 2, SM City Molino!



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2 PANG CENTENARIAN, PERSONAL NA HINATIRAN NI MAYOR STRIKE NG P100,000 HANDOG NG CITY GOVERNMENT NG BACCOOR

LGU Bacoor x Grab Philippines: Digital Diskarte for MSMEs



The Provincial Cavite Government, led by Governor Francisco Gabriel "Abeng" Remulla, brought Ugnayan sa Barangay to Palocpoc II in Mendez on November 12, continuing efforts to keep residents informed about key provincial programs and developments. The Governor was joined by Vice Governor Ram Revilla Bautista in sharing updates on PGC development initiatives to the people.

Mendez Vice Mayor Jaygan Dimapilis, members of the municipal council, and 8th District Board Member Jasmin Maligaya-Bautista were among the local leaders present, signaling strong support for the initiative and the province's broader mission to uplift Caviteños. Ugnayan sa Barangay serves as a direct link between the provincial government and grassroots communities, delivering services and information right at the barangay level. The program underscores the administration's commitment to strengthening community engagement and ensuring that government assistance is accessible to all residents throughout Cavite. - A.Sarte

2025 CALABARZON Livestock Congress isinagawa ng DA-4A DTI-Laguna Conducts Seminar on Business Ideas and Entrepreneurial Mindset

DOST-CALABARZON brings HEIs nationwide to DLSU's newly proclaimed KIST Ecozone for benchmarking visit

SSS extends calamity loans to Tino-affected members in Cebu

Cayetano: CHED 2026 budget should promote data-driven and accountable education reform

Get ready for the most dazzling holiday spectacle of the season — Ribbons and Rhythm: The Musical Parade!

SM CITY DASMARIÑAS

Ribbons and Rhythm 2025

Let's Go!

2PM and 5PM

November 22, 2025

This grand celebration will fill the air with smiles, laughter, and music for kids and the young at heart. Meet our lovable mascots and festive Christmas characters as they dance and sing to your favorite carols. Don't miss this magical show happening at SM City Dasmariñas on November 22, 2025! #SMRibbonsAndRhythm #ChristmasFestivitiesAtSM #EverythingHereAtSM #SMSupermalls #SM-SouthLuzon



27 Natural Health and Nutrition Tips That Are Evidence-Based

25. Avoid restrictive diets

Diets are generally ineffective and rarely work well long term. In fact, past dieting is one of the strongest predictors for future weight gain (85Trusted Source).

This is because overly restrictive diets actually lower your metabolic rate, or the amount of calories you burn, making it more difficult to lose weight. At the same time, they also cause alterations to your hunger and satiety hormones, which make you hungrier and may cause strong food cravings for foods high in fat, calories, and sugar (86Trusted Source, 87Trusted Source).

All of this is a recipe for rebound weight gain, or “yo-yo” dieting.

Instead of dieting, try adopting a healthier lifestyle. Focus on nourishing your body instead of depriving it.

Weight loss should follow as you transition to whole, nutritious foods — which are naturally more filling while containing fewer calories than processed foods (14Trusted Source).

26. Eat whole eggs

Despite the constant back and forth about eggs and health, it’s a myth that eggs are bad for you because of their cholesterol content. Studies show that they have minimal effect on blood cholesterol in the majority of people, and they’re a great source of protein and nutrients (87Trusted Source, 88Trusted Source).

Additionally, a review involving 263,938 people found that egg intake had no association with heart disease risk (88Trusted Source).

27. Meditate

Stress has a negative effect on your health. It can affect your blood sugar levels, food choices, susceptibility to sickness, weight, fat distribution, and more. For this reason, it’s important to find healthy ways to manage your stress (88aTrusted Source).

Meditation is one such way, and it has some scientific evidence to support its use for stress management and improving health (89Trusted Source, 90Trusted Source).

In one study involving 48 people with high blood pressure, type 2 diabetes, or both, researchers found that meditation helped lower LDL (bad) cholesterol and inflammation compared with the control group. Additionally, the participants in the meditation group reported improved mental and physical wellness (91Trusted Source).

The bottom line

A few simple steps can go a long way toward improving your eating patterns and wellness.

Still, if you’re trying to live a healthier life, do not just focus on the foods you eat. Exercise, sleep, and social relationships are also important.

With the evidence-based tips above, it’s easy to introduce small changes that can have a big impact on your overall health.

Just one thing

Try this today: There are lots of suggestions on this list that can help you improve your health, but it’s best to put just one or two into practice at a time so you do not get burned out. As more of these healthy actions become habits, you can add more into your routine.

DOST...

To advance the development of Knowledge, Innovation, Science, and Technology (KIST) Ecozones nationwide, the Department of Science and Technology (DOST)—CALABARZON, as DOST’s lead implementing region of the KIST Ecozone Program, organized a two-day benchmarking visit to De La Salle University (DLSU)—Laguna Campus on October 21 and 22, 2025.

The visit gathered representatives from various Higher Education Institutions (HEIs) and DOST Regional Offices across the country to learn from DLSU’s journey toward establishing its DLSU Innovation Hub, a newly proclaimed KIST Ecozone—formally recognized through Presidential Proclamation No. 985, series of 2025. The activity was held as part of DOST’s continuing efforts to guide HEIs in developing their own KIST Ecozones under the DOST—PEZA Joint Memorandum Circular No. 2023-001.

On October 21, delegates from DOST Regional Offices VI (Western Visayas) and XI (Davao Region) participated along with representatives from several HEIs such as University of the Philippines Mindanao, Lyceum of the Philippines University – Laguna, Western Philippines University, Palawan State University, Bicol University, and Capiz State University. On October 22, the activity welcomed participants from DOST Region VIII (Eastern Visayas), led by Dr. John Glenn D. Ocaña (Regional Director) and Ms. Marilyn O. Radam (Assistant Regional Director for Technical Operations); among the participating HEIs were University of San Carlos, Visayas State University, Tarlac Agricultural University, Pampanga State Agricultural University and the University of Perpetual Help System DALTA – Molino Campus.

The benchmarking sessions featured presentations and open discussions with DLSU officials led by Dr. Jonathan R. Dungca (Vice President for DLSU Laguna Campus) and Mr. Robespierre C. Porsovigan (Business Development Manager). Through these interactions, participants gained valuable insights into the DLSU’s planning and development process, institutional commitment, and strategic coordination with stakeholders.

Dr. Dungca and Mr. Porsovigan shared comprehensive insights into the establishment of the DLSU Innovation Hub, detailing the proposal process, application requirements, and implementation timeline. They also discussed the challenges encountered along the way and the strategies employed to overcome them. Emphasis was placed on the crucial support received from government, industry partners, and other stakeholders as well as best practices in

policy formulation, stakeholder engagement, and resource management. These exchanges offered practical and actionable perspectives that may serve as valuable references for visiting HEIs as they begin crafting their own KIST Ecozone plans.

Following the discussions, participants toured the DLSU Innovation Hub and the nearby research and development (R&D) facilities. The visit featured key buildings such as the John L. Gokongwei Jr. Innovation Center, Richard L. Lee Engineering and Technology Block, and Dr. George S.K. Ty Advanced Instrumentation and Teaching Laboratory Building which houses several of its support facilities. Participants were introduced to collaborative spaces, startup incubation areas, and specialized laboratories including the Thermomechanical Anal-

IGU...

Patuloy ang pagtutulungan ng Pamahalaang Lungsod ng Bacoor at pribadong sektor upang matulungan ang ating mga MSMEs na maabot ang kanilang pangarap.

Sa programang Grab Asenso: Digital Diskarte, libo-libong mali-

DTI...

The Department of Trade and Industry (DTI) – Laguna Provincial Office, through Negosyo Center Pakil in partnership with the Department of Social Welfare and Development (DSWD) – Pangil, successfully conducted a seminar on Business Ideas and Entrepreneurial Mindset at the Pavilion, Panguil River Eco Park, Brgy. Natividad, Pangil, Laguna, on October 23, 2025.

The seminar aimed to educate potential entrepreneurs about the different types of businesses they can pursue, the proper process for registering a business name, and the importance of adopting the right entrepreneurial mindset while learning the basic principles of entrepreneurship. Through this seminar, participants were intro-

duced to practical business concepts, creative livelihood opportunities, and effective strategies for starting a business within their communities. A total of twenty-four (24) potential MSMEs attended the event.

Resource speakers from DTI—Laguna and DSWD—Pangil shared their expertise and experiences in entrepreneurship development, emphasizing the value of innovation, perseverance, and continuous learning in sustaining a business. They also highlighted government programs and services that can help aspiring entrepreneurs gain access to financial assistance, business mentorship, and market linkage opportunities.

LGU...

liit na negosyo ang natutulungan sa pamamagitan ng AI tools, digital payment solutions, at mobile-first marketing know-how.

Sa naturang kaganapan, si Konsehal Horatio M. Brillantes Jr. ang naging panauhing

DTI...

to help them identify their own business potentials and assess their readiness to embark on entrepreneurial ventures. Many of them expressed their appreciation for the seminar, noting that it not only broadened their understanding of business concepts but also motivated them to turn their ideas into reality.

The seminar concluded with a question and answer session, allowing participants to clarify doubts, share their concerns, and receive personalized advice from the resource speakers. The organizers encouraged attendees to continue their entrepreneurial journey with the support of the DTI’s Negosyo Center, which offers ongoing guidance and assistance for MSME development (CM-RCaballero, DTI-Laguna).

Participants actively engaged in interactive activities designed

FROM PAGE 01

ysis Laboratory (TALA), TAYO Project Laboratory, Evelyn D. Ang Institute of Biomedical Engineering and Health Technologies (EDA-IBEHT), the Central Instrumentation Facility (CIF), and the Animal BSL-3 Research Pod, among others. The tour also featured Amber Kinetics’ R&D facility.

The activity formed part of DOST—CALABARZON’s broader effort to advance the establishment of innovation-driven campuses and strengthen the science, technology, and innovation (STI) ecosystem nationwide. It also served as a prelude to the DOST Inno.Venta 2025 held from October 23 to 25 at Batangas State University, The National Engineering University—home of the first proclaimed KIST Park in the country under Presidential Proclamation No. 947, series of 2020.

FROM PAGE 01

tagapagsalita bilang kinatawan ni Mayor Strike B. Revilla. Ang mensahe: kapag nagkakaisa ang pamahalaan at pribadong sektor, mas mabilis ang pag-unlad ng ating mga MSMEs at mas malapit ang kanilang pangarap sa katuparan.

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OneAboitiz Helps Communities for ST Uwan

As communities across the Visayas and Mindanao continue to recover from typhoon “Tino,” the Aboitiz Group, through the Aboitiz Foundation, remains at the forefront of relief and recovery efforts. The ongoing operations, focused in Cebu, Bohol, Negros Occidental, Iloilo and Dinagat Islands, reflect the Group’s enduring promise to advance business and communities, even in times of crisis.

This coordinated effort builds on OneAboitiz’s earlier earthquake response in Cebu and Davao, and now extends to preparations for the impact of super typhoon “Uwan.” It underscores the Group’s proactive and unified approach to helping communities not only recover but also prepare for upcoming challenges.

Unified OneAboitiz Relief Effort

As part of its unified approach, the Aboitiz Foundation has mobilized its various business units — including Aboitiz Equity Ventures, AboitizPower, UnionBank, Aboitiz InfraCapital, Aboitiz Foods, Aboitiz Land and Economic Estates, Coca-Cola Europacific Aboitiz Philip-

CAYETANO...

Senate Minority Leader Alan Peter Cayetano called for a more data-driven and accountable approach in higher education budgeting, saying the Commission on Higher Education’s (CHED) 2026 proposal should reflect long-term reforms that improve student access and institutional performance.

“The CHED should be guided by science and be data-driven. Let’s get the data and see what we can do together,” he said, urging the agency to use reliable data in crafting its programs that will translate into measurable outcomes for learners.

During the Senate budget hearing on October 17, 2025, lawmakers raised concerns over CHED’s P32.49-billion

budget for next year, citing declining allocations for student financial assistance programs such as the Tertiary Education Subsidy (TES) and Tulong Dunong Program (TDP).

The programs have seen repeated funding cuts despite growing demand and enrollment in both public and private higher education institutions.

CHED commissioner Shirley C. Agrupis said the agency’s 2026 plan focuses on state universities and colleges (SUCs), scholarships, and research support. However, she admitted challenges in sustaining the coverage of scholars under the Free Higher Education Law (RA 10931), especially those studying in private schools.

Senators also pointed to low fund utilization and delays in project implementation among SUCs, along with Commission on Audit (COA) findings on slow liquidation of scholarship funds and inconsistent monitoring of school performance.

Cayetano, who previously chaired the Senate Committee on Higher, Technical, and Vocational Education, said these issues highlight the need for performance-based budgeting and stronger accountability mechanisms in CHED and its attached institutions.

FROM PAGE 01

He earlier backed CHED’s “ACHIEVE” 7-point agenda, which promotes access, quality, and institutional resilience among higher education

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Relief operations officially began on November 9, led by the Office of the Provincial

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These coordinated actions reflect the Group’s readiness and unity in bringing back vital services to affected communities.

“Our teams in Davao Light, Cotabato Light, and Visayan Electric moved quickly as one to bring back essential services,” said Anton Mari Perdices, AboitizPower SVP and COO for Distribution. “That’s what the OneAboitiz spirit is — coming together with speed, skill, and heart.”

PR

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Rebuild After Tino, Prepares

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ty officers, and two boom trucks.

Visayan Electric continues to restore power lines across Cebu City, Mandaua, Liloan, Toledo, Talisay, and Balamban.

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Bilang bahagi ng pagdiriwang ng Buan ng Paghahayupan, isinagawa ang 2025 CALABARZON Livestock Congress na may temang "Panagdur-as: Makabagong Kasanayan, Lakas ng Paghahayupan para sa Masaganang Bagong Pilipinas." Ito ay ginanap noong ika-28 ng Oktubre sa Lipa Culture and Arts Center, sa Lipa City, Batangas.

Ito ay upang iparating ng Department of Agriculture IV-A CALABARZON (DA-4A) ang kasalukuyang kalagayan ng sektor ng pagha-

hayupan sa rehiyon, kabilang ang mga usapin sa African Swine Fever (ASF), Avian Influenza (AI), kahalagahan ng akreditasyon bilang Civil Society Organization (CSO), at pagrerehistro sa Registry System for Basic Sectors in Agriculture (RSBSA).

Mula naman sa Philippine Crop Insurance Corporation (PCIC), Landbank of the Philippines (LBP), Agricultural Credit Policy Council (ACPC), at Development Bank of the Philippines (DBP), nabahagi ang mga proseso ng pagkuha ng seguro at

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Woven Paths



Narda Dellova, 38, an Iraya Mangyan and CARD client from Puerto Galera, proudly showcases her handcrafted Mangyan woven products. Each piece is a reflection of her culture, creativity, and resilience.

In the peaceful mountains of Talipan, Aninuan in Puerto Galera, Narda Dellova works with steady hands. At 38, her fingers move with the grace of decades of tradition, artistry, and purpose. Each weave reflects the life she has built, the challenges she has overcome, and the dreams she continues to chase.

Narda's story begins far from the bustling towns and busy streets. She is a proud member of the Iraya Mangyan, one of the eight Mangyan ethnolinguistic groups native to Mindoro Island. They are skilled in traditional crafts, particularly basket weaving using nito vines and buri palm leaves. Their weaves, rich in symbolism and beauty, are more than just objects; they are cultural expressions passed down through generations.

Born into a humble family where farming is their way of living, Narda spent her early years surrounded by rows of rice paddies, vegetables, and the simplicity of mountain life. "We grew what we needed. My parents worked the land, and we sold what we could in our community," she shares.

But when the time came for her family to leave the highlands and settle closer to the town, something new was planted in Narda's heart—a seed of creativity nurtured by her mother's hands. "My mother be-

gan weaving baskets made from buri palm and nito vines. At the age of 10, she learned the craft with natural ease, absorbing not just the technique, but the heritage embedded in each loop and knot," Narda recalled

Despite her passion for learning, financial hardships forced Narda to put her dreams of formal education on hold. Instead, she devoted herself to weaving and helping her parents to support the family's needs.

Now, Narda has her own family, with a husband who works as a construction worker and a daughter studying at Mangyan Elementary School. She stands at the heart of her family's livelihood, weaving not just baskets, but a better future.

Each of Narda's handmade creations made with nito vines and buri palm leaves, such as flowerpot holders, fruit trays, jewelry boxes, coasters, organizers, earrings, and more, tells a story. The materials, gathered from the mountains or collected with help from neighbors, are transformed over days, weeks, and even months into intricate pieces of functional art. "Every item is a piece of my effort, my culture, my hope," she said.

But her journey took a transformative turn in 2013, when CARD staff visited her community. Introduced to the products and services of CARD Bank, a microfinance-oriented rural bank, Narda saw an opportunity she couldn't pass up. With a starting loan of PHP 4,000 and eventually growing up to PHP 32,000, she was able to invest in her weav-

ing and meet her family's needs.

"Being a client of CARD Bank has helped me in many ways, especially when we had nothing and I needed capital to continue my work," she shares.

Her involvement didn't end with financial support. Through CARD MRI Hijos Tours, a tour company under CARD MRI, Narda became a part of the Home Stay Tour program launched in June 2025 in Puerto Galera. Her crafts, along with the works of fellow Iraya Mangyan weavers, now take center stage at Bahay Tabudan, a traditional weaving house at the Mangyan Village in Aninuan, Puerto Galera. Here, the participants and visitors not only buy crafts. They can also witness the magic of weaving through live demonstrations.

"I'm happy to teach others about our craft. Through Hijos Tours, more people now understand and appreciate our culture and skills," she says.

As she weaves, her eyes are set on the future, particularly on her daughter, who is now the same age she was when she first learned the craft. "I told her that, aside from education, weaving is a gift I want to pass on. I have started teaching her already," Narda smiles.

She hopes that one day, their Mangyan-made products will reach a broader market, touching hearts beyond their island home. And with every fiber, every weave, every story shared, Narda Dellova proves that no dream is too far when it is stitched with passion, purpose, and pride. PR

2 pang...

Barangay Sinbanali at Molino 2, Nobyembre 8, 2025 – Muling nagpakita ng malasakit at pagpapahalaga sa mga nakatatanda ang Pamahalaang Lungsod ng Bacoor sa pangununa ni Mayor Strike B. Revilla, sa pamamagitan ng personal na paghahatid ng ₱100,000 incentive sa dalawang bagong centenarian ng lungsod.

Ang mga pinarangalan ay sina Lolo Nathan Monzon Navarette ng Barangay Sinbanali

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kasama ang mga opisyal ng Barangay Molino 2.

Ang ₱100,000 incentive ay handog ng Bacoor LGU bilang pagkilala sa mga natatanging residente na umabot sa edad na 100 taon. Sa kabuuan, ngayong araw ay apat na centenarian na ang nabigyan ng tig-₱100,000 – dalawa kaninang umaga at dalawa naman ngayong hapon – bilang bahagi ng programa ni Mayor Strike para sa mga centenarian ng Bacoor.

Kabilang sa mga dumalo sa makabuluhang okasyon sina Mayor Strike B. Revilla, LNB Vice President Randy Francisco, Kapitana Caridad Sanchez at mga opisyal ng Barangay Sinbanali, at Kapitan Mike Saquitán

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dividually paying members must have paid at least six contributions under their current membership type;

Have an online account with SSS (My.SSS) to file an online application;

No past due loan accounts and no outstanding restructured loans;

Not have been granted any final benefit;

Of legal age and under 65 years of age at the time of the loan application; and

Have not been disqualified due to fraud committed against the SSS.

In addition, SSS also activated a separate CLP for members who were affected by Tropical Storm Ramil in Roxas City and in the Municipality of Sigma in Capiz. Qualified SSS members who live or work in these areas may apply for calamity loan from 5 November 2025 up to 4 December 2025.

De Claro emphasized that calamity loans act as bridge for affected members to tide them over and hasten recovery. PR

SSS...

QUEZON CITY - The Social Security System (SSS) announced that its members in Cebu affected by Typhoon Tino may avail of the Calamity Loan Program (CLP) starting today 6 November 2025 up to 5 December 2025 providing immediate financial relief as recovery efforts continue across the province.

SSS President and Chief Executive Officer Robert Joseph Montes de Claro said that the CLP provides qualified SSS members in Cebu with immediate access to emergency funds for their essential needs in tandem with recovery efforts undertaken by national and local government.

"We understand how life-changing the devastation brought by Typhoon Tino is to workers and their families in Cebu. Our priority is to provide immediate, accessible support to help them get back on their feet," De Claro said.

The National Disaster Risk Reduction and Management Council (NDRRMC) has placed all

53 cities and municipalities in Cebu under a state of calamity after Tropical Cyclone Tino struck the province last 4 November 2025.

NDRRMC estimates show more than 200,000 families and 700,000 individuals were affected, with more than 200,000 pre-emptively evacuated and more than 400,000 displaced.

CLP terms and eligibility

Under the CLP, qualified members may borrow up to P20,000 at 7% interest rate with repayment period of 24 months. Applications can be submitted online via My.SSS facility.

De Claro said that once approved, loan proceeds will be credited directly to their enrolled disbursement account.

Major qualification requirements are: Residing or working in an area declared under State of Calamity;

Have at least 36 monthly contributions - six of these must be posted within 12 months preceding the month of filing. In-

DBM

inaprubahan ang P1.684-B calamity fund para sa DA, DSWD, at PCG

MANILA – Inaprubahan ng Department of Budget and Management (DBM) ang pagpapalabas ng ₱1.684 bilyon para i-replenish ang Quick Response Fund (QRF) ng Department of Agriculture (DA), Department of Social Welfare and Development (DSWD), at Philippine Coast Guard (PCG).

Ang habbang na ito ay alinsunod sa direktiba ni Pangulong Ferdinand R. Marcos Jr. na pabilisin ang recovery at rehabilitation efforts sa mga lugar na tinamaan ng mga nagdaang kalamidad sa bansa.

Mula sa kabuuang halaga, ₱1 bilyon ang inilaan para sa DA upang mapalakas ang kanilang mga recovery at rehabilitation programs sa mga rehiyong appektado ng African Swine Fever at ng mga nagdaang bagyo.

Magiging stand-by fund din ito para sa mga agricultural recovery programs sakaling magkaroon pa ng mga kalamidad, kabilang ang posibleng epekto ng Super Typhoon Uwan.

"Malaki ang damage ng mga bagyo at sakuna sa ating agrikultura, at ang numero uno pong biktima n'yan ay 'yong ating mga magsasaka at mangingisda," ayon kay DBM Secretary Amenah Pangandaman.

"Kaya noong nag-request po ang DA na i-replenish 'yong kanilang QRF, agad po nating inaprubahan 'yan, in anti-papangitang efforts sa mga lugar na tinamaan ng mga nagdaang kalamidad sa bansa.

Magiging stand-by fund din ito para sa mga agricultural recovery programs sakaling magkaroon pa ng mga kalamidad, kabilang ang posibleng epekto ng Super Typhoon Uwan.

Ayon sa Special Provision ng FY 2025 General Appropriations Act, gagamitin ng DA ang QRF para sa mga proyekto tulad ng pamimigay ng inputs para sa crops, livestock, poultry, at fisheries; pagkukumpuni ng mga pasilidad sa produksyon at post-production; at pagbibigay ng cash aid o kagamitan sa mga naa-

pektuhang magsasaka at mangingisda. Sa man tala, ₱631.023 milyon naman ang ibinigay sa DSWD para dagdagan ang kanilang 2025 QRF. Gagamitin ang pondong ito sa pagbili ng Family Food Packs at Non-Food Items, pag-iimbak ng mga relief goods, at pagbibigay ng emergency cash transfer sa 58,962 pamilyang naapektuhan ng lindol at bagyo sa iba't ibang lalawigan. Sasaklawin din nito ang warehouse rentals, administrative costs, at mga stand-by funds para sa mga DSWD regional offices. "Ang replenishment ng QRF para sa DSWD ay titiyak na tuloy-tuloy na makatatanggap ng tulong pinansyal, relief goods, at kabuhayan ang ating mga kababayang naapektuhan ng kalamidad," sabi ni Secretary Pangandaman. "Ang pakiusap po natin sa DSWD, agad din

po sana 'yang makarating sa mga kababayang nasalanta para makabalik sa normal ang kanilang pamumuhay," dagdag pa niya.

Bukod sa ₱631.023 milyon, nauna nang naglabas ang DBM ng ₱1.982 bilyon noong Oktubre para rin sa QRF replenishment ng DSWD.

Nagpalabas din ang DBM ng ₱53.007 milyon para sa Philippine Coast Guard (PCG) upang masuportahan ang kanilang relief, rehabilitation, at search and rescue operations tuwing may kalamidad.

"Alam naman natin na sa oras ng sakuna, nandiyan palagi ang ating Philippine Coast Guard—handang magligtas ng buhay ng marami nating kababayang nasa peligro," ani Secretary Pangandaman.

"During these times, mas kailangan nila ng ating tulong at suporta," dagdag pa niya. (END)

PGC Distributed Assistance to 100 Newborn Screening Continuity Clinic Patients

The Provincial Government of Cavite extended its continued support to child health and welfare through the distribution of financial assistance to 100 Newborn Screening Continuity Clinic (NBSCC) patients on November 12, 2025, at the New Provincial Government Center.

Each beneficiary received ₱5,000, aimed at helping families sustain the medical needs and ongoing care of children enrolled in the continuity clinic.

Representing Governor Abeng Remulla, Provincial Administrator Gilbert V. Gandia led the activity and reaffirmed the provincial government's commitment to improving child healthcare services. He also emphasized the importance of early detection and proper management of congenital disorders through the Newborn Screening Program.

Also in attendance were Dr. Maria Victoria S. Torres, OIC – Sat-

Educational Assistance Distributed to 2,542 Iskolar ng Lalawigan

A total of 2,542 Iskolar ng Lalawigan from Cavite State University–Carmona Campus received their educational assistance during the payout held on November 12, at the CarSiGMA Gymnasium in the City of Carmona. The initiative underscores the Provincial Government of Cavite's continued commitment to supporting students in their academic journey.

Governor Abeng Remulla and Vice Governor Ram Revilla personally graced the event, delivering messages of encouragement and reiterating the provincial leadership's dedication to safeguarding the health and future of Caviteño children.

The initiative reflects the Provincial Government of Cavite's ongoing mission to promote accessible and responsive healthcare for every Cavite family, especially during the crucial early stages of a child's life. — OPIO

to expanding educational opportunities for Caviteño youth. Local leaders also showed strong support through their presence, including Carmona City Mayor Dahlia Loyola, 5th District Representative Roy Loyola, Board Members Ivey Jane Reyes and Aidel Paul Belamide, and members of the Sangguniang Panlungsod. Their collective attendance highlighted the shared vision of strengthening education as a pathway to development.

During the program, provincial officials expressed their pride in the scholars' efforts and emphasized the importance of accessible education in shaping the future workforce. The financial assistance provided aims to ease students' academic expenses and empower them to focus more on their studies.

The distribution concluded successfully, giving students renewed motivation to pursue excellence and contribute to the progress of Cavite. — OPIO

EDITORIAL: The vice presidency after two years

IS IT a clear case of political harassment, as Vice President Sara Duterte claims it is?

Or is it simply because, as part of the Duterte political dynasty that has monopolized political power in Davao for decades, she believes she is inherently entitled to a huge security detail second only to the Presidential Security Group?

In other words, she believes she's not just a VIP or Very Important Person, but the next in line to the Chief Executive and Commander-in-Chief no less who deserves to be assigned a security detail numbering more than 400 or a battalion of policemen and soldiers armed to the teeth who will protect her from any harm.

After her election as Vice President, Duterte was appointed as Education Secretary rather than as Defense Secretary she had earlier said she wanted.

She headed the Department of Education or DepEd despite her utter lack of experience in the field of education.

And in her two-year stint in DepEd, did we hear her expound on her philosophy of education or the key reforms she wanted to implement to improve our basic education system?

We ask now: Did she leave the DepEd a better and more capable institution seriously implementing basic education that encourages respect for human rights, inculcates patriotism and nationalism, strengthens critical and creative thinking, develops moral character and personal discipline as the fundamental law mandates the DepEd to do?

Now that she is out of DepEd, Sara Duterte has all the time in the world to basically twiddle her thumbs and do nothing but wait to take over the presidency as the 1987 Constitution provides that the Vice President assumes the highest elective position in case of death, permanent disability, removal from office or resignation of the President.

Can the incumbent Vice President be relied upon to serve the public interest and welfare at all times good and bad?

That question has been raised after she decided to leave for a vacation abroad with her family while the country was being battered by a strong typhoon that spawned deep floods in many places and forced to flee their homes for safer ground.

Earlier, Duterte reaped public scorn for demanding confidential and intelligence funds for the DepEd, an agency without any mandate to undertake programs properly belonging to the police and the military.

No wonder therefore that the Vice-President's approval rating based on the latest surveys indicate a steep drop from 91 percent in 2022 to below 50 percent at present.

What's alarming and divisive is that the Vice President has declared open war and intensified tirades against the Marcos Jr. administration in what appears to be an effort to recover lost political ground and prettify her image with an eye toward a presidential bid in 2028.

But are Filipinos willing to reinstate a member of the Duterte dynasty in the Philippine presidency after her lackluster performance at DepEd and the bloody war on drugs of her father Rodrigo Duterte as Chief Executive from 2016 to 2022 that the International Criminal Court believes now merits prosecution for crimes against humanity?

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SM Prime: Living in Resilient Future

Manila, Philippines — At SM Prime Holdings, Inc. (SM Prime), water stewardship has come a long way since its early initiatives. As part of its environmental sustainability strategy, the programmatic Water for Tomorrow campaign looks beyond water recycling and efficient water management.

For SM Supermalls, this urgent call to action to protect and preserve a valuable resource makes any large-scale investment in water security a sound opportunity to do good for both people and planet.

Amplified impact

With 89 malls nationwide, SM Supermalls high-impact yet practical water management systems and circularity practices build long-term capacity for future water disruptions and reflect the malls' greater ecosystem. Having intro-

duced sewage treatment plants nearly three decades ago, well before any compliance requirements, SM Supermalls also made significant investments in efficient low-flow fixtures and water-saving technologies to prevent unnecessary consumption at scale. In 2023, the first rainwater treatment facility by a mall opened in Baguio to convert rainwater into another potable resource, alleviating pressure on the local water grid.

At a cultural level, SM Supermalls becomes a living sustainability classroom where mallgoers, employees, and tenant-partners are made aware of its water, waste, and energy programs. Partnerships with NGOs, government agencies, and civic groups also sustain water conversations through the mall's broad reach and are crucial to the sustainability agenda.



SM Cares engages communities, mallgoers, and tenants in water conservation initiatives that inspire mindful consumption and collective action.

Tomorrow's Water-



SM Southmall in the late 90's. Located in the water-challenged area of Las Pinas, the mall was the first to have a sewage treatment plant (STP) for water recycling. It opened to the public in 1995, followed by SM Bacoor in 1997, saving a significant volume of water otherwise used for flushing.



A community solution. At the launch of SM City Baguio's Rainwater Treatment Facility (RTF), innovation meets sustainability and sets a benchmark for water efficiency.

Embedding the message of water sustainability, SM Cares champions UN SDG6 – using every mall touchpoint and social media to create content on water conservation, access to safe water, sanitation, and hygiene for health and well-being.

Building what matters, today

Water's essential role supports human activity and economic growth. As climate concerns accelerate and affect water supply, SM Prime's unified stance on water stewardship prepares for challenges ahead.

SM Supermalls not only assists larger partner-tenants with compliance and the bottom line. It similarly inspires smaller businesses and other stakeholders that depend on mall operations to adopt innovative solutions.

"The scale of what we are doing today for water is already proof that we are reaping the benefits of the innovative vision of our leadership," says Steven T. Tan, President of SM Supermalls.

"What makes our programs truly meaningful is how they bring people and purpose together. It creates a ripple effect of sustainability that reaches beyond our walls," said Tan.



The first mall to receive LEED Gold Certification in 2017, SM Aura's wastewater treatment plant and smart water management technologies ensure responsible and efficient water use.



Water sustainability is a shared responsibility across all SM malls. SM Cares engages and promotes water conservation initiatives that inspire mindful consumption and collective action.

As a vital community hub, the malls promote the wider SM Green Movement campaign, empowering people to practice responsible water use.

Chinabank nets P20.2 billion in 9 months on strong revenues

A consolidated net income of P20.2 billion for the first nine months of 2025, an increase of 10% year-on-year. This performance resulted in a return on equity of 15.3% and a return on assets of 1.6%, still among the highest in the industry.

Chinabank's core businesses delivered robust results, with interest income rising by 13%. This growth, driven by the continuous expansion of earning assets, offset a 9% jump in interest expense. Net interest income grew by 15% to P53.5 billion. Net interest margin remained healthy at 4.6%.

Fee-based income also increased to P3.1 billion on steady growth in trust and bancassurance commissions. Operating expenses rose by 15% to P25.3 billion, mainly due to strategic investments in manpower and technology. Nonetheless, cost-to-income ratio improved to 45%. To strengthen its balance sheet, Chinabank proactively increased provisions to P7.0 billion for a non-performing loan (NPL) cover of 123%, higher than the industry average.

Still the fourth largest private universal bank in the country, Chinabank's total assets grew 8% year-on-year to reach P1.7 trillion. Gross loans increased by 14% to P994.0 billion on strong demand from both the corporate and consumer segments. Despite the rise in lending, NPL ratio improved to 1.6%, reflecting the bank's prudent stance. Deposits also rose by 9% to P1.4 trillion, securing a stable funding base, driven by 12% year-on-year growth in checking and savings accounts.

Total capital reached P184.4 billion, up 13%. Capital adequacy ratio stood at 15.8% and common equity tier 1 ratio at 15.0%—well above regulatory requirements. Book value per share improved to P68.49.

Chinabank's strength and preeminent standing in the industry

Batangas Farmers, Mas Pinalakas sa Makabagong Integrated Nutrient and Water Management Training

Bilang bahagi ng layuning mapataas ang kalidad ng produksyon ng palay at maitaguyod ang tamang paggamit ng iba't ibang diagnostic tools para sa Integrated Nutrient and Water Management tulad ng Minus-One Element Technique (MOET) App, Leaf Color Chart (LCC) at LCC App, PalayCheck App, Cropping Pattern and Calendar (CPC) Tool, at Alternative Wetting and Drying (AWD).

Bilang pagtatapos ng pagsasanay, nagbigay ng pangwakas na mensahe sa pamamagitan ng video message si Center Director Dr. Rolando V. Maningas, RAg, ng DA-ATI CALABARZON bilang pagkilala sa tagumpay ng isinagawang programa. PR

na mula Nobyembre 11 hanggang 14, 2025. Nasaksihan ng mga kalahok ang aktwal na paggamit ng iba't ibang diagnostic tools para sa Integrated Nutrient and Water Management tulad ng Minus-One Element Technique (MOET) App, Leaf Color Chart (LCC) at LCC App, PalayCheck App, Cropping Pattern and Calendar (CPC) Tool, at Alternative Wetting and Drying (AWD).

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Chinabank's strength and preeminent standing in the industry

were recently affirmed by several recognitions. Chinabank secured the Four Golden Arrow award for governance excellence from the Institute of Corporate Directors. Its client-focused approach was recognized with the Outstanding Wealth Management Service for the Affluent award from Private Banker International and Philippines' Best Bank for Customer Experience award from Euromoney. Chinabank's growing global reputation was further highlighted by its inclusion for the second year in a row in both TIME's World's Best Companies 2025 and the Fortune Southeast Asia 500 list.

Cavite Career Caravan Brings Job Opportunities to Silang Jobseekers

The Cavite Career Caravan made another impactful stop at Cavite State University – Silang Campus on November 7, opening doors to employment to residents in the area. A total of 147 jobseekers participated in the activity, eager to explore career possibilities and take steps toward meaningful employment.

The caravan featured the participation of 42 companies, composed of 6 overseas employers and 36 local companies, collectively offering an impressive 6,309 job vacancies across various industries. From entry-level positions to specialized roles, the event provided a wide range of opportunities tailored to differ-

ent skill sets and backgrounds. In addition to employment prospects, several national government agencies were also present to assist attendees with essential services. Representatives from the Philippine Statistics Authority (PSA), Social Security System (SSS), Pag-IBIG Fund, PhilHealth, Department of Trade and Industry (DTI), Technical Education and Skills Development Authority (TESDA), and Bureau of Internal Revenue (BIR) extended support through consultations, information desks, and on-site processing.

Spearheaded by the Office of the Provincial Public Employment

Service Manager (OP-PESM), the Cavite Career Caravan continues to serve as a vital initiative that strengthens linkages between jobseekers, employers, and partner agencies. The program reflects the Provincial Government of Cavite's commitment to helping Caviteños access employment, livelihood, and government services closer to home.

With strong participation from the academe, government agencies, and the private sector, the CvSU-Silang leg of the career caravan stands as another successful milestone in promoting career readiness and economic empowerment across the province. — OPIO

29K families in Calabarzon preemptively evacuated ahead of Uwan's onslaught

CALAMBA CITY, Laguna (PIA) — A total of 29,387 families or 95,665 individuals from 120 towns and cities across Calabarzon were preemptively evacuated as part of preparedness measures ahead of Super Typhoon Uwan's impact on Saturday, November 8.

The evacuation was carried out in compliance with the directive of the Calabarzon Regional Disaster Risk Reduction and Management Council (RDRRMC) to conduct preemptive evacuations in areas at high risk of flooding, landslides, and storm surges to ensure the safety of residents.

Based on data from the Department of Environment and Natural Resources—Mines and Geosciences Bureau (DENR-MGB), there are 3,260 flood-prone barangays in 141 towns and cities across the region.

According to Bianca Pabas, a geologist from DENR-MGB, out of this number, 1,008 barangays in 40 towns and cities are located in Quezon Province, 852 barangays in 34 towns and cities in Batangas, 706 barangays in 23 towns in Cavite, 506 barangays in Laguna, and 188 barangays in 14 towns in Rizal.

Although some areas are not identified

as landslide-prone, the agency also warned of the possibility of rain-induced landslides, particularly in mountain slopes, riverbanks, creek mouths, and steep roadside areas.

Aside from preemptive evacuation, the DENR-MGB also recommended that local gov-

ernment units (LGUs) implement emergency preparedness and response protocols in areas previously affected by rain-induced landslides and flash floods.

The RDRRMC Calabarzon was placed on red alert on Nov. 8 to ensure prompt response and coordination among

government agencies and LGUs for the impacts of Super Typhoon Uwan.

The council is set to conduct a Rapid Damage Assessment and Needs Analysis (RDANA) to immediately determine the extent of damage and the needs of communities affected by Super Typhoon Uwan.

Mabilisang Aksyon: Sumali sa Shadow Billing!

Mga Private Hospitals (Level 1-3) at Infirmaries, hinihikayat na magsumali sa Shadow Billing at magsumite ng CF5 at eSDA ngayon.

Ito ang simpleng paraan para ihanda ang inyong sistema sa paglipat ng PhilHealth sa **Diagnosis-Related Groups (DRG) Provider Payment System.**

MGA SIMPLENG HAKBANG para sa SHADOW BILLING:

1. **Isumite ang mga Kailangan**
Ihanda at ipasa ang tatlong (3) dokumento sa inyong PhilHealth Regional Office (PRO), addressed sa Regional Vice President:
 - Certification ng inyong IT provider (para sa eClaims 3.0/CF5)
 - Certificate ng pagdalao sa DRG training ng PhilHealth
 - Cover Letter
2. **Simulan ang Pagsusumite**
Sa lalong madaling panahon, simulan na ang pagsusumite ng CF5 at eSDA kasama ng inyong claims.

Tandaan:

Tuloy ang Bayad. Habang nag-Shadow Billing, gagamitin pa rin ang ACR system para sa bayaran. Hindi maaantala ang inyong payment.

Para sa Gabay. Makipag-ugnayan sa inyong PhilHealth Regional Office.