

# SPEAKER DY RALLIES HOUSE TO SHIELD FILIPINOS FROM OIL PRICE SHOCKS AMID MIDDLE EAST CONFLICT

Speaker Faustino "Bojie" G. Dy III on Monday rallied the House of Representatives to pursue legislation and policy measures to shield Filipinos from the effects of oil price shocks brought about by the ongoing conflict in the Middle East.

In a statement, Dy said lawmakers and House committees will push priority bills aimed at cushioning the impact of rising oil prices on key sectors of the economy, particularly workers, commuters, farmers, and small businesses.

"Kasama po ng aking kapwa-mambabatas at ng iba't ibang Komite, kami po ay walang humpay na magsusulong ng mga priority bills at mga hakbang na makakatulong upang mapagaan ang

epekto ng mga pandaigdigang krisis sa ating mga kababayan," Dy said.

"We recognize that this is a challenge we must face head on, which is why the House of Representatives will work with the Executive to focus on measures that will help cushion the effects of rising oil prices on the various sectors of our economy—especially our workers, commuters, farmers, and small businesses."

The Speaker from Isabela said the escalating tensions in the Middle East shows how developments abroad can directly affect the Philippines, particularly through rising oil prices felt by Filipino families.

He said it is only natural for people to feel fear and concern when oil prices rise, as this drives up transportation fares, food and other basic necessities.

"Dama po nating lahat ito—ng mga manggagawa, ng mga magulang na nagtatrabaho para sa kanilang pamilya, at ng bawat Pilipinong nagsisikap mabuhay nang may dangal," he said.

Despite these challenges, Dy assured the public that Congress remains committed to safeguarding the welfare of Filipinos.

"Sa kabila nito, nais ko pong ipabatid na hindi po kayo nag-isa sa pagharap sa mga hamong ito. Ang Kapulungan ng

mga Kinatawan po ay patuloy na ginagampanan ang mandato nitong pangalagaan ang kapakanan ng sambayanang Pilipino," he said.

Dy said the House will focus on policies that strengthen the economy and protect the livelihoods of ordinary Filipinos.

"Masugid po nating pagtutuunan ng pansin ang mga batas at patakaran na magpapalakas sa ating ekonomiya, magpoprotekta sa kabuhayan ng ating mga mamamayan, at magtiyak ng kaginhawaan at kaligtasan ng taumbayan," Dy said.

The House chief also called for unity as the country confronts global uncertainty.

"Sa kasaysayan ng ating bansa, maraming beses na po tayong nakagalagan ang kapakanan ng mga bagyo, krisis, at mga pangyayaring tila wala sa ating kontrol," Dy said.

"We have confronted challenging moments before, and each time the strength and unity of the Filipino people have carried us through."

"Napatunayan na po natin na kapag tayo ay nagbubuklod-buklod at nagmamalasakit sa isa't isa, walang hamon na hindi natin kayang lampasan."

Dy assured the public that government institutions will continue working to protect Filipinos and guide the country through global challenges.

"Mga kababayan, buong puso ko pong ipinararating sa inyo na patuloy pong kikilos ang inyong pamahalaan, patuloy pong magtatrabaho ang inyong Kongreso, at patuloy po nating pangangalagaan ang bawat Pilipino," he said.

"Dumaan man ang mga unos, ang tunay na lakas ng Pilipinas ay nasa tapang, pagkakaunawaan, at pagkakaisa ng sambayanan."

"Kagaya po ng maraming balakid na ating nalampasan, makakaasa po kayong magkakasama nating haharapin ang hamong ito—at magkakasama rin tayong babangon: nang mas malakas, mas payapa, at mas panatag ang loob para sa kinabukasan ng ating bayan."

# SSS LAUNCHES FACIAL AUTHENTICATION FOR ANNUAL CONFIRMATION OF PENSIONERS WITH LIVENESS CHECK

## Entrepreneurship Skills Boost: DTI-Laguna and CARD-MRI Train Future Business Owners



February 9, 2026 | Bay, Laguna — The Department of Trade and Industry (DTI)-Laguna, in partnership with the Center for Agriculture and Rural Development—Mutually Reinforcing Institutions (CARD-MRI), successfully conducted a Livelihood

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## SMFB revenues reach P419.1 billion in 2025, net income up 13%

San Miguel Food and Beverage Inc. (SMFB) reported a 13% increase in consolidated net income to P46.3 billion in 2025, driven by a record performance from its food business, continued growth in spirits, and higher international beer sales.

Consolidated revenues reached P419.1 billion, up 5% from the previous year, while gross profit rose 8% to P120.4 billion. Operating income increased 9% to P61.0 billion, and EBITDA grew 10% to P80.6 billion. EBITDA margin improved to 19%.

Net income at-

tributable to equity holders of the parent rose 17%, reflecting stronger shareholder returns.

"2025 was a strong year for SMFB, and that is a credit to our people across the organization," said SMFB Chairman Ramon S. Ang. "We will continue investing in our brands and operations so we can serve more Filipino families and deliver long-term value to our shareholders."

The food business delivered record results, with revenues increasing 6% to P196.3 billion. Operating income rose 30% to P17.3 billion, while net income grew

38% to P11.6 billion.

This growth was driven by improved performance in feeds and strong demand for poultry. The branded businesses also posted solid results, led by Magnolia Dairy and Coffee and Purefoods meats, supported by strong sales of products such as corned beef, luncheon meat, hams, bacon, longanisa, and tocino.

The beer business recorded consolidated revenues of P155.4 billion, reflecting a stable performance from the previous year. International operations continued to contribute positively, with revenues rising 3% to US\$285 million on higher sales volumes. Domestic beer

revenues reached P139.1 billion despite continued pressure on consumer spending from successive annual excise tax increases since 2020. Even so, the beer business maintained operating income at P32.9 billion and net income at P26.5 billion through disciplined cost management, portfolio optimization, and targeted investments in consumer engagement.

Meanwhile, the spirits business sustained its strong momentum, with revenues increasing 8% to P67.4 billion, driven mainly by effective pricing and stable volumes. Operating income rose 21% to P10.4 billion, while net income increased 20% to P8.7 billion.

## CARD MRI expands holistic care with CARD Care Clinics in Marawi and Cotabato



CARD MRI staff, management, clients and partners took part in the groundbreaking of the CARD Care Clinic facilities in Marawi City (left) and Cotabato City (right), marking a significant move toward bringing accessible primary healthcare to the communities.

CARD MRI Property Management, Inc. (CMPMI) led the groundbreaking ceremonies for the CARD Care Clinic Inc. (CCCI) facilities in Marawi City and Cotabato City on January 12–13, 2026. The project represents a major step toward expanding access to primary healthcare for underserved communities in Mindanao, reflecting CARD Mutually Reinforcing Institution's (CARD MRI) commitment to holistic community de-

velopment. The initiative aims to support the holistic well-being of CARD MRI clients and local communities by complementing the organization's Islamic financing services with accessible, affordable, and culturally sensitive healthcare. The clinics will offer essential primary healthcare services, including medical consultations, diagnostic services such as X-rays, preventive care,

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# DTI Cavite Joins Magallanes' 110th Founding Anniversary and Muscovado Festival



CCC Launches Month-Long Women's Month Initiatives to Strengthen Gender-Responsive Climate Governance

Cavite's 'Alagang Ina' ordinance pushes aid for kids with chronic diseases

DOTr chief says PUV fare hike amount under study

## PHILHEALTH GAMOT LAUNCHING IN BACCOOR CITY

PhilHealth Regional Office IV-A (PRO IV-A) officially launched PhilHealth GAMOT in Bacoor City, Cavite, on March 6, 2026, marking a significant step toward strengthening access to primary care services and essential medicines in the community.

Leading the ceremony was Dr. Edwin M. Oriña, Acting Regional Vice President (ARVP) of PRO IV-A, together with Ms. Ma. Obelia M. Fontanilla, Head of the Local

Health Insurance Office (LHIO) Dasmariñas. They were joined by Hon. Strike B. Revilla, Mayor of Bacoor City; Hon. Rowena Bautista-Mendiola, Vice Mayor; City Health Office heads led by Dr. Ivy Marie Yrastorza; and Ms. Emiliana Ugalde, RSW, Head of the City Social Welfare and Development Office.

During the program, ARVP Oriña highlighted the importance of strengthening primary care services at the community level. He discussed

the benefits of PhilHealth YAKAP, which provides services such as medical consultations, laboratory tests, cancer screenings, and access to essential medicines. Under PhilHealth YAKAP, 21 medicines are available in YAKAP Clinics, while an additional 54 medicines can be accessed through accredited PhilHealth GAMOT Providers.

The event was attended by various sectors, including 4Ps benefi-



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## Php4.6-M halaga ng Fuel Assistance Card, ipinamahagi ng DA-4A

Umabot sa P4,671,000 ang halaga na ipinamahagi sa mga magsasaka sa probinsya ng Batangas at Quezon sa kauna-unahang Fuel Caravan na naganap ngayong taon sa ilalim ng Fuel Subsidy Program ng Department of Agriculture IV-CALABARZON (DA-4A) High Value Crops Development Program (HVCDP) simula noong ika-23 hanggang ika-26 ng Pebrero sa Lipa City, Batangas.

Dito ay tigta-tatlong libong piso (P3,000) ang laman ng card na



ipinagkaloob sa mga lehitimong maggugulay bilang suportang pinansyal sa pagbili o pagbayad ng krudo sa mga Petroleum Retail Outlet para sa kanilang mga kagamitang pansaka.

Sina Rolando Macalintal at Manolito Gonzales na may pangunahing mga tanim na gulay at kape ay ikinatuwa ang nakuhang tulong sa Kagawaran dahil

# POINT OF VIEW Inflation is under control

From Last week issued

how many pages of the Bible I read each day. All God cared about was me. He wanted to know me, and in order to do that I had to talk to him and tell him what I was feeling and what I needed. It was that simple. Armed with this revelation, I returned to church with a shift in perspective: I was no longer there to fulfill some obligatory duty put forth by Catholic leadership, but to be with God and feel his presence in a peaceful place. In this way, I was now in it for God, not some religious label.

My mistake? I misconstrued religion for faith. I thought religion alone was enough and ignored a relationship with God as a result. Religion is meant to be a supplement to your faith; it is not meant to be a replacement. Religion, by definition, brings together groups of people who share a set of beliefs in some higher power. Consequently, religion is inherently a collective experience you share with such a group. Faith, on the other hand, is an individualized experience, an exploration of a personal relationship with said higher power. Religion is thus incapable of giving you the intimacy required by faith. Instead, you must establish a personal relationship with your God — on your own.

I find going to church and prayer to be ways in which I can strengthen my faith and relationship with God. Maybe you're conventional too. Or maybe you go on hikes to appreciate nature or lock yourself in a pitch-black room to bask in the peace of silence and stillness. Whatever your modus operandi is, do it. The stipulations of a religion are not worth following if doing so harms your relationship with your God. Give yourself the freedom to pursue your relationship, your way. When you do, I promise you will be filled with a deeper sense of faith and belief that goes beyond the teachings of any religion.

## CCC Launches Month-Long Women's Month Initiatives to Strengthen Gender-Responsive Climate Governance

MANILA, 9 March 2026 — The Climate Change Commission (CCC) joins the nation in celebrating National Women's Month in March, recognizing Filipino women as powerful leaders and innovators driving the country toward a climate-smart and resilient Philippines.

The Commission is launching its Gender and Development (GAD) Agenda and Strategic Plan to advance gender-transformative climate governance, and rolling out a month-long set of internal programs and initiatives to strengthen gender inclusivity in the workplace, such as capacity-building through Gender Climate 101, staff wellness support via Serbisyo para kay Juana at Juan, and wearing of purple every Wednesday to advocate for women and gender equality.

Under this year's subtheme, "Lead like the Babaylans, Filipinas!", the CCC draws inspiration from the pre-colonial Babaylans who were integral community pillars — healers, spiritual guides, decision-makers, and catalysts for social transformation. Unconfined by society's limited preconceptions, they led with profound wisdom, unwavering courage, and boundless care.

"Tayo ay may tungkuling gabayan ng pambansang direksyon ng bansa laban sa lumalalang epekto ng pagbabago ng klima. Kailangang tiyakin natin na walang sektor—lalong-lalo na ang kababaihan, mga batang babae, mga katutubo, mga may kapansanan—ang maiiwan," said CCC Commissioner Rachel Anne S. Herrera, Chair of CCC's Gender Focal Point System.

The Commission also acknowledged the enduring contributions of women leaders in national climate governance, including that of Senator Loren Legarda, whose work laid the legal and financial foundation for the country's climate action framework as the principal author of the Climate Change Act of 2009 and the People's Survival Fund Act, among many landmark laws on climate and environmental action. The Commission's commitment to gender-responsive action is reflected in its own structure, where women occupy more than half of all positions in the CCC. These women are actively shaping the strategies and policies that guide climate governance, with expertise in both STEM fields and the social sciences. "We recognize

women not only for their resilience in enduring storms but for their ingenuity in building the systems and strategies that allow our communities to thrive despite them," said CCC Vice Chair and Executive Director Robert E.A. Borje.

Furthermore, Borje stressed that empowering women is not simply a matter of inclu-

sion but of strategic national investment. "When we invest in Filipino women, we invest in stronger families, more resilient communities, and a more climate-secure Philippines," he added.

As the Philippines advances towards a climate-smart future, the Climate Change Commissioners emphasize that

the nation is strongest when the voices of those most vulnerable are heard and represented. The leadership of Filipinas, they said, is essential for building a climate-resilient and inclusive future—because those who truly understand the struggles on the ground are the ones best positioned to provide real and effective solutions.



Officials and employees of the Climate Change Commission joining the celebration of National Women's Month activities

## SSS...

The Social Security System announced today the launch of a facial authentication to allow pensioners to complete the Annual Confirmation of Pensioners (ACOP) requirement without visiting SSS branches.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said the system uses biometric liveness checks to verify the identity of pensioners online. "This makes compliance easier, faster, and more secure, ensuring uninterrupted pension payments," de Claro said.

The feature is available to pensioners registered in the National ID System (PhilSys) including:

Retirement pensioners aged 80 and above residing in the Philippines

Retirement pensioners living abroad

Survivorship (death) pensioners

De Claro explained that pensioners do not need to login to My.SSS. By visiting the SSS homepage at www.sss.gov.ph, pensioners can access a dedicated

ACOP icon that seamlessly guides them through the facial scan and biometric verification process using any camera-enabled device, through the Philippine Statistics Authority's (PSA) National ID eVerify system.

"The verification process takes less than a minute and immediately updates SSS records while confirming that a live person is present, preventing fraudulent activity," he added.

Pensioners without compatible devices may seek assistance at SSS branches through E-Centers. Traditional options, including in-person visits or scheduled video appointments, remain available.

This initiative is part of SSS' ongoing efforts to enhance digital services for nearly four million pensioners nationwide and abroad, making compliance to ACOP requirement more convenient while reducing travel burdens amid rising living costs.

"No travel. No hassle. Just quick, secure verification from home," he emphasized

## DOTr...

MANILA — Acting Transportation Secretary Giovanni Lopez on Wednesday confirmed there will be a public utility vehicle (PUV) fare hike, with the Land Transportation Franchising and Regulatory Board (LTFRB) set to complete its study within the week.

In a press conference in Malacañang, Lopez said the LTFRB is currently studying how much the fare hike would be for different types of PUVs. He noted that initial recommendations by transport groups were rejected by his office to ensure the fare hike is carefully studied before implementation.

"We have to treat this very carefully with an abundance of caution, imbes na makakatulong tayo sa mas nakakarami at sa lahat, baka mas makakadagdag tayo sa problema (we don't want to create more problems instead of helping more people)," he said.

During the press conference, he also announced a PHP5,000 fuel subsidy for PUV drivers in Metro Manila that will be distributed beginning next week.

The subsidy dis-

tribution will begin with tricycle drivers, followed by jeepney, taxi, transport network vehicle service (TNVS) and bus drivers.

"Ang utos po sa atin ng ating Pangulo [Ferdinand R. Marcos Jr.], huwag na nating hayaang mas lumala pa ang sitwasyon at kailangan ang whole-of-government approach at 'yan po ay ipinag-utos niya sa Office of the Executive Secretary kaya kami ay nagkaroon ng pagpupulong kanina (The President ordered us to not let the situation worsen and there should be a whole-of-government approach. That's his order to the Office of the Executive Secretary, and that's why we had a meeting earlier)," he said.

The DOTr and the LTFRB will work with the Department of Social Welfare and Development (DSWD), Department of Information and Communications Technology, Department of the Interior and Local Government (DILG), and local government units in the distribution of fuel subsidies and verification of beneficiaries.

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## DHSUD Calabarzon helps LGUs strengthen, update comprehensive land use plans

CALAMBA CITY, Laguna (PIA) — The Department of Human Settlements and Urban Development (DHSUD) Calabarzon has intensified its efforts to assist local government units (LGUs) in Calabarzon in updating their Comprehensive Land Use Plans (CLUPs) and zoning ordinances to promote safe, resilient, and sustainable development.

DHSUD Calabarzon Assistant Regional Director lawyer Naiza Mae Delos Santos said the review and approval of CLUPs remain as one of the agency's priorities, ensuring that local land use policies are aligned with national standards and responsive to emerging development challenges.

"The CLUP identifies areas that should not be used for housing because of risks and possible hazards in the future," Delos Santos emphasized during the Philippine Information Agency's radio program.

Under existing

guidelines, each LGU is required to prepare a Comprehensive Land Use Plan accompanied by a zoning ordinance that regulates land utilization and guides long-term development planning.

The CLUP outlines appropriate land allocations for residential, commercial, industrial, agricultural, and institutional uses, while identifying environmentally critical and hazard-prone areas where development should be limited or restricted.

She added that the CLUP serves as a primary reference in the issuance of development permits and in the construction of buildings and infrastructure projects, including housing developments that will help LGUs ensure that projects are established in safe areas and comply with proper zoning regulations.

Based on DHSUD data, 70 LGUs or 49.29 percent in the region still need to update their CLUPs and zoning

ordinances. Meanwhile, 56 LGUs are currently in the process of upgrading their plans.

To support local governments, DHSUD provides technical assistance through a dedicated division that guides LGUs in the preparation, review, and enhancement of their land use plans.

The agency is also implementing the 'Planado Program' in CALABARZON, which aims to strengthen local planning capacities and accelerate the updating process. Delos Santos said, "These plans guide the proper use of land and help prevent future risks while supporting sustainable development."

DHSUD then encouraged LGUs to maintain close coordination with them to facilitate the timely completion and approval of their updated CLUPs, as they target its full compliance across the region by 2028.

## 21K working-class individuals to benefit from Cavite 4PH projects

MANILA — At least 21,000 working-class individuals are expected to benefit from two housing projects under the Expanded Pambansang Pabahay para sa Pilipino (4PH) Program, the Department of Human Settlements and Urban Development (DHSUD) said Thursday.

In a news release, DHSUD reported that Secretary Jose Ramon Aliling and Pag-IBIG Fund Chief Executive Officer Marilene Acosta joined Edgar Saavedra, chief executive officer of Megawide Construction Corporation, during the groundbreaking rites for the projects being developed by PH1 World Developers.

The two developments, located in Barangays Salitran and Paliparan, will consist of 26 multi-storey condominium towers that can generate more than 7,000 housing

units under the Expanded 4PH Program.

Earlier, Saavedra committed to deliver 100,000 socialized housing units under the Marcos administration, signaling the private sector's strengthened participation in the government's flagship housing initiative.

Aliling described Megawide's involvement as a strong vote of confidence in the Expanded 4PH and the reforms being implemented by the DHSUD.

He noted that Megawide, a Quadruple A-rated construction firm, is among reputable private developers supporting the program aimed at addressing the country's housing backlog.

Once completed, the Cavite projects are expected to provide decent, safe and affordable homes to thousands of working-class families.

The Pag-IBIG Fund is supporting both

developments, which will feature amenities such as open parks, playgrounds, entrance and exit gates, parking areas and a clubhouse.

Also present during the ceremony were DHSUD Senior Undersecretary Eduardo Robles Jr. and other key officials from DHSUD and Pag-IBIG Fund. (PNA)

## GCash launches "Pera Coach", Philippines' first AI-powered financial coach embedded in an e-wallet to strengthen financial literacy

PERA Coach brings always-on access to clear and tailored financial education to millions of Filipinos directly within the GCash app.

Developed with Microsoft, "Pera Coach" converses in English, Tagalog, Cebuano, and Hiligaynon to make financial services easier to understand for all Filipinos.

Reinforcing its role in advancing financial literacy and inclusion nationwide, finance super app GCash introduces the Philippines' first artificial intelligence-powered financial coach to be embedded in an e-wallet. Developed with support from Microsoft and powered by enterprise-grade AI, it converses in English, Tagalog, Cebuano, and Hiligaynon to make financial services easier to understand for all Filipinos.

Pera Coach responds contextually to user prompts like financial goals, budget considerations, and risk appetite, delivering guidance personalized to each user's financial journey. Despite improvements in the country's financial inclusion agenda in recent years, the ability to meaningfully use a broader range of financial services, like insurance and investments, remains limited. Persistent gaps in financial literacy contribute to this low adoption, with many Filipinos lacking access to clear and credible guidance. According to a 2021 survey by the Bang-

regulation. Rather, Beyond the launch itself, the GACash signals a broader GACash strategy aimed at leveraging emerging technology to solve real-world financial challenges. "We firmly believe innovation should go beyond adopting the latest technology. Rather,

Community-Based Program (CBP). Before the signing, Mr. R-jay M. Salabao, Project Technical Assistant I and Provincial GIA team member, detailed the MOA provision counterparts for both the beneficiary and DOST CALABARZON. As a flagship initiative, the GIA-CBP funds S&T undertakings designed to boost productivity and quality of life through the promotion of

ko Sentral ng Pilipinas (BSP), just 2% of Filipino adults were able to correctly answer six basic financial literacy questions.

Pera Coach aims to address these challenges by providing always-on access to clear and tailored financial education within a platform millions of Filipinos already use daily.

"Financial literacy should not feel intimidating or out of reach," said Winsley Bangit, Group Head of New Business at Mynt, the parent company of GCash. "With Pera Coach integrated directly into the GCash ecosystem, Filipinos can receive real-time guidance that's practical, contextual, and easy to understand, helping them make more confident financial decisions."

"Even everyday moments like deciding how much to set aside for a weekly budget, comparing different savings accounts, or choosing a potential stock, can shape long-term outcomes, and we want to support users through those moments," he added.

### Leveraging AI for inclusion

Beyond the launch itself, the GACash signals a broader GACash strategy aimed at leveraging emerging technology to solve real-world financial challenges. "We firmly believe innovation should go beyond adopting the latest technology. Rather,

the true value of innovation is measured by the impact it has on the lives of everyday Filipinos, especially the underserved," Bangit continued.

Likewise, Microsoft echoes the transformative potential of generative AI when applied to real, everyday use cases.

"Millions of Filipinos already carry a financial platform in their pockets, but only one in four is financially literate. We've made real progress in financial access, but access without understanding isn't inclusion—it's an empowerment gap. And closing that gap is nation building," said Microsoft Philippines Country General Manager Jonathan Que.

"In working with GCash, we are putting a personal AI financial coach in the hands of every user, from the sari-sari owner in Davao to the OFW family in Pampanga. Responsible AI, built into the app millions already trust, turns everyday transactions into everyday learning. When every Filipino can understand their finances, save with confidence, and invest in their dreams, we don't just strengthen households, we strengthen the nation." he added.

To access Pera Coach and begin receiving personalized financial education content, GCash users need to open the app, go to 'Invest' and tap the Pera Coach banner. For more information, visit the Help Center.

## DOST-Rizal seals partnership with BPWMPC to elevate water hyacinth handicrafts

Pililla, Rizal — The Department of Science and Technology (DOST) CALABARZON, through the Provincial Science and Technology Office (PSTO) Rizal, officially signed a Memorandum of Agreement (MOA) with the Better Pililla Women's Multi-Purpose Cooperative (BPWMPC) today, February 13. This milestone marks the cooperative's formal entry into the DOST Grants-in-Aid (GIA)

appropriate technologies. The session also allowed the BPWMPC to clarify key details regarding the project's upcoming implementation phase.

The BPWMPC has a proud history of water hyacinth weaving, famously transforming an environmental nuisance into a sustainable livelihood. Through this GIA-CBP assistance, the cooperative aims to (1) improve the treatment

and preservation of dried water hyacinth stalks; (2) upgrade varnishing and sewing processes through advanced technology; and (3) enhance the overall visual appeal and quality of their signature gift and handicraft products.

The event concluded with a commemorative photo session, marking the start of a partnership dedicated to innovation and community empowerment

and preservation of dried water hyacinth stalks; (2) upgrade varnishing and sewing processes through advanced technology; and (3) enhance the overall visual appeal and quality of their signature gift and handicraft products. The event concluded with a commemorative photo session, marking the start of a partnership dedicated to innovation and community empowerment

# We Stannin' HARD: Best New Finds in Luzon with SM Supermalls

We are all about that stan life. A new album from a rising artist? Fan-boy/fangirl mode activated. A freshly opened concept store? Consider us a fan. Entering your fitness era? Support. Whether it's a personality we love or a lifestyle we aspire to, as long as it resonates with the life we want, we are stanning hard.

Here at SM Supermalls, you don't need to look any further. Everything—and we mean everything—that will get you hyped up for months is right here. From the hottest new finds across Luzon to everyday essentials that hit different, these stores have us hooked, and we just cannot get enough. As your most-loved mall, SM continues to be an icon worthy of all our attention.

## Frankie's New York Buffalo Wings

For all our buffalo wings stans, the first-in-Bulacan Frankie's New York Buffalo Wings at the West Wing of SM City Marilao brings its iconic variations to the table, with flavors ranging from classic buffalo to garlic parmesan and honey sriracha. Craving wings?



This is your chance to dig in until you drop.

## Manam

And if you're simply a fan of home, Manam in the Ground Level of SM City Marilao is your best pick! The first-in-Bulacan, Manam elevates Filipino comfort food with creative twists. Ever heard of their iconic Watermelon Beef Sinigang? Yep, that's Manam for you!



## All For Our Lifestyle & Fashion Stans

If she's having it, we're ALL having it. Trends let us feel part of a community where we truly belong. From accessories you can carry all day to lifestyle must-haves, we're all about riding the hype.

## Aquaflask Designs

If you're a fan of carrying your personality with you, the first-in-Batangas AquaFlask Designs makes hydration look good with functional, sleek tumblers that you can customize—from colors and sizes to all the accessories you can pair them with. Opening soon at the Ground Level of SM City Batangas, AquaFlask Designs lets your personality shine through whether you're heading to the gym, to class, or just malling around SM.



## All For Our Foodie Stans

Ah yes, food. Who isn't a fan, right? From familiar dining destinations to new food hubs to explore, we are stanning hard!

## Pho Hoa

A fan of Vietnamese classics? The soon-to-open, first-in-Cavite Pho Hoa at the Upper Ground Level of SM City Bacoor serves soulful bowls of pho, alongside staple sides like spring rolls, vermicelli bowls, and flavorful rice plates. With meals that'll remind you of your last trip to Vietnam, Pho Hoa



is the perfect spot to savor the familiar flavors of the country.

## Decathlon

For sport and adventure stans who love gearing up for every experience, the newest Decathlon at Level 3 of SM City Grand Central brings over 70 sports' worth of equipment, apparel, and accessories into one space. From running shoes to yoga mats, hiking gear to swim essentials, Decathlon location makes it simple to shop everything you need to stay active and stylish.



## All For Our Wellness Stans

Wellness first? Healthy fitness habits? We can't help but stan those who take good care of themselves—and lowkey, we all aspire to be like them!

**ICONIC—SM** Supermalls stan here! From the best in fitness and wellness to dining concepts you're sure to love, whatever you're stanning in life, your most-loved SM Supermalls has got it all for you.

Follow @smsupermalls on social media or visit [www.smsupermalls.com](http://www.smsupermalls.com) for the latest updates and events.

###  
**About SM Supermalls**

## PHILHEALTH...

ciaries, indigent residents, persons with disabilities, and senior citizens, all of whom received guidance on how to avail themselves of the program's services.

During the launch, LHIO Dasmariñas facilitated member assignments to chosen YAKAP Clinics, enabling attendees to access primary care services immediately. Concurrently, the seven City Health Offices of Bacoor conducted First Patient Encounters (FPE) and medical consultations, with YAKAP doctors issuing prescriptions to patients in need of medication.

Meanwhile, Generika Drugstore, an accredited PhilHealth GAMOT Provider, participated by dispensing prescribed medicines on-site, ensuring that beneficiaries received their necessary medications without delay.

The launch of PhilHealth GAMOT in Bacoor underscores PhilHealth's continuing commitment to improving access to affordable medicines and quality primary healthcare services for all Filipinos.

## Sunnies Studios

Sunnies Studios continues to be a staple for eyewear and lifestyle essentials. Its newest store at the Ground Level of SM City San Pablo brings that signature cool directly to your everyday wardrobe and gets you looking like your idol. Known for trendy and timeless styles, Sunnies Studios offers a range of eyewear for all our accessories stans out there.



## The Loop

All for our tech-savvy stans, The Loop at Level 3 of SM Center Tuguegarao Downtown is your newest go-to spot for anything gadget and gadget accessories, bringing in products that are sure to empower you whether you're a student, a professional, or just vibin' through life.



## Iremia Headspa

If wellness is your goal this year, Iremia Headspa at the 2nd Level of SM City Clark is where self-care becomes part of your everyday life. A first in SM, it offers structured head and scalp treatments focused on relaxation and reset. Wanna be your own #1 fan? This is the spot for anyone who's ready to take their well-being seriously.



SM Supermalls is evolving for a new era shaped by how people live, connect, and experience life today. More than a place to shop, it is the country's most loved mall and an everyday destination designed around the lifestyles, passions, and needs of Filipino communities, delivering new finds, fresh concepts, and meaningful experiences, All For You.

As one of Southeast Asia's largest mall developers and operators, with 89 malls in the Philippines and 9 in China, SM Supermalls continues to evolve its spaces, experiences, and partnerships, building destinations that grow with communities and remain trusted, relevant, and loved for generations. Your Most Loved Supermall, SM — All For You.

From Page 1

## DOTr...

hand, DSWD Secretary Rex Gatchalian assured that there will be subsidies too for PUV drivers in provinces outside Metro Manila.

"Iki-kick off lang natin sa Metro Manila pero sunod-sunod na po 'yan, di na yan magtatagal. One after the other, mangyayari po yan total ang DSWD naman may nationwide offices kami who will do simultaneous payouts (We're kicking off in Metro Manila, but this will be consecutive and it won't take long. One after

the other, it will happen since the DSWD has offices nationwide and we will do simultaneous payouts)," Gatchalian said. The fare hike and fuel subsidies are part of the government's response to rising oil prices across the world due to the ongoing conflict in the Middle East.

Last week, Marcos also ordered the government to shift to four-day workweeks and to implement other energy-saving mechanisms to help reduce the country's energy demands. (PNA)

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## Cayetano

From Page 1

## EDITORIAL:

### The True Wealth of a Nation

The age-old proverb "Health is Wealth" is often dismissed as a cliché until a crisis—personal or national—proves it true. In the Philippines, we are currently navigating a "dual-track" health crisis: the rising costs of medical care for households and the structural fragmentation of our public healthcare delivery.

While the Universal Health Care Act promised a safety net for every Filipino, recent data from the Philippine Institute for Development Studies (PIDS) reveals that out-of-pocket spending rose by nearly 12% in the last year

alone. This means that despite increased government spending, a single major illness can still push a middle-class family into poverty.

Beyond the wallet, the "decay" of local health centers and the shortage of health-care workers—who often seek better opportunities abroad—remain the silent killers of our system. A building without a nurse is just a shell; a law without funding is just lip service. As we move forward, the focus must shift from simply "building more" to "retaining more"—valuing the health workers who are the true backbone of our national survival.

## Cavite's...

From Page 1

TRECE MARTIRES CITY, Cavite (PIA) — Local legislators in Cavite province are prioritizing ordinances advocating for the welfare of children undergoing long-term treatment — an effort that did not go unnoticed by the Philippine Councilors' League (PCL).

Proposed by Councilor AJ Humarang of Trece Martires City, the Alagang Ina ordinance aims to provide P 30,000 annual financial assistance to children aged 0 to 17, undergoing long-term treatment for non-communicable diseases.

This includes diseases such as childhood

cancer, autism, epilepsy, hydrocephalus, heart diseases, chronic kidney diseases, among others.

Known as the Alagang Ina Program, the measure was chosen as a finalist to the very first Gawad Galing Lokal na Bataas of the Philippine Councilors' League.

In a social media post, Humarang dedicated the recognition to the parents and youth undergoing long-term treatment.

"For every Treceño family, this is not only a dream for our youth. Most importantly, a source of strength and support for every parent. We will always be here," Humarang added in Filipino.



Editorial Office

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Email ad: [newsstraight172@gmail.com](mailto:newsstraight172@gmail.com)  
[soberanavic@gmail.com](mailto:soberanavic@gmail.com)

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From Page 8

## CARD MRI...

and more. CMPMI President Maida Decano emphasized the broader significance of the project during her message. "This groundbreaking ceremony is more than just the opening of a primary care facility. It embodies CARD MRI's mission to address poverty holistically—not only by supporting financial empowerment but also by ensuring communities have access to health and well-being," she said.

Dr. Michelle Anne Dy-Menil, President of CCCI, under the holding company CARD Care Networks Inc. (CCNI), highlighted how the clinics will directly benefit local residents. "Many families still travel long distances just to access even basic healthcare services. With these clinics, we are bringing primary healthcare closer to the people, providing timely consultations, preventive care, and support that respects the community's culture and needs. It's about building healthier families, who in turn can focus on learning, earning, and improving their quality of life," she shared.

The establishment of the clinics was made possible through the support of The Nippon Foundation, a partner organization of CARD MRI, which aims to provide accessible, quality healthcare and support sustainable communities of CARD MRI, which aims to eradicate poverty in the Philippines.

## DTI ...

The Municipality of Magallanes celebrated its 110th Founding Anniversary and Muscovado Festival on March 12, 2026, with the theme "Payak na Pinagmulan, Maunlad at Maningning na Pamayanan."

One of the highlights of the morning program was the Muscovado

community development, both in Christian and Muslim communities of Marawi and Cotabato.

The groundbreaking ceremonies were attended by CMPMI President Maida Decano, CARD MRI Resource Mobilization and International Group Director Jean Pauline Landicho, CCCI President Dr. Michelle Anne Dy-Menil, and other CARD MRI heads, officers, staff, clients, and community members. Media partners covered the Cotabato event, including Anne Acosta of Mindanao Expose Cotabato, Carolyn Abas of Radyo Natin FM Cotabato, Shella Cumbao of TM FM Radio Cotabato, and Sam Sali of XFM 102.1 Cotabato.

The CARD Care Clinics will be located along Narciso Marcos Highway, Barangay Biaba Damag, Marawi City, and Rosales Street, Rosary Heights 6, Sinsuat Avenue, Cotabato City. The project reinforces CARD MRI's long-term commitment to supporting communities through integrated financial and health services, bringing hope, care, and opportunity closer to those who need it most.

CMPMI, CCCI, and CCNI are member-institutions of CARD MRI, a group of development-oriented institutions established in December 1986 with a common goal of eradicating poverty in the Philippines.

From Page 1

Festival cooking competition, where participants prepared creative dishes using muscovado as the main ingredient, promoting one of Magallanes' known local products. In the afternoon, barangays competed in a kubo-building contest using coconut and bamboo materials, symbolizing appreciation for the hardworking farmers who contribute to the municipality's local economy.

Representing the Department of Trade and Industry, DTI Cavite Business Counselor Mhea Alindugan served as one of the judges for both the cooking and kubo-building competitions, highlighting the agency's continued support in promoting local products and strengthening micro, small, and medium enterprises (MSMEs).



## Cavite's 'Alagang Ina' ordinance pushes aid for kids with chronic diseases

CARD MRI Property Management, Inc. (CMPMI) led the groundbreaking ceremonies for the CARD Care Clinic Inc. (CCCI) facilities in Marawi City and Cotabato City on January 12–13, 2026. The project represents a major step toward expanding access to primary healthcare for underserved communities in Mindanao, reflecting CARD Mutually Reinforcing Institution's (CARD MRI) commitment to holistic community development.

The initiative aims to support the holistic well-being of CARD MRI clients and local communities by complementing the organization's Islamic financing services with accessible, affordable, and culturally sensitive healthcare. The clinics will offer essential primary healthcare services, including medical consultations, diagnostic services such as X-rays, preventive care, and more.

CMPMI President Maida Decano emphasized the broader significance of the project during her message. "This groundbreaking ceremony is more than just the opening of a primary care facility. It embodies CARD MRI's mission to address poverty holistically—not only by supporting financial empowerment but also by ensuring communities have access to health and well-being," she said.

Dr. Michelle Anne Dy-Menil, President of CCCI, under the holding company CARD Care Networks Inc. (CCNI), highlighted how the clinics will directly benefit local residents. "Many families still travel long distances

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### REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION REGIONAL TRIAL COURT OFFICE OF THE CLERK OF COURT AND EX-OFFICIO SHERIFF DASMARIÑAS CITY, CAVITE

**BDO UNIBANK, INC.,**  
Petitioner/Mortgagee,

File No. FC-DC-2048-26  
EXTRA JUDICIAL FORECLOSURE  
OF REAL ESTATE MORTGAGE  
UNDER ACT 3135, AS AMENDED  
BY ACT 4118

-versus-

**SPS. GINALYN S. DANCEL and  
ALEXANDER EUGENE DANCEL,**  
Debtors/Mortgagor.

X-----X

#### NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **BDO UNIBANK, INC.**, a universal banking corporation with postal address at 33rd Floor, BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City, against the debtors/mortgagors, **SPS. GINALYN S. DANCEL and ALEXANDER EUGENE DANCEL** with postal address at No. 18 Ramos St., ST. Martin Village, Brgy. Talipapa, Novaliches, Quezon City; Blk. 4, Lot 2, Chester Place, Brgy. Buroil Main, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of 6 February 2026 amounts to **ONE MILLION FOUR HUNDRED FIFTY SIX THOUSAND EIGHT HUNDRED TWENTY TWO PESOS and 08/100 (Php 1,456,822.08)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on April 17, 2026 at 10:00 o'clock in the morning or soon thereafter in the Ground Floor Lobby of Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buroil II, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH or CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit:

#### TRANSFER CERTIFICATE OF TITLE NO. 057-2016020364

IT IS HEREBY CERTIFIED that certain land situated in Barrio of Brgy. Buroil, Municipality of Dasmariñas, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

A parcel of land (Lot 2 of the consolidation-subdivision plan of Lots 9 & 10, Blk. 4 PCS-04-017530, L.R.C. (CLR) Record No. 8834), situated in the Barrio of Barangay Buroil, Municipality of Dasmariñas, PROVINCE OF CAVITE, ISLAND OF LUZON. Bounded on the NE., points 2 to 3 by Lot Road lot 6; on the SE., POINTS 3 TO 4 BY Lot 11, Blk. 4; on the SW., POINTS 4 TO 5 BY Lot 12, Blk. 4, all PCS-

04-017530; POINTS 5 TO 7 AND 7 TO 1 BY Lot 1, of the consolidation – subdivision plan; on the NW., POINTS 1 TO 2 BY lot 7, Blk. 4, PCS-04-017530. Beginning at point marked "1" on plan being N. 43 Deg. 33'E., 322.18 m. from MON. No. 137, Imus Estate;

Thence N. 67 Deg. 59'E., 10.00 m. to point 2;  
Thence S. 22 Deg. 01'E., 10.00 m. to point 3;  
Thence N. 67 Deg. 59'W., 10.00 m. to point 4;  
Thence N. 22 Deg. 02'W., 1.61 m. to point 5;  
Thence N. 64 Deg. 36'E., 0.20 m. to point 6;  
Thence N. 22 Deg. 57'W., 6.22 m. to point 7;  
Thence N. 24 Deg. 38'W., 2.16 m. to point of beginning; containing an area of **NINETY NINE (99) SQUARE METERS, MORE OR LESS.**

All points referred to are indicated on the plan and are marked on the ground by P.S., CYL. CONC. MONS. 15x60 cm; Bearings true; Date of ORIGINAL SURVEY July 21, 1906 to June 11, 1906 to June 11, 1908 and that of the subd. survey; executed by Jerry Samuel Mari V. Segador Geodetic Engineer, on November 15, 2011.

Prospective buyers and/ or bidders are hereby enjoined to investigate for themselves the title of the said real property and the encumbrance thereon, if there be any.

All sealed bids 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 and time, it shall be held on May 8, 2026, at the same time and place without further notice.

City of Dasmariñas, Province of Cavite, March 9, 2026.

(SGD) GERALD A. FARGAS  
Sheriff IV

(SGD) ATTY. MARCELA L. BAY-

BAY

Clerk of Court VI & Ex-Officio Sheriff

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No. 18 Ramos St., ST. Martin Village  
Brgy. Talipapa, Novaliches, Quezon City  
Blk. 4, Lot 2, Chester Place  
Brgy. Buroil Main, Dasmariñas City, Cavite

Notice Posted at:  
1.The Bulletin Board of Regional Trial Court  
Dasmariñas City, Cavite  
2.The Bulletin Board of Dasmariñas City Hall  
3.The Bulletin Board of Dasmariñas City Post Office  
4.The Bulletin Board of Dasmariñas City Public Market

Straight News Publishing:  
March 11, 18 & 25, 2026

## Entrepreneurship...

Training Program Seminar for CARD-MRI members aspiring to establish and expand their own businesses.

The seminar aimed to enhance participants' entrepreneurial skills by providing practical, up-to-date knowledge essential for starting, managing, and sustaining a business. It addressed common challenges faced by start-up and aspiring entrepreneurs, focusing

on building a strong foundation for enterprise development. Key topics included business registration and licensing, effective branding, compliance with packaging and labeling standards, and accurate product costing to ensure competitiveness, profitability, and long-term success.

Business Counselors from the Negosyo Centers of Los Baños and Alaminos shared their ex-

perience in enterprise development and micro, small, and medium enterprise (MSME) support. Through detailed presentations, they covered the essential steps for establishing and managing micro and small enterprises, offering practical insights on regulatory compliance and operational best practices. Their discussions emphasized the importance of business formalization, strategic planning, and ad-

herence to standards as key drivers of sustainable growth.

An interactive question-and-answer session followed the lectures, giving participants the opportunity to raise specific concerns and seek clarification on business matters. The discussion provided direct guidance on registration processes, regulatory compliance, and other operational challenges commonly

faced at different stages of business development.

DTI-Laguna and CARD-MRI reaffirmed their commitment to continuously support entrepreneurs through capacity-building initiatives and collaborative programs that promote inclusive economic growth and MSME development across the province (RYP-Gatdula, DTI-Laguna).

◀ From Page 1

## GSIS, San Miguel Foods Forge



**Partnership for livelihood and financial resilience. GSIS President and General Manager Wick Veloso and San Miguel Foods President Emmanuel Macalalag formalize a partnership to expand sustainable livelihood opportunities for government workers and their families. The initiative aims to help public servants build additional sources of income and strengthen their financial security.**

The Government Service Insurance System (GSIS) and San Miguel Foods (SMF) have forged a partnership to provide government workers and their families with new livelihood and entrepreneurship opportunities.

Under the agreement signed at the GSIS

Head Office in Pasay City, GSIS members and their dependents will gain access to training, business readiness support, and livelihood packages that can help them start small enterprises.

Participants will receive guidance on product handling, basic busi-



Government Service Insurance System President and General Manager Wick Veloso (third from right) and San Miguel Foods President Emmanuel Macalalag (third from left) lead the signing of the Memorandum of Agreement on Sustainable Livelihood Initiatives at the GSIS Head Office in Pasay City. The partnership aims to expand livelihood and entrepreneurship opportunities for government workers and their families, helping strengthen their financial resilience and create additional sources of income. In the photo are (L to R) San Miguel Foods Business Development Manager Alma Fajardo-Ong, Chief Operating Officer Elizabeth Bay, President Macalalag, GSIS PGM Veloso, Executive Vice Presidents Atty. Jason Teng and Atty. Joseph Philip Andres.

ness operations, customer service, and store operations to help ensure sustainable income opportunities for GSIS PGM Veloso and General Manager Wick Veloso said the initiative supports the institution's goal of strengthening the financial resilience of government workers.

"Ang pakikipag-ugnayan natin sa

to make entrepreneurship

San Miguel Foods ay praktikal na kataon para sa mga kasamahan ng GSIS. Ang mga pakinilang mga pamilya, namagising entrepreneurs at makatulong sa pag-angat ng kabuhayan ng kanilang pamilya," Veloso said.

For its part, SMF said the collaboration aims to make entrepreneurship

more accessible to Filipino families.

"This partnership is not simply about offering products or business packages. It is about making entrepreneurship accessible—practical, realistic, and within reach," said SMF President Emmanuel Macalalag.

Members may begin reselling products

for as little as ₱2,000 or explore larger livelihood options such as food carts, food stands, and baking programs.

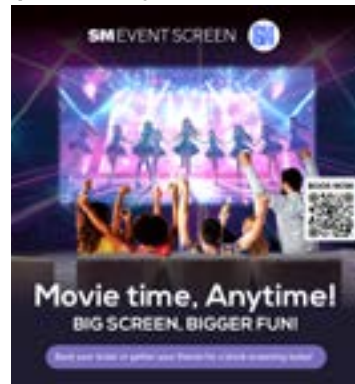
To support members who wish to invest in these opportunities, GSIS highlighted its Ginhawa loan programs, including the Ginhawa Go micro-lending facility accessible through the GSIS Touch mobile app.

## Turn up the heat with Champion!



When the craving hits... Laksa it is! ☐☐  
Drop by My Laksa and enjoy a rich, comforting bowl that will warm your foodie heart. Perfect for your next food trip at SM City Trece Martires!

Concert screenings, watch parties, fan events — bring your crowd and own the big screen  
Celebrate it on Event Screen at SM Cinema, where big moments live. Book now and experience it at SM City Tanza!



Buy 2 or more Tees/Dresses and get 20% OFF from March 10 – April 5, 2026, available at Champion SM City Dasmariñas. Don't miss out—shop your summer favorites now.



Cravings? Sagot namin. ☐☐  
Good food, good drinks, and good vibes—all in one place at DNSM Café.  
Visit them at SM Marketmall Dasmariñas, beside Jollibee and Goldilocks.  
Open daily from 7 AM to 9 PM. See you there!



BACOR, CAVITE - Coffee enthusiasts in Cavite have a new destination for high-quality brews as ZUS Coffee officially opens its doors on the 3rd Level of SM City Bacoor near the cinema. The branch invites mall-goers to experience a menu crafted with passion, featuring bold flavors designed for those who want to "go all out" with every cup. This latest addition to the mall's food scene provides a premium haven where local coffee lovers can "max out" on their favorite signature drinks.