

# SMC REVENUES UP 19% IN FIRST QUARTER ON BROAD BUSINESS GROWTH



San Miguel Corporation (SMC) delivered a strong start to 2026, with first quarter consolidated revenues rising 19% to P428.3 billion from the same period last year, supported by broad growth across its major businesses. The results were driven by stronger Fuel and Oil volumes, with revenues reflecting movements in global prices, along with new contributions from its Energy business and sustained volume growth in Food.

Consolidated operating income increased 31% to P59.6 billion, driven by higher revenues and margin expansion in the Energy business, which helped offset margin pressure in Petron.

Reported consolidated net income was lower at P22.5 billion, from

disciplined cost management. Revenue increased 4% to P103.1 billion, while income from operations climbed 3% to P15.7 billion.

San Miguel Foods posted a 7% increase in revenue to P49.6 billion, driven by growth in the feeds segment and sustained demand for branded products, including Magnolia dairy, coffee, and Purefoods meats. Operating income rose 10% to P4.9 billion, while net income climbed 8% to P3.3 billion. San Miguel Brewery Inc. recorded P36.8 billion in revenue, reflecting a steady performance for the period. Domestic revenues reached P32.7 billion, supported by price adjustments amid volume and cost pressures, including higher excise taxes. Operating income was maintained at P7.9 billion, while net income stood at P6.2 billion, helped by cost controls and continued investments in brand and channel initiatives. Ginebra San Miguel Inc. reported a 3% increase in revenues to P16.7 billion, with operating income at P2.8 billion and net income at P2.3 billion, also supported by brand-building initiatives and disciplined cost

**FOOD & BEVERAGE**  
San Miguel Food and Beverage, Inc.'s (SMFB) first-quarter net income rose 2% to P11.8 billion, supported by gains in its Food and Spirits businesses, the stable performance of Beer, and

management.

**POWER**  
San Miguel Global Power recorded a 26% year-on-year increase in revenues to P53.6 billion, driven in part by contributions from five battery energy storage system (BESS) facilities, as well as power supply agreements for the Mariveles and San Roque power plants. Meanwhile, offtake volumes amounted to 6.5 million MWh, down 13% year-on-year, largely reflecting the deconsolidation of the Ilijan Power Plant and Batangas Combined Cycle Power Plant. Income from operations increased 163% to P28.1 billion, driven by topline growth, improved gross profit margins, and higher contribution from the BESS facilities.

Net income declined to P23.9 billion compared to the same period last year, mainly due to the P21.9 billion gain from the asset sale recorded in the first quarter of 2025.

**FUEL AND OIL**  
Petron Corporation reported a net income of P1.8 billion in the first quarter of 2026, down 56% from P4.0 billion in the same period last year, as refinery output declined

for both Philippines and Malaysia operations.

Port Dickson has remained shut since November 2025, after Tropical Storm Senyar damaged its product jetty, while Petron Bataan underwent scheduled maintenance. These disruptions were exacerbated by escalating tensions in the Middle East.

Revenues rose 27% to P246.0 billion in the first quarter, on the back of strong volume growth and higher average Dubai crude prices, which rose 12% from US\$77/bbl in 2025 to US\$86/bbl in 2026. Excluding trading transactions from the company's operations in Singapore, Petron recorded sales volume of 25.7 million barrels in the Philippines and Malaysia, 7% lower than the previous year's 27.6 million barrels, due to lower production. Operating income declined by 36% to P6.1 billion. Margins were squeezed by higher product costs, with the absence of refinery production in Malaysia and reduced output in the Philippines.

**INFRASTRUCTURE**  
The Infrastructure Group delivered P10.4 billion in revenues

for the first quarter of 2026, marking a 7% increase versus the same period last year. Growth was driven by higher traffic volumes and continued operational improvements across all toll roads, with combined average daily vehicle volume rising 3% to 1.1 million vehicles. Operating income rose 12% to P6.0 billion, supported by strong revenues that more than offset operating costs.

**CEMENT**  
SMC's Cement business, which includes Eagle Cement Corporation, Northern Cement Corporation, and Southern Concrete Industries, Inc., posted consolidated revenues of P9.2 billion, up 3% year-on-year, as strong volume growth outpaced lower average selling prices in a highly competitive market. The rebound in sales volume reflected across the board growth — supported by reduced traded imports following the implementation of anti-dumping duties in February, and advance customer orders ahead of March price increases. Operating income reached P1.7 billion, 3% higher from the corresponding quarter last year.

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## Cayetano: Senate work continues, key bill smoving forward **P2**

## HOUSE SUSTAINS STEADY PROGRESS AS 38 PRIORITY BILLS MOVE FORWARD

# Gov't commmits support for vulnerable sectors as CALABARZON logs 7.5% inflation rate in April

# Fully Connected CAVITEX C5 Link Enhances Logistics Efficiency and Reliability



The logistics sector is recognizing operational predictability and asset efficiency as key benefits following the opening of the CAVITEX C5 Link Segment 3B.

Segment 3B is the final segment that completes the alignment of the 7.7-kilometer CAVITEX C5 Link, establishing a direct connection between the Manila-Cavite Expressway (CAVITEX) and C5 Road in the City of Taguig.

While the industry continues to operate under challenging economic conditions, leaders note that the ability to bypass traditional urban bottlenecks provides a critical edge in maintaining supply chain reliability.

"The opening of the CAVITEX C5 Link Segment 3B eases up our daily transport movements, helping us keep up our delivery timelines and optimize our resources," said Doris Torres, Executive

Director of the Philippine Multimodal Transport and Logistics Association, Inc. (PMTLAI). "We welcome infrastructure that eventually reduces the total cost of logistics in the country."

At the operational level, the expressway significantly improves turnaround time. A route that previously took up to 1.5 hours can now be completed in as little as 15 minutes, enabling more consistent and predictable scheduling.

Arlyn Abello, Account Manager at Premier Global Logistics Corp., shared that improved traffic flow has enhanced fleet performance. "It has helped enhance the efficiency of our deliveries, allowing us to better meet our schedules and improve overall service reliability," Abello said.

Llalaksmi Freight Services Inc. also emphasized that the expressway enables them to avoid heavily congested

inner roads, saving on operational costs and prioritizing driver welfare. "It helps reduce delays, fuel consumption, and overall stress for our drivers, which is a big factor in keeping operations smooth. Because of this, we're able to serve our clients more efficiently, particularly for time-sensitive shipments," the company stated.

While the alignment is now fully connected, a portion of Segment

3B is currently operating under a modified scheme, with two lanes in each direction, as the remaining Right-of-Way (ROW) concerns are being addressed to achieve its full six-lane capacity with a 2x2 service road.

Even in its current state, the project significantly enhances network connectivity, enabling logistics companies to better manage fleet utilization and ensure that time on the road is spent moving goods rather than idling in traffic.

The CAVITEX C5 Link expressway is a joint venture between Metro Pacific Tollways Corporation's (MPTC) subsidiary, the Cavite Infrastructure Corporation (CIC), and the Philippine Reclamation Authority (PRA), and operated by the PEA Tollway Corporation (PEATC).

## MEGAWORLD CORPORATION CAVITE MEDIA ROUNDTABLE

Photo taken during the recently concluded Megaworld Corporation Cavite Media Roundtable as they hosted lunch gatherings fellowship for regional media personalities here in Cavite. A simple kumustahan with their new media



friends from PAPER.PH CAVITE CHAPTER and other group celebrated the company's continuous growth and typically future feature festive themes, entertainment, and project updates also showcased new township Maple Grove, Megaworld's 140-hectare sustainable "green" township project in General Trias, Cavite. Billed as the "Makati of the South," merges a 35-hectare commercial district with luxury residential villages, condominiums, and lush parks and it is just 30–45 minutes from Makati via CAVITEX. Present during the said media lunch fellowships are Mr. Harold Brian Geronimo, First Vice President and Head of Corporate Communications and Media Affairs Megaworld Corporation; Mr. Glenn Arvin Reyes, Director of Publicity and Media Engagement; Ms. Lady Ochel Espinosa, Director of Media Strategy and Reputation Management; Ms. Sherry Aizza Rodil Media Planning Manager; Mr. Jonathan Marco Grajo Media Relations Manager and for the media tour, we were joined by Mr. Eugene Lozano, Head of Sales and Marketing, Megaworld Cavite.

(Webster Ace C. Paginag)

## YAMANG ORGANIKO NG YUMI'S FARM: ADBOKASIYA TUNGO SA MALUSOG, MAKAKALIKASAN, AT MASAGANANG PAMAYANAN

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## 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.

## Cayetano...

FROM PAGE 01

Senate President Alan Peter Cayetano on Tuesday gave assurance that Senate work and pending measures would continue despite the recent leadership change in the chamber, with the Senate approving two priority measures on Third Reading on his second day as Senate President.

During the Senate session on May 12, 2026, Cayetano clarified that ongoing hearings, bicameral conferences, and pending committee work may proceed even while the reorganization of Senate committees is still being finalized.

"The only things that are technically on hold are new hearings and the sponsorships on the floor pending designation of chairmen," he said.

Eyeing to convene an "all-Senator caucus soon" to discuss committee assignments and pending legislative matters, the Senate President emphasized that under Senate rules and tradition, committees may continue functioning until successors are formally designated, particularly for measures and hearings already underway.

He also stressed the need to avoid unnecessary delays in legislative

## Gov't...

CALAMBA CITY, Laguna (PIA) — Driven by the faster rise in the prices of goods and services across all provinces and the highly urbanized city (HUC) in the CALABARZON region, the Philippine Statistics Authority recorded a 7.5 percent inflation rate in April 2026 amid the ongoing crisis in the Middle East.

In its report, PSA said that the inflation rate recorded in April was mainly driven by the continued inflation and higher price increases on goods and commodities compared to the previous month.

According to Charito Armonia, Regional Director of PSA Region IV-A, the major commodity group that contributed to the overall 7.5 percent inflation rate was transportation which posted an 18.9 percent inflation rate, followed by housing, water, electricity, gas, and other fuels at 10.2 percent, and food and non-alcoholic beverages at 4.7 percent.

"Ang pangunahing dahilan ng mas mabilis na pagtaas ng presyo ng

mga kalakal at serbisyo sa ating rehiyon nitong Abril 2026 kumpara noong Marso 2026 ay ang mas mabilis na pagtaas ng presyo ng transport na may 18.9 percent inflation, ito ay may 35.0 percent share sa pagtaas ng pangkalahatang inflation sa rehiyon," Armonia said during a press conference on May 11.

All provinces and the HUC in CALABARZON recorded higher inflation rates in April 2026 than in March, where Laguna posted the sharpest increase at 8.4 percent, followed by Rizal (8.2 percent), Quezon (8.1 percent), Cavite (7.4 percent), City of Lucena (6.2 percent), and Batangas (5.2 percent).

PSA also reported that the purchasing power of peso in the Calabarzon region declined to P0.73 centavos, compared to the value of P1 in 2018.

Despite these economic challenges, the Department of Economy, Planning, and Development (DEPDev) assured the public that the govern-

ment, through its various agencies, is implementing measures and assistance programs to help the sectors most affected by rising inflation, particularly the transport sector.

"Our situation is different here but the government has some programs in place to help those who are in need.

For example, the government is giving assistance to the drivers for the transport group, may programa din ang DA, DTI is monitoring prices to ensure that no one would capitalize on the difficult circumstances that we have now, and also, there are attempts by the government to secure oil supply from other countries,"

DEPDev Calabarzon Regional Director Carmel Matabang said.

Meanwhile, with the gradual decline in fuel prices observed in the country, the Department of Social Welfare and Development (DSWD) continues to distribute Cash Relief Assistance (CRA) under its Assistance to Individuals in Crisis Situations (AICS) program.

FROM PAGE 01

In CALABARZON, a total of 106,063 tricycle drivers have already received financial assistance from the agency, while the distribution of P5,000 relief aid to jeepney drivers in the region has also begun.

Other government programs have also been launched, including the TUPAD Tuloy Pasada Program of the Department of Labor and Employment (DOLE) in collaboration with the Department of Transportation (DOTr), which aims to ensure that drivers continue to earn income while helping maintain the continuity of public transportation services.

These efforts are in line with President Ferdinand R. Marcos Jr.'s directive to implement a whole-of-government approach in addressing the challenges brought by the crisis, emphasizing coordinated inter-agency action to protect the economy, ensure food supply, and stabilize essential services, particularly for low-income and vulnerable Filipinos.

FROM PAGE 01

special non-working holidays and commemorative measures in different provinces, municipalities, and cities across the country.

Recently, the House also approved on third reading three key measures, including two LEDAC priority bills: HB 8647 or the proposed amendments to the Pantawid Pamilyang Pilipino Program (4Ps) Act, and HB 9157 or the proposed Philippine Waste to Energy Act.

The House likewise approved on third reading HB 8466 or the proposed National Land Use Act, a long-awaited measure that seeks to establish a rational and science-based framework for land use and physical planning in the country.

Considered one of the longest-pending legislative measures in Congress, the proposed law aims to harmonize development, food security, environmental protection, housing, infrastructure, and disaster resilience through a more coherent and sustainable land use policy. (PNA)

Aside from national measures, the House also approved several local bills declaring

## Feeding...

FROM PAGE 05

and technical specialists across the swine, poultry, and aqua segments to exchange insights and best practices.

Conducted across key markets including the Philippines, China, Malaysia, Vietnam, and Indonesia, Agriconnect reflects the company's commitment to building expertise not only within its organization, but across the broader ecosystem.

Complementing these efforts are local capability-building programs. In the Philippines, Aboitiz Foods, through Pilmico Foods Corporation, partnered with Aboitiz Foundation and Technical Education and Skills Development Authority, in creating MasaGaling - a nationwide baking skills training program that empowers bakers, trainers, and entrepreneurs to enhance their technical skills and create livelihood opportunities.

Championing food security, Aboitiz Foods, through Gold Coin Brunei, also teamed up with the Institute of Brunei Technical Education (IBTE) Agro-Technology Campus for Project Synergea - an initiative that upgrades IBTE's broiler farm facility and equips its students with technical expertise, nurturing future-ready food producers and agriculture professionals.

By investing in knowledge-sharing platforms and technical empowerment, Aboitiz Foods helps its partners navigate industry shifts with confidence and resilience—an approach that also supports the company's broader commitment to responsible and sustainable growth across the region.

Championing Sustainability across the Region

As it continues to expand its regional footprint, Aboitiz Foods is committed to creating lasting value that extends beyond the company to its customers and partners, the communities where it operates, and the planet.

The company embodies this commitment through its corporate social responsibility (CSR) programs and everymeal - a sustainability advocacy that reinforces responsible and sustainable choices across the food value chain.

A key milestone in Aboitiz Foods' sustainability efforts was exceeding the Philippines' Extended Producer Responsibility (EPR) Act plastic recovery targets by more than 300 percent in 2024, demonstrating measurable progress in environmental stewardship.

Through waste recovery, packaging reform, upcycling initiatives, and circular economy efforts, Aboitiz Foods continues to reduce its environmental impact while creating shared value.

Grounded in its core value of responsibility, Aboitiz Foods aligns its CSR initiatives with the United Nations Sustainable Development Goals. From recycling programs in China that divert waste from landfills, to solar lighting support in rural Malaysia, to livelihood and education assistance in Vietnam, Aboitiz Foods integrates environmental responsibility and community empowerment into its expansion strategy.

These initiatives demonstrate how Aboitiz Foods anchors its regional growth in inclusive and sustainable impact—reinforcing the company's long-term vision of nourishing Asia's future together.

Nourishing the Future, Together

As Aboitiz Foods expands its presence across eight Asian countries, its strategy remains anchored on purpose—sustainably feeding Asia's growth from mill to meal.

"Our brand promise, 'Together we nourish the future,' reflects our commitment to working collaboratively with our partners and customers," Aboitiz added. "We are committed to creating a more sustainable and food-secure future for all.

As we embrace transformation and growth, each of us plays a crucial role in shaping what lies ahead."

Guided by innovation, expertise, and sustainability, Aboitiz Foods continues to strengthen its regional platform—ensuring that as Asia grows, its food systems grow stronger, more resilient, and more sustainable for generations to come.

## The 500...



FROM PAGE 05

sources and no vehicle. "You can start small if you really want to start a business," she said, reflecting back on their experiences. She shared that transitioning from an employee mindset to a business mindset indeed requires risk and discipline.

"Don't expect that starting a business is the end of the journey. The real question is how you will keep it alive and sustaining," she emphasized.

When Rose was asked for her advice for fellow entrepreneurs, she advised them to continue learning and remain open to new ideas. "Never stop improving yourself," she shared. "Because your growth drives the growth of your business." She also advised managing finances properly and recording all cash flows.

## Rizal...

FROM PAGE 06

to expand the reach of government assistance; and (3) the team finalized synchronized deliverables for the remainder of 2026, reinforcing a unified front against poverty through coordinated program implementation.

During the proceedings, the team noted that the value of convergence lies in optimizing resources, explaining that aligning planning and implementation maximizes the impact of every government peso spent for the people of Rizal.

The meeting also welcomed visiting partners from CARE Philippines and the Overseas Workers Welfare Administration (OWWA)–Rizal, both of whom presented specialized programs designed to be integrated into the team's existing framework.

The convergence is powered by a robust coalition of provincial leaders and representatives, including: OIC Provincial Director Mhark Ellgine A. Libao of the Department of Science and Technology (DOST) Rizal, OIC Provincial Director Sharon F. Dioco of the Department of Trade and Industry (DTI) Rizal, and OIC PARPO Atty. Lemeul R. Isidro of the Depart-

For over seven years as a client, CARD MRI recognized her discipline and great business performance. She was awarded with Gawad Malikhain during the Pagkilala sa Mga Likha Ni Inay 2025, an event organized by CARD MRI that honors microentrepreneurs who showcase resilience, dedication, and positive community impact.

The 500 pesos she found during the pandemic may have been unexpected, but what followed was the result of practical decisions, reinvestment, and consistent effort.

She believes success is not just about receiving an opportunity. It is also about making the most of it and sustaining it through hard work and openness to growth. **PR**

## FROM PAGE 06

ment of Agrarian Reform (DAR) Rizal, Supervising LEO Victoria B. Natanauan of Department of Labor and Employment (DOLE) Rizal, Senior TESDS Ma. Ingrid Sanga of Technical Education and Skills Development Authority (TESDA) Rizal, CDS Princess Anne S. Bulalayao of Cooperative Development Authority (CDA) IV-A, SWO Carl O. Cambe of Department of Social Welfare and Development (DSWD) FO IV-A, FWO Jennifer I. Jumbas of Overseas Filipino Workers Welfare Association (OWWA) IV-A, and Project Manager Caselyn Briguera of CARE-HERS. By bridging the gap between individual agency mandates, the Rizal Convergence Team continues to foster a responsive, inclusive, and sustainable economic landscape for the province.

The Rizal Convergence Team is a multi-agency collective dedicated to poverty alleviation and economic empowerment. By pooling the expertise of DOST, DTI, DOLE, DAR, TESDA, DSWD, and CDA, the team provides holistic support to communities and MSMEs across Rizal Province. **PR**

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## SSS commits to faster, streamlined services as ARTA marks 8th year

QUEZON CITY, 22 May 2026 – The Social Security System (SSS) reaffirmed its commitment to faster and more responsive public service as it joins the Anti-Red Tape Authority (ARTA) in celebrating its 8th anniversary on Friday, May 22.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said the agency continues to strengthen frontline services, simplify processes, and modernize systems to better respond to member concerns, in line with the shared goal of improving government service delivery for Filipinos.

"As one of the country's largest public service institutions, SSS recognizes that every transaction affects the daily lives of our members. We continue to improve our systems, processes, and frontline services because faster and more responsive government service is not only an operational goal, but a public responsibility," de Claro said.

"The agency's strong financial performance in 2025 has strengthened its capacity to expand member assistance programs and accelerate reforms aimed at improving service delivery", de Claro added.

In 2025, SSS posted a net income of P142.97 Billion while its Reserve Fund surpassed the P1 Trillion mark for the first time in the institution's history, a major milestone that further strengthens the long-term stability of the pension fund for current and future members.

"Our strong financial position allows us to invest directly in better services, new technologies, infrastructure up-

grades, and programs that will improve the experience of our members," de Claro said.

He also highlighted the agency's expanded relief programs designed to help Filipino workers and families cope with the continuing impact of the national energy emergency.

As part of these efforts, de Claro said SSS is also preparing to roll out an Energy Sustainability Loan Program in September.

The program allows qualified SSS members with a Mandatory Provident Fund account to avail themselves of financing to install residential solar panel systems, payable for up to seven years.

The Mandatory Provident Fund Program is a compulsory retirement savings scheme that automatically enrolls SSS members who are contributing to the regular SSS program with a Monthly Salary Credit (MSC) above P20,000.

SSS aims to support at least 100,000 homes by 2028 through the program, which seeks to help families manage rising electricity costs while promoting long-term energy sustainability.

According to de Claro, the initiative reflects the evolving role of SSS in responding not only to traditional social security concerns, but also to emerging economic pressures affecting Filipino households.

"As ARTA continues to push for reforms in government service delivery, SSS remains committed to developing programs that are more responsive, practical, and relevant to the everyday realities of the Filipino people," de Claro said. **PR**



Pagkaing tatak-CALABARZON, Bida sa Trade Fair and Exhibit ng DA 4A



Nagpasiklab sa pagluluto ang dalawang exhibitors sa naganap na Filipino Food Month Celebration Trade Fair and Exhibit na pinangunahan ng Department of Agriculture IV- CALABARZON (DA-4A) Agribusiness and Marketing Assistance Division (AMAD) noong ika-28 ng Abril sa City Hall Covered Court, Trece Martires City, Cavite.

Ang naturang pagdiriwang ay aliinsunod sa Presidential Proclamation No. 469, Series of 2018, kung saan ang buwan ng Abril ay opisyal na idineklara bilang 'Buwan ng Kalutong Pilipino' o Filipino Food Month na naglalayong magbigay-pugay sa mayamang kultura at tradisyon ng mga pagkain sa Pilipinas.

200 KABATAAN, LUMAHOK SA "KULAY KO, KWENTO KO" COLOR RUN NG CICPC



TIGNAN: Dalawang daang kabataang Imuseño ang nakiisa sa "Kulay Ko, Kwento Ko: Color Run for Young Imuseño" na pinangunahan ng City of Imus Council for the Protection of Children (CICPC), katuwang ang Touch Campus, Inc., Office of the City Health Officer, at Sangguniang Kabataan (SK) Federation, noong Sabado, Mayo 16, 2026, sa City of Imus Grandstand and Track Oval.

PHILHEALTH'S EXPANDED BENEFITS DELIVER REAL IMPACT AS PRIVATE HOSPITALS STEP UP FOR FILIPINO PATIENTS

PASIG CITY — PhilHealth's expanded benefit packages are now delivering tangible results for millions of Filipinos, significantly reducing out-of-pocket health expenses while inspiring stronger participation from the private healthcare sector.



On May 1, President Marcos and Dr. Mercado visited St. Elizabeth Hospital, Inc., where PhilHealth members were actively benefiting from the agency's expanded healthcare packages, including YAKAP primary care consultations, cancer treatment services, and life-sustaining dialysis care.

designed to provide world-class healthcare services to PhilHealth members with little to no out-of-pocket expenses.

The facility, which includes nine mother-and-baby-friendly rooms, stands as a powerful example of what can be achieved when private hospitals fully embrace their partnership with PhilHealth in advancing healthcare accessible, high-quality healthcare. Patients and their families shared firsthand how expanded PhilHealth coverage protected them from catastrophic medical expenses and allowed them to focus on recovery instead of financial hardship.

"The question is not capability, but will—the will to look at every PhilHealth member and say, 'You belong here, too.'" said Dr. Mercado. "Decades from now, no one will ask how many private

suites a hospital had. They will ask how many lives were saved and changed."

Building on these successes, PhilHealth is calling on more private hospitals, specialty centers, and clinics nationwide to join this shared mission of making quality healthcare truly accessible to every Filipino. The agency remains ready to support healthcare facilities seeking accreditation across its growing range of benefit packages—including primary care, outpatient emergency services, inpatient care, maternity services, dialysis, cancer care, and treatment of catastrophic illnesses under the Z Benefits Program.

Healthcare institutions interested in partnering with PhilHealth may visit PhilHealth Official Website or coordinate with the nearest PhilHealth Local Health Insurance Office. PR

RIZAL CONVERGENCE TEAM BOLSTERS INTER-AGENCY SYNERGY FOR 2026 SUSTAINABLE LIVELIHOOD GOALS

Antipolo City, Rizal — A week following their strategic assembly, the Rizal Convergence Team continues to set a high bar for provincial collaboration. On April 23, the team convened its 1st Quarterly Meeting at the DOST Bldg., University of Rizal System (URS) Antipolo Campus, marking a pivotal moment in the province's mission to streamline government services for micro, small, and medium enterprises (MSMEs) and marginalized sectors.

served as a forum to synchronize the technical and financial resources of key agencies, ensuring that government interventions—ranging from laboratory services and technology training to seed funding—reach those who need them most without duplication of effort.

The session was headlined by reports on first-quarter accomplishments, during which member agencies showcased significant community-level impacts. Key developments from the meeting included: (1) the

4Ps Transition Strategy: the primary focus was placed on synchronized interventions for "exiting" beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps), ensuring these families maintain their upward trajectory through identified partner support and scheduled priority activities; (2) members introduced a proposal to establish a Science, Technology, and Innovation (STI) Council. This body aims to deepen collaboration and utilize data-driven approaches cont. on page 7

EDITORIAL: Safer cities

EARLY this month, the Department of the Interior and Local Government announced stricter implementation of the ban on alcohol and gambling in public areas under its Safer Cities program.

Interior Secretary Jonvic Remulla said the program will initially be piloted in Metro Manila before expanding to other major urban centers nationwide.

Acting on the DILG order, the Philippine National Police (PNP) reported that more than 48,000 violators were apprehended during the first three days of the program in Metro Manila.

Of this total, some 7,389 violators were fined, 403 were charged, while 15,584 were warned and released.

Drinking and smoking in public places were the most common violations with 7,300 apprehensions.

This was followed by individuals outside their homes without shirts, curfew violations involving minors, and videoke or karaoke beyond allowed hours.

According to PNP Chief Police General Jose Melencio Nartatez Jr.: "Let's follow simple rules, avoid violations, and respect others. Small things are a big help in ensuring public order."

But the Safer Cities project should be evaluated not only in terms of the number of people apprehended for various violations but also across several policy dimensions: effectiveness, legality, governance, fiscal sustainability, and civil liberties.

First of all, what problems will the project hope to solve? Will it target street crime, drug-related offenses, terror threats, or urban disorder? Or maybe all of the above?

The project implementation should rely on evidence such as crime data and urban risk mapping.

It should be aligned with clearly defined and empirically validated risks rather than broad, vague goals like "peace and order" without measurable targets.

Most Safer Cities programs in other countries involve such tools as expanded CCTV surveillance, increased police visibility, 'smart' technologies as facial recognition, and community policing.

But these tools must be proven to reduce crime. Heavy reliance on surveillance, for instance, can produce a perception of safety without addressing root causes like poverty or weak prosecution systems.

The DILG must work closely with various local government units (LGUs), so implementation quality will vary. Do LGUs have the technical capacity to operate and maintain surveillance systems? Are accountability mechanisms clearly defined? After all, a structurally sound policy can still fail if local execution is weak.

We must also point out the legal and civil liberties implications. The program should comply with the Data Privacy Act of 2012 and uphold civil liberties guaranteed by our fundamental law.

The DILG's Safer Cities project should be considered positive if it is evidence-based, has clear accountability mechanisms, and avoids over-reliance on surveillance as a substitute for systemic reform. However, it becomes problematic if it centralizes surveillance without oversight, burdens LGUs without capacity support, and prioritizes visibility over actual crime reduction.

What is important is to maintain the balance between public order and civil liberties at all times.



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Email ad: newsstraight172@gmail.com soberanmavic@gmail.com

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REPUBLIC OF THE PHILIPPINES FOURTH JUDICIAL REGION REGIONAL TRIAL COURT OFFICE OF THE CLERK OF COURT DASMARIÑAS CITY, CAVITE

BDO UNIBANK, INC., Mortgagee,

File No. FC-DC-2112-26 EXTRA JUDICIAL FORECLOSURE OF REAL ESTATE MORTGAGE UNDER ACT 3135, AS AMENDED BY ACT 4118

-versus-

SPS. MARIO C. VILLAMOR AND CLARINDA P. VILLAMOR, Debtors/Mortgagors,

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. with postal address at 33rd Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City against the debtors/mortgagors SPS. MARIO C. VILLAMOR AND CLARINDA P. VILLAMOR postal address at (1) No. 122 Manny & Lynn Apt., Brgy. Rizal, Pilar, Bataan; (2) Block 5 Lot 45, Greensborough, Ph3, Brgy. Sabang, Dasmariñas, Cavite and for the satisfaction of the mortgaged debt which as of APRIL 20, 2026 amounts to FOUR HUNDRED TWENTY THREE THOUSAND SEVEN HUNDRED THIRTY SEVEN PESOS AND 55/100 (Php 423,737.55), exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on JUNE 24, 2026 at 10:00 o'clock in the morning or soon thereafter at the lobby of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, 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. 057-2016017875

IT IS HEREBY CERTIFIED that certain land situated in BARANGAY OF SABANG, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON, bounded and described as follows:

A PARCEL OF LAND (LOT 45, BLK 5 OF THE CONSOLIDATION AND SUBDIVISION PLAN PCS-04-026545, BEING A PORTION OF THE CONSOLIDATION OF LOTS 1-66, BLK. 1; LOTS 1-25, BLK. 2; LOTS 1-66, BLK. 3; LOTS 1-13, BLK. 4; LOTS 1-22, BLK. 5; LOTS 1-28, BLK. 6; LOTS 1-26, BLK. 7; LOTS 1-38, (Continued on next page)

is registered in accordance with the provision of the Property Registration Decree in the name of

Owner: SPOUSES MARIO CASIMIRO VILLAMOR AND CLARINDA PENA VILLAMOR, BOTH FILIPINOS, OF LEGAL AGE Address: 122 MANNY & LYNN APT., RIZAL PILAR BATAAN

TECHNICAL DESCRIPTION (Continued from page 1) BLK. 8; LOTS 1-5, BLK. 9 & ROAD LOTS 1-8, ALL OF PSD-04-208492, L.R.C. RECORD NO. 8043), SITUATED IN THE BARANGAY OF SABANG, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON. BONDED ON THE SE., ALONG LINE 1-2 BY LOT 43, BLK. 5; ON THE SW., ALONG LINE 2-3 BY ROAD LOT 4; ON THE NW., ALONG LINE 3-4 BY LOT 47, BLK. 5 AND ON THE NE., ALONG LINE 4-1 BY LOT 44, BLK. 5 ALL OF THE CONSOLIDATION AND SUBDIVISION PLAN. BEGINNING AT A POINT

MARKED "1" ON PLAN. BEING N. 49 DEG. 02' E., 543.72 M. FROM MON NO. 139, IMUS ESTATE., THENCE S, 88 DEG. 06' W., 10.00 M. TO POINT 2; THENCE N. 01 DEG. 54' N., 5.00 M. TO POINT 3; THENCE N. 86 DEG. 06' E., 10.00 M. TO POINT 4; THENCE S, 01 DEG. 54' E., 5.00 M. TO THE POINT BEGINNING, CONTAINING AN AREA OF FIFTY (50) 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 15X40 CMS; BEARINGS TRUE; DATE OF ORIGINAL SURVEY JULY 27, 1905 TO JUNE 11, 1908 AND PART OF THE CONSOLIDATION AND SUBDIVISION SURVEY; OCT. 1-10, 2008 & WAS APPROVED ON DEC. 21, 2010

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 that the public auction should not take place on the said date and time, it shall be held on JULY 8, 2026, at the same time and place without further notice.

Dasmariñas City, Cavite, May 8, 2026.

(SGD) ARLYN P. BARCELON Sheriff IV

(SGD) ATTY. MARCELA L. BAYBAY Clerk of Court VI & Ex-Officio Sheriff

Copy furnished: BDO UNIBANK, INC. 33rd Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City

BDO UNIBANK INC., REMEDIAL MANAGEMENT UNIT JACEL DL. FLORENCE 33rd Floor, BDO Corporate Center Ortigas, No.12, ADB Avenue, Mandaluyong City

SPS. MARIO C. VILLAMOR AND CLARINDA P. VILLAMOR (1) No.122 Manny & Lynn Apt. Brgy. Rizal, Pilar, Bataan: (2) Block 5 Lot 45, Greensborough, Ph3, Brgy. Sabang, Dasmariñas, 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 EWS PUBLISHING: MAY 20, 27 & JUNE 03, 2026

Yamang... FROM PAGE 04

isang simbolo ng kanyang mahalagang papel hindi lamang bilang magsasaka kundi bilang tagapagtaguyod ng pagbabago sa komunidad.

Hindi rin nagpahuli ang Yumi's Farm sa larangan ng inobasyon at pagnegosyo, matapos itong mapabilang sa Top 6 ng Bank of the Philippine Islands (BPI) Foundation Bootcamp kung saan sila ay nabigyan ng grant na nagkakahalaga ng 100,000-piso.

Sapagkat para sa kanila, ang tunay na yamang biyaya ng lupa ay ang organikong pamamaraan na ang tunguhin ay magkaroon ng malusog, makakalikasan, at nananatiling nakaapak ang kanyang mga paa sa lupa at nananatiling malinaw ang pananaw—na ang tunay na sukatan ng tagumpay ay hindi lamang ang mga pagkilala, kundi ang epekto sa kapwa, kalikasan, at komunidad. Patunay si Alice at ang Yumi's Farm na may kayamanan sa lupa na higit pa sa ginto o mamahaling mga bato. Sapagkat para sa kanila, ang tunay na yamang biyaya ng lupa ay ang organikong pamamaraan na ang tunguhin ay magkaroon ng malusog, makakalikasan, at nananatiling nakaapak ang kanyang mga paa sa

May kayamanan sa lupa, at para sa Yumi's Farm, hindi ito ginto o mamahaling bato—kundi pamamaraang organiko. Organikong pagsasaka na naghahangad na magkaroon ng pamayanang malusog, makalikasan, at masagana.

Sa paanan ng Bundok Banahaw sa Brgy. Ilayang Bukal sa Tayabas City, Quezon, matatagpuan ang Yumi's Farm—isang munting sakahan na hindi lamang pinagkukunan ng pagkain. Tahanan din ito ng kaalaman, kasanayan, at adbokasiya sa organikong pagsasaka.

Sa likod nito ay si Alicia "Alice" Valdoria, isang maybahay at nanay, na nagbago ang pananaw sa agrikultura dulot ng inspirasyon mula sa kanyang pamilya, kalusugan, at pagmamahal sa kalikasan.

**Pagtuklas sa Yaman ng Lupa**

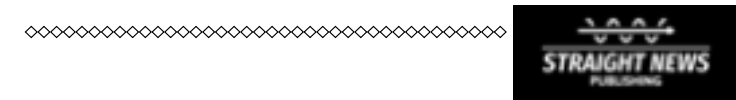
Nagsimulang mahilig si Alice sa organikong pagsasaka noong 2015. Bagama't wala sa plano, isang pagsubok sa kalusugan ng kanyang pamilya ang nag-udyok sa kanya upang pag-aralan pa ang pag-oorganikong pagsasaka.

"Nagsimula ang Yumi's Farm noong 2015 dahil na-diagnose ang asawa ko ng diabetes. Sabi ng doktor, isa sa magandang paraan para sa kanyang kalusugan ang magtanim kami ng sariling tanim na organic at sure na walang kemikal."

Sa pagnais nilang makaiwas sa mga pagkaing hindi organiko at synthetic na mga gamot, unti-unting sinimulan ni Alice ang pagtatayo ng organikong sakahan. "Para matuto kami ng organikong pagsasaka, in-organize muna namin ang community at humingi kami ng tulong sa ahensya ng gobyerno, gaya ng Department of Agriculture."

Dagdag pa rito ang mas personal na inspirasyon—ang kanyang anak na si Yumi. "Lumalaki si Yumi, gusto naming maiwas siya sa gadgets, at nakita naming way 'yung pagkakaroon ng farm."

Para din sa Yumi's Farm, bagama't wala sa plano nila na gawing negosyo ang organikong pagsasaka, malinaw ang adhikain kung bakit ipinagpatuloy at pinau-



unlad pa nila ang organikong pamamaraan. "Ang mission namin ay makapagbigay ng ligtas, sapat, at masustansyang pagkain sa pamamagitan ng organikong pagsasaka, magturo at magbahagi ng kaalaman sa kalusugan at kalikasan."

**Munting Sakahang Pang-organiko**

Ang Yumi's Farm ay isang diversified organic farm na puno ng buhay mula sa mga alagang hayop at halaman, at inobasyon. Dito matatagpuan ang iba't ibang pananim tulad ng organikong lettuce, saluyot, talinum, lagikway, luyang dilaw, luya, at marami pang mga halamang gamot at katutubong halaman na muli nilang ipinapakilala sa komunidad.

"Nagde-deliver din kami ng lettuce salad at tinatawag naming garden salad kasi kasama doon ang edible flowers. Marami rin kaming mga natutuklasang ibang teknolohiya na nandito rin lang sa farm para hindi na kami bibili kundi gagawa na lang."

Isa sa mga halimbawa ng kanilang inobasyon ay ang tinatawag nilang "bluetamint," tsaa na gawa sa blue ternaite, tarragon, at spearmint—ito aniya ang best-seller na produkto mula sa kanilang farm. Gumagawa rin ang Yumi's Farm ng tsaa mula sa luya at luyang dilaw na patok din sa mga mamimili.

Bukod sa mga pananim, ipinagmamalaki rin ng farm ang kanilang "natural pollinators," ang mga organikong stingless bee na napagkukunan din nila ng honey. Ibinebenta rin nila ito at mataas ang demand dahil puro at kakai-ba ang lasa.

Sa kanilang pagsasaka, aktibong ginagamit ng Yumi's Farm ang mga organikong teknolohiya tulad ng bokashi (paggawa ng organikong pataba sa pamamagitan ng pag-ferment sa mga balat ng gulay at iba pang halaman). Ibinibida rin nila ang kanilang vermikomposting gamit ang African nightcrawler. Ito ang pinagkukunan nila ng vermicast na mainam na pataba sa lupa. Gumagamit din ang Yumi's Farm ng Mokusaku chamber mula sa Kagawaran ng Pagsasaka kung saan nagmumula ang wood vinegar na nagsisilbing natural na

pataba at pestisidyo.

Yumi's Farm bilang Lugar-Sanayan

Bukod sa organikong produksyon, ang Yumi's Farm ay kilala rin bilang Learning Site for Agriculture (LSA) ng DA-Agricultural Training Institute (ATI) CALABARZON. Bilang LSA, isa silang "model farm" na nagpapakita ng makabagong teknolohiya sa pagsasaka.

"Dito ko nakuha ang confidence ko bilang magsasaka. Dahil sa ATI, naging learning site kami." Marami na ring nadaluhang pagsasanay si Alice mula sa DA-ATI CALABARZON na ginagamit niya sa pagpapatakbo ng Yumi's Farm. Kabilang dito ang Farm Business School (FBS), mga pagsasanay sa produksyon ng stingless bee, Mokusaku technology, at integrated diversified organic farming systems (IDOFS).

Bilang LSA, naging sentro ang Yumi's Farm ng mga pagsasanay para sa mga kapwa magsasaka, mag-aaral, interns, at iba pang nahihilig sa pagsasaka.

"Kami ang kauna-unahang learning site ng Tayabas. Na-equip at nabigyan ako ng kakayahang na magturo mula noon hanggang ngayon. At ngayon, marami na kayang learning sites sa Tayabas." Pagbabahagi pa ni Alice, marami na ring mga indibidwal ang sinanay ng Yumi's Farm at nahikayat na mag-organiko.

"Mula nu'ng mag-organic kami, naka-develop na kami ng isang samahan ngayon dito sa Tayabas, isang pederasyon. Ang Samahan ng Magsasaka sa Tayabas sa Yamang Organiko o SAMATAYO, at kami ang nagli-lead naman ngayon para sa PGS (Participatory Guarantee System) certification sa buong Quezon."

Nagbigay-daan ito upang maging Farm School ng Technical Education and Skills Development Authority (TESDA) ang Yumi's Farm at makapag-alok ng National Certification (NC II) na kurso para sa Organic Agriculture Production.

Dagdag pa niya, "Hindi ko suklat-akalain na kaya kong abutin 'yung mga bagay na 'yun. Kung 'di dahil sa tulong ng ATI, baka nananatili akong isang ordinaryong tao ngayon. Nararamdaman ko na I am somebody,

and I am extraordinary because of ATI."

Kalaunan, naging farm partner din ng DA-ATI CALABARZON ang Yumi's Farm para sa Youth Internship Program on Organic Agriculture (YIPOA). Ang YIPOA ay isang 21-buwang internship program na ipinatupad ng DA-ATI at National Organic Agriculture Program (NOAP). Layunin nitong mahasa ang kakayahang ng mga kabataan sa organikong pagsasaka na maaari nilang gawing agri-negosyo.

Tinanggap ng Yumi's Farm ang mga kabataan intern na sina Franz Victor Mendoza at Rey Anthony Lamac, na kapwa sumailalim hands-on na pagkatulo sa organikong pagsasaka. "Hindi lang sila ang natuto, pati kami natuto rin... sabay kaming lumago."

Mula sa YIPOA, naipakilala at mas napalakas din ang mga bagong enterprise sa farm tulad ng black soldier fly (BSF) farming at organic poultry production na naging proyekto ng dalawang intern.

Kabilang din ang Yumi's Farm sa mga katuwang na farm na tumanggap ng mga intern mula sa Laguna State Polytechnic University sa ilalim ng LSA-led Internship Program ng DA-ATI CALABARZON. Patunay ito ng kanilang pagnanais na mas marami pang kabataan ang masanay at yumakap sa organikong agrikultura.

**Kabuhayan ng Pamilya at Komunidad**

Ang Yumi's Farm ay hindi lamang sakahan—ito ay kabuhayan ng pamilya at kanilang komunidad sa Tayabas. Anim na tagapangalagan ng farm ang nagtutulungan sa operasyon, kung saan ay karamihan ay kabataan na sinusupportahan sa kanilang pag-aaral at pangarap. "Meron na kaming napag-graduate na isang engineer. Tinulang namin siya hanggang makatapos. Ang isa namin kasing adhikain talaga kung anong tagumpay meron ang Yumi's Farm, kailangan 'yun din 'yung tagumpay na maramdamang ng mga kasama namin dito. Dahil kung hindi dahil sa kanila, 'di namin kayang gawin lahat ng trabaho dito sa farm."

Para kay Alice, ang Yumi's Farm, ay hindi lamang pinagmumulan ng

pagkain kundi ng natural na lunas at maayos na kalusugan. "Ang dami-dami pala ditong mga halamang gamot na dito ko lang natagpuan at naidiskubre. 'Yung practice ng mga lolo't lola natin, pitas-pitas tapos laga-laga, tapos iinumang mo bilang gamot. "Yun ang binubuhay ng Yumi's Farm. Let's go back to basics."

upang mabuo ang Ilayang Bukal Organic Farmers Association at magkaroon ng mas malawak na access sa teknolohiya at suporta mula sa pamahalaan. "Nagkaroon sila ng access sa mga ahensya ng gobyerno para sa mga kailangan nila sa pagsasaka."

Ang mga organikong produkto rin ng farm at iba pang miyembro ng SAMATAYO ay umaabot sa mga pamilyahan at ospital sa Quezon sa pamamagitan ng pakikipagtulungan sa Quezon Medical Society. "Nakakatuwa kasi 'yung isang ospital na nagsimula dati ngayon ay parami na nang parami—tatlong ospital na ngayon na pinupuntahan naming para magbenta ng mga produkto naming. Ang daming opportunities na dumarating dahil du'n sa mga produkto naming."

Patuloy na Paglago mula sa Hamon Hindi naging

madali ang paglalakbay ng Yumi's Farm. Gaya ng ibang agri-negosyo, hinarap nila ang suliranin sa kawalan ng maayos na access road, pabago-bagong panahon, at mga peste sa organikong sakahan. "'Yung mga peste na naranasan namin, kailangan talagang pag-aralan naming mabuti. Mabuti na rin lang dahil nasa sampung taon na rin naman kaming nag-oorganiko, na-develop na namin ang ganda ng lupa, konti na lang ang soil amendments para mas gumanda ang lupa."

Bukod sa patuloy na pagpapaganda sa lupang taniman, ginamit din ng Yumi's Farm ang kaalaman sa mga katutubong pananim at organikong sistema upang mapanatili ang produksyon. "Mabuti na lang nagkaroon kami ng kaalaman sa indigenoous plants kaya hindi napuputol ang aming produksyon dahil sa pabago-bagong panahon."

**Gamot Pangkalusugan sa Organikong Sakahan**

Sa paglipas ng panahon, lumawak ang paghahangad ng farm patungo sa naturopathy o alternatibong medisina kung saan gumagamit ng natural na pamamaraan sa pagpapagaling. "Pinag-aaralan ko ang naturopathy para ma-maximize ang mga medicinal plants na meron dito."

Para kay Alice, ang Yumi's Farm, ay hindi lamang pinagmumulan ng

pagkain kundi ng natural na lunas at maayos na kalusugan. "Ang dami-dami pala ditong mga halamang gamot na dito ko lang natagpuan at naidiskubre. 'Yung practice ng mga lolo't lola natin, pitas-pitas tapos laga-laga, tapos iinumang mo bilang gamot. "Yun ang binubuhay ng Yumi's Farm. Let's go back to basics."

One day, while rushing to the public market, Rose noticed a PHP 500 bill lying on the pathway. She looked around and waited, hoping the owner might come back for it, but when no one came searching, she picked it up. A blessing from heaven, she thought. At the time, it felt like unexpected help.

Instead of spending it on food or daily expenses, Rose and her partner came up with an idea to generate income from it. Cloth face masks were in high demand during that season, so they decided to invest the PHP 500 in buying fabric. Their neighbor, who is a tailor, helped stitch the masks.

Rose posted the finished products online, and they quickly sold out. From that small capital, they generated more than a hundred thousand in gross income. Their small project also provided income to their neighbor, who had helped sew the masks.

"It was unbelievable," Rose recalls. "We made income online because of a simple idea and that 500-peso blessing from heaven."

But they didn't stop there. The same year, they reinvested that earning and began selling rebranded cosmetics products online.

They ordered supplies from manufacturers and partnered with a printing company to produce labels.

After selling their

FROM PAGE 01

THE 500 PESOS THAT STARTED THE BETTER DAYS



Rose Ann Toledo (front left), a client of CARD SME Bank, Inc. from Silang, Cavite, with her staff at BetterDays Packaging & Printing Services during operations at their manufacturing office.

first batch, they purchased a small inkjet printer so they could print labels themselves and reduce costs.

That printer opened another opportunity.

Since their cosmetics products had no boxes, Rose designed packaging using a graphic design web app, printed it on photo paper, and cut and assembled the boxes manually. Realizing they could also offer it as a service to others, they posted their samples on Facebook Marketplace, offering customized boxes for other small businesses.

And there were orders. Although it started small: three pieces, five pieces, ten pieces. While many competitors required a minimum order of 1,000 pieces, they accepted as few as 100 to 150 pieces. This approach attracted startup businesses in need of affordable packaging, which in turn led them to officially launch their printing and packaging service in 2021.

Soon enough, the demand grew, and so did their capacity. Rose, a client since 2019 of CARD SME Bank, Inc., a thrift bank under CARD Mutually Reinforcing Institutes (CARD MRI), took out a loan to purchase additional machines. This enabled them to expand production and accept larger orders.

They soon expanded into large production printers that accommodate bulk orders.

Today, they fulfill orders reaching up to 100,000 pieces and serve clients nationwide.

Their business, which they dearly named Better Days Packaging and Printing Services, now focuses on digital printing services, including boxes, stickers, soft boxes, layout services, and other packaging needs. They currently have eight full-time staff, one part-timer, and bring on seasonal project-based employees as needed.

The food and agriculture industry across Asia is navigating a new era shaped by rising demand and material costs, shifting consumer expectations, climate pressures, and rapid digital transformation. In this evolving landscape, growth in agribusiness player Aboitiz Foods responds to industry challenges by keeping customers top of mind while building a resilient food value chain for long-term growth. Guided by its purpose to sustainably feed Asia's growth from mill to meal, the company continues to strengthen its regional presence while making a meaningful impact across the broader food ecosystem.

A significant milestone in this journey is the full equity acquisition of Singapore-based Diasham Resources, a specialist in high-quality animal



Feeding Asia's Growth with Purpose: How Aboitiz Foods Serves Customers from Mill to Meal



Driving regional growth. Aboitiz Foods President and CEO Tristan Aboitiz (center) leads the company's executive team on a visit to the Diasham Resources facility in Singapore following its successful acquisition. The move integrates Diasham's animal health and nutrition solutions into the Aboitiz Foods portfolio, expanding the group's "mill to meal" capabilities across key Asia-Pacific markets, including China, Malaysia, and South Korea.

ing with the systems that drive efficiency from mill to meal. **Forwarding Innovation, Optimizing Efficiency** Innovation is one of Aboitiz Foods' core values — not just a buzzword, but a discipline embedded in its operations, systems, and culture.

Putting this core value into action, Aboitiz Foods initiated "The Mill," a company-wide product innovation platform that empowers teams to think boldly, challenge existing processes, and continuously improve products and services. By encouraging cross-functional collaboration and practical application, The Mill drives solutions that enhance efficiency and create measurable value for customers.

Aboitiz Foods also continues to refine its integrated value chain by leveraging technology to optimize operational resilience. The company became the first in the Philippines to implement Amazon Web Services Outposts in its manufacturing facilities — integrating cloud capabilities directly into plant operations. This milestone improves real-time data processing, reduces latency, and strengthens systemic stability across its operations.

Merging the technical expertise of its people with advanced technology, Aboitiz Foods fosters a high-performance culture where efficiency at the mill translates into farm-level reliability, supply chain stability, and stronger trust among its partners and customers. These efficiencies serve as the starting point for the company's larger commitment: fostering enduring relationships through collaboration and knowledge sharing.

**Engaging Experts to Empower Partners** Beyond technology and infrastructure, Aboitiz Foods recognizes that sustainable growth is rooted in strong partnerships and cultivating expertise. Through Agriconnect, the company convenes industry experts, veterinarians, nutritionists,

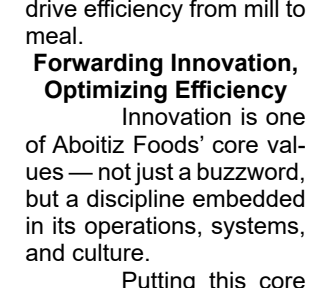
nutrition and health solutions. The move expands Aboitiz Foods' footprint across the Asia Pacific region through established distribution networks in key markets—including Thailand, Indonesia, China, Hong Kong, South Korea, Taiwan, Philippines, Vietnam, Malaysia, and Bangladesh. By integrating Diasham's expertise, the company strengthens its specialty nutrition portfolio, enabling it to deliver more targeted and science-backed solutions to its customers.

"This acquisition allows us to offer a more complete and integrated range of solutions to our customers," said Tristan Aboitiz, President and CEO of Aboitiz Foods. "As we expand across Asia, our focus remains the same — creating meaningful impact across the food value chain while staying true to our purpose."

In addition, Aboitiz Foods furthered its commitment to research and development through the recent investment in an aquaculture facility in Singapore. This is intended to bring research closer to application, supporting the development of more evidence-based, practical solutions that respond to evolving customer needs.

With a strengthened regional platform, Aboitiz Foods is translating its scale into meaningful initiatives, empowering communities and reinforcing sustainability at every stage of the food value chain. This commitment to impact is anchored in a continuous drive for operational excellence — start-

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