

CARD Bank expands digital services with Express Loan



A CARD Bank client couple successfully received their newly approved Express Loan through the konek2CARD app.

Enchanted Kingdom marks its 31st Anniversary with enhanced AGILA The EKsperience: SARIBUHAY and a night of OPM music

Enchanted Kingdom (EK), the first and only world-class theme park in the Philippines, renews its commitment to sustainability and biodiversity as it celebrates its 31st Anniversary with the second set of enhancements of its award-winning flying theater, AGILA The EKsperience: SARI-BUHAY this October.

As a highlight of its Fiesta ng Saribuhay anniversary campaign, EK will continue to share more enchanting stories of Saribuhay through the attraction's new and enhanced pre- and post-show experiences that showcase the rich biodiversity of the Philippines and reinforce its call for Filipinos to appreciate and take care of our environment.

Among the enhancements is Kwento ng Agila, an immersive walk-through accessible upon entering the AGILA building. Through immersive visuals and storytelling, the new entry experience takes guests behind the scenes of the attraction, revealing its inspiration, the symbolism behind its architecture, and its development by an all-Filipino team.

Further along the walkthrough, guests will be introduced to the world of the Agila, or Philippine eagle, through a glimpse of its natural habitat and the various species that thrive within its ecosystem. It also traces the

lifecycle of the Agila, highlighting its plight as one of the critically endangered birds in the world.

This builds on EK's steadfast commitment to eagle conservation, earlier demonstrated by its adoption and continued support for the care and breeding of Enchanting Kagitingan, a male Philippine eagle, in partnership with the Philippine Eagle Foundation.

Additionally, the immersive experience extends beyond the atrium lobby, as augmented reality (AR) brings the landing queue leading to the Enchanted Forest to life through the guests' smartphones.

EK has also given PUGAD, the attraction's in-house concept store, a new direction as part of the AGILA improvements. The refreshed retail space will now incorporate an enchanting mix of entertainment and learning to encapsulate the overall AGILA experience.

The attraction's existing facilities remain operational and accessible to all guests, while its newly updated areas will officially launch on October 17.

Almost a decade after its launch, AGILA The EKsperience: SARIBUHAY was reimagined in October 2025, placing renewed focus not only on tourism but also on sustainability and appreciation for the country's natu-



ral heritage. It was later recognized as the Best ASEAN New Tourism Attraction by the ASEAN Tourism Association (ASEANTA) in January 2026.

EK celebrates its 31st Anniversary with Fiesta ng Saribuhay

EK is all set to celebrate its 31st Anniversary as it releases more updates on its events, shows, and other offerings throughout October.

Following the announcement of its anniversary events in late August, the theme park has unveiled the complete lineup of performers at its Fiesta ng Saribuhay Concert on October 17 at the Spaceport Grounds. The spectacular night will showcase world-class Filipino music and talent through live performances by award-winning R&B hitmaker Dione-12, Entertainment's rising P-pop girl group XONARA, indie band Sacred

Red, and other up-and-coming artists, alongside EK's homegrown talents, SMS and Kingsmen. The celebration will culminate in the Lipad ng Agila: A Pyromusical Fiesta, giving EK's signature evening send-off a magical twist as vibrant pyrotechnic displays and symbolic imagery bring the spirit of the festivities to the night sky.

Every weekend in October, the EK Storyverse Characters will bring all the magic and excitement across the Park's themed zones during the Fiesta ng Saribuhay Anniversary Parade. And on October 17, streetdance performers will join in the parade as it serves as a festive prelude to the concert proper.

Meanwhile, Run to 31: Takbo ng Saribuhay, a fun run celebrating biodiversity through fitness and togetherness, will take

place on October 11 in partnership with the United RSBS Boulevard Stakeholders Federation (URSF). Registration is now ongoing at the EK Online Store, with 1.5K, 3K, and 5K routes available for interested participants.

SMS and Kingsmen will also mark the Park's 31st Anniversary with new music. The P-pop girl group will release their rendition of Lipad, while the all-male vocal group has re-recorded a festive version of their song, Saribuhay. Both tracks will soon be available on all major streaming platforms.

Meanwhile, parkgoers can immerse themselves in other seasonal experiences at the Agila Grounds, including the Ube-Matcha Festival from October 14 to 18, which showcases the fusion of

local flavors with other well-loved favorites, and Palarong Pinoy, a set of skill-based activities featuring traditional Filipino street games, launching just in time for the main anniversary festivities.

More in-park food options also await Filipinos as EK welcomes new tenant partners, with Min-imelts launched in September and Mango Royal scheduled to open on October 3.

*Schedules are subject to change with prior notice. For more information and updates on EK's 31st Anniversary Celebration and its other events and offerings, visit https://www.enchantedkingdom.ph and EK's official social media accounts @enchantedkingdom.ph for Facebook and TikTok, and @ek_philippines for Instagram.

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DOH, PhilHealth, DepED and DILG Unite to Bring YAKAP Healthcare Directly to Students

Cavite records fastest economic growth in CALABARZON at 6.7% in 2025

Megawide Secures P13B New 4PH Contracts in September

Cavite State University celebrates 126th Philippine Civil Service Anniversary

Karagdagang tulong pangkabuhayan sa mga residente ng Cavite

CAVITE COOPERATIVE MONTH CELEBRATION 2026 | OPENING SALVO



The Cavite Cooperative Month Celebration Opening Salvo was successfully conducted on October 2, 2026 at the S.T.R.I.K.E. Gymnasium, City of Bacoor, Cavite, bringing together around 2,300 cooperative members and leaders from different cooperatives across the Province of Cavite. The event was organized and facilitated by the Provincial Government of Cavite through the Office of the Provincial Cooperatives Development Officer (OPCDO), in partnership with the

CALABARZON Showcases Heritage and Hospitality at MTEx 2026

45 pesos wage hike for CALABARZON workers granted

EXPANDED 4PH MILESTONE MARKS 1st DAY OF SHELTER MONTH



DHSUD opens this year's National Shelter Month with another housing milestone under President Ferdinand R. Marcos Jr.'s Expanded Pambansang Pabahay para sa Pilipino (4PH) Program in Dasmariñas City, Cavite.

Barely seven months after the groundbreaking last February, topping off ceremony was held Thursday for 4PH Jab Residences' Towers C and D in Barangay Paliparan, indicating the two buildings' final stages of construction. Secretary Jose

Ramon Aliling, accompanied by Senior Undersecretary Eduardo Robles Jr., led the topping off ceremony along with Pag IBIG Fund CEO Marilene Acosta and Megawide Chairman, President and CEO Edgar Saavedra and other DHSUD, Pag IBIG Fund, Megawide and LGU officials.

The topping off of Jab Residences' Towers C and D indicated the completion of structural works and the advance stages of construction of the two buildings which are part of

DOLE CALABARZON bags four national wins at 2026 Kabuhayan Awards

DOST, CHED prepare PH technology portfolio for globalstage

The milestone reflects the National Shelter Month 2026 theme, "Tahanan. Pamayanan. Kinabukasan," highlighting the importance of providing not only decent homes but also opportunities for Filipino families to build better communities and secure a brighter future. October is declared as National Shelter Month every year by virtue of Proclamation No. 662 series of 1995.



Mula sa ulam, Patungo sa pangrap

By: *Mikaela Guimare-INTERN*

Nag-umpisa ang lahat sa isang lugar kung saan, tuwing Sabado, pumupunta ang Sidewalk upang ituro ang Salita ng Diyos sa mga bata. Sa lugar na ito, may isang batang masiyahin, masipag, at laging umuwi ng kanilang bahay na may dalang maraming lollipops at wafers.

Isang batang maagang namulat at hinubog ng realidad ng buhay. Siya si Mika, ang pang-nay sa pitong magkakapatid, na laging nakapaa tuwing uma-attend siya ng Sidewalk sa kanilang lugar.

Hindi puwedeng hindi niya dala ang kanyang dalawang maliit na kapatid, na pareho niyang kinakarga. Bakas sa kanyang mukha ang responsibilidad ng isang panganay; kailangan muna niyang alagaan ang kanyang mga kapatid bago siya makapaglaro sa labas.

Siya ang tumatayong pangalawang magulang ng kanyang mga kapatid kapag wala ang kanilang mga magulang. Gayunpaman, hindi naging hadlang ang mga responsibilidad na ito upang patuloy siyang dumalo sa Sidewalk.

At dito nagsimula ang kwento Ng isang batang may mataas na pangarap

Isa si Mika sa mga batang laging masayang dumadalo sa Sidewalk. Kitang-kita ang kanyang sigla at pananabik sa bawat pagtuturo.

Isang araw, ibinalita ng kanilang Sidewalk teacher na magkakaroon ng Teachers' Training para sa mga gustong maging Sidewalk teacher. Hindi nagtagal, isang leader ng Sidewalk na kapitbahay nila ang nag-aya sa kanya na sumali sa training. Nang yayain siya, sinabi sa kanya na marami raw pagkain sa Sidewalk. Agad naman siyang nagtanong kung may "totoong adobo" ba roon.

Ang alam niya kasing adobo ay kanin na may mantika at toyo. Simpleng pagkain ito para sa karamihan ng mga Pilipino, ngunit para sa isang batang hindi pa nakakatikim ng totoong adobo, napakalaking bagay na iyon.

Dahil sa kagustuhang makatikim ng totoong adobo, sumali siya sa Teachers' Training.

Noong 2016, naging ganap siyang Sidewalk teacher—ang batang dating tinuturuan ng Salita ng Diyos ay siya na ngayong nagtuturo rin sa mga batang nasa kalye at patuloy na naglilingkod hanggang ngayon.

Sa simpleng pagnanais na makatikim ng totoong adobo, hindi niya alam na mas higit pa pala ang inihahanda ng Diyos para sa kanya. Sa pamamagitan ng Batang Sidewalk Ministries, hindi lamang siya nabusog sa pagkain—nabago rin ang kanyang buhay nang tanggapin niya ang Panginoon.

Ang layo na ng kanyang nalakbay mula sa batang nangangarap lamang na makatikim ng totoong adobo. Marami na ring mga pangarap ang nabuo mula sa batang si Mika, na noon ay iniisip lamang kung makapagtatapos ba siya ng pag-aaral.

Sa kabutihan ng Panginoon, mas nakilala niya ang kanyang sarili at higit sa lahat ang Diyos. Ginamit ng Panginoon ang Sidewalk upang mabigyan siya ng pagkakataong makapag-aral at makapagtapos.

Sobrang layo na ng kanyang narating sa buhay. Malayo pa ang kanyang lalakbayin, pero malayo na ang kanyang narating.

Sa simpleng adobo nagsimula ang isang kuwento ng pag-asa. Sa kabutihan ng Panginoon, ginamit Niya ang Sidewalk upang mabago ang direksyon ng buhay ni Mika. Siya ang kauna unahang deegre golder ng kanilang Pamilya.

CAVITE...



Cavite posted the fastest economic growth among the provinces in the CALABARZON region in 2025, expanding by 6.7 percent, according to the latest Provincial Product Accounts (PPA) released by the Philippine Statistics Authority (PSA).

The figure was presented during the Provincial Product Accounts Dissemination Forum held on October 6, 2026, at Elijah Hotel and Residences in the City of Dasmariñas, which brought together planning and development officers from various local government units, members of the Provincial Statistics Committee, representatives of national government agencies, private companies, and media partners.

The province's 2025 growth rate increased from 5.2 percent in 2024, with its Gross Domestic Product (GDP) reaching an estimated PhP 875.67 billion, up from PhP 820.76 billion in 2024 and PhP 779.91 billion in 2023, at constant 2018 prices.

During the forum, Ms. Charito C. Armonia, Regional Director of the

Philippine Statistics Authority — Regional Statistical Services Office IV-A (PSA-RSSO IV-A) CALABARZON, was present to lend her support to the dissemination of the latest Provincial Product Accounts (PPA) results. Her presence underscored the PSA's commitment to strengthening the dissemination and use of reliable, timely, and relevant economic statistics as a basis for development planning and policy formulation across the region.

Meanwhile, Mr. Claire Dennis S. Mapa, PhD, National Statistician and Civil Registrar General of the Philippine Statistics Authority (PSA), delivered a video message to the participants. In his message, he emphasized the importance of the PPA in providing stakeholders with comprehensive and reliable information on the economic performance of provinces. The data serve as an important reference for local government units, national government agencies, the private sector, and other stakeholders in assessing economic trends, identifying develop-

ment priorities, and formulating evidence-based plans and programs.

His message also highlighted the value of collaboration among statistical agencies, local governments, and other stakeholders in ensuring that official statistics are effectively communicated, understood, and utilized in advancing local and regional development.

Ms. Raquel C. Ronario, Supervising Statistical Specialist and Officer-in-Charge of PSA-Cavite, presented the province's 2025 Economic Performance, highlighting the growth of various industries that contributed to the province's economic expansion.

Among the industries, human health and social work activities posted the highest growth at 15.5 percent. This was followed by public administration and defense; compulsory social security at 10.5 percent, and other services at 8.7 percent.

The PSA also reported that Cavite's per capita GDP reached PhP 181,561 in 2025, representing a 4.6-percent in-

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crease from the previous year.

Also featured during the forum were presentations on development plans and initiatives of participating agencies. Mr. Michael R. Lavadia of the Department of Economy, Planning and Development (DEPDev) and Engr. EnP Lorna R. Leyran, Provincial Planning and Development Coordinator presented their respective agencies' plans, programs, and development initiatives.

The dissemination forum provided a venue for government planners, development stakeholders, private sector representatives, and media partners to gain a clearer understanding of Cavite's latest economic performance and use the data in planning, policy development, program implementation, and investment-related initiatives.

The latest PPA figures underscore Cavite's continued economic expansion, with broad-based growth recorded across key sectors of the provincial economy. — OPIO

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more than 1.56 million minimum wage earners across CALABARZON are set to benefit from the hike.

Secretary Francis N. Tolentino assures that the Department, through its Regional Office No. 4A, will closely monitor implementation to ensure strict compliance among establishments and keep wage policies effective across the region.END

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yond business and economic development, cooperativism is also about teamwork, mutual support, and working together toward a common goal.

Anchored on this year's theme, "Matibay na Kooperatiba: Nagkakaisang Pamayanan para sa Kapayapaan at Kaunlaran," the celebration truly reflected the heart of cooperativism. From chants and creative expressions to friendly competition and sportsmanship, every activity highlighted how Cavite's cooperatives can come together as one united community.

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DOLE...

Davao City-The Department of Labor and Employment-Regional Office No. IV-A (DOLE CALABARZON) nabs four awards in the 2026 National Kabuhayan Awards, October 6.

Led by the DOLE Secretary Francis N. Tolentino, the Department recognized the outstanding DOLE Integrated Livelihood Program (DILP) beneficiaries who efficiently managed their respective livelihood projects in individual and group categories. Partners and implementers of the livelihood program and Tulong Panghanapbuhay sa Ating Disadvantaged Workers (TUPAD) Program were also honored for their contributions to the success of the implementation of such programs.

Let Eat Go, a Laguna-based Coffee Project owned by Mr. Tyrone Jasper I. Reodica was hailed as the 2nd Runner-up winner in the Individual Category of the competition. His story that revolves around his life challenges, perseverance, courage and hope touches the heart of

many.

DOLE CALABARZON's video presentation of Reodica's story was commended by the Department, naming it as the Best Video Documentation for Individual Category.

The Local Government of San Pedro thru its Public Employment Service Office also received a plaque as a recognition for their invaluable support to Let Eat Go and other DILP beneficiaries in their municipality.

For its continuous pursuit in championing the welfare of the workers in the vulnerable sector, DOLE CALABARZON was lauded as one of the Top Performing Regions in TUPAD Program Implementation.

Subsequently, Ms. Ma. Angelica N. Ordoño, Senior Labor and Employment Officer of the Technical Support and Services Division-Employment Promotions and Workers' Welfare (TSSD-EPWW) was also conferred as one of the Top Performing Regional TUPAD Focal Persons in the country.

DOST...

Department of Science and Technology (DOST) Assistant Secretary for Technology Transfer, Communications, and Commercialization Napoleon K. Juanillo Jr. presents the Mechanics of the Technology Curation: Assessment and Portfolio Positioning before the high-level officials of the DOST, Commission on Higher Education and Batangas State University during the Innovation Summit 2026 on September 28, 2026. Photos by Patrick James Lee S. Alfonso, DOST-STII

To bring Philippine technologies closer to global markets, the Department of Science and Technology (DOST) and the Commission on Higher Education (CHED) prepared a portfolio of innovations for industry evaluation and potential commercialization.

This was highlighted during the DOST-CHED Innovation Summit 2026, held on September 28 and hosted by Batangas State University—The

National Engineering University (BatStateU) in Batangas City.

Led by the office of DOST Assistant Secretary for Technology Transfer, Communications, and Commercialization Napoleon K. Juanillo Jr., the Innovation Summit served as a national portfolio-building process for homegrown technologies and the Philippine pathway to the 2027 World Economic Forum at Davos, Switzerland.

"This Summit is part of the joint effort to finally connect the dots. Market-driven research and product development will be nurtured through the planned Synchronized Innovation and Business-Oriented Launchpads (SIBOL) in the regions, so that promising technologies are grown close to where our researchers, farmers, and entrepreneurs already work — not confined to a handful of laboratories in the capital," Dr. Juanillo said.

He added that,

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DOLE CALABARZON was represented by OIC-Regional Director Atty. Nepomuceno A. Leaño II, CPA, TSSD EPWW OIC-Chief Ma. Angeline E. Yaun, IMSD Chief Administrative Officer Alvin G. Landicho, DILP Program Manager Raymond R. Ramos, and Laguna DILP Focal Person Lorena A. Gacosta.

Along with them is the national nominee of the region in the Best DOLE Assisted Livelihood Project (Group Category), the Mahipon Inao-awan Poblacion Talaongan Association (MIPTA) of Cavinti, Laguna, represented by its President, Marian V. Sibuyo. Their Organic Fertilizer and Agricultural Supplies Project helped the local farmers and agricultural communities in Cavinti to thrive.

These recognitions serve as a testament of DOLE CALABARZON's pursuit in empowering the vulnerable sector workers by providing access to decent and sustainable livelihood and employment. | Via Flint Osric T. Gorospe/DOLECALABARZON

from there, these technologies will then pass through the Philippine Technology Evaluation and Standards for Testing or PHITEST, which benchmarks Filipino-made innovations against the same testing, evaluation, and certification standards the rest of the world already trusts.

The initiative complements DOST's broader efforts to strengthen the country's innovation infrastructure and supports CHED's mandate to harness the research and innovation capabilities of higher education institutions.

DOST Secretary Renato U. Solidum Jr. emphasized that the impact of science and technology should be viewed beyond individual discoveries and measured through the capabilities and opportunities that these investments create for society.

"We have spent many years asking how much we invest in science. [But] We should also ask what capabilities that investment has created. We

Caviteano sa mga kapwa pinuno: Gawin nating sentro ang integridad sa ating pamumuno

Hinimok ni Senate Minority Leader Alan Peter Cayetano nitong Miyerkules ang mga kapwa pinuno ng bansa na gawin sentro ang integridad sa kanilang pamumuno. Aniya, ito ay sa pamamagitan ng pag-amin at pagwawasto sa mga naging pagkakamali, na siyang susi sa pagsasaayos ng pamamalakad sa bansa. "There is a spiritual war that is happening. Honesty versus dishonesty. Integrity versus kawalan ng integrity. So we want to fix our government? It's not about the sinner. It's about the sin," pahayag ni Cayetano sa kanyang Facebook livestream nitong October 7. "So to myself, to the Senate, to all the leaders — business leaders, youth leaders, religious leaders: let's make integrity central to us. As I say it to you, I say it to myself," aniya. Tinukoy ni Cayetano ang flood control scandal bilang "culmination" ng mga naging pagkakamali sa iba't ibang administrasyon "na akala natin na-adress na... tapos biglang lumitaw." Para maibalik ang integridad sa programang pang-imprastruktura, bahagi lang aniya ng solusyon ang pagkakaroon

ng mga bagong hakbang para sa transparency. Ang kailangan muna aniya ng lutasin ay ang puno't dulo ng buong iskandalo: ang mga ghost project. "Where do we start? How do we put integrity back? It's not by saying, 'O simula 2026, simula 2027,' bantayan n'yo na kami.' Hindi po," aniya. "Kailangan natin makita y'ung mali. Ka0073i kung hindi, y'ung mga corrupt, hindi naman titigil 'yan eh. Uulit at uulit 'yan," aniya. Muling iminungkahi ni Cayetano na maglabas ang DPWH ng kumpletong listahan ng lahat ng mga naunang flood control project at ipakuha sa mga district engineer at lokal na opisyal ang litrato ng bawat isa. Kung walang litrato, kumpirmadong "ghost" ang proyekto. "Kunan lang [ng litrato] lahat ng projects, may listahan ka lang, and by now, you should know which one is ghost at hindi," aniya. Dagdag ni Cayetano, ang integridad sa flood control investigation ay nangangahulugang walang papaburan at walang pag-iinitan. "So hindi mo masisi ang tao kung nagtatanong, 'ano ba ang nangyayari d'yan?' Because after a year, hindi pa maibigay eksakto y'ung

listahan [ng ghost projects], and then may mga lugar na pinag-iinitan, may mga lugar naman na pang hindi tinitignan. So again, it goes back to what? Integrity," aniya. Kaugnay ng pagdiriwang ng World Teachers' Day, nanawagan din si Cayetano ng integridad sa sistema ng edukasyon. Aniya, kailangang harapin ang tinawag niyang "mistake" ng gobyerno sa pagpapatupad ng K to 12 at maging handang gumawa ng mga "radical" na solusyon. "When we say K to 12, let's look in the mirror and say, kaya ba natin ibigay ito sa mga bata? Kung hindi, let's admit our mistake and fix it," aniya, kasabay ang mungkahing ibalik ang dating kurikulum kung hindi kayang pondohan nang buo ng gobyerno ang K to 12. Hinikayat din ni Cayetano ang kanyang mga manonood na isabuhay ang integridad sa araw-araw. "We have to ask ourselves, sa buhay ba natin, do we have integrity? Ang gobyerno ba natin may integrity? Ang relationships ba natin may integrity? Y'ung pagtatrabaho po ba natin sa ating boss, do we do it with integrity?" aniya. PR

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and opportunities.

For CHED, the initiative also reinforces the important role of state universities and colleges (SUCs) and higher education institutions (HEIs) in generating knowledge, developing capabilities, and contributing to national development.

The Innovation Summit reflects the shared commitment of DOST and CHED to build a more connected and globally engaged Philippine innovation ecosystem—one that links education, research, industry, government, and international partners toward sustainable economic growth and inclusive development.

The Innovation Summit 2026 marked the inception of 'InnoVenta Davos'. Through this, Solidum said the Philippine delegation is moving away from merely being observers and consumers of foreign ideas to positioning Philippine innovation as essential, climate-resilient capital for the global economy.

Elementary artists ng Cavite, tampok sa pag-uwi ng panalo sa On-the-Spot Poster Making Contest ng DA-4

Dalawampu't limang (25) mag-aaral sa ika-5 hanggang ika-6 na baitang ang lumahok sa Regional On-the-Spot Poster Making Contest 2026 na isinagawa ng Department of Agriculture IV-CALABARZON (DA-4A) Regional Agriculture and Fisheries Information Section (RAFIS) noong ika-24 ng Setyembre sa Lipa City, Batangas.

Ang patimpalak ay may temang "Innovate Today, Nourish Tomorrow" na naglalayong mapagti-bay ang pakikiayon ng mga kabataan sa pagpa-pakilala at pagpapalakas ng sektor ng agrikultura sa

tulong ng sining, gamit ang inobasyon patungo sa lig-tas, masustansya, at sapat na pagkain para sa lahat. Tampok sa aktibi-dad ang panalo ng mga mag-aaral sa elementarya mula sa lalawigan ng Cavite. Itinanghal na 1st Place si Eryn Jane Teano mula sa Trece Martires El-ementary School. Sinun-dan naman ito nina Althea Colleen Villaresis ng Naic Elementary School (2nd Place) at Felicia Isabella Macaraeg ng Rosario Ele-mentary School (3rd Place).

Nagpasalamat si Eryn sa mga patuloy na naniwala sa kanya lalo na

billion in 2025 from Php 820.76 billion in 2024.

Meanwhile, the province's estimated per capita GDP was valued at Php 181, 561 which is a 4.6 percent increase in 2024.

A key indicator of local economic growth, per capita GDP indicates the average economic value or output by each person in a given area.

According to the PSA, Cavite posted the largest contribution for the

entire region's growth rate for the services sector with a 2.0 percent share.

Among the indus-tries, the Human health and social work activities sector saw the fastest growth with 15.5 percent, followed by public administration and defense and compulsory social security at 10.5 per-cent. On the other hand, the mining and quarrying indus-try accounted for the lowest economic performance at 4.1 percent.

SSS encourages members to avail of new microloan facility

QUEZON CITY, 2 October 2026 – The Social Security System (SSS) is urging members with at least 12 posted monthly contributions to apply for its new digital microloan facility, the SSS Micro Loan Program, also known as SSS LoanLite.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said SSS LoanLite is designed to provide quali-fied members with acces-sible, secure, and afford-able short-term financial assistance for immediate needs.

De Claro said qualified members may apply for loans ranging from ₱1,000 to ₱20,000, depending on the average of their 12 latest Monthly Salary Credits (MSCs). "Available repayment peri-ods are 15, 30, 60, or 90 days, with an interest rate of 8% per annum, equiva-lent to approximately 0.67% per month."

Eligibility To qualify for SSS LoanLite, eligible em-ployed, self-employed, vol-untary, and OFW members must:

Be at least 18 years old at the time of ap-plication and below 65 years old at the end of the loan term

Have at least 12 posted monthly contribu-tions

Have no past-due Short-Term Member Loan (e.g., Salary, Calami-ty, or Emergency Loan)

Have no pending or settled final benefit claim (e.g., retirement or permanent total disability), unless previously can-celled due to re-employ-ment, resumption of self-employment, or recov-ery

Have no active Restructured Loan (or, if fully paid, the required re-strictive period must have lapsed)

Have an account enrolled in the online facili-ty of a participating finan-cial institution (PFI)

Have no active SSS Micro Loan and have fully paid any prior micro-loan refinanced by a PFI

Have no record of fraud against SSS Loanable amount De Claro noted that while 12 contributions

are enough to be eligible for the SSS LoanLite, members with at least 36 total contributions—including at least six posted with-in the 12 months immedi-a t e l y before applying—qualify for higher loan amounts up to the ₱20,000 ceiling.

De Claro said that members with at least 12 monthly contributions can borrow a loanable amount equal to 11% of their average MSCs in the last 12 months.

"For example, if a member's average MSC over the last 12 months is ₱20,000 but the member has only 12 total contribu-tions, the loanable amount is ₱2,200 (11% of ₱20,000)," he said.

Members with at least 36 total contributions, including at least six post-ed monthly contributions within the 12-month period immediately preceding the application, may qualify for the maximum loan amount of up to ₱20,000, depend-ing on their average MSC. Furthermore, members with existing Short-Term Member Loans

PhilHealth, private insurers build on YAKAP to maximize primary care coverage

The Philippine Health Insurance Corpora-tion (PhilHealth) and major health maintenance orga-nizations (HMOs) and pri-vate health insurers (PHIs) have joined hands to make primary healthcare more affordable and accessible for Filipinos.

PhilHealth, to-gether with Maxicare Healthcare Corporation, MediCard Philippines, Inc., PhilhealthCare, Inc., Health Plan Philippines, Inc., United Coconut Plant-ers Life Assurance Corpora-tion, Assalus Corporation (Intelicare), Medicare Plus, Inc., Avega Managed Care, Inc., Cooperative Health Management Fed-eration, Pacific Cross Health Care, Inc. (iCare), The Manufacturers Life In-surance Co. (Phils.), and InLife Benefits Insurance Company, Inc. sealed a Memorandum of Under-standing (MOU) establish-ing the PhilHealth YAKAP – HMO/PHI Benefit Com-plementation initiative in support of the Universal Health Care (UHC) law.

Under the MOU, PhilHealth will serve as the initial source of coverage for pri-mary care services through its Yaman ng Kalu-sugan Program (YAKAP), while private insurers complement this coverage by providing additional benefits. "With PhilHealth YAKAP as the first layer of protection, our private part-ners can focus their bene-fits on what lies beyond the program package. That way, every Filipino gets more care for every peso," said PhilHealth Acting President and CEO Dr. Beverly Lorraine C. Ho.

"Together, we can establish a system that builds a healthier, more productive Philippines—where quality healthcare empowers every Filipino to drive the nation forward," PhilHealth Board Member and Finance Secretary Frederick D. Go said. As the secondary payers, HMOs and PHIs can cover costs that exceed Phil-Health benefit limits or fall outside primary care cov-erage, such as specialized procedures, branded medi-cations, or hospital room upgrades.

YAKAP covers consultations, 13 laborato-ry tests, selected outpa-tient medicines under the GAMOT package, and out-patient services for six can-cer screening tests. Under the PhilHealth primary care program, specialized out-

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patient benefits such as animal bite treatment, ma-ternal care, Tuberculosis DOTS, HIV/AIDS manage-ment, and mental health services are also included, as applicable. The direct integration of PhilHealth YAKAP with private insur-ance policies establishes a more seamless healthcare system to prevent dupli-cate payment and effec-tively lower patients' out-of-pocket costs of shared beneficiaries. PhilHealth urges all members and pol-icyholders to register for PhilHealth YAKAP via the eGovPH app, PhilHealth Member Portal, or nearest PhilHealth office to instant-ly maximize their primary care coverage alongside their private HMO benefits. Additionally, Phil-Health invites other HMOs and private health insurers to join this complementa-tion network to expand fi-nancial protection and de-liver seamless, affordable primary healthcare to ev-ery Filipino family nation-wide.

For official an-nouncements, program up-dates, and participating provider lists, members may call PhilHealth 24/7 Corporate Action Center (02) 8662-2588 or visit www.philhealth.gov.ph, or follow PhilHealth's verified social media channels on Facebook (@PhilHealthof-ficial) and X (@teamphil-health).

CAVITE STATE... FROM PAGE 01

In observance of the 126th Philippine Civil Service Anniversary, Cavite State University (CvSU), through the Hu-man Resource Develop-ment Office (HRDO), con-ducted a Commitment Signing Ceremony on 01 October 2026 at the Ad-ministration Lobby.

With the theme, "Bawat Kawani, Lingkod Bayani: Puso, Dangal at Galing para sa Bayan," the activity highlighted the shared commitment of CvSU employees to up-hold integrity, excellence, professionalism, and dedi-cated public service.

The program commenced with the wel-come remarks of Mr. John Xavier B. Nepomuceno,

Bawat Kawani, Lingkod Bayani! Puso. Dangal. Galing. Para sa Bayan.

October 14-20, 2026 CALABARZON...

The Mindanao Tourism Expo (MTEx) 2026, held from October 1–5, 2026 at the Sultan Kudarat Gymnasium in Isulan, Sul-tan Kudarat, became a vi-brant convergence of cul-tures, destinations, and regional pride. Among the distinguished participants was CALABARZON, whose presence underscored its commitment to promoting tourism excellence and strengthening interregional collaboration.

CALABARZON's booth featured iconic desti-nations such as Nasugbu, Taal Basilica, and the sce-

nic landscapes of Batan-gas, complemented by the hospitality of partner estab-lishments like Forest Crest Nature Hotel & Resort and travel agencies including Jyl Tres Marias Travel & Tours. The exhibit was adorned with cultural mo-tifs, promotional materials, and interactive displays, in-viting visitors to "Discover More to Love" in the region.

The delegation highlighted CALABAR-ZON's diverse tourism of-ferings—from heritage towns and natural wonders to modern leisure hubs—while embodying the Filipi-

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no Brand of Service Excel-lence. Staff and representatives warmly en-gaged with expo-goers, of-fering brochures, local products, and immersive storytelling that reflected the region's dedication to sustainable and communi-ty-driven tourism.

CALABARZON's participation was not only a showcase of destinations but also a celebration of partnerships. The presence of provincial tourism offices, private stakeholders, and DOT representatives rein-forced the region's united front in promoting Philip-

DOST, DTI RIZAL STRENGTHEN MSME COMPETITIVENESS THROUGH BUSINESS INNOVATION PROGRAM

RODRIGUEZ, Rizal — In line with the celebration of National MSME Month this July, the Department of Science and Technology – Provin-cial Science and Technol-ogy Office in Rizal (DOST-PSTO-Rizal), in partnership with the De-partment of Trade and In-dustry (DTI) Rizal, con-ducted the Business Growth and Development Training for 31 members of two community associa-tions in Rodriguez, Rizal, July 9.

Designed to en-hance the entrepreneurial competencies and overall sustainability of local en-terprises, the training pro-vided hands-on sessions on the Business Model Canvas (BMC), targeted marketing strategies, busi-ness coaching, and strate-gic networking. Beyond technology transfer, DOST aims to cultivate an inno-vation-driven mindset

among beneficiaries, adopting a holistic ap-proach to establishing sustainable livelihood op-portunities in the province. The initiative re-flects the shared commit-ment of DOST and DTI to boost micro, small, and medium enterprise (MSME) competitiveness by merging science, tech-nology, and innovation (STI) with practical busi-ness development. DOST-Rizal Officer-in-Charge Engr. Mhark Ellgine A. Li-bao and DTI-Rizal Busi-ness Counselor Mr. Rey-mond S. Melendres led discussions on business model development and enterprise management, providing participants with practical tools to identify market opportunities, re-fine value propositions, and make informed strate-gic decisions.

Through the BMC workshop facilitated by OIC Libao and an inter-

active business simulation led by Mr. Melendres, par-ticipants applied core con-cepts to realistic market scenarios. The simulation allowed community mem-bers to test business strat-egies, manage resources, and adapt to changing mar-ket conditions within a collaborative learning en-vironment—reinforcing es-sential competencies in strategic planning, finan-cial management, and teamwork.

DOH...

Four government agencies—DOH, DepEd, DILG, and PhilHealth—have joined forces under a Joint Memorandum Cir-cular (JMC) to launch the YA-KAP School Health and Protection Program (YA-KAP-SHP), reinforcing the government's commitment to safeguarding the health and well-being of Filipino children.

The agreement

was officially signed today by Health Secretary Dr. Edwin M. Mercado, Phil-Health Acting President and CEO Dr. Beverly Lor-raine C. Ho, Education Secretary Juan Edgardo "Sonny" M. Angara, and In-terior and Local Govern-ment Secretary Juanito Victor "Jonvic" Remulla. Aligned with Pillar I of the Unified National Agenda for Health (UNA Para sa Kalusugan) and in re-sponse to President Ferdi-nand R. Marcos, Jr.'s call for stronger child health intervention, YAKAP-SHP delivers preventive care di-rectly to schools and learning centers nation-wide. In line with the De-partment of Health's Healthy Learning Institu-

pine tourism. The exhibit stood alongside other re-gional showcases from Caraga, Eastern Visayas, and Central Visayas, creat-ing a tapestry of cultural pride and hospitality across the archipelago.

As confetti filled the air during the grand opening and cultural per-formances enlivened the ven-ue, CALABARZON's contri-bution to MTEx 2026 resonated with visitors: tourism is not only about destinations, but also about stories, heritage, and the people who bring them to life.

This joint effort demonstrates the continu-ing partnership between DOST-Rizal and DTI-Rizal in delivering comprehen-sive support to local entre-preneurs. By equipping MSMEs with both techni-cal and managerial solu-tions, the program em-powers local associations to build resilient, mar-ket-ready businesses that drive community develop-ment and regional eco-nomic growth. PR

tions Program that recog-nizes educational institu-tions as key settings for cultivating health and inte-grates health promotion into school policies, ser-vices, facilities, and sys-tems, the program places particular emphasis on early detection and man-agement of developmental delays and disabilities from birth through the school years.

This inter-agency partnership establishes a whole-of-government framework to achieve three core objectives: ex-pand access to YAKAP, establish a continuum of care, and strengthen im-plementation mechanisms by enhancing financ-ing, securing parental/ guard-ian consent mechanisms for YAKAP participation, and coordinating service delivery to ensure seam-less and accessible care navigation.

"This JMC brings to us the opportunity to scale things up – from reaching just a few million students or learners who can be benefit from YA-KAP, we're targeting all 26 million learners including

EDITORIAL:

Korapsyon: Ang Magnanakaw na Hindi Nakikita, Ngunit Lahat ay Binibiktima

By: Glen Obias-INTERN

Sa bawat pisong ninanakaw ng mga tiwal-ing opisyal, isang batang hindi nakakapag-aral ang nawawalan ng pag-as. Sa bawat proyektong hindi natat-apos dahil sa katiwalian, isang komunidad ang naiiwang naghihintay. At sa bawat pangakong napapalitan ng pan-sariling interes, mas lalong lumalalim ang sugat ng sam-bayanang Pilipino.

Ang korapsyon ay hindi lamang pagnanakaw ng pera ng bayan. Ito ay pagnanakaw ng kinabukasan. Ito ang dahilan kung bakit may mga ospital na kulang sa kagamitan, mga paaralang sira ang silid-aralan, at mga kalsadang madaling masira kahit bagong gawa. Ang pondo na dapat sana'y para sa kapakanan ng mamamayan ay napupunta sa balsa ng iilan.

Mas masakit pa rito ang unti-unting pagkawala ng tiwala ng mamamayan sa pamahalaan. Kapag ang ka-tiwalian ay nagiging pangkaraniwan at ang pananagutan ay nawawala, nabubuo ang paniniwalang walang saysay ang pagiging tapat. Ito ang pinakamapanganib na bunga ng korapsyon—ang pagpatay sa pag-asang maaari pang magkaroon ng tunay na pagbabago.

Ngunit ang laban sa korapsyon ay hindi lamang tungkulin ng gobyerno. Responsibilidad din ito ng bawat mamamayan. Ang pagtanggap sa panunuhol, ang matali-nong pagboto, ang pagbabantay sa paggamit ng pondo ng bayan, at ang paninindigan para sa katotohanan ay mga hakbang upang unti-unting maputol ang siklo ng ka-tiwalian.

Ang Pilipinas ay hindi mahirap na bansa; pina-hirap ito ng korapsyon. Hangga't may mga taong inuuna ang sariling kapakanan kaysa sa serbisyo publiko, ma-nanatiling mabigat ang pasanin ng mamamayan. Pana-hon nang wakasan ang kultura ng katiwalian at itaguyod ang pamahalaang may integridad, pananagutan, at tunay na malasakit sa bayan. Sapagkat ang bawat sentimong ninanakaw ay katumbas ng pangarap na ipinagkakait sa isang Pilipino.

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the teachers and non-teaching staff as well as their families. And be-cause it's really a chal-lenge to get people to ap-preciate what this is, we're hoping that the very visual impact that we can see in schools will make Filipino families believe in the YA-KAP program and also want to take part in it," said APCEO Ho.

Under the JMC, YAKAP-SHP will be rolled out across public and pri-vate basic education schools, Community Learning Centers (CLCs), Child Development Cen-ters (CDCs), other Early Childhood Care and De-velopment (ECCD) cen-ters/facilities, and Inclusive Learning Resource Cen-ters (ILRCs).

The program will benefit basic education personnel as well as stu-dents across all learning levels including early child-hood learners, Alternative Learning System (ALS) enrollees such as out-of-school children (OSC) and out-of-school youth (OSY), and children with special needs or developmental delays and disabilities

identified through school or ILRC-based health screenings.

Through YA-KAP-SHP, students, school personnel, and out-of-school youth will gain direct access to essential health services within their schools and learning cen-ters. These include YA-KAP on-site clinic assign-ment, routine health screenings, access to out-patient medicines and diagnostic tests, on-site spe-cialist care for developmental delays, and dedicated care navigators to guide families through referrals and follow-up care.

Parents, guard-ians, and school communi-ties are invited to join up-coming school-based orientation and empanel-ment sessions. Families can also assign or update their chosen YAKAP Clinic anytime through the Phil-Health Member Portal.

For more infor-mation on YAKAP benefits and accredited partner clinics, visit www.phil-health.gov.ph or contact the PhilHealth Action Cen-ter at (02) 8662-2588.