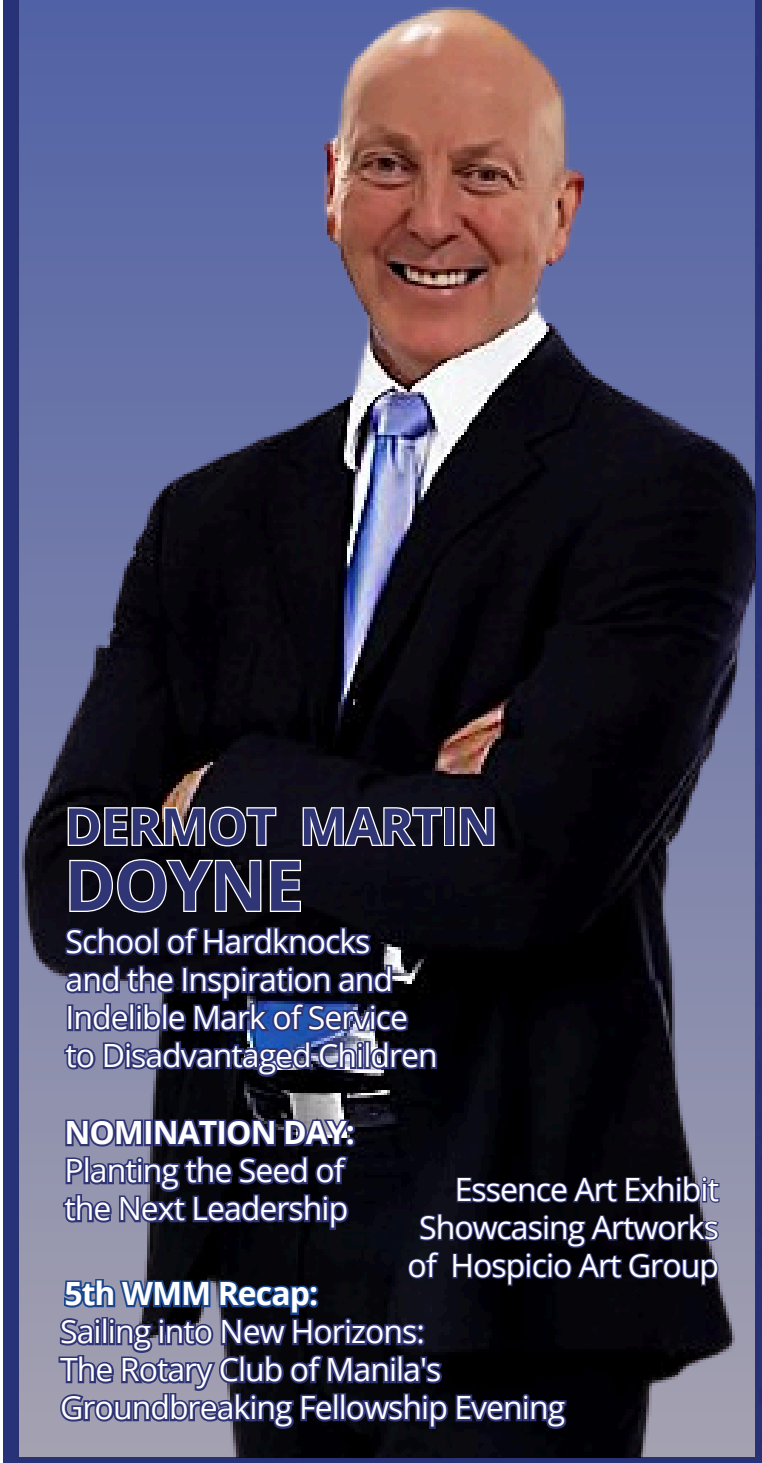
The HERMA Group

The Official News Organ of the Rotary Club of Manila

balita

ISSUE NO. 4022 • AUGUST 29, 2024



DERMOT MARTIN DOYNE

School of Hardknocks and the Inspiration and Indelible Mark of Service to Disadvantaged Children

NOMINATION DAY:
Planting the Seed of the Next Leadership

Essence Art Exhibit Showcasing Artworks of Hospicio Art Group

5th WMM Recap:
Sailing into New Horizons: The Rotary Club of Manila's Groundbreaking Fellowship Evening

Rotary Club of Manila

THE MAGIC OF ROTARY

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PROGRAM

6th Weekly Membership Meeting
Rotary Year 2024-2025
Thursday, 29 August 2024, 12:30 PM
DUSIT THANI MANILA

Moderator: **PD OSCAR "Oca" DEL ROSARIO**

PART I

12:00 PM Registration

12:30 PM Call to Order
PRES. JUJUT ENRIQUEZ

Invocation
PVP REGINALD "Reggie" T. YU

Philippine National Anthem
AVP of RCM Members

Rotary Club of Manila Hymn
RCM WF Music Chorale

The Four (4) Way Test
RTN. J ALFONSO L KATIGBAK

Acknowledgement of Guests

Welcome Song
RCM WF Music Chorale

Birthday Celebrant

Aug 30 Rtn. Emilio La'O

Maligayang Bati / Happy Birthday Song
RCM WF Chorale

PART II

12:45 PM President's Time
PRES. JUJUT ENRIQUEZ

Nominations of the Board of Directors for the Rotary Year 2025-2026
PD OSCAR "Oca" DEL ROSARIO

PART III

1:00 PM Classification Talk
STAR RTN. CHRISTIAN CESAR "Chris" P. BELLO

1:15 PM Introduction of the Guest of Honor and Speaker
PD ALBERT "Hans" C. PALACIOS

Guest of Honor and Speaker

Address:
ATTY. DERMOT DOYNE ESQ.
Attorney at Law/Restaurant Owner
Entrepreneur/Property Developer

1:45 PM Open Forum / Q.A.

1:55 PM Presentation of Certificate of Appreciation
PRES. JUJUT ENRIQUEZ

2:00 PM Adjournment
PRES. JUJUT ENRIQUEZ



Dermot Martin DOYNE

Attorney at Law
Restaurant Owner
Entrepreneur
Property Developer

Dermot Doyne, owner Penguin Pizza, with one of their pizzas in 2018. – John Tlumacki / The Boston Globe, file

BORN to Irish Immigrants on October 5th, 1962, Dermot grew up in a very working class environment in the center of London.

Leaving school at 16 years old with no qualifications, Dermot worked as a car mechanic apprentice.

Influenced by the music of the day and football, but also witnessing gang culture associated with the times and little prospects, he decided to embark on the journey of a lifetime which brought him to over 50 countries in 8 years.

After living in a rooming house in the Bronx to the Outback of Australia, to the Paharganj of New Delhi and the rooftop of the world in Tibet, he met the love of his life in London, Tracy and decided he would plant his roots in Boston, Massachusetts in 1994.

On his first day in Boston, he secured a job as a waiter at the historic Parker House Hotel, a place that once employed Ho Chi Minh and Malcom X. Of the three, Dermot was the only one who was fired.

Within his first year at the job, he ran for office in the Hotel Workers Union and was elected to the executive board in a landslide victory due to his passion for diversity, an inclusive environment, and fair representation.

This position allowed him the opportunity to pursue his Bachelor's degree in Labor Studies with a concentration in Bargaining and Organizing Strategies from the University of Massachusetts. Afterward, he furthered his education by completing a Master's Degree in Education from Cambridge College.

During his educational endeavors, Dermot also started buying inner city property in a neighborhood he lived in, that was often described as the poorest white neighborhood of America, South Boston. At the time it was rough and people moved out in droves, while Dermot invested in the neighborhood's future. It was during this time that their son Eamonn was born in 1996. Even though he moved his family to the nearby town of Quincy, Dermot continued working in hotel bars and rose up the power ladder in union politics. He had the chance to become acquainted with Bill Clinton, Ted Kennedy, Jesse Jackson, and last but not least, Barack Obama.

Dermot also joined the Laborers Union and whilst working on a construction site in Mission Hill, he came across a dilapidated building that he envisioned could become a landmark restaurant, a venture he had always desired. It was at that moment, Penguin Pizza was born.

The bar became a stomping ground for every politician running for office, especially those looking for the Irish vote in the area.

Dermot became involved in the local business community and at his peak owned three restaurants. It was at this time he was elected Chairman of Mission Hill Main Streets, a business association of the City of Boston.

Dermot was also on several campaign winning mayoral committees and at the age of 50, he went to law school to obtain his Juris Doctorate Degree and at 54, became an attorney. He became a member of the Massachusetts BAR and the Federal BAR.

It was at this point, Dermot switched gears and took a position representing Mental Health Litigants in civil matters in the courtroom, which he found some of his most rewarding and meaningful experiences.

Since 2022, Dermot has held a position in the US Government.

Classification Talk Speaker



STAR Rtn. Christian Cesar "Chris" P. BELLO

President
Acima Meda Phils., Inc.
Classification: Aquatic Resources – Fish Culture

Filipino, Roman Catholic
Married to Marjorie A. Bello
BA Sociology
University of the Philippines, Los Banos



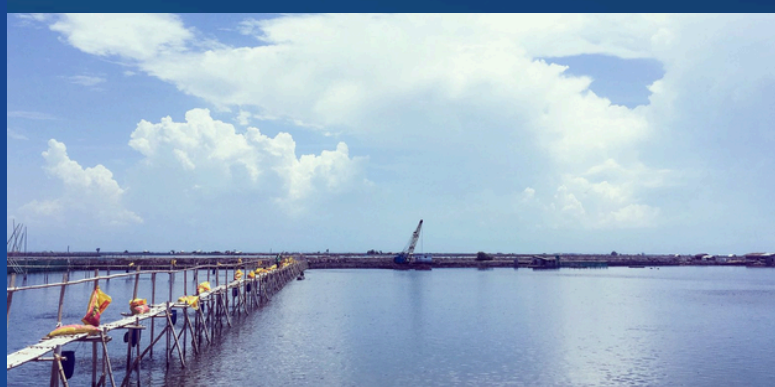












EDITORIAL

Reginald T. Yu
Editor-in-Chief



IN a world increasingly marked by disparity and division, the efforts of individuals and organizations to uplift disadvantaged communities shine brightly as beacons of hope. Among these efforts stands Atty. Dermot Doyne's "School of Hard-Knocks," an initiative that has made a profound impact on countless lives. Doyne's movement, founded on the principle of providing disadvantaged children with critical life skills and education, exemplifies a powerful model of service and resilience. His work resonates deeply with the core values of the Rotary Club of Manila, making it a compelling case study in the synergy between dedicated service and community enrichment.

Doyne's "School of Hard-Knocks" is not a traditional educational institution. Instead, it represents a dynamic and innovative approach to addressing the systemic challenges faced by underprivileged children. At its heart, the movement aims to impart practical skills, foster self-reliance, and cultivate a sense of empowerment among its young beneficiaries. This model of education and support is grounded in the belief that real-world experience, coupled with tailored guidance, can transform lives in ways that conventional schooling alone may not achieve.

The initiative's success is evident in the stories of many who have walked through its doors. Former students have emerged with newfound confidence, tangible skills, and a strengthened resolve to overcome the odds stacked against them. Doyne's approach highlights a crucial lesson: education extends beyond textbooks and classrooms; it encompasses the life skills and emotional support essential for true personal growth and success.

This vision aligns seamlessly with the values espoused by the Rotary Club of Manila. Rotary International's motto, "Service Above Self," resonates profoundly with Doyne's mission. The Rotary Club of Manila is renowned for its commitment to community service, particularly in supporting educational initiatives, fostering leadership, and addressing pressing social issues. Doyne's work embodies these principles by focusing on service to those most in need and advocating for sustainable change through direct impact.

Moreover, the Rotary Club's emphasis on promoting ethical leadership and community development mirrors the values that Doyne instills in his students. By nurturing resilience, self-reliance, and ethical behavior, "School of Hard-Knocks" not only equips its students with practical skills but also cultivates a sense of responsibility and integrity. This aligns with Rotary's vision of empowering individuals to lead meaningful, impactful lives.

The collaboration between Doyne's initiative and organizations like the Rotary Club of Manila holds great potential for magnifying their shared impact. By leveraging Rotary's resources, network, and advocacy platform, Doyne's model could reach even more children, amplifying the benefits of this groundbreaking approach. Together, they can create a powerful synergy, driving forward a collective mission of service and empowerment.

In conclusion, Atty. Dermot Doyne's "School of Hard-Knocks" stands as a testament to the transformative power of service and education. Its alignment with the Rotary Club of Manila's values underscores a shared dedication to improving the lives of disadvantaged youth. As both continue their work, the potential for profound, lasting impact on countless lives remains boundless. Through their combined efforts, they illuminate a path forward — a path defined by compassion, resilience, and the unwavering belief in the potential of every child.

Philippine Airlines
The Heart of the Filipino

cover story

Sailing into New Horizons: The Rotary Club of Manila's Groundbreaking Fellowship Evening

by PVP Reginald T. Yu



AS the sun dipped towards the horizon on a balmy August afternoon, the **Manila Yacht Club** emerged as a living tableau of tradition and modernity. The **Rotary Club of Manila (RCM)** convened its 5th weekly membership meeting of the Rotary Year 2024-2025, heralding a departure from convention with a fresh and vibrant format. In a bold and imaginative stride, RCM's leadership unveiled a transformative approach: dedicating one of each month's four weekly meetings to a fellowship function, thereby reimagining the familiar cadence of formal meetings with guest speakers.





The evening began in earnest at 3:00 PM with the gentle bustle of registration, where the sea breeze carried whispers of anticipation and excitement. By 4:00 PM, the scene was set for an extraordinary voyage — a journey across Manila Bay aboard a *balangay* boat, an emblematic vessel steeped in Philippine maritime heritage. This traditional wooden craft, renowned for its outrigger design that speaks to ancient seafaring ingenuity, offered an evocative passage through history. The *balangay*, a symbol of exploration and trade from the Austronesian era, glided across the water as a living homage to the pioneers who charted these very waters centuries ago.

Divided into two batches, the members embarked on this nautical odyssey, each group savoring the tranquil beauty of the bay while reflecting on the rich legacy of seafaring that the *balangay* represents. The boat's steady progression across the bay was not merely a journey through space but a celebration of Rotary's enduring spirit of exploration and connection.

As the *balangay* returned to port, the scene shifted to the opulent surroundings of the Manila Yacht Club. At 5:30 PM, the transition from sea to shore was marked by an elegant affair of afternoon tea and cocktails. The conversations, as smooth as the refreshments served, laid the groundwork for the evening's more formal engagements.

President **Jujut Enriquez** took the helm at 6:30 PM, initiating the evening's formal proceedings. An invocation by Rotarian **Nico Valencia** set a reflective tone, followed by a stirring rendition of the Philippine National Anthem via an audiovisual presentation that resonated with national pride. The esteemed **RCM World-Famous Music Chorale** then filled the air with the Rotary Club of Manila Hymn, their harmonies weaving a rich tapestry of Rotary's ideals. Rotarian **Ben Ibuyan**'s recitation of the Four-Way Test reinforced the ethical compass guiding the organization's mission.



Pres. Jujut Enriquez called the weekly membership meeting to order.

The evening's zenith arrived at 7:00 PM with the President's Time, where a momentous Memorandum of Understanding was inked between the Rotary Club of Manila and the Rotary Club of San Bruno, San Francisco. This MOU, poised to further their collaborative efforts on a new Cleft Lip project, which marked a significant expansion of Rotary's global network, was signed by President **Jujut Enriquez** and Rotarian **Meg Finones**, Chairman of the RC San Bruno Foundation and past president of RC San Bruno, alongside husband **Ed Finones** together with **Marisa Otto**, past president and current board member of the Rotary Club of San Jose Evergreen. Their presence highlighted the importance of international collaboration and shared commitment to service.



Cooperating Organization Memorandum of Understanding: Cleft Surgery Mission 2025
An agreement between the Rotary Club of Manila (Host Sponsor), Rotary Club of San Bruno (International Sponsor), and Operations Smile Philippines Incorporated (Organization 1)

From left: Ms. Meg Finones (Foundation Chair of RC San Bruno and currently Area Foundation Coordinator for District 5150, also former President of RC San Bruno), Ms. Marisa Otto (former President and current Board Member of RC San Jose Evergreen), Pres. Jujut Enriquez, and Sec. Aries B. Balanay

As twilight embraced the Manila Bay, the pre-dinner cocktails at 7:15 PM flowed seamlessly into an evening of celebration. The dinner was not merely a feast but a jubilant reflection of the spirit of Rotary. Manila Rotarians, embodying the club's vibrant culture, took the stage to showcase their talents in a spirited display of song and dance, with a live band providing the rhythm for a night of joyous revelry.



The Manila Yacht Club, a paragon of maritime history and elegance, provided a fitting backdrop for this memorable evening. Its rich heritage as a symbol of nautical excellence and resilience lent an air of grandeur to the Rotary gathering, beautifully bridging the past and the present.

In redefining their meeting format, the Rotary Club of Manila has not only invigorated their regular schedule but also reaffirmed their commitment to fostering both local and global connections. This innovative approach reaffirms the heart of Rotary — an unwavering dedication to fellowship, service, and community — ensuring that its spirit remains as vibrant and engaging as ever.








5th WEEKLY MEMBERSHIP MEE
'Sailing on our Traditional Point of


THE MAGIC
OF ROTARY

















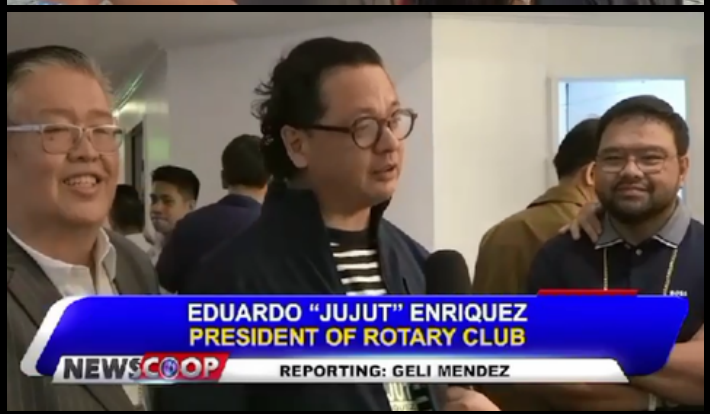


PRESS COVERAGE









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Random Conversations and Musings

by PBLA Raoul Creencia



"DISCERNMENT"

IN this week's membership meeting, Manila Rotarians will troop to a new venue: Dusit Hotel. This proposed new meeting place is potentially a good spot for the Rotary Club of Manila's weekly gathering. President Jujut and Program Committee Chair Caloy should be commended for bravely considering other options in terms of venue, and for their continuing efforts to ensure the holding of a memorable and exciting weekly meeting. The past five WMMs have been successful, with good attendance and informative talks from the invited speakers. Last week's fellowship held at the Manila Yacht Club was a good break as well, with the *balangay* cruise along the bay providing a unique experience.

It is that time of the year once again when Manila Rotarians will be nominating the set of officers who will serve in the next Rotary year (2025-2026). From these nominees, the 8 members of the Board of Directors will be chosen, with the top two becoming President and Vice-President, respectively. Pursuant to our By-Laws, the elections will be held in September.

Serving as an RCM Director is not an easy job. A nominee must be ready to commit his time, talent, and at certain times, his treasure. This is what the nominators should carefully consider. It is thus hoped that whoever nominates a candidate for the Club's consideration will discerning naming their candidate/s because, to be sure, choosing the men who will compose the governing body of the club is a serious matter. The nominator, therefore, must judiciously make a conscious effort to name only those who are ready to commit.

With equal or greater measure, the nominees themselves should go through a careful process of consideration and discernment themselves. Indeed, while being nominated is an honor, the acceptance of such nomination in itself carries a huge responsibility. A nomination cannot be taken lightly, and each nominee has to think whether he can actually commit to make time to dutifully serve the Club. Saying 'yes' to a nomination should, therefore, include an acceptance of the real possibility of being actually elected. This is the reason why each nominee, as an act of accepting his nomination, is required to make a written commitment to, among others, "attend most, if not all, Board, Club and committee meetings." This written commitment is actually a prelude to the oath that an elected director will take in July next year.

Given the utmost importance of each year's election of directors and officers, all Manila Rotarians, when exercising their sacrosanct right to vote, are expected to do their part by carefully considering the nominees' qualifications and track record, and by judiciously voting in September, with the welfare of the Club in mind.

CLUB ADMINISTRATION

RCM Members' Attendance Report RY 2024-2025

August 2024

AUGUST 2024	August 01, 2024 MR. ARTURO T. VALDEZ	August 08, 2024 RET. SR. JUSTICE ANTONIO T. CARPIO	August 15, 2024 PRID RAFAEL "RAFFY" GARCIA III	August 22, 2024 FELLOWSHIP @ MANILA YACHT CLUB	August 29, 2024 CLASSIFICATION TALK AND GUEST ATTY. DERMONT DOYNE
MEMBERS PRESENT	36	56	40	31	0
MEMBERS PRESENT %	15%	24%	17%	13%	0%
MAKE UP ATTENDEES	22	5	12	6	0
EXEMPTED	4	5	7	4	0
ON LEAVE	0	0	0	0	0
Total Active Members	54	56	45	33	0
Total # of Members	234	234	234	234	234
TOTAL %:	23%	24%	19%	14%	0%
ROTARACTORS	2	3	2	3	0
MEDIA	2	0	0	3	0
EMBASSIES / DIPLOMATIC CORPS	0	0	0	0	0
DG, DGE, DGN, PDG	0	0	0	0	0
GOHS / GS	3	3	1	0	1
VISITING ROTARIAN	1	0	20	5	0
Guests of RCM MEMBERS	25	14	8	14	0
TOTAL ATTENDEES	67	76	71	53	1

LIST OF ATTENDEES

1	Albaña, Michael Jaey C
2	Alday, Albert Singson
3	Balanay, Aries B.
4	Bartolome III, Arsenio M.
5	Benedicto, Sixto T.
6	Bolton, Wilhelm
7	Cabangon, Edgard A.
8	Carlos, Vicente J.
9	Chotrani, Johnny N.
10	Creencia, Raoul C.
11	Cutter, John Michael
12	Davis, Raymond N.
13	Del Rosario Sr., Oscar A.
14	Enriquez III, Eduardo V.
15	Esquivias, Joaquin Pablo A.
16	Hernandez, Edwin H
17	Ibuyan, Benedict Julius F.
18	Kalaw, Teodoro Alejandro Y IV
19	Katigbak, J Alfonso L
20	Koh, Paul Anthony T
21	Macatoman, Abdulgani M.
22	Magsaysay, Francisco D.
23	Matschuck, Guenter Gerhard G.
24	Pascual, Abraham F.
25	Payumo, Felicito C.
26	Peliño, Wilfredo M.
27	Serapio, Carlos G.
28	So, Warren S.
29	Tee, Teddy Jr. B.
30	Valencia, John Nico P.
31	Yu, Reginald Tieng

List of Members Who Have Paid Their Annual Dues for RY 2024-2025

As of August 27, 2024

1	ACOSTA, CRISPINIANO G.
2	ALDAY, ALBERT
3	ALINGOG, ALDOUS A
4	BARTOLOME, ARSENIO III M.
5	BEDIONES, RODOLFO P.
6	BELLA, GERONIMO JR. D
7	BENEDICTO, SIXTO T
8	BLANCO, MANUEL M
9	BRANELLEC, JACQUES
10	CAMAT, NATHANIEL
11	CANON, RAUL JR C
12	CASTRO, KARLO EUGENE JOSEF M
13	COYIUTO, ROBERT JR. G
14	CREENCIA, RAOUL C.
15	CUREG, ALEXANDER P
16	CUTTER, JOHN MICHAEL
17	DAYANG, JUAN E.
18	DOMINGUEZ, CARLOS III G.
19	DY, MANUEL C.
20	EGAN, BRENDAN W.L.
21	ELDEBS, ISSAM
22	ENRIQUEZ, EDUARDO III V.
23	ESGUERRA, HERMINIO S.
24	FERNANDEZ, ANTONIO JAIME JOSE V.
25	FOLLOSCO, CEFERINO JR G
26	GARCIA, THEODORE Q
27	GARCIA, VICTOR III G.
28	GUEVARA, DOMINGO JR.
29	GUEVARA, RICARDO S.B.
30	HALLERBACH, MATHIAS
31	IBUYAN, BENEDICT JULIUS F
32	IWATA, YASUSHI
33	JUCABAN, JERIC
34	KALAW, TEODORO
35	KATIGBAK J ALFONSO L
36	KLEBS, DAVID
37	LIM, DAVID EDUARDO T
38	LONZAGA, REINERIO
39	LORENZANA, DELFIN
40	MACATOMAN, ABDULGANI
41	MAGSAYSAY, FRANCISCO
42	MANALAYSAY, CESAR
43	MATSCHUCK, GUENTER GERHARD G
44	MAURICIO, ANTONIO DC
45	NOLIDO, RAMON ALBERTO B
46	NOMURA, KAZUHIRO
47	NONES, ROMEO C.
48	ONG, PHILLIP
49	PALLASIGUE, JOHN BRIAN
50	PASCUAL, ABRAHAM F
51	PATTERSON, COLIN DAVID
52	PINEDA, PATRICIO JR.
53	PREYSLER, FAUSTO JR. D.R.
54	REYNOLDS, DAVID J.
55	RODRIGUEZ, JOAQUIN SR. C
56	ROXAS, MICHAEL D
57	SCHNEIDER, BERND
58	SERAPIO, CARLOS C
59	SEVILLA, LUIS ANGELO L
60	SHIMODA, SHIGERU
61	SIBAYAN, JOSELITO H
62	SOBREPEÑA, ROBERT JOHN L.
63	SYJUCO, JOSE, JR. A.
64	TAGAYSAY, HECTOR O
65	TAMANO, SHALIMAR HOFER
66	TAMAYO, VICTOR L.
67	TAN, EUSEBIO V.
68	TILLMAN, HANSEL JOSEPH MICHAEL
69	VALDES, JOEL C.
70	VALENCIA, JOHN NICO P.
71	YU, REGINALD T.
72	ZALDARRIAGA, FELIX FRANCISCO S
73	ZEITOURI, NAGI
74	ZIALCITA, XAVIER Y.

Rotary Information Briefing



A Rotary Information Briefing was held last Wednesday, August 21, 2024 at 2:30 PM via Zoom for Messrs. Jonas Gonzales and Valentino Bagatsing.

Rotary Information Chairman PDG Obet Pagdanganan, along with members PP Ebot Tan and Rtn Romy Nones, provided essential information about Rotary. This included the organization's vision, mission, and objectives, the Rotary's 7 areas of focus, RCM traditions and practices, as well as the history and ongoing projects of the Rotary Club of Manila.

The Rotary Foundation Recognizes PDG Alex Cureg and Spouse Anna for Their Generous Contributions



The Rotary Foundation

19 July 2024

Mr. Alexander Pagallamman and Mrs. Anna Chella P. Cureg
APC Bldg. 12 Main Ave.cor Gov. Drive
Dasmarinas Technopark,
4114 Dasmarinas, Cavite
Philippines

Dear PDG and Mrs. Cureg,

Thank you for being an engaged member of the family of Rotary and for making a major gift to The Rotary Foundation. Many people will benefit from what you have so generously shared.

With your support in this new Rotary year, you have set important action in motion. Rotary members around the world are implementing programs that are changing peoples' lives. Children are receiving lifesaving polio immunizations. Underprivileged students are preparing for careers. Economically disadvantaged mothers are starting businesses to help support their families. Remote villages have clean water, modern medical care, and new ways to address conflict and protect the environment.

The need for this action is great. Your generosity helps to ensure we can continue to turn challenges into solutions and create communities that are connected, inclusive and resilient.

Kindest regards,

Mark Daniel Maloney
Chair, The Rotary Foundation, 2024-25





FELLOW Rotarians, we are excited to invite you to the opening cocktails for ESSENCE, our art exhibit showcasing the artworks of our Hospicio Art Group, on September 10, 2024, at 4 p.m. at the LRI Design Plaza at 210 Nicanor Garcia Street, Bel Air, Makati City.

RECOGNITION CORNER

Rtn. Wolfgang Härle
Wins German Championship
in Double Trap Shooting



An Invitation

RC Taipei's 76th Charter Anniversary

Rotary Club of Taipei 台北扶輪社

August 27, 2024

President Eduardo Enriquez
Rotary Club of Manila

Dear President Eduardo Enriquez,

On behalf of the Rotary Club of Taipei, we would like to extend our most sincere invitation to you, your fellow Rotarians, and their families to celebrate with us on our 76th charter anniversary.

The Rotary Club of Taipei will celebrate its 76th Charter on Saturday, October 5, 2024 at the Howard Plaza Hotel in Taipei. There will be a welcoming dinner on Friday October 4th with more details to come.

Date: Saturday, October 5, 2024
Time: 17:15 Registration & Cocktail / 18:00 Ceremony begins
Venue: Howard Plaza Hotel, B2 Banquet Hall
Address.: No. 160, Section 3, Renai Road, Daan District, Taipei, Taiwan
Dress code: Business Formal
Entrance fee: New Taiwan dollar $2,000 per person

We have also reserved special room rate at Howard Plaza Hotel for our guests.
Please book your room directly on this page:
https://onlinebooking.howard-hotels.com.tw/Event/2?activityNo=114&hotel=TP&lang=2

Your earlier reply would be deeply appreciated.
We thank you for your consideration and we look forward to welcoming you in Taipei.

Yours in Rotary,

Jane Wang
President 2024-25

Rotary Club of Taipei

Andrew Wong
Charter Committee Chair 2024-25
President-elect. 2024-25
Rotary Club of Taipei

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- JEWELRY SELLING
- INTERNATIONAL REMITTANCE
- BILLS PAYMENT
- INSURANCE
- PADALA TO BANK ACCOUNT
- E-LOADING
- MONEY CHANGER
- CASH CARD/ ATM WITHDRAWAL

MAY PANGANGAILANGAN?

I-PALAWAN MO NA!

Supervised by the Bangko Sentral ng Pilipinas

PALAWAN PAWNSHOP

PALAWAN EXPRESS PERA PADALA

PalawanPay

CORPORATE SERVICES

☑ CASH MANAGEMENT SOLUTIONS

- **Corporate Collection**
  (Dealer/ Distributor, Salesman/ Collector, Unit/Member)
- **Bulk Disbursement**
  (Salaries, Bonuses, Loans, Funds, Incentives, Commissions)
- **Bills Payments**
  (electricity, water, telecommunications, others)

- ☑ **Cashless collection via QRPH**
- ☑ **Padala to Bank Account**
- ☑ **POS/ATM Withdrawal**
- ☑ **Micro-Insurance**
  (Personal Accident, Family and Group Insurance)
- ☑ **Cash-in / Top up Services**
  (for banks, e-wallets, loading)



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