

The
HERMA
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The Official News Organ of
the Rotary Club of Manila



balita

ISSUE NO. 4041 • FEBRUARY 20, 2025

**Stephen
CU-UNJIENG**

Investment Banker
and Business Strategist

**The Challenges
of Structural Underperformance**

**A Salute to RCM's
New Honorary
Members**

**RCMFI's 2nd ExeCom
Meeting & Election
of Exec Officers of
Incoming Board
of Trustees
RY 2025-2026**

**RCMFI's
Board of
Trustees and
Executive
Officers
RY 2025-2026**





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PROGRAM

23rd Weekly Membership Meeting
Rotary Year 2024-2025
Thursday, 20 February 2025, 12:00 PM
Manila Polo Club

Moderator: **DIS ANTONILO DC. "Anton" MAURICIO**

PART I

11:30 PM Registration
12:00 PM Call to Order | **PRES. JUJUT ENRIQUEZ**
Invocation | **RTN. J ALFONSO L "AI" KATIGBAK**
Philippine National Anthem | **AVP**
Rotary Club of Manila Hymn | **RCM WF Music Chorale**
The Four (4) Way Test | **PT PAUL JOSEPH M. "PJ" GARCIA**
Acknowledgment of Guests | **DIS ANTONILO DC. "Anton" MAURICIO**
Welcome Song | **RCM WF MUSIC CHORALE**
Birthday Celebrants
Feb. 14 Rtn. Tobi Rast
Rtn. Nico Hallare
Feb. 15 PIA Jordan Pizarra
Feb. 16 Rtn. Klaus Muller
Feb. 17 Rtn. Jun Aventura
Maligayang Bati / Happy Birthday Song | **RCM WF Chorale**

PART II

12:50 PM President's Time | **PRES. JUJUT ENRIQUEZ**
12:55 PM Introduction of the Guest Speaker
RTN. DELFIN N. "Del" LORENZANA
Guest Speaker
Address:
Mr. Stephen Anthony T. Cu-Unjieng
Investment Banker and Business Strategist
1:30 PM Open Forum / Q.A.
1:50 PM Presentation of Certificate of Appreciation | **PRES. JUJUT ENRIQUEZ**
2:00 PM Adjournment | **PRES. JUJUT ENRIQUEZ**

EDITORIAL

Reginald T. Yu
Editor-in-Chief



IN an era of rapid economic transformation and geopolitical shifts, a nation's ability to navigate uncertainties defines its trajectory in the global economy. It is in this context that we welcome Stephen Cu-Unjieng, a Wharton-educated investment banker and esteemed political pundit, as our guest of honor and speaker. With decades of experience shaping business landscapes and advising industries, his insights will provide a compelling perspective on the future of the Philippine economy.

The Philippines stands at a critical juncture. The recent past has seen significant economic resilience, yet the path forward remains fraught with challenges and opportunities. Inflationary pressures, geopolitical tensions, and evolving global trade dynamics pose formidable hurdles. At the same time, digital transformation, demographic dividends, and industrial innovation offer unprecedented growth potential. Cu-Unjieng's perspective on these matters will not just be timely but

will be essential for businesses and policymakers alike.

One of the most striking aspects of his past discourses is the emphasis on sustainability and innovation. Philippine industries must not merely adapt to global trends but take the lead in redefining them. The shift toward green energy, circular economies, and digital solutions is no longer optional — it is imperative. As a veteran in investment banking, Cu-Unjieng understands the crucial role of capital markets in driving these shifts. He underscores that the integration of finance with technology, sustainability, and infrastructure investment will determine the nation's ability to compete on a global scale.

Moreover, he is expected to shed light on the importance of good governance and regulatory clarity. Investors seek predictability, and without a stable business environment, economic progress remains fragile. The Philippines must foster a culture of transparency, streamline bureaucratic inefficiencies, and champion policies that encourage both foreign and domestic investment. The government's commitment to infrastructure, digital connectivity, and ease of doing business will be key determinants of long-term growth.

Cu-Unjieng should highlight the role of Filipino entrepreneurs in shaping the future. The ingenuity and resilience of local businesses have been tested time and again, yet their ability to innovate remains a strong competitive advantage. The challenge, however, lies in scaling up and integrating into global value chains. The business community should embrace strategic partnerships, leverage emerging technologies, and position themselves as global players rather than mere local contenders.

Beyond financial markets and industrial growth, it would be ideal if Cu-Unjieng would touch on a deeper, more fundamental issue: the need for a mindset shift. The future of Philippine industries does not rest solely on policy or capital but on the people who drive them. An adaptive, forward-thinking, and globally competitive workforce will be the backbone of sustained economic success. A stronger investment in education, skills development, and leadership that prioritizes long-term national interests over short-term gains is paramount.

Ultimately, the message should be clear: the future is not something to be predicted; it is something to be built. The Philippines has the potential to be a regional economic powerhouse, but realizing this vision requires decisive action from all stakeholders — government, businesses, and the people themselves. As we take inspiration from Cu-Unjieng's insights today, we should be reminded that our industries' success lies in our collective ability to innovate, adapt, and lead with purpose.

His address, therefore, will not be just a speech but a call to action. The challenges are real, but so are the opportunities. The question is not whether the Philippines can rise to the occasion — it is whether we have the resolve to do so. In this defining moment, let us choose the path of progress, sustainability, and enduring economic prosperity.

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The Heart of the Filipino

Stephen Cu-Unjieng

Investment Banker
and Business Strategist



STEPHEN had a 36-year career in investment banking, holding director, managing director, vice chairman, and chairman and CEO for Asia positions at PCI Capital, Morgan Grenfell, Salomon Brothers, Merrill Lynch, Macquarie Capital, and from 2009 until his retirement in 2022, Evercore. He also won 14 Deal of the Year awards in 13 years from various financial publications from 2005 to 2018. Prior to that, in the 1990s, Global Finance selected him as one of their Emerging Market Superstars and Euromoney as one of their Top Fifty Under Forty in Global Finance.

He was one of only 4 Asians on the list. Since retiring he has been on the board of several public and private companies in the Philippines, Singapore, Hong Kong and the USA. The last being a Nasdaq listed tech company. He also acts as senior adviser to a private equity firm and a venture capital firm. He has a law degree from Ateneo and a MBA from Wharton. He also writes a column for the Manila Times and appears as a guest on ANC and other business networks.



A Salute to RCM's New Honorary Members

by PVP Reginald T. Yu

THE Rotary Club of Manila convened for its 22nd Weekly Membership Meeting of Rotary Year 2024-2025, a distinguished affair held at the prestigious Manila Polo Club. With camaraderie, tradition, and service at its core, the gathering brought together esteemed members and guests for an afternoon of fellowship and celebration.

A Ceremonial Opening of Fellowship and Tradition

The event commenced with a warm welcome from Vice President **Joel C. Valdes**, who called the assembly to order. Rtn. **Raymond "Ray" Davis** led the invocation, setting a reflective and solemn tone, emphasizing gratitude and service. As the Philippine National Anthem played through an AVP of RCM members, the spirit of patriotism filled the room, reminding all of their shared commitment to the nation's progress.



PVP Fausto D.R. Preysler, Jr. took the stage to acknowledge the distinguished guests, ensuring that every individual felt the warmth of the club's renowned hospitality. The RCM World Famous Chorale serenaded the gathering with a heartfelt rendition of the Welcome Song, fostering an atmosphere of unity.



PVP Fausto D.R. Preysler, Jr. moderated the meeting.



VP Joel C. Valdes called the meeting to order.



Rtn. Raymond "Ray" Davis led the invocation.



Rtn. Felicito C. "Tong" Payumo led the recitation of the Four-Way Test.

A special moment was dedicated to celebrating the birthdays of RCM's February celebrants, including notable names such as Rtn. **Paco Magsaysay**, Rtn. **Cris Acosta**, Rtn. **Dong Benedicto**, Rtn. **Val Co**, renowned international artist **David Pomeranz**, PP **Chito Zaldarriaga**, and Rtn. **Willy Lim**. The RCM Chorale led the traditional **Maligayang Bati**, filling the venue with joyous applause and well wishes.



VP Joel presented and extended an invitation from Rtn. Vee David to fellow RCMers for the Miyazaki/Kadogawa Town trip.



RI District 3810 Governor Joaquin "Jackie" C. Rodriguez, Sr. presented an Achievement Award to the Rotary Club of Manila for outstanding performance in Membership Development as the Top 2 club in membership growth for January 2025. The award was received by RC Manila Vice President Joel C. Valdes on behalf of President Jujut Enriquez.

Induction of Honorary Members: A Celebration of Service and Excellence

A highlight of the afternoon was the induction of new honorary members, a tradition recognizing individuals who have made significant contributions to their respective fields and society at large. PDG **Rodolfo P. "Rudy" Bediones**, DIS Antonilo "Anton" DC. Mauricio, Rtn. **Philip H. Recto**, and Rtn. **Raymond "Ray" Davis** introduced the esteemed inductees, each of whom embodies the spirit of Rotary.



PDG Rodolfo P. "Rudy" Bediones



Rtn. Philip H. Recto



Rtn. Avenilo L. "Jun" Aventura, Jr.



Rtn. Raymond "Ray" Davis

The new honorary members included:

- **Rtn. Kenji Mori** – A distinguished Rotarian from Kuzuha Rotary Club, Osaka, Japan, strengthening the ties between RCM and international counterparts.
- **Rtn. Avenilo P. Aventura, Sr.** – A celebrated cardiovascular surgeon from the Philippine Heart Center, whose decades of service to medicine have saved countless lives.
- **PP Alberto G. Romulo** – A past president of the Rotary Club of Manila (RY 1978-1979), whose leadership and advocacy have left a lasting legacy.
- **Mr. David Hyman Pomeranz** – An internationally acclaimed songwriter, composer, and lyricist, whose musical contributions have touched millions worldwide.



Rtn. Kenji Mori



Rtn. Avenilo P. Aventura, Sr.



PP Alberto G. Romulo



Mr. David Hyman Pomeranz

Vice President **Joel C. Valdes** officiated the solemn oath-taking, welcoming these distinguished individuals into the Rotary family.

Following their induction, the newly honored members shared their words of appreciation, reflecting on their journeys and commitment to Rotary's values. Their heartfelt gratitude resonated with the audience, reaffirming the club's mission of "Service Above Self."



VP Joel C. Valdes administered the oath-taking of the new honorary members of RC Manila.

A Musical Tribute to Rotary's Spirit

Adding to the afternoon's splendor was an inspiring performance by the RCM World Famous Chorale, whose harmonies have long been a staple of Rotary gatherings.

A special musical treat was delivered by **Jay of Cool Rhythm**, whose soulful performance enchanted the audience.

The highlight of the program was a mesmerizing serenade by the legendary **David Pomeranz**, who took the audience on a nostalgic journey with three of his timeless hits—**Got to Believe in Magic** (1982), **Born**

for You (1999), and It's in Everyone of Us (1975). His emotive renditions captivated the Rotarians, leaving a lasting impression and reminding everyone of music's universal power to inspire and unite.



Closing Remarks and Looking Ahead

As the meeting drew to a close, Vice President **Joel C. Valdes** delivered his final remarks, expressing gratitude for the afternoon's meaningful exchanges, cultural enrichments, and renewed commitments to service. With this, the 22nd Weekly Membership Meeting of the Rotary Club of Manila was officially adjourned, leaving members invigorated and ready to continue their impactful work.

As Rotary Year 2024-2025 progresses, the spirit of fellowship and service continues to define the Rotary Club of Manila, reminding all members that together, they can shape a better future for their communities and the world.



CLUB ADMINISTRATION

RCM Members' Attendance Report
RY 2024-2025

February 2025

FEBRUARY 2025	February 06, 2025	February 13, 2025
	COMELEC CHAIR, HON. GEORGE ERWIN M. GARCIA	MUSICAL INDUCTION WITH DAVID POMERANZ
MEMBERS PRESENT	39	35
MEMBERS PRESENT %	17%	16%
MAKE UP ATTENDEES	10	3
EXEMPTED	4	5
ON LEAVE	0	0
Total Active Members	45	33
Total # of Members	223	223
TOTAL %	20%	15%
ROTARACTORS	5	10
MEDIA	3	0
EMBASSIES / DIPLOMATIC CORPS	0	0
DC, DGE, HON, PDG	0	0
GSS / GS	10	5
VISITING ROTARIAN	0	1
Guests of RCM MEMBERS	7	25
TOTAL ATTENDEES	61	76

LIST OF ATTENDEES
February 13, 2025

1	Aboy, Valentino G.	18	Hernandez, Edwin H
2	Acosta, Crispiniano G.	19	Katigbak, J Alfonso L
3	Aventura Jr. Avenilo L.	20	Macatoman, Abdulgani M.
4	Bediones, Rodolfo P.	21	Mauricio, Antonillo DC
5	Benedicto, Sixto T.	22	Payumo, Felicto C.
6	Bertelsen Bertel, Ingmar	23	Pineda, Jr. Patricio F.
7	Carlos, Vicente J.	24	Preysler, Jr., Fausto R.
8	Chahwan, Rami	25	Recto, Philip H.
9	Creencia, Raoul C.	26	Rodriguez Sr., Joaquin C.
10	Cureg, Alexander P.	27	Schneider, Bernd
11	Davis, Raymond N.	28	Serapio, Carlos G.
12	Del Rosario Sr., Oscar A.	29	So, Warren S.
13	Egan, Brendan W.L.	30	Tagaysay, Hector O.
14	Eldebs, Issam	31	Valdes, Joel C.
15	Garcia, Paul Joseph M.	32	Valdez, Amado D.
16	Guevara, Jr., Domingo S.	33	Yu, Reginald Tieng
17	Guevara, Ricardo S.	34	Zaldarriaga, Felix Francisco S.

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

As of February 18, 2025

1	ABOY, VALENTINO G.	92	LEDDA, JAIME VICTOR B
2	ABRIAM, ARIEL	93	LEE, RICHARD I.
3	ACOSTA, CRISPINIANO G.	94	LIAMSON, ROMEO THADDEUS
4	ALBANA, MICHAEL JABY C	95	LIM, DAVID EDUARDO T
5	ALBERTO, RAYMENDO ARNOLD S	96	LIM, RICHARD
6	ALCANTARA, ISIDORO C	97	LOCEN, ARSENIO Z
7	ALDAY, ALBERT	98	LONZAGA, REINERIO
8	ALINGOG, ALDOUS A	99	LOPEZ, ANTONIO
9	ANDAL, AVELINO L	100	LOPEZ, ARTHUR M
10	ARAGON, JOSHUA REUBEN G	101	LOREZANA, DELFIN
11	ARAMBULO, JOAQUIN	102	MACAPAGAL, MICHAEL T.
12	ARGUELLES, PABLO C	103	MACATOMAN, ABDULGANI
13	AVENTURA, AVELINO JR L	104	MAGBANUA, GERRY P
14	BAGATISNG, VALENTINO S	105	MAGSAYSAY, FRANCISCO D.
15	BALANAY, ARIES B	106	MANALAYSAY, CESAR P
16	BARTOLOME, ARSENIO III M.	107	MANGALILE, SEVEN T
17	BEDIONES, RODOLFO P.	108	MARTINEZ, RONALD I
18	BELLA, GERONIMO JR D	109	MATSCHACK, GUENTER GERHARD G
19	BELLO, CHRISTIAN CESAR	110	MAURICIO, ANTONILLO DC
20	BENEDICTO, SIXTO T	111	MENDOZA, ESTELITO P
21	BERTHELSEN, BERTHEL I	112	MENDOZA, MIGUEL
22	BLANCO, MANUEL M	113	MENDOZA, RAYMOND JOSEPH IAN O
23	BOGOWICH, JASON M	114	MOMAHARTS, STEVE
24	BOTTON, WILHELM	115	NOLIO, RAMON ALBERTO B
25	BRANELLIC, JACQUES	116	NOMURA, KAZUHIRO
26	BRENDA, CARLOS C	117	NONES, ROMEO C
27	CABANGON, EDGARDO A	118	NUNEZ, JOSE A
28	CABUNAG, ROGELIO R	119	OBRADO, DANIEL CALZADO
29	CAMAT, NATHANIEL	120	OCAMPO, TEODORO J
30	CAIROS, JOSELO JR	121	ONG, PHILLIP L
31	CANON, RAUL JR C	122	ORAZTA, MIGUEL ANTONIO L
32	CARLOS, VICENTE J	123	PAGDANGANAN, ROBERTO M
33	CARRANCEJA, ARVIN ARIB B	124	PALACIOS, ALBERT C
34	CASTRO, KARLO EUGENE JOSEF M	125	PALLASQUE, JOHN BRIAN
35	CATALAN, RODILLO R	126	PANARES, BEN THOMAS P
36	CENICA, JOHN T	127	PASCUAL, ABRAHAM F
37	CHAIFMAN, RAMI	128	PATTERSON, COLIN DAVID
38	CID, DEAN V	129	PAYUMO, FELICTO C
39	CO, FERDINAND C	130	PELINO, WILFREDO
40	CO, VAL CONSTANTINE L	131	PENIDA, JESUS JR M
41	CORTIZ, LORENZO R	132	PENIDA, PATRICIO JR F
42	COYTULO, ROBERT JR G	133	PIZARRAS, JORDAN M
43	CREENCIA, RAUL C	134	PREYSLER, FAUSTO JR D.R.
44	CUREG, ALEXANDER P	135	PULJATE, JOSE JR
45	CUTTER, JOHN MICHAEL	136	RA, INGILL
46	DAVIS, RAYMOND N	137	RAMOS, CLAYTON P
47	DAYANG, JUAN E	138	RANK, PETER
48	DE CASTRO, JUAN ARTURO ILLUMINADO C	139	RECTO, PHILIP H
49	DEL ROSARIO, OSCAR SR	140	REYNOLDS, DAVID J
50	DIONISIO, RAFAEL IGNACIO	141	RODRIGUEZ, JOAQUIN ANTHONY H
51	DOMINGO, RICO V	142	RODRIGUEZ, JOAQUIN SR C
52	DOMINGUEZ, CARLOS III G	143	ROMUALDEZ, JOSE MANUEL G
53	DY, MANUEL C	144	RONO, MARLON R
54	EGAN, BRENDAN W.L	145	RONAS, MICHAEL D
55	ELDEBS, ISSAM	146	SARMIENTO, RICARDO MANUEL M
56	ENRIQUEZ, EDUARDO III V	147	SCHMITZ, STEFAN
57	ESGUERRA, HERMINIO S	148	SCHNEIDER, BERND
58	ESQUINAS, JOAQUIN PABLO A	149	SERRAPIO, CARLOS C
59	EUGENIO, JOHN EMIL G	150	SEVILLA, LUIS ANGELO L
60	FARIAS, BIDA G	151	SHIMODA, SHIGERU
61	FERNANDEZ, ANTONIO JAMIE JOSE V	152	SIBAYAN, JOSELITO H
62	FOLLOSIO, CEFERINO JR G	153	SIMON, RUANTTO
63	GARCIA, THEODORE JR G	154	SO, WARREN
64	GARCIA, VICTOR III G	155	SORRENTA, ROBERT JOHN L
65	GASPAR, FERNANDO S	156	STYLCO, JOSE JR A
66	GO, HENRY S	157	TAGAYSAY, HECTOR O
67	GONZALES, JONAS R	158	TALAMPA, JOEL ANGELO L
68	GONZALEZ LAYO, EMILIO P	159	TALAMAN, FERNANDO L
69	GUAREN, MICHAEL ARCAOTOMY H	160	TAMANO, SHALIMAR HOFER
70	GUEVARA, DOMINGO JR	161	TAMAYO, VICTOR L
71	GUEVARA, RICARDO S.B	162	TAN, EUSEBIO V
72	HALLARE, DELFIN JR T	163	TAN, JOHN G
73	HALLARE, NICOLAS S	164	TAN, LAWRENCE L
74	HALLERBACH, MATTHIAS	165	TANG, JIMMY T
75	HANADA, TAKAHIRO	166	THE, TEDDY JR B
76	HERNANDEZ, EDWIN H	167	THOMAS, BRIAN MICHAEL
77	HESSE, LYN E	168	TELMAN, HANSEL JOSEPH MICHAEL
78	HORTALEZA, ROLANDO B	169	VALDES, JOEL C
79	IBRYAN, BENEDICT JULES F	170	VALENZUELA, AMADO D
80	ITWATA, YASUSHI	171	VALENZUELA, JOHN NICO P
81	JOSEPH, RALPH J	172	VALENZUELA, RODOLFO G
82	JUCABAN, JERIC J	173	VILLARICA, HENRY R
83	KALAW, TEODORO ALEJANDRO IV J	174	YAP, ENRIQUE JR Y
84	KATIGBAK, J ALFONSO L	175	YORDANOFF, STEFAN
85	KLEIN, DAVID	176	YU, GEOFFREY C
86	KOH, PAUL ANTHONY T	177	YU, REGINALD T
87	KUNACK, LUTZ H	178	ZALDARRIAGA, FELIX FRANCISCO S
88	LACAMBAL, ALVIN D	179	ZEITOUN, NAGI
89	LAUNE, RICARDO C	180	ZALCITA, XAVIER Y
90	LAYA, JAMIE C	181	ZIMMER, CHRISTOPHER
91	LAZARO, JUAN MIGUEL		

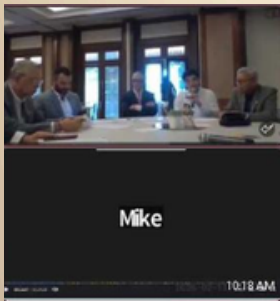
**Second ExeCom Meeting
and Election of Executive Officers
of the Incoming Board of Trustees
RY 2025-2026**



THE RCManila Foundation Inc. held its second ExeCom Meeting and Election of Executive Officers for the Incoming Board of Trustees - Rotary Year 2025-2026 on February 13, 2025 at the Turf Room, Manila Polo Club.

Present at the meeting were Chairman Reggie Yu, Treasurer/Trustee Karlo Castro, Asst. Treas./Trustee Mike Roxas, Trustee Anton Mauricio, Trustee Noy Benedicto, Trustee Bertel Bertelsen, Trustee Rami Chahwan, BLA/Trustee Raoul Creencia, Trustee Alex Cureg, Trustee Bernd Schneider, Trustee Chito Zaldarriaga, Trustee Dan Obrado, Trustee Ricky Guevara, Trustee Caloy Serapio, and Exec. Dir. Amy Babiano. Pres. Mike Albaña also joined the meeting via Zoom.





The Philippine Council for NGO Certification (PCNC) has approved our re-accreditation after weeks of rigorous evaluation.

This grants RCMFI another three years of certified status, reinforcing our credibility, ensuring transparency, and allowing us to receive tax-deductible donations—further strengthening our ability to serve our beneficiaries.



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June 16, 2025
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Philippine Heart Center's 50th Anniversary Gala



Rtn. Avenilo "Jun" L. Aventura, Executive Director of the Philippine Heart Center (PHC) delivering his message during the PHC's 50th Anniversary Gala



Pres. Jujut and spouse Lia Enriquez, Spouse/Dr. Emily Tan-Aventura and Rtn./Dr. Jun Aventura



Also present were Honorary Member/RCM Past Pres. Bert and spouse Lovely Romulo, with daughter Mons Romulo

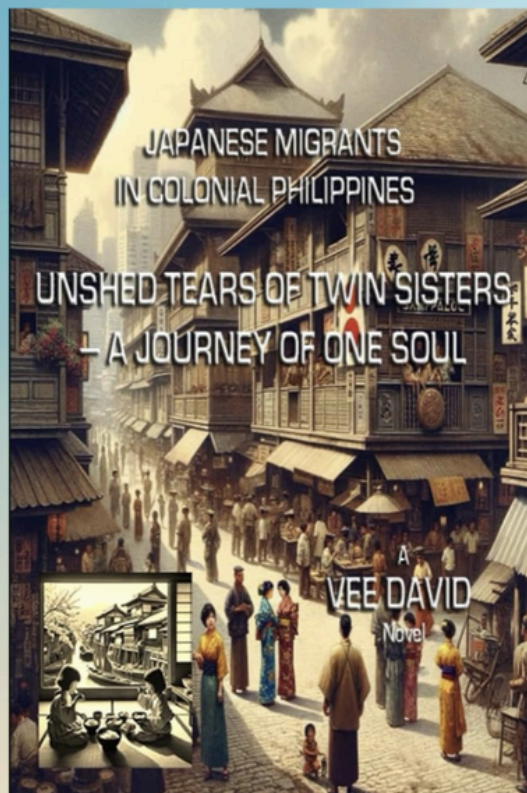


First Executive Director of the Philippine Heart Center (PHC), Rtn. Nilo Aventura, with former First Lady Imelda R. Marcos and family of Rtn. Jun Aventura, incumbent Executive Director of PHC



The Balita Exclusive:

Rtn. Vee David's Epic Historical Novel Now Available!



THE Rotary Club of Manila proudly celebrates Rtn. Vee David's latest literary masterpiece, *Unshed Tears of Twin Sisters: A Journey of One Soul*. Now available on Amazon, this sweeping historical novel is a must-read for history and literature enthusiasts alike.

Set in early-20th-century Asia, the novel follows twin sisters Mariko and Marina Takemoto, whose fates are shaped by war, betrayal, and resilience. Spanning Japan, China, and the Philippines, the story intertwines pivotal historical events — from Dr. José Rizal's execution to World War II — exploring themes of survival, identity, and redemption.

Marina's rise as a powerful trader and spy in Manila collides with Mariko's harrowing journey through communist China and Nazi experimentation. Their reunion at the 1936 Berlin Olympics is a moment of both triumph and tragedy. Marina's controversial wartime choices lead to a trial and near-execution, only to be pardoned by President Elpidio Quirino, forcing her to confront the true meaning of forgiveness.

A compelling blend of history, intrigue, and emotion, *Unshed Tears of Twin Sisters* is a testament to the power of survival and self-redemption. Let's support Rtn. Vee David's remarkable work — grab your copy on Amazon today!



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Official Newsletter of
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**PALAWANPAY
CASH IN / OUT**



PERA PADALA



SANGLA



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



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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