

MEKENI PRESIDENT URGES MEDIA, BUSINESS LEADERS TO SPREAD HOPE AMID GLOBAL TENSIONS



tional conflicts such as the situation involving Iran. “While it is our responsibility to report and communicate the truth, it is equally important to inspire hope and resilience among our people,” he said, underscoring the influence of media narratives and corporate leadership in guiding communities through crisis.

The honorary membership was conferred in recognition of Mekeni Food Corporation’s significant contributions to the food industry and its expanding impact beyond Central Luzon to other key regions, particularly CALABARZON.

The oath-taking ceremony was held as part of the CVLPC’s 23rd anniversary celebration in Santa Rosa, Laguna, bringing together members of the press corps, stakeholders, and partners from various sectors.

Camp Vicente Lim Press Corps officials said the inclusion of representatives from the business sector highlights the growing importance of collaboration between media and industry in addressing societal challenges.

Mekeni Food Corporation, which started as a regional food company in Pampanga, has grown into

SANTA ROSA, Laguna, March 20, 2026 — The president of Mekeni Food Corporation called on media practitioners and business leaders to go beyond delivering factual and unbiased information by actively spreading hope, especially amid ongoing global tensions affecting economies and communities.

Speaking during his acceptance as an honorary member of the Camp Vicente Lim Press Corps (CVLPC) on Friday, the Mekeni president Mr. Pruds Garcia, emphasized the critical role of both sectors in shaping public sentiment during uncertain times, including those influenced by interna-

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Kasalan 2026
CAVITE Wedding Tourism Expo
APRIL 11-12 2026
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Soon-to-wed couples and event planners can look forward to the Kasalan 2026 Cavite Wedding Tourism Expo on April 11 and 12 at the Activity Center of Ayala Malls Vermosa.

The two-day event, which will run from 10 a.m. to 9 p.m., will gather wedding venues, event suppliers, and tourism partners from Cavite and South Luzon.

Among the highlights of the expo is a raffle promo offering couples a chance to win a dream wedding in Alfonso courtesy of Hacienda Solange Tagaytay, including venue and food for 100 guests.

Admission to the expo is free, and organizers encourage the public to pre-register ahead of the event.

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CAYETANO WELCOMES MARCOS CERTIFICATION OF FUEL EXCISE TAX RELIEF BILL AS URGENT
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DTI ASSURES NO PRICE INCREASE ON BASIC GOODS UNTIL APRIL 16
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PERJODA ELECTRIC BUSES OFFICIALLY BEGIN OPERATIONS IN GENERAL TRIAS
Turn on page 4



DSWD'S NEW OFFICE TO SPEED UP AID FOR CALABARZON DRIVERS

LIPA CITY, Batangas — The Department of Social Welfare and Development (DSWD) is bringing its services closer to CALABARZON as its new office opens in this city.

During the Matatag na Batangas sa Bagong Pilipinas program last March 26, Secretary Rex Gatchalian an-

nounced the relocation of the DSWD CALABARZON office from Muntinlupa City—a move intended to accelerate aid amid the ongoing crisis.

“Ang nakakatawa sa DSWD, ‘yung tanggapan para sa Batangas at sa CALABARZON ay nasa Metro Manila, wala sa inyong rehiy-

on. Kaya na-i-imagine ninyo kung gaano kahirap pumunta sa aming tanggapan.”

Gatchalian added that relocating the office is instrumental in delivering timely aid as the country reels from global energy supply challenges.

“Ang utos ng ating pan-

gulo [Ferdinand Marcos Jr.], pagdating sa pagbibigay ng ayuda kailangang mabilis at efficient. Kami ang dapat na lumalapat sa inyo.”

By bringing its office closer, the DSWD CALABARZON can expedite the distribu-

Turn on page 2

From Page 1

PREPARING FOR AN IMPENDING FUEL SHORTAGE IN THE PHILIPPINES

The possibility of a fuel shortage in the Philippines is no longer a distant concern. Rising global tensions, disruptions in oil supply chains, and increasing dependence on imported fuel have placed the country in a vulnerable position. While there is no immediate nationwide crisis, the warning signs are becoming harder to ignore.

The Philippines imports the vast majority of its fuel requirements. This heavy dependence means that any conflict in oil-producing regions, shipping delays, refinery shutdowns, or spikes in global demand can quickly affect local supply and prices. For ordinary Filipinos, this translates into more expensive transportation, higher food prices, increased electricity costs, and additional burdens on household budgets.

Public transportation operators are among the first to feel the impact of rising fuel costs. Jeepney, tricycle, bus, and delivery

drivers struggle to maintain their daily earnings when fuel prices surge. Farmers and fishermen are also heavily affected because fuel is essential for irrigation, machinery, and transporting goods to markets. As operating costs increase, consumers eventually pay more for basic necessities.

The government must take proactive steps before the situation worsens. Authorities should strengthen fuel reserves, diversify sources of imported oil, and encourage investments in renewable energy. Programs promoting solar, wind, and other alternative energy sources can reduce the country's dependence on imported fuel over time.

There is also a need to improve public transportation systems and support energy-efficient technologies. Reliable trains, buses, and modernized jeepneys can lessen the country's fuel consumption. Likewise, incentives for electric vehicles and cleaner en-

ergy solutions can help reduce long-term risks.

Private companies and households also have a role to play. Conserving fuel, reducing unnecessary travel, carpooling, and supporting local products can help lessen demand during difficult periods. Small actions, when multiplied across millions of Filipinos, can make a significant difference.

A fuel shortage would not only be an economic problem but also a social one. If left unaddressed, it could disrupt businesses, increase poverty, and create instability. The country cannot afford to wait until gas stations run dry before taking action.

The time to prepare is now. By investing in energy security, promoting alternative sources, and encouraging responsible fuel use, the Philippines can better protect itself from the effects of an impending fuel shortage.

-Ang Kabitenya

DSWD...

tion of fuel subsidy for PUV drivers and operators.

"Alam naman nating 'yung mga kasama nating driver ay dumadaan

CAYETANO...

Senate Minority Leader Alan Peter Cayetano welcomed the move of President Ferdinand Marcos Jr. to certify as urgent House Bill No. 8418, a measure that would allow the temporary suspension or reduction of excise taxes on fuel amid rising global oil prices linked to tensions in the Middle East.

Noting that the House measure addresses the same concern raised in Senate Bill No. 1927 which he filed with Senator Pia Cayetano, the Minority Leader said the certification shows that the government recognizes the need to respond quickly when global events push oil prices higher and affect the lives of Filipinos.

"Let's not miss opportunities. I don't think there's a problem that we expect the worst or prepare for the worst. Pagka inubo ang Middle East, nagkakahika ang buong mundo," the Minority Leader said. House Bill No. 8418 allows the President to suspend or reduce excise tax on fuel prod-

sa pagsubok dahil sa pagtaas ng presyo ng petrolyo."

The DSWD has earlier launched the distribution of financial aid

amounting to P100,000 to PUV drivers and operators in Metro Manila. (PB-PIA CALA-BARZON)

ucts for a period of six months. Under the proposal, this authority may only be exercised until December 31, 2028.

The Senate proposal, for its part, seeks to establish a mechanism that would allow the automatic suspension or reduction of fuel excise taxes once global oil prices reach a critical level. The Senate bill proposes amendments to Section 148 of the National Internal Revenue Code of 1997, as amended by the Tax Reform for Acceleration and Inclusion (TRAIN) Law. Under the Senate measure, the President may suspend or reduce excise taxes on fuel through an executive order once the average Dubai crude oil price based on the Mean of Platts Singapore reaches US80 dollars per barrel for one month, upon recommendation of the Development Budget Coordination Committee (DBCC). The suspension or reduction would auto-

matically be lifted once global oil prices fall below the threshold. In their explanatory note, the Cayetanos cited the growing instability in major oil-producing countries in the Middle East such as Saudi Arabia, Iran, Iraq, Kuwait, Qatar, and the United Arab Emirates. They warned that escalating strikes and retaliatory attacks threaten the stability of one of the world's most critical energy supply hubs.

"These developments demonstrate the need for a responsive mechanism that authorizes the suspension of excise taxes on fuel whenever extraordinary events or external shocks significantly disrupt global oil prices," the Cayetanos said in the bill's explanatory note. They added that having such a safeguard would allow the government to act faster to mitigate inflation and reduce the burden on consumers without waiting for Congress to pass a new law each time global oil prices surge.###

From Page 1

SM COASTAL CLEANUPS GO BEYOND TRASH, TEACH COMMUNITIES TO CARE



United in the common goal of protecting the environment and diverting waste away from the oceans, Coastal Cleanups were organized across SM City La Union, SM City Urdaneta Central, SM City Tanza, SM City Daet, SM City Consolacion, SM Seaside City Cebu, and SM J Mall

In celebration of World Water Day, SM Supermalls, through its corporate social responsibility arm, SM Cares, organized coastal cleanup activities across six locations with seven participating malls across nationwide, reinforcing its long-term commitment to environmental stewardship and sustainable waste management in its most-loved malls.

This year's coastal cleanup emphasized enhanced waste segregation education to deepen understanding among volunteers and communities on proper sorting, recycling, and disposal of collected waste. It also underscored that everyday actions—from responsible waste disposal to recycling—play a critical role in protecting marine ecosystems.

The coastal cleanup activities took place across SM City La Union, SM City Urdaneta Central, SM City Tanza, SM City Daet, SM City Consolacion, SM Seaside City Cebu, and SM J Mall, bringing together communities in a shared effort to protect local coastal environments and divert waste away from the ocean.

During the cleanups, collected waste was carefully sorted and categorized, allowing participants to see firsthand the types of materials commonly found in coastal areas—from plastic packaging and beverage containers to other discarded items that threaten marine life and coastal habitats.

By focusing on waste analysis and segregation, raised awareness on the impact of improperly managed waste and encouraged Filipinos to adopt more responsible environmental practices in their daily lives.



This year's coastal cleanup emphasized enhanced waste segregation education to deepen understanding among volunteers and communities on proper sorting, recycling, and disposal of collected waste

These coastal cleanup activities form part of SM Supermalls' broader environmental sustainability programs, aligned with the SM Green Movement and the company's Waste-Free Future campaign.

"Protecting our coastal and marine environments requires a more proactive, end-to-end approach with the cleanups starting with education, deepening awareness, and sustaining collective action," said Engr. Liza Silerio, Vice President for Corporate Compliance and Program Director for Environment and Sustainability of SM Supermalls. "By helping communities understand the importance of proper waste segregation and responsible waste management, we hope to inspire long-term behavioral change that benefits both people and the planet."

The initiative also highlights the spirit of bayanihan, bringing together mall communities, environmental partners, and local stakeholders in a shared effort to care for the environment.

As SM Cares continues to strengthen its sustainability programs throughout the year, the public is encouraged to participate in upcoming environmental initiatives, including World Oceans Day Cleanup Drives in June, International Coastal Cleanup activities in September, and National Environmental Awareness Month initiatives in November.

Through sustained efforts like these, SM Cares continues to empower communities to take part in protecting the environment—all for Filipinos, and all for the planet.

To learn more about SM Cares' environmental initiatives and how you can take part in upcoming programs, visit <https://www.smsupermalls.com/smcare>.

CARMONA LGU HOLDS "SERBISYO PARA KAY JUANA" FOR FEMALE EMPLOYEES



CARMONA, Cavite — Female employees of the City Government of Carmona received feminine hygiene kits and free wellness services as part of the "Serbisyo Para Kay Juana" program held in celebration of National Women's Month.

The activity was led by the Office of the City Human Resources Management Officer in partnership with the Office of the City Gender and Development Officer.

Each hygiene kit contained feminine wash, panty liners, facial tissue, bath sponge, soap, cotton buds, wet wipes, and hand sanitizer for the daily use of female employees.



Aside from the distribution of hygiene kits, women employees also received free services such as haircuts, manicures, pedicures, and massages as part of the city government's effort to recognize the dedication and hard work of its female workforce.



City officials said the initiative aims to support the well-being of women employees and show appreciation for their contribution to public service during the celebration of Women's Month.

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**MORE THAN 3,500 RESIDENTS SERVED
IN AAKSYON CARAVAN IN PASONG
BUAYA 2**



IMUS, Cavite — A total of 3,545 residents benefited from the Aaksyon Caravan held on March 28 at Woodsite 3 Subdivision in Barangay Pasong Buaya 2.

The activity was led by Mayor Alex “AA” L. Advincula, together with department and unit heads from various city offices.

Among the services provided were free legal consultation and notarial services from the Office of the City Legal Officer, late birth registration from the Office of the City Civil Registrar, and medical consultations and medicines from the Office of the City Health Officer and Ospital ng Imus.

The office of Congressman AJ Advincula also offered free dentures, eye consultations, reading glasses, and cataract operations. Other participating offices included the Office of the Senior Citizens Affairs, Office of the Persons with Disability Affairs Officer, Office of the City Social Welfare and Development Officer, Public Employment Service Office, and the Office of the City Agriculturist, which distributed free seeds.

The Office of the Provincial Governor also joined the caravan by providing free ECG, X-ray, and medicines.

Mayor Advincula likewise conducted his People’s Day activity during the event to personally listen to the concerns and needs of residents from Cluster 6.

NOTICE

**AFFIDAVIT OF SELF-ADJUDICATION
WITH DEED OF DONATION**

Notice is hereby given that **ROSARIO A. ALJIBE**, of legal age, Filipino, and a resident of Cavite, being the sole and exclusive heir of the late **MA. ROSANNA A. ALJIBE**, who died intestate in Bacoor, Cavite on June 22, 2025, without leaving any will and without any outstanding debts, has executed an Affidavit of Self-Adjudication with Deed of Donation pursuant to Section 1, Rule 74 of the Rules of Court, whereby the entire estate of the deceased, with TCT No. 057-2011007442, consisting of a parcel of land (Lot 18, Blk. 1 of the cons. subd. plan, PCS-04-017711, being a portion of the cons. of lot 1-A and 1C, PSD-04-021774, and Lot 2, (LRC) PSD-290468, L.R.C. Rec. No.) Situated in the Brgy. Habay, Mun. of Bacoor, Province of Cavite, Island of Luzon, has been adjudicated unto herself. That thereafter, the said sole heir, **ROSARIO A. ALJIBE**, has voluntarily agreed to donate the above-described property in favor of **Spouses ANTONIO L. ALDAY and ROSEMARIE A. ALDAY**, both of legal age, Filipinos, and residents of Bacoor, Cavite, under the terms and conditions set forth in the Deed of Donation. That said instrument was duly notarized on **SEPTEMBER 12, 2025**, AT **IMUS CITY, CAVITE** before Notary Public **ATTY. CRISANTO U. PASCUAL JR.** PTR No. 2482746, under Doc No. 219, Page No. 44, Book No. II, Series of 2025.

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The Philippine Health Insurance Corporation (PhilHealth) assured members that all frontline and hospital-based services will continue operating on a regular five-day schedule even as the agency implements adjusted work arrangements for select administrative and back-office personnel beginning March 9, 2026.

Under the arrangement, administrative and back-office personnel will observe a compressed onsite schedule from Monday to Thursday, with a 10-hour workday. Meanwhile, frontline offices and critical operational units will maintain their regular Monday-to-Friday operations to ensure uninterrupted service to members.

PhilHealth guaranteed members that the following services will remain fully operational throughout the five-day workweek:

1. PhilHealth CARES Nurses and P-Malasantakit personnel in hospitals
2. Local Health Insurance Offices (LHIOs), PhilHealth Business Centers, Satellite Offices, and Hospital Desks
3. Claims Processing (Benefit Administration Section) and Information Technology (IT)
4. Legal and Field Operations

While administrative personnel will observe a compressed onsite schedule, PhilHealth emphasized that personnel will remain reachable and responsive on Fridays for urgent operational requirements and member concerns.

The adjusted work arrangement forms part of the government’s nationwide energy conservation efforts in response to rising global oil prices and is in compliance with Malacañang Memorandum Circular No. 114, which directs government agencies to adopt flexible work arrangements to reduce fuel consumption and electricity use by 10 to 20 percent.

Dr. Mercado underscored that the agency’s commitment to public service remains constant despite the adjustments.

“The efficiency offered by this arrangement must translate into better, more focused service delivery,” added Dr. Mercado. “Our digital portals and frontline desks remain your reliable partners in health, every day of the business week.”

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BACOR... From Page 1

BACOR CITY, Cavite (PIA) — The City Government of Bacoor is pushing for a community-based carpooling arrangement for its travelling residents to help reduce traffic congestion and save fuel.

In an interview last March 31, Mayor Strike Revilla said he signed city ordinances regulating community-based carpooling arrangements as part of their bid to promote the use of private and city government-owned vehicles to help save energy and reduce traffic, especially in major thoroughfares.

To ensure the safety of car owners and passengers, the ordinance requires that vehicles to be used in the carpooling initiative must secure insurance.

“Kapag naaprubahan ito, ipapatupad natin ang carpooling system. Pero of course, i-re-require natin na mayroong insurance [ang mga sasakyan].”

Revilla added that through the ordinance, residents will adopt a carpooling scheme when travelling to help minimize expenses.

“Para makatulong tayo sa pagtitipid ng gasolina at diesel, ipu-pool natin ‘yung mga magkakapitbahay para makabawas sa gastos. Napakaimportante rin nitong carpooling at ibababa natin ito sa mga community at mga barangay natin.”

The local chief executive also emphasized that the carpooling initiative will become voluntary for residents. (PB-PIA CALABARZON)

DTI... From Page 1

MANILA, Philippines — The Department of Trade and Industry assured the public that there will be no price increase on basic necessities and prime commodities until April 16 following talks with major manufacturers and retailers.

The agreement aims to maintain stable prices despite ongoing tensions in the Middle East and rising logistics costs. Manufacturers and retailers committed to absorbing current pressures to protect consumers from additional expenses.

Among the companies that pledged to maintain prices are Nestlé Philippines, Monde Nissin, Unilever Philippines, Universal Robina Corporation,

Procter & Gamble Philippines, and San Miguel Foods. Major retailers such as SM Markets, Robinsons Retail Holdings, and Philippine Amalgamated Supermarkets Association also joined the initiative.

The DTI said it will intensify monitoring nationwide to ensure that prices remain stable at supermarkets and groceries. The agency currently oversees 726 variants of essential products, including canned goods, milk, coffee, instant noodles, condiments, soap, candles, bottled water, and bread.



**CDA IV-A LAUNCHES FIRST COFFEE TABLE BOOK ON COCONUT
INDUSTRY DEVELOPMENT**



CALABARZON — The Agricultural Training Institute CALABARZON joined the Cooperative Development Authority Region IV-A in the launch of its first coffee table book titled “Pagyabong,” a compilation of stories highlighting how the Coconut Farmers and Industry Development Plan has empowered cooperatives across the region.

The event was also attended by the Philippine Coconut Authority Region IV-A and various stakeholders, underscoring the importance of collaboration in advancing a stronger and more modern coconut industry.

Representing Center Director Rolando V.

Maningas, Assistant Center Director and CFIDP Focal Person Sherylou C. Alfaro congratulated CDA IV-A for the milestone and expressed hope for more meaningful partnerships in developing farmer cooperatives.

CDA IV-A also recognized the contribution of ATI CALABARZON as trainers during the coffee table book development workshop conducted in August 2025.



**BACOR HOLDS FREE CIRCUMCISION
PROGRAM FOR YOUNG RESIDENTS**



BACOR CITY, Cavite — The City Government of Bacoor, led by Mayor Strike B. Revilla, conducted a free circumcision program on April 7 at the Villa Esperanza Covered Court as part of its continuing healthcare initiatives for young residents.

The activity was organized by the Office of the City Health Services headed by Ivy Marie Yrastorza, with support from medical personnel and barangay officials.

The program served male Batang Bacooreños aged 11 years old and above from Green Valley, Barangay San Nicolas 3, and Barangay Molino 2, providing free and professional circumcision procedures.

Participating barangays included Barangay San Nicolas 3 under the leadership of Alfredo Arevalo and Barangay Molino 2 led by Mike Saquitana.

City officials said the Libreng Tuli Program reflects Bacoor’s commitment to making essential healthcare services more accessible to families and young residents while promoting proper health and well-being in the community.

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Medical and Dental Mission Serves More Than 600 Residents in Paliparan III



DASMARIÑAS CITY, Cavite — A medical and dental mission was successfully conducted on March 31 in Paliparan III, providing free healthcare services to more than 600 residents in the community.

The outreach activity offered medical consultations, dental services, basic health screenings, blood sugar tests, and ECG procedures to help residents address their health concerns and receive proper assessment.

The mission was made possible through the combined efforts of the Office of the Provincial Health Officer, CARSIGMA Hospital, the OPG Medical Mission Team, Barangay Health Workers, and community leaders.

Also present during the activity was Daisy Lyn Alvarez, who personally conducted medical consultations and reaffirmed her commitment to making healthcare services more accessible to residents.

Officials said the initiative reflects the local government's continuing dedication to improving public health through community-based programs.

Former OFWs Undergo Pastry-Making Training in Cavite



TRECE MARTIRES CITY, Cavite — Twenty former overseas Filipino workers participated in a pastry-making training conducted by the Office of the Provincial Cooperatives Development Officer Livelihood Division on March 23 at Bahay Kalinga inside the Cavite Command Center compound.

The activity focused on making brownies and chocolate chip cookies and was organized in partnership with the Office of the Provincial Social Welfare and Development Officer to help former OFWs gain practical livelihood skills.

Myrachel P. Cuadra opened the program and emphasized the importance of skills development in creating sustainable income opportunities. Allan Valencia also encouraged participants to use the training as a step toward self-reliance.

Participants were also given an orientation on the programs and services of OPCDO by Sheryll H. Loyola, while the hands-on baking session was facilitated by Corazon A. Tepora.

Officials said the initiative reflects the provincial government's continuing efforts to help returning OFWs develop new skills and establish sustainable sources of livelihood within Cavite.

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PERJODA...

GENERAL TRIAS CITY, Cavite — Electric buses operated by PERJODA Transport Cooperative officially started serving commuters on April 7 following the activation of their charging stations in Barangay San Francisco.

The launch of the electric buses marks another step toward a more modern and environment-friendly transportation system in General Trias. Officials said the charging stations are now fully operational, allowing the e-buses to begin their regular routes and serve more passengers across the city.

Unlike other transport services, the electric buses will not impose any additional fare on commuters despite the use of newer and more modern vehicles. To ensure convenience and accessibility, each bus will also have an assigned conductor to assist persons with disabilities,

senior citizens, and pregnant passengers.

City officials noted that the electric buses are expected to provide a smoother, more efficient, and more comfortable travel experience for residents. The project is also seen as a way to reduce fuel dependence and promote cleaner public transportation in the city.

Members of the Sangguniang Panlungsod and local officials personally inspected the units and expressed confidence in the project. They described the electric buses as modern, efficient, and well-suited to meet the transportation needs of commuters in General Trias.

With the start of operations, residents can now look forward to a safer, greener, and more commuter-friendly public transport option in the city.

From Page 1

Cavite Celebrates 22nd Women with Disabilities Day



TRECE MARTIRES CITY, Cavite — The Provincial Government of Cavite, through the Office of the Provincial Persons with Disability Affairs Officer, held the 22nd Women with Disabilities Day celebration on March 30 at the New Provincial Government Center.

With the theme “Landas ng Makabagong Babaylan: Pantay, Inklusibo, at Lahat May Kakayah-an,” the event gathered women with disabilities, government agencies, and development partners to promote inclusivity, gender equality, and empowerment for persons with disabilities.

The program opened with welcome remarks from Gilbert V. Gandia and a message from Rommel Enriquez, chairperson of the Committee on Social Services, Women, Children and Elderly. Former National Council on Disability Affairs Executive Director Carmen Reyes-Zubia also expressed support for the initiative.

Among the highlights of the event was the presentation of programs and services from partner agencies, including Department of Social Welfare and Development Region IV-A, Technical Education and Skills Development Authority Cavite, and PhilHealth, along with various provincial offices offering information on health, livelihood, and social protection services for persons with disabilities.

Several offices also set up booths to provide direct assistance and information to participants, while an afternoon group discussion allowed attendees to share experiences and recommendations for improving programs for women with disabilities.

Officials said the celebration highlighted the provincial government's continuing efforts to create an inclusive environment where women with disabilities are empowered and recognized as important contributors to community development.

Turning skills into hope



At her stall in Puerto Princesa Public Market, Palawan, Wilma Nicolas, a 69-year-old proud CARD SME client, runs a smoked fish business she has nurtured over decades with hard work and community support.

At 69, Wilma Nicolas, a widow and mother of five, has spent her life working hard for her family. Her journey began in Bataan before relocating to Palawan with her grandmother and parents, believing the island would give them better opportunities to start over.

Wilma started her own family at 16 in Puerto Princesa, where she also learned the process of making smoked fish, a skill that helped support her family's needs. At first, the business was started by her mother-in-law, and she later perfected it with the help of her mother.

As her mother-in-law aged and could no longer manage the business, Wilma took over. Afterwards, the business grew and required additional capital. This prompted her to become a client of CARD SME Bank, Inc., a thrift bank under CARD MRI. She started with a modest loan of PHP 5,000, and solely used it to sustain the business.

For over 15 years of clientship, her loan grew to PHP 250,000, where she invested to meet the expanding business demands. Her livelihood also benefits the community, as local fishermen supply fresh fish and earn income while helping keep her business running.

“Dahil sa pagiging client ko sa CARD SME Bank, bukod sa aking negosyo, marami na akong naidunang na mga home appliances, napagawa ko ang aming bahay, at napagtapos ko ang tatlo kong anak sa pag-aaral. (Being a client of CARD SME Bank has allowed me, not only to grow my business, but also to acquire home appliances, renovate our house, and support my three children in finishing their studies),” she said with pride.

Like other entrepreneurs, Wilma faced many challenges. Natural calamities often disrupt fishing, limiting supplies and slowing production. Yet Wilma's determination never waver and she keeps going through every setback.

Aside from her resilience and perseverance, Wilma also credits CARD SME Bank for being more than just a financial institution. “Magaling ang CARD SME Bank dahil nasolosolusyonan nila ang mga pangangailangan at problema naming mga kliyente, lalo na pagdating sa karagdagang kapital para aming negosyo. (CARD is helpful because it understands and addresses our needs as clients, especially when we need additional capital for our businesses),” Wilma said.

What started as a simple household activity, Wilma's smoked fish business has grown into a reliable source of income. Today, her products reach customers across Puerto Princesa, Palawan, and even abroad through loyal OFW customers.

Looking ahead, Wilma wants to remain focused on her business, the venture that has carried her family through life's ups and downs. For her, the business is more than a livelihood. It is proof of her perseverance and strength, showing how she turned her skills into lasting support for her family.

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Up to **50% OFF** on select items
+10% OFF on select items
+10% OFF on select items
Apr 9-12
YOUR EVERY DAY STORE

BACOR CITY, Cavite — SM Store Bacoor is offering summer sale discounts from April 9 to 12, with shoppers enjoying up to 70 percent savings on selected items.

Additional discounts are available for SMAC, Prestige, and Atome Mastercard holders for a minimum purchase of P3,000. Terms and conditions apply.

SM STORE
EXTRA LARGE DEALS
UP TO **50% OFF**
on select items from plus-size brands
Apr 1 - 30, 2026
YOUR EVERY DAY STORE

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