



Calabarzon among top Philippine locations for residential investment

A report by Fulgar residential investment Architects identified locations in the several regions as Philippines for 2026, the most attractive **Turn to page 2**

Naic reopens one-stop shop for business permits

The local government of Naic, Cavite has reopened its annual Business One-Stop Shop (BOSS) to make the processing and renewal of business permits faster and more convenient for local entrepreneurs.

Municipal officials said the BOSS simplifies transactions by consolidating all required services in one location and under a single system, easing



the burden on business owners during the renewal period. The initiative reflects the

local government's continued efforts to improve public service delivery, particularly

for the business sector. The Business One-Stop Shop is operating at the Stadium Shopping Strip until January 20, 2026, from 8:00 a.m. to 5:00 p.m. Local

officials encouraged business owners to take advantage of the centralized process to complete their requirements efficiently and start the year smoothly.

NanoForge Solutions opens \$1.2 million air filter plant in Carmona

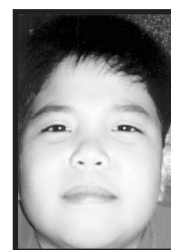
NanoForge Solutions Inc. has formally launched its \$1.2-million air filter manufacturing facility in Carmona, Cavite, marking the start of full operations. The inauguration signals the company's entry into large-scale production aimed at delivering high-

quality indoor air filtration products. During the opening ceremony, NanoForge co-founder Victor Aliwalas said the facility was established to provide safe and clean indoor air through the production of world-class air filters. CEO

Michael Hansson said the plant was initially conceptualized in October 2023 and began soft operations in 2025. Situated inside the Golden Mile Business Park, the 2,600-square-meter facility currently employs 65 workers, **Turn to page 2**

MIKMIK'S WORLD

• Nehemiah Ezekiel B. Barco



Perlas ng SILANGAN BALITA

ISSN: 2651-8228

NESTOR S. BARCO
Publisher-Editor

ELISA B. BARCO
Sales, Marketing & Advertising Director

Perlas ng Silangan Balita is published weekly and circulated in the province of Cavite and throughout the Philippines. It has its editorial and business offices at Block 16 Lot 12 Good Family Homes Subdivision, Anabu I-A, City of Imus, Cavite. It is registered with the Department of Trade and Industry-Philippines under Certificate No. 04264737. Our landline is (046) 230-4335; cellphone is 0927-7989547 and e-mail is nestorsbarco@yahoo.com.ph

Subscription Rate:
1 month - P 40.00
3 months - 120.00
6 months - 240.00
One year - 480.00

Advertising Rate:
Commercial - P 200/ col. cm.
Legal - 160.00/ col. cm.

(CALABARZON...from page 1)

citing infrastructure investment have created development, urban stable residential expansion, and long-term livability as key drivers. These areas include Clark and Pampanga, Bulacan, Calabarzon, Metro Manila, Cebu City, Iloilo City, Bacolod City, Davao City, and Rizal Province.

The firm said infrastructure-led growth and regional urbanization are drawing homebuyers who want access to jobs, transport networks, and mixed-use developments. Master-planned communities and integrated townships were noted to perform better than isolated

projects due to their focus on walkability, open spaces, and community-oriented design. Clark and Pampanga's growth is anchored on Clark's transformation into a full aerotropolis centered on Clark International Airport. Government infrastructure projects combined with private

investment have created stable residential demand tied to real economic activity, attracting executives, expatriates, and logistics professionals seeking better quality of life outside Metro Manila. Bulacan's rise as a residential hotspot is linked to major infrastructure projects such as the New Manila International Airport and expanded rail and expressway systems. Its large land areas and improving connectivity allow developers to create large-scale, integrated residential estates that are difficult to build in denser urban centers.

Calabarzon's proximity to Metro Manila keeps residents connected to employment and services, supported by an extensive expressway network. As a major industrial and manufacturing hub, the region generates steady employment, driving end-user housing demand rather than speculative

ERC hopes more consumers join retail electric market program

Energy Regulatory Commission (ERC) chair Francis Saturnino Juan expressed optimism that more electricity consumers will join the Competitive Retail Electricity Market (CREM) following the reduction of the program's participation threshold.

CREM allows electricity end-users to choose their own power suppliers, encouraging competition in the energy market. Previously, only customers with a

(NANOFORGE...from page 1)

with plans to expand the workforce to about 300 by the end of the year. Hansson said most of the air filters manufactured at the site are intended for export, particularly to the United States, while the company is also exploring other international markets.

buying. This favors permanent residential developments such as gated communities and integrated townships.

Metro Manila remains irreplaceable due to land scarcity and the concentration of high-value employment. By 2026, the report said successful projects will

minimum demand of 500 kilowatts were eligible. The ERC has since lowered the requirement to 100 kilowatts to expand

access. In a statement, Juan said the ERC welcomes the broader participation, noting that under the previous threshold, the switching

rate was only around 60 percent. "Under the 500-kW threshold, the switching rate is only about 60 percent. With the reduction to 100 kW, more customers will qualify, and we expect the switching

"Everything is for export, but we may have some domestic sales later this year," he said.

Hansson added that the decision to locate the plant in the Philippines was driven by the founders' strong connection to the country and their desire to support local job creation.

prioritize walkability, transport access, and adaptive reuse of urban spaces rather than sheer building height.

Rizal Province continues to attract buyers seeking greener surroundings, scenic views, and lower density living. The province is well-suited for lifestyle-oriented developments such as

rate to increase," he said. "We are actively promoting this, including the retail aggregation program."

Mpower, the retail electricity supply arm of Manila Electric Co., recently announced its first customer under the reduced threshold: Burgundy Corporate Tower, a 38-story office condominium in Makati City. Meralco Senior Vice President and Mpower head Redel Domingo said the lower threshold is "a major step in

The company's workforce includes senior engineers, project managers, and business professionals from Sweden, the United States, and the Philippines.

Aliwalas said the facility is expected to help strengthen the Philippines' position in high-value, technology-driven manufacturing.

"Our long-term

hillside communities and master-planned estates focused on long-term occupancy.

In the Visayas and Mindanao, Cebu City remains the most mature real estate market outside Luzon, supported by BPO, tourism, trade, and education sectors. Iloilo City benefits from improved infrastructure

expanding access to CREM, giving businesses greater flexibility and control over their energy strategies." Burgundy Corporate Tower Property Manager Bernard Ortiz-Luis said joining CREM allows the building to explore cost-saving measures without additional funding.

"Partnering with Mpower will deliver meaningful cost savings, making this a strategic and beneficial decision," he said.

commitment is to contribute to the growth of Philippine manufacturing by integrating local raw materials, by developing globally certified products, especially for our US clients and ensuring that innovation and sustainability are embedded in every step of our process here in this facility," he said.

and affordability, making it attractive to professionals and returning residents.

Davao City's township developments support family-oriented housing, while Bacolod City's improving business climate is boosting demand for practical residential projects near expanding commercial hubs.

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

**BANK OF THE PHILIPPINE ISLANDS
(SUCCESSOR-IN-INTEREST OF
ROBINSONS BANK CORPORATION)**
Petitioner-Mortgagee, Creditor,

**File No. FC-DC-2002-25
EXTRA JUDICIAL FORECLOSURE
OF REAL ESTATE MORTGAGE
UNDER ACT 3135, AS AMENDED
BY ACT 4118**

-versus-

**SPOUSES APOLLO C. SALMORIN
A.K.A. APOLLO CLAROS SAMORIN AND
MARICEL S. SALMORIN,**
Respondents-Mortgagors-Borrowers-Debtor

NOTICE OF SHERIFF'S SALE

Upon extra-judicial petition for sale under Act 3135, as amended by Act 4118 filed by the petitioner/mortgagee, **BANK OF THE PHILIPPINE ISLANDS (SUCCESSOR-IN-INTEREST OF ROBINSONS BANK CORPORATION)** with postal address at BPI Buendia Center 27th Flr., BPI Buendia Center Bldg., 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati 1209 against the mortgagors **SPOUSES APOLLO C. SALMORIN A.K.A. APOLLO CLAROS SAMORIN AND MARICEL S. SALMORIN** with postal address at (1) Blk 16 Lot 4, Alta Tierra Homes Olaes, Gen. Mariano Alvarez, Cavite; (2) Lot 12 Block 2, Norfolk Ridge Residential Estates Greenwoods Villages, Ph 7A, Brgy. Paliparan, Dasmariñas City, Cavite and for the satisfaction of the mortgaged debt which as of **NOVEMBER 28, 2025** amounts to **NINE MILLION THREE HUNDRED THIRTY THOUSAND SEVENTY THREE PESOS AND 51/100 (Php 9,330,073.51)**, exclusive of all legal fees and expenses incidental to this foreclosure and sale, the undersigned sheriff will sell at public auction on **MARCH 04, 2026** 10:00 o'clock in the morning or soon thereafter in the lobby of Branch 90, Regional Trial Court, Ground Floor, Dasmariñas Community Affairs (DASCA) Building, Congressional Road, Buro I, Dasmariñas City, Province of Cavite to the highest bidder and for **CASH** or **CERTIFIED CHECK**, in Philippine Currency, the following described real property together with all the buildings and other improvements existing thereon, to wit

**Transfer Certificate of Title
No. 057-2021010496**

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

**LOT NO: 12 PLAN NO: PCS-04-028276
PORTION OF: LOTS 16 & 17, BLK. 1, LOTS 1 & 13 BLK. 2, LOTS 1, TO 3 BLK. 3, ROAD LOTS 1, 6 & 7 PSD-04-170739, LOTS 1 TO 9 PCS-04-023936**

LOCATION: BARANGAY OF PALIPARAN, MUNICIPALITY OF DASMARIÑAS, PROVINCE OF CAVITE, ISLAND OF LUZON

BOUNDARIES:

LINE	DIRECTION	ADJOINING LOT (S)
1-2	NE	LOT 11, PCS-04-028276
2-3	SE	LOT 16 (ROAD LOT), PCS-04-028276
3-4-5	SE, SW	LOT 13, PCS-04-028276
5-1	NW	LOT 7289, IMUS ESTATE

TIE POINT: MON. NO. 81, IMUS ESTATE

LINE	BEARING	DISTANCE
TO CORNER 1	N. 01 ° 20 ' E	1599.04 M.
1-2	S. 70 ° 54 ' E	14.98 M.
2-3	S. 19 ° 06 ' W	14.18 M.
3-4	S. 89 ° 34 ' W	2.43 M.
4-5	N. 70 ° 48 ' W	12.69 M.
5-1	N. 19 ° 06 ' E	14.97 M.

AREA: TWO HUNDRED TWENTY FOUR SQUARE METERS (224), MORE OR LESS

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

**Owner: SPOUSES APOLLO C. SALMORIN AND MARICEL S. SALMORIN, BOTH FILIPINOS, BOTH OF LEGAL AGE
Address: BLOCK 16 LOT 4 ALTA TIERRA HOMES GMA, CAVITE**

Prospective buyers and/or bidders are hereby enjoined to investigate for themselves the title of the said real property and the encumbrance thereon, if there be any.

All sealed bids must be submitted to the undersigned on the above-stated time and date.

In the event that the public auction should not take place on the said date and time, it shall be held on **MARCH 18, 2026**, at the same time and place without further notice.

Dasmariñas City, Cavite, January 8, 2026.

(Sgd.) **ARLYN P. BARCELON**
Sheriff IV

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

Copy furnished:

**BANK OF THE PHILIPPINE ISLANDS
(SUCCESSOR-IN-INTEREST OF ROBINSONS BANK**

CORPORATION.)

BPI Buendia Center 27th Flr., BPI Buendia Center Bldg., 372 Sen. Gil Puyat Ave., Brgy. Bel-Air, Makati 1209

**SPOUSES APOLLO C. SALMORIN
A.K.A. APOLLO CLAROS SAMORIN AND
MARICEL S. SALMORIN**

- (1) Blk 16 Lot 4, Alta Tierra Homes Olaes, Gen. Mariano Alvarez, Cavite;
- (2) Lot 12 Block 2, Norfolk Ridge Residential Estates Greenwoods Villages, Ph 7A, Brgy. Paliparan, Dasmariñas City, Cavite

Notice posted at:

- 1.The Bulletin Board of Regional Trial Court, Dasmariñas City, Cavite
- 2.The Bulletin Board of Dasmariñas City Hall
- 3.The Bulletin Board of Dasmariñas City Post Office
- 4.The Bulletin Board of Dasmariñas City Public Market

Raffle Date of Judicial Notices: Dec. 23, 2025

Publication : PERLAS NG SILANGAN BALITA
Dates : January 12, 19 & 26, 2026

Higher discounts, free rides erode LRT-2 revenue in 2025

Revenue of the Light Rail Transit Authority (LRTA), operator of LRT-2, declined last year as the railway offered free rides and expanded discount programs, a trend expected to persist in 2026. The LRTA, which operates the line from Recto Avenue in Manila to Antipolo, Rizal, said revenue from fare collection is projected to continue falling this year. Preliminary figures showed that passenger traffic on LRT-2 rose by 10 percent to a record 58.75 million in 2025, up from 53.29 million in 2024.

Despite the increase in ridership, fare revenues dropped by two percent to P1.25 billion from P1.27 billion the previous year. LRTA administrator Hernando Cabrera attributed the decline to higher discounts and the rollout of free ride programs.

“With more discounts and free rides, ridership goes up. However, this will not translate to higher revenues,” Cabrera said. For 2026, the LRTA

expects ridership to climb by three percent to 60.62 million, driven by growing demand for faster public transport in eastern and western Metro Manila. Even so, Cabrera said revenue is projected to fall to P1.1 billion this year, a 12-percent drop from 2025, due to the continued impact of social welfare initiatives.

The revenue decline poses challenges for state-run entities like the LRTA, which rely on internally generated funds to support expansion and infrastructure upgrades.

One such project is the LRT-2 West Extension, which requires P10.12 billion to extend the line by three stations west of Recto. Approved in 2015, the project faces renewed uncertainty after receiving no allocation in the current budget.

In December 2025, all rail lines offered free rides to various sectors for 12 days ahead of Christmas, with LRT-2 waiving fares for nearly 566,000 passengers.

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE DARWIN PANCIPANCI y BONGALOS

NOTICE is hereby given that the estate of the late **DARWIN PANCIPANCI y BONGALOS** who died intestate on July 02, 2025, consisting of the following properties:

- a. A conjugal share over a real property of considerable value which is a parcel of lot with improvements comprising of THIRTY-SIX (36) SQUARE METERS situated at Blk 10 Lot 8 Annex A, Greengate Homes, Malagasang 1-G, Imus, Cavite and covered by TCT. No. 057-2013027829 of the Registry of Deeds of Province of Cavite;
- b. A personal property consisting of a motor vehicle, a motorcycle which briefly described as follows:

Make : Honda Engine No. : JF78E7157125
Plate No. : Chassis No.: MH1JF787XKK157534
Body Type: MOTORCYCLE Year Model : 2019
Series : ACH110CSFKII File No. : 1303-00000934515

has been adjudicated and extrajudicially settled by and among his heirs *in pro-indiviso* equal shares on November 13, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 460; Page No. 93; Book No. CLXXXVI; Series of 2025.

(Sgd.) **Surviving Spouse and Surviving minor children assisted by their guardian, AILEEN B. PANCIPANCI, the mother**

Publication : PERLAS NG SILANGAN BALITA
Dates : January 12, 19 & 26, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE SPS. BELLA R. BRION AND ROLANDO R. BRION

NOTICE is hereby given that the estate of the deceased **BELLA R. BRION** and **ROLANDO R. BRION** who both died intestate on July 8, 2003 at Manila and on July 15, 2011 at Dasmariñas City, Cavite, respectively, consisting of a parcel of land situated in the Brgy. Salawag, Mun. of Dasmariñas, Prov. of Cavite with an area of SEVEN HUNDRED FIFTY (750) SQUARE METERS, covered by TCT No. T-796382 has been adjudicated and extrajudicially settled by and between their heirs equally on January 8, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Reina M. Villa and entered in her Notarial Register as Doc. No. 474; Page No. 95; Book No. 488; Series of 2026.

(Sgd.) **Both Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : January 12, 19 & 26, 2026

RFM eyes sustained sales, profit growth this year

Food and beverage firm RFM Corp. expects to sustain growth in sales and earnings this year, supported by strong brand performance and institutional segments, including its ice cream business.

RFM will allocate funds to upgrade production facilities for Selecta Milk to improve efficiency and output. “And while 2026 will see a heavier spend on capital expenditures compared to 2025, RFM’s balance sheet shall remain strong and liquid,” Concepcion said. RFM owns brands such as Selecta Milk, Fiesta and Royal Pasta, and operates a joint venture that markets Selecta, Magnum and Cornetto ice cream in the Philippines.

“We remain optimistic about sustaining sales and income growth in 2026, driven by new products, resilient consumer demand, easing inflation and stable commodity prices,” RFM president and CEO Joey Concepcion said. The company earlier said it expects full-year sales of P22.2 billion in 2025 and net income of P1.6 billion, representing a 14-percent increase from the previous year.

EXTRAJUDICIAL SETTLEMENT OF ESTATE WITH ABSOLUTE SALE

NOTICE is hereby given that the estate of the deceased **RICARDO C. BINAUHAN** and **DOROTEA I. BINAUHAN** who both died intestate on August 21, 2021 in Quezon City and on March 3, 2003 in Naic, Cavite, respectively, consisting of one parcel of land located at Brgy. Castanos Lejos, Gen. E. Aguinaldo, Cavite covered by Tax Dec. No. AA-060007 00839, containing an area of TWO THOUSAND FOUR HUNDRED FIFTY TWO (2,452) SQUARE METERS, MORE OR LESS, has been adjudicated and extrajudicially settled by and among their heirs in equal shares; FURTHER, FOR AND IN CONSIDERATION of the sum of SIX HUNDRED THOUSAND PESOS (Php600,000.00), Philippine Currency, they do hereby SELL, TRANSFER, CONVEY and DELIVER by way of ABSOLUTE SALE unto Spouses CARLOS B. ONG JR. and FLORENCIA G. ONG, their heirs assigns and successors in interest on March 21, 2023 in Kawit, Cavite, Philippines before Notary Public Atty. Nathalie Irene M. Velasquez and entered in her Notarial Register as Doc. No. 5; Page No. 2; Book No. XV; Series of 2023.

(Sgd.) All Heirs and Buyers

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

AFFIDAVIT OF SELF ADJUDICATION

NOTICE is hereby given that the estate of the deceased **SPOUSES EMILIO TABING** and **SIMPLICIA CAMIT** who both died intestate on March 9, 2006 and on July 31, 2021, respectively, both residents of Imus City, Cavite at the time of their death, consisting of the following:

- A. A parcel of land with improvements situated at Anabu, Imus City, Cavite, covered by Transfer Certificate of Title No. (T-13200) RT-12582, of the Registry of Deeds for Province of Cavite, Philippines, containing a total area of TWO HUNDRED TWENTY-NINE (229) SQUARE METERS;
- B. A parcel of land with improvements situated at Imus City, Cavite, covered by Transfer Certificate of Title No. T-6528, of the Registry of Deeds for Province of Cavite, Philippines, containing a total area of FOUR HUNDRED SIXTY (460) SQUARE METERS

has been self-adjudicated by their sole heir FELIX CAMIT TABING on May 14, 2025 in Imus City, Cavite, before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 236; Page No. 49; Book No. CLXXV; Series of 2025.

(Sgd.) Sole Heir / Affiant

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

Landbank to raise P30 billion from sustainability bonds

State-owned Land Bank of the Philippines is seeking to raise at least P30 billion through a sustainability bond offering to finance projects that promote environmental protection and community development.

The ASEAN Sustainability Bonds will be offered in tenors of 1.5 years and three years, providing investors with predictable returns while supporting projects with environmental and social impact. The ASENSO Bonds were first offered to institutional investors on Jan. 12, with the public offer scheduled from Jan. 28 to Feb. 6. Retail investors may subscribe through Landbank's mobile banking app with a minimum investment of P10,000. The bonds are

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE ERNESTO CAMAÑAG y FAMILIAR

NOTICE is hereby given that the estate of the late **ERNESTO FAMILIAR CAMAÑAG** who died intestate on November 20, 2016 in Dasmariñas, Cavite, consisting of a real property of considerable value, comprising of TWO HUNDRED THIRTY-NINE (239) SQUARE METERS, more or less, situated at 238 Brgy. San Jose, Dasmariñas, Cavite, Philippines, and covered by Transfer Certificate of Title No. T-271999 of the Registry of Deeds for the Province of Cavite has been adjudicated and extrajudicially settled by and among his heirs with Waiver of Rights on the part of JANMAY CAMAÑAG LINA married to ENRICO BORINGOT LINA in favor of JANUARY CAMAÑAG BAUTISTA married to JACOB BAUTISTA on June 6, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 45; Page No. 10; Book No. CLXXVII; Series of 2025.

(Sgd.) All Heirs with marital consent

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE OF THE LATE RAFAEL SARATAN MARTINEZ WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **RAFAEL SARATAN MARTINEZ** who died intestate on June 25, 2001 and at the time of his death was residing at 96 Anabu 1-A, Imus, Cavite, Philippines, consisting of a real property of considerable value, containing an area of FOUR HUNDRED SEVENTEEN (417) SQUARE METERS, situated at 96 Anabu, Imus, Cavite, covered by TCT. No. 10983 of the Registry of Deeds of Province of Cavite has been adjudicated and extrajudicially settled by and among his heirs in *pro-indiviso* equal shares with Waiver of Rights on the part of VIRGINIA PAKINGAN MARTINEZ in favor of the heirs of MARCELINO BERNAL MARTINEZ and HERMINIA F. MARTINEZ on June 6, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 47; Page No. 11; Book No. CLXXVII; Series of 2025.

(Sgd.) All Heirs with marital consent

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

expected to be listed on the Philippine Dealing & Exchange Corp. on Feb. 16, with interest payments made quarterly and subject to final withholding tax.

China Bank Capital Corp. is serving as sole issue manager, while Landbank and Chinabank Capital will act as selling agents.

Proceeds will be used exclusively for eligible green and social projects, including renewable energy, energy efficiency, clean transport, sustainable water management and pollution prevention, as well as food security, housing, healthcare, education and job creation.

The ASENSO Bonds offer investors a unique opportunity to earn competitive, fixed returns while contributing to meaningful projects that benefit communities and the environment," Landbank president and CEO Lynette Ortiz said. "With rising demand for sustainable investments, there is no better time to invest in initiatives that generate positive social and environmental impact while supporting long-term national growth."

The Securities and Exchange Commission has confirmed that the issuance complies with ASEAN Sustainability Bond Standards.

AFFIDAVIT OF SELF-ADJUDICATION

NOTICE is hereby given that the estate of the late **ANALINA SANCHEZ MALABANAN** who died intestate on March 25, 2023 in City of Dasmariñas, Cavite, consisting of a parcel of National Housing Authority (NHA) lot including improvements existing thereon located at Blk. 17, Lot 18, Brgy. Victoria Reyes, City of Dasmariñas, Cavite containing an area of SIXTY (60 sq.m.) square meters by virtue of Affidavit of Self-Adjudication notarized on September 3, 2021 before notary public Atty. Kareen T. Hermosa and entered her notarial registry as Doc. No. 29, Page No. 6, Book No. 139 and Series of 2021 has been self-adjudicated by her sole heir CARLITO L. MALABANAN on January 12, 2026 at the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 333; Page No. 67; Book No. 170; Series of 2026.

(Sgd.) Affiant

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

EXTRA-JUDICIAL SETTLEMENT OF ESTATE WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **CESARIA AVELLANA BAUTISTA** who died a widow and intestate on 30 September 2025 in the City of Dasmariñas, Cavite, consisting of a property (house and lot) situated at Blk. 4 Lot 15, Brgy. St. Peter 1, City of Dasmariñas, Cavite containing an area of ONE HUNDRED (100 sq.m.) square meters, embraced and covered by the Transfer Certificate of Title No. T-896351 of the Registry of Deeds for the Province of Cavite has been adjudicated and extra-judicially settled by and among her heirs in *pro indiviso* equal shares with Waiver of Rights in favor of MA. LOURDES A. BAUTISTA, single, on January 15, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 379; Page No. 76; Book No. 170; Series of 2026.

(Sgd.) Heir / Transferee and Heirs / Transferors

Publication : PERLAS NG SILANGAN BALITA
Dates : January 19, 26 and February 2, 2026

Stocks tumble as investors cash in

Local stocks for bigger catalysts declined as investors that could drive the market to higher profits locked in gains earlier highs," the firm said. Regina Capital's benchmark Philippine Stock Exchange index slipped by 0.35 percent, or 22.86 points, closing at 6,464.67. The All Shares Index also edged down by 0.23 percent to 3,652.33.

AP Securities remittances falling to their lowest level in six months in November," Limlingan said. Sector performance was mixed, with financials posting gains while services recorded the steepest decline.

"The market closed a tad lower as investors remained active, with total turnover reaching P7.25 billion. Decliners on a technicals standpoint after hitting several stocks a key resistance at 6,480, while waiting closed unchanged.

Del Monte Foods selects bidders for asset sale transactions

Del Monte Foods Inc., an indirect subsidiary of Singapore- and Philippine-listed Del Monte Pacific Ltd. (DMPL), has selected three bidders for the sale of its business assets as part of its court-supervised auction process.

The company said it has entered into negotiated asset purchase agreements with three parties covering substantially all of its assets and operations as going concerns.

Under the proposed transactions, Del Monte Foods' vegetable, tomato and refrigerated fruit businesses will be sold to Fresh Del Monte Produce Inc.; its broth and stock business assets will be sold to B&G Foods Inc.; and its shelf-stable fruit business assets, excluding production assets, will be sold to Pacific Coast Producers.

The company said the transactions would provide a clear path forward for its brands and operations under the ownership of established strategic operators. It added that the deals represent the highest or otherwise best offers received for the assets. "This outcome represents a successful result in our sale process and demonstrates the enduring value of Del Monte Foods' brands and operations. These transactions will create an opportunity for our beloved brands and businesses to thrive under the ownership of three of the leading companies in the food industry," Del Monte Foods CEO Greg Longstreet said.

"We are committed to working closely with all parties to support a smooth transition of operations and are grateful to our team members, customers, and vendor partners for their steadfast commitment and meaningful contributions to Del Monte Foods during this pivotal time," he said.

The transactions remain subject to approval by the US Bankruptcy Court for the District of New Jersey and other customary closing conditions.

Following court approval, the company said it will coordinate with the buyers to facilitate the transfer of ownership and related assets, with all transactions expected to close by the end of the first quarter.

Del Monte Foods Holdings Ltd. and certain subsidiaries filed for voluntary Chapter 11 protection in the US Bankruptcy Court for the District of New Jersey on July 1, 2025. DMPL is not included as a debtor in the proceedings.

The company said its US business had already been deconsolidated in the previous financial period and its results reported as discontinued operations.

"DMPL continues to monitor developments in the Chapter 11 proceedings and to assess their potential implications at the parent-company level," the company said.

Unemployment biggest threat facing Philippines – WEF

Unemployment and the lack of adequate social protection against economic shocks are considered the most pressing risks facing the Philippines over the next two years, according to a report by the World Economic Forum (WEF).

The WEF's Global Risks Report 2026 identified lack of economic opportunity or unemployment as the top risk for the Philippines in the short term. The findings were based on the Executive Opinion Survey conducted between March and June 2025.

Latest data from the Philippine Statistics Authority showed that the country's unemployment rate stood at 4.4 percent in November 2025, lower than the previous month's five percent but higher than the 3.2 percent recorded in November 2024.

In terms of magnitude, the number of unemployed Filipinos reached 2.25 million in November 2025, down from 2.54 million a month earlier but higher than the 1.66 million jobless individuals recorded in November 2024.

The report identified insufficient public services and social protection, including education, infrastructure and pensions, as the second major risk for the country. Rounding out the top five risks were misinformation and disinformation, adverse effects of artificial intelligence technologies and inflation.

On the global scale, geoeconomic confrontation was cited as the top risk this year, followed by state-based armed conflict and extreme weather events.

"In a world of rising rivalries and prolonged conflicts, confrontation threatens supply chains and broader global economic stability as well as the cooperative capacity required to address economic shocks," WEF said.

The forum also noted that geoeconomic confrontation remains the leading global risk over the next two years.

Other short-term global risks include misinformation and disinformation, societal polarization, extreme weather events, armed conflict between states, cyber insecurity, inequality, erosion of human rights, pollution and involuntary migration or displacement.

Looking at the next decade, extreme weather events were identified as the most significant long-term global risk, followed by biodiversity loss, ecosystem collapse, critical changes to Earth systems, misinformation, adverse AI outcomes, resource shortages, inequality, cyber insecurity, societal polarization and pollution.

WEF managing director Saadia Zahidi emphasized that cooperation remains essential in managing both immediate and long-term risks.

"The future is not a single, fixed path but a range of possible trajectories, each dependent on the decisions we make today as a global community," Zahidi said.

She added that the challenges highlighted in the report—from geopolitical shocks and rapid technological shifts to climate instability and economic risks—underscore the shared responsibility to shape the future.

Cargo traffic up 7% in 2025

Cargo throughput in the Philippines grew by seven percent in 2025, driven largely by robust domestic trade as industries increased orders for raw materials, according to the Philippine Ports Authority (PPA).

PPA data showed that total cargo traffic reached 308.5 million metric tons last year, overcoming challenges brought about by global economic uncertainties. Domestic cargo volume rose by nine percent to 114.09 million metric tons from 104.83 million metric tons in

2024, as businesses shipped more raw materials to support production. The growth was mainly fueled by increased transport of construction materials, petroleum products and raw goods. The PPA said these shipments were used to support infrastructure development and boost industrial output. Foreign cargo throughput also increased by five percent to 194.41 million metric tons from 184.58 million metric tons, despite higher tariffs imposed

by the United States. In the first half of 2025, US President Donald Trump imposed additional tariffs on imports, disrupting global trade flows. The Philippines was among the countries affected, with a 20-percent tariff imposed on its exports to address Washington's trade deficit. Container traffic across Philippine ports surpassed eight million twenty-foot equivalent units (TEUs), with 5.55 million TEUs coming from international shipments and 2.99 million TEUs from

domestic movements. The number of shipcalls rose by seven percent to 664,817 in 2025 from 621,374 the previous year, which the PPA attributed to port expansion projects aimed at increasing capacity. Roll-on, roll-off (Roro) traffic surged by 13 percent to 12.81 million vehicles last year, reflecting the growing reliance on Roro services for moving goods across the archipelago. For 2026, the PPA projects Roro traffic to expand by another six percent.

Cash remittances rise to \$2.9 billion in November

Remittances from overseas Filipinos continued to increase in November, highlighting their role as a reliable source of foreign exchange for the Philippine economy, even as monthly inflows slipped to a six-month low due to seasonal trends.

Preliminary data from the Bangko Sentral ng Pilipinas (BSP) showed that cash remittances reached \$2.91 billion in November 2025, reflecting a 3.6-percent increase from the \$2.81 billion recorded in the same month last year.

Despite the year-on-year growth, November's remittance level was the lowest in six months, or since the \$2.66 billion posted in May 2025.

Cumulative cash remittances from January to November rose to \$32.11 billion, up by 3.2 percent from \$31.11 billion in the same period a year earlier, underscoring the continued contribution of overseas Filipinos to household spending and foreign exchange inflows.

The BSP said remittances from land-based workers increased by 3.6 percent to \$2.3 billion in November, while those from sea-based workers likewise grew by 3.6 percent to \$610 million.

From January to November, land-based remittances climbed by 3.3 percent to \$25.66 billion, while sea-based remittances rose by 2.8 percent to \$6.45 billion.

Reyes Tacandong & Co. senior adviser Jonathan Ravelas said the slower pace of inflows in November

does not point to a weakening trend in remittance growth.

Including cash sent through banks and informal channels as well as remittances in kind, personal remittances amounted to \$3.23 billion in November, up by 3.6 percent from \$3.12 billion a year earlier.

Year-to-date personal remittances expanded by 3.2 percent to \$35.73 billion from \$34.61 billion in the comparable period in 2024.

The BSP said the United States remained the largest source of remittances during the January-to-November period, accounting for 40 percent of total inflows, followed by Singapore at 7.1 percent and Saudi Arabia at 6.4 percent.

The dominance of the US partly reflects the practice of routing remittances through correspondent banks located there, which may inflate the country's share in official statistics.

Power giants bidding for Meralco's 200-MW baseload supply deal

Major power producers backed by the Zobel, Lopez, Aboitiz and San Miguel groups are competing to supply 200 megawatts of baseload electricity to Manila Electric Co. (Meralco).

During a pre-bid conference held on Jan. 15, Meralco identified 15 companies that expressed interest in meeting its baseload renewable energy requirements under a four-year contract.

Among the prospective bidders are Ayala-led ACEN Corp., SanMar Solar Inc., Negros Island Solar Power Inc. and Sinocalan Solar Power Corp., as well as Lopez-

controlled BacMan Geothermal Inc., Energy Development Corp., First Gen Hydro Corp. and Greencore Geothermal Inc.

Also participating are Aboitiz-owned AP Renewable Energy Corp., Therma Luzon Inc. and Therma Visayas Inc., along with San Miguel-affiliated firms Mariveles Power Generation Corp., GNPowr Kauswagan Ltd. Co., GNPowr Mariveles Energy Center Ltd. Co. and Sual Power Inc.

Bidders are required to submit their proposals by Feb. 16, which will coincide with the opening of pre-qualification documents.

Meralco said the notice of best bid will be issued on the same day or at least five days after the release of a bid bulletin announcing the results of the pre-qualification evaluation. The resulting power supply agreement from the competitive selection process (CSP) is expected to help Meralco comply with its Renewable Portfolio Standards obligations.

Under the policy, distribution utilities are mandated to source a portion of their power supply from eligible renewable energy facilities.

For this CSP, Meralco said companies operating conventional

power plants may still participate, provided they offer financial guarantees in the form of renewable energy certificates (RECs).

RECs are traded in the renewable energy market (REM) and are currently capped at P241.56 per megawatt-hour by the Energy Regulatory Commission.

The REM serves as the trading platform for RECs, which represent electricity generated from renewable sources.

To date, Meralco has contracted a total of 1,536 MW of renewable energy capacity from various suppliers, exceeding its initial target of 1,500 MW.

Peso volatility threatens Philippines fiscal space – economists

Economists warned that continued peso volatility could strain the government's fiscal space by increasing the national debt burden and limiting funding for key programs such as education and health care.

Reyes Tacandong & Co. senior adviser Jonathan Ravelas said that while stable revenues and peso-denominated

borrowing provide some buffer, this cushion could quickly erode if exchange rate volatility persists.

"If the peso stays volatile, the P19 trillion debt projection can easily climb by another P150 billion to P250 billion without the government borrowing a single extra peso," Ravelas said.

On Jan. 8, the peso hit a record low

of 59.355 per dollar. Based on the 2026 national budget, government debt is projected to reach P19.057 trillion by year-end, with nearly 70 percent sourced domestically and the rest from external accounts, based on an assumed exchange rate of 57 per dollar.

Ravelas warned that shorter debt maturities and higher

investor yield demands signal increasing foreign exchange risks.

"Policymakers should keep an eye on rising interest payments in the budget, shorter debt maturities and investors demanding higher yields. Those are the early warning signs that foreign exchange risks are starting to squeeze

public finances," he said. Finance Secretary Frederick Go said the government continues to maintain an 80-20 borrowing mix favoring domestic debt to reduce forex exposure.

"All the new issuances now are 80 percent domestic and 20 percent international or foreign. So I think that's already a very good number. So we

should just stick to that. It helps give us more predictability in our debt amount," Go said.

Economists noted that prolonged peso weakness could raise foreign debt servicing costs and crowd out spending for public services and infrastructure, especially if combined with weaker revenue performance.

Prices of construction materials show steady growth in December

Wholesale prices of construction materials in Metro Manila recorded steady growth in December 2025, according to data released by the Philippine Statistics Authority (PSA).

The PSA said the Construction Materials Wholesale Price Index (CMWPI) in the National Capital Region posted a 0.8 percent increase in December 2025, unchanged from the previous month. This was faster than the 0.2 percent growth recorded in December 2024.

Two commodity groups registered faster price increases in December 2025 compared to November: sand and gravel, which rose to 0.2 percent

from 0.1 percent, and painting works, which climbed to 0.6 percent from 0.4 percent.

Plywood prices also increased by 0.3 percent in December, reversing a 0.1 percent decline in the previous month.

Structural steel and metal products recorded slower price declines during the period, while several commodity groups posted slower increases, including concrete products, lumber, galvanized iron sheets and tileworks.

The PSA also reported a 0.1 percent decline in the hardware commodity group and in doors, jambs and steel casement materials in December, following increases recorded in November.

Faster declines were noted in cement and glass and glass products compared to the previous month.

Several commodity groups showed no change or zero growth in December 2025, including reinforcing steel, electrical works, plumbing fixtures and accessories, PVC pipes, fuels and lubricants, asphalt, and machinery and equipment rental.

For the full year 2025, the average CMWPI growth in Metro Manila slowed to 0.1 percent from 0.6 percent in 2024.

The PSA attributed the deceleration to the downward trend in annual average prices across 12 of the 20 monitored commodity groups.

Sugar millers nix automatic import privilege

Sugar millers have renewed their call to stop any automatic import replenishment scheme for raw sugar, warning that such a policy could worsen oversupply and threaten the local industry.

In a statement, the Philippine Sugar Millers Association (PSMA) opposed proposals linking domestic sugar purchases or exports to guaranteed import privileges.

"Linking exports to a guaranteed import replenishment that compensates exporters can have a serious long-term negative impact on the viability of the sugar industry," the group said. In February 2025, the Sugar Regulatory Administration (SRA) issued guidelines allowing voluntary purchases of locally

produced sugar to qualify for future import programs. A month later, another order authorized the export of raw sugar to the United States under the country's tariff quota, granting eligible participants access to future import privileges.

The PSMA said this mechanism has been the "primary cause" of supply gluts that pushed down millgate prices.

"It is urgent that any importation volume must only be for an actual shortfall. Doing otherwise puts the viability of this industry in jeopardy," the group said. Latest SRA data showed farmgate prices of raw sugar stood at P2,174 per 50-kilo bag as of Dec. 21, 2025, down 14 percent from P2,537 a year earlier.

The PSMA said

current sugar inventory levels are unprecedented due to heavy imports over the past three years. "It is imperative that current inventory levels be brought back to a healthy stock to use ratio which is equivalent to two months national consumption requirements," the group said.

The association also urged the SRA to fully exercise its regulatory authority over imports.

Recently, Agriculture Secretary Francisco Tiu Laurel Jr. approved the export of 100,000 metric tons of raw sugar to the US to support farmgate prices and reduce domestic supply.

"We will export raw sugar under the US quota system as soon as possible to provide the industry immediate relief," Tiu Laurel said.

‘Philippines must aim for 8% growth’

The Philippines should target sustained annual economic growth of at least eight percent to unlock transformative progress and reach its full potential, according to the Federation of Filipino-Chinese Chambers of Commerce and Industry Inc. (FFCCCII).

FFCCCII president Victor Lim said the country should set eight percent growth or higher as its minimum economic ambition.

“The goal of eight percent remains the ideal benchmark of transformative progress, because a steadfast and collective drive toward eight percent is the critical, immediate step that will change our momentum and define this decade,” Lim said.

While the government recently revised its economic growth targets downward for this year and the next, Lim said these figures should not define the limits of the country’s

aspirations. Earlier this month, Department of Economy, Planning and Development Secretary Arsenio Balisacan announced that growth targets were lowered due to global and domestic challenges, including governance concerns linked to food control projects.

The government reduced this year’s gross domestic product growth target to five to six percent from the previous six to seven percent. For next year, the target was adjusted to 5.5 to 6.5 percent, also below the earlier six to seven percent goal. The growth target for 2028 was maintained at six to seven percent.

While FFCCCII supports the government’s emphasis on inclusive growth, particularly the 2026 budget’s focus on health, education and job generation, the group stressed that faster and broader economic expansion is necessary to make growth more inclusive.

Lim said the revised growth projections should push the country to raise its performance.

He called for stronger collaboration among government, business, labor and civil society to move the economy onto a higher growth path by prioritizing investments in education and public health. He also underscored the importance of tackling corruption through systemic institutional reforms.

“We vigorously renew our call for creating an independent, powerful and well-resourced anti-corruption agency to restore domestic and international confidence,” Lim said.

The FFCCCII further highlighted the need to strengthen domestic manufacturing and agro-industrial development by providing strategic incentives and intensifying efforts against smuggling, high production costs and unfair import competition.

Government eyes blockchain to secure public funds

The government is planning to integrate blockchain technology into critical stages of the national budget process by early next year as part of efforts to prevent irregularities like the multibillion-peso flood control controversy.

Department of Information and Communications Technology (DICT) Secretary Henry Aguda said the move is intended to curb corruption by creating a permanent, tamper-proof digital record of public fund usage.

“Once the budget has been allocated officially, we’ll start constructing the blockchain that will not cater just to the budget, but for the whole CADENA (citizen access and disclosure of expenditures for national accountability) execution,” Aguda said.

He was referring to the proposed CADENA bill, which seeks to allow public monitoring of government spending by requiring the full disclosure of public transaction documents through a secure, tamper-proof digital ledger.

“Perhaps by 2027, the pure blockchain will take effect from budget

to disbursement to projects. Almirol said a private firm is assisting in setting up the public blockchain system at no cost to the government.

According to the DICT chief, the system is designed to cover all stages of the budget cycle, including approval, allocation, disbursement and reporting. He expressed confidence that the country could complete the transition to a fully tamper-proof system encompassing the entire budget process under the 2026 national budget.

The Philippines, which has been shaken by a major corruption scandal involving substandard and ghost flood control projects, is set to become the first country to place its national budget on blockchain technology. DICT Undersecretary David Almirol said the government is forming a consortium

blockchain involving three agencies that is expected to be launched by late this year or early next year.

These include the DICT, the Commission on Audit and the Department of Budget and Management, each of which will operate a transparency server to monitor the progress of government projects.

“These are tools to simplify things. Instead of entering data repeatedly... once we adopt the blockchain, it will only be done once and you can already see all agencies. That means we will get rid of repetition. We will do away with redundant costs,” he said.

He added that the use of blockchain technology is expected to expand to other essential government services.

During the same briefing, Aguda said UAE-based contact center firm G42 is considering investing in the Philippines. He said the company plans to invest between \$300 million and \$500 million over a three- to five-year period.

“If you heard about data center companies, they see that the Philippines could be a data center hub in the region.

Imagine in the future, we can export AI (artificial intelligence) services,” Aguda said.

“We have many data center locators excited to come to the Philippines,” he added.