

55 prospective OFWs rescued from substandard housing in Imus

The Department of Migrant Workers (DMW) rescued 55 prospective overseas Filipino workers (OFWs) from unsafe and substandard accommodations in Imus City, Cavite, on June 6. In a Facebook post on June 7, the DMW said the operation was launched following reports of illegal and deplorable living conditions involving OFW applicants temporarily housed by licensed recruitment agencies while awaiting deployment abroad. The agency did

not identify the (OWWA). The DMW said the workers would also receive legal assistance and other support services from the agency’s Migrant Workers Protection Bureau (MWPB). According to the DMW, the operation is part of its intensified nationwide inspection campaign targeting accommodation facilities used by prospective OFWs to ensure their safety, welfare, and protection while awaiting overseas deployment.



Cavite ecopark recognized among world’s greatest places of 2026

Kaway'an EcoPark was recognized for its unique design, natural setting and visitor experience. The ecopark features the 4,900 square foot open air Marilag Grand Pavilion, which is supported by a steel framework designed to withstand typhoons. Clusters of bamboo columns beneath the pavilion create a forest like atmosphere, while the Marajuyo Bridge arches over a lagoon within the property. Visitors can enjoy a variety of activities at the site, including picnicking, boating, horseback riding, birdwatching, yoga sessions and workshops on bamboo farming.

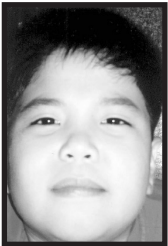
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IKMIK'S

WORLD

Nehemiah Ezekiel B. Barco





Republic of the Philippines
Fourth Judicial Region
Regional Trial Court Of Cavite
Office of the Clerk of Court & Ex-Officio Sheriff
New Justice Hall, J.P. Rizal Avenue, Kaybagal
South, Tagaytay City

BDO UNIBANK, INC.,
Mortgagee,

EJF NO. TG-25-086
FOR: *Application for Extra
Judicial Foreclosure of Mortgage
[Under Act No. 3135, As Amended]*

-versus-

SPOUSES AMELITA BORJA BETAÑO
And JOEL REY GARCIA BETAÑO,
Debtors/Mortgagors.

X-----X

NOTICE OF EXTRA-JUDICIAL SALE

Upon Extra-judicial foreclosure sale under Act 3135, as Amended by Act. No. 4118, filed by Mortgagee, **BDO UNIBANK, INC.**, a universal banking corporation duly organized and existing under the laws of the Republic of the Philippines, with principal office and place of business at 33rd Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City, pursuant to the terms and conditions of the Uniform Loan and Mortgage Agreement (“Real Estate”) executed and notarized on June 7, 2018 and October 26, 2020 by *Debtors/Mortgagors*, **SPOUSES AMELITA BORJA BETAÑO married to JOEL REY GARCIA BETAÑO**, both of legal age, Filipinos, with residence and postal addresses at (1) Block 6 Lot 13 Emerald Street, Sta. Cecilia Subdivision, Guitnang Bayan, San Mateo Rizal and (2) Unit 0909 9th Floor Tower A, Cool Suites Wind Residences, Emilio Aguinaldo Highway, Brgy. Maharlika West, Tagaytay City, represented by **MARY JOY BORJA BEROSIL** as per Special Power of Attorney executed and notarized on June 4, 2018 in favor of the Petitioner/ Mortgagee, over a real estate property including improvements thereon, described in and covered by **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2020000616** of the Registry of Deeds for Tagaytay City, in order to satisfy the outstanding loan obligation of the Borrowers/Mortgagors in the amount of **TWO MILLION SIX HUNDRED SEVEN THOUSAND TWO HUNDRED EIGHTY NINE PESOS AND 62/100 (Php2,607,289.62)**, as of May 30, 2025, the undersigned Clerk of Court & Ex-Officio Sheriff of the Regional Trial Court of Cavite thru her deputy, Oliver T. Bocacao, Jr., will sell at public auction on **August 11, 2026 at 10:00 o'clock in the morning** or soon thereafter, at the New Hall of Justice of Tagaytay City, to the highest bidder, for Cash or Manager's Check and in Philippine Currency, the following property with all its improvements thereon, to wit:

CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2020000616
Registry of Deeds for Tagaytay City

“IT IS HEREBY CERTIFIED *that the unit identified and described as:*
COOL SUITES AT WIND RESIDENCES TOWER A

UNIT .: 0909
FLOOR LEVEL: 9TH FLOOR
UNIT TYPE: 1 BR WITH BALCONY
UNIT AREA: 23.23 SQUARE METERS

in the diagrammatic floor plan appended to the enabling or master deed of the condominium project annotated on TRANSFER CERTIFICATE OF TITLE 2012004160; 2012004161; 2015001175 which embraces and describes the land located at BRGY. SALABAN, MAHARLIKA WEST (now), CITY OF TAGAYTAY PROV. OF CAVITE with an area of THIRTY-ONE THOUSAND SEVEN HUNDRED THIRTY (31,730) Square Meter, is registered in the name of:

Owner: AMELITA B. BETAÑO, MARRIED TO JOEL REY G. BETAÑO, FILIPINO CITIZENS, BOTH OF LEGAL AGE.
Address: BLOCK 6 LOT 13 EMERALD STREET, STA. CECILIA SUBDIVISION, GUITNANG BAYAN, SAN MATEO, RIZAL 1850

In the event the public auction should not take place on the said date, it shall be held on **August 18, 2026** without further notice.

Prospective bidders or buyers are hereby enjoined to investigate and verify for themselves the **CONDOMINIUM CERTIFICATE OF TITLE NO. 076-2020000616**, the encumbrances thereon, if any there be.

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

Tagaytay City, Philippines, May 19, 2026.

(Sgd.) **ATTY. VARBRA ANN A. VARIAS-DIMAYUGA**
Clerk of Court VI & Ex-Officio Sheriff

(Sgd.) **OLIVER T. BOCACAO JR.**
Sheriff-In-Charge

WARNING:
IT IS ABSOLUTELY PROHIBITED TO REMOVE, DEFACE OR DESTROY THIS NOTICE OF SHERIFF’S SALE ON OR BEFORE THE DATE OF THE AUCTION SALE UNDER THE PENALTY OF LAW

Copy Furnished:

BDO UNIBANK, INC.
Mortgagee
33rd Floor BDO Corporate Center Ortigas, No. 12 ADB Avenue, Mandaluyong City

SPOUSES AMELITA BORJA BETAÑO married to JOEL REY GARCIA BETAÑO
Debtors/Mortgagors
(1) Block 6 Lot 13 Emerald Street, Sta. Cecilia Subdivision, Guitnang Bayan, San Mateo Rizal
(2) Unit 0909 9th Floor Tower A, Cool Suites Wind Residences, Emilio Aguinaldo Highway, Brgy. Maharlika West, Tagaytay City

MARY JOY BORJA BEROSIL
Attorney-in-Fact of the Mortgagors
(1) Block 6 Lot 13 Emerald Street, Sta. Cecilia Subdivision, Guitnang Bayan, San Mateo Rizal

Publication : PERLAS NG SILANGAN BALITA
Dates : June 1, 8 & 15, 2026

mWell expands access to mental health services through MindNation partnership

Metro Pacific and culturally sensitive care when Investments Corp. (MPIC), through its health technology platform mWell, has partnered with MindNation to expand access to certified mental health professionals for Filipinos through the mWell app. The collaboration aims to increase the number of qualified mental health specialists available on the platform, helping ensure that more Filipinos can access professional

Both organizations said the partnership reflects their belief that mental health support should be available to everyone and not treated as a privilege. MindNation chief wellbeing officer Eizaleen Fusingan-Lappay said the partnership helps strengthen access to compassionate mental health services and contributes to a more accessible support

(FOREIGN...from page 2)

improved liquidity the country’s short term conditions during the external debt based on quarter. Short term external debt based on remaining maturity, which includes to meet near term obligations due within foreign obligations and one year and scheduled a healthy reserve position payments on longer compared with other term debt over the next emerging economies. 12 months, fell to \$25.50 billion. The debt service ratio, which measures principal and interest payments Gross international reserves stood at \$106.64 billion as of end March, and primary income, equivalent to 4.18 times reached 9.5 percent.

system for Filipinos. free through the app, the Mind Health Score and self guided modules provide users with a private starting point for understanding and improving their mental well being. The Mind Health Score helps users assess their emotional and mental condition, while the modules use evidence based approaches to help manage stress, build resilience and improve emotional balance. The mWell Mind Healthsavers Plan includes a 30 minute video consultation with a certified Mind Health Coach that can be used within 30 days of purchase. For individuals needing more advanced care, mWell also offers scheduled and on demand consultations with coaches, psychologists and psychiatrists starting at P499.

According to mWell, stigma remains one of the biggest barriers to mental health care in the country, with many people avoiding treatment because mental health concerns are often misunderstood. mWell president and chief executive officer Chaye Cabal-Revilla said mental health is just as important as physical health, but many Filipinos still struggle to seek support because of stigma, cost and uncertainty about where to find help. She said mWell is addressing these challenges through technology designed to make mental health care more affordable and accessible. The platform offers services that support individuals at different stages of their mental health journey. Available

This was higher than the 8.5 percent recorded a year earlier because of increased principal payments, although the BSP said the level remained moderate. A lower debt service ratio is generally considered favorable because it means a smaller share of foreign exchange earnings is used to pay maturing obligations. By creditor type, bondholders and noteholders remained the largest source of external financing at \$47.53 billion, followed by multilateral lenders at \$42.63 billion and banks and other financial institutions at \$31.58 billion. Among multilateral lenders, obligations to the Asian Development Bank totaled \$18.86 billion, while borrowings from the International Bank for Reconstruction and Development reached \$16.23 billion.



Republic of the Philippines
Fourth Judicial Region

**FAMILY COURT
BRANCH 4**

Imus City, Cavite
fc1imu0004@judiciary.gov.ph
(046) 418-1948

MARK CHRISTOPHER C. IBABAO,
Petitioner,

-versus-

**Civil Case No. 7691-26
For: Declaration of Absolute
Nullity of Marriage under Article
36 of the Family Code**

KASHIRINE SURIGAO IBABAO,
Respondent.

X-----X

ORDER

Acting on the Petitioner’s Motion with Leave of Court to
Serve Summons by Publication, dated May 11, 2026, the Court
GRANTS the same on the following grounds:

1. Qatar is apparently not yet a signatory to the Hague
Service Convention; and
2. Sections 17 and 18, Rule 14 of the Revised Rules
of Court, as amended, provide for such service of
summons by publication.

WHEREFORE, the Branch Clerk of Court is directed to
issue the corresponding summons in this case. Let this Order and
the summons together with the Petition be published once a week,
for two consecutive weeks, in a newspaper of general circulation
in the Philippines, as may be chosen by raffle. The respondent is
given a period of thirty (30) days from the last issue of publication
within which to register her Answer to the Petition.

SO ORDERED.
Imus City, Cavite, May 12, 2026.

(Sgd.) **ADELIZA H. MAGNO-GINGOYON**
Presiding Judge

Copy furnished:

OFFICE OF THE SOLICITOR GENERAL
134 Amorsolo St., Legaspi Village, Makati City
efile@osg.gov.ph

AsCP RHINA MAY L. SAYAROT-ELICANO
OFFICE OF THE CITY PROSECUTOR
Imus City, Cavite
rhinamayelicano@gmail.com

ATTY. ROSE MARY R. MOLINA-ALIM
Counsel for the Petitioner
1609 Grand Towers 2 P. Ocampo Street Malate, Manila
rmmolinaalim@gmail.com
honor_juror@yahoo.com

MARK CHRISTOPHER IBABAO
Petitioner
Blk. 1, Lot 1, Hotelier’s Village 2, Bucandala V,
Imus City, Cavite

X-----X

PETITION

PETITIONER, by counsel, unto this Honorable Court,
most respectfully states that:

1. Petitioner Mark Christopher C. Ibabao (Mark for
brevity) is of legal age, married to respondent, and a
resident of Blk. 1, Lot 1, Hotelier’s Village 2 Bucandala
V, Imus City, Cavite, where he may be served with
summons and other court processes. He is currently
working in Cayman Island as a maintenance supervisor
since October 25, 2025 with temporary residence No.
12 Woodlake Drive, Apt # 4 George Town, Cayman
Islands.
2. Respondent Kashirine Surigao Ibabao (Kashirine for
brevity) is likewise of legal age, married to petitioner,
and a resident of Blk 37 Lot 5, Sunflower St. Phase 3,
Greenside, Malagasang 1st, Imus City, Cavite where
she may be served with summons and other court
processes. She is currently working as a customer’s
service representative at Qatat Metro Rail, Doha,
Qatar.
3. Mark and Kashirine are husband and wife having been
married on July 30, 2010. A copy of their marriage
certificate is hereto attached as **Annex “A”**. They
have two children namely Mherkia Queenzie S. Ibabao
born September 3, 2010 and Mherkesia Queenie S.
Ibabao born on November 9, 2018, a copy of their birth
certificates are hereto attached a **Annex “B”** and **“C”**,
respectively.
4. Petitioner has been a resident of Imus City, Cavite
since birth for a period of more than forty years. The

Punong Barangay of Bucandala V, Imus City, Cavite
has executive an affidavit/certification attesting to the
fact of residency of petitioner with sketch of the address
and picture of the house of petitioner, hereto attached
as **Annexes “D” to “D-2”**. In addition, copies of the
petitioner’s passport and BIR card indicating his address
are hereto attached as **Annex “E” and “E-1”**.

5. The undersigned counsel has conducted an examination
of the present address and residence of the petitioner
and ascertained that petitioner is indeed a resident of
Barangay Bucandala V, Imus, Cavite for a period of more
than forty (40) years now as evidenced by the affidavit
proving the fact of residency, attached as **Annex “F”**.
6. Sometime in 2009, the parties got in touch through a
media platform at the time when Friendster application
was a trend, Kashirine was still in college while Mark was
working at the Purebev Corporation as machine operator
technician.
7. Thereafter, the parties continued to date and
communicate with each other and meet during their
free time. They eventually became close to each other
and shared many personal experiences and secrets.
Petitioner observed that respondent was dedicated in her
studies. He also enjoyed her personal humor and was
inspired by her positive outlook in life.
8. As time went by, they became so engrossed with each
other and started to manifest their affection and feelings
to each other leading to physical intimacy, and repeated
many times whenever they were given the opportunity
resulting in the pregnancy of Kashirine.
9. It was sometime in 2010 the pregnancy of Kashirine was
known to them to their great surprise. Due to pressures
of their parents to avoid gossips from neighbors,
relatives and friends, they agreed to marry and made the
necessary preparations for the upcoming wedding. In
spite of the fact they were not yet ready to start a family,
they manifested to get married on July 30, 2010.
10. Obviously, petitioner observed Kashirine was not quite
happy with her pregnancy, probably because she was
yet not ready to assume the responsibility of a mother
at that time. Petitioner observed she had mood swings;
Sometimes, she is happy but all of a sudden, she would
get easily enraged over trivial matters about family
problems.
11. After their marriage, they first lived in the house of
petitioner’s parents in Imus, Cavite. As newly-wed couple,
the parties first lived in peace and harmony, but as time
goes by, Kashirine started to manifest mood swings and
would easily gets angry over trivial matters, but most of
the time gets irritated for no reason at all.
12. On September 3, 2010, Kashirine gave birth to the first
child named Mherkia Queenzie S. Ibabao. At that time,
Kashirine already graduated from college. Mark was
hopeful the coming of their baby would bring more joy
and happiness to their relationship as a new couple. They
managed to live in harmony despite the many challenges
they had to encounter in their everyday lives. They were
able to handle their finances, caring for the baby and
discharging their duties as married couple. Mark was the
sole earner while Kashirine stayed home to care for the
baby and discharge household chores.
13. Sometime in 2011, to maintain privacy, they moved to
another rented apartment. However, since Mark was the
sole breadwinner, financial problems began to manifest.
They often times argued about money matters that led
to quarrels. Kashirine continued her nasty behavior,
shouting at the top of her voice whenever they quarrel
even in the presence of other people, putting her husband
to shame. But, the latter just kept calm and allowed
Kashirine to control his life.
14. During their quarrels, respondent would become
physically abusive to the extent of hurling things like
a cellphone towards petitioner. To get even with her,
petitioner just ignored her and rarely talked to her unless
it was important. They were like strangers in their own
house and whenever they engaged in conversation, they
usually ended up shouting at each other at the top of their
voices.
15. To solve financial problems, respondent, sought
employment as a call center agent to augment finances
in 2012. Petitioner continued to work as a plant engineer
but, said employment did not at all improve their financial
status, as more expenses got in the way. The salary
of both parties could merely satisfy their daily needs
especially on the part of respondent as she was indulged
in buying unnecessary things like expensive gadgets
coupled with their expenses of the child’s daily substance.
16. Their employment did not at all improve their marriage
relations as seldom do they have the time together due
to their different work schedules. Petitioner worked in the
morning while respondent worked at night leaving the
child in the care of respondent’s mother. Respondent’s
mood swings still recurred and this would upset petitioner
who apparently was just tolerating the whims and
caprices of his wife.
17. In December 2014, petitioner found work abroad and
kept communicating with respondent and sending
her allowances regularly. Instead, respondent rarely
communicated with petitioner. Sometimes, she would not
answer petitioner’s call. Her actuation would disappoint
petitioner so much so that he could hardly concentrate on
his work abroad, worrying about the safety and welfare
of his family.

18. When petitioner had his annual vacation in the
Philippines, he tried to settle their differences, but
unfortunately, respondent did not cooperate and
ignored his plans. Later on, petitioner heard from his
friends and relatives that respondent was having an
affair with a workmate. When petitioner confronted
her about what he heard, respondent got mad and
outrightly denied the rumor being baseless. In turn,
she claimed petitioner was the one cheating on her.
19. When he returned to Qatar after his vacation, petitioner
continued to communicate with his wife and hopefully
maintain a harmonious relationship with her, but,
failed due to the continuous jealousy and antipathy of
petitioner’s family towards respondent, who knew all
along respondent’s deceitfulness and unfaithfulness
to Mark.
20. In 2018, when petitioner had another vacation in the
Philippines, this time, respondent gladly welcomed
him as they became more intimate with each other.
On November 4, 2018, respondent gave birth to their
second child, Mherkesha Queenie S. Ibabao. While
still abroad, petitioner continued to support his family
religiously.
21. In July 2019, respondent joined petitioner in Qatar
and landed a job there. Petitioner thought being
together would rekindle their relationship once more,
but, petitioner was wrong. Just a few months since
respondent arrived in Qatar, she was already involved
with a foreigner, saying, “I love you” over the phone,
bolstering his suspicion of her infidelity while still in
the Philippines. The foreigner even sent him (Mark)
a picture with his wife which is hereto attached as
Annexes “G” to “G- 2”.
22. When confronted, respondent finally admitted her
unfaithfulness and informed him, she no longer loved
him. Petitioner could not believe what his wife revealed,
feeling frustrated and deeply hurt. Hence, in 2019, they
finally separated from bed and board, but continued to
communicate regarding their children who are being
taken care of by respondent’s parents.
23. The parties have already separated since 2019 or
more than six years now. Mark has no more intention
of getting back to his wife because the latter is already
living with a foreigner guy abroad as shown by the
picture (Annex G) sent by foreign man himself to him
(Mark).
24. The marriage relationship of both parties can no
longer be fixed and no reconciliation is possible with
the constant misbehavior of respondent resulting to
their separation as husband and wife.
25. The long absence of communication and actual
relationship between the parties run counter to the
essence of marriage, which is the establishment of
conjugal and family life; that during their marriage
they have manifested gross failure and inability to
discharge their essential marital obligation arising from
respondent’s psychological problems.
26. The parties have entered into a marriage too soon
without having ample time to prepare for marriage
life. Petitioner gave up on his wife, who seemed not
able to control herself from harming physically and
psychologically her husband.
27. When petitioner consulted an expert psychologist on
the matter, the psychologist in the person of Madam
Regina Velasco Beltran, MA. Rpsy, the latter found
respondent suffering from Narcissistic Borderline
Personality Disorder which renders her psychologically
incapacitated to comply with her marital obligations as
defined under Article 36 of the Family Code. Copies
of the Psychological Report, Curriculum Vitae,
Professional Regulation Commission (PRC) ID are
hereto attached as **Annexes “H” to “H-2”**.
28. Mark was also found to be suffering from Dependent
Personality Disorder with Passive Aggressive
Personality Features which likewise renders him
incapacitated to perform the duties and responsibilities
of a married person.
29. Mark miserably failed to save their marriage
relationship because of the psychological incapacity of
the respondent who is already living with another man
in Qatar where both parties work as Overseas Filipino
Workers (OFWs).
30. Both parties were not just ready with the kind of
disappointments present in the marriage relationship.
Their marriage was ill-conceived as it was done
hurriedly and merely due to insistence of their parents
and surrounding circumstances offending the family of
both.
31. The above conduct of respondent was deeply rooted
and cannot be cured anymore. The unbearable attitude
of respondent which she obviously developed when
she was a child, was borne out by the psychological
evaluation report and was manifested prior to the
marriage of the parties.
32. The parties have not acquired any conjugal property
during their cohabitation as Certified to by the Office
of the City Assessor of Cavite which is hereto attached
as **Annex “J”**.
33. Petitioner will present the following documentary
evidence, namely:

EXHIBIT A	Marriage Certificate of the parties
EXHIBIT B	Birth Certificate of Mherkia Queenzie S. Ibabao
EXHIBIT C	Birth Certificate of Mherkesha Queenie S. Ibabao
EXHIBIT D	Affidavit/Certification of the Punong Barangay
EXHIBIT D-1	Sketch of the present address of petitioner
EXHIBIT D-2	Picture of the house of petitioner
EXHIBIT E	Passport ID of petitioner
EXHIBIT E-1	BIR Card of petitioner
EXHIBIT F	Affidavit of Residency of Counsel
EXHIBIT G	Picture of respondent with her paramour
EXHIBIT G-1	Kashirine, the woman in the picture
EXHIBIT G-2	The foreign guy in the picture
EXHIBIT H	Psychological Report
EXHIBIT H-1	PRC ID of Regina Beltran, MA. Rpsy
EXHIBIT H-2	Curriculum Vitae of Reginal Beltran, MA. Rpsy
EXHIBIT J	Certification issued by Office of City Assessor of Imus, Cavite
EXHIBIT K	Judicial Affidavit of Mark Christopher C. Ibabao
EXHIBIT L	Judicial Affidavit of Regina V. Beltran, MA, Rpsy
EXHIBIT M	Judicial Affidavit of Michelle Ibabao Rodriguez
EXHIBIT N	Judicial Affidavit of Jan Howard Escobar
EXHIBIT O	Non-collusion report
EXHIBIT P	Notice of Appearance of OSG
EXHIBIT Q	Authority of City Prosecutor to represent the OSG
EXHIBIT R	Affidavit of temporary residence

34. Petitioner will present the following witnesses:

a. **Mark Christopher C. Ibabao** - he will testify as to the causes of action of this petition particularly on the psychological incapacity of respondent. He shall identify his petition and judicial affidavit and other documentary evidence. He will testify on other matters relative to the petition.

b. **Mdm. Regina V. Beltran** - she will testify to prove she is a psychologist and psychometrician by profession; she handled more than 3000 annulment cases and petition to declare nullity of marriage; she is an expert witness who handled the psychological evaluation of the parties and found out that both parties are suffering from psychological incapacity to comply with their marital obligations; she will identify the Psychological report she issued and her Judicial Affidavit together with her curriculum vitae and PRC ID.

c. **Michelle Ibabao-Rodriguez** - she will testify she knows both parties being the sister of petitioner; she was in a position to observe the deterioration of the relationship of the parties; she witnessed the abnormal and nasty acts of respondent and the reaction of petitioner. She will corroborate the testimony of the petitioner and identify her Judicial Affidavit.

d. **Jan Howard Escobar** - he will testify being a friend of petitioner, he knows the parties and the problems encountered during the marriage and the illicit relationship of respondent with a workmate and another guy while in Qatar working as an OFW. He will corroborate the testimony of the petitioner and identify his Judicial Affidavit.

PRAYER

WHEREFORE, Petitioner most respectfully prays of this Honorable Court to render judgment declaring null and void ab initio the marriage of the Parties, on the ground that either or both of them are psychologically incapacitated to comply with the essential obligations of marriage and said incapacity having started before marriage, but manifested only during coverture, and the psychological incapacity is very grave, permanent, and incurable.

Petitioner further prays for such other reliefs just and equitable under the present circumstances.

RESPECTFULLY SUBMITTED.

02 February 2026, City of Manila for Imus City, Cavite.

By

(Originally Signed)
ROSE MARY R. MOLINA-ALIM
Counsel for the petitioner
1609 Grand Towers 2 P. Ocampo Street, Malate, Manila
Roll No. 30530
IBP Receipt No. 009823. (1/20/26) Baguio-Benguet
PTR No. MLA 0289808-1/6/2026
MCLE Compliance VIII-J-RTC-r000053 (4-14-28)
Mobile No. 09493694505
Email: mmmolinaalim@gmail.com
honor_juror@yahoo.com

VERIFICATION AND CERTIFICATION AGAINST FORUM SHOPPING

I, **Mark Christopher C. Ibabao**, of legal age, Filipino citizen, and a resident of Blk. 1, Lot 1 Hotelier's Village 2, Bucandala V, Imus City, Cavite after having sworn to in accordance with law, hereby depose and state THAT:

1. I am the petitioner in the above-entitled case;

2. I have caused the preparation, read and signed the foregoing petition;

3. The pleading is not filed to harass, cause unnecessary delay, or needlessly increase the cost of litigation;

4. The factual allegations therein have evidentiary support or, if specifically so identified, will likewise have evidentiary support after a reasonable opportunity for discovery.

5. The allegations in the said Petition are true and correct based on my personal knowledge and/or authentic records;

6. I further certify that Petitioner has not filed any similar action involving the same parties and issues before any court, tribunal or quasi-judicial body, or before the Court of Appeals or the Supreme Court and should it come to my knowledge that a similar action involving the same parties and issues have been filed before any court, tribunal or quasi-judicial body, or before the Court of Appeals or the Supreme Court, I/We hereby undertake to inform the Honorable Office of such fact within five (5) days from such knowledge.

IN WITNESS WHEREOF, I hereby affix my signature this 27 day of February 2026, at the Cayman Islands, (Republic of the Philippines, Consulate).



(Originally Signed)
Mark Christopher C. Ibabao

SUBSCRIBED AND SWORNED to before me this ____ day of February 2026 at Manila, affiant exhibited to me his Passport No. P2719567B valid until 04 August 2029.

Doc. _____
Page No. _____
Book No. _____
Series of 2026

X-----X

SUMMONS

NOW THEREFORE, respondent **KASHIRINE SURIGAO IBABAO** is hereby summoned pursuant to Section 6 of A.M. No. 02-11-10- SC, and required to file with Branch 4, Family Court, Imus City, Cavite her answer to the Petition **within thirty (30) days from the date of last publications of this Summons** furnishing a copy thereof upon petitioner's counsel, **ATTY. ROSE MARY R. MOLINA-ALIM, 1609 Grand Towers 2 P. Ocampo Street, Malate, Manila.**

No motion to dismiss the petition shall be allowed except on the ground of lack of jurisdiction over the subject matter or over the parties, provided however, that any other ground that might warrant a dismissal of the case may be raised as an affirmative defense in an Answer (Sec. 7, A.M. No. 02-11-10-SC). If you fail to file an answer, the Court shall not declare you in default and shall order the public prosecutor to investigate whether collusion exists between the parties (Sec. 8, A.M. No. 02-11-10-SC).

WITNESS THE **HON. ADELIZA H. MAGNO-GINGOYON**, Presiding Judge of this Court, this **18th** day of **May 2026**, in Imus City, Cavite.

(Sgd.) **ATTY. DENN REED B. TUVERA, JR.**
Branch Clerk of Court

Publication : PERLAS NG SILANGAN BALITA
Dates : June 8 & 15, 2026

ADB deploys \$4 billion to cushion impact of Middle East conflict

The Asian Development Bank governments and (ADB) is deploying another \$1 billion \$4 billion in in trade financing financing to help for energy and food countries manage imports. the economic effects ADB said of the conflict in the it has received Middle East. formal requests for In a statement, assistance from the multilateral lender 15 governments said the package affected by rising includes around \$3 fuel, food and other

costs linked to the and clean energy conflict, including reforms. the Philippines, ADB said trade Bangladesh, Fiji and finance support for Sri Lanka. the Cook Islands is Last month, expected to begin the ADB said it soon. was prepared to The institution provide up to \$1.75 also expressed billion in additional readiness to assist financing to help the Vanuatu through Philippines address its Rapid Resource the economic effects Reprogramming and of the crisis. Deployment Option, R e q u e s t s which allows the submitted to the quick reassignment of ADB range from existing ADB funds \$15 million to \$1.5 for immediate relief billion and include and early recovery policy based loans, programs. countercyclical ADB president financing, emergency Masato Kanda assistance loans and said the bank is the rapid reallocation responding quickly of existing and on a large sovereign portfolio scale to support funds. countries facing The requests various challenges followed the ADB's brought about by the announcement in Middle East conflict, March of a financial including pressure support package on public finances, aimed at helping remittances, tourism, member countries fuel supplies lessen the impact and fertilizer of the Middle East availability. conflict. He said the The lender said ADB is utilizing it is currently in its full range of discussions with four crisis response additional countries tools, including that continue to budget support, experience economic trade financing and pressures related to mechanisms that the crisis. to be redirected affected countries, quickly, ensuring India has also timely and tailored requested \$1.5 assistance for billion in financing member countries to support resilience seeking to protect building, urban their economies and transformation communities.

DEED OF SELF ADJUDICATION WITH
ABSOLUTE SALE

NOTICE is hereby given that the estate of the late **MA. AURORA C. ADAVAN** who died intestate at Pasig City on July 16, 2018, consisting of a parcel of land with improvements, under Transfer Certificate of Title No. T-1303942 and located at Block. 6, Lot 7, La Terraza, Phase B, Bucandala, Imus, **Cavite** containing an area of FIFTY SQUARE METER (50 sq.m.), more or less, has been self-adjudicated by her Legal heir ALVIN PURIFICACION ADAVAN; that for and in consideration of the sum of SIX HUNDRED THOUSAND PESOS (PHP 600,000.00) Philippine Currency, he does hereby SELL, CEDE, TRANSFER, CONVEY, and DELIVER unto UMAR INFELIZ HUSSAIN, their heirs, executors, administrators and assigns, the above-described property and improvements on April 23, 2026 at Parañaque City before Notary Public Atty. Josef Cea Maganduga and entered in his Notarial Register as Doc. No. 1112; Page No. 47; Book No. 34; Series of 2026.

(Sgd.) **Legal Heir/Seller and Buyer**

Publication : PERLAS NG SILANGAN BALITA
Dates : June 1, 8 & 15, 2026

EXTRA-JUDICIAL SETTLEMENT OF THE
ESTATE OF THE LATE SPOUSES JULIETA M.
API AND BIENVENIDO G. API

NOTICE is hereby given that the estate of the late **SPOUSES JULIETA M. API** and **BIENVENIDO G. API** who both died intestate on October 21, 2025 and on December 18, 2003 at Naic, Cavite, respectively, consisting of two (2) parcels of land including house/improvements erected thereon, which are more particularly described hereunder as follows, to wit:

TRANSFER CERTIFICATE OF TITLE NO. T-1125400
A parcel of land situated in the Brgy. Sabang, Mun. of Naic, Prov. of **Cavite**, containing an area of ONE HUNDRED SEVENTY FIVE (175) SQUARE METERS, more or less, including house/improvement erected thereon;

TRANSFER CERTIFICATE OF TITLE NO. T-569989
A parcel of land situated in the Brgy. of Sabang, Mun. of Naic, Prov. of **Cavite**, Is. of Luzon, containing an area of SIXTY ONE SQUARE METERS AND SEVENTY FIVE SQUARE DECIMETERS (61.75), more or less, including house/improvement erected thereon

has been adjudicated and extrajudicially settled by and among their surviving children/heirs in equal shares on May 26, 2026 at Naic, Cavite, Philippines before Notary Public Atty. Manuelito C. Diosomito and entered in his Notarial Register as Doc. No. 265; Page No. 53; Book No. CLI; Series of 2026.

(Sgd.) **All Heirs**

Publication : PERLAS NG SILANGAN BALITA
Dates : June 1, 8 & 15, 2026

MIAA acquires NAIA Terminal 3 property for P48 billion

The Bases Conversion and Development Authority (BCDA) has completed the sale of the 61 hectare property occupied by Ninoy Aquino International Airport (NAIA) Terminal 3 to the Manila International Airport Authority (MIAA), ending a long standing lease arrangement. MIAA acquired the land and infrastructure housing Terminal 3 for P48 billion, including a P10 billion down payment. The remaining balance will be paid

through semiannual installments over the next 15 years.

MIAA general manager Eric Jose Ines said the acquisition provides greater certainty for long term planning, effective asset management and the continued development of the country’s aviation sector.

The airport sits on land that once formed part of a former United States Air Force base. BCDA, which manages the conversion of former American

EXTRAJUDICIAL SETTLEMENT OF ESTATE
OF THE LATE VICTORIA GANAL CAPARAS

NOTICE is hereby given that the estate of the late **VICTORIA GANAL CAPARAS** who died intestate on October 28, 2017 and at the time of her death was a resident of Blk 3 Lot 34 Lowland St. Queens Row East Bacoor, **Cavite**, consisting of real properties to wit:

A. A parcel of land consisting of FIFTY-SEVEN (57) SQUARE METERS situated at Blk 73 Lot 18 San Francisco De Malabon Estate, Brgy. Pasong Kawayan, General Trias, Cavite, Philippines covered by TCT No. 057-2013016335 of the Registry of Deeds of Province of Cavite registered under the name of SUMMERHILLS HOME DEVELOPMENT CORP.;

B. A parcel of land consisting of THIRTY SEVEN THOUSAND NINE HUNDRED FORTY THREE (37,943) SQUARE METERS situated at Lot 2 Brgy. Macabugos, Libon, Albay, Philippines covered by TCT No. T-97107 of the Registry of Deeds for Albay

has been adjudicated and extrajudicially settled by and among her heirs in equal shares pro-indiviso on May 26, 2025 in Imus, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 155; Page No. 32; Book No. CLXXVI; Series of 2025.

Thumbmarked and signed by
Heirs with Marital Consent

Publication : PERLAS NG SILANGAN BALITA
Dates : June 8, 15 & 22, 2026

EXTRAJUDICIAL SETTLEMENT OF ESTATE
OF THE LATE SPS. MARISSA BONDOC CUNAG
and RODOLFO NAZARIO CUNAG

NOTICE is hereby given that the estate of the late **SPS. MARISSA BONDOC CUNAG** and **RODOLFO NAZARIO CUNAG** who both died intestate on September 15, 2019 and on November 18, 2022, respectively, and at the time of their death were residents of Blk 9 Lot 36 M Gandhi St., Granville Homes, Malagasang II-B, Imus City, Cavite, Philippines, consisting of a parcel of land with improvement situated at Blk 9 Lot 36 M Gandhi St., Granville Homes, Malagasang II-B, Imus City, **Cavite** and covered by Transfer Certificate of Title No. 057- 2017027807 containing a total area of SIXTY (60) SQM., more or less, has been adjudicated and extrajudicially settled by and between their surviving heirs in equal shares on June 4, 2026 in Imus City, Cavite, Philippines before Notary Public Atty. Marvyn L. Maristela and entered in his Notarial Register as Doc. No. 56; Page No. 13; Book No. CXCIX; Series of 2026.

(Sgd.) **Surviving Children**

Publication : PERLAS NG SILANGAN BALITA
Dates : June 8, 15 & 22, 2026

military facilities into productive civilian assets, owned the Terminal 3 property.

MIAA previously leased the site for P180 million annually under a 25 year agreement that expired in 2024.

A f t e r t h e lease ended, BCDA increased the annual rent to P489 million in 2025 and gave MIAA three years to decide whether to continue leasing the property or purchase it for P48.89 billion.

BCDA president and chief executive officer Joshua Bingcang said proceeds from the sale will be remitted to the Bureau of the Treasury, support the

modernization of the Armed Forces of the Philippines and help fund infrastructure projects across BCDA

These projects include New Clark City, Clark Freeport and Special Economic Zone, Camp John Hay, Bonifacio Global City and the Poro Point Freeport Zone.

Bingcang said the agreement places the property under the agency best positioned to maximize its value while generating revenues that support public services and infrastructure projects. For MIAA, the purchase removes uncertainty over one of NAIA’s key assets

EXTRA-JUDICIAL SETTLEMENT OF ESTATE
WITH WAIVER OF RIGHTS

NOTICE is hereby given that the estate of the late **MICHAEL DEL ROSARIO BACANI** who died intestate on 23 April 2025 in Dasmariñas, Cavite, consisting of a National Housing Authority (NHA) lot including improvements erected therein located at Blk. 62, Lot 8, Brgy. Sto. Cristo, City of Dasmariñas, **Cavite** containing an area of One Hundred (100 sq.m) square meters, by virtue of Extrajudicial Settlement of Estate with Sale dated 28 November 2018 and notarized before notary public Atty. Kareen T. Hermosa entered and registered in her notarial register as Doc. No. 422; Page No. 85; Book No. 109; Series of 2018 has been adjudicated and extrajudicially settled by and among his true lawful heirs in pro indiviso equal shares with waiver of rights, interest and participation in the aforesaid property in favor of MIKYLE JOHN BACANI PETALVER on June 5, 2026 in the City of Dasmariñas, Cavite before Notary Public Atty. Kareen T. Hermosa and entered in her Notarial Register as Doc. No. 350; Page No. 70; Book No. 172; Series of 2026.

(Sgd.) **Heirs/Transferors and Heir/Transferee**

Publication : PERLAS NG SILANGAN BALITA
Dates : June 8, 15 & 22, 2026

Farm group calls for continued fuel and logistics assistance

A local farmers’ state funded purchasing organization is urging programs. SINAG the government to executive director continue providing fuel Jayson Cainglet said and logistics assistance farmers and livestock as rising oil prices producers continue to continue to increase face shrinking margins production costs in the as production costs rise agricultural sector. The while demand weakens Samahang Industriya ng and competition from Agrikultura (SINAG) imported products grows. said additional targeted The appeal comes fuel and logistics support after Iranian authorities is needed to help farmers announced another cope with increasing closure of the Strait of expenses. Hormuz, a major route

The group also called for global oil shipments, on the government a development that could to strengthen and place further upward institutionalize domestic pressure on local fuel procurement programs prices.

by giving priority Cainglet said the to locally produced situation could affect agricultural products in farmgate prices as feeding initiatives and

Turn to page 7

as the country’s main its long term gateway undergoes sustainability and modernization development.

under New NAIA While NNIC Infrastructure Corp. handles the operation, (NNIC). Ines said maintenance and ownership of the upgrading of NAIA Terminal 3 property under a public strengthens MIAA’s private partnership role as regulator arrangement, MIAA and steward of the retains ownership country’s primary of airport assets and international gateway continues to serve as while supporting regulator.

EXTRAJUDICIAL SETTLEMENT OF ESTATE
WITH DEED OF ABSOLUTE SALE

NOTICE is hereby given that the estate of the late **CARLOS RUPISO LEGASPI** who died intestate on 31 March 2019 in Imus, consisting of a parcel of land covered by Transfer Certificate of Title No. 057-2022028421, containing an area of ONE HUNDRED FIFTY (150) SQUARE METERS, more or less, situated in Barrio San Gabriel, General Trias, **Cavite** has been adjudicated and extrajudicially settled by and among his compulsory heirs in equal and pro-indiviso shares; that for and in consideration of the sum of THREE HUNDRED THOUSAND PESOS (PHP300,000.00), Philippine Currency, they do hereby SELL, TRANSFER, and CONVEY absolutely and irrevocably unto JULIUS NAVIDAD TULIAO, his heirs, successors, and assigns, the above-described parcel of land together with all the improvements found thereon, free from all liens and encumbrances on June 8, 2026 in the City of Imus, Cavite, Philippines before Notary Public Atty. Crisanto U. Pascual, Jr. and entered in her Notarial Register as Doc. No. 131; Page No. 27; Book No. XII; Series of 2026.

(Sgd.) **All Heirs-Vendors and Vendee**

Publication : PERLAS NG SILANGAN BALITA
Dates : June 15, 22 & 29, 2026

AFFIDAVIT OF ADJUDICATION BY SOLE HEIR
(ESTATE OF CARMELITA PURIFICACION CAMERINO)

NOTICE is hereby given that the estate of the late **CARMELITA PURIFICACION CAMERINO**, widower, who died intestate in the State of Texas, U.S.A. on May 1, 2023, consisting of BDO Regular Savings Deposit maintained at the BDO **Imus Aguinaldo Highway Branch**, under the names of CARMELITA P. CAMERINO and JUDITH P. CAMERINO, with Account No. 004830345244 in the amount of Two Million Thirty Eight Thousand Five Hundred Sixty Five Pesos and 75/100 (Php2,038,565.75), as of April 27, 2026 has been self-adjudicated by her sole heir JUDITH C. CAMERINO on June 11, 2026 in the City of Imus, Cavite before Notary Public Atty. James M. Licayu and entered in his Notarial Register as Doc. No. 10; Page No. 2; Book No. LXXXII; Series of 2026.

(Sgd.) **Affiant**

Publication : PERLAS NG SILANGAN BALITA
Dates : June 15, 22 & 29, 2026

(FARM...from page 6)

consumers’ purchasing pressures may push power weakens. farmgate prices lower.

He noted that higher According to Cainglet, fuel prices directly local agriculture is facing increase operating costs a difficult situation for farmers and livestock as producers contend raisers while demand with rising costs while

RA Form No. 10.0 (LCRO)

Republic of the Philippines
Office of the Municipal Civil Registrar
Rosario, Cavite

NOTICE FOR PUBLICATION

CCE - MP/R.A. 10172
CFN - MP

In compliance with the publication requirement and pursuant to OCRG Memorandum Circular No. 2013-1 Guidelines in the Implementation of the Administrative Order No. 1 Series of 2012 (IRR on R.A. 10172). Notice is hereby served to the public that **ALVIN V. EWAYAN** has filed in this office, a petition for **Change of First Name** from **GUEL BEN** to **ALVIN** and **Correction of Entry in Gender** from **FEMALE** to **MALE** in the Certificate of Live Birth of **GUEL BEN VILLARUBIA EWAYAN** at Escalante, Negros Occidental and whose parents are **PABLO YONSON EWAYAN** and **LYDIA CLARO VILLARUBIA**.

Any person adversely affected by said petition may file his written opposition with this office not later than **29 June 2026**.

(Sgd.) **MARIA ROSARIO C. SORIANO**
Municipal Civil Registrar

Publication : PERLAS NG SILANGAN BALITA
Dates : June 15 & 22, 2026

R.A. Form No. 10.1 (LCRO)
(Devised 18 Aug. 2001)

Republic of the Philippines
Local Civil Registry Office
Province: Cavite
City of: Cavite

JUNE 4, 2026

NOTICE FOR PUBLICATION

In compliance with section 5 of R.A. No. 9048 a notice is hereby served to the public that **MA. CRISANTA A. MURILLO** has filed with this Office a petition for Change of First name from **“MARIA CRISANTA”** to **“MA. CRISANTA”** in the Birth Certificate of **MARIA CRISANTA L. ARAGONZA** who was born on **APRIL 8, 1977** in **CAVITE CITY, CAVITE** and whose parents are **FRANCISCO ARAGONZA** and **EVANGELINE G. LALLANA**.

Any person adversely affected by said petition may file his written opposition with this Office.

(Sgd.) **FLORDELIZA M. ALEJO**
OIC-City Civil Registrar

Publication : PERLAS NG SILANGAN BALITA
Dates : June 15 & 22, 2026

receiving lower prices for their products.

Contact centers expect revenue and workforce growth in 2027

Contact center revenue growth of 10 to 20 percent in 2027. Other factors the Philippines as a companies remain identified as drivers customer experience optimistic about their In terms of destination, while 48 outlook for next year, employment, 73 percent percent said they are with most expecting said they expect their somewhat confident. higher revenues and workforce to expand. Among the factors workforce growth, Revenue and hiring expected to influence the according to a survey growth are expected industry over the next conducted by the to be supported by three to five years are Customer Xperience the continued use of agentic AI, generative Association of the artificial intelligence AI, cybersecurity, Philippines (CXAP). (AI) automation geopolitics and the skills The 2026 Executive and other emerging gap. Survey by CXAP, technologies. The technologies The survey also most commonly used in formerly known as The survey also the sector today include the Contact Center showed that 93 percent generative AI, predictive Association of the of respondents plan to analytics and customer Philippines, found prioritize investments experience data tools, that 96 percent of in AI and technology conversational AI or respondents expect infrastructure.

AUCTION SALE

LAJ JARO PAWNSHOP INC.-Head Office
Stall No.5, Pasillo G, Imus Public Market Tanzang Luma, Imus City, Cavite (4103) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC.-Trece Martirez City Branch
213 San Agustin St., Trece Martirez City (4109) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC.-Gen. Trias Branch
Block 43-A, Lot 4C, Brookside Lane, San Francisco Gen. Trias, Cavite (4107) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC.-Salawag Branch
Salawag, Dasmariñas City, Cavite (4114) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC.-Bayan Luma Branch
L 2, B 2 Dona Dionisia Subd., Bayan Luma II, Imus City, Cavite (4103) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC.-Imus Public Market Branch
Stall #14 & #16 Bakery Section, Imus Public Market Imus City, Cavite (4103) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC.-Palico IV Branch
Palico IV, Imus City, Cavite (4103) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Silang Branch
#007 Madlangsacay Street, Silang Cavite on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC.-Golden City Branch
In Front of Golden City 3, 4, & 5 gate, Imus City, Cavite (4103) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC.- Area G Branch
B61 L 3, Area G-2, Brgy. San Juan, Dasmariñas City, Cavite (4114) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Alapan Branch
Unit D, Lot 1-E, Alapan 1-A, Imus City, Cavite on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Marycris Branch
Ph. 1 B57 Lot 7, Marycris Complex, Gen. Trias Cavite (4107) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Buhay na Tubig Branch
106 Buhay na Tubig, Imus City, Cavite (4103) June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Bacoor Branch
Unit D, Navarrete Compound Aguinaldo Hi-way 17 Panapaan, Bacoor City, Cavite on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Bayanan Branch
678 Terminal Express Stall #4 Bldg. D, Molino, Blvd. cor. Brgy. Mambog IV Rd. Bayanan, Bacoor City, Cavite on June 25-27, 2026 at 9.00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Manggahan Branch
343 Crisanto St. Manggahan, Gen. Trias, Cavite on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Puregold Branch
Puregold Aguinaldo Hiway, Anabu Coastal, Imus City, Cavite on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Bucandala Branch
Brgy. Bucandala, Imus City, Cavite on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Citihomes Branch
B15 L38 Citihomes Resortville, Langkaan 2, Dasmariñas City, Cavite on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

LAJ JARO PAWNSHOP INC. - Malagasang Branch
104 Malagasang 1-C, Imus City, Cavite (4103) on June 25-27, 2026 at 9:00 a.m. for unredeemed pawned of January 2026.

Julio R. Peña - Auctioneer

chatbots, agentic AI CXAP president and robotic process Haidee Enriquez said automation. talent shortages are

Although AI adoption slowing the industry’s is expected to support accelerated growth.

growth, industry As a result, contact leaders identified talent center companies availability as a major continue to invest in challenge to expanding employee upskilling these technologies. programs.

New virtual card solution expands cashless options for SMEs

Small and medium enterprises (SMEs) in the Philippines can now access business payment cards without opening a bank account through a new virtual prepaid card launched by Mastercard, PayMongo and Paymentology.

The companies said the Virtual Prepaid Card with business features allows SMEs to issue and use a pre funded business card in less than five minutes without visiting a branch or securing a bank approved credit line.

The product is intended for businesses seeking better control of operating expenses but may have limited access to corporate credit cards or traditional banking services.

Merchants can sign up through PayMongo, fund the card using their PayMongo wallet and use it to pay suppliers, freelancers, field personnel and other business related expenses.

Unlike traditional corporate credit cards that often require lengthy approval processes, the new card uses funds already available in a merchant’s PayMongo wallet. This allows businesses to spend only what is available and avoid additional debt. Mastercard Philippines country manager Jason Crasto said SMEs operate in an increasingly digital economy, but access to modern payment tools has not always matched their needs.

He said the collaboration helps broaden access to secure and convenient virtual payment solutions, allowing businesses to participate more actively in a connected economy.

The card enables business owners to set spending limits, track transactions in real time and issue separate cards for different teams or business purposes.

PayMongo chief executive officer Jojo Malolos said the product provides entrepreneurs with a practical tool for managing expenses while supporting business growth.

He said the card encourages disciplined spending and helps business owners focus resources on activities that contribute to growth.

The companies said the card operates on Paymentology’s licensed infrastructure, while Mastercard provides payment network support and fraud protection features.

Paymentology works with fintech firms, digital banks and retail banks worldwide to launch and manage card programs.

Through the partnership, Philippine businesses can access pre funded business payment cards without requiring PayMongo to obtain a banking license.

Paymentology head of growth for Asia Pacific Minh Hua Truong said the initiative helps provide small businesses with access to payment infrastructure that was previously available mainly to larger companies.

The companies added that the launch forms part of a broader effort to improve financial access for Filipino businesses.

BSP strengthens rules on virtual asset listings

The Bangko Sentral ng Pilipinas (BSP) has directed virtual asset service providers (VASPs) to strengthen their screening, monitoring and delisting procedures for coins and tokens offered to customers as regulators tighten safeguards in the growing digital asset market.

In a memorandum, BSP Deputy Governor Lyn Javier said VASPs must establish a strong due diligence and accreditation process before listing or allowing the trading of virtual assets on their platforms.

The BSP said virtual assets should be assessed based on six key areas: issuer background, market maturity, use cases, transparency, traceability and security, redemption, liquidity and reserves, and legal compliance.

For issuer background checks, VASPs may review documents such as articles of incorporation, general information sheets, audited financial statements, ownership structures, beneficial ownership records and the qualifications of directors, officers and operators.

The memorandum also allows providers to examine possible conflicts of interest involving issuers, regulators, government officials and other related parties. To assess market maturity, VASPs may consider factors such as market capitalization, market share, average trading volume over the previous 30 days, issue price, years in operation, number of holders and exchange support.

The BSP also said information on a token’s purpose, objectives and utility should be made available to help customers make informed decisions.

Whitepapers should be easily accessible and include information on project plans, intended users, tokenomics, purchase methods, supported blockchains and risks involving money laundering, terrorism financing, cybersecurity, liquidity, governance and consumer protection.

For transparency, traceability and security, providers may evaluate the technology behind the token, including its blockchain, consensus mechanisms, interoperability, vulnerabilities, independent audits and blockchain analytics tools. The BSP placed special focus on asset backed and fiat backed virtual assets, requiring providers to review their full lifecycle, including minting, issuance, redemption and burning processes, as well as the systems used to maintain value stability.

For redemption, liquidity and reserves, providers may review liquidity sources, exchange support, withdrawal rights and reserve composition for backed assets.

According to the BSP, these factors are important in determining whether a virtual asset can meet redemption requests, support market stability and maintain public confidence. On legal and compliance matters, VASPs may review ownership conditions, buyer rights and responsibilities, transfer restrictions, dispute resolution procedures, regulatory treatment in other countries and proposed accounting methods.

While the BSP outlined specific requirements, it noted that the list is not exhaustive. Providers may adopt their own listing frameworks provided they remain aligned with BSP guidelines.

The central bank also directed VASPs to continuously monitor listed assets and establish thresholds that would trigger suspension or delisting when standards are no longer met.

Tokens may be suspended or removed due to adverse market conditions, legal violations, cybersecurity concerns, consumer protection issues, misleading disclosures, market manipulation or unusual price movements.

The BSP also reiterated that privacy focused virtual assets, which are designed to enhance anonymity, remain prohibited from being listed or supported by VASPs.