



“MAPping the Future” Column in *INQUIRER*

“Big-business strategies SMEs should take on for growth”

April 4, 2022

Mr. **BENEDICT S. CARANDANG**

Small and medium enterprises (SMEs) should not be run like a big business. Resource poverty is the biggest reason: SMEs do not have enough employees to manage hiring, bookkeeping, fundraising, and other business aspects — in contrast to large

corporations, which have entire departments dedicated to them. Day-to-day operations also differ greatly: SME owners are highly-involved, often dealing directly with customers and making huge business decisions on their own. CEOs of big companies deal with high-level issues; they have data teams and partners to consult on the risk-to-reward ratio of major business decisions.

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“MAP Insights” Column in *BUSINESSWORLD*

“Corporate Governance with a Gender Lens”

April 5, 2022

Ms. **MA. AURORA “Boots” D. GEOTINA-GARCIA**

In celebration of Women’s Month, I had the privilege of speaking in a webinar organized by Women’s Business Council Philippines (WomenBizPH) and the Institute of Corporate Directors (ICD). As current and past member of the boards of both organizations which support the advocacies close to my heart: women’s economic empowerment and corporate governance -- the opportunity to speak on “Corporate Governance with a Gender Lens” could not have been more perfect. Allow me to

share a few snippets from my talk.

Sex vs Gender

Often times, the terms “sex” and “gender” have been used interchangeably. But it is important to understand that they are separate and distinct. Sex refers to biological differences between male and female. It is fixed, natural, unchanging, and consists of a male and female dichotomy. Gender, on the other hand, refers to the socially constructed roles, behaviors, norms, and attributes.

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“Big-business strategies SMEs should take on for growth”

Still, there’s plenty of things SMEs can learn from their larger counterparts. Learning long-term business planning, networking, and cash flow management is crucial — these contribute to any organization’s success, regardless of size. And while most SME owners hope to grow into bigger businesses, their current size has the advantage of needing less decision-makers to execute new strategies and processes.

The big-business strategies below can make a huge impact in SME operations and business planning — without requiring the same expensive business tools and resources that big businesses use.

Big-Business Systems and Processes

SMEs must structure their businesses as if they are much larger than they actually are. This means separating business systems into four distinct categories, and automating them whenever possible:

Marketing system. This generates a consistent flow of leads into the business. But running digital ads can be daunting for many SMEs, and no one wants to allocate a budget for marketing tactics they don’t understand. So what’s free? Sending remarketing emails to previous clients, setting up automated Facebook Messenger responses, or responding to reviews left on Google and Facebook business accounts.

Sales system. After capturing leads, SMEs must have a process that converts them into paying customers. It can be as simple as automatically assigning a lead to an employee as soon as they come in, or committing to call every new lead no later than one or two business days.

Fulfillment system. The process of fulfilling customer orders in exchange for profit is often fraught with urgent issues. SMEs should have a system that automatically tracks a customer’s status from order to delivery, and a system that alerts the customer about their status so they are not kept waiting.

Administration system. Issues on accounts, communications, human resources, and office maintenance can easily bog down any SME owner. Thus, a system that records concerns and flags them by importance is a good starting point to ensure nothing falls through the cracks.

Aside from freeing up time for strategy and planning, business systems can tell an SME owner about the health of their business in real time. When the business is ready to expand, owners can simply replicate systems or hand them off to new managers, without disrupting operations or reducing product quality.

Agile Service Delivery and Product Development

Agile service delivery is commonly used in startups, but any business that operates on a sequential delivery approach can adapt its methods. Agile is a form of project management designed to deliver products and services through processes and working practices that strike a balance among speed, adaptability, product development, and operations control.

In an agile environment, service delivery is planned upfront, focusing on what a team is capable of delivering within factors like cost, scope, and time. The entire delivery process is then broken down into short developmental cycles called sprints. Every sprint delivers a working product to clients, which is then improved upon in the next sprint.

When adapted by SMEs, agile service delivery will limit non-important work in progress — prioritizing tasks that actually contribute to business goals. Coordination is another advantage. Employees must work closely together, sharing progress, data, and issues as they happen, to ensure everyone is aligned and on-track to delivery.

The agile approach also focuses on iterating better and better versions of a product, addressing many SME owners’ hurdles around product development. Many SMEs do not see a need to diversify or expand product lines, or find product research a costly endeavor. However, agile product development must be based on customers’ feedback and expectations — which SME owners can get for free, simply by creating a process that requests reviews from recent clients. This ensures an improved product is ready before interest in the current product line goes stale.

Agile product development for SMEs doesn’t end with product quality. A good product can be developed for franchising opportunities, or branded to appeal to an international market. Product development, more importantly, can pinpoint and address hard problems that every other businesses avoid — helping the business carve out a competitive advantage.

Personal Branding

Many SME owners choose to hide behind their business brand, but a lot of local high-profile brands have built credibility and connections by showing the face behind their businesses. People are naturally interested in other people's narratives. By developing an authentic and committed personal branding that aligns with their brand promise, an SME owner can establish themselves as an expert in their field, attract new opportunities from like-minded people, develop a larger network, and get free publicity for their business simply by posting regularly about their business struggles and experiences.

Investing in the above may seem obvious to any businessperson, yet these three strategies often fall to the wayside whenever SMEs are bogged down by fulfillment and administration concerns. So take the time to develop and allocate resources for organized business systems, agile delivery and product development, and expanding on personal branding. With financial technology support making it easier for SMEs to access revolving credit lines and new opportunities like business-to-government contracts, SMEs can achieve significant growth by laying the proper groundwork for expansion in place.

(This article reflects the personal opinion of the author and does not reflect the official stand of the Management Association of the Philippines or MAP. The author is Member of the MAP, Vice President for External Relations of First Circle, a fintech provider that helps SMEs grow through long-term partnership, flexible financing, and free tools to help them find government opportunities. This article is co-written with Jess Jacutan, First Circle's Content Marketing Lead. Feedback at <map@map.org.ph> and <benedict@firstcircle.ph>.)

MAP Insights from page 1

"Corporate Governance with a Gender Lens"

So, are females brains wired differently? According to a book entitled "The Female Brain" by Louann Brizendine, most aspects of male and female brains are similar – IQ averages are the same, and both are capable of excellence at physical, artistic, and intellectual pursuits. It also mentions differences: women tend to have faster and better fine-motor skills, as well as faster and broader verbal skills; women and men may come to the same answer in problem-solving tests,

although they use different brain circuitry to find solutions; women have more neurons in the part of the brain devoted to emotions and to detecting emotions in order.

There are obvious differences between males and females observed in society and these are present from infancy through adulthood. Behaviors and school performance differences between men and women are strongly shaped by socialization at home, in school, in the workplace, and in media. Although 99% genetically alike, male and female brains have evolved and see the world through a unique lens. Gender cues such as "manly" and "ladylike" mold our abilities and behaviors, and most of the time, it is unconscious.

#BreakTheBias – the Unconscious Bias

Insights from a book entitled, "Invisible Women: Exposing Data Bias in a World Designed for Men" by Caroline Criado-Perez uncovers how gender bias affects our everyday lives and examines different elements of the modern world that demonstrate the inconvenient consequence when "male" is the default form of humanity. Using "man" to represent all human beings is a subtle way of disregarding and alienating women – from policies, research, technology, transportation systems, product developments, and the media.

It further points out that industries and society in general fail to consider women's needs and create this "unintentional male bias" often masked as "gender-neutral."

What does it mean to have a Gender Lens?

Gender Lens is all about recognizing and accepting the difference between males and females. Moreover, it is about taking conscious, deliberate, intentional, and proactive approaches in crafting an organization's corporate governance practices regardless of size, nature of business, operations, among others.

So, why adopt a gender lens?

- Numbers matter: Women make up 50% of the local and global population, therefore accounting for half of potential consumers, suppliers, and talent pool. Women also drive up to 85% of consumer purchasing decisions, an important consideration in product development and formulation of marketing strategies.
- Diversity = Innovation: Applying a gendered and diverse perspective brings unique ideas and a broader range of backgrounds.

Moreover, diverse groups collectively possess more information and will have a higher chance of making better decisions.

- **Improved Company culture:** Companies with progressive policies provide a less stressful work environment and have lower employee turnover.

The 5 Cs of Gender Lens in Corporate Governance

Driving diversity will not happen on its own. It needs concerted efforts to address cultural barriers that prevent women from attaining leadership roles. What do we need to do?

- **Change:** A mindset change is needed in order to accept that gender inequality exists and needs to be addressed.
- **Commitment:** Forward-thinking organizations are serious about diversity. Diverse boards are catalysts for equality and inclusion and are more likely to insist on fairness from pay to promotion.
- **Culture:** Diversity matters where all perspectives are regularly elicited and valued. Business leaders need to establish a more egalitarian culture – one that elevates different voices, integrates contrasting insights, and welcomes conversations about diversity.
- **Clarity:** The visible presence of business leaders can play a vital role to ensure that the positive shifts towards gender equality are not lost as organizations respond to the changes.
- **Compliance:** The board should set the tone “at the top.” This demonstrates the company’s commitment to integrity and

legal compliance and sends a clear message to all levels of the organization.

The Business Case for Gender Lens

The World Bank Group cites that a broad set of business benefits is associated with gender diversity in corporate governance. It helps firms improve performance, drive growth, manage risks, attract and retain investors, and weather financial crises. Other benefits include improved financial performance and shareholder value, increased customer and employee satisfaction, rising investor confidence, and greater market knowledge and reputation. More companies are recognizing the value of boards that feature a mix of well-qualified male and female directors representing a range of perspectives, experience, and background.

Gender equality is a fundamental human right, and thus a gender lens in corporate governance is necessary in achieving a formidable, thriving, and sustainable world. The conversation about corporate governance with a gender lens and diversity is gathering speed. It is crucial to emphasize the role of gender equality and Diversity & Inclusion to drive innovation, business competitiveness and good corporate governance, as well as highlight the critical role of active and visible leadership.

(This article reflects the personal opinion of the author and does not reflect the official stand of the Management Association of the Philippines or MAP. The author is member of the MAP ESG Committee, and the MAP Diversity & Inclusion Committee. She is Vice Chair of ICD, Founding Chair and President of the Philippine Women’s Economic Network and President of Mageo Consulting Inc., a corporate finance advisory services firm. Feedback at <map@map.org.ph> and <magg@mageo.net>. For previous articles, please visit <map.org.ph>)

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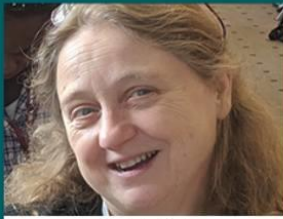
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APRIL 20, 2022, WEDNESDAY, 9:00 AM to 11:00 AM via ZOOM

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Speaker



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Moderator:



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A Project of
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Moderator

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Speakers



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**Ms. CAROL
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**Ms. GINA
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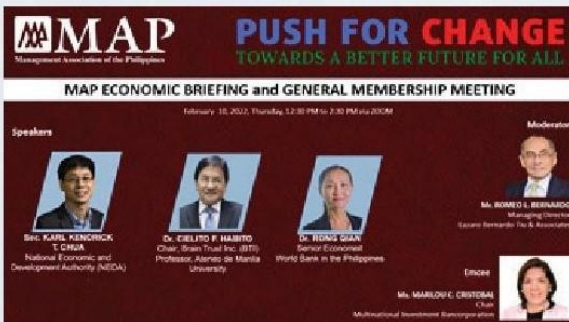
MAP Talks on Youtube

Video Recording of March 24, 2022
MAP General Membership Meeting

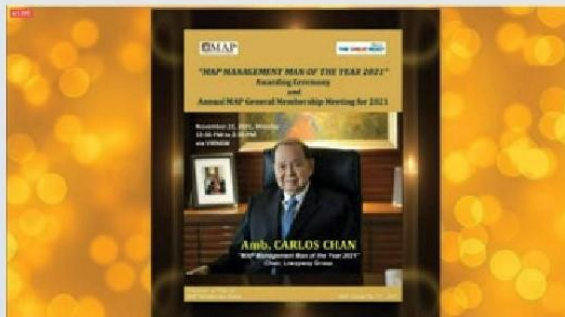


<https://www.youtube.com/user/TheMAPph>
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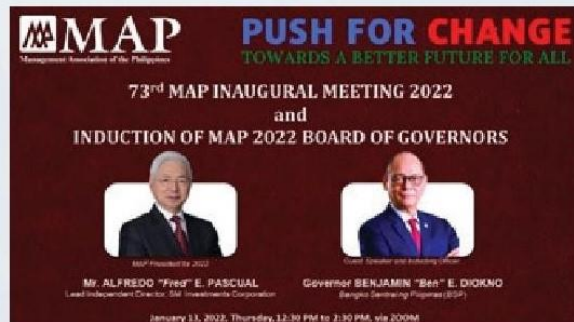
Video Recording of February 10, 2022
MAP Economic Briefing and General Membership Meeting



Video Recording of November 22, 2021
"MAP Management Man of the Year 2021" Awarding Ceremony and MAP Annual General Membership Meeting



Video Recording of January 13, 2022
MAP Inaugural Meeting and Induction of MAP 2022 Board of Governors



<https://www.youtube.com/watch?v=gzfimOPOZ0k>

<https://www.facebook.com/map.org.ph/videos/326360865554281>
<https://www.youtube.com/watch?v=wIwo8hGMTpo>

Video Recording of 2nd MAP NextGen Conference



<https://www.youtube.com/watch?v=zMd6j1EqXgA>



Video Recordings of MAP GMMs

- 1. February 10, 2022 MAP Economic Briefing and General Membership Meeting** with the Socioeconomic Planning Secretary and the Director-General of the National Economic and Development Authority (NEDA) KARL KENDRICK CHUA, Brain Trust, Inc. Chair and Ateneo de Manila University Professor CIELITO F. HABITO, and World Bank in the Philippines Senior Economist, Dr. RONG QIAN
- 2. October 25, 2021** MAP Special General Membership Meeting on **"Ensuring Clean, Honest, Accurate, Meaningful and Peaceful Elections"** with COMELEC Commissioner MA. ROWENA AMELIA V. GUANZON and Parish Pastoral Council for Responsible Voting (PPCRV) Chair MYLA C. VILLANUEVA as speakers and Mr. AUGUSTO "Gus" C. LAGMAN, National Chair of National Citizens' Movement for Free Elections (NAMFREL), Atty. CHRISTIAN "Chris" S. MONSOD, Chair of Eleksyon 2022 Koalisyon, and Dr. RONALD "Ron" U. MENDOZA, Dean of Ateneo de Manila University - School of Government (ASOG)
- 3. October 12, 2021** MAP General Membership Meeting on **"Addressing the Learning (Education) Crisis"** with Secretary LEONOR M. BRIONES of the Department of Education (DepEd), Ms. RINA LOPEZ BAUTISTA, Co-Founder and President of Knowledge Channel Foundation, and Mr. RAMON R. DEL ROSARIO, JR., Chair of Philippine Business for Education (PBEd)
- 4. September 7, 2021** MAP-PMAP Annual Joint General Membership Meeting (GMM) on **"Leap-frogging Digital Talent Development"** with Ms. JO ANN ROSARY ASETRE, APAC Customer Success Manager of Lee Hecht Harrison, Usec. EMMANUEL REY R. CAINTIC, Undersecretary for Digital Philippines of the Department of Information and Communications Technology (DICT), Sec. FORTUNATO T. DE LA PEÑA of the Department of Science and Technology (DOST), Mr. REX WALLENTAN, General Manager of Hopkins International Partners, Inc., and Eurling. HENRY K. H. WANG, International Advisor and Author, President of Gate International and Member of G20/B20 Global Taskforce, as speakers
- 5. August 25, 2021** MAP Special GMM on **"ADDRESSING THE COUNTRY'S HUNGER PROBLEM"** with Cabinet Secretary KARLO A.B. NOGRALES, Philippine Business for Social Progress (PBSP) President REYNALDO ANTONIO D. LAGUDA, and Ms. MARGOT TORRES, Private Sector Lead of *Pilipinas Kontra Gutom!* As speakers; and Tanging Yaman Foundation Chair, Fr. MANUEL V. FRANCISCO, S.J.I, Brain Trust, Inc. Chair, Dr. CIELITO F. HABITO, and Maginhawa Community Pantry Founder ANA PATRICIA NON as Reactors
- 6. August 18, 2021** MAP Arts & Culture Lecture and Virtual Tour of **"HERITAGE AND ANCESTRAL HOMES"** featuring Ms. JOVY ACUZAR, Corporate Marketing Director of *Las Casas Filipinas de Acuzar*, and Mr. DEXTER MANANSALA, Arts & Culture Director of *Las Casas Filipinas de Acuzar*
- 7. August 10, 2021** MAP General Membership Meeting on **"ENSURING THE COUNTRY'S ENERGY SECURITY"** with Sen. SHERWIN T. GATCHALIAN, Chair of Senate Committee on Energy, as the main speaker and Atty. RAY C. ESPINOSA, President and CEO of MERALCO, Atty. JOSE M. LAYUG, JR., President of Developers of Renewable Energy for AdvanceMent, Inc. (DREAM), and Atty. ANNE E. MONTELIBANO, President of Philippine Independent Power Producers Association (PIPPA), as Reactors
- 8. July 13, 2021** MAP General Membership Meeting on **"Governance Champions: HOW INDEPENDENT DIRECTORS CREATE VALUE?"** with Atty. ANGELICA "Nenet" LAVARES, Director of Metrobank and Prulife UK; Mr. ALFREDO "Fred" E. PASCUAL, Lead Independent Director of SM Investments Corporation, Ms. FLORENCIA "Flor" G. TARRIELA, Former Independent Director and Board Chairwoman of the Philippine National Bank (PNB) and the first and only Independent Director Chairwoman in the Commercial Banking Industry; and Mr. ROMAN ZYLA, Senior Corporate Governance Officer and currently the Regional Corporate Governance Lead for East Asia Pacific of the International Finance Corporation; as Panelists; and Mr. JONATHAN JUAN "JJ" DC. MORENO, Co-Vice Chair of the MAP Corporate Governance Committee and Chief Strategy and Governance Officer of Metro Retail Stores Group, Inc. (MRSGI), as Emcee/Moderator.
- 9. June 8, 2021** MAP General Membership Meeting on **"ADDRESSING THE CLIMATE CRISIS"** with Deputy Speaker LOREN LEGARDA, Representative of Lone District of Antique of House of Representatives, Mayor ANDRES "Andy" D. DANGERO, Mayor of Municipality of Sablayan, Occidental Mindoro, and Mr. ILLAC ANGELO "Illac" A. DIAZ, Founder and Executive Director, Liter of Light and MyShelter Foundation

MAP Co-signing of the 2nd Joint Letter to COMELEC



March 25, 2022

The Honorable Chairman and Commissioners
Commission on Elections (COMELEC) Manila

Dear Honorable Commissioners:

We thank you for your recent assurance that maximum transparency will be followed in the entire election process. We appreciate that the COMELEC has set up the livestreaming of the ballot printing, in addition to observation areas for various stakeholders for certain key activities.

To support you further, and consistent with the message of the business community in our letter to the COMELEC last January 19, 2022 (enclosed, signed by 23 business and advocacy groups), we would like to partner with the COMELEC by offering to help educate the public on the entire process. With your permission, we will be pleased to work with you and other NGOs to help disseminate non-partisan, short and simple instructional videos and/or other materials, that can help poll watchers and voters alike on the activities involved until the final election tally. At the same time, we have been working with PPCRV and others in recruiting poll watchers who will assist in ensuring the smooth flow and outcome of this vital exercise.

We look forward to collaborating further with you on this matter, and we will appreciate if you could designate an office or a person we can work with, in helping enlighten better the general public and our voters, especially first-time voters.

We also respectfully reiterate our request in the said letter and at the dialogue with the COMELEC last February 7, to consider revisiting the election contingency plans in case of heightened/ emergency alert levels, similar to what many organizations are doing in these volatile times.

Thank you and with fervent wishes for our country,

ACI PHILIPPINES
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INSTITUTE OF INTERNAL AUDITORS PHILIPPINES (IIAP)
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JUDICIAL REFORM INITIATIVE (JRI)
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TAX MANAGEMENT ASSOCIATION OF THE PHILIPPINES (TMAP)

Happy Birthday to the following MAP Members who are celebrating their birthdays within April 1 to 30, 2022

APRIL 1

1. **Ms. MARIA AILEEN "Mylene" ABIVA**
President and CEO, FELTA Multi-Media, Inc.
2. **Atty. LORNA PATAJO KAPUNAN**
Senior Partner, Kapunan & Castillo Law Offices
3. **Ms. VICKY LEE "Vicky" SALAS**
Partner, Financial Services Organization Leader, SyCip Gorres Velayo & Company (SGV & Co.)

APRIL 2

4. **Gen. JAIME "Jimmy" S. DE LOS SANTOS AFP (Ret)**
Trustee, University of the Philippines (UP) Foundation
5. **Mr. ANTONIO "Tony" V. DEL ROSARIO SR.**
6. **Mr. ANTONIO "Tony" R. SAMSON**
Chair and CEO, Touch XDA

APRIL 3

7. **Mr. JAMES GERARD "James" O. DE JESUS**
President, Jaric Marketing, Inc.
8. **Mr. APOLLO "Cocoy" S. ENRIQUEZ**
President and General Manager, A S Enriquez Engineering Consultancy
9. **Sec. CESAR V. PURISIMA**
Founding Partner, Ikhlas Capital

APRIL 4

10. **Mr. RICARDO "Ricky" S. GUEVARA**
Chair and CEO, Guevent Investments Development Corporation
11. **Ms. JUDITH "Judy" DUAVIT VAZQUEZ**
CEO, PHCOLO Inc.

APRIL 5

12. **Atty. CARLOS "Carlo" G. BANIQUED**
Managing Partner, Baniqued & Bello

APRIL 6

13. **Mr. JIMMY D. GO**
President, MSI-ECS Phils., Inc.
14. **Ms. CECILIA "Chechi" A. SANCHEZ**
Chair and CEO, Leverage International (Consultants), Inc.

APRIL 8

15. **Mr. FELIX R. ANG**
President, Auto Nation Group, Inc.
16. **Mr. NICK GITSIS**
President, Integrated Airline Group, Inc.
17. **Mr. JOSE TEODORO "TG" K. LIMCAOCO**
President and CEO, Bank of the Philippine Islands (BPI)
18. **Mr. MARIANO "Nonong" M. MARTIN, FICD**
19. **Ms. MA. CARMEN "Nena" ALCUAZ REYES**
President and CEO - Philippines, FranklinCovey
20. **Mr. ERNESTO "Ernest" B. RUFINO JR.**
Chair and CEO, Health Maintenance, Inc. (HMI)

APRIL 9

21. **Mr. SIXTO "Noy" TAN BENEDICTO**
President, Benedicto Steel Corporation
22. **Mr. KARLO G. MAGPAYO**
President and COO, Mother Teresa Crematorium and Columbarium (MTCC)
23. **Dr. MA. CRISTINA "Tina" DAMASCO PADOLINA**
President, Centro Escolar University (CEU)
24. **Ms. BETTINA "Tina" T. SALMO**
Managing Director Mortgage Banking, JP Morgan Chase & Co.

APRIL 10

25. **Mr. RUBEN "Rubby" Y. LUGTU JR.**
President, Asia Link Finance Corporation

APRIL 11

26. **Mr. FILEMON "Jun" T. BERBA JR.**
President, Philippine Foundation for Science Technology
27. **Mr. MIGUEL ANTONIO "Mike" L. OZAETA**
Executive Director, Nomura Securities Philippines, Inc.
28. **Mr. REUBEN M. VALERIO**
Chair and CEO, AC Corporation

APRIL 12

29. **Ms. MILDRED R. RAMOS**
Managing Partner, Advisory Services, Reyes Tacandong & Co.

APRIL 13

30. **Mr. CHRISTIAN R. GONZALEZ**
Head, Asia Pacific & the Subcontinent, ICTSI (International Container Terminal Services, Inc.)

APRIL 14

31. **Engr. VERGIL "Verg" J. BARGOLA**
President and CEO, Cargo Padala Express Forwarding Services Corporation (CaPEX)
32. **Arch. NESTOR "Nes" S. MANGIO**
President and CEO, Central Country Estate, Inc.
33. **Dr. ELTON SEE "Elton" TAN**
Chair, President and CEO, The E-Hotels Group

APRIL 15

34. **Mr. EVARISTO "Jun" M. NARVAEZ JR.**
Chair and President, Jackbilt Industries, Inc.

APRIL 16

35. **Mr. JOSE ROBERTO "Roby" ALAMPAY**
CEO, PumaPublic Productions

APRIL 17

36. **Mr. NIKKOLAI MARI "Nikko" Z. ACOSTA**
SVP, Product Management and Content Business Group, Globe Telecom, Inc.

- 37. **Ms. GERALDINE “Gett” HAMMOND APOSTOL**
Partner, Isla Lipana & Co./PwC Philippines
- 38. **Mr. DANIEL “Danny” Z. BARLICOS**
President and COO, RiskIntegrate, Inc.
- 39. **Mr. CARLOS “Charlie” S. RUFINO**
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APRIL 18

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Chair and CEO, Strategic Partners and Alliances, Inc.
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Chair, LinkEdge Inc.

APRIL 19

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Chair Emeritus, First Philippine Holdings Corporation
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APRIL 20

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Chair, Brain Trust Inc. (BTI)
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CEO, Leechiu Property Consultants, Inc.

APRIL 21

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EVP and CFO, A. Soriano Corporation
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CEO, Lobien Realty Group, Inc.

APRIL 22

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President and CEO, CTBC Bank (Philippines) Corp.

APRIL 23

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President and COO, Union Bank of the Philippines
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Chair, Exakt IT Services Inc.
- 58. **Mr. ALBERTO “Bert” D. LINA**
Chair, Lina Group of Companies
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President and CEO, Filinvest Land, Inc. (FLI)

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Founder and Pack Leader, Fetch! Naturals
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Executive Director, Pharmaceutical & Healthcare Association of the Philippines (PHAP)
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President, D2B Multi-ventures Inc.
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Representative - 2nd District of Parañaque City, House of Representatives

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- 67. **Mr. ALDRIN DENNIS “Aldrin” F. DULIG**
VP - Finance, ASIAPAC, Concentrix CVG Philippines, Inc.

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President and CEO, Aspen Philippines, Inc.
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COO, Menarco Development Corporation

APRIL 27

- 70. **Mr. PETER D. MAQUERA**
SVP - Enterprise Group, Globe Telecom, Inc.

APRIL 28

- 71. **Mr. TIRSO “Jun” D. ANTIPORDA JR.**
Chair and CEO, Milestone Petroleum Marketing Corporation
- 72. **Mr. FRANCISCO “Popoy” F. DEL ROSARIO JR.**
Chair, Institute for Solidarity in Asia (ISA)
- 73. **Mr. JAIME “Jimmy” E. YSMAEL**
President and CEO, Qualimed Health Network

APRIL 29

- 74. **Mr. EMMANUEL “Manny” C. CUASAY**
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- 75. **Mr. JOSE MA. “Joey” K. LIM**
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- 76. **Mr. JOSE MA. “Baby” S. LOPEZ**
SVP - Finance, Lopez Sugar Corporation
- 77. **Mr. GILBERT F. SANTA MARIA**
President and COO, Philippine Airlines (PAL)

APRIL 30

- 78. **Mr. AMADOR “Ador” P. CRUZ**
Chair, ASPAC Advertising
- 79. **Mr. LAWRENCE N. LEONIO**
CEO, LNL Archipelago Minerals, Inc.
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Managing Partner, Nague Malic Magnawa & Associates Customs Brokers

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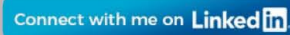
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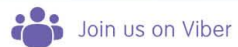
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