

aboitiz eyes

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BUILDING THE NATION
TOGETHER

ACO: 95 years of
creating value for
all its stakeholders

P. 8

AboitizPower
expands RE
portfolio via solar

P. 17

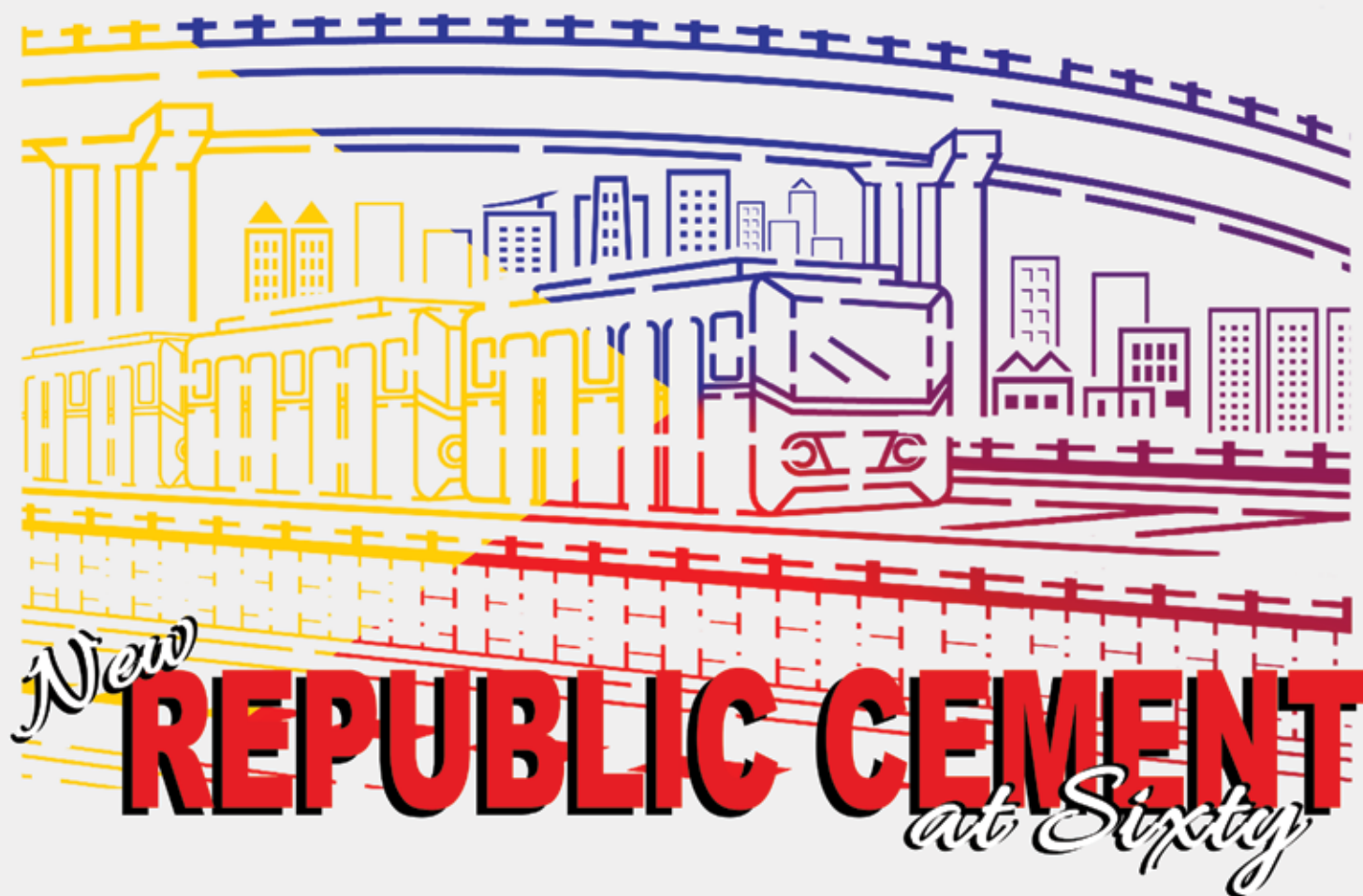
Pilmico
inaugurates new
world-class pier

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New Republic Cement at 60: Tibay ng Samahan

An enduring legacy built on strong partnerships.
An unwavering commitment to nation building.

This is the new Republic Cement at 60.



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Cover Story

Republic Cement & Building Materials, Inc. (RCBM) A CRH-Aboitiz Company is born

Aboitiz Equity Ventures (AEV) has partnered with CRH to acquire a majority stake in the operations of Lafarge in the Philippines. A global leader in the manufacture and supply of a diverse range of building materials and products for the modern built environment, CRH operates in 34 countries. It is the largest building materials company in North America, a regional leader in Europe, and has strategic locations in Asia. CRH shares are listed on the London and Dublin stock exchanges and on the New York Stock Exchange in the form of American Depositary Shares.

AEV believes it is an opportune time to invest in the cement industry amid growing public infrastructure spending and the double-digit growth in private sector spending on housing and commercial projects in the Philippines. The company considers its partnership with CRH to be strategic: AEV provides the industrial expertise and local market knowledge, while CRH delivers the technical expertise.



Albert Manifold
CEO, CRH plc

Erramon I. Aboitiz
CEO, Aboitiz Equity Ventures, Inc.



REPUBLIC

A CRH-ABOITIZ COMPANY



Iligan Cement Plant

EIA's message welcoming RCBM team members into the Aboitiz Group

Good morning, ladies and gentlemen!

Thank you for joining us today for this landmark event. For both Aboitiz Equity Ventures and CRH, it is a great honor for us to meet all of you, the men and women of Republic Cement and Building Materials, Inc.

For you, today marks the passing of the torch from Lafarge to the new owners, a strategic collaboration that blends the best of international and local technical expertise and business experience. Indeed, this is truly a momentous occasion for all of us!

But before anything else, on a personal note, allow me to share that this is also an emotional moment for me -- a throwback moment of sorts. As many of you may know, Aboitiz was once a minority shareholder of Republic Cement in the

1990s. I was on the board of Republic Cement during the exciting construction boom years of that period. I recall the bold decision we made to expand the capacity of our Norzagaray plant with the latest dry process technology, making it one of the most modern integrated facilities in the NCR (National Capital Region) at the time.

Today, RCBM manufactures the best products in the country and, with its six facilities across the country, is indeed a national player. For me, this is a great opportunity to reestablish



“ Today marks the passing of the torch from Lafarge to the new owners, a strategic collaboration that blends the best of international and local technical expertise and business experience. Indeed, this is truly a momentous occasion for all of us!

- EIA



Norzagaray Cement Plant

Cover Story



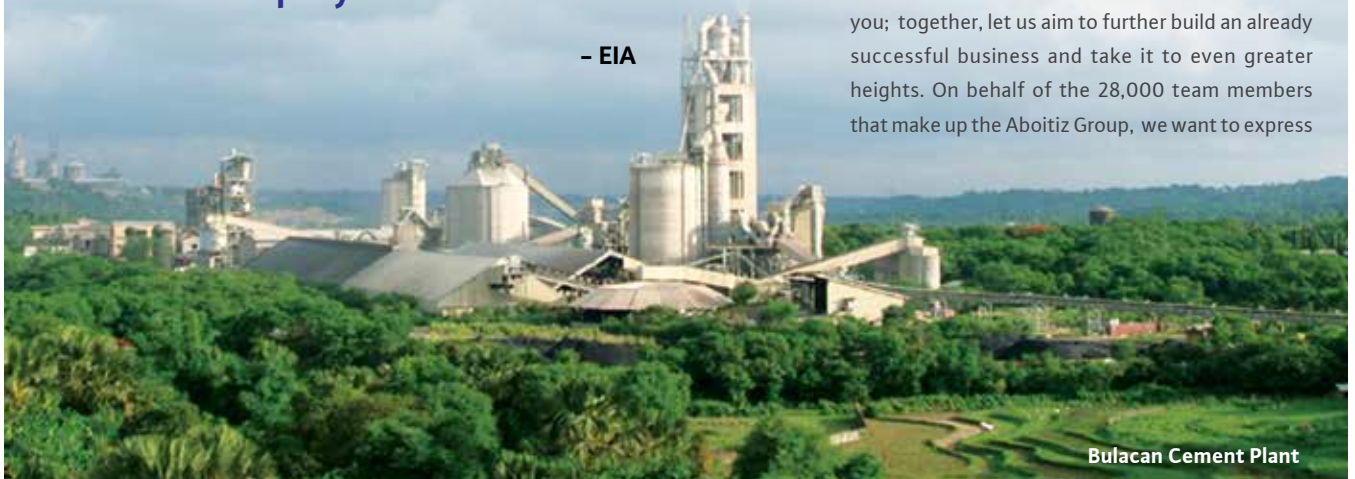
“Engaging in partnerships has played a vital role in the Aboitiz Group’s success and expansion over the past 100 years. Today, we are very selective about the partners we choose. They have to bring in something to boost existing capacities and capabilities beneficial to the company. We enter into a partnership wherein all parties can make valuable contributions; a partnership built on shared values and propelled by mutual trust and respect; and a partnership in which decisions are made for the good of the company and its stakeholders.”

– EIA

partnerships with old friends such as your President, Mr. Rene Sunico, as well as to meet the many new and dynamic talents that have made RCBM the country’s top cement company today.

Engaging in partnerships has played a vital role in the Aboitiz Group’s success and expansion over the past 100 years. Today, we are very selective about the partners we choose -- they have to bring in something to boost existing capacities and capabilities beneficial to the company. We enter into a partnership wherein all parties can make valuable contributions; a partnership built on shared values and propelled by mutual trust and respect; and a partnership in which decisions are made for the good of the company and its stakeholders. These are the simple principles that have been the backbone of our successful partnerships over many decades.

So we are very pleased to have found a solid and reliable strategic partner in CRH, as we enter the cement and building materials industry. More importantly, we look forward to partnering with all of you; together, let us aim to further build an already successful business and take it to even greater heights. On behalf of the 28,000 team members that make up the Aboitiz Group, we want to express



Bulacan Cement Plant

Cover Story

our excitement in entering this industry and collaborating with all of you as we demonstrate our shared, time-honored values of integrity, teamwork, innovation, and responsibility.

For us at Aboitiz, RCBM represents an excellent opportunity to be involved in nation building in a significant way. We believe progressive infrastructure is what will propel our country's economic growth and what will ultimately lead to a better life for our fellow Filipinos.

On behalf of the Aboitiz Group and CRH, I warmly welcome all of you to the Aboitiz and CRH family. We have full confidence in RCBM's highly talented team -- all of you who have proven your skills, expertise, and commitment in building this successful enterprise. I trust you are ready and raring to embark on an even more exciting and productive journey to achieve greater success for your company and all its stakeholders, and in the process, build a stronger Republic brand!

Thank you and we look forward to working with all of you in creating a sustainable enterprise we will all be very proud of.

Mabuhay ang Pilipinas, mabuhay ang RCBM!

“

We have full confidence in RCBM's highly talented team – all of you who have proven your skills, expertise and commitment in building this successful enterprise. I trust you are ready and raring to embark on an even more exciting and productive journey to achieve greater success for your company and all its stakeholders, and in the process, build a stronger Republic brand!

– EIA



Batangas Cement Plant

Corporate Center

ABOITIZ & COMPANY:

95 years of creating value for all its stakeholders

The Aboitiz Group has been in business for over 100 years, spanning five generations. It all started with Paulino Aboitiz who established his small abaca trading business in Ormoc, Leyte in the 1880s. The next two decades saw the business flourish and expand into general merchandise and shipping to transport its products across the Visayas.

In 1920, Aboitiz & Company (ACO) was formally incorporated. The journey of ACO from a small family business to being one of the largest and most respected business groups in the Philippines is a testament to its solid foundation built on trust, fairness, integrity, and quality. The Aboitiz family firm has been fortunate to have undergone five smooth transitions in top management while retaining the simple and intrapreneurial approach that fueled the group's expansion

as new opportunities emerged, continuously improving with every turn of the tide.

Last July 9, to celebrate its 95th anniversary, Aboitiz family members from across the globe gathered once again for the ACO Shareholders' Briefing held at the Oakridge Horizons in Mandaue City, Cebu.

Aboitiz Group President & CEO Erramon I. Aboitiz kicked off the afternoon's event by giving a broad overview of the Group's key initiatives supporting its four strategic

pillars: Grow the Business, Stakeholder Engagement, Build Human Capital, and Execution Excellence. SBU CEO's for power, banking, food and land, presented their respective operating results and five-year growth strategies, followed by a financial report summary from the Group CFO. EIA closed the briefing with the Group's continued commitment to do well by doing good, and to achieve long lasting sustainability through the Aboitiz Way.

Key highlights on the Group's Strategic Pillars



Corporate Center

Key highlights on SBU Growth Strategies

“We see ourselves as an integral partner in nation building. By 2019, we aim to increase our beneficial net sellable capacity to 4,000 MW, from a balanced mix of renewable and non-renewable sources that sufficiently meet the country’s increasing energy demands, with the least impact on the environment and our host communities.”

Antonio R. Moraza
President & COO, AboitizPower



“The Philippine and ASEAN banking market will change the local landscape and we are optimistic that we would be able to overcome the challenges that lie ahead. For UnionBank, we remain focused on our 2020 strategic objectives: double market share to 9%, 15% CAGR volumes, balance revenues and becoming a great retail bank.”

Justo A. Ortiz
Chairman & CEO, UnionBank



“For Pilmico, our growth strategy is focused not only in the country, but also in the region, actively pursuing opportunities to diversify the food group’s portfolio and spread geographic risks through mergers and acquisitions. We are expanding existing capacities of our flour plants, feedmills and farm units to meet our 2020 goal.”

Sabin M. Aboitiz
President & CEO, Pilmico



“AboitizLand is well on its way to becoming a national player, while continuing to strengthen its position in Cebu. We are pursuing an aggressive investment plan in landbanking activities at strategic areas of the country to meet the growing demand from across residential, commercial, and industrial segments.”

Andoni F. Aboitiz
President & CEO, AboitizLand



“We foresee large public and private investments pouring into the infrastructure space in the next 10 to 20 years, and we want to play a major role in this sector. We are particularly looking at bulk water, roads, railways, airports and cement projects.

With all of the above developments, we definitely have our hands full and the anticipation of what’s ahead is quite palpable. We are taking purposeful steps toward realizing our vision to be a truly sustainable enterprise that we can entrust to future generations.”

Erramon I. Aboitiz
CEO, Aboitiz Group

Corporate Center

AEV lists P24-B fixed-rate bonds; country's largest corporate bonds to date

- “The bond listing is really crucial for our continued overall growth including our planned acquisitions and further investments.”-- AEV's Dmi Lozano
- Bonds were rated “Aaa,” reflecting AP's extremely strong capacity to meet financial commitments



LARGEST BONDS TO DATE. Last August 6, AEV listed on the market its P26-B fixed-rate bonds, described by AEV SVP & CFO Dmi Lozano as “crucial for our continued overall growth, including our planned acquisitions and further investments.”

Following its debut last November 2013, AEV returned to the local debt market when it recently listed on the Philippine Dealing and Exchange Corp. its P24-billion fixed-rate bonds, the country's largest corporate bonds for the year.

The listing took place last August 6 and was witnessed by Susan V. Valdez, AEV SVP and Chief Reputation and Risk Management Officer; Stephen G. Paradies, AEV Consultant; Gabriel V. Mañalac, AEV SVP and Group Treasurer; and Dmi Lozano, AEV SVP and Chief Financial Officer.

“The bond listing is really crucial for our continued overall growth including our planned acquisitions and further investments. We foresee a large inflow of public and private investments in infrastructure over the next 10 to 15 years and this is why we've added infrastructure-related businesses as our fifth leg for Aboitiz Equity Ventures, and we intend to play a very active role in this sector,” said Lozano.

The bonds' outstanding performance, which was 2.7 times oversubscribed in the primary market, was interpreted as a vote of confidence and approval of investors toward the reliability and competitiveness of AEV and the Aboitiz brand.

The Philippine Rating Services Corp. gave the bonds the highest possible rating of “PRS Aaa.” Obligations rated PRS Aaa mean a firm's capacity to meet its financial commitment on the obligation is extremely strong.

AEV receives official ISO-QMS certification from TÜV Rheinland

Last August 4, Aboitiz Equity Ventures, led by President & CEO Erramon I. Aboitiz, marked another important milestone in company history with its official ISO 9001:2008 certificate awarded by TÜV Rheinland Philippines.

The company achieved zero non-conformities, 16 positive findings, and 11 areas for improvement in Stage 2 of the certification audit. These remarkable results place our company at par with international QMS standards.

Zero nonconformity is a notable achievement when considering that it was a first-time audit for AEV. It meant all requirements were met based on the

standard, which attests to each team's passion to find better ways and really live out the “driven to lead, driven to excel, and driven to serve” culture.

“Moving forward, the Aboitiz Integrated Management System will bring us opportunities to further nurture our values of Innovation and Teamwork as we engage in wide-ranging collaboration for process improvements. In the same manner, this makes a strong statement on our Integrity and Responsibility as we carry on execution excellence towards attaining the highest level of customer satisfaction,” EIA concluded.



ANOTHER MILESTONE CROSSED. EIA called on AEV Chief Technology Officer Hoton Elicano, Chairman of the AIMS Operating Committee, to formally accept the ISO Quality Management Systems certification from Tristan Arwen Loveres, Chief Operating Officer of TÜV Rheinland Philippines.

Corporate Center

Corporate HR introduces BetterMe program

- **BetterMe carries on HR's forward-looking human resource management strategies**
- **Self-driven initiative for A-People to chart their career development in Aboitiz**

A-People gathered to participate at Corporate HR's annual BetterWays Forum, held last July 21 and July 23 at the Cebu and Taguig corporate center sites, respectively. It was also an opportunity to introduce BetterMe, a new program under the department's forward-looking human resource management strategies.

BetterMe is a self-driven career management program that allows Aboitiz team members and team leaders to take ownership of their career development in the organization. The program presents four simple steps that will guide A-People towards achieving their career goals:

1. Discover My Strengths – Understanding your own self is the first key! Knowing one's strengths and development areas will help you in setting your career goals and choices.

2. Set My Career Goals

– If you don't know where you want to go, how will you determine how to get there? Having a clear list of goals will help ensure you're headed in the right direction.

3. Plan My Development

– Craft your Individual Development Plan and make sure to identify and apply the most applicable learning activity that will support your development.

4. Monitor My Progress – Turn your goals into accomplishment by staying focused and being persistent. Monitor your progress using your development tool in the BetterWays Hub (SuccessFactors).



BETTERME FOR EVERYBODY. The BetterMe program online platform is accessible via the BetterWays Hub under the "My Career" portlet.

More information on how to take full advantage of the BetterMe program is found in the BetterWays Hub under the "My Career" portlet. Corporate HR will also be conducting workshops in the coming weeks to ensure that all team members understand the process and appreciate its value.

AEV HR awards 17 college scholarships for 2015–2016

The Aboitiz Group continues to invest in the country's next generation of leaders as another 17 deserving college students from Luzon, Visayas, and Mindanao were awarded the AEV scholarship for the incoming school year.

The fresh batch of selected college students, eligible for the Aboitiz College Scholarship Program (ACSP), received their academic scholarships last May 30 in Manila and June 6 in Cebu. They were chosen from over 300 applicants nationwide according to AEV Chief HR Officer Txabi Aboitiz.

Ten scholars came from Luzon, while seven are from Visayas and Mindanao. Currently, AEV supports 51 active scholars at various levels in their respective undergraduate fields of study such as Accountancy, Engineering, Business, IT and Social Sciences.

"As a company, it has been our long-



INVESTING IN THE FUTURE. 17 college students received scholarships from the Aboitiz Group this year as part of the company's commitment "to invest in the talented Filipino youth."

standing tradition and philosophy to invest in the talented Filipino youth. It is our great hope that our latest batch of scholars will exceed our expectations and make us even prouder," Txabi Aboitiz said.

Under the ACSP, students undergo a holistic

learning experience as they are also able to participate in the company's Summer OJT (On-The-Job Training) Program, the RAFI Kool Adventure Camp, the annual Aboitiz Future Leaders Business Summit, and take part in various company activities.

Corporate Center

Inspired by Passion Team Awards 2015



Driven to Lead

#WeatherWiser Mobile App

WeatherPhilippines and AboitizPower

It is the first mobile app to be implemented within the Aboitiz Group that sources real-time weather data from automated weather stations (AWS) that WeatherPhilippines has deployed all over the Philippines. Using social media integration, the app also allows users to share weather information and forecasts that are integral to businesses in various sectors.



Driven to Excel

Aboitiz Big Data Analytics using ACL

AEV Group Internal Audit (GIA)

Given the volume of processed data across the Group, GIA initiated the implementation of an auditing tool called the Audit Command Language or ACL. ACL's integrated software solution helped standardize and streamline processes allowing increased team productivity and efficiency and enabling better value creation for the organization.



Driven to Serve – Customer Focused

BIR Tax Compliance Review

AEV Legal

The BIR Tax Compliance Review provides a diagnostic evaluation of a business unit's tax position, practices, and procedures to determine whether they comply with BIR regulations. The end product of the review, which is the tax compliance review report and tax self assessment matrix, becomes the BU's blueprint in preparing for BIR's audit, aids in its efficient audit closure and minimizing the tax risk.



Driven to Serve – CSR

KIDisaster

AEV Risk Management Team and AEV Investor Relations

In line with the objective of establishing a culture of measuring and managing risks, AEV Risk Management Team partnered with Philippine Toy Library (PTL), a non-governmental organization whose advocacy is to build and promote safe play places for Filipino children. The aim of the project was to educate the children and promote the value of disaster preparedness, particularly of a typhoon.

The Aboitiz Honor Roll



Philippine Center for Entrepreneurship-Go Negosyo

- Plaque of Special Recognition (ABAG Program)



Hedcor

11th Asian Power Awards

- Power Utility of the Year
- Gold, Hydropower Project of the Year (Sabangan Hydro)
- Silver, Innovative Power Technology of the Year (Talomo Hydro)
- Gold, Smart Grid Project of the Year (Talomo Hydro)



APRI

DENR Region 5 Saringaya Awards

- Winner, Covered Industry Category



5th Annual Southeast Asia's Institutional Investor Awards 2015

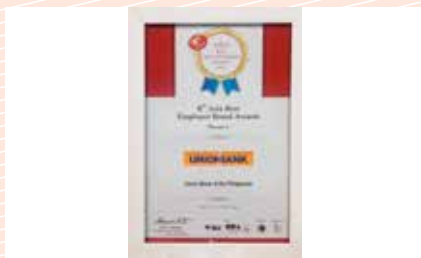
- Strongest Adherence to Corporate Governance
- Best Strategic Corporate Social Responsibility



(With Geiser Maclang)

2015 Asia-Pacific Stevie Awards

- Silver, Communications/PR Campaign: Public Service (Mahalin Pagkaing Atin)



6th Asia Best Employer Brand Awards

- Asia's Best Employer Brand



2015 Asian Banking Retail Banking Awards

- Gold Award, Corporate Social Responsibility Program (GoBeyond Communities)
- Silver Award, Employer Award of the Year

Corporate Center

“Pistang Aboitiz” held for Manila media

- Annual media parties are a way to build relations with one of Aboitiz’s key stakeholders
- Around 60 members of the media attended the party despite heavy rains and traffic



We are indeed fortunate and very grateful that through all these years, you have been supportive of us... Tonight, we not only thank you but we also celebrate our partnership and our friendship.

– EIA



Corporate Center



Get to know AboitizPower

Power Distribution

AboitizPower's Distribution Group is currently composed of eight companies, including the second and third largest private utilities in the country. The Group continues to implement innovative and efficient ways to serve the growing needs of over 840,000 customers.

Note:  No. of customers in 2014

Did you know?

An **EnerZone** is a distribution utility that specifically operates the power distribution system of an economic zone.



Subic EnerZone Corporation  2,946
Subic Bay Freeport Zone, Zambales




LiMA EnerZone Corporation  90
LiMA Technology Center, Malvar, Batangas




Balamban EnerZone Corporation  34
West Cebu Industrial Park (WCIP) - Special Economic Zone, Balamban, Cebu



Mactan EnerZone Corporation  82
Mactan Economic Zone II (MEPZ II), Basak, Lapu-Lapu City, Cebu




San Fernando Electric Light & Power Co., Inc.  91,504
San Fernando City, Pampanga



Visayan Electric Company, Inc.  380,351
Cities of Cebu, Mandaue, Talisay and Naga; municipalities of Minglanilla, San Fernando, Consolacion and Liloan; and 232 barangays in the island and province of Cebu



Cotabato Light and Power Company
Cotabato City and portions of the municipalities of Datu Odin Sinsuat and Sultan Kudarat  36,297



Davao Light and Power Company, Inc.
Davao City, Davao del Sur; areas of Panabo City; municipalities of Carmen, Dujali, and Sto. Tomas in Davao del Norte  331,998



AboitizPower expands renewable energy portfolio via solar

- AboitizPower and SunEdison award P3.59B EPC contract for its first solar energy venture to Nari Group
- The 59-MWp Negros Solar Energy Project expands AboitizPower's renewable energy platform



“ This project is in support of the call by the government to maximize the renewable energy potential of the country. AboitizPower is one of the biggest renewable energy producers in the country and we will continue to expand this capacity. This project is a testament to that commitment.

– ARM

AboitizPower and California-based partner SunEdison have awarded the P3.59-billion engineering, procurement and construction (EPC) contract to Nari Group to build the 59 MWp Negros Solar Energy Project near San Carlos City, Negros Occidental. With more than 30 successfully completed projects in the Philippines, Nari Group was selected to undertake the construction of the solar facility. The project is expected to begin commercial operation in the first quarter of 2016. Once completed, it will be one of the largest solar power projects in the Philippines.

The 58 MWp Negros Solar Energy Project is the first of a series of utility-scale solar power projects that AboitizPower and SunEdison will pursue after the two companies signed last year the joint framework agreement to explore, develop, construct, and operate up to 300 MW of solar farms in the country over the next three years.

The foray into solar energy production boosts AboitizPower's renewable energy platform. Under its Cleanergy brand, AboitizPower operates hydroelectric and geothermal power plants, which account for 40 percent of its total power generation.

Gearing up for 1AP through Project Forward

- **Management Action Teams collaborate with AboitizPower and AEV CSUs for improvement and growth opportunities**
- **Solutions design commenced with addressing opportunities and measurement metrics**

Since its kick-off last February, Project Forward is in full-force in developing and implementing system elements that aim to improve AboitizPower's existing processes, systems, controls, structures, and their linkages to AEV and Business Units.

"I appreciate everyone's continuous support for Project Forward. I'm expectant that there's an opportunity for the organization to grow," AboitizPower President and Chief Operating Officer Antonio R. Moraza optimistically shared.

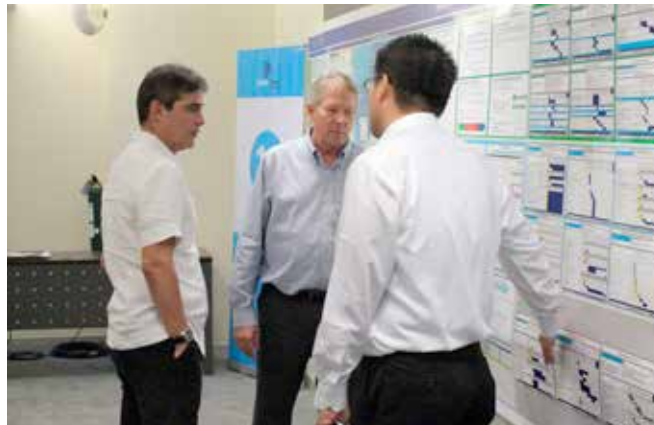
"Thank you for your contributions for this project and going the extra mile to show your commitment not just to Project Forward but also to our organization. I look forward to your continuous participation as we move on to the next phase of this project," Moraza added.

The Taskforce and the three Management Action Teams (MAT), namely Revenue MAT, Support MAT, and Organization Structure and Behavior (OSB) MAT, have been engaged in the project since its Focus Process phase, working closely with various CSUs from AP, AP Generation, AP Distribution, and AEV to look at opportunities to improve and grow.

The Focus Process involved conducting surveys, interviews, data collection and analyses to identify areas for improvement and develop solutions to address these opportunities.

Results from this phase were mapped out on more than 38 brown papers to give visual representations of detailed "as is" Management Control Systems and Processes of AP. These were exhibited to Team Members through the first Town Hall Meeting, conducted last May 4 at NAC Tower, to share with everyone the progress of the project.

Subsequently, solutions design commenced to address the selected opportunities, and metrics were determined to measure improvements.



MOVING FORWARD. With the goal of developing and implementing system elements that aim to improve AboitizPower's existing processes, systems, controls, structures, and their linkages to AEV and other BUs, Project Forward is currently in full force and ready to move on to the next phase.

AboitizPower celebrates two years of Open Access

- Thanks to Open Access, power generation prices now lower, industry more competitive
- “You are in good hands because of our right-mix portfolio.”—AboitizPower’s Ochie Gloria

AboitizPower recently celebrated the second anniversary of Open Access by gathering clients for a night full of fun games, performances, and raffle prizes last July 10 at The Ascott, Bonifacio Global City.

Eighty-one customers across different industries attended the event. Amkor Technology, Samsung Philippines, and Asia Brewery were among the notable attendees. The celebration started with updates about Interruptible Load Program (ILP), 24/7, and the launch of the new AboitizPower customer portal. All clients were also awarded a plaque of appreciation each to show how AboitizPower gives value to partnerships.

With Open Access, the power industry was deregulated and power assets began to be privatized, providing for a more competitive power industry and allowing customers to enjoy lower generation prices. As a power



TWO YEARS OF OPEN ACCESS. AboitizPower customers relax and celebrate two years of retail competition and open access with AboitizPower.

supplier, AboitizPower aims to be a true strategic business partner, providing solutions that will help maximize power efficiency and use.

“Maintaining a harmonious relationship with

our customers is important to us. You are in good hands because of our right-mix portfolio of power assets,” said Ochie Gloria, AboitizPower First Vice President for Energy Sales.

TVI seals P32-B project financing for 340-MW Cebu plant

Therma Visayas, Inc. (TVI) has secured P31.9 billion worth of project financing for its planned power plant in Toledo City that is set to provide much-needed power to the Visayas grid in three years.

Described as one of the largest all-peso project finance deals in Philippine history, TVI’s P31.9-billion project loan facility is being arranged by a total of 26 financial institutions, led by mandated lead arranger and sole bookrunner First Metro Investment Corporation.

“This facility will enable us to further our commitment to supporting the energy needs of our country. As our country’s economy grows, we remain committed to provide reliable and ample power supply when needed, ensure that supply of electricity is provided at a reasonable and competitive price and lastly, accomplish the first two duties with the least possible adverse effects on our environment and host communities,” remarked Antonio R. Moraza, AboitizPower President and Chief Operating Officer.

TVI’s baseload plant, which will have a gross capacity of 340 MW, is set for completion in 2018. Last year, TVI tapped Hyundai Engineering Co., Ltd and Galing Power Energy Co. Inc. for the construction of the power facilities to be built in Sitio Looc, Barangay Bato in Toledo City.

Once it goes online, the project will employ up to 2,500 workers during construction and will need some 150 personnel during its operations.

AboitizPower Generation kicks-off ‘Inyovation’ with project tools training

- The 2-day workshop will equip TMs with technical skills required for Quality Improvement Program
- Inyovation aims to provide structure, discipline, and mindset among team members



INNOVATION AT WORK. According to AP Generation COO Manny Rubio, “we shall continue to elevate the culture of creative mindset and boost team member’s pride by providing them the opportunities to be heard and to unleash their full potential in creating breakthrough projects for the betterment of our organization.”

Inyovation, AP Generation group’s Quality Improvement Program (QIP) officially started its full cycle this year with the outset of Project Tools Training partnered with Ateneo de Manila University – John Gokongwei School of Management.

The Project Tools Training sets the first stage of the Inyovation program. The 2-day workshop aims to equip team members with necessary technical skills in spotting and administering prospects for QIP in their respective area of work. This allows the organization to remain competitive in reaching our goal to achieve world-class operations.

During the training, team members were introduced to basic project management, decision-making and problem-solving tools such as Ishikawa Diagram, Brainstorming, Decision Matrix, Cost-benefit Analysis, and Risk Analysis, among many others gearing them up to better identify improvement opportunities and create best possible solutions.

To date, a total of 480 team members from AP Renewables, Inc. (APRI), Cebu Private Power Corp (CPPC), East Asia Utilities Corp (EAUC), Therma Marine, Inc. (TMI), Therma Mobile, Inc. (TMO), Therma Luzon, Inc. (TLI), and AP

Gen corporate support units have attended the project tools workshops held in different cities nationwide.

Inyovation aims to provide structure, discipline and mindset among team members to stay ahead of the curve. AP Gen COO, Manny Rubio shared, “As innovation is the only guarantee in a highly competitive environment, we shall continue to elevate the culture of creative mindset and boost team member’s pride by providing them the opportunities to be heard and to unleash their full potential in creating breakthrough projects for the betterment of our organization.”

Sabangan Hydro's first 100 days of operation

- Hedcor Sabangan has generated a total of 15M kWh for the Luzon grid
- The hydro company continues to support the needs of host communities in education, environment, and enterprise development



FIRST 100 DAYS. Harnessing the power of the Chico River, Sabangan Hydro on its first three months of operation contributed a total of 10 million kWh to the Luzon grid.

More than three months after the start of its commercial operations, Hedcor's Sabangan has generated a total of 15 million kWh to the Luzon Grid.

"With the regular monitoring of our electro-mechanical components, this ensures continuous operation and 100% plant availability to meet the demands of our customers," shares Sabangan plant manager Berny Zamoranos.

As host to the power plant facility, the province will benefit from taxes, shares and royalties from the generation. Alongside this, Hedcor has been supportive to the needs of the host communities in terms of education, environment and enterprise development.

Last June, the company signed in two new scholars from Sabangan. Berlyn Jane Kigi-i and Mayrelle Licayo of Barangay Namatec are now part of the growing list of Hedcor scholars across the country. Hedcor allotted an amount of P120,000.00 for its Sabangan scholars this year to fund the college education of these deserving students including full payment of tuition, monthly allowance and book fees.

From the time of its construction to operation, Hedcor Sabangan planted a total of 101,752 trees in the municipality and nearby towns, and in support of the Department of Environment and Natural Resources' Adopt-a-River project, Hedcor adopts the Chico River for river clean-up activities.

Hedcor revamps Bakun plant, provides more renewable power to Luzon

Hedcor's own Ferdinand L. Singit (FLS) hydro power plant continues to re-energize Luzon as it went through another expansion this year to generate a total capacity of 6.15 MW of renewable energy.

FLS Hydro is located in the remote mountainous uplands of the Benguet province. This area has limited road networks thus a tram line also known as a skyline is the only alternative means of transporting the equipment needed for the rehabilitation.

By fortifying the existing skyline used to build FLS Hydro in 1993, the transport of equipment has been made possible. All heavy equipment needed including the

multi-ton turbines were transported via the 1.8-kilometer skyline.

To bring the efficiency of the plant up, the generating units of FLS plant were upgraded to higher efficiency turbines sourced from abroad. Hedcor replaced the Francis turbines with two new Pelton vertical turbine units. The two units raised the plant's efficiency up to 83%, significantly reducing losses for the plant. Local employees installed the electro-mechanical components with the assistance from foreign consultants.

With the increased plant generation to 6.15 MW, it is forecasted to increase production by more or less 9.3 million kWh per year.



RELIABLE ENERGY. An operator of the Ferdinand L. Singit plant logs data from the newly installed automated meter reading device. Hedcor's FLS hydro now brings 6.15 MW of renewable energy to Luzon.

Power

Davao Light pursues 'Kaalam' forum

- DOE provided information on LPG gas and other useful household energy efficiency tips
- Davao Light conducted Power 101 talks to local media for better public information

As part of its stakeholder engagement initiative, Davao Light & Power Co., through its Reputation Enhancement Department (RED), with the Department of Energy (DOE) Mindanao Field Office, conducted two consumer fora dubbed Kaalam Alang sa mga Konsumate last May 27 and June 30 at Brgy. Mintal and Brgy. 8-A Madapo, Davao City, respectively.

The RED team also continued to conduct Power 101 presentations to the local media as it recognizes the important role the media has in bringing to Davao Light's customers various information they need to know. For this year, the team made it an engaging Power 101 through an informative question-and-answer game. SunStar Davao (April 15), Edge Davao (April 24), Mindanao Times and DXUM Radyo Ukay (June 19) had a fun time as they battled with their colleagues to win exciting prizes. Retail Services Group's Department Manager Engr. Mervin Dalian and Customer Service Engr. Joel Grado were also present to share information and answer queries on customer service and electricity. This Power 101 aimed to equip the local media with valuable knowledge about the power industry, and about safety and energy conservation tips.



KNOWLEDGE POWER. Teams composed of barangay officials, police, health workers, and members of senior citizens' and women's associations battle it out during Davao Light AVP for Reputation Enhancement Rossano Luga's presentation and Q&A game last May 27 at Brgy. Mintal gym.

Davao Light inaugurates another substation in Tugbok, Davao City



NEW SUBSTATION. Davao Light EVP and COO, Arturo Milan takes a tour around the newly inaugurated Tugbok substation together with some company executives and guests from the National Grid Corporation of the Philippines.

The mushrooming of subdivisions and shopping malls in the western part of Davao Light and Power Co.'s franchise proves how economy is booming in the different parts of Davao City as well as its neighboring cities. One indication of the growing economy is the increasing demand for electricity particularly in the areas of Mintal and Calinan.

As answer to the ongoing development and various business activities in these areas, Davao Light inaugurated its new 33MVA Tugbok Substation last June 8.

"With the increasing customers, the existing substations namely Puan and Calinan will no longer be able to carry additional load growth in the future. The Tugbok substation will provide additional capacity and improved service reliability to new customers and those de-loaded from the nearby substations." said Arturo Milan, Davao Light EVP and COO.

Currently, the Tugbok substation is serving the areas of Mintal from Network Bank going to Calinan proper.

Power

VECO's 'e-van' touts greener, cheaper transport alternative

Visayan Electric Co., Inc. (VECO) is raising local awareness on the environmental and cost benefits of electric transportation with the creation of its first environmentally friendly van (e-van).

Powered by 15 deep-cycle batteries, it will take about seven hours to fully charge the e-van. "If you go low on battery power, you just plug it," says VECO mechanic Tomas Ernesto Gonzales, who assembled the e-van.

Running the e-van is 25% cheaper than using the gasoline-run vehicle. On the average, gasoline costs about P40 per liter, while electricity is only around P11 per kilowatt.

"The e-van is very good to use not only because it is ozone layer-friendly but there is also no sound when it runs since no fuel combustion is involved," said Tomas Ernesto Gonzales, the VECO mechanic who assembled the e-van. The vehicle is also very low



GREEN ALTERNATIVE. Tomas Ernesto Gonzales, the VECO mechanic who put the company's e-van together, poses with the utility's battery-operated vehicle. Running this e-van is around 25% cheaper than using a gasoline-run vehicle.

maintenance as it mostly entails just checking the water for the batteries, he added.

The van has been going around Cebu's city streets almost every day and the fastest it has gone during testing was 100 km per hour. With

one full charge, it can run for about 40 km or around two hours of smooth driving.

Aside from the e-van, VECO also uses solar energy to power its main office in Banilad on weekends and to augment power supply on weekdays.

SEZ completes Annual Preventive Maintenance of its substations



KEEPING FACILITIES IN TOP CONDITION. SEED Supervisor R. Bulaon (standing) at Remy Field Substation conducting SEZ's annual PMS

Just in time for the rainy season, Subic EnerZone Corporation (SEZ) recently completed the annual preventive maintenance (APMS) of its substations last June 28.

SEZ's Substation and Electrical Engineering Department (SEED) conducted the APMS of the company's Subic 100 MVA Substation, Remy Field Substation, SBIP Substation, Maritan Substation and Cubi Substation. SEED personnel conducted tests on the power circuit breakers (PCBs), protection relays, and other substation equipment, while contractors handled the complete electrical test of the power transformers.

There was no power interruption during the activities at Cubi and Maritan Substation since load was transferred via tie feeders, in addition to minimal power interruption for Remy

Field and SBIP substations. The SEZ 100 MVA Substation serves the Remy Field, Maritan, Cubi, and SBIP substations.

SCADA remote control test per feeder were performed to ensure remote switching of feeders during outages. SEED and TND (Transmission and Distribution Department) personnel also performed hotspot, oil leak correction, and cleaning of power cable termination. Contractors completed the electrical test of the power transformers.

Meanwhile, the substation's medium voltage circuit breakers, switchgears and relays were tested. Some old relays were upgraded with new SEL relays and remaining hot shrink terminations of feeder power cables were also replaced with 3M Cold Shrink termination kits.

Banking

UnionBank is first local trust group to comply with Asset Manager Code

- Code outlines global standards of ethical and professional integrity
- Compliance signals UnionBank's adherence to a rigorous ethical and professional standard



CODE COMPLIANCE. Trust Officer Robert B. Ramos, Chairman and CEO Justo A. Ortiz, CFA Institute Director for Global Investment Standards Annie Lo, CFA Institute for Institutional Partnerships Asia Pacific Richard McGillivray, Director Cholo Bernad and President and CPP Victor B. Valdepeñas.

The Asset Manager Code of Professional Conduct outlines global standards of ethical and professional Integrity expected of firms that manage assets on behalf of clients.

Recently, the UnionBank Trust and Investment Services Group (TISG) voluntarily complied with the "Code" to further reinforce its commitment to ethical conduct

as it puts its investors first – upholding the covenant of trust, loyalty, prudence and care that UnionBank-TISG has with its clients.

This sends a message to investors, regulators and partners that UnionBank-TISG is operating under a rigorous ethical and professional standard. Also, it creates a strong reputation that UnionBank-

TISG, with its values, can build investor confidence to attract and retain clients.

UnionBank-TISG embodies Magis by doing more, doing better and doing greater for its clients by being the first in the Trust Industry to comply with the CFA Institute's Asset Manager Code of Professional Conduct.

Banking

CitySavings Loans Hub 2.0 now online

- New hub was launched last May, beginning in Mandaue and Colon, and nationwide last June
- “An automated calculator on steroids.”--EVP Levi Villanueva on the new hub, which guarantees faster loans and account crediting

Like a bullet train, Loans Hub 2.0 (LH2) changed the landscape of how CitySavings does straightforward banking.

Last May 27, the bank's Colon and Mandaue branches were the first to experience the good force brought by the power of LH2. The system was rolled-out to other branches on succeeding dates and starting June 22, LH2 went bank-wide!

LH2 promises customers of faster loans processing time and crediting to accounts. It is also used by PETNET, now a sister company within the Aboitiz Group, in which we recently inked partnership for better coverage and reach to our customers. LH2 allows multi-channel loan applications submission and the capability to handle branch and non-branch transactions.

The system is developed by in-house developers tailored fit for the bank's unique flair and touch of customer service. It boasts



SIMPLER LOAN PROCESSING. Loans Hub 2.0, developed by CitySavings' IT team, aims to deliver straightforward banking and simpler loans processing to customers.

of a black box that becomes an “automated calculator on steroids”. It is being powered by a file system that is scalable and manages big data requirements for loans processing.

With the birth of LH2, the management sees

a competitive advantage over other players in the industry. True to its brand, CitySavings continually looks for ways in making its products and services more accessible and straightforward for customers.

CitySavings inducted as PBSP member



SOCIAL PROGRESS PARTNER. CitySavings receives the plaque of membership from PBSP Executive Director Rafael Lopa, CitySavings Board Director Romy Ronquillo, and PBSP Vice Chairman Philip Tan.

City Savings Bank was inducted as member of Philippine Business for Social Progress (PBSP) during the group's 27th Visayas Membership Meeting last June 24 at Casino Español de Cebu.

In their messages, Atty. Manuel del Rosario, member of the Visayas Executive Committee, thanked the member companies for contributing to the region that they love while Rafael Lopa, PBSP's executive director, cited that the combination of business and their core competencies help touch the lives of the beneficiaries.

Keynote speaker DepEd Secretary Bro. Armin Luistro also encouraged everyone to help uplift the state of education in the country, particularly addressing the needs of the out of school youth.

CitySavings was represented by Paula Ruelan, Reputation Management Head. Other PBSP members from the Aboitiz Group are Aboitiz and Company, Cebu Private Power Corporation, Cotabato Light, Davao Light and Power Company, East Asia Utilities Corporation, Pilmico Foods Corporation, and Union Bank of the Philippines.

BIR approves CitySavings CAS

- BIR approval marks successful integration of all internally developed systems into Finacle
- Approval comes after four months of hard work and preparation by CitySavings TMs

Last December 18, 2014, February 12 and April 8, 2015, CitySavings invited the Computer System Evaluation Team (CSET) and the Large Taxpayers Division Office (LTDO) of the Bureau of Internal Revenue (BIR) to its Corporate Head Office for a demonstration of all its systems with the goal of acquiring a permit to use a full Computerized Accounting System (CAS).

CAS refers to the integration of different component systems to produce computerized books of accounts and computer-generated accounting records and documents.

The BIR has mandated its large taxpayers to maintain and/or adopt a CAS for keeping records, books of accounts, and other sources of information. The government agency has put certain measures into play to check the accuracy and relevance of the computerized books of accounts and accounting records or computer generated accounting records. New permits are required in case certain components of the CAS whether in the head office or branches, are modified or changed.



CAS IMPLEMENTED. The CAS Core team, together with a preview of the system plus samples of the system's computer-generated document and official receipt.



It was with great relief and accomplishment that after four months of preparation, hardwork and the BIR's gruelling questioning and voluminous documentary requirements, the permit to use a full CAS was granted to the Bank.

The BIR approval was a huge milestone for the Bank as it is a clear proof that City Savings Bank has successfully integrated all of its internally developed systems into its core banking system, the Finacle.

The rise of CitySavings CAS

There's nothing as exciting as the opportunity to be creative, challenge the status quo and create a positive change, one time, big bang!

This seed of opportunity was first planted in 2013 when the Accounting Team dreamt of fully automating all its processes and tax reports, which were all previously done manually, and to start centralizing a few processes to achieve operational efficiency. This dream was initially called Asset Management covering procurement to payment of assets and linked to employee

asset accountability.

But this dream had to wait when Finacle Loans was implemented in early 2014 and the team had to give way to the more important loans system.

Fast forward to early 2015, the business environment had changed and the need for centralization became more urgent. With the available resource from IT, Andres Rosaroso, Application Development Head, the Accounting Team was turbo-charged in making their dream into a reality.

With the Bank on its full throttle in building

its national business and becoming one of the fastest growing thrift banks, the team believes that to support this strategic initiative, the Bank has to be systems-ready, operationally-excellent and therefore cannot go back to the old way of manual processing. Though it was not an easy phase for everyone involved in this immense project, from sleepless nights to the more than a hundred mind boggling test scenarios, to the never ending meetings, the team trusts that this tool is essential to the Bank's success.

Banking



Alaminos City



Iriga City



Tondo, Manila



Quezon City

**10
NEW
BRANCHES
OPENED**



Koronadal City



Masbate City



Infanta, Quezon



Dipolog City



San Jose, Occidental Mindoro



España, Manila

Pilmico inaugurates new world-class Pier 2

- The pier's new state-of-the-art features meet International Ship and Port Facility Security (ISPS) standards
- Large-capacity container terminal improves delivery processing for customers and key commodity suppliers

Last July 1, Pilmico formally opened its new 50-ton capacity Pier 2 facility at its Iligan complex, a major milestone in the company's continuing efforts to boost operations as it expands its business in the ASEAN region.

The new pier has a total length of 10 meters with a 6-meter safe draft that will help provide a good level of stability for local and inter-island vessels.

Along with this, Pier 2 has been certified to meet International Ship and Port Facility Security (ISPS) standards and provides vessel mooring and unmooring services with its state-of-the-art marine fenders.

Built by Metaphil, construction of the pier began in early November of 2014.

With a container terminal spanning 1,041 sqm, the new port facility will improve product delivery processing for customers and facilitate better transactions with Pilmico's key commodity suppliers for raw materials such as soybean meal from the US and Argentina and corn from Thailand.



PIER 2 IS OPEN. Pilmico President & CEO Sabin M. Aboitiz is flanked by AVP for Feeds Sales Norie C. Bermudez and COO for Feeds Tristan Aboitiz as they officially open the new state-of-the-art Pilmico Pier 2 at the Iligan facility.



AHEAD: Pilmico Learning Hub

In the constant pursuit in becoming better Partners for Growth, last June 1, 2015 Pilmico launched a learning program called AHEAD: Pilmico Learning Hub at the Tarlac Plant.

AHEAD is a structured and purposive developmental program that dedicates itself to continuous learning, education, and competency building of its employees and partners.

The Farm Curriculum classes started last June

18 and will continue every Friday at the Price Academy in Pilmico Tarlac Plant. Currently, there are 4-hour and 8-hour class modules and each module has 20 regular farm staff enrolled for more in-depth learning.

Pilmico signs P1.5-B loan facility with LANDBANK

- Funding goes to upgrading Iligan feedmill and building of second inter-island port facility
- New pier helps improve product delivery to beef up Pilmico's competitive advantage in ASEAN



SUPPORTING PROGRESS. Pilmico President & CEO Sabin M. Aboitiz sealed the 12-year loan with LANDBANK Senior Vice President for Corporate Banking Edward John T. Reyes. They are joined by, from left, AEV AVP Treasury May Peñaloza, Pilmico CFO and First Vice President Ebbie Mabatid, and LANDBANK's Vice President Lucila E. Tesorero.

With expanding operations in the ASEAN region, Pilmico Foods Corporation recently closed a P1.5-billion, 12-year loan with LANDBANK to support the upgrading of its Iligan feedmill facility.

Once completed in January 2016, the Iligan feedmill will be able to serve growing product demand in the Visayas and Mindanao. It is one of three on-going expansions across all Pilmico sites, the others being in Tarlac and Vietnam, respectively.

The LANDBANK loan will, likewise, go to building the company's inter-island pier. As its second port facility, the pier will allow faster delivery of Pilmico's products around the region, beefing up its competitive advantage.

Pilmico's first port is an international pier currently dedicated to receiving imported raw materials (i.e. wheat for flour and soy beans meal for feeds) and having two ports operational will allow faster servicing.

Sabin M. Aboitiz, Pilmico's CEO, lauded LANDBANK's support of Pilmico's growth story. "LBP has always been a key partner for growth in providing quality feeds products to the backyard and providing quality flour products to our customers," he remarked.

Last year, LANDBANK granted Pilmico a P2-billion loan, which was used to fund its subsidiary Pilmico Animal Nutrition Corporation's farm expansion and Tarlac feedmill expansion.



SALTO HOLDS STAG SHOW IN ALBAY. Salto Gamefowl Feeds hosted the first ever Stag Show in Polangui, Albay during the Pulang Angui Festival last June. A total of 80 prized stags from various breeders in Albay were presented at the event and were judged according to body conformation, physical appearance, and deportment and showmanship.

The champion breeders of the industry – the 'Alas ng Salto' – Ronald Barandino, Joe Alimbuyuguen, and Michael Decena awarded the winners with cash prizes and Salto products.

The Alas ng Salto also hold seminars on their best practices especially on topics about conditioning, preparation, and rearing of stags.

MAHALIN PAGKAING ATIN UPDATES

Egg machines breed new backyard entrepreneurs

Iloilo, June 19

The ingenious egg machine, introduced by Pilmico as a start-up livelihood program for backyard farmers, has become a symbol of hope to hundreds of beneficiary families.

Pilmico turned over six egg machines in addition to five piglets – with one cycle feed consumption each – to selected beneficiaries.

Each egg machine kit is a pen with 48 ready-to-lay hens and can yield about 30 eggs per day with a production rate of approximately 85% over a period of 16 months. The cages are also designed to last up to 10 years.



COMMON INTEREST. Prior to the Mahalin Pagkaing Atin main event in Iloilo, the Producers Forum brought together farmer and buyer groups (representatives of hotels, restaurants, cafeterias, and lechoneros) to establish linkages.

From 'farm to table' to Mercato Centrale

Ayala Center, June 12

Mercato Centrale BGC, July 31

Following its well-received events in the countryside, Mahalin Pagkaing Atin (MPA) partnered with the Mercato Centrale Group to bring the advocacy of promoting the 'pride of product, pride of place' mindset to Manila's finest foodies.

Over Independence Day weekend, MPA co-presented the BELLYSIMA! Food Fair at Glorietta 5 Ayala Center in Makati City. Featured at the fair were artisan and gourmet food products along with natural, healthy, and organic food and non-food products from the local food industry.

Last July, MPA also held a two-day food expo called "Panlasang Norte" that served famous dishes and delicacies of Northern Luzon at the Mercato Centrale weekend food fair in Bonifacio Global City.

In sharing its 'farm to table' message, MPA gave Manila's gourmet, artisanal, organic, and special food concessionaires a fresh perspective on sustainable backyard farming that is the vital source of food for the country.



BELLYSIMA IN GLORIETTA. Mahalin Pagkaing Atin partnered with Mercato Centrale in promoting the love of local food made by our local farmers.

MAHALIN PAGKAING ATIN UPDATES

Pilmico and Aboitiz Foundation donate 40 piglets at MPA Isabela, July 15

In Cauayan City, Isabela, Pilmico and Aboitiz Foundation turned over 40 piglets with full-cycle feed consumption to 20 selected beneficiaries during the Mahalin Pagkaing Atin event.

Along with seminars on animal husbandry and nutrition, Chef Boy Logro and Pilmico's own Chef Cynthia Durian conducted cooking and oven-less baking demos with key ingredients being native Isabela produce and delicacies.

"Rain or shine, we have always believed in the potential of the Filipino backyard farmer to succeed when given the right tools. By providing swine as a sustainable and profitable turnkey business, we are investing in the success of the homegrown food market, which is seeing robust demand these days," said Sabin M. Aboitiz, Pilmico President and CEO



MAKING A FAVORITE. Mahalin Pagkaing Atin Ambassadors Chef Boy Logro (left) and Chef Cynthia Durian (right) teach a participant how to make their famous siomai.

Pilmico donates 8 egg machines and 20 piglets in Mindanao Tagum City, July 24

Pilmico ramped up its sustainable entrepreneurship campaign in Mindanao with the donation of eight egg machines and 20 piglets to pre-screened beneficiaries, enabling local farmers to sustain their livelihood through an easy-to-manage business with a quick return on investment.

A Producers' Forum under the theme "Promoting Sustainable Livelihood Through Linkages" was also held last at The Ritz Hotel and Garden Oases with Davao City Mayor Rodrigo Duterte delivering the welcome address.

"As Partners for Growth, we are pleased to be able to extend assistance to the farmers of Davao through our egg machines and piglets. We hope that through Mahalin Pagkaing Atin, we will be able to provide the means for our farmer friends to uplift their lives and sustain an adequate livelihood," said Sabin M. Aboitiz, Pilmico President and Chief Executive Officer (CEO).

To date, the results of Mahalin Pagkaing Atin have been truly encouraging. Nationwide, Pilmico has already donated a total of 646 piglets, 191 egg machines, and 14 agri-posts where beneficiaries receive feedbags as restart-up capital. In addition, 304 families nationwide are benefitting from the Mahalin Pagkaing Atin program at present.



LEARNING NEVER STOPS. Pilmico resource speakers gave free technical seminars on the four pillars of its Hog's Diamond Program: Sound Management, Excellent Nutrition, Genetics, and Complete Healthcare.



ONLY IN DAVAO. Niño's Chicharon is one of the proud local food products featured at the Mahalin Pagkaing Atin event in Tagum City.

Pilmico holds first ever Junior Veterinary Medicine and Animal Science Congress

- PJVAC welcomed top graduating Vet Med students for an industry-focused learning event
- Keynote presenters gave value-adding talks on leadership and led various interactive activities

Pilmico organized its first ever Pilmico Jr. Veterinary Medicine and Animal Science Congress (PJVAC) last August 6 and 7 at the Ninoy Aquino Center in Luisita Tarlac.

With the banner theme “Broadening Horizons for Veterinary Medicine and Animal Science”, PJVAC is a pioneering event in the animal nutrition industry that gathered the top 40 most promising graduating Veterinary Medicine and Animal Science Students from 13 colleges and universities all over the Philippines.

Delegates learned from technical talks on swine, poultry, and game fowls as well as leadership and inspirational talks and also took part in team building exercises, a case study challenge, and various interactive activities with fellow students and Pilmico team members.

• *Pilmico as an organization is not merely defined by the number of years it has been in operation but rather, defined by our PEOPLE and our common-shared Aboitiz values of Integrity, Teamwork, Innovation, and Responsibility.*

– CFO Ebbie G. Mabatid

• *Leaders in Pilmico are self-driven individuals who are not afraid to make a contribution or leave a mark. They are willing to make mistakes, because it is from these mistakes that they learn to do better. And they are willing to take*



DEVELOPING THE NEXT LEADERS. PJVAC delegates heard talks on both technical and leadership topics and took part in various interactive activities with fellow students and Pilmico team members.



responsibility for their actions, no matter what the outcome.

– VP and COO for Feeds Tristan Aboitiz

• *We believe that we can do well by doing good, considering the interests of people, planet, and profit. At the end*

of the day, we want to be known as a company not just driven by our values but by our purpose.

– Marketing Manager for Feeds JP Pangilinan on Pilmico’s Mahalin Pagkaing Atin movement to save backyard farming.



BAI AWARD. Pilmico was one of the honorees at the Bureau of Animal Industry’s Livestock Industry Recognition Night, held last June 25 at the Diamond Hotel Manila. The event celebrated companies whose facilities meet international standards. (From left) Pilmico-Tarlac QA&N Manager Alma Jauhari, Pilmico-Tarlac Feedmill Operations Manager Kenneth Lacson, VP-Operations for Feeds Roderic dela Cruz, and Pilmico-Iligan Feedmill Operations Manager Alexis Revantad were on hand to accept the company’s awards.

Pilmico “Back To School” Program promotes healthy snacks for kids

- Chef Cynthia Durian taught a group of bloggers how to make healthy baon that kids will love
- PRTB equips enthusiasts and potential food entrepreneurs to make fresh, tasty, and healthy pastries

Pilmico highlighted the importance and benefits of healthy and tasty treats for kids through a ‘Back-to-School’ baking demo event held last June 26 at the Pilmico Research and Training Bakery (PRTB) in BF Homes, Parañaque City.

A group of bloggers participated in the baking demo and learned how to make easy snacks for their kids’ baon. This was Pilmico’s way of highlighting meals with good nutritional benefits at pocket-friendly prices.

Data gathered by the United Nations Food and Agriculture Organization (UN-FAO) showed that micronutrient malnutrition in our country is already a cause for concern.

“This initiative supports Pilmico’s advocacy of promoting nutritional awareness among families and demonstrates our commitment to being partners for growth to our customers,” said Pilmico President & CEO Sabin M. Aboitiz.

Led by its resident chef, Cynthia Durian, PRTB equips enthusiasts and potential food



BLOGGING BAKERS. Chef Cynthia made a group of bloggers’ afternoon by giving them hands-on baking and tips on making pastries for best results and many more.

entrepreneurs to make fresh, tasty, and healthy pastries. Bakery management is also offered for those who are interested in putting up their own baking-related businesses. For more information

on the courses and training programs, interested individuals may visit prtb.pilmico.com and follow @PilmicoResearchTrainingBakery on Facebook and @pilmicobaker on Twitter.

Pilmico makes maiden shipment to Hong Kong



LOAD IN. The first batch of Pilmico wheat flour gets ready for shipment to Hong Kong.

The Aboitiz Group has achieved another milestone with Pilmico’s maiden delivery of wheat flour to Hong Kong.

“Exciting time for ASEAN Integration has come. With our rep offices in Jakarta and Ho Chi Minh and with the team now fully in place, we hope to see more cross border team collaboration. Guided by our Aboitiz values of Teamwork and Responsibility, I am very positive that we can overcome the birthpains and successfully expand our reach in the ASEAN market,” said Pilmico President & CEO Sabin M. Aboitiz.

Pilmico continues to explore new horizons beyond its borders. Aside from Hong Kong, the company also ships its wheat flour to Vietnam and Indonesia and soon to other countries in the region.

Edible landscaping yields organic food in AboitizLand residential communities

- Making food as “local” as possible helps to avoid farm-to-table carbon emissions
- AboitizLand plans to make edible landscaping as a signature feature of its residential projects

AboitizLand, through Kishanta, Pristina North, and Almiya residential communities, is partnering with vecinos (Spanish for neighbors; AboitizLand’s term for their homeowners) in showing how beautiful food can be by mixing ornamental plants with vegetables, herbs, and fruit-bearing trees.

Edible landscaping or urban farming is being implemented in all AboitizLand residential projects as a signature feature. Kishanta, located in Talisay City, Cebu, is one of the first residential projects in the country to adopt the edible landscaping technology.

By making food as “local” as possible, farm-to-table carbon emissions are avoided and the community is involved in growing food in a limited space and sharing the bounty. Proceeds are plowed back to maintain the landscape and buy more seedlings for the community garden.

AboitizLand’s Community Stewards Team (CST) is spearheading the initiative and has started sowing seeds for Pristina North community in Talamban, Cebu City and Ajoya in Cordova, Lapu-Lapu City. Using organic farming tools, both edible gardens will also utilize coffee grounds from vecinos to be used as fertilizers.



FOOD FROM THE LANDSCAPE. AboitizLand will implement edible landscaping or urban farming in all of its residential projects as one of its signature features.



Personal branding at AboitizLand iCare session

- AboitizLanders learned personal branding principles that build credibility and identity
- The culture-building initiative supports AboitizLand's brand promise of nurturing communities

To help AboitizLanders become effective brand ambassadors, AboitizLand HR rolled out an iCare Session on Personal Branding last July 22 at the Aboitiz Corporate Center AVR, Cebu City.

The two-hour session, facilitated by motivational speaker, corporate trainer, and TV host Adrian Ding, was attended by AboitizLand team leaders and team members who were taught about personal branding principles.

According to Ding, personal branding allows one to build his/her image and reputation by following power branding principles. These principles include giving one's 100% commitment to the company and customers, adding performance with good self-packaging that leads to promotability, being customer focused, and edifying the company's brand and its brand promise.

AboitizLand HR Manager Gembelyne Icamen said, "Through personal branding, our employees can cultivate their own unique image, voice, and recognizable standard and reputation that builds their



SELF-PACKAGING IS KEY. The personal branding seminar is part of the AboitizLand's quarterly iCare Learning Sessions in which expert speakers present topics and share insights useful in both personal and work life for AboitizLanders.

own credibility and identity." She added that an AboitizLander's personal brand helps in taking control of their lives and make the most of what they have to offer to themselves, the organization, and customers.

Launched early this year, the iCare

Learning Session is a quarterly two-hour talk wherein AboitizLand invites speakers who are experts in their own fields to present topics and insights that are usable in both personal and work life of AboitizLanders.



THE OUTLETS 1ST CLEARANCE SALE DRAWS SHOPPERS. Shoppers rushed their way to Lapu-lapu City as the The Outlets at Pueblo Verde's 1st Clearance Sale got under way last July 17-19.

While The Outlets offers great deals, great finds, and savings everyday, the clearance sale offered more, shoppers were drawn to the up-to-70% discount on all items.

Located at MEZ II, Basak, Lapu-lapu City, The Outlets at Pueblo Verde is the first outlet mall in Visayas and Mindanao. Housing more than 50 global brands, The Outlets has become an easy favorite not only as the region's only factory outlet mall, but also as a go-to destination for savvy shoppers.

The Outlets is only gaining momentum with plans of expansion. A new wing is in the works and will be opening soon to provide more space for more top of the line brands, as well as wider array of delectable dining options.

The Outlets at Pueblo Verde is open daily from 11 am to 9 pm.

Metaphil inks agreement with Mitsubishi

- **MOA strengthens relationship in building new thermal power plant in Balingasag, Misamis Oriental**
- **Scope of work includes design and construction of causeway, jetty, chimney, and other mechanical-electrical work**

Mitsubishi Corporation, together with Toshiba Plant Systems & Services Corporation (TPSC), and Aboitiz Construction Group Inc, have signed a Memorandum of Agreement for an additional project in Balingasag, Misamis Oriental. The agreement strengthens the relationship of the two parties as they build the power plant in Balingasag.

Metaphil's scope of work includes design and construction of causeway, jetty, chimney, CW piping and mechanical – electrical erection works for the three x 55-megawatt thermal power plant.

At the signing, Mitsubishi was represented by Project Manager Kouji Higashihata, Asst. Project Manager Satoshi Sanada, Project Advisor Sumio Koriki, Assistant Manager-Project General Administration Hidetaka Shirouzu, and Group Manager of the Overseas Procurement Group of Toshiba Plant Systems & Services Corporation Ryuji Hara.

Metaphil was represented by its Chairmain Jim Aboitiz, President & CEO Nap Pe, Board



MOA SIGNING. Metaphil Chairman Jim Aboitiz, President & CEO Nap Pe, Board Member Anton Perdices, and VP for Operations Jonathan Bendebel met with the Mitsubishi contingent to sign their Memorandum of Agreement at the Marco Polo Hotel in Cebu.

Member Anton Perdices, and Vice President for Operations Jonathan Bendebel along with other members of the management team who witnessed the event at the Marco Polo Hotel in Cebu.

Metaphil's Alex Garciano is the project's manager who will lead about 1,000 kaubans at its peak. The project, valued at over a billion pesos, is expected to be completed in December 2016.



SECOND TIME AROUND FOR METAPHIL AND LAFARGE REPUBLIC (NOW REPUBLIC). Republic, one of the largest cement manufacturers in the Philippines, inked another contract with Metaphil for the mechanical erection works of a new cement mill in its Norzagaray, Bulacan plant. This is expected to be completed in six months or by end of this year and will help boost cement production capacity in the country. The newly awarded project will be managed by Metaphil's Saturnino Caballero, together with the same project team that built the cement mill in Republic's plant at Barangay Dulumbayan, Teresa, Rizal. Once again, with client Republic, kaubans prove delivery on its promise of reliability, integrity, safety, and quality.

Metaphil maintains IMS certification

- “IMS is Metaphil’s commitment to...construction Reliability, Integrity, Safety and Quality.”
– Metaphil President & CEO Nap Pe
- This latest achievement is ACGI’s 13th IMS annual certification and the 5th for MII



TEAM EFFORT. The Metaphil and ACGI TÜV Rheinland audit team was lead by Rafael Magsino for ACGI and Minda Fe Villapando for MII. They were supported by Mark Anthony Lugay, Ernesto Demoy, Mary Grace Balobalo, John Faustorilla, and Jovina Mendiola as members. The IMS annual surveillance audit brings ACGI's certification to its 13th year and MII's to its 5th year.

Aboitiz Construction Group, Inc. (ACGI) and Metaphil International, Inc. (MII), two Aboitiz companies specializing in fabrication, construction, and engineering, are recommended by TÜV Rheinland Philippines for the maintenance of the validity of the prestigious ISO 9001: 2008 / ISO 14001: 2004 + Cor. 1: 2009 / BS OHSAS 18001: 2007 Certificates.

This favorable recommendation from the Integrated Management System (IMS) annual surveillance audit brings ACGI's certification to its 13th year and MII's to its 5th year.

The certification covers Engineering Design and Detailing, General Building & Engineering/Industrial Construction, Metal

Fabrication and Assembly.

IMS certification is proof of the company's adherence to global quality standards and its commitment to its customers, team members, business partners, community, and environment.

President & CEO Nap Pe affirms that “IMS is Metaphil's commitment to deliver on its promise of construction Reliability, Integrity, Safety and Quality.”

“The Metaphil kauban spirit once again has brought this feat and we thank all team members who have continually worked in pursuit of excellence,” adds Mr. Pe.

AVP for Quality, Safety, and Environment

August Dacanay is the Metaphil quality management representative while Quality and Safety Manager David Dumaguit, is the internal quality audit team lead.

The TÜV Rheinland audit team was composed of Rafael Magsino as lead for ACGI, Minda Fe Villapando as lead for MII, along with Mark Anthony Lugay, Ernesto Demoy, Mary Grace Balobalo, John Faustorilla, and Jovina Mendiola as members.

With 37 years of construction, engineering, and project management services, Metaphil contributes to the country's industrial growth and provides jobs and good training for close to 4,000 workforce.

Corporate Social Responsibility

Aboitiz Group and DepEd sign MOU renewing partnership to boost public education

- Aboitiz Foundation formally presented new education-related projects including BU-led initiatives
- “Aboitiz is a partner in almost anything the education sector needs...from kindergarten all the way to college.” -- DepEd Sec. Luistro



COMMITTED TO EDUCATION. Aboitiz Group believes that a better learning environment helps the youth realize their dreams. In partnership with the Department of Education (DepEd), Aboitiz continuously intensifies the development of special science elementary schools (SSES) and technical-vocational (tech-voc) high schools, constructs Silid Pangarap kindergarten schools in collaboration with the Aklat, Gabay, Aruga Tungo sa Pag-angat at Pag-asa (AGAPP) Foundation, repairs and constructs regular classrooms, facilitates teacher skills trainings, and grants scholarships and financial assistance to deserving students.

Renewed commitment has been unveiled by the Aboitiz Group at its annual Interventions in Education event last July 24 at the Enderun Colleges in Taguig City, strengthening its Adopt-a-School partnership with the Department of Education (DepEd) by signing a Memorandum of Understanding (MOU) that will boost the country's public education system.

Aboitiz, through its social development arm, Aboitiz Foundation renewed its commitment and formally presented all its education-related projects, including initiatives from its 27 business units. “Our strong commitment to education resonates in our commitment to help make all Filipino children lifelong learners through our Education for a BetterWorld campaign. We firmly believe that education is where we can make the greatest impact and we continue to advance our

efforts to help improve it in our country. Over half of our group-wide CSR budget is allocated for education-related programs,” stressed Aboitiz Foundation chairman Erramon I. Aboitiz.

In 2014, Aboitiz spent P437 million or 72% of its total corporate social responsibility budget allocation – the biggest so far – to help realize its goal of achieving universal public education by establishing “BetterWorld” schools that promise better learning environment.

DepEd Secretary Armin Luistro said Aboitiz is one of the first [partners] to show consistency in its commitment to education. “Aboitiz is a partner in almost anything that the education sector needs. I have never seen an organization extending support from kindergarten all the way to college, and even beyond [graduating] college,” Luistro said, encouraging the scholars

to make the most out of this opportunity, study hard, and follow their dreams.

In partnership with DepEd, the Group continuously intensifies the development of special science elementary schools (SSES) and technical-vocational (TechVoc) high schools, constructs Silid Pangarap kindergarten schools in collaboration with the Aklat, Gabay, Aruga Tungo sa Pag-angat at Pag-asa (AGAPP) Foundation, repairs and constructs regular classrooms, facilitates teacher skills trainings, and grants scholarships and financial assistance to deserving students.

Aboitiz congratulated 39 of the company's college scholars who graduated this year, 23 of whom are with Latin honors. In the last 27 years, more than 27,000 students have benefitted from its scholarship and financial program.

Corporate Social Responsibility

40 new Aboitiz AGAPP classrooms to benefit 2,400 preschoolers this year

- Since 2011, the Aboitiz Group has built a total of 216 Silid Pangarap classrooms in 108 schools nationwide worth over P124M
- Aboitiz has pledged an additional 30 new AGAPP classrooms to come in 2016



'A STORY OF SHARING'. Education Secretary Bro. Armin Luistro (right) applauded the 40 new Silid Pangarap kindergarten classrooms turned over by Aboitiz Foundation in partnership with the Aklat, Gabay, Aruga Tungo sa Pag-angat at Pag-asa (AGAPP) Foundation. With him are (from left): Aboitiz Foundation Executive VP Augusto P. I. Carpio III, Aboitiz Foundation Chairman Erramon I. Aboitiz, AGAPP Foundation Chairperson Pinky Aquino-Abellada, AGAPP Executive Director Gel Caguioa, AGAPP Trustee Eddie Galvez, and Aboitiz Foundation President Susan V. Valdez.

A total of 2,400 kindergarten pupils will enjoy new classrooms this year, thanks to the 40 AGAPP Silid Pangarap kindergarten classrooms recently donated by the Aboitiz Foundation. The classrooms, which will be built in 20 schools nationwide, were turned over to the Department of Education (DepEd) last August 24 at Enderun Colleges, Taguig City as part of the Aboitiz Foundation's continuing commitment to Education for a BetterWorld. Since 2011, the Aboitiz Foundation and AGAPP

have spent over P124 million to build 216 Silid Pangarap classrooms in 108 schools nationwide, benefitting 40,320 preschoolers.

Meanwhile, more AGAPP classrooms are slated to be donated by Aboitiz next year as part of its ongoing commitment to education. "The Aboitiz Group is committed to this program; and with this in mind, today we are pledging an additional 30 classrooms to be built in 2016," Aboitiz Foundation Chairman Erramon I. Aboitiz added.



AGAPP IN COTABATO. Cotabato Light HR and Community Relations Staff Michelle Prudente, Cotabato Light Assistant Vice President and Resident Manager Engr. Judy Sanchez, and Principal Josephine Alim of L.R. Sebastian Elementary School during the signing of the Memorandum of Agreement governing the donation of a one-storey, 2-classroom AGAPP kindergarten school building.

Corporate Social Responsibility

EDUCATION

Cotabato Light recruits 6 additional scholars

Cotabato Light awarded scholarship grants to six new scholars who will pursue undergraduates studies at the Notre Dame University. The four-year scholarship provides a package of P45,000 per semester for each scholar covering tuition fee, miscellaneous, books and transportation allowance. To date, it has supported 24 college student scholars.



WELCOMING NEW SCHOLARS. Cotabato Light AVP and Resident Manager Judy C. Sanchez (center) signed the college scholarship grant MOA with the new scholars and their parents and guardians.

ABOITIZLAND BRINGS E-SKWELA TO BRGY. MABOLO, CEBU. AboitizLand and Aboitiz Foundation have partnered with the local government of Mabolo and DepEd in establishing an eSKwela Center in the barangay.

Integrating practical options to its teaching methods, the eSKwela program is a flagship project of the Commission of Information and Communications Technology (CICT) together with the DepEd-Bureau of Alternative Learning System (BALS) that offers a substitute for those who don't have access to formal education.

Since 2009, AboitizLand has helped 840 out-of-school youth and adults reach their dreams of going back to school through eSKwela.



NEVER TOO LATE TO LEARN. eSkwela runs parallel to learning systems that provide practical option to existing formal instruction and is part of DepEd's Alternative Learning System (ALS).

HEDCOR SUPPORTS STUDENTS IN THEIR K-12 JOURNEY. Hedcor turned over a refurbished one-storey two classroom carpentry and furniture workshop complete with brand new tools to Sablan National High School in Barangay Kamog. The project is in support of DepEd's K-12 curriculum mandating an additional two years of senior high school studies, which focuses on skills enhancement and training.



34 schools benefit from VECO's Rewiring System Project

VECO's ongoing effort to promote a safe school environment within its franchise area has now covered 34 schools under its Rewiring System Project. Recently, VECO has turned over the upgraded electrical wiring

system to its three newest project beneficiaries -- Sirao Integrated School, Budlaan Integrated School and Sawang Calero Elementary School.

A basic electrical safety orientation for the students was conducted by the utility's safety

team before each ceremonial turnover to increase safety awareness especially among kids. With the addition of these schools, VECO has already rewired a total 1,015 classrooms to date.

Corporate Social Responsibility

ENTERPRISE DEVELOPMENT

Aboitiz Foundation extends assistance to small-scale coops



EMPOWERING COOPERATIVES. Davao Light Chief Operating Officer Art Milan and Aboitiz Foundation Manager for Enterprise Dev't & Microfinance Jennifer Sabianan in one of the MOA signings for loan agreements conducted over the months of June and July.

Aboitiz Foundation has extended microfinance loan packages to various cooperatives in Albay, Batangas, Benguet, Cebu, and Davao to help them in their livelihood activities, which include swine

fattening, farm productivity and livelihood development projects, among many others. A series of MOA signings conducted over the months of June and July sealed the loan agreements.

Supplementing these loan packages were capability-building and livelihood skills training programs that the foundation will conduct to ensure that these livelihood projects become self-sustaining.

Hedcor extends microfinance loans to Benguet cooperatives

Hedcor and Aboitiz Foundation awarded a microfinance loan amounting P990,000 to Lamut Norte Consumer Multipurpose Cooperative to support its cut-flower production projects. Lamut grows and sells Malaysian mums, anthuriums, and other varieties of Benguet cut-flowers.

Aside from Lamut, Hedcor and Aboitiz Foundation have provided similar loan assistance to cooperatives in Benguet. These are Sal-angan-

Banget Multi-purpose Cooperative in Itogon, Barangay Alapang Multi-purpose Cooperative (BALMUCO) in La Trinidad and Thanksgiving Cooperative in Tuba. The latter received a financial loan worth P600,000 for its members' swine-raising project.

To sustain the progress of these microfinance groups, Hedcor conducts seminars on accounting for non-accountants, financial accounting lectures and leadership trainings.



SUSTAINING PROGRESS. Lamut cooperative member Bernard Wagnisen tends to plots of tenderling Malaysian mums. Bernard and fellow cooperative members receive trainings on cooperative management aside from the financial assistance.

Corporate Social Responsibility

HEALTH & WELL-BEING AND OTHER INTERVENTIONS

HEDCOR BRIGHTENS 3,000 SMILES. Hedcor Sibulan and Aboitiz Foundation, in partnership with the Dental Chapters of the Municipality of Sta Cruz, Provincial Local Government of Davao del Sur, and the National Commission on Indigenous Peoples, implemented dental health programs that benefitted a total of 3,000 children in Hedcor's 8 adopted public schools. Dentists lectured and demonstrated proper tooth brushing, flossing, and mouth rinsing. Each student was given hygiene and dental oral kits containing a face towel, soap, and two pairs of toothpaste and toothbrushes for their use in school or at home.



Kutitap year 3 sets new feeding program target

Over the past two years, more than 5,000 school children from 10 elementary schools in Iligan City have benefited from Pilmico's Kutitap Feeding Program. To launch year 3 of the advocacy, the company signed a Memorandum of Agreement (MOA) with the DepEd and Aboitiz Foundation that targets 4,500 from kindergarten to Grade 2 from 13 schools in the area.

Pilmico will distribute healthy and nutritious bread snacks to target students three times a week (Monday, Wednesday, and Friday) for 38 weeks or one school year. The partner schools, meanwhile, will monitor the children's weight and height progress on a monthly basis and compare findings with the established nutrition stats from DepEd.



KUTITAP CONTINUES TO YEAR 3. Tasty ensaymadas brighten recess for young, bubbly students of Tomas Cabili National High School – Annex in Sta. Elena, Iligan City.

Aboitiz Football Cup closes 17th season with record number of players

The Aboitiz Football Cup recently closed its 17th season, which can be described as its biggest and most exciting yet. This season's games saw 2,475 players from 15 different schools in Cebu and 970 commercial players in weekly matches, for a total of 3,445 participants versus 3,230 participants last year.

The Aboitiz Football Cup is Cebu's most prestigious football tournament and guides the Cebu Football Association's selection process for the Philippine Football Federation, which organizes national football competitions.



TO THE LAST MATCH. Leylam FC battled ERCO BRO-GAU FC at the Men's Open finals, with the former bagging the championship for the said division.

ABOITIZLAND'S YOU CAN BE A HERO 6 KICKS OFF. AboitizLand welcomed 74 sixth graders of Don Calixto C. Yongco, Sr. Elementary School (or Tawason Elementary School) in Tawason, Mandaue City to its flagship CSR program You Can Be A Hero. Now on its sixth year, the program is a series of enhanced learning sessions for Grade 6 pupils in which AboitizLand team members tutor them in major subjects. They also have lessons on leadership and personality development through Group Dynamics sessions that employ instructional materials enabling lessons to be easily captured and understood by the graduating students.



Corporate Social Responsibility

HEALTH & WELL-BEING AND OTHER INTERVENTIONS

RURAL ELECTRIFICATION PARTNERSHIP. Cotabato Light held a meeting with the barangay captains of 15 sitios participating in the implementation of the Rural Electrification Project under Energy Regulations No. 1-94 (E.R. No. 1-94). The sitios are all located within the distribution utility's concession area's of Cotabato City, Sultan Kudarat, and Datu Odin Sinsuat. Representing Cotabato Light was AVP & Resident Manager Judy C. Sanchez along with Engineering Group Manager Mark Sam Banluta, Safety Officer Pepito Lubguban, Transmission & Distribution Project Implementer Ivan Jones Colita, and Corporate Communications Staff Arlene Hepiga.



POWERING DREAMS. The completion of the P13-million community infrastructure projects in Sta. Cruz, Davao del Sur and Sibulan Side, Davao City symbolized the fulfillment of the dream of Hedcor's Bagobo-Tagabawa host communities. They are now enjoying a clean water system, training center, tribal halls and access roads. In Mindanao, Hedcor is blazing the trail in fostering harmonious relations with indigenous peoples to develop model communities that allow for the sustainable operation of a power project, the effective management of environmental resources and the continued practice of the way of life of tribal groups.



SEZ, SBMA sign Adopt-an-Ambulance MOA. Subic EnerZone Corporation (SEZ), in cooperation with the Aboitiz Foundation, and the Subic Bay Metropolitan Authority (SBMA) renewed its Adopt-an-Ambulance program with a MOA signing on July 06, 2015 at the SBMA Boardroom in Bldg. 229, Subic Bay Freeport Zone. SEZ AVP and Gen. Manager Warell Kern B. Sario and SBMA Chairman and Administrator Roberto Garcia sign the MOA that will provide assistance to SBMA's Emergency Medical Services program by adopting 7 ambulances providing the necessary spare parts and services required for the maintenance.



ROADS FOR A BETTERWORLD. Hedcor through its access road projects is enabling economic growth in areas where it operates. Hedcor reaches a milestone in the construction of the 30-kilometer access road related to the development of its 68.8-MW Manolo Fortich Hydropower Project. Right on-schedule and with 12 kilometers already built, progress is starting to stir among communities where the new road passes by in this part of Bukidnon province. At its peak, the building of the newest hydropower project is expected to provide employment for 500 local residents.



Corporate Social Responsibility

WeatherPhilippines, CitySavings, and DepEd conduct first Weather101 in NCR

- Teachers learned the basics of different weather disturbances and rain producing weather systems
- WeatherPhilippines will conduct a series of Weather 101 / Tropical Cyclone 101 trainings for DepEd regional offices nationwide

WeatherPhilippines teamed up with CitySavings for a whole-day Weather 101 training for DepEd-NCR last August 20.

Teachers became students who listened attentively to lectures, unlearned old weather misconceptions and acquired new ones, and actively participated in activities—all conducted by Leonilo Millanes, one of WeatherPhilippines's seasoned meteorologists.

The weather course covered basic concepts, processes, and effects of different weather disturbances and rain-producing weather systems in the country. It also equipped participants with the necessary weather knowledge for formulating contingency plans and coming up with appropriate decisions to mitigate the adverse effects of weather-related disasters. Capping off the day, the teachers took on a



GAINING BETTER WEATHER UNDERSTANDING. Teachers from DepEd-NCR expressed much interest in WeatherPhilippines's Weather 101 training, which covered basic concepts, processes, and effects of different weather disturbances and rain-producing weather systems in the country.

storm-tracking exercise that challenged and revealed inquisitive and competitive sides in the group.

"I am glad to be a part of this event. I would have missed a lot if I chose not to

attend this Weather 101 / Tropical Cyclone 101. Thank you for giving us the opportunity to rediscover weather and its relevance in the present times," said one of the participants during the culminating part of the program.

Shell Philippines becomes WeatherPhilippines's largest Gold Donor



BEING #WEATHERWISER IN PALAWAN. Shell Philippines will sponsor 30 new AWS to be installed in Shell gas stations, oil depots, and PCSD offices in Palawan.

Shell Philippines has signed on as the latest Gold Donor for WeatherPhilippines to enhance its Climate Resilience project in Palawan with the Palawan Council for Sustainable Development (PCSD).

The company will install 30 automated weather stations (AWS) on top of the 14 already present and online in the province. This new partnership will boost the disaster preparedness and climate resilience of Puerto Princesa City and nearby municipalities.

The AWS will be deployed in Shell gas stations, oil depots, and PCSD offices. The partners will be taught proper installation and maintenance of the equipment. They will also be trained in Weather 101 and Tropical Cyclone 101 to be customized to focus on ecotourism and disaster and risk reduction, which are aligned with the Provincial Sustainable Development Plan.

Corporate Social Responsibility

WeatherPhilippines and PDRF sign knowledge-sharing agreement

- WeatherPhilippines will provide weather information and other related systems to strengthen PDRF's capacity-building programs
- Pilot Weather 101 session for PDRF welcomed 41 attendees from 34 PDRF member companies

WeatherPhilippines and the Philippine Disaster Recovery Foundation (PDRF) have signed a Memorandum of Understanding (MOU) to formalize their partnership under their mutual bid to enhance the private sector's role in disaster risk reduction and climate change adaptation.

The MOU was signed by WeatherPhilippines President Susan Valdez and PDRF President Rene Meily last July 28 in the presence of Aboitiz Foundation Chairman Erramon I. Aboitiz and PDRF Co-Chairs Manuel V. Pangilinan and Jaime Augusto Zobel de Ayala.

"WeatherPhilippines believes that establishing inclusive partnerships is key to achieving behavioral change in communities and institutions. A strong and meaningful collaboration with PDRF pushes WeatherPhilippines closer to achieving its goal of building a #WeatherWiser Nation," said WeatherPhilippines Vice President and General Manager Celso Caballero III.

In this knowledge-sharing initiative, WeatherPhilippines will provide localized weather information, forecasts, and access to early warning systems that will strengthen PDRF's capacity-building programs. The foundation will also provide trainings and expert meteorological advice that will guide PDRF on using weather information for business continuity.

The first Weather 101 training session for PDRF conducted last September 15 welcomed 41 attendees representing 34 member companies such as Globe Telecom, Meralco, Team Energy, Accenture, and Manila Water.



TOWARD A WEATHERWISER NATION. Present at the WeatherPhilippines-PDRF MOU signing last July 28 are: (from left) PDRF President Rene Meily, Aboitiz Foundation Chairman Erramon Aboitiz, PDRF Co-Chair Jaime Augusto Zobel de Ayala, PDRF Co-Chair Manuel V. Pangilinan, WeatherPhilippines President Susan Valdez, and PDRF Advisor Guillermo Luz.



PILOT PDRF TRAINING. The first Weather 101 training session was conducted for several member companies of PDRF such as Globe, Meralco, and Manila Water last September 15.

Corporate Social Responsibility

New WeatherPhilippines app provides localized weather forecasts on the go

- New mobile app's localized weather forecasts run on any connected Android or iOS device
- Bloggers became #WeatherWiser in their travel, fashion, or sports activity choices



#WOTD. Plot the right weather for different tourist spots in the Philippines with the WeatherPhilippines mobile app.

WeatherPhilippines launched a new free mobile application that provides access to accurate and localized weather forecasts anytime and anywhere from any connected Android or iOS device.

App users can simply type in and search a location to check its five-day weather forecast. These locations can also be saved, labeled, and easily shared on social media.

Inspired by a passion to help strengthen local sustainable development, WeatherPhilippines took a select group of online influencers to Anvaya Cove to discover how the app's weather information can both optimize productivity and enhance one's lifestyle pursuits, be it travel, fashion, or sports.

The bloggers were also introduced to WeatherPhilippines and how its ongoing installation of 1,000 automated weather stations (AWS) nationwide aims to enhance preparedness and resilience to complement the government's efforts in mitigating weather-related disaster risks in the country.

"Creating a #WeatherWiser Nation is a different matter, because it requires us to go beyond weather and its disastrous effects. WeatherPhilippines believes that these influencers can help us achieve this vision, because they provide us with a fresh perspective on how weather really affects people from different walks of life, and they usher in a behavioral change in their communities as well," said WeatherPhilippines Vice President and General Manager Celso Caballero.

Powered by AboitizPower, the customizable app demonstrates the foundation's commitment to building a #WeatherWiser nation by adapting to the needs of a mobile generation. The WeatherPhilippines app is downloadable now for free on Google Play and App Store.

In time for storm season, 16 Luzon cities get Weather 101 training

During the months of July, August, and September, the average track of tropical cyclones is within what is called Extreme Northern Luzon (Batanes Area). While some of these tropical cyclones may not have a significant impact on the Philippines, they enhance the southwest monsoon, and just in time for the onset of storm season, 16 Luzon cities are now better prepared against this onslaught and other weather disturbances.

Last August 5, WeatherPhilippines Foundation, in partnership with the League of Cities of the Philippines, presented its Weather 101 and Tropical Cyclone 101

trainings to enable Luzon-based local government units to make appropriate decisions based on the impact of weather conditions.

Weather 101 focused on laymanizing technical weather terms, weather systems, and processes, while Tropical Cyclone 101 highlighted the significant characteristics of tropical cyclones in the Philippines.

"In severe weather conditions, we have a tendency to overprepare and underprepare. Sometimes, we have classes during localized thunderstorms, or we suspend work despite fair weather," said Celso Caballero III,

WeatherPhilippines Vice President and General Manager.

"We want to empower communities with the essential weather knowledge, because no matter how accurate the weather information is, you cannot fully optimize it for work or lifestyle if you do not know the basic weather systems that affect our lives," Caballero added.

WeatherPhilippines is set to conduct more weather trainings with LGUs and private companies that want to integrate weather into their urban planning, risk management, and business continuity models.

Corporate Social Responsibility

Teacher, ex-rebels, winners of 6th RAFI Triennial Awards

- Nanay Anit advocates education for the T'boli in Lake Sebu, South Cotabato while KFPDAI works to rehabilitate areas of conflict
- Awardees each received a trophy and P400,000 for their dedication to uplifting lives of people in their communities



EXCEPTIONAL FILIPINOS. (Left) RAFI President Bobby Aboitiz awards KFPDAI Executive Director Hadja Giobay Diocolano with the 6th RAFI Triennial Awards trophy for the Eduardo Aboitiz Award for Outstanding Institution. (Right) RAFI Vice President Jon Ramon Aboitiz with retired teacher Anita Castillon of South Cotabato, recipient of the Ramon Aboitiz Award for Exemplary Individual.

A retired teacher and former rebels may not look like they have anything in common, but their passion for uplifting the lives of the people in their communities brought them together as awardees of the 6th Ramon Aboitiz Foundation, Inc. (RAFI) Triennial Awards.

The Triennial Awards, according to RAFI President Bobby Aboitiz, serves as recognition of the people who “stepped up to challenges and worked every day to make the country a better place.”

Anita “Nanay Anit” Castillon earned the Ramon Aboitiz Award for Exemplary Individual for her work with the T'boli tribe of Lake Sebu in South Cotabato where she established a private school and three

indigenous learning schools for the tribe children.

RAFI awarded the Eduardo Aboitiz Award for Outstanding Institution to the Kadtangbanga Foundation for Peace and Development Advocates, Inc. (KFPDAI) for their work in rehabilitation and improvement of conflict areas. Composed of former Moro National Liberation Front combatants who laid down their arms when a peace agreement was reached in 1996, the KFPDAI is a powerful voice in advocacy of peace, order, and rehabilitation in Mindanao.

The two awardees Nanay Anit and KFPDAI, represented by its executive director Hadja Giobay Diocolano, were

each given a trophy and over P400,000 in a ceremony held on August 14 at the Grand Convention Center in Cebu.

Nanay Anit will share her prize money with her beloved students and their families by constructing a water system for the schools and purchasing a carabao to supplement the farming program in the area.

Diocolano, for her part, said the recognition will motivate the people behind KFPDAI to work harder and will use the cash award to set up a microfinancing program for the people they serve in Maguindanao.

Summing up the spirit of the RAFI Triennial Awards, Mr. Aboitiz hoped that recognition strengthens the awardees' passion and affirm their purpose of serving others.

Corporate Social Responsibility

RAFI donates P1.5M for ERUF's training center

- Emergency Rescue Unit Foundation will build a five-room training center at the North Reclamation Area in Cebu City
- The facility will provide training for community emergency medical and pre-hospital care and rescue and rehabilitation services



IN SUPPORT OF EMERGENCY RESPONSE. RAFI President Bobby Aboitiz (seated, center) signs the agreement for the donation of P1.6 million to the Emergency Rescue Unit Foundation. Co-signatories are Dr. Pek Eng Lim, ERUF Chairman (left) and Dr. Kenneth Chan, ERUF Vice Chairman. Standing behind them are RAFI Chief Operating Officer Dominica B. Chua, ERUF BOT Treasurer Mona Li, ERUF Board Member Dr. Jesus Ravanese, and ERUF's Brenda Salvaña.

To help train emergency responders, the Ramon Aboitiz Foundation, Inc. (RAFI) donated P1.58 million to the Emergency Rescue Unit Foundation (ERUF) for the construction of its five-room training center at the North Reclamation Area, Cebu City.

Calling the people of ERUF “angels”, RAFI President Bobby Aboitiz said RAFI would gladly help the foundation, which “has been making miracles for the last 29 years.”

“This is another one of the steps towards creating a better community. This (donation) is not the only time. Whenever we can (donate to ERUF), we will,” he told ERUF officials who accepted the check last August 11.

ERUF said the center would provide training for emergency medical and pre-hospital care and rescue and rehabilitation services to the needs of the community.

RAFI Chief Operating Officer Dominica B. Chua said RAFI is also outfitting a Hino truck to serve as ERUF's mobile triage costing P1.91 million. She praised the foundation for being a reliable intervener in terms of emergency and that climate change now being the new normal, everyone should help equip ERUF.

According to the Memorandum of Agreement between the two foundations, the training center “will develop, professionalize and standardize the provision of pre-hospital emergency care for patients needing treatment.”

Land use planning as flood prevention tool stressed in RAFI forum

Land use planning is crucial in ensuring that a metropolis is ready in avoiding flood and other related disasters.

Dr. Thongchai Roachanakanan, a senior architect from the Ministry of Interior of Thailand, emphasized this in his talk on ‘The Challenge of Land Use Planning in Reducing Urban Flood Risk’ during the Understanding Choices Forum at the Ramon Aboitiz Foundation, Inc. (RAFI) Eduardo Aboitiz Plenary Hall last on August 28.

He said spatial planning is a core component and process in preventing disasters caused by flooding, which, due to climate change, is now a common problem in almost all cities of the world.

Last August 20, RAFI launched its Understanding Choices Forum (UCF) Series on Water anchored on the United Nations Sustainable Development Goals dedicated to

water, or SDG 6. Speakers discussed “preparation and mitigation of effects of water-related disasters.”

Different stakeholders from government, civil society, community, academe, the youth, and private sector discussed water-related issues and the development of actionable steps and solutions that will ultimately contribute to SDG 6.

Experts from Project-Nationwide Operational Assessment of Hazards (Project NOAH), Mines and Geo-sciences Bureau (MGB) of the Department of Environment and Natural Resources (DENR)-VII, and the

Department of Science and Technology (DOST)-VII discussed ways on reducing vulnerability and exposure, geohazard mapping, and technologies for water-related disaster management.



EXPERT ADVICE. Dr. Thongchai Roachanakanan (holding microphone), a senior architect from the Ministry of Interior of Thailand, tells participants of the RAFI Understanding Choices Forum that flooding can be minimized or avoided if land use planning is properly observed in all countries of the world.

Corporate Social Responsibility

RAFI Microfinance opens five more branches

- RAFI Microfinance's 23 branches can now better provide loans and capacity-building initiatives
- The new branches are intended to help provide a stable and rewarding livelihood to more mothers in Bohol, Cebu, and Leyte.



HELP JUST GOT CLOSER. Tagbilaran City Mayor John Geesnell Yap (right) cuts the ribbon to formally open the RAFI Microfinance branch in his city. With him are RAFI Micro-finance & Entrepreneurship Executive Director Ma. Theresa Catipay and RAFI COO Dominica Chua.

To serve more of its homemaker clients, RAFI Microfinance has opened five more branches in Bohol, Cebu, and Leyte, bringing the total number of branches to 23.

Nanays, or mothers, may secure loans and avail themselves of capacity-building initiatives to support their desire to have their own means of livelihood and improve their families' living conditions.

"We want something sustainable for the mothers. We hope that through this branch, all of us will prosper," said RAFI Chief Operating Officer Dominica Chua during the Sogod branch opening held on August 4.

Meanwhile, during the opening of the Carcar branch on July 2, Hazel Guille was one of the nanays who was ecstatic that RAFI Microfinance has opened a branch near her. "Nalipay kaayo ko ug nagpasalamat nga aduna nay branch nga duol diri sa Carcar kay sa una muadto pa ko sa Argao branch," she said.

Over the past four months, RAFI Microfinance also opened branches in Tagbilaran City, Bohol (located at Door 2, Seaview Apartment, CPG East, Bool District), Mandaue City (Square One Commercial Complex in Tipolo), Carcar City (Travelers Inn, Valladolid), Sogod, Cebu (Proper Damolog), and Palompon, Leyte (Taft Street, Central 1, Poblacion).

RAFI turns over 13 day care centers in Cebu

Ramon Aboitiz Foundation, Inc. (RAFI) in cooperation with local government units in Cebu turned over 13 day care centers and child-friendly indigenous playgrounds within the third quarter of the year.

Through the Dolores Aboitiz Children's Fund (DACF), RAFI donated day care centers to Barangays Owak, Manguiao, San Isidro, Tag-amakan, and Lunas in Asturias town on July 1 and 2; Barangays Punay, Tampaan, Saksak, and Zaragosa in Aloguinsan town on July 22 and 23; Barangay Cansojong in Talisay City on July 24; and Barangays Bulasa, Talaga, and Usmad in Argao town a month later.

DACF supports early childhood care and development, noting that 80% of the child's brain develops between ages three and six.

RAFI-DACF Executive Director Maria Iris Andrino acknowledged the commitment of the town and barangay officials in realizing the partnership. "I am glad nga nagtinabangay ang tanan (all did their part to help)," she said.



BRIGHT NEW BEGINNINGS. RAFI-DACF Executive Committee Chairperson Maria Cristina C. Aboitiz (right) joins RAFI-DACF Executive Director Ma. Irish V. Andrino and Aloguinsan town's Vice Mayor Mariolito Biton and Mayor Cynthia Moreno for a short program during the turnover ceremony for the barangay's new day care center.

Sustainability

FOCUS AREA: TEAM MEMBER ENGAGEMENT & DEVELOPMENT

Team members triumph at the Aboitiz TRI2015

The Aboitiz TRI2015 swim-bike-run event drew 295 participants including the 36 team members who championed BetterWorld through a healthy and active lifestyle. Congratulations to all the winners!



TRI2015 saw more team members joining the triple sports event. Aboitiz dominates the relay bagging the top 3 places. (From left): AEV Chief Human Resources Officer Txabi Aboitiz poses with the 2nd placers Carlos Aboitiz and Manny Rubio (AboitizPower Team); 1st placers Edward James Roque, Kristian Reyes, Jose De Jesus (AboitizPower-sponsored cycling team); and 3rd placers Jana Pedro, Felino Bernardo and Obet Javier (Triple Threat Team).



Sustainability

“ All of you who have participated in this triathlon are champions because of your personal commitment to live a healthy and active lifestyle. You clearly demonstrate an important principle of sustainable living. We will continue to be involved in more of these activities in line with our commitment to making Aboitiz a truly sustainable enterprise that we can entrust to future generations.

Txabi Aboitiz,
Chief Human Resources Officer, AEV



Amale Jopson, AboitizLand
1st Place: Female Category (40-44)



Jana Pedro, Obet Javier, and Felino Bernardo
3rd Place: Relay

Larry Ocampo, PETNET CEO
1st Place: Male Category (50-54)

Sustainability

FOCUS AREA: TEAM MEMBER ENGAGEMENT & DEVELOPMENT

Aboitiz Invitational 2015: Tee off for a BetterWorld

- Aboitiz supports world-class golf talents while promoting a healthy and active lifestyle
- Players earned points from the Asian Development Tour, of which Aboitiz Invitational is an important leg

“Aboitiz has long been an active supporter of initiatives that promote health and wellbeing through sports. We support athletic events such as the AboitizPower Philippine Hobie Challenge, the AboitizPower Tour of Subic, and the Aboitiz Football Cup, known as Cebu’s most prestigious football tournament. We take pride in having our own champion corporate football club, the FC Aboitiz.

— EIA



THE WINNING TEAM (L-R): Team EIA was joined by Tadahiro Miyamoto, General Manager, Bank of Tokyo Mitsubishi, pro golfer Juvic Pagunsan, 2011 Asian Tour Order of Merit winner, and Suguru Tsuzaki, President and CEO, Team Energy Corporation.



(From left): Ted Sheils (CRH), Tony Moraza, William Paradies, James Timko, Ernest Villareal



FC Aboitiz scores division win at Yuppies Football League 2014

FC (Futbol Club) Aboitiz, the Aboitiz Group's corporate football team, ended the season on a high note with a division-level championship at the Yuppies Football League 2014, organized by the Corporate Football League.

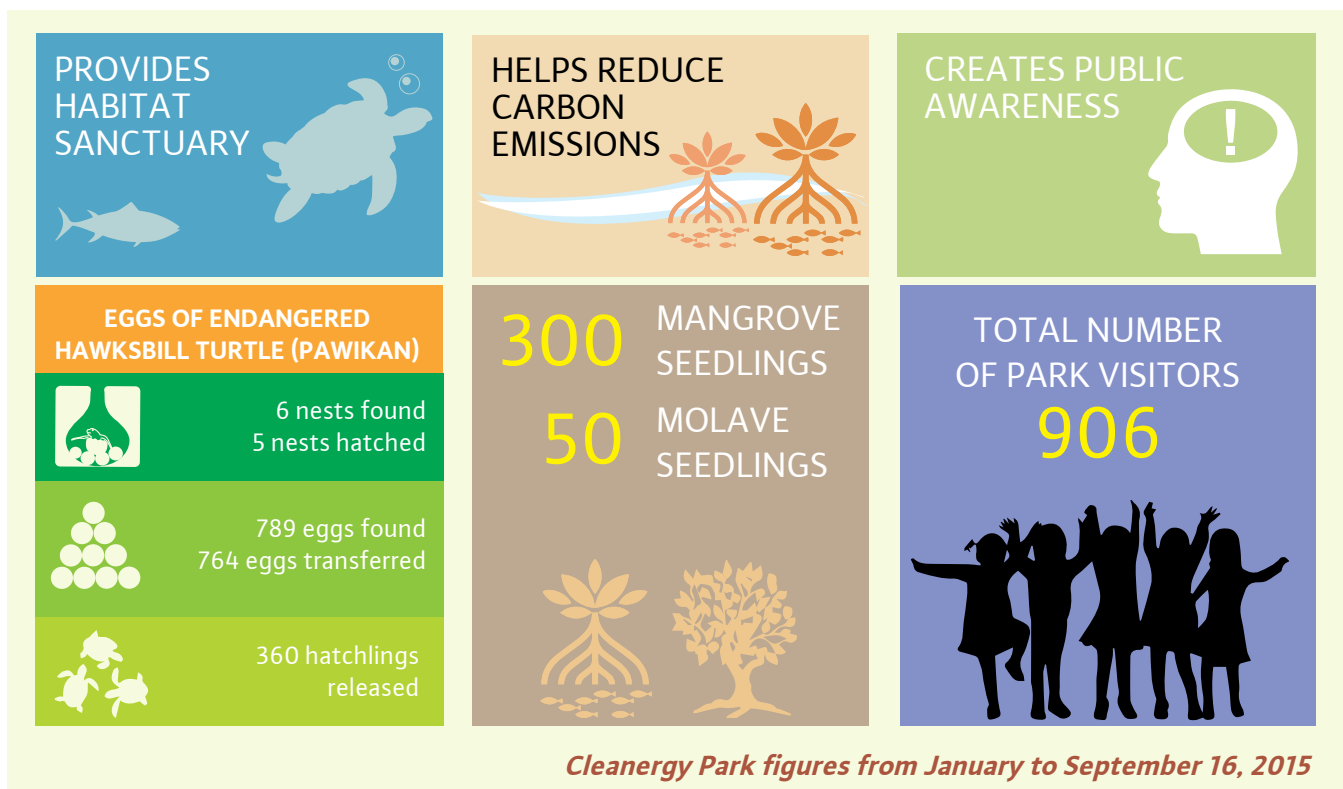
At the division level, FC Aboitiz bested seven other teams to secure a slot in the championship game, defeating the Atlas Copco team 2-0 to bag the Division 3 championship. Overall, FC Aboitiz ranked 3rd for the entire tournament.

Sustainability

FOCUS AREA: CARBON EMISSIONS REDUCTION

Cleanergy Park: Hatching hope, inspiring action

- Since its inception 2014, a total of 1,607 Hawksbill hatchlings have been released
- It also serves as an outdoor biodiversity classroom for the public



DID YOU KNOW?

Cleanergy Park saved an injured pawikan



Hawksbill turtle hatchlings swim to the sea soon after they break out of their eggshells. Each time new turtles are hatched, there is hope in increasing their numbers, and ultimately, the survival of their species.

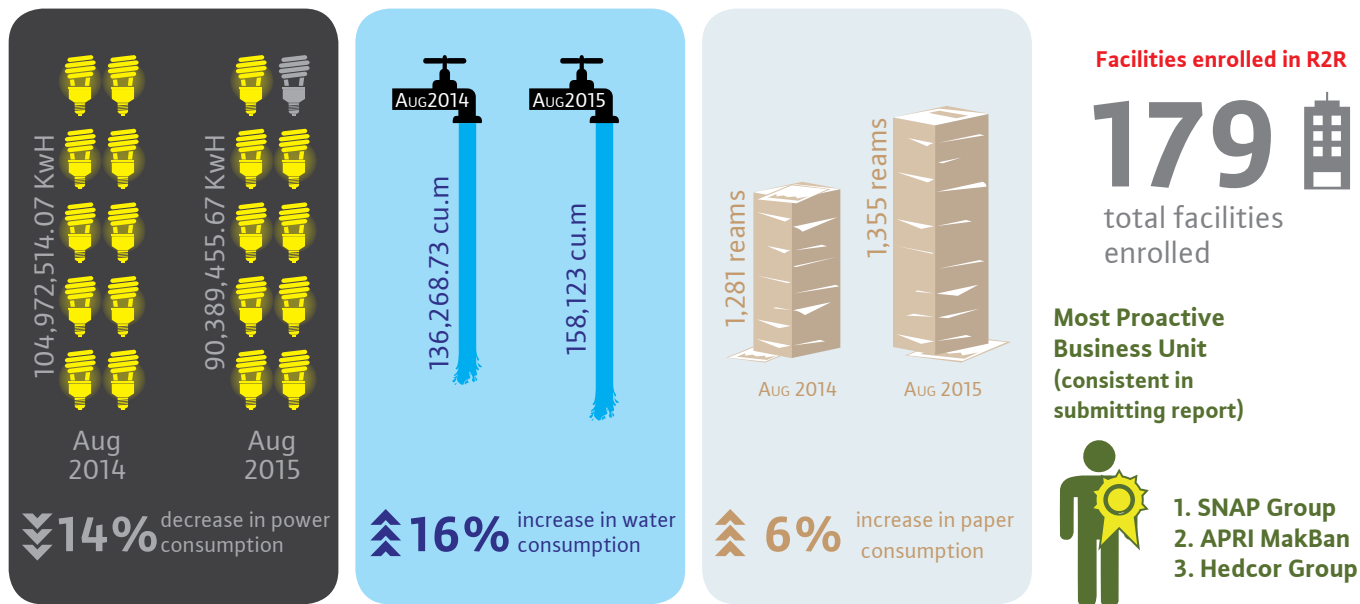


An injured Olive Ridley turtle was saved after it was brought to the Park by Davao City Police and DENR. While recuperating, the turtle laid eggs in the Park's repository tub. Before it was released back to the open sea, it was marked with flipper tags to monitor its mobility.

Sustainability

FOCUS AREA: RESOURCE EFFICIENCY

RACE 2 REDUCE (R2R) JANUARY TO AUGUST PERFORMANCE



At Aboitiz, we always strive to find better ways in conducting our business operations. We continue to challenge ourselves to minimize our own operational footprint and improve the environment and optimize the way we use our planet's precious resources.

FOCUS AREA: WASTE MANAGEMENT

ABOITIZ GROUP WASTE MANAGEMENT IN 2014



Sustainability

Eco-Market Day teaches Bagobo-Tagabawa kids how to manage waste

Hedcor invited students of Tudaya Elementary School and communities in Sta. Cruz, Davao del Sur to participate in its quarterly Eco-Market Day. This activity aims to lessen garbage that might otherwise pollute the streams and rivers within its host communities.

The community brought scrap metals, glass bottles, and plastic products that can still be reused or recycled. At least 318 kilos of recyclable materials were collected and sold to junk shops. The income generated from selling the waste materials will be donated to the students of Tudaya Elementary School to augment their school allowance.



TRASH TO TREASURE. A Bagobo-Tagabawa father helps students unpack their recyclables that can be sold at Hedcor's Eco Market Day recently held in Tudaya Elementary School.

Pinsker's hawk-eagle rescued in Sibulan



While walking within the system of Hedcor's Sibulan Hydropower Plant A, Berny Apal of Brgy. Sibulan and his two companions were able to rescue a helpless three-year-old Pinsker's hawk-eagle after they found it entangled in tree roots. It was noticed that the eagle was unresponsive, scrawny, and with an injured left eye.

The men brought the bird to Dr. Roberto Puentespina, Jr. for proper treatment and is now being nursed back to good health at the latter's clinic. The community's swift and appropriate response underscores the crucial role of local communities in wildlife protection. This also validates Hedcor's information campaign on wildlife preservation among the Bagobo-Tagabawa host communities in Sta. Cruz.

Subic EnerZone joins the Coastal and Marine Clean Up Drive

Subic EnerZone Corporation's (SEZ) team leaders, members and contractors joined ESCUBASURERO, a coastal and marine clean up activity organized by the the Subic Bay Metropolitan Authority's (SBMA) Disaster Risk Reduction and Management Committee

(SDRRMC) last July 25, 2015 in adherence to 2015 National Disaster Consciousness Month.

SEZ volunteers collected and hauled kilos of woods and non-biodegradable waste materials composed mostly of plastic wrappers dumped into the sea and coastal area. The clean up

drive envisions to maintain the balance of the marine ecosystem and spread awareness of the protection of marine life and the marine environment and to emphasize the dangers of marine pollution. Schools, locators and LGU's also joined this social initiative.

Our single most important risk --not adapting to change

Comments by Endika Aboitiz on Francis Fukuyama's
"Political Order and Political Decay"



*"I reserve the right to change my mind the moment after
I made it if new information comes to light" – Manuel Senillosa*

From Francis Fukuyama's book on political decay I have put together this extract for you to reflect on. One of the subjects that have fascinated me since I was young was why people were stupid enough to hang on to beliefs in the light of overwhelming evidence to the contrary. This extract, which I have simplified, explains it in very simple form. I have found fascinating to observe people living their lives on certain beliefs driving certain behavior, knowing in their gut that it has to be untrue.

We Catholics are victims of beliefs surely created to control our behaviours. The more intelligent of us have to know they are false. All it takes is a little research. The less intelligent have to be forgiven as the stories have been ingrained in them since they were in their mothers' wombs. There is no doubt today that they were just that – stories.

Why do institutions fail to adapt to change?

01. Cognitive

Man follows institutional rules for reasons that are not entirely rational. Many, if not most religious rules take their roots in functional needs e.g. the need to regulate sexuality and reproduction. Fervent religious believers will not abandon their beliefs simply in the face of evidence

that they are bad or wrong.

Everyone creates and uses shared mental models of how the world works and sticks to it even in the face of clear, contrary evidence.

We know that the New Testament's



Man follows institutional rules for reasons that are not entirely rational. Everyone creates and uses shared mental models of how the world works and sticks to it even in the face of clear, contrary evidence.

Political institutions develop as new social groups emerge and challenge the existing equilibrium. If they are successful, the rules change. Outsiders become insiders.

contents were chosen in Nicaea, 300-plus years after Christ died. We know the pieces that comprise it were written decades after Christ died and probably by people that did not know him. It is impossible that it be accurate, yet we swear by it. We know it is the basis for one of the largest hoaxes in human history – Catholicism. Yet so many run their lives based on it.

02. The Role of Elites or Incumbent Political Actors within the

Political System

Political institutions develop as new social groups emerge and challenge the existing equilibrium. If they are successful, the rules change. Outsiders become insiders.

Insiders then acquire a stake in the new system and act to defend the status quo. Insiders can use their access to information and resources to manipulate the rules to their favour.

Human sociability is based around the twin principles of kin selection and reciprocal altruism – the favoring of family and friends with whom one has exchanged favours.

We see many examples in our own local environment: of institutions that have



The Catholic Church has survived and triumphed over 2,000 years because their organizational & branding genius and their uncanny ability to change exactly when they need to so as not to lose market share. We see that change in motion today with this new pope that is both a rock star and a visionary. The Catholic system produces these change agents every so often, and that keeps them evergreen.

failed because they have not allowed new professional talent to enter their enterprises to favor family and friends. They have hence not adapted to change and are slowly withering away in front of their own eyes because their institutions were not strong enough to resist elite and political capture.

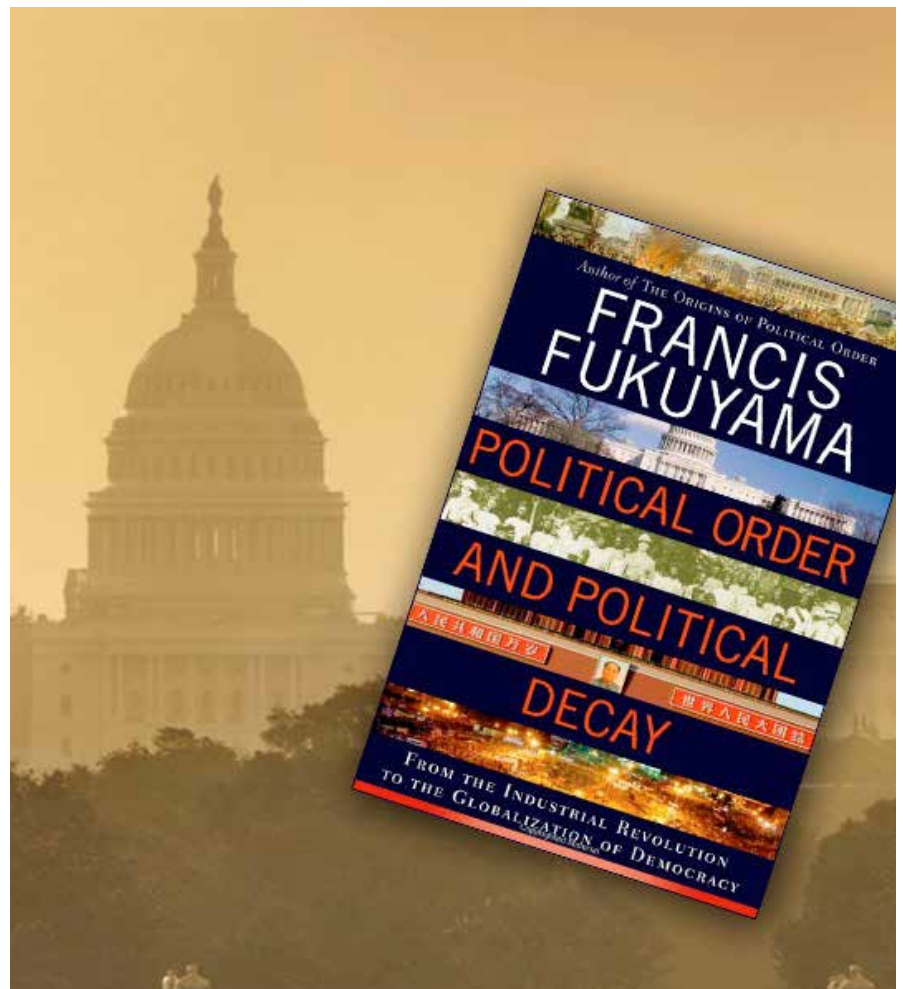
Our policy of a retirement age resists elite capture. Meritocracy is among the strongest of institutions we can continue to strengthen.

The Mamluk slave soldiers legitimized themselves by defending Egypt and Syria against the Mongols and the Crusaders and became an entrenched elite. The older Mamluks blocked upward mobility. Their disdain for firearms prevented their military

modernization resulting in their fall against the Ottomans.

The Catholic Church has survived and triumphed over 2,000 years because their organizational & branding genius and their uncanny ability to change exactly when they need to so as not to lose market share. We see that change in motion today with this new pope that is both a rock star and a visionary. The Catholic system produces these change agents every so often, and that keeps them evergreen.

Our system at Aboitiz is the result of an evolution that has always adapted to change. We must protect this evolutionary design to make sure that we remain dynamic and evergreen so that we don't wither.



The World & The Philippines: The General Economic Situation August 2015

Comments by Endika Aboitiz
Edited and Greatly Improved By Romeo Bernardo



***P.S. Without the inputs and corrections of Romy,
this paper would have been seriously incomplete.--EMA***

The shock of the month—the devaluation of the CNY (Chinese Yuan).

It caught everyone by surprise—and as in all surprises, we should not have been caught by surprise.

When the Federal Reserve was printing money through QE (quantitative easing), the dollar was weak.

When the Japanese started in significant amounts, the yen weakened.

When the ECB (European Central Bank) accelerated their QE, the Euro weakened.

So when the Chinese followed suit, the devaluation had to come but since it was controlled, none of us were looking there.

They have done what they needed to do.

Do they intend to end up with a free float as part of a modern economy? Let's hope so. This, however, is a good sign.

The Indonesian rupiah devalued from Rp8,500 to Rp14,000 in four years; the Philippine peso, by very little, and is now beginning to move.

One has a current account (CA) deficit, and the second CA surplus that is helping hold its own against a strengthening dollar--on the back of

QE ending and interest rates about to rise.

IS THE CONCLUSION THAT THE SYSTEM IS WORKING CORRECT?

Are there mechanisms in place for greater global coordination in event of a crisis? Learnings from 2009 and past crises?

There will always be "black swans." The

smooth transition out of a world used to easy money and very low interest rates, nurturing growth even when there is more limited fiscal space post the 2008 crisis, present-day demographics and what is left of overleveraged consumers--challenges galore! And lots of financial volatility! However, one can argue that demographics have always been the same. It is just a question of when you stop working.



If we changed the retirement age to 75 over the next five to 10 years, the demographic picture would change.

NOW LET'S LOOK AT OUR ECONOMY

Over the decades, post-Marcos, we have liberalized almost every industry. We have privatized our national airline, we opened up the airline industry, our Manila water systems, our expressways and national power. Very importantly, we opened up our telecommunications industry.

We have removed the subsidies of national power.

We have expanded and increased the VAT (value-added tax).

We raised taxes on tobacco and alcohol products.

We have lowered tariffs, liberalized trade, freed up the currency controls, interest rates, strengthened the banks and developed our capital markets.

The result has been a growing economy, a primary fiscal surplus, low foreign debt and an \$85 billion GIR (gross international reserve). Today we are a creditor nation to the world.

The Philippine economy was first driven by overseas Filipino workers' (OFWs') remittances. Then came along the ICT/BPO (information communication technology/business process outsourcing) industry success. The first two functioned because of liberalization, globalization, and accelerated technology, and cheap airfares and cheap communication for the OFWs and Internet, VOIP (voice over Internet protocol) et. Al. for the ICT/BPO industry.

Our next opportunity is Tourism. Now this needs infrastructure to facilitate our third pillar. The NAIA Expressway will facilitate the driving of the Bay Area gaming industry. It's not enough. We need at least a Connector Road between NLEX and SLEX to create the opportunity to move traffic to Clark. In addition, a new modern Clark Terminal needs to be built and NAIA needs to be privatized. The new Mactan Terminal's construction seems to have begun.

We need infrastructure to ease Manila traffic, help tourists move around Manila, to encourage FDI (foreign direct inflows), and to enhance productivity. The CALAX construction will help, as will the connector road and the lengthening of SLEX to Lucena

This same infrastructure above will help drive manufacturing if we are to take advantage of exports going to PC 16 (Post-China 16). We are now in a position to participate more fully in the fruits of the ASEAN economic integration.

Ideally, we should stop land reform to enhance agriculture – I guess that is unlikely.

NFA (National Food Authority) needs to be scrapped and importations freed to lower the cost of rice to start with. It costs us twice what rice costs in the ASEAN, affecting national malnourishment and impoverishment. Allowing land markets to function post-land reform would help let loose agriculture and agribusiness.

Tax reform is due. We need taxation simplicity. Rationalizing incentives and shifting taxation to consumption through consumption taxes and a higher VAT--this will simplify collection and increase collection effectiveness.

We need to forge lasting peace in Mindanao through development.



We think that enough structural changes have prepared us for a bright future--so long as we do not regress with over-regulation, very delayed infrastructure improvement, and too much politics. We will have delayed infrastructure, but so long as we go forward without too much delay because of way too much politics, we can grow at six or more percent a year and, hopefully, double our economic size every decade. This will not be what we are capable of, but it will be a realistic move forward.

People

Promotions



Feliciano Angue
SVP-Chief Security Officer and Head of Business Services Group
UnionBank

Feliciano has been promoted to SVP-Chief Security Officer and Head of Business Services Group.



Frederick Claudio
SVP-Center Head of Corporate Banking
UnionBank

Frederick has been promoted to SVP-Center Head of Corporate Banking.



Mary Joyce Gonzales
EVP-Center Head of Retail Banking
UnionBank

Mary has been promoted to EVP-Center Head of Retail Banking.



Angelo Dennis Matutina
EVP-Center Head of Channel Management
UnionBank

Angelo has been promoted to EVP-Center Head of Channel Management



Mia Bontol
Digital Communication Manager
AEV RMD

Mia has been promoted to Digital Communication Manager, reporting directly to Judd Salas, AEV AVP-Branding and Communication. She was a Corporate Branding and Communication Officer before this promotion.



Ryan Griva
Manager, Engineering Group
EnerZones

Ryan has been promoted to EnerZone Engineering Group Manager. He was head of SEZ Transmission and Distribution Group since 2013 before his promotion.

New Hires



Therese Xyza Abarca
Associate General Counsel-Corporate Secretarial & Compliance
AEV LEX

Theresa has joined AEV LEX as Associate General Counsel-Corporate Secretarial & Compliance reporting directly to Catherine Atay, AEV AVP-Corporate Secretarial and Compliance Services. She was a Contract Lawyer at Puno and Puno Law Offices before joining AEV. Theresa graduated with a degree in Psychology, cum laude, from the University of the Philippines-Diliman and a law degree from the Ateneo de Davao University. She was admitted to the bar in 2011.



Camelle Joy Basillote
Legal Secretary-Corporate Secretarial & Compliance
AEV LEX

Camelle has joined AEV LEX as Legal Secretary-Corporate Secretarial & Compliance reporting directly to Dana Ouano, Paralegal. She was an Assistant Data Centre Administrator (through Ng Khi Development Corp.) before being absorbed. Camelle graduated with a certificate degree in System and Network Administration from the University of San Carlos-Cebu.



Bryan Baure
Enterprise Systems Specialist
AP Generation

Bryan has joined AP Generation as Enterprise

Systems Specialist reporting directly to Annabel Gatdula, Enterprise Systems Manager. He was an Oracle Consultant at GENPACT before re-joining AP. Bryan graduated with a degree in Accountancy from the Pamantasan ng Lungsod ng Maynila and is a CPA.



Mary Ann Bolata
Business Services Specialist
AEV iCSD

Mary has joined AEV iCSD as Business Services Specialist reporting directly to Ann Arribas, AEV Business Services Manager. She was an Accounts Payable Officer at Aviation Concept and Logistics, Inc. before joining AEV. Mary graduated with a degree in Accountancy from the Philippine School of Business Administration.



Marjoleyn M.A. van den Bosch-Broeren
Special Projects Manager
AEV Lex

Marjoleyn has joined AEV LEX as Special Projects Manager reporting directly to Jasmine Oporto, SVP-Legal and Corporate Services. She was a Foreign Consultant for a local law firm before joining AEV. Marjoleyn graduated with a master's degree in Dutch Criminal Law and Dutch Civil Law from Leiden University, the Netherlands and passed the New York Bar in 2005.



Catherine Cabrera
Internal Auditor
AP Generation

Catherine has joined AP Generation as Internal Auditor reporting directly to Saturnino Nicanor, Jr. She was an Audit and Report Reviewer Analyst at Intertek Testing Services Philippines, Inc. before joining AP. Catherine graduated with a degree in Industrial Engineering from the Technological Institute of the Philippines-Manila.

People



Paula Angela Caldit

Financial Analyst
AP Generation

Paula has joined AP Generation as Financial Analyst reporting directly to Liza Luv Montelibano, AP CFO. She was a Planning Analyst at KFC Philippines before joining AEV. Paula graduated with a degree in Financial Management and Systems Development from San Beda College Manila.



Lesley Kaye Cancio

Regulatory and
Administrative Assistant
AP Regulatory

Lesley has joined AP Regulatory as Regulatory and Administrative Assistant reporting directly to Katrina Platon, AP AVP-Legal for Regulatory Affairs. She was a Facilities Management Officer at Hexagon Pm Solutions before joining AP. Lesley graduated with a degree in HRM from Philippine Christian University.



Chlaudine Carpio

Paralegal
AEV LEX

Chlaudine has joined AEV LEX as Paralegal reporting directly to Catherine Atay, AEV AVP-Corporate Secretarial and Compliance Services. She graduated with a degree in Legal Management from San Beda College Manila.



Ron Ivan Censon

Internal Auditor
AP Generation

Ron has joined AP Generation as Internal Auditor reporting directly to Saturnino Nicanor, Jr., Audit Manager. He graduated with a degree in Mechanical Engineer from Bulacan State University, and is a registered mechanical engineer.



Dazzle Kane Cortel

Administrative Assistant
AP HR

Dazzle has joined AP HR as Administrative Assistant reporting directly to Nina Pedro, AP AVP-HR. She graduated with a degree in Sociology from the University of the Philippines-Los Baños.



Dave Devilles

Corporate
Communication Manager
AEV Sustainability

Dave has joined AEV Sustainability as Corporate Communication Manager reporting directly to Malou Marasigan, AEV AVP-Sustainability. He was a Principal Consultant on Communications Strategy at Asian Sustainability Initiative before joining AEV. Dave graduated with a degree in Public Administration at the University of the Philippines-Diliman and a master's degree in Corporate Communication and Reputation Management from the University of Manchester.



Lorraine Dawn Fabro

Corporate Document
Specialist
AP Legal & Corporate
Services

Lorraine has joined AP Legal and Corporate Services as a Corporate Document Specialist reporting directly to Joseph Gonzales, AP FVP-General Counsel. She was a Knowledge Management Personnel at Aidea Philippines before joining AP. Lorraine graduated with a degree in Library and Information Science from the University of the Philippines-Diliman.



Teddy Gantalao

Junior Accountant
AP Distribution

Teddy has joined AP Distribution as Junior Accountant reporting directly to Dary Aran, Accounting Manager. He was a General Accounting Staff at San Carlos Biopower before joining AP. Teddy graduated with a degree in Accountancy from the University of Negros Occidental-Recoletos and is a CPA.



Charisse Gendrano

Accounting Supervisor
AESI Finance

Charisse has joined AESI Finance as Accounting Supervisor reporting directly to Connie Labao, AP AVP-Finance and Special Projects. She was a Senior Associate at D&V Philippines Outsourcing before joining AP. Charisse graduated with a degree in Accountancy from San Pedro College of Business Administration and is a CPA.



Ryan Genetiano

Accountant
AESI Accounting

Ryan has joined AESI Accounting as Accountant reporting directly to Charisse Gendrano, AESI Accounting Supervisor. He was an Accounting Assistant at Fortmed Medical Clinics Makati before joining AESI. Ryan graduated with a degree in Accountancy, cum laude, from Northern Luzon Adventist College.



Ericson Leysa

Internal Auditor
AP Generation Internal
Audit

Ericson has joined AP Generation Internal Audit as Internal Auditor. He was a Field Auditor at Asia Brewery, Inc. before joining AP. Ericson graduated with a degree in Accountancy from the Polytechnic University of the Philippines-Sto. Tomas, Batangas, and is a CPA.



Margarette Lim

Sustainability Specialist
WPF

Margarette has joined WPF as Sustainability Specialist reporting directly to Celso Caballero III, WPF VP-General Manager. She was a Corporate Strategies and Events Marketing Officer at PhilHealth before joining WPF. Margarette graduated with a degree in HRIM, cum laude, from the University of the Philippines-Diliman.

People



Choppy Pie Mamigo
Talent Engagement and Communication Officer
AEV HR

Choppy has joined AEV HR as Talent Engagement and Communication Officer reporting directly to Anji Azuelo, AEV VP-Talent Retention and HR Operations. She was a Communications and Employee Events Supervisor at IBM Philippines before joining AEV. Choppy graduated with a degree in Development Communications, major in Journalism from the Ateneo de Cagayan University, and completed master's units in Communication from the Ateneo de Manila University.



Marnie Mañalac
AVP-Strategy, Systems, and Organization Performance
AP

Marnie has joined AP as AVP-Strategy, Systems, and Organization Performance reporting directly to Ana Aleta, VP-Management and Information Systems. She was a Senior Manager and Head of Activity-Based Costing and Management at Meralco before joining AP. Marnie graduated with a degree in Industrial Engineering at the University of the Philippines-Diliman and is a CMA.



Nejhma Faye Manlosa
Environmental Management Supervisor
AP

Faye has joined AP as Environmental Management Supervisor reporting directly to Marco Carlos, AP VP-SHEQ. She was a Corporate Environment Officer at Holcim Philippines before joining AP. Faye graduated with a degree in Environmental Science, cum laude, from Mindanao State University.



Rodessa May Marquez
Corporate Branding and Communication Specialist
AP RMD

Dessa has joined AP RMD as Corporate Branding and Communication Specialist reporting directly to Ria Calleja, AP AVP-Branding and Communication. She was

an Executive Assistant to the Chairman at ADP Pharma Corporation before joining AP. Dessa graduated with a degree in Sociology from the University of the Philippines-Diliman.



Jaime Moraza
Management Associate
AEV

Jaime has joined AEV as Management Associate. He was a Program Manager at Microsoft before joining AEV.



Nerissa Camille Natalicio
Paralegal
AEV LEX

Nerissa has joined AEV LEX as Paralegal reporting directly to Marilou Plando, AVP-Legal Administration. She was a Remedial Foreclosure Staff at BPI Family Savings Bank before joining AEV. Nerissa graduated with a degree in Political Science from the University of Sto. Tomas.



Sandra Palileo
Corporate Branding and Communication Assistant
AP RMD

Sandra has joined AP RMD as Corporate Branding and Communication Assistant reporting directly to Wilfredo Rodolfo III, AP Corporate Branding and Communication Manager for Mindanao. Sandra graduated with a degree in Mass Communication at the Ateneo de Davao University.



Danne Realuyo
Trader
AP

Danne has joined AP as Trader reporting directly to Nonoy Laset, AP VP-Trading. She was a Settlement Specialist at PEMC before joining AP. Danne graduated with a degree in Electrical Engineering, Major in Power Engineering, from the University of the Philippines Los Baños.



Juan Paolo Regala
Finance Manager
AP

Paolo has joined AP as Finance Manager reporting directly to Liza Luv Montelibano, AP CFO. He was a Marketing Finance Executive at British American Tobacco before joining AP. Paolo graduated with a degree in Business Economics, cum laude, from the University of the Philippines-Diliman.



Jennifer Sabianan
Manager for Enterprise Development & Microfinance
Aboitiz Foundation

Jennifer has joined the Aboitiz Foundation as Manager for Enterprise Development & Microfinance reporting directly to Danny Cerence, AVP for Project Development and Management. Jennifer graduated with a degree in Accountancy from Saint Mary's University-Bagui.



Karen Ivy Sangco
Administrative Manager
Aboitiz Foundation

Karen has joined Aboitiz Foundation as Administrative Manager reporting directly to Sonny Carpio, Aboitiz Foundation EVP and COO. She was a School Administrator at Summit School before joining AEV. Karen graduated with a degree in Commerce from the University of Sto. Tomas.



Jay Seniorin
Technical Services Engineer
AdventEnergy

Jay has joined AdventEnergy as Technical Services Engineer. He was a QA Engineer and ISO 9001 Internal Auditor at Meralco before joining AdventEnergy. Jay graduated with a degree in Electrical Engineering at the Polytechnic University of the Philippines.

People



Vinel Tagsa
Accountant
AESI Accounting

Vinel has joined AESI as Accountant reporting directly to Charisse Gendrano, Accounting Supervisor. He was a Finance Associate at A.P. Moller Maersk before joining AESI. Vinel graduated with a degree in Accountancy from the Philippine School of Business Administration and is a CPA.



Karen Macalinao
Specialist, Support
Services
SEZ

Karen has been transferred to Support Services as Specialist. She was a Reputation Management Specialist before this transfer.



Jennifer Figuerrez
Specialist, Reputation
Enhancement
EnerZones

Jennifer has been transferred to the Reputation Enhancement Department as Reputation Enhancement Specialist. He was Material Management Staff before this transfer.



Kevin Lawrence Villacruz
Corporate Branding
and Communication
Associate
AP RMD

Kevin has joined AP RMD as Corporate Branding and Communication Associate reporting directly to Ria Calleja, AP AVP-Corporate Branding and Communication. He was a Communication and Events Officer at SM Mart before joining AP. Kevin graduated with a degree in Organizational Communication from De La Salle University.



Nelson Vivar
Accountant
AP Accounting

Nelson has joined AP as Accountant reporting directly to Tina Beloria, AP VP-Comptroller. He was a Fund Accounting Specialist at JP Morgan Chase Bank before joining AP. Nelson graduated with degrees in Accountancy and Accounting Technology from the Central Luzon State University, and is a CPA.

Transfers



Antonio Casimero
Technician, Substation
SEZ

Antonio has been transferred to the Substation Department as Technician. He was a Power Metering Technician before this transfer.

weather philippines
MOBILE APP
accurate and local weather forecasts for you and your loved ones.

The advertisement shows a hand holding a smartphone displaying the Weather Philippines app interface. The app shows weather forecasts for several locations, each with a profile picture and weather icon:

- Me: Iloilo City, Cebu (Sunny) 29°
- Jefferson's Office: Pangasinana, Manila (Rainy) 23°
- Simon's House: Iloilo City, Cebu (Sunny) 35°
- Mom's Condo: Davao City, Davao (Thunderstorms (Heavy)) 20°
- Martha's Day Care: Ermita, Manila (Lightly Cloudy (Normal)) 25°
- Robert's House: Davao City, Davao (Thunderstorms (Heavy)) 19°

At the bottom, it says "HOW TO DOWNLOAD:" followed by instructions: "1) GO TO GOOGLE PLAY OR APP STORE. 2) TYPE IN 'WEATHERPHILIPPINES'. 3) * CLICK 'INSTALL'". It also features logos for "aboltiz", "Google play", and "Available on the App Store".

aboitiz



EDUCATION FOR A BETTERWORLD

Last year, we invested P437 million to bring to our communities a better learning environment.

We developed special science elementary schools and technical vocational high schools, repaired and constructed regular classrooms and those destroyed by typhoon Yolanda, constructed AGAPP Silid Pangarap kindergarten classrooms, and granted scholarships and financial assistance to deserving students.

Through Aboitiz BetterWorld, we help the youth realize their dreams.



Alexis Trixia Emnace was an Aboitiz scholar for eight years, from her first year in high school until she graduated from college with a bachelor's degree (cum laude). Now closer to her dream of providing a comfortable life for her family, Trixie is paying the good deed forward as she works with the Aboitiz Foundation as a Project Officer.