



FINEX FOCUS

Official Newsletter of *FINEX*

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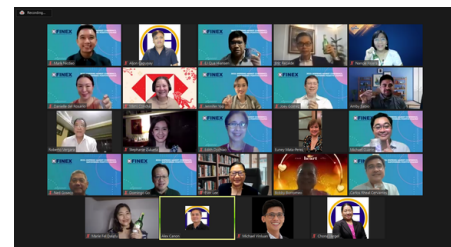
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EDITOR'S NOTE

by Mark Brian J. Nicdao



This February, we celebrated Chinese New Year and Valentine's Day. Both are closely linked to the color red, which elicits strong reactions – passion and love, amongst others.

For this issue, you will notice hints of red throughout – which aptly tie into the season and at the same time symbolizes your Publications Team's passion and love towards sharing news to you and more importantly understanding what you want to read and hear.



We listened to your feedback from the January survey we ran and we have implemented improvements to our FINEX FOCUS. First, we configured our newsletter so it is best viewed via your cellphone. We have enriched our President's Corner, FINEX inAction and Keynote Speaker pages - in content and look - whilst putting links to make it more interactive. Thirdly, we heard that you wanted more purposive

content. New sections - Financial News, which feature current events, trends, policies, and more; Member in Focus, where we get up close and personal with some of our members; and Freedom Board, where you get to share your favorite shows, books, events, travels - were launched.

We'd like to hear more from you to further elevate your FINEX Focus experience. Please share your suggestions [here](#).

FINEX FOCUS

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SPIDER-MAN: NO WAY HOME
PG-13 2021, Action/Comedy, 2h 28m

FRESH 93% **98%**
TOMATOMETER AUDIENCE SCORE
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**Pinoys in Spiderman:
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FREEDOM BOARD

Want to share your fave vacation, book, show, or hobby to our FINEX members? Email [here](#) and will feature it in our next issue .

KEYNOTE SPEAKER PROFILE

CARLOS "SONNY" T. DOMINGUEZ III SECRETARY OF FINANCE

Sec. Dominguez has over 40 years of vast experience and an outstanding track record of achievements at the helm of various organizations in the public and private sectors. His expertise was borne out of his experiences as a shareholder, board chairman and a member of over a dozen corporations across multi-industries such as power, agriculture, mining, banking, hospitality, real estate, and investment.

He was appointed as Cabinet Secretary thrice: as Secretary of Environment and Natural Resources (1986-1987), Secretary of Agriculture (1987-1989), and currently as Secretary of Finance since 2016.

Under his leadership, the Department of Finance (DOF) was able to draft and introduce to the Congress the first of a series of the Duterte administration's proposed tax reform packages known as the Tax Reform for Acceleration and Inclusion (TRAIN) Act less than 90 days from the time he assumed the Cabinet portfolio in July 2016. President Rodrigo Roa Duterte signed into law the TRAIN Act on December 19, 2017. This was followed by other successes in the legislature—such as the passage of the Tax Amnesty Act, the Tobacco Tax Reform Law, a new Sin Tax Reform Law which raised excise taxes on alcohol and electronic cigarettes, and the Corporate Recovery and Tax Incentives for Enterprises (CREATE) Act.

On his watch, the Philippines' key revenue agencies—the Bureau of Internal Revenue (BIR) and of Customs (BOC) also continue to achieve strong revenue growth rates. It was also under his leadership that the BIR was able to secure its largest tax settlement ever—amounting to about \$600 million—from a single taxpayer in Philippine history.



Hon. Carlos G. Dominguez III, Department of Finance Secretary, graced once again the FINEX General Membership Meeting on February 22, 2022.

Sec. Dominguez expressed DOF's appreciation for FINEX staunch support to the tax reforms implemented by the government, for its sustained effort to build financial literacy among the people and keeping its members abreast in the development in financial sector.

He continued to discuss the main tasks of DOF, such as looking for adequate funding for flagship programs, growing the economy inclusively and sustainably, advance economic and fiscal reforms, among others. As early as now, DOF is preparing as well the fiscal consolidation plans for the next economic team of the next administration.

Sec. Dominguez expressed his confidence in FINEX saying, "These are complex issues, but as I said, the next leadership of DOF will likely come from the rich talent pool such as the FINEX, I look forward to retirement without much anxiety."

Watch the full video [HERE](#) (at 16:37).



The next leadership of DOF will likely come from the rich talent pool such as the FINEX, I look forward to retirement without much anxiety.

The Department of Finance performs multiple essential roles in successful governance and the sustained, inclusive growth of our economy.

- Assures adequate funding for the government to smoothly run its affairs
- Keeps the government's deficit and debt obligations within manageable levels to avoid fiscal crisis
- Ensures financing for the government to make strategic economic investments in and for the Filipino people
- Advances economic and fiscal reforms to achieve inclusive growth for our people

The Duterte administration will ensure that the next presidency will be ably assisted during the transition period in addressing key issues that will impact the Philippines' economic stability.

- How to prudently manage the debt we have accumulated and grow our GDP at a rate of higher than 6 percent per annum as we have done
- How to deal with the issue of inflation brought about by shortages around the world
- How to manage the inequalities exacerbated by the COVID-19 pandemic – both within the country and among countries
- How to address climate change without stretching the fiscal space of the country

PRESIDENT'S CORNER

by Michael Arcatomy H. Guarin

“

**I AM REMINDED OF THIS QUOTATION
FROM JANA KINGSFORD, THE AUTHOR
OF UNJUGGLED.. - BALANCE IS
SOMETHING YOU DON'T FIND, IT'S
SOMETHING YOU CREATE.**

”

Good morning Secretary Dominguez. Welcome to our General Membership Meeting. It is our honor to have you with us today. I am looking forward to hearing from you shortly and to the discussions that will follow.

To all FINEX members present today, good morning and welcome to our GMM. It has been an eventful and relevant past month for us. Recall that our last general membership meeting was January 18, 2022.

I am reminded of this quotation from Jana Kingsford, the author of Unjuggled.. – Balance is something you don't find, it's something you create. I'd like to think that through the mixture of FINEX activities this past month, we are creating a good balance for you.

Election Related Activities

Given that it is an election year, let me start with our efforts intended to educate us and the rest of the registered voters.

As I've said before, it is our responsibility as Filipinos to better understand who we are voting for. We owe it to our children. We started this process late last year.

For 2022, we continued to focus on the Presidentiables and Vice Presidentiables.

Last January 21, 2022, we had Meet the Presidentiables with VP Leni Robredo.

It was then followed by the Meet the Vice Presidentiables on February 2, 2022 with Senator Kiko Pangilinan.

Watch the full video [HERE](#) (at 2:35)



We must rejoin RCEP by Peter Wallace, [read here](#).
The coming of age of blockchain by Rey Lugtu, [read here](#).
Wanted: Credible leadership by Mercedes Suleik, [read here](#).
Clean and green polls in the digital age by Albert Gamboa, [read here](#).
Fair value of listed shares by George Chua, [read here](#).

MEMBER IN FOCUS

Get up close and personal with our FINEX members.

Jesusa Loreto Arellano

Lawyer - CFO & Treasurer - VP -
Professor - Wife & Mother

Atty. Jesusa Loreto A. Arellano is the Chief Financial Officer and Treasurer of Sagittarius Mines, Inc., owner of the Tampakan Copper-Gold Project. Concurrently, she is a Vice President of the Investments Portfolio group of SM Investments Corporation. Prior to joining SMIC, she was the CFO and Asst. General Counsel of Alphaland Corporation and Atok Big-Wedge. She was also with SyCip Salazar Hernandez & Gatmaitan Law Firm, the Court of Tax Appeals, and SGV & Co. She is a Certified Public Accountant and a lawyer with strong experience managing cross-functional teams, executing financial, tax, and legal aspects of mergers and acquisitions, structuring and integration, and managing day to day financial and legal operations and strategy. She is a faculty member and professorial lecturer at the College of Law of UP and PLM. She graduated from the University of the Philippines with a Juris Doctor degree (cum laude, Class Salutatorian) and a Bachelor of Science in Business Administration and Accountancy (cum laude). She holds a Master of Laws degree from Harvard Law School. She is admitted to practice law in the Philippines and New York. Though busy with work, Jesusa prioritizes her husband and kids. She is married to William Howell, the Group CFO of 2Go Group of Companies and also a Vice President of Investments Portfolio group at SMIC. They have four intelligent and energetic kids - Aidan at 16, Teo at 11, Alessi at 7, and Charles at 1.



What have you learned during the pandemic? *Life is short and our health is key.*

Fave thing about WFH? *I can check on my kids and attend to their needs immediately.*

WFH attire? *Plain black/ white shirt and boxer shorts.*

New skill learned during the pandemic? *Relearned crocheting and playing the piano*

One thing you cannot live without? *Ice cream!*

If you had a full day off, what will you do? *I will drive to Tagaytay with my husband for breakfast then get back by lunch to spend time with the kids.*

Who is your role model? *I look up to my mom. She is an honest, kind, and compassionate woman. She doesn't compromise on her values and she, with my dad, keep me grounded.*



Celebrity look alike? *People have been saying I look like Kathryn Bernardo ☑ or Gal Gadot (naks!) 😊*
Last movie or series you watched? *Spider-Man: No Way Home and The Witcher*
Who would you want to meet in real life? *Taylor Swift, and of course Chris Evans and Henry Cavill.*
What place would like to visit? *I want to go to Italy and stay there for at least six months.*

What is one thing you do in the morning without fail? *Wipe my face with toner then apply moisturizer with sunblock.*

What gets you out of bed? *On weekdays, meetings. On weekends, breakfast of pancakes with bacon.*

What keeps you awake at night? *My one year old son Charles.*

What can you eat for the rest of your life? *I love crabs, but I can't live without desserts.*

What occupies your day? *My regular work, my law school classes, my husband and kids, and house responsibilities.*

What is your favorite age so far? *40 i guess - so many things happened.*

What item is worth spending more money on? *Books and beautiful furniture.*

Finish the phrase. "The way to my heart is..." *laughter and kindness.*

What never fails to make you laugh? *Watching old episodes of Friends.*

What is your guilty pleasure? *Reading romance novels in my kindle at night and eating dark chocolate sea salt caramels after lunch.*

What is your go-to karaoke song? *I Won't Last a Day Without You.*

What is not a big deal to other people but is a torture to you? *Seeing "noted" and its variations.*

What is the strangest thing you ever saw? *Our current set of government officials and the people who are ranking in the polls.*

Work or play? *Play*

Coffee or tea? *Coffee but now because of COVID turmeric tea.*

Money or happiness? *Happiness*

Cats or dogs? *Dogs*

Salty or sweet? *Sweet*

Do you prefer social time or alone time? *Social time with selected people.*



MAHALAGANG PAALALA: ANG CR_x C-LIUM FIBRE AY HINDI GAMOT AT HINDI DAPAT GAMITING PANGGAMOT SA ANUMANG URI NG SAKIT.

Fiber: Beyond Gut Health

Start the day right.

CR_x C-Lium[®] FIBRE

Contains Soluble
and Insoluble Fiber

Available in Mango, Dalandan, Pineapple



ASC REF NO: P116P111221CS

Did You Know?

A healthy gut is essential for proper digestion and prevention of certain chronic diseases.¹ And taking fiber with fluids every day can help keep you healthy.

Fiber supports gut health.² It improves metabolism and is food to the good bacteria in the gut which help prevent diseases.³

Beyond the digestive system, regular intake of Fiber helps you:

- Manage a healthy weight⁴
- Lower your odds of heart disease⁴
- Reduce your risk of type 2 diabetes⁴

To reap these benefits of fiber, you need to consume 20 to 25 gms a day!⁵

There are two kinds of fiber:

- **Soluble Fiber** - helps absorb excess cholesterol and sugar
- **Insoluble Fiber** - helps sweep them out of the body through regular bowel movement.⁶

Psyllium has both types of fiber, while others only have one. Together, these two fibers help support digestive health and one's overall health.⁷



¹ How Your Gut Health Affects Your Whole Body. Web MD Website. <https://www.webmd.com/digestive-disorders/ss/slideshow-how-gut-health-affects-whole-body> Reviewed December 17, 2020. Accessed November 2021.

² Super Steps to Boost Digestive Health. Web MD Website. <https://www.webmd.com/digestive-disorders/ss/slideshow-digestion-tips> Reviewed July 15, 2020. Accessed November 2021.

³ Liu Y, Tran D, Rhoads J. Probiotics in Disease Prevention and Treatment. J Clin Pharmacol. 2018; 58(10): S164-S179. doi: 10.1002/jcp.1121

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6865558/> Gastrointestinal Tract: An Evidence-Based Approach to Resolving

⁴ Anderson J, Baird P, Davis Jr, R. Health benefits of dietary fiber. Nutrition Reviews. 2009; 67(4): 188-205.

<https://doi.org/10.1111/j.1753-4887.2009.00189.x> <https://academic.oup.com/nutritionreviews/article/67/4/188/1901012>

⁵ 2015 Philippine Dietary Reference Intake. DOST-FNRI Website. https://www.fnri.dost.gov.ph/index.php/95eb6d6b7/MvzGrmb101780zs_s/aIXCAIKYQed. Published November 21, 2016. Accessed October 2021.

⁶ McRorie J, McKeown N. Understanding the Physics of Functional Fibers in the Gastrointestinal Tract: An Evidence-Based Approach to Resolving

⁷ Varma A, Mehta R. Psyllium (Plantago ovata) Husk: A Wonder Food for Good Health. USF. 2015; 4(9): 1581-1585. <https://www.jsr.net/archive/v4i9/SUB158459.pdf>