



FINEX FOCUS

Official Newsletter of *FINEX*

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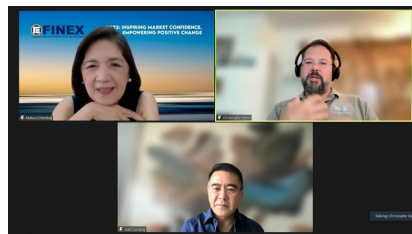
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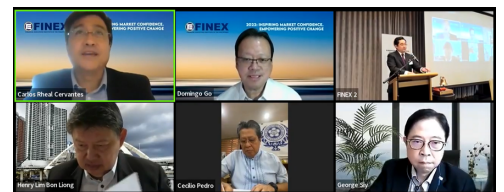
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PRESIDENT'S CORNER

by Michael Arcatomy H. Guarin

Good afternoon my dear FINEX members and officers. I hope all of you are having a productive week. For all of us as a nation, it has truly been an eventful first half of the year and I'm sure we are all looking forward to a better 2nd half to 2022 despite the headwinds that are slowly developing both here and abroad. Within FINEX, the committees have been working hard closely working with alliances and potential partners on common initiatives preparing for the next set of webinars and events for you all. Stay tuned for those.

The topic for this month's GMM of Reimagining Business through the Eyes of Young Leaders comes at a point where the intersection of the evolving challenges brought about by the global pandemic, plus recent advances in technology, coupled with geopolitical challenges, and lastly economic volatility have raised questions on whether the level of change and uncertainty in today's environment are temporary or are signals of permanent change.

I would like to share some insights gathered by KPMG together with Edie Weiner, the CEO of futurist consulting firm, The Future Hunters. This was during one of the webcasts conducted in late 2020. Admittedly, the event was over 18 months ago but the views shared in that event continues to hold true for us today.

Weiner and KPMG discussed the forces reshaping the business landscape and how boards and executives should be reimagining the future and rethinking strategy in light of these forces. I am interested to check later if these trends and insights resonate with our speakers today.

“The hallmark of re-imagining is not about what the competition is doing. It's about what you are doing to make your company more effective and efficient going forward.”

Watch the complete
President's Message [here](#)
(at 9:25).



Predictions for future trends

To inform directors' oversight of strategy, Weiner identified 10 trends she sees shaping business and society at large:

- 1. Intergenerational cauldron:** Intergenerational dynamics are becoming increasingly unstable as life expectancy increases, the pace of technological innovation accelerates, and fallout from COVID-19 impacts younger and older generations differently.
- 2. Visual literacy:** The ability to understand digital literacy—including GIFs, memes, and avatars—and avoid misunderstandings—such as recognizing deep fakes—will become a growing imperative.
- 3. Trust:** Advances in artificial intelligence (AI) and cyberattacks have made it difficult to believe what we see and hear—making trust a luxury. Employees will be hired based on whether they can be trusted to interpret and use data.
- 4. Robots in the workforce:** The workforce will consist of humans and AI (in the form of robots or otherwise) working side by side, raising important questions of ethics and ownership of decision-making.
- 5. Rise of the DICE:** Distributed income compensation enterprises (DICEs)—such as crowdsourcing, service provider networks, and the gig economy—are changing the context of work.
- 6. Feudalism 2.0:** Business decisions based on algorithms will require regulation and increased transparency to mitigate issues such as bias.
- 7. Enviromentalism:** Anxiety and urgency to manage climate change is spreading among all generations.
- 8. Public capitalism:** Related to the triple bottom line and conscious capitalism, public capitalism measures the company's returns to society (for better or for worse) along with financial returns. The pressure will increase to introduce issues such as equitable compensation, product quality, workforce inclusion and diversity, and environmental sustainability into the metrics by which managers are judged.
- 9. Technopsychology:** An emerging field at the nexus of mental health and technology.
- 10. Popularem:** A movement where ideas, irrespective of political affiliation, are promoted and democratized.

GUEST SPEAKERS' PROFILE

PAULO CAMPOS III

CO-FOUNDER & BOARD DIRECTOR,
ZALORA PHILIPPINES

Mr. Paulo Campos III is the Co-Founder and Board Director of ZALORA Philippines, having founded the company in late-2011 after seeing the opportunity to take advantage of the emerging e-commerce industry in the country. He was instrumental in the spin-off of ZALORA Philippines' logistics arm into ENTREGO, a logistics venture in partnership with Ayala Corp. Infrastructure. He also serves on the Board of Shakey's Pizza Asia Ventures Inc. and sits on the Audit Committee and is Chairman of the Corporate Governance and RPT Committees. In addition, he is on the Advisory Board of the social enterprise Generation HOPE and is a member of the Ayala Innovation Advisory Council.

Prior to ZALORA, he was with Ayala Land as Special Assistant to the President and was a management consultant with Boston Consulting Group in Singapore. Paulo holds an MBA from Harvard Business School and graduated magna cum laude from Princeton University with a degree from the Princeton School of Public and International Affairs.

PEPE TORRES

CHIEF MARKETING OFFICER, MAYA

Pepe Torres is the Chief Marketing Officer of Maya, the country's all-in-one money platform powered by PayMaya Philippines for digital payments and Maya Bank for digital banking. This year, he has led the successful rebranding effort of PayMaya to Maya.

Pepe brings with him more than 13 years of business-growing, brand-building, and award-winning performance in global, regional, and local roles with iconic brands across diverse industries.

Prior to joining the company, Pepe was the Vice President of Digital, Consumer Banking Group, and Vice President of Strategic Marketing, Marketing Communications Group of BDO Unibank. He was behind the launches of BDO Pay, BDO Checkout, and Kwentong Kabayan campaign, the last of which made BDO the first bank to win top marketing awards locally and regionally.

RANDY DEL VALLE

VICE PRESIDENT FOR MOBILITY,
PILIPINAS SHELL

Randolph (Randy) Tan Del Valle is the Vice-President and General Manager for Mobility Business in Pilipinas Shell Petroleum Corporation (PSPC). He is also the Executive Director of PSPC Board. He is responsible of the Downstream Marketing Mobility Business that covers >1,000 sites serving ~1 million customers/day enabled by a strong team of 15,000 employees, retailers and service champions.

Randy brings with him more than 20 years of experience across various businesses in the energy sector. In his recent role Global Head of Strategy & Planning for DS Retail Network based in Singapore, he helped shape and deliver a number of important Retail Growth Projects in Russia, Indonesia, Mexico, India China and the US, evolved Network Strategy & Planning processes and methodology towards a holistic value maximization approach with various Integrated Retail Offers (Fuels, NFR, New Fuels including EV Chargers) and prepared the business to test new ideas in line with Energy Transition through Digitalization and Innovation.

Randy is a Chemical Engineer where he earned his Bachelor of Science in Chemical Engineering from the University of San Carlos (USC), Cebu. He also has an MBA degree from London Business School, UK.

Pepe graduated Magna Cum Laude and earned his bachelor's degree in Business Administration from the University of the Philippines in 2007.



From left are Michael Guarin, Paulo Campos, Ryan del Valle & Pepe Torres

[WATCH FULL VIDEO HERE STARTING AT <48:45>.](#)

MEMBER IN FOCUS

Get up close and personal with our FINEX members.

John Balce

John Balce is a Senior Managing Director in the Corporate Finance practice of FTI Consulting Philippines, Inc. (FTI). He is also an adjunct faculty at the Asian Institute of Management (AIM).

Over the past seventeen years, John gained extensive experience in valuation, transaction advisory and corporate restructuring. He specializes on building financial models for infrastructure and energy projects. He has assisted in several cross-border transactions in the Philippines, China, Hong Kong and Singapore. Prior to joining FTI, John was an Associate Director in Ferrier Hodgson. His career started as an Associate in the Corporate Finance group of SGV / Ernst & Young in Manila.



John finished the Executive MBA program at AIM. He received a bachelor's degree in Business Administration and Accountancy from the University of the Philippines, magna cum laude. He is a CPA and a CFA charterholder. He is currently a trustee and treasurer of the CFA Society of the Philippines, a member of the CFA Institute, a member of the Philippine Institute of Certified Public Accountants, and a member of the Financial Executives Institute of the Philippines.

John is married to a former FINEX-ICFC champion, Ma. Andrea Antonino-Balce of PNB Capital. They have been blessed with twins Joshua and Sophia.

- What have you learned during the pandemic? **Multi-tasking: cooking lunch, while attending virtual meetings, and fixed technical issues of my kids doing online classes**
- What motivates you the most? **Knowing that what I do makes a difference, even if it's just to one person**
- What is the best advice you ever received? **It's either you sink or you swim. So swim!**
- What do you wish you learned sooner? **Playing golf (I still don't know how)**
- What is your go to WFH attire? **Collared shirts, shorts and slippers**
- Fave thing about WFH? **Fuel savings!!!**
- What new skill have you learned during the pandemic? **Cooking. We avoided take-outs. We realized there are a lot of good recipes online.**
- What is the funniest thing you ever witnessed during a Zoom/Virtual meeting? **Picture of Jose Mari Chan popping out of the zoom backgrounds of my students to remind**



me that Christmas is around the corner, and I need to be merciful.

- What place would like to visit given travel restrictions are easing up? **100% support local: Albay, Palawan, Boracay and Cebu for starters.**
- What is one thing you cannot live without? **Coffee!**
- Who would you want to meet in real life? **Aswath Damodaran, NYU professor**
- Shoes or bags? (you can choose another indulgence if you wish) **Right now, I have been thinking a lot about watches.**

- What gets you out of bed? **My kids asking for pancakes or scrambled eggs.**
- If you had a full day off, what will you do? **Go on a retreat.**
- What occupies your day? **During the day: work meetings, reviewing reports, working on FINEX or CFA Society matters. In the evening: doing online lectures for AIM, checking papers / exams**
- What's the last movie or series you watched? **Stranger Things (Netflix)**
- If you were not doing your current job, what would you be doing? **Fintech or data analytics**
- What is your favorite age so far? **30, before we had kids. Major paradigm shift when they arrived.**
- What item is worth spending more money on? **Education**
- What movie or book do you enjoy quoting the most? **Actually a poem: The Law of Life by Jerry Buchanan**



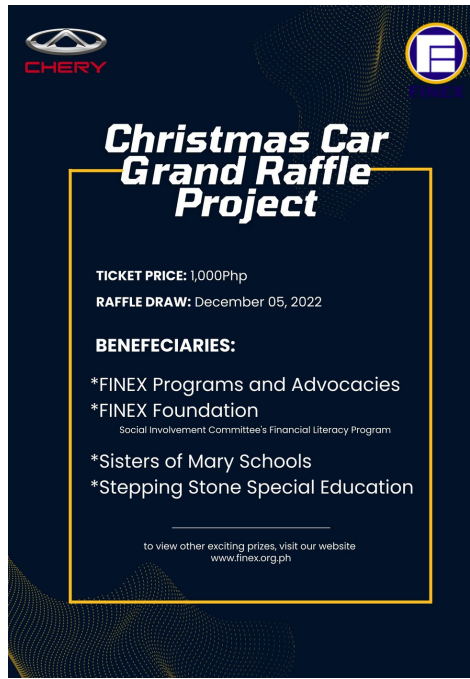
- What never fails to make you laugh? **Watching Mr. Bean**
- What is your guilty pleasure? **Chocolate**
- What is your go-to karaoke song? **214 by Rivermaya**
- What are the least-likely three words someone would use to describe you? **adventurous, adrenaline-junkie, daredevil**
- What is the strangest thing you ever saw? **Fleeting shadow of a person walking past our office boardroom, seen also by a person**

with me. When we checked outside, no one was there.

- Work or play? **80% work, 20% play**
- 80s or 90s? **90s OPM**
- Brains or Abs? **Brains**
- Coffee or tea? **Coffee**



CHRISTMAS CAR GRAND RAFFLE PROJECT



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