

# NURTURE OUR NATURE

# OraCare™

MOUTHRINSE

Buy 1, Take 1  
for your family!



✓ NO STING

\*MOUTHWASH IS NOT RECOMMENDED FOR CHILDREN LESS THAN 6 YEARS OLD.

DOH-FDA-CCRR Permit No.: 0553 s. 2022  
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## **Dear Nature Lovers,**

Will you please forward this message to all your other groups so that it gets circulated, thanks.

Soon the season of fruits like mango, durians, rambutans, langsat (lansones), duku, mangosteen, jack fruit, etc will be here.

Pls DO NOT throw the seeds in your rubbish bin, but INSTEAD wash and dry them (in the sun) and pack the seeds in newspaper and keep it in your car. Whenever you go out and find an open baren land while travelling, be it on a village road, or an empty motorway, throw these seeds. They will germinate easily in the coming monsoon.

If with this simple act, we can contribute even a single tree each season to our world, our mission of greening this world would be successful.

The Thai government has been promoting this to all its citizen over the last few years. The campaign has been successful. The number of fruit trees in the wild have multiplied many times over particularly in the Northern districts of Thailand.

Let us all do this simple act to spread abundance innature to benefit our next generations.

Also, the homeless will have food ♥.

**Q2**  
**APR-MAY**  
**2023**



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Ramon R. Del Rosario, Jr. & Danielle Del Rosario

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## Edith's note

**"The grapevines have dried up and the fig trees have withered. The pomegranate trees, palm trees and apple trees- all the fruit trees have dried up. And the people's joy has dried up with them.**

**- Joel 11:12**

Should preservation of environment or nature be only for the welfare of the human beings? Should it also be inclusive? All other living creatures as well? Are we the only ones who can nurture our nature?

All the campaigns for protecting nature, saving the environment for our current and future generations started with information on the carbon footprints that cause the greenhouse effects of human activities. But, the concern for the environment started in "ancient times". It was in 1972 when the more popular term of sustainability was used.

Here are some not-so-new trivia, waste of energy is happening everywhere... like cooling unoccupied rooms, plugs, inefficient appliances, and so on. The way the structures are being constructed contributes to the greenhouse effect as well. Buildings are now slowly but painstakingly implementing GREEN technology; our Philippine version is the BERDE. In transportation, vehicle manufacturers have started to offer Hybrid and/or EV (Electric Vehicles). But we are still far from fully embracing these despite the given subsidies.

While doing this particular article, I discovered that human development is a result of the interaction between our genes and the environment to where we are exposed to. Good or bad experiences affect the so-called "triggers" that define our genetic structure. More and more studies are proving that psychological and even physical well-being is associated with the environment that we live in. A recent study published by the University of Queensland (February 2022) states that "Increasing accessibility to nature for urban residents through projects such as communal gardens will be hugely beneficial and will play an important part in improving people's well-being overall." In another paper, it was found out there is a synergistic relationship between our genes and nature.

Another aspect that we need to be conscious of - the food carbon footprint or food print. This is not to advocate any religion or promote the vegetarian and/or vegan diet. The so-called greenhouse effect not only originates from the daily activities of the human population but the food we consume. The consumption of beef, pork, chicken and even fish have relatively high levels of carbon footprints taken in total. The carbon footprint starts from growing/feeding, slaughtering, processing, transporting to different places, and cooking until the disposal of the food waste.

Because of health reasons, more and more are shifting their diets. By doing so, they are also contributing to the preservation of nature while living a healthier life.

We are constantly hearing that we need to nurture our nature, for the next generation, but it has been and always been that nature also nurtures us.



# FD LIFE'S JOURNEY

by Manny Guillermo



## Q & A with

# Ma. Victoria C. España

**What were the cultural values you grew up with that guided you in your life's journey?**

Responsibility, excellence, teamwork. These values have served as my guide posts throughout my life's journey.

A typical Sagittarian, I have an adventurous spirit and in general, would like to pursue my passions. I recognize though that as a member of any community, we all have to contribute to the betterment of our group. Hence, I do take the responsibilities that I accept seriously and strive to work with other members in achieving the set goals. I enjoy working with teams to get more ideas and tap the skills and experience that other people can bring.

**Did you experience any compelling adversities that you have triumphed over in your career? How did you manage through them?**

As the second child in a family of five children, I grew up knowing that we need to work together to achieve our family goals. I learned from my parents the importance of taking care of the interests of every member of the family.

To help sustain the cost of my own education and lessen the burden on my parents, I enrolled in a college program that was not among my choice courses by availing of a national government scholarship program. As it turned out, this was the best decision I made. As a graduate of a teaching program, I appreciated the importance of understanding the people around me and developing techniques to reach out to them. Teaching does not merely entail cascading knowledge; it is a two-way communication between the teacher and student. I believe these skills helped me developed effective relationships with my colleagues in the different companies that I eventually joined after my teaching stint.

The training as teacher also inculcated in me the desire to gain more knowledge through formal and informal means.

Looking back, I now see that such thirst for knowledge and experience has brought me to where I am now – why I enrolled in the Master’s in Accountancy program and took the board exam even if I was already occupying a relatively senior position at the Department of Finance; and why I enjoy my work in Punongbayan & Araullo, first as a tax advisor, and later, as its Chief Executive Officer.

### **What do you consider your key successes through the years?**

I consider having a happy family as my most important accomplishment, and the close relationships that I have maintained with my siblings and their families and my friends as well.

On a professional level, I cherish the opportunity to have led our Firm to become a more relevant partner to its clients, the business community and the accountancy profession. The support extended by our partners and people in the past 12 years is a major factor to the success of building a stronger organization. Prior to my work In &A, I consider it to be a great privilege to have been part of the team that worked on the comprehensive reform of our tax system in the 1990s.

I am thankful for the accolades that I received from the profession, such as the 2021 Outstanding Professional of the Year in the Field of Accountancy recognition and the 2023 Centenary Award of Excellence both from the Professional Regulations Commission as these validate the contributions that I have made as a member of the profession.

I shall always consider my election as President of FINEX in 2018 and to the board of directors /trustees of major business organizations (MAP, ICD, SharePhil and PICPA) and the board of governors of Grant Thornton International as highlights of my journey.

### **Allowing a touch of fantasy, if you were the President of our country, what is the most urgent measure you would do? Why?**

If I am the President, I would take steps to address the country’s food supply problems.

The price of food has immensely increased over the past years. In my recent travels in Asia and Europe, I see that the price of food commodities in the Philippines is more expensive compared to what is offered in those countries. This is alarming considering the difference in income levels.





Families are spending so much on food, leaving just a small portion of their disposable income for other basic needs and barely anything for savings. We can use new technologies to address supply chain problems.

I also feel that the country is becoming more dependent on imported food supplies, which should be arrested. As President, I would launch a food-sufficiency program. We should get communities to put vacant or idle land into productive use, like planting crops that families consume. I still recall that during my primary school days, we had classes where we spent time in the school garden planting vegetables. I realize that we do not have available plots in schools in the cities today, but we can teach our students new technologies.

**How have you balanced your lifestyle so as not to miss out on your family despite the conceivably grueling demands of your work?**

When I started my career in P&A, I realized earlier on that work-life integration is key. It was difficult to place a strict delineation between family and work hours. As a client-facing practitioner and a leader of several teams, I needed to be responsive and agile, and be able to handle multiple tasks.

P&A has invested in technology quite early and this has allowed me do my work at home even in the early 2000s. Back then, rather than working overtime, I left the office by 6 p.m., had dinner with the family, helped the kids with their schoolwork, then return to my work after putting them to bed. Conversely, when we have out-of-town conferences or meetings, I would bring my family with me so we can spend time together after my official activities.

I always strived to plan activities, including deadlines, and share them with my team. Having a supportive team was critical.

**If you had such an opportunity, what would you change otherwise in the way you have crafted your career to flourish?**

I cherish the journey that I went through as it has transformed me to become a stronger balanced person. As I retire from the Firm this June, I am excited to welcome the new learning opportunities that will come my way.



# CLIPS & SEGMENTS



## Target Shooting Fellowship



FINEX members savored the thrill of shooting sports.



## "FINEX TAKES A LIVING HISTORY TOUR"

by: Marilou C. Cristobal

FINEX members and guests were in for a unique experience when they signed and showed up for the Aguinaldo Shrine Tour organized by the Arts and Culture Committee led by its Chair, Lia San Juan and Liaison Director, Domeng Go.

The Aguinaldo Shrine - located in Kawit, Cavite - is where the independence of the Philippines from Spain was declared and the Philippine flag was hoisted on June 12, 1898. The Shrine is the ancestral home of Emilio Aguinaldo, the first and youngest President of the Philippines. It houses Aguinaldo's memorabilia and other historical artifacts including his saber, rayadillo uniform and chessboard. The mansion is filled with antique furniture and adorned with various national symbols including a Philippine map in wood relief on the salon ceiling. It even has a bowling alley, evidencing the elevated economic status of Aguinaldo's family.

The tour, aptly titled Sa Aming Tahanan, featured a theatrical production presenting segments of the life of Aguinaldo from first person narratives across time periods: his mother in the 1880s, a war veteran in the 1920s and his kasambahay in the 1930s. The living history tour was in equal parts educational, entertaining and interactive where the audience participated by raising questions and eliciting illuminating responses from the performers.

The living history tour was developed by Fundacion Santiago which promotes community-based heritage tourism.



# CLIPS & SEGMENTS



1590 Power Corporation in Bauang, La Union



A Delta P Corporation in Puerto Princesa, Palawan



Calamian Islands Power Corporation (CIPC) in Coron, Palawan



GPI Head Office in Taguig City.



Social Involvement  
Committee  
Financial Literacy  
Trainings



# CLIPS & SEGMENTS



Plenary Resource Speakers



Panel discussion on the different customer experiences



FINEX Foundation Chairman Michael H. Guarin with DOE Asec. Mylene Caponcol. Also in the photo are Environment Committee members Erwin Avante and Chito Oreta, and representatives from Meralco.

Here are some snaps shot from Sustainability Forum on Solar Evolution: Generate, Conserve, Contribute

# CLIPS & SEGMENTS



The Sisters of Mary School, one of the recipients of the P200,000 from the proceeds of the successful raffle.



## FINEX Get Your Chery Car Grand Raffle!



Mr. Paul San Pedro is the lucky winner of the Chery Tigo 7 Pro



# CLIPS & SEGMENTS

## FINEX GOLF 2023 Kickoff Game



### **The WINNERS...**

(from left Class B Runner Up - Ador Abrogena, Class B Champion - George Chua, Lowest Net - Vivian Chua, Lowest Gross - Quiel Lampa, Class A Champion - Chair Arthur Chung, and Class A runner up - Ike Punzalan)



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# EMPOWERED PARENT & CHILD

**A FINEX DIGEST EXCLUSIVE**

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## EXCLUSIVE

**Ador A. Abrogena is a longtime FINEX member, since 1987, and has been serving as Director for a number of terms already. A seasoned banker, he is currently with AIA Investment Management & Trust Corporation Phils. as an Independent Director.**

**Adrian Angelo C. Abrogena has been a member of FINEX only last 2019. He is currently the FINEX ICT Committee Vice Chair. Adrian is a Director of Dice205 Digital Corporation, an IT & digital marketing company focused on providing impactful dynamic solutions through software development, digital marketing, design, and salesforce consulting.**



**DYNAMIC DUO**





### What makes your dad-son relationship unique?

Adrian: It's actually interesting. While my dad was firmly entrenched in the finance world, I started out my career in technology with IBM. Totally different fields right?

But because I was in sales, I found myself asking for help or advice more often than I expected. My dad's guidance, contacts, and industry insights have played a pivotal role in shaping and helping me early on in my career and even today.

Ador: When the boys were younger, we were fortunate enough to be invited to the then-budding windsurfing community in Anilao. We all liked it and eventually got our own place in the area. It was a unique way for the family to bond and create memories together.

Now that they're older and successful in their careers, we actually treat each other like buddies. Its also great to try out new things together. Our latest travel was in Israel where Adrian and I did street photography around Jerusalem (it was a first for me!) and tried out the local pizza and beer.



**How would you describe your relationship in one word/sentence?**

Adrian: Synergistic

Ador: Fulfilling. Being able to mentor your children while also enjoying doing things together something I find fulfilling.

**Do you have a common hobby?**

Adrian: Yes our common hobbies include traveling, trying out new cuisines, and sailing. We are also both voracious readers and enjoy watching documentaries and movies.

**For son/daughter - Is there an advantage to being a 2nd generation FINEX member?**

Yes. As a second-generation member of FINEX I do acknowledge the advantages that come with being part of this esteemed organization. Growing up with the influence of FINEX, I had unique access to a network of seasoned professionals who helped me in the areas of finance and business. This exposure provided me valuable insights, mentorship opportunities, and a broader perspective on the intricacies of the industry.



**EXCLUSIVE**

Former FINEX member, Ramon R. del Rosario, Jr. is the Chairman and CEO of PHINMA Corporation and President and CEO of PHINMA, Inc. He also served as the Philippines' Secretary of Finance from 1992 to 1993.

Second generation FINEX member, Danielle R. del Rosario is the FINEX Women in Finance Committee Chair. She is Vice President of PHINMA Construction Materials Group / Insulated Panel Business.

**TRIBUTE TO MY FATHER**

### **What makes your dad-son relationship unique?**

More than anything, my dad will always be my dad, and I will always be his daughter. Our personal and family relationship will always come first before work. Growing up, our dad allowed us to find our own paths and grow at our own pace and direction. In fact, he never prescribed what we should do or be, he just always wanted us to be happy and to live our lives the best way we could, always showering us with support and unconditional love.

Unlike other friends of mine whose parents obliged them to work early or take certain courses or programs to gain skills for the family business, our parents encouraged us to learn and lauded our accomplishments, but never with the kind of pressure that others would have expected or experienced in other families. We really appreciate this about our parents, especially my dad, who in my case, allowed me to build my career on my own, making himself available for advice and counsel, but never mandating what I should do. This has helped me immensely to become the woman, parent, and leader that I am today.



### **How would you describe your relationship in one word/sentence?**

My dad loves me without conditions or requirements, and I try my best to always make him proud.

### **Do you have a common hobby?**

When I was growing up, I would join my dad while taking his evening walks around our neighborhood, wherein we had our best chats about life, politics, economic concepts, and architectural designs of the homes around us. I acquired my good sense of style and taste from the influence of my parents, which broadened more so when we would travel as a family, enjoying thousands of steps worth of walking tours to see the sights. I think however the one common love we share is for delicious food, that anyone who hears us describing our gastronomic discoveries would definitely become quite hungry. Our common hobby is we love to eat!

**For son/daughter - Is there an advantage to being a 2nd generation FINEX member?**

Being a second and even third-generation member of the business community has certainly opened many doors for me. I am extremely fortunate with the privilege of having my father's halo effect, having him and my grandfather build impeccable reputations and careers before me. This comes with high expectations for me, and I embrace the responsibility of shining our family's torch brightly for generations to come, together with my sisters and other members of our family, with the aspiration for our future generations to keep on Making Lives Better for others, wherever and whenever we can.





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