

FINEX FOCUS

GENERAL
MEMBERSHIP
MEETING

OFFICIAL NEWSLETTER OF FINEX

Geopolitical Risk:

Borders Shake, Markets Break



President's Message
Page 3

Keynote Speaker
Page 4

Financial News
Page 5

GMM Gallery Wall
Page 6



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FINEX FOCUS



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**BENEL LAGUA
DR. GEORGE S. CHUA
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FROM THE PRESIDENT

Over the past 30 days, we have seen geopolitical tensions quickly move from global headlines into practical questions on the ground: how secure our fuel supply really is, whether a four-day work week may eventually become necessary in some sectors, and whether the next trip to the gas station comes before another steep price increase.

All of this is amplified by social media, where anxiety, speculation, and information now move faster than institutions can comfortably respond.

That is how geopolitical tension enters our daily life.

Our theme for today, "**Geopolitical Risk: Borders Shake, Markets Break**," is both timely and necessary. It reflects a reality that we, as financial executives, can no longer afford to treat as peripheral.

Geopolitics is no longer confined to diplomacy or foreign policy. It has become a core variable in financial strategy, capital allocation, and institutional decision-making.

Read the full message of his speech [HERE](#).

Carlo Enrico B. Lazatin
PRESIDENT



KEYNOTE SPEAKER

DINDO MANHIT
STRATEGIC ADVISOR, GEOPOLITICAL ANALYST,
AND GOVERNANCE REFORM ADVOCATE

The roadmap moving towards 2028 calls for a shift toward long-term geostrategy, urging the nation to move beyond reactive policies to build a resilient and sovereign future.

Geoeconomic confrontation has emerged as the primary threat to global stability, with nations increasingly "weaponizing" trade, technology, and supply chains to gain strategic advantages.

A "Competitive Geopolitical Architecture" is forming around the CRINK axis (China, Russia, Iran, and North Korea) as they collectively challenge the established rules-based international order.

Global markets are bracing for impact following Iran's closure of the Strait of Hormuz, a move that has effectively blocked up to 20% of the world's oil supply and sent energy prices climbing.



Read about his full presentation [HERE](#), and his full Profile [HERE](#).

FINANCIAL NEWS

Management mantra dangers

By Benel Laguna

Management culture loves mantras. These are short, memorable phrases meant to guide behavior and shape organizational culture. As The Economist once observed, mantras distill leadership philosophy into something easily remembered and repeated.

Business ABCs

By Dr. George Chua

There is likely a whole encyclopedia and countless books written about business. However, as a quick guide and reminder, simply think of the ABCs: Awareness, Buffer, and Continuity. Awareness means knowing the environment in which you operate. This includes your customers, competitors, the regulatory landscape, operations, products, services, employees, and the community—as well as other internal and external factors that impact your venture.

Importance of financial literacy

By EJ Qua Hiansen

Financial literacy is often seen as a social good, an educational effort that provides individuals the tools to manage their personal finances. While true, it also downplays its broader significance. The Financial Executives Institute of the Philippines (FINEX) considers financial literacy a priority for advocacy because it plays a fundamental role in economic policy.

The quiet shift behind fuel prices

By Reynaldo Lugtu Jr.

We have seen this pattern before. A crisis hits, and at first, people freeze. Then slowly, almost quietly, behavior starts to shift. What feels temporary begins to leave permanent marks. We saw it during the pandemic; we are seeing it again now with rising oil prices.



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FINANCIAL NEWS

GALLERY WALL



Check out more photos [HERE](#)

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GMM: WHAT'S AHEAD



4TH GENERAL
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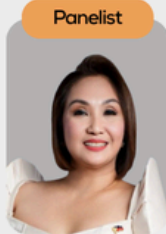
UNIVERSAL HEALTHCARE

*The Road Ahead
for the Philippines*



Panelist

Dr. Ramy Roxas
Medical Director
Healthway Cancer
Care Hospital



Panelist

**Ms. Maria Blanca
Kim Lokin**
President & CEO / Board
Member, Philippine Pharma
Procurement Inc.

Speaker

Dr. Edwin Mercado
President & CEO
Philippine Health
Insurance Corporation
(Philhealth)



22 April, 2026



12:00 NN - 02:00 PM



Fairmont Hotel Makati

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