



Multi-million OTS Command Center project

MAY multi-million project ang Office for Transportation Security (OTS). Ito ang Command Center building. Layunin ay para imonitor ang galawan ng kanilang mga tauhan sa mga airport sa Philippines my Philippines para sa international at domestic passengers. Ang proyekto ay nagsimula noong Oktubre 2021 at tinakdang makumpleto sa loob ng isang taon. Gayunman, pagkatapos ng dalawang taon, ang proyekto ay hindi natapos. Ayon sa mga asset ng mga kuwago ng ORA MISMO, ang mga nakalag na dokumento ay nagpakita na ang kontratista ay nag-subcontract umano para sa proyekto, isang paglabag sa mga regulasyon. Nagbigay din diumano ang St. Gerard ng substandard, China-branded na kagamitan para sa seguridad at CCTV system sa OTS command center.

Sa ganitong proseso, maraming posibleng mali na maaaring pagtuunan ng pansin. Narito ang mga posibleng pagkakamali: 1) Paglabag sa mga regulasyon sa procurement, ang pagsasailalim ng proyekto sa subcontracting, tulad ng ginawa diumano ng St. Gerard sa umano'y Tambis Construction ay malinaw na paglabag sa mga alituntunin ng Republic Act 9184. Ang direktang kontrata ay dapat sundin maliban kung pinapayagan ito ng kontrata; 2) Pagkakaloob ng substandard materials, ang paggamit diumano ng mas mababang kalidad na kagamitan, gaya ng China-branded ZKTECO at Hikvision, sa halip na ang mga nakasaad sa kontrata (Continental Access at Avigilon), ay hindi lamang paglabag sa teknikal na mga detalye kundi maaari ring magdulot ng pangano sa seguridad; 3) Kakulangan ng kritikal na sistema, ang hindi pagkakaroon ng operasyonal na fire suppression system ay isang seryosong banta sa kaligtasan, na hindi dapat pinapalampas sa isang proyekto na pinondohan ng pamahalaan; 4) Pag-apruba ng progress payments sa kabila ng hindi pagsunod, ang pag-apruba at pagbabayad para sa hindi tapos at hindi sumusunod na proyekto ay nagpapakita ng kakulangan ng wastong oversight at posibleng collusion; 5) Pag-abandona ng proyekto, ang unilateral termination ng joint venture at ang hindi pagtapos ng proyekto sa takdang oras ay nagpapakita ng kakulangan sa kakayahan at malasakit ng kontraktor. Dapat itong maparusahan ayon sa batas; 6) Kakulangan ng dokumentasyon at oversight, ang kawalan ng acceptance documents at maayos na payment records ay nagpapakita nang maluwa ng pangangasiwa ng OTS sa proyekto.

TINEDYER SA U.S., NATUKLASANG MAY KUMPOL NG BUHOK SA SIKMURA!

ISANG 16-anyos na babae ang natuklasang may "Rapunzel syndrome" matapos ang isang buwan ng hindi maipaliwanag na pananakit ng tiyan at pagsusuka.

Matapos mabigong matukoy ang sanhi ng pananakit ng tiyan sa mga naunang pinagpakunsultahang ospital, natuklasan sa Massachusetts General Hospital na may *trichobezoar* o malaking kumpol ng buhok sa sikmura nito na umabot na sa maliit na bituka. Sa tulong ng endoscopy, matagumpay na inalis ng mga doktor ang hairball gamit ang gastrostomy tube.

Ayon sa mga doktor, ang ganitong kaso ay karaniwang dulot ng *trichophagia* o pagkain ng buhok. Bagama't itinanggi ng tinedyer na kinakain niya ang sariling buhok, nabanggit niyang nagkaroon siya ng *pica* noong bata pa,



isang mental condition kung saan kumakain ng mga bagay na hindi pagkain. Tumanggi umano siya noon na magpatingin sa psychiatrist. Ang

Ang kumpol ng buhok na nakuha sa sikmura.

bihirang kasong ito ay nagbigay-diin sa kahalagahan ng maagang pagpatingin sa doktor upang maagapan ang paglala ng mental condition. Sa kasalukuyan, mabuti na ang kondisyon ng tinedyer.

AKALAIN MO
Ni Annabelle O. Buenviaje

Kickboxing sa bilangguan

• Nababawasan o bumababa ang sentensya ng isang bilango sa Thailand kung papayag siyang sumali sa kickboxing kung saan foreigners ang nakakalaban. Mas maraming laban, mas maraming bawas sa sentensya. May pera pang matatanggap kapag naipanalo ang laban.

katha
NI NIKO B. HALOS

'KAMBAL KABAONG' (314)

Kung sino ka man, huwag ka mag-alala, sayong-sayo na ang lugar na ito dahil aalis na rin naman ako bukas!

HABANG pinipili kong mabuti ang mga bagay na maaari kong magamit sa aking paglalakbay bukas, hindi maalis sa pakiramdam ko na may mga matang nakatingin sa akin. Madalas ay sa gilid ng paningin ko naaaninag na may iba akong kasama sa bahay na ito pero kapag nilingon ko ito at tiningnan mabuti ay wala naman akong nakikita. Guniguni ko lang yata o may kasama na akong iba rito?

"Kung sino ka man, huwag ka mag-alala, sayong-sayo na ang lugar na ito dahil aalis na rin naman ako bukas," sigaw ko.

Akala ko, matutuwa ang nilalang sa aking sinabi. Pero nagulat ako nang magbagsakan ang mga pinggan at kaldero sa kusina!

(Itutuloy)

ANONG NANGYARI NOON?
Ni Merlo L. Alegre

NCEE
NOONG Nobyembre 25, 1973, isinagawa ang kauna-unahang National College Entrance Examination (NCEE) para sa graduating high school students. Layunin ng NCEE na ma-test ang kakayahan ng estudyante na makapagpatuloy sa kolehiyo o kung kukuha na lang ng vocational courses.

Hiyasmin
Ni Ronnie M. Halos

(116)

NAGKATOTOO
Nang sinabi ni Dax sapagkat matapos isilbi ang pagkain nila, namataan ni Hyasmin ang classmate na si Rez. Naghahanap ito nang mauupuan.

Talaga yatang sinusundan siya ng lalaking ito. Bakit kahit saan siya pumunta ay naroon din ito?

Nahalata naman ni Dax ang pagiging di-komportable ni Hyasmin.

"Bakit Hyasmin? May problema ka?"

"Sir Dax, yung sinabi ko sa iyong classmate ko na may crush yata sa akin e narito!"

"Nasaan?"

"Huwag kang lilingon Sir Dax. Ayun siya at naghahanap ng mauupuan. Tiyak na makikita uli niya ako. Baka kung ano na naman ang sabihin pagnakita tayo. Di ba sabi ko sa kanya magsiyota tayo?"

"Oo nga ano? Sige, lilipat ako sa tabi mo!"

Lumipat si Dax at nauupo sa tabi ni Hyasmin.

"Dumikit ka sa akin para magmukhang magsiyota tayo."

(Itutuloy)

InLife
INSULAR LIFE


NOTICE TO ALL MEMBERS OF THE INSULAR LIFE ASSURANCE COMPANY, LTD.

Please be informed that nominations may now be submitted for candidates for the post of three (3) members of the Board of Trustees to replace those whose terms of office are expiring on the date of the 2025 Annual Members' Meeting scheduled on Wednesday, May 28, 2025, at 4:15 P.M.

The nomination should be in accordance with the requirements of Article 4 of the Company's Amended By-Laws and the Code of Corporate Governance issued by the Insurance Commission under Circular Letter No. 2020-71 dated June 13, 2020.

The nomination must be in writing and should set forth the name of the nominee/s and their written acceptance of the nomination. The said nomination must be received by the Office of the Corporate Secretary at the 8th Floor, Insular Life Corporate Centre, Insular Life Drive, Filinvest, Alabang, Muntinlupa City, Philippines, on or before Wednesday, January 22, 2025.


(Sgd.)
ATTY. RENATO S. DE JESUS
Corporate Secretary



■ PESO-DOLLAR WEEKLY

NOV. 18 - 22, 2024

58.870




PREV. WEEK: 58.732
OPEN: 58.670
HIGH: 58.600
LOW: 59.000
TOTAL AVERAGE: 58.829
TOTAL VOLUME: \$5.531 B

■ STOCK MARKET WEEKLY

NOV. 18 - 22, 2024

6,780.13



PREV. WEEK: 6,676.65
OPEN: 6,710.67
HIGH: 6,975.63
LOW: 6,693.39
TOTAL VOLUME: 4.189 B
TOTAL VALUE: P25.409 B

For general information purposes. To know more about HSBC Wealth's local and foreign currency investment offerings, visit hsbc.com.ph/wealth-management.

DOE: Wind, solar lead projects in pipeline

By BRIX LELIS

Wind and solar power developments dominate the Department of Energy's (DOE) list of indicative generation projects over the next decade.

Citing data as of Oct. 31, the DOE reported that power projects with a combined capacity of 92,392.81 megawatts (MW) were in the pre-development stage, with commercial operations targeted between 2024 and 2033.

Of the total indicative projects, wind accounted for 69.34 percent or 64,066.18 MW, while solar comprised 13.11 percent or 12,121.91 MW.

This was followed by hy-

dropower, natural gas and energy storage system projects with 7,316.22 MW, 5,888 MW and 2,209.5 MW, respectively.

The list also includes projects with capacities of 325 MW from geothermal, 289 MW from coal and 177 MW from biomass.

In terms of locations, about 75 percent of total indicative projects are planned to be developed in Luzon, with the rest spread across the Visayas and Mindanao.

Likewise, the DOE identified close to 5,000 MW worth of indicative projects without firm commercial operations date or beyond 2035.

Alongside those with target

activation dates, these generation facilities are expected to light up more than 97 million homes upon completion.

The development of these projects is aligned with the government's initiatives to address the country's growing energy demand.

Under the country's energy scenario, peak demand is projected to reach 68.5 gigawatts by 2050, up by 312.65 percent

from the 16.6 GW recorded in 2022.

To ensure energy security and sustainability, the DOE earlier tagged power projects with an aggregate capacity of over 14,000 MW as "committed," with renewables making up more than half of the list.

Committed refers to energy projects that have secured financial closure or are already in construction stages.

BSP to allow pawnshops to expand into other activities

By KEISHA TA-ASAN

The Bangko Sentral ng Pilipinas (BSP) is looking to amend the regulations governing pawnshops and expand allowable corollary activities as part of its efforts to boost financial inclusion.

The central bank has released a draft circular proposing the amendments. Stakeholders have until Dec. 6 to submit their feedback on the proposed amended guidelines.

"Cognizant of the critical role of pawnshops in promoting financial inclusion, the amendments contained herein shall define the scope of pawning business and the allowable corollary business activities of pawnshops to support their dynamic industry landscape and importance in the delivery of financial services," the BSP said.

Under the draft rules, pawnshops may engage in activities such as performing as remittance agents, money changers, payment system operators and as gold traders.

Pawnshops may act as financial access touch points for the delivery of financial services. This includes acting as remittance sub-agents, serving as cash agents of banks, serving as cash-in/cash-out touch points and acting as gold buying stations or partners of accredited gold traders.

Pawnshops could also market and facilitate tools such as microinsurance, microinvestment as well as microfinance products and services for its partners. It could also act as stations for bills payments, conduct cash collection services and other services as may be determined by the Monetary Board.

"A pawnshop may engage in corollary businesses: Provided, that such pawnshop shall maintain records of such business and institute appropriate internal control measures and mechanisms that allows distinction from the pawnshop operation and protect its financial consumers," the BSP said.

However, pawnshops should not engage in any activity that will facilitate and encourage gambling of any form, the central bank said.

Once finalized, pawnshops will have one year to reassess their business activities and unwind any activities that are contrary or inconsistent with the new circular.

The Philippine pawn broking industry continues to grow in terms of assets, network and capitalization as it expands the range of products and services it offers to the public.

As of June, there were a total of 16,219 pawnshop offices, including 1,169 head offices and 15,050 branches, recorded by the BSP.

Most pawnshops offer corollary remittance activities. In June, there were 12,664 pawnshop offices (or 78.1 percent of the total pawnshop offices) operating under the type "C" license, which are authorized to engage in remittance activities.

Landbank lending program gives boost to agri value chain

State-run Land Bank of the Philippines, together with its partners, has launched a lending program to strengthen support for the agriculture sector,

Developed in collaboration with the Department of Agriculture, Department of Agrarian Reform, other government and private partners, the AGRISENSO Plus lending program was launched on Nov. 22 in Candaba, Pampanga.

The program is designed to provide support such as expanded eligibility, lower interest rates and a simplified loan process for small farmers, fishers, agribusinesses as well as other players in the agriculture value chain.

Agriculture graduates will also be eligible to access the program within three years after graduation. This is part of the bank's efforts to nurture the next generation of agri-entrepreneurs.

With the AGRISENSO Plus program, Landbank is targeting 10,000 small farmers, fishers and agrarian reform beneficiaries (ARBs) to benefit from accessible credit assistance.

"AGRISENSO Plus reflects Landbank's commitment to providing holistic and meaningful support to the entire agriculture sector," Landbank president and CEO Lynette Ortiz said in a statement.

"Through strategic collaborations with public and private partners, we are complementing accessible credit with insurance benefits, capacity-building and

other interventions to boost productivity, enhance income, drive sustainable growth, and contribute to national food security," she added.

The AGRISENSO Plus offers a fixed affordable interest rate of four percent per annum for small farmers, fishers and other borrowers from a rate of 6.5

per annum. Beyond financing, AGRISENSO Plus provides eligible borrowers with free life insurance and credit life insurance. Program borrowers are also qualified for training and capacity-building programs to improve agricultural practices and business management skills.


Large enterprises and anchor firms who are lending to their partner in the agriculture value chain also gain a concessional interest rate with a 0.5 percent discount.

According to Landbank, the program has a total P11.47 billion fund allocation, of which P1.47 billion is sourced from the penalties due from banks under Republic Act 11901 or The Agriculture, Fisheries and Rural Development Financing Enhancement Act of 2022 Law.

Existing AGRISENSO borrowers with approved credit lines will automatically transition to AGRISENSO Plus upon their next loan availment, allowing them to benefit from the program's enhanced features.

"Through the AGRISENSO Plus Lending Program, Landbank remains a steadfast partner in agricultural and rural development, helping to drive economic growth and food security for the nation," the bank added.

As of September, Landbank has extended P731.76 billion in loans to agriculture, fisheries and rural development, making it the biggest lender to the agriculture sector. — Keisha Ta-asan



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(Sgd.)
ATTY. RENATO S. DE JESUS
Corporate Secretary



MANILA ELECTRIC COMPANY (MERALCO)
Ortigas Center, Brgy. Ulong, Pasig City

INVITATION TO BID
(BAC CONTROL NO. CE1124-0341-1)

CONSTRUCTION OF MATERIALS RECOVERY FACILITY AND HAZARDOUS MATERIALS AREA AT VARIOUS MERALCO SECTORS BATCH 3

Interested vendors are invited to participate in the bidding for the Construction of Materials Recovery Facility and Hazardous Materials Area at Various Meralco Sectors Batch 3 with the scope as follows:

- Mobilization, and Permit Acquisition
- Civil and Structural Works
- Architectural Works
- Electrical and Auxiliary Works
- Plumbing Works
- Mechanical and Fire Protection Works

CALENDAR OF ACTIVITIES:

ACTIVITY	DATE	TIME
Submission of Letter of Intent (LOI) and Eligibility Requirements	November 25 - December 02, 2024	Until 11:59 PM of December 02, 2024
Issuance of Bid Documents	December 16, 2024	Until 11:59 PM of December 16, 2024

Interested vendors must submit the following for eligibility to participate in the bidding:

- For MERALCO accredited vendors:**
 - Certificate of MERALCO vendor accreditation
 - Must be accredited to similar product ID or related requirement
- For Non-Accredited Vendors:**
 - Duly updated Philippine Contractors Accreditation Board (PCAB) Accreditation Certification (at least PCAB Category D)
 - Latest Audited Financial Statement as of 2023
 - List of Similar Ongoing / Completed Projects as of October 2024 with the following details:
 - Project Name
 - Contract Amount
 - Project Status (% of Completion)
 - Target Date of Project Completion
 - Project Main Scope
 - Certificate of Completion
 - Company Profile
 - Company Overview
 - Organization Type
 - Line of Business
 - Date of Registration
 - Chairman/CEO
 - Total Spend for the last three (3) years
 - Company should have at least two (2) or more projects related to construction of building worth five (5) million and up.

The Letter of Intent (LOI) and the above-mentioned eligibility requirements must be submitted via email as PDF file attachments using a business email address only that includes the company's domain name. As part of cybersecurity protection, email addresses created from non-secure, free, or open third-party domains or sources will not be accepted as a company's email address. Eligibility documents submitted through external document links shall also not be accepted. Non-accredited vendors must undergo the MERALCO accreditation process and must already be accredited by the time of the award.

MERALCO reserves the right to:

- Accept any bid and to reject any or all bids and/or to annul the bidding process in its entirety, at any time prior to award of contract, without thereby incurring any liability to the affected bidders or any obligation to inform the participating bidders of the ground for MERALCO's action; and
- To issue an addendum to the Invitation to Bid at any time as a result of questions, change in acquisition schedule, or other relevant matters.


Interested vendors may obtain further information through the MERALCO Bids and Awards Committee Secretariat and Category Management for Non-Core via email to Meraco_BAC_Secretariat@meralco.com.ph and group.general.services@meralco.com.ph, respectively.

Vendors must submit a Letter of Intent (LOI) in portable document format (PDF) with the required supporting documents via email to Meraco_BAC_Secretariat@meralco.com.ph and group.general.services@meralco.com.ph using business email address, not later than 11:59 PM, December 02, 2024. The Bid Documents shall only be provided to vendors who submit an LOI and meet the eligibility requirements. Subsequent bid submission for eligible vendors must also be as file attachments using business email address only.

Bid Document Fee (non-refundable): Maximum of P50,000.00 (VAT Ex. shall be paid upon submission of bid documents)

(Sgd.)
GLEN N. SAN PEDRO
Chairman, MERALCO Bids and Awards Committee

MERALCO employs strict cybersecurity controls. Kindly refer to the following link for the Vendor Cybersecurity Advisory: <https://company.meralco.com.ph/news-and-advisories/supply-chain-management-invitations-bid>



MANILA ELECTRIC COMPANY (MERALCO)
Ortigas Center, Brgy. Ulong, Pasig City

INVITATION TO BID
(BAC CONTROL NO. CD1124-0338-1)

TWO-YEAR SUPPLY OF VARIOUS WEDGE CONNECTORS, POWDER CARTRIDGES, AND INSULATION PIERCING CONNECTOR (IPC)

Interested vendors are invited to participate in the bidding for the Two-Year Supply of Various Wedge Connectors, Powder Cartridges, and Insulation Piercing Connector (IPC):

REQUIREMENT	TOTAL QUANTITY
Various Wedge Connectors (Fired-wedge w/ powder cartridge; Self-locking)	607,200 pieces
Various Powder Cartridges (Yellow; Blue)	26,100 pieces
Insulation Piercing Connector (Low Voltage, #6-40 Main, #14-#10 Tap)	45,100 pieces

CALENDAR OF ACTIVITIES:

ACTIVITY	DATE	TIME
Submission of Letter of Intent (LOI) and Eligibility Requirements	November 25 - December 02, 2024	Until 11:59 PM of December 02, 2024
Issuance of Bid Documents	December 20 - 26, 2024	Until 11:59 PM of December 26, 2024

Interested vendors must submit the following for eligibility to participate in the bidding:

- For MERALCO Accredited Vendors:**
 - Latest Certificate of Accreditation
 - For Traders, manufacturer's certificate of distributorship including local warranty support, after-sales services, and other supporting documents
 - Type-approved brands:
- For Non-Accredited Vendors:**
 - Company Profile
 - Securities & Exchange Commission (SEC) Registration Certificate
 - Latest Audited Financial Statement
 - For Traders, manufacturer's certificate of distributorship including local warranty support, after-sales services, and other supporting documents
 - Type Test Report conducted by reputable, independent third party. Type test report to be submitted should be conducted on the unit of same or similar design and with same or higher ratings than our requirement.
 - Comprehensive Supply Record with electric utility companies located inside or outside of the country of origin, for at least five (5) years (with ratings of equipment supplied, and client including its contact details).
 - Certificate of Satisfactory Performance from at least two (2) local or foreign electric utility.
 - Must undergo the MERALCO accreditation process and must already be accredited by the time of award. If offer is not a MERALCO type-tested brand, the product shall be subjected sampling with one (1) year field performance evaluation.

The Letter of Intent (LOI) and the above-mentioned eligibility requirements must be submitted via email as PDF file attachments using a business email address only that includes the company's domain name. As part of cybersecurity protection, email addresses created from non-secure, free, or open third-party domains or sources will not be accepted as a company's email address. Eligibility documents submitted through external document links shall also not be accepted.

The following shall also serve as basis during the bid evaluation:

- Product is compliant to the minimum standard specifications of MERALCO.
- Product has no history of poor delivery performance and unresolved quality issue.
- Capability to provide local support during installation, testing, commissioning, training, and maintenance of the product within the warranty period. Availability of local technical support to address inquiries, concerns, issues, and problems related to the equipment.
- Capability to deliver starting April 2025 (based on MERALCO's required schedules and volume)

MERALCO reserves the right to:

- Accept any bid and to reject any or all bids and/or to annul the bidding process in its entirety, at any time prior to award of contract, without thereby incurring any liability to the affected bidders or any obligation to inform the participating bidders of the ground for MERALCO's action;
- Award a minimum trial quantity to suppliers with products that are not yet field-tested; and
- To issue an addendum to the invitation for Bids at any time as a result of questions, change in acquisition schedule, or other matters.

Interested vendors may obtain further information through the MERALCO Bids and Awards Committee Secretariat and Category Management for Core via email to Meraco_BAC_Secretariat@meralco.com.ph and group.networks.retail.supplies@meralco.com.ph, respectively.

Vendors must submit a Letter of Intent (LOI) in portable document format (PDF) with the required supporting documents via email to Meraco_BAC_Secretariat@meralco.com.ph and group.networks.retail.supplies@meralco.com.ph using business email address not later than 11:59 PM, December 02, 2024. The Bid Documents shall only be provided to vendors who submit an LOI and meet the eligibility requirements. Subsequent bid submission for eligible vendors must also be as file attachments using business email address only.

Bid Document Fee (non-refundable): Maximum of P100,000.00 (VAT Ex. shall be paid upon submission of bid documents)

(Sgd.)
GLEN N. SAN PEDRO
Chairman, MERALCO Bids and Awards Committee

MERALCO employs strict cybersecurity controls. Kindly refer to the following link for the Vendor Cybersecurity Advisory: <https://company.meralco.com.ph/news-and-advisories/supply-chain-management-invitations-bid>

More From B1

Australia's Charge d'Affaires Dr. Moya Collett highlighted the country's strategic focus on increasing trade and investment ties with the Philippines through "Invested: Australia's Southeast Asia Economic Strategy to 2040."

The Australian government seeks investment opportunities in food and agriculture, clean energy infrastructure and mining sectors. Notable projects include significant investments in solar energy and offshore wind developments.

"Our goal is to understand the interests of partners along the corridor and explore potential synergies between Philippines-Japan-US efforts and their own," Go said.

"The commitment from these like-minded partners signals a robust future for the LEC, promising enhanced infrastructure, sustainable development, and strengthened economic ties across borders," he added.