

Rotary
Club of Pasig



CREATE
LASTING
IMPACT

17 SEPTEMBER 2026
ROTARY YEAR 2026 - 2027

TINIG

The Official Newsletter of the Rotary Club of Pasig



ROTARY CLUB OF PASIG

GENERAL ASSEMBLY





**CREATE
LASTING
IMPACT**



Rotary Club of Pasig Past President and Hall of Fame Rotarian of the Year **Conrad Cuesta** is currently the President of the Board of LUXID Rotary Microfinance and Credit Cooperative. He's a founding member and a Director of the Board since the signing of the memorandum of understanding between LUXID Foundation and the Rotary Club of in 2017. He finished his grade & high school education in Ateneo de Manila University, holds a BS Math degree from the University of the Philippines Diliman, and took his Master in Business Management from the Asian Institute of Management. Professionally, he assumed key leadership positions in General Motors Philippines.

As an Entrepreneur, he dabbled in agribusiness, construction, property development & investments. Aside from his presidency from ROTARY CLUB OF PASIG, he also held key positions such as Assistant Director, Senior Assistant Director and Deputy District Governor. His motto, one of his favorites, is "Only way to eat an elephant, a bite at a time." He is happily married to Leni Cuesta.

HOF / PP CONRAD L. CUESTA

President - Luxid Rotary Microfinance and Credit Cooperative



Today's Programme

**Valle Verde Country Club
September 17, 2026 12:00 Noon
Pangkat No. 4 Dir. Gary Ona**

Call to Order	Pres. Jun Zafra
Invocation	Dir Gary Ona
National Anthem	Dir Aris Marfil
FOUR-WAY TEST	Rtn Paolo Diaz
Introduction of Visiting Rotarians & Guests	Rtn James Porter
Community Singing	Pangkat 4
Wise or Otherwise	
Fining Moments	
President's Time	Pres. Jun Zafra

CLUB ASSEMBLY & FELLOWSHIP

Open Forum	
Adjournment	Pres. Jun Zafra

**Dir Gary Ona
Emcee**

**** Basic Education and Literacy Month ****



Invocation



Heavenly Father, may You bless our works today so we may share the fruits of our labor to people we love and to offer them as thanksgiving to You. May we learn to be generous like You so we can learn how to share ourselves and what we have to people in need. This we ask through Christ our Lord.

Amen.

From: Rtn. Fr. Kell Ortega

APAT NA URIAN NG ROTARYO

ng mga bagay na ating iniisip, sinasabi o ginagawa:

1. Iyon ba ang **KATOTOHANAN**?
2. Iyon ba ay **MAKATARUNGAN** para sa lahat ng kinauukulan?
3. Iyon ba ay lilikha ng **MABUTING KALOOBAN at LALONG MATAPAT NA PAKIKIPAG-KAIBIGAN**?
4. Iyon ba ay magiging **KAPAKI-PAKINABANG** para sa lahat ng kinauukulan?

Ang Layunin ng Rotaryo

Ang layunin ng Rotaryo ay **“PASIGLAHIN AT IPUNLA ANG SIMULAIN NG PAGLILINGKOD BILANG BATAYAN NG ISANG GAWAIN KARAPAT-DAPAT** at lalo’t higit pasiglahin at ipunla:

1. Ang pagpapaunlad ng pagsasama bilang pagkakataon sa paglilingkod.
2. Ang mataas na uri ng tuntunin sa pangangalakal at sa hanapbuhay, ang pagkilala sa kahalagahan ng gawain kapakipakinabang at ang pagbibigay dangal ng bawa’t Rotaryo sa kanyang hanapbuhay bilang pagkakataon upang makapaglilingkod sa lipunan.
3. Ang pagsasakatuparan sa simulain ng paglilingkod sa bawa’t Rotaryo sa kanyang pansarili, pangkabuhayan at panglipunang pamumuhay.
4. Ang pag-unlad ng pagkakaunawaan, mabubuting kalooban at kapayapaan ng mga bansa sa pamamagitan ng isang pang-daigdig na kapatiran ng mga propesyonal na nabubuklod sa simulain ng paglilingkod.

Song of the Day



Kami'y Mga Pasig Rotarians

(Tune: Glory Glory Alleluia)

Kami'y mga Pasig Rotarians
Service Above Self aming layunin
Tulong sa kapwa aming gawain
Mula pa noong nineteen seventy one

Refrain:

Pasig City aming bayan
Paglilingkod kami'y asahan
Pasigueños mga kabayan
Sa pagtulong kami'y asahan

Kami'y mga Pasig Rotarians
Sa RHS at PLP scholars namin
Sa Ilugin naman ang medical center
At pabahay nasa Sitio Caliwag

Repeat Refrain

Kami'y mga Pasig Rotarians
May credit cooperative din kami
Pulis Pasig aming kinikilala
Disaster relief gawain din namin

Repeat Refrain

(Lyrics adaptation by HOF/PP Peter Javier)

From the President

Pres. Jun Zafra



“THE CONCEPT OF “ANGKAN” OR “LAHI-LAHI” IS VERY POWERFUL FOR US FILIPINOS. WE’RE CLANNISH BY DEFAULT, AND WE HAVE A DEEP EMOTIONAL ATTACHEMENT TO OUR FAMILY NAMES.” MONA MAGNO-VELUZ

Last week, we learned about defending our contry through knowledge of our territory. Last Saturday, together with Director Mads Bengua, we attended the Club Learning Facilitation Seminar. Some key learning highlights are from knowing to relearning, adult learning methods, effective learning strategies and several case studies. Dir. Mads will have write up on this and will be posted in our Tinig.

This September again as we celebrate Basic Education and Literacy Month, we focus beyond reading and writing = it is historical literacy.

More than five decades have passed since Martial Law was declared in 1972. Maybe some of our members were not yet born. What do they know about that period? What were the lessons? What is the truth?

If a nation does not know its history, it will have difficulty defending its rights and its future. That is why education matters. That is why the work of historians and genealogist matters. Today we are privileged to have a teacher in truest



From the President

Pres. Jun Zafra

Continuation 1.

sense. She will help us understand where we came from as a nation, so we can better decide where we are going.

Let us listen with open minds and with a commitment that as Rotarians, we will champion education that teaches critical thinking, truth and love for country.

Service Above Self.

Jun C. Zafra
High Impact President
RY 2026 - 2027

Rotary Notes

PP Benny P. De Guzman



What I suggested in my column weeks before was a good chance for our club, through the Board of Pres Jun, to honor PP Totoy with a Totoy Bartolome's Day on his 100th Birthday. Even if the day is not yet here, the Board eventually may not meet any asap measures as the big day is this Sunday already. Truly a milestone of many years of achievements in his medical profession, in his spiritual concerns and in his family, Totoy enjoys very high ratings. Mabuhay ka Totoy! Be an inspiration to us all. Waiting in line, with more than two years to go will be CM/PP Peping who will be celebrating his 98th birthday same time with Taiwan, PP Topax and UP Los Baños their Double Ten day

A good golfer and Hall of Famer PP Conrad had feelings of a lack of follow through for his Luxid's not good showing, despite good paper works and a good team. What lacks next is not a good follow through but more support from our members? Can Conrad make more specifics for others? Diretsuhin mo na as we cannot afford to miss out on this good project.

We are always calling ourselves as a unique club with very good members BUT with not much claim to our attendance records for our regular weekly meetings! Without even realizing that we have 24 past presidents who have gone to the Great Beyond. Not even a few of them who have never gone out to even be part of the club once again? Even if I have to most number of years in perfect attendance, there are the likes of CM/PP Peping, the wheel chair being placed in his van and the need to push him to and from the venue. For Vic A., the

Rotary Notes

PP Benny P. De Guzman

Continuation 1.

distance from home, the farthest for any members to attend. And both of them are so regular in attendance. On record, till he passed on, PP Bobby Paterno was so consistent with his attendance from the time of his induction till his early passing on. PRID Raffy is truly the PRIDE of our Club. On his 60th wedding anniversary, it was like Discon affair as there were so many PDGs and spouses also in attendance. Truly, Raffy is a PRIDE of the Club. For the others, even a weekly improvement of attendance, is a big contribution to make us a better irreverent club.

Our very own Rtn Doc Ato and HOF/PP Doc Jess are also making waves in their respective medical turfs to make us feel they are giving honors to our club as well.

Looking at our Speaker's Bureau, we are doing very well on the way choice and quality of our guest speakers. But, our Pangkat System must do its job as we will be doing a great injustice to the one inviting, if the attendance level is poor. Even in the community singing, you see the attendance level's failures.

Our official greeter, Dir Jake Oh is very efficient. Even in the Open Forum, he excels. Oh Jake, do we see more of you?

The grandson of former Gen. Dumpit, but not a Dumpit anymore, seems ready to be inducted. How about the

Walking the Avenues

PP Ramy Garcia IV



Presidential Message



Olayinka H. Babalola
President 2026-27
September 2026

Rotary has always been about people. Not projects. Not numbers. People.

Our goal of reaching 1.25 million Rotarians and 125,000 Rotaractors by our 125th anniversary in 2030 is also about people.

I bring up this goal again not because I expect the number itself to move you. Numbers rarely do. I bring it up because I worry that a goal this large can begin to feel abstract, distant from the everyday work of our clubs. I do not want that to happen. So let us talk, once more, about what is truly behind it.

I want to offer your club a simple exercise. Look back over the last five to seven years and find your best year. Maybe it was a year new members arrived and, more meaningfully, stayed. Maybe it was a year your meetings became something members looked forward to, rather than another obligation on a crowded calendar. Find that year. Then I ask you to do better than your best.

This is not a call to outpace the club across town or the district next door. It is never meant to be a competition between Rotary members. It is, instead, an invitation to hold ourselves to our own highest standard and to rise to meet it again.

Walking the Avenues

PP Ramy Garcia IV

Continuation 1.

Why does this 2030 membership goal matter enough to me that I keep returning to it? Because behind every one of those numbers is a person whose life could be changed by this organization, just as mine and yours have been changed by it. Rotary has given me friendships that have lasted decades, a sense of purpose I did not know I was searching for, and something that, in time, came to feel like an extension of my family. I suspect many of you understand this in your own lives, in your own way.

That life-changing experience is what we offer when we invite someone to join us. There are people in your communities right now who would find real meaning here if only someone thought to ask them. So tell them your story. Tell them honestly how Rotary changed you, not just about the projects you led or the funds you raised but about the person you became along the way. Those stories have a way of reaching people when little else does.

If we hope to Create Lasting Impact, the kind that resounds for generations, we will need more people standing beside us to help carry our work forward. Let us come together, not only this month but every month of every year, to make Rotary stronger, more joyful, and more like the family it has always been to me. Find your best year. Then let us be better than our best, together.

Usapang Pang Kalusugan

By: Rtn. Doc Ato Basco



Athlete's Foot (Tinea Pedis)

Its causes, symptoms, treatments, and prevention tips.

Overview & Causes

Athlete's foot is a common fungal infection that thrives in warm, wet, and dirty environments, making it particularly frequent after floods. It is primarily caused by dermatophytes, which thrive in damp socks, wet floors, public showers, locker rooms, and floodwaters. The three main causative agents are:

- *Trichophyton rubrum*: Most common cause of chronic dry/scaly skin.
- *Trichophyton mentagrophytes*: Causes itchy, blistering infections.
- *Epidermophyton floccosum*: Causes moccasin-type scaling.

➤ Signs & Symptoms

- **Interdigital (Between the toes):** Most common. Causes itching, burning, stinging, redness, peeling between the 4th and 5th toes, and white, soggy skin.
- **Moccasin Type (Soles and sides):** Characterized by dry, thick, scaly skin, cracking heels, and mild itching.
- **Vesicular (Blistering):** Painful, oozing, fluid-filled blisters on the soles or between toes.
- **Other Symptoms:** Foul odor and infected, thickened, or yellow nails.

Usapang Pang Kalusugan

By: Rtn. Doc Ato Basco

Continuation 1.

- **Complications:** Severe cases with cracked skin can lead to secondary bacterial infections, causing swelling, pus, and pain.

Treatment Goals & Options

The main goals are to eliminate the fungus and keep the feet dry. Important: Do not stop treatment early, as the infection can easily recur.

- **Over-the-Counter (OTC) Treatments:** Apply OTC creams, sprays, or powders (containing Clotrimazole, Miconazole, Terbinafine, or Tolnaftate) to clean, dry feet for 2 to 4 weeks. Extend application 1 inch beyond the rash and continue for 1 week after symptoms resolve.
- **Prescription Medications:** Severe cases may require oral antifungals (Terbinafine or Itraconazole) for 2 to 6 weeks, or short-term topical steroids for inflammation.
- **Bacterial Infections:** If secondary bacterial infections occur, a doctor may prescribe topical or oral antibiotics.

Prevention & Daily Habits

- **Keep Feet Dry:** Thoroughly dry between your toes after washing or contact with water.
- **Sock & Footwear Care:** Change socks daily (use cotton or moisture-wicking materials) and carry spares during wet weather. Wear boots or protective footwear in floodwaters—never walk barefoot.

Usapang Pang Kalusugan

By: Rtn. Doc Ato Basco

Continuation 2.

- **Hygiene Practices:** Apply antifungal powder in shoes and on feet. Do not share towels, socks, or shoes. Disinfect shoes with antifungal spray and dry them in the sun. Wear slippers in public showers and gyms.
- **Post-Flood Care:** Immediately wash feet with soap and clean water after exposure to floodwater, dry thoroughly, and apply antifungal powder.

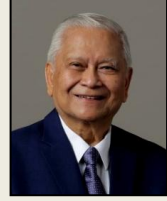
When to See a Doctor?

Consult a healthcare provider if there is no improvement after 2 weeks of OTC treatment and if the infection spreads to nails or hands or if you develop signs of a bacterial infection (severe redness, swelling, pus, or fever).



LEGAL CORNER

By Atty. Celso Ylagan II



In ***Santiago DJ. Sillano v. JGC Philippines, Inc., G.R. No. 273562, February 24, 2025***, the Supreme Court has ruled that the dismissal was illegal because JGC's orders to unlock/surrender source codes were not lawful/reasonable; ownership of programs was not established at the time.

Facts:

Sillano was a Sr. Engineer at JGC where he developed computer programs. Subsequently, a dispute arose over ownership of the programs. JGC claimed ownership; Sillano insisted they were his personal creations. According to Sillano, his employment agreements did not mention that creating, writing or developing computer programs were among his duties. Neither was it provided that JGC was automatically the owner of programs he would create as a JGC employee. Thus, he maintained that JGC could not claim ownership over the said programs. This notwithstanding, JGC ordered Sillano to unlock/surrender source codes. The latter refused, was suspended initially and finally dismissed. Sillano filed a complaint for illegal dismissal.

Ruling:

It was held that the dismissal of Sillano was illegal because the orders to surrender the source codes were not lawful/reasonable since ownership of the computer programs was never resolved. There was no agreement as who would be the owner thereof. Irrefutably, Sillano owns the subject computer programs. The orders of JGC to unlock and surrender the source codes cannot be said to be lawful or reasonable. 🏛️

“Dura lex, sed lex.”

Tinig Tidbits

By: HOF/PP Peter Javier



10 Promises We Should All Remember

Promise yourself...

1. To be enthusiastic about the success of others as you are about your own.
2. To be too large for worry, too noble for anger, too strong for fear and too happy to permit the presence of trouble.
3. To always give the best you can and expect the least in return.
4. To talk health, happiness and prosperity to every person you meet.
5. To forget mistakes of the past and press on to greater achievements in the future.
6. To wear a cheerful countenance at all times and give every living creature you meet a smile.
7. To be so strong that nothing can disturb your peace of mind.
8. To look at the sunny side of everything and make your optimism come true.
9. To give so much time to self-improvement that you have no time to criticize others.
10. To make all your friends feel that there is something special in them.

(From BabaMail)

Glimpse Our Last Meeting



HIP Jun calls meeting to order with Rtn Abe as emcee; Rtn Bebert leads invocation.



Dir Rudy leads singing of Pambansang Awit; PP Garrick recites Apat Na Urian Ng Rotaryo & HOF/PP John introduces guests.



Reinforced Pangkat 3 sings Glory, Glory Alleluia

Glimpse Our Last Meeting



Jokes from PP Celso; PP Benny is instant finemaster & HIP Jun with his message.



Dodie introduces Retired Rear Admiral Roy Vincent Trinidad who talks of "The West Philippine Sea: What Every Filipino Should Understand - and Why it Matters to our Security, Economy and Future.



Replying to questions & comments on WPS issues with China, military & political dimensions,

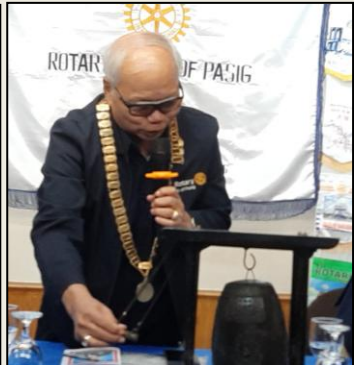
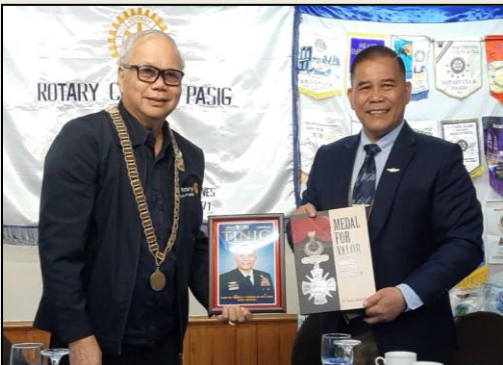
Glimpse Our Last Meeting



maritime & land happenings and need to speak out on WPS from guest Jerry Quibilan, HOFs/PPs Peter, Conrad



& John, Rtn James & Rtn Jon.



HIP Jun hands out club's token and then adjourns meeting.

Wheat not Weeds

By: Rtn. Fr. Kell Ortega



No Need to Say it Out Loud

One day I visited a wake chapel to bless a deceased acquaintance. Before I entered, I saw and read a tarpaulin that says "Funeral assistance provided by politician x." I thought to myself, "if you're going to do a real public service, no need to brag about it."

While it is true that it is indeed noble to help someone in need out of the generosity of our hearts, there is no need to announce to all what you're doing. In fact, Our Lord Jesus taught, according to Matthew 6:3-4, that we do not need to announce to everyone on the street that we're doing good just to look good in their eyes. Doing good to others is in itself a reward.

So let's continue doing good for others, especially the least, last and lost in society, simply because we are good and are meant to do good for others - not to look good.

Prospective Member



Thomas Herbert D. Murillo

Last Name : Murillo

First Name : Thomas Herbert

Middle Name : Dumpit

Date of Birth : January 27, 1992

Place of Birth : Chicago, USA

Civil Status : Married

Residence : 11C Sta. Isabel St. Brgy. Kapitolyo
Pasig City

Mobile : 0908-8144583

Email : thomasherbertmurillo@gmail.com

Spouse : Germaine Gale S. Murillo

Date of Birth : January 19, 1997

Wedding Anniv. : April 24, 2024

BUSINESS / PROFESSIONAL / INSTITUTIONAL POSITION

Present Entrepreneur Tomzen Realty 6yrs

EDUCATIONAL / TRAINING BACKGROUND

College University De Lasalle College of St. Benilde
2010 – 2014 AB – Diplomacy & Int.
Relations

Prospective Member

Continuation 1.

High School Lourdes School of Mandaluyong
2007 - 2010

Elementary School Lourdes School of Mandaluyong
1996 – 2007

PROFESSIONAL / CIVIC / SOCIAL MEMBERSHIP

JCI – Ortigas Member 2yrs.

Christ Commission Fellowship Ministry Leader 5yrs.

Pangkat Member's RY 2026 - 2027

Pangkat No.1

- 1. Pres. Jun Zafra – Leader**
- 2. Dir. Roland Vasquez – CL**
3. Rtn. ALEX Lacson
4. Rtn. Flor de Pano
5. Rtn. Henry Claravall
6. PP Henry Uy
7. HOF/PP Jess Acantilado
8. Rtn. JS Zamora
9. Rtn. Manfred Guangko
10. Rtn. Mike Dolar
11. Rtn. Nesty Carolina
12. Rtn. Ping Tan
13. Rtn. Richard Berganos
14. PP RJ Ermita
15. Rtn. Bien Sibug
16. Rtn. Jeffrey Sonora

Pangkat No. 3

- 1. Dir. Tet Mallare – Leader**
- 2. Dir. Rudy Sanguyo – CL**
3. Rtn. Bebert Lacuna
4. Rtn. Bernard Bobadilla
5. PP Bong Paloma
6. Rtn. Chito Bernardo
7. Rtn. Fr. Jojo Opinio
8. Rtn. Jon Cansana
9. Rtn. Nicky Ty
10. Rtn. Nilo Ocampo
11. HOF/PRID Raffy Garcia III
12. Rtn. Rod Moreno
13. PP Tito Henson
14. PP Topax Colayco
15. Rtn. Abe Sarangaya
16. Rtn. Arnel Estaniel

Pangkat No. 2

- 1. IPP Roy Quejada –Leader**
- 2. Dir. Mads Bengua – CL**
3. PP Adolf Aran
4. Rtn. Chony Gimenez
5. HOF/PP Conrad Cuesta
6. Rtn. Dodot Jaworski
7. Rtn. Edison Go
8. Rtn. Jojo Estolano
9. Rtn. Noel Go
10. PP Peping Mabanta
11. Rtn. Philip Yoon
12. Rtn. Roehl Fontanilla
13. Rtn. Roy Mendoza
14. PP Vic Aquino
15. Rtn. Shaquile Guiaman

Pangkat No. 4

- 1. Dir. Gary Ona – Leader**
- 2. Dir. Aris Marfil – CL**
3. Rtn. Jimmy Gualberto
4. Rtn. Marlo Guillano
5. Rtn. Oyie Averilla
6. Rtn. Paolo Diaz
7. HOF/PP Peter Javier
8. Rtn. Raj Cordova
9. Rtn. Richie Pua
10. Rtn. Richie Defensor
11. Rtn. Simon Tantoco
12. PP Totoy Bartolome
13. PP Vic Lim
14. Rtn. James Porter
15. Rtn. Alfonso Bautista

Pangkat Members RY 2025 - 2026

Continuation 2.

Pangkat No. 5

- 1. PP PP Bernard Dy – Leader**
- 2. Dir. Joseph Gualberto – CL**
3. PP Arjan Ramnani
4. Rtn. Ato Basco
5. PP Benny de Guzman
6. Rtn. Charles Reyes
7. PP Garrick Ang
8. Rtn. Jake Oh
9. Rtn. Karl Contreras
10. Rtn. Fr. Kell Ortega
11. PP Ner Laino
12. PP Nick Guzman
13. PP Ogie Lim
14. Rtn. Roman Romulo
15. PP Toti Buhain

Pangkat No. 6

- 1. PP Rel Gomez - Leader**
- 2. HOF/PP. John Javier-CL**
3. Rtn. Anson Tan
4. Rtn. Ben Baniel
5. PP Bert Albano
6. Rtn. Carlos Chuaunsu
7. PP Celso Ylagan
8. Rtn. Dennis Albano
9. PP Ferd Rivera
10. Rtn. Ike Ona
11. PP Ramy Garcia IV
12. Rtn. Pal Bolivar
13. PP Rene Bocaya
14. Rtn. Vico Sotto
15. Rtn. Manny Buensuceso

Schedules of Activities

SEPTEMBER- 🌲

Basic Education and Literacy Month

- Concentrates on combating illiteracy and improving education.

September 3 - Luxid Rotary Coop

September 10 - RADM Roy Vincent T. Trinidad

September 17 - Club Assembly

September 24 - CHED Chair. Shirley C. Agrupis

OCTOBER: Economic and Community Development Month

- Aims to enhance economic growth and community development.

October 1 - Gov.. Montalla's Official Visit

October 3 - Octoberfest (Metro Tent)

October 8 - Sen. Trillanes (tentative)

October 15 - BCDA (Pax Silica)

October 22 - Golf Event (PP Rel)

October 29 - Memorial Mass for departed RCP loved ones

ROTARY CODE OF CONDUCT

As a Rotarian, I will

1. Exemplify the core value of integrity in all behaviors and activities
2. Use my vocational experience and talents to serve in Rotary
3. Conduct all of my personal, business, and professional affairs ethically, encouraging and fostering high ethical standards as an example to others
4. Be fair in all dealings with others and treat them with the respect due to them as fellow human beings
5. Promote recognition and respect for all occupations which are useful to society
6. Offer my vocational talents: to provide opportunities for young people, to work for the relief of the special needs of others, and to improve the quality of life in my community
7. Honor the trust that Rotary and fellow Rotarians provide and not do anything that will bring dis-favor or reflect adversely on Rotary or fellow Rotarians
8. Not seek from a fellow Rotarian a privilege or advantage not normally accorded others in a business or professional relationship

***DECLARATION OF ROTARIANS
IN
BUSINESS AND PROFESSIONS***

As a Rotarian engaged in a business or profession, I am expected to:

1. Consider my vocation to be another opportunity to serve;
2. Be faithful to the letter and to the spirit of the ethical codes of my vocation, to the laws of my country, and to the moral standards of my community;
3. Do all in my power to dignify my vocation and to promote the highest ethical standards in my chosen vocation;
4. Be fair to my employer, employees, associates, competitors, customers, the public and all those with whom I have a business or professional relationship;
5. Recognize the honor and respect due to all occupations which are useful to society;
6. Offer my vocational talents: to provide opportunities for young people, to work for the relief of the special needs of others, and to improve the quality of life in my community;
7. Adhere to honesty in my advertising and in all representations to the public concerning my business or professions;
8. Neither seek from nor grant to a fellow Rotarian a privilege or advantage not normally accorded others in a business or professional relationship.

From the Secretary's Desk

Sec. PP John Javier



Attendance

Members Present31
% of Attendance (09/10/26).....34.4%

Birthday Celebrants for the Month of September 2026

Wedding Anniversaries for the Month of September 2026

Guest and Visiting Rotarians

- 1. Jerry Quibilan, Host PP Peter Javier
- 2. PP Jay Llave, Toronto ISC Co-Chair
- 3. Sergei Shikin, Rotary Rockwell
- 4. SN1 Gerald Datiles, PN Serviceman
- 5. SN2 Japhet Fabi, PN Military
- 6. SN1 Kim Catherine, PN Military
- 7. Thomas Murillo, Host: Dir. Rudy Sanguyo



Editorial Staff

TINIG STAFF RY 2026-2027	FEATURE WRITERS	
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	PP Celso P. Ylagan II Legal Corner	

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Edgar Manalang: **0927-9414528; rcpasig@hotmail.com**

MAKE-UP SLIP

This serves as proof of your attendance

Name of Visiting Rotarian

Name of Rotary Club

RC – Pasig Club Secretary: _____ **Date:** _____



PART I

History of the Rotary Luxid Microfinance & Credit Cooperative

2016

Luxid Foundation (Ateneo Classmates Belonging to GS'59/HS'63/Coll'67) decided to launch Microfinance and Polyclinic Projects in Pasig.

Template For Microfinance Coop would be the Dela Strada Coop in Balara started by two Luxid Classmates; Coop began with 30 Thousand Pesos seed capital that grew to almost 200 Million after 25 Years; Membership Grew from a dozen to over 12 thousand members!

APRIL 2017

Memorandum Of Understanding signed among the Rafael Garcia III Foundation, The Rotary Club of Pasig, and The Luxid Foundation.

Objectives of the Parties: To alleviate the living condition of the marginalized residents of different barangays in Pasig by providing community services through livelihood programs, micro-finance programs and polyclinic medical services.

1ST PARTY: Will build and fund 3-storey bldg on owned property and will grant usufruct thereof to 2nd & 3rd parties

2ND PARTY: Will offer values formation, livelihood training and business projects providing incremental income

3RD PARTY: Will operate Micro-Finance/ Credit Coop; will also fund and manage polyclinic in cooperative undertaking with the 2nd party

JULY 12, 2017

CDA registration of the micro-finance coop august 16, 2017: start of coop operations

COOPERATIVE PROFILE

BACKGROUND:

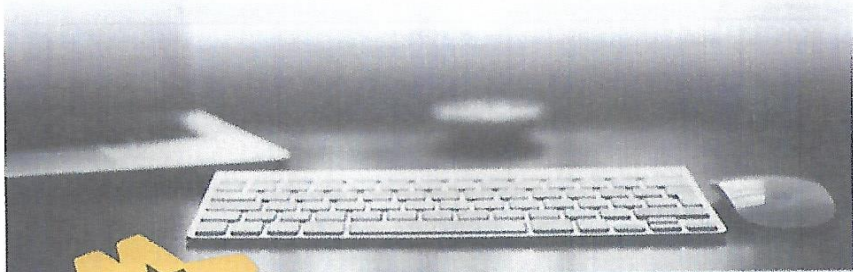
Prodded by a strong desire to help the marginalized in Brgys. Pinagbuhatan, Sto. Tomas, Palatiw and Bambang, Pasig City, the Luxid Foundation Inc., together with the Rotary Club of Pasig is deeply motivated to establish a micro finance and credit cooperative under the category of "associational" to grant loans to regular and associate members for providential and productive purposes. It will also encourage savings and capital build-up among the members.

This humble initiative is aimed at promoting cooperative as a way of life for improving the social and economic well-being of the society specially the marginalized ones. It also complements the local government and other concerned organizations in promoting credit cooperative as an alternative to more expensive 5/6 sources. The "residential" beneficiaries of this effort are just waiting to be formally organized to pursue a self sustaining credit cooperative. The aim of this project is to 'Help Others Help Themselves'.

RATIONALE:

A formal micro financing system has been proven to be an important factor in alleviating the plight of the marginalized and many small enterprises, specially the non- bankable sector. This was precisely the experience of many, specially SMDS Multipurpose Cooperative, Brgy. Pansol Q.C. whose membership are mostly informal settlers. SMDS is the credit cooperative that Luxid Rotary Coop will model itself to. As an agent to pool their funds together, SMDS has been able, for example, to gather as much as P120 Million pesos which have become the very source of the funds that members borrow.

As in the very competitive banking business: commercial, thrift and rural banks with branches all packed up in small communities, a well governed and professionally run credit cooperative attract not only clients but member-clients, owner-clients. The situation becomes unique as the success and progress of the coop is the success and progress of the owner-clients.



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