

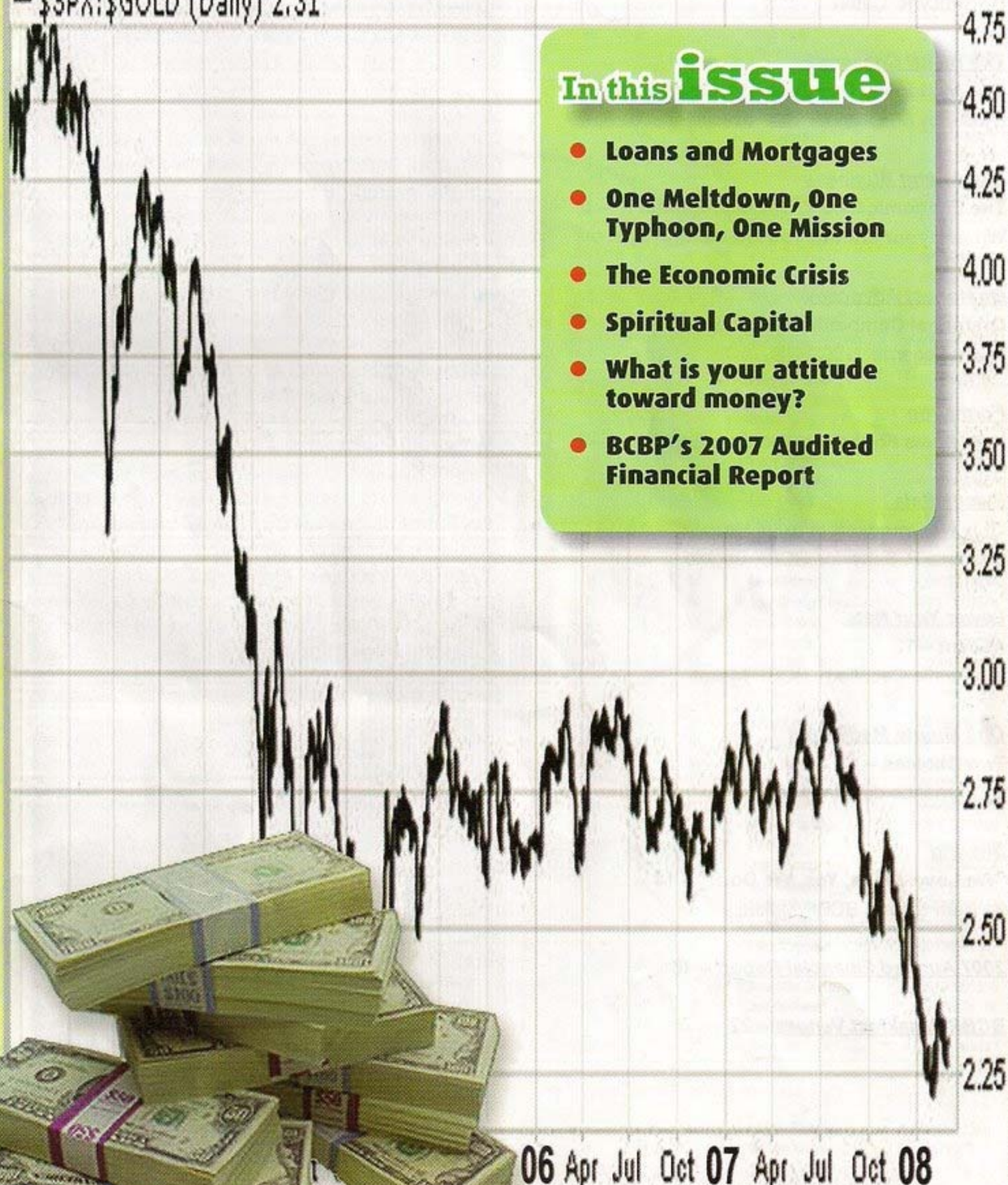


# KAPATIRAN

M A G A Z I N E

September 2008

— \$SPX:\$GOLD (Daily) 2.31



06 Apr Jul Oct 07 Apr Jul Oct 08



**In this issue****Editorial****Loans and Mortgages – 3**

By Nancy R. Catan

**The BCBP Challenge****One Meltdown, One Typhoon, One Mission – 4**

By Bobby M. Laviña, BCBP President

**Money and Business****The Economic Crisis, Spiritual Capital ... – 6****What is your attitude toward money? – 7****Be Honest Advocacy****Oratorical Competition Begins – 7**

By Art Legarde, NSC PSD

**Formation****New Basic Formation Program Launched – 8****Pwede Pala****“It is Not Impossible to be Honest” – 10**

By Annie P. Salvador, BCBP Baguio

**Lower Your Nets****Ascent – 12**

By Ronnie Caballero, BCBP Makati

**One Minute Meditation****Two Choices – 13**

By Fernando de Larrazabal

**Sharing****“We Love Jesus, Yes, We Do...” – 14**

By Beth Ginete, BCBP Makati

**2007 Audited Financial Report – 16****BCBP Breakfast Venues – 22***Editor's Note*

**M**eltdown, Money, Mortgages, Financial Crisis. These current concerns are the focus of this issue. President Bobby Laviña compares the money meltdown with Typhoon Frank and puts it all into the perspective of the BCBP's mission. I write about the concept of Social Mortgage. Then we challenge you to examine your attitude toward money.

2008 has indeed been a banner year for BCBP with the launching of the Be Honest Oratorical Contest and the New Basic Formation Program; both are briefly described herein.

We welcome Annie Salvador, our new columnist, who begins her column entitled “Pwede Pala” with a report on Baguio's Special Morning Forum on Honesty. In future columns she has promised to share about new activities in other chapters that support the BCBP mission and vision. Ronnie Caballero continues his column with his thoughts on discipleship and our ascent toward perfection.

Beth Ginete writes about her group's inspiring experiences in Australia attending the World Youth Day. She shares with us Pope Benedict XVI's challenge for all to be renewed by the power of the Holy Spirit and be messengers of God's love, a challenge that reinforces the BCBP's marketplace evangelization thrust.

Finally and connected with our focus on Money, we give you the complete audited Financial Report for the year 2007. – Nancy R. Catan

**EDITORIAL BOARD**

Bobby M. Laviña, Manolet M. Siojo  
Roy Calleja, Art Legarde, Art Neri

**EDITORIAL TEAM**

Nancy Catan-Editor-in-Chief  
Ronnie Caballero, Annie Salvador,  
Mar Figueroa, Fernando de Larrazabal

*The KAPATIRAN Magazine is the official publication of the Brotherhood of Christian Businessmen and Professionals. It is published every quarter in the Philippines. Our NEW Editorial and Business offices: Unit 216 Comfoods Bldg, Sen. Gil J. Puyat cor Chino Roces Aves., Makati City 1200. Tel Nos. 819-0052. Fax No. 819-0051. E-mail address: kapatiran@bcbp.org. Contributions are encouraged, however, they shall be subject to editing and selection.*



## Editorial

By Nancy Russell Catan

# Loans and Mortgages

**N**owadays we hear a lot about loans and foreclosures due to the tightening economic situation worldwide. Many people especially in the States who have mortgages on their homes and even on the physical assets in their businesses are facing serious downsizing and/or bankruptcy.

When we get a loan from a bank or financial institution, we are required to put up collateral for security, to insure that we will pay back the loan. If we don't pay it back as agreed, then we lose our collateral to the financing institution.

Whether affected by the current economic crisis or not, we, all of us, have outstanding social mortgages.

What is a 'social mortgage'? Property under a social mortgage has an intrinsically social function, in that it is supposed to, in one way or another, contribute to the good of society, to all members of our society.

We often consider money, wealth, and success as desirable goals of work, and we equate these goals with the material possessions that we acquire and own – land, buildings, vehicles, and other tangible assets.

Yes, our work needs to be justly remunerated. Yes, as workers we must be rightly compensated for our efforts. But we also need to recognize that we are not called to work just to be able to "have" or acquire more and more, but that our work must

enable us to "be" more fully human not only as individuals, but also as contributors to the good of all persons, for the benefit of society in general.

Everything we have is, in fact, on loan from God, our Father and Creator. He has given us stewardship over our possessions and acquisitions through a "social mortgage". As responsible stewards we must work to be able to return these things to Him, or to those in need, those who have less in life than we do. We should pay off our social mortgage to those who are least, last, and lost.

If we have many employees, we must consider the welfare not only of the employees, but also of their families. How are we improving their lives?

We need to ask ourselves: am I really using all the home appliances I have, or are they just displayed to promote my social status, or do they just lie around gathering dust because I only use them on anniversaries and birthdays? Are my closets full of clothes that I only wear maybe once a month, or even once every six months?

The bottom line is: am I using the things I have, my assets, material possessions, my business integrity, skills, talents, and treasure to promote the common good, not only my good? How well am I paying off my 'social mortgage'? **K**





## *The BCBP Challenge*

*By Bobby M. Laviña, BCBP President*

# **"One Meltdown, One Typhoon, One Mission"**

**J**ust yesterday, a friend, colleague and brother, Pyth Brion of the Greenhills Chapter sent me a memo which I would like to share here. We both think that it is timely for us to give some space to a short piece about the current financial meltdown, know what we have to do and, hopefully, understand it in the context of God's plan for us:

*You all know about the current financial crisis. You may also have heard some people say that the Philippines is immune from widespread contagion. This is not what we are seeing.*

*The local banks have become very fearful of their own liquidity: market-to-market losses threaten to impair the capital of some banks and this may cause a significant deposit withdrawal after the Dec 31 2008 financial statements are released. The banks started to dig in by avoiding granting new facilities especially long term loans and even cutting off short term credit lines in certain cases.*

*Consequently, a number of companies will experience shortfalls in cash forcing them to cut credit terms, demand for bigger down-payments and accelerate collections. Others may even fold up. These companies may include some of your present suppliers.*

*This economic slow down and the resulting credit crunch will also affect your customers: OFWs who are displaced; entrepreneurs who will experience a drop in business and cash crunches; retrenched employees of businesses that shut down; buyers who depend on now-intermittent relatives' remittances.*

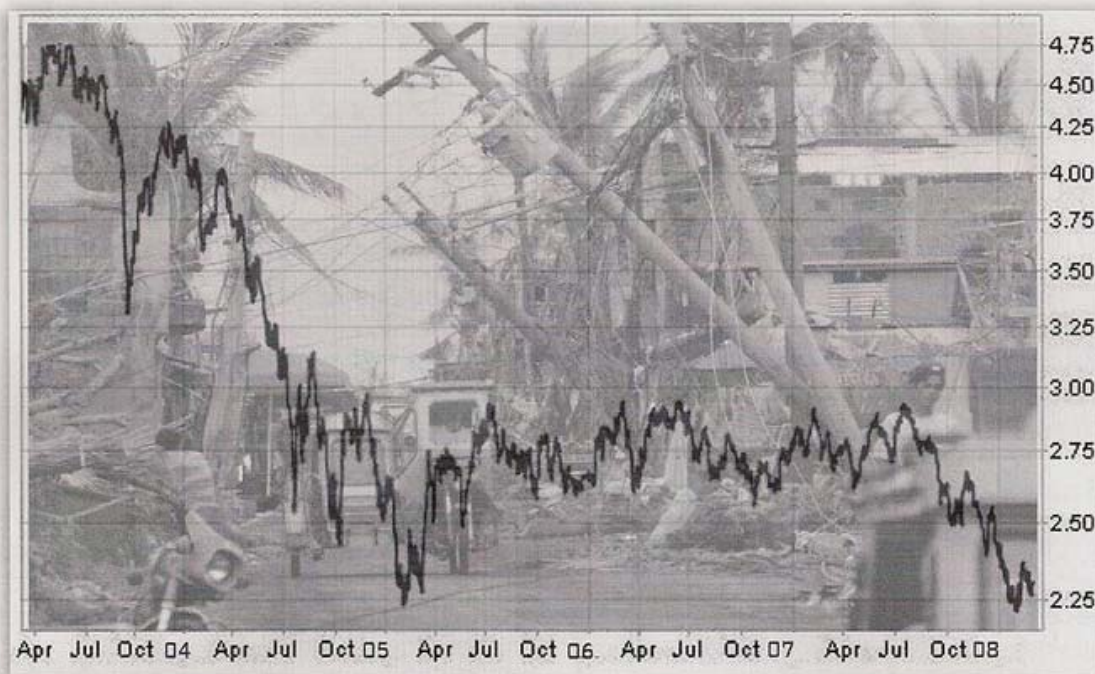
*We do not know when this slowdown will end. A prolonged loan freeze by banks is not impossible where maturities are called in and totally zero new loans are released. This could lead to pressures on your funding for working capital and long term assets. I would therefore remind everyone that we all have to manage our risks and our cash very tightly. We should all prepare for the worst scenario by:*

- a. ensuring the collectability of our receivables from the very start of credit assessment to taking quick action on delinquencies*
- b. avoiding big down payments specially to those who may appear as weak suppliers*
- c. immediately cutting operating cash drains to the essential*
- d. tightening up on cash advances in all departments*
- e. making our teams very conscious of cash flows and revenues*

*Cash is king once again. Having a very liquid position will allow us to ride the fluctuations in the markets. It will also allow us to be ready to prudently cherry-pick from among the investment prospects that will come into our horizon during this period. All of us should keep our eyes and ears open to these possibilities and be ready to act on them.*

*But I repeat: while our businesses may still be doing well even today, we cannot be complacent. We have to be watchful and judicious so that we will not just survive these troubled times but come out of it with even more financial strength and growth potential.*





I can't help but see some parallels between this financial crisis and the events last June when Typhoon Frank ravaged the Panay Island and brought many of our brothers and sisters to tears.

No one was spared in Kalibo and Iloilo. Whereas we used to see the rich unscathed and only those living in depressed areas being forced to evacuate, this typhoon made no such distinction—both those living in executive villages and those in esteros took a direct hit. Those who had more lost more than, as we saw four-car garages get flooded and vehicles left to steep in mud and today, as we hear of the rich losing all their investments in Lehman Brothers.

After the devastation of Typhoon Frank was understood, brothers and sisters from all over the BCBP immediately helped with prayers and words of consolation, by giving and soliciting donations, by making sure the relief goods got to our brothers and sisters. The response was overwhelming. As our RCD Rene del Rosario of Panay said,

*"Typhoon Frank may have damaged our valuable properties but it only strengthened our faith and love for Christ our Savior. It has also widely opened our hearts and minds to the fullest and truest meaning of Christian*


*Brotherhood."*

Then, as now, we heard brothers saying things like, "Bakit ngayon pa nangyari ito sa akin? Why now when I am closer to the Lord?"

Then, as now, we also heard them say, "We suffered a lot but we still thank God that we are alive and that we still have our livelihood. We can still recover with God's help."

Then, as now, we heard brothers and sisters say, "If I were not in the Brotherhood, I might have already hurt myself or others out of despair."

Once again, we must remember that we in the Brotherhood, have a mission to bring Christ to the marketplace and have been placed there with skills, knowledge, contacts and God's wisdom—resources that others may not have. We are called to be the salt of the earth by using these resources to bring back life into this desolate situation—lending a hand, taking care of others ahead of ourselves, opening up opportunities when others are locking up and turning inward. What a great opportunity we have, now, to fulfill this mission.

Wouldn't it be great if, now, as then, people will say, "Buti na lang, there is a Brotherhood. They helped us get through this crisis."? 



# Money and Business

## The Economic Crisis

“The economic crisis, which is manifested throughout, perhaps is a sign that the world is not made up only of bills, money and the economy. ... The crisis serves as a reminder that the human person must be put at the center of the whole of world economy.”  
 --Cardinal Martino, President of the Pontifical Council for Justice and Peace at a press conference in Santiago, Chile, 9/30/08

## Spiritual Capital

“It is clear that greater accountability and better governance are needed in the business world. The moral outrage that people feel in response to the past decade of scandal and deceit is entirely legitimate, and it leads to compelling questions about the true purpose of business and the virtues that are necessary to sustain it and a free economy. ...”

Malloch's thesis is that we do need to create wealth and that this is a legitimate activity, but we should do so in a way in which God's gifts are used responsibly. The profit motive should not take over the place of ethical and spiritual values.

He espouses building up spiritual capital through the cultivation and practice of virtues, from a relationship with God through worship, prayer and devotion, and also through a discipline that is not just that of a human society. This spiritual capital, he warns, must be something more than just a public relations exercise, often termed these days as corporate social responsibility, but which is frequently termed these days merely as a device to ward off criticism. Instead, a company needs to be guided by virtue. --Theodore Roosevelt Malloch in *“Spiritual Enterprise: Doing Virtuous Business”* (Encounter Books)

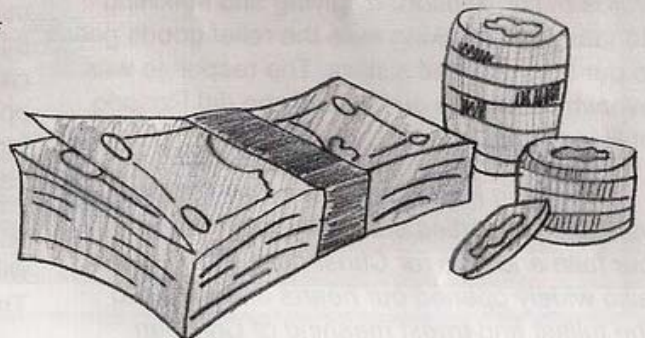
## Money Crisis Shows Importance of the Bible

“The current economic crisis shows the importance of building our lives on the firm foundation of the Word. ... We should change our idea that matter, solid things, things we touch (like money), are the most solid and secure reality. He who builds only on things that are visible and tangible, on success, a career, money – he is building on sand. Apparently these are the true realities, but one day they will pass away.

“Only the Word of God is the foundation of all reality; it is stable like the heavens and more than the heavens. It is the reality. Therefore we should change our concept of realism. The realist is he who recognizes in the Word of God, in this reality apparently so fragile, the basis of everything.” --Pope Benedict XVI, in his talk on the first day of the synod of bishops, Vatican City, Oct 6, 2008

## Spending Money

Every time you spend money, you're casting a vote for the kind of world you want. --Anna Lappe





# What is your attitude toward money?



**C**heck out these questions to assess the strength of your attachment to money and what it means to you.

- Am I anxious over the getting and spending of money?
- Do I usually end up comparing what I have with what others have?
- Do I tend to focus on what I don't have rather than being thankful for what I have?
- How joyful am I in giving away money (i.e. alms, tips, donations, contributions) to others when asked? (Did you give to that beggar on the street joyfully with a few kindly spoken words, or did you just drop a coin or two and hurry past?)
- Do I own my wardrobe, or does my wardrobe own me? (Substitute for wardrobe, your car or golf game or collection of antiques.)
- Do I ever stop to ask, "Is this money going where God wants it to go?"
- In which category do most of my purchases fall: necessity, convenience, "just because", status, luxury.
- When was the last time I helped someone – really, truly helped someone – by giving generously in money or kind, not expecting anything in return, perhaps even doing so anonymously?
- If God owns it all, what am I doing with it?

## Be Honest Advocacy

Art Legarde, Nat'l Service Coordinator  
for Programs and Services


### "BE HONEST" Oratorical Competition Begins

**S**hifting their Be Honest Advocacy into higher gear, the BCBP is launching a nationwide oratorical contest on November 15, 2008. The competition aims to inspire and encourage our youth to live out the virtue of honesty in their daily lives. With the theme "Be Honest" the contest expects to heighten public awareness on the immediate need to denounce and dismantle the well-entrenched culture of corruption and dishonesty now existing in Philippine society.

As of September 15 sixty-nine BCBP chapters and outreaches have signed up to promote the competition in their respective areas. 670 schools have been invited to participate. Chapter level competition is scheduled for November 15-22, 2008, with Regional level competition in the 11 participating BCBP Regions following on November 22-December 7, 2008. The National Level Competition will be held on February 6, 2009.

The 1st prize winners at the chapter level will face off in the Regional competition, with the 1st prize regional winners moving on to the National Competition. For your information we list the chapters by region that have signed up for this advocacy project.

The Luzon participating chapters and outreaches are: The Metro Manila North Region: Camanava, Greenhills, Quezon City, Rizal and Puerto Princesa North and South chapters. Metro Manila South Region: Alabang, Pasay City, Las Pinas, Makati, Manila, and Paranaque. North Luzon Region: Tuguegarao and Santiago of NEast Luzon; Baguio, Dagupan, San Fernando La Union and Laoag of NWest Luzon. Central Luzon: Bulacan, Cabanatuan, San Fernando, Pampanga and Olongapo. Southern Tagalog Region: Batangas, Binan-San Pedro, Calamba, Cavite-Imus, Lipa, Lucena, Calapan, Legaspi-Sorsogon-Bicol, Naga-Bicol.

The Visayas and Mindanao participating chapters and outreaches include: Cebu Region: Cebu North, Cebu South and Cebu Central, Mactan, Mandaue and Consolacion. Northeast Leyte (Samar): Tacloban, Catbalogan, Calbayog, Borongan and Naval. Southwestern Leyte: Maasin, Ormoc, Baybay, Palompon, Hilongos and Sogod. Tagbilaran: Dumaguete North and Dumaguete South, Tagbilaran North and Tagbilaran South. Negros/Panay: Bacolod N-S-E, Silay-Talisay-Victorias, Iloilo-Molo, Roxas, Kalibo. East/West/Central Mindanao: CDO East, CDO West, Davao, Iligan, Pagadian, Dipolog, and Zamboanga. 



## Formation

# The New Basic Formation Program Launched

In 2007 the Mancom and the Board of Trustees recognized the need for BCBP members to be more active champions of Jesus' values in their families and in the marketplace. Thus came about the New Basic Formation Program (NBFP), launched this year 2008. President Bobby Laviña describes the year-long program as an "intensive, committed and guided formation so that our members eventually become the Lord's effective change agents in the business milieu." (*Kapatiran, Sept 2007, p4*)

The NBFP begins right after the Baptism in the Holy Spirit during the BCLP with the talks "Faith and Guidance" and "Entering the BCBP Way of Life". After these talks those who aspire to become part of the BCBP make a commitment to enter the NBFP. They are then placed in Action Groups under an AGL who will assist the members of the group during the succeeding two months to grow in faithfulness in prayer, Scripture readings, and the BCBP Way of Life.

BCLP members who agree to join the

Formation Program become members in formation, or associate members of the BCBP. As such they share all the benefits of membership with the limitation of not being able to serve in a major position in the BCBP. Upon completing the year of formation and discernment, the member in formation may then make the Commitment to become a full, active, and committed member of the BCBP Community.

The NBFP consists of four weekends of teachings spread out over the period of about a year, each weekend interspersed with two months of Action Group meetings to give members time to fully digest the teachings and put them into practice in their daily lives.

After the first two months of Action Group meetings, the members in formation are invited to attend the **Free to Follow the Lord Weekend**. This weekend has two parts. In the first, the members are made aware of obstacles to growth and how to overcome them; they will also be prayed with for deliverance from anything that might prevent them from wholeheartedly following the Lord. In the second part of the weekend they will be helped to put good order into the way they manage their time and finances. The concept of tithing will then be introduced and the members encouraged to support the BCBP with their finances. These teachings will be followed up in the





succeeding two months of AGMs to allow time for the members to internalize them and begin practicing what they have learned.

The **BCBP Christian Marriage Retreat** weekend comes next to be followed by two months of AGMs during which special attention will be given in the area of communication between spouses and between parents and children. The importance of family prayer will be emphasized.

The third formation retreat is the **BCBP Christians in Business Retreat**, BCBR. This weekend assists the members in formation to understand more deeply their calling to live out the Vision and Mission of



the BCBP in their respective marketplaces. This retreat, too, will be followed by about two months of AGMs in which the AGL assists the members in formation to begin to live out the last part of the commitment of a BCBP member.

The final weekend of the NBFP is the **BCBP Way of Life Weekend**. This recapitulates what was learned in the formation program and helps the members to make the transition from being in formation to living as committed members of the BCBP. Upon completion of this weekend and

after about a month of AGMs, the chapter leadership will invite those who have gone through the formation program faithfully to



a period of more intensive discernment to enable the member in formation to decide whether or not the Lord is calling him/her to the BCBP or if He is calling the member to serve him elsewhere.

At this time the chapter leadership does its own evaluation/assessment of each associate member to determine if he or she can now be invited for regular membership. Completion of the program does not automatically ensure that a member in formation becomes a full community member even if he or she desires it. While it is important for an associate member to want to be a full committed member the final decision rests on the chapter leadership.

Once this process of formation and discernment is complete and the chapter leadership has discerned that the associate member may be invited for full membership, only then shall the chapter leadership invite him/her to make a formal Commitment to serve the Lord through the BCBP Community.

This time of formation provided in the NBFP is a time of great grace from the Lord, a time during which the members in formation learn how to follow the Lord in love, joy and peace. It is a time of spiritual and emotional growth, a journey of increasing intimacy with the Lord, helped by brothers

and sisters in the BCBP Community to achieve a full life in the Lord in the BCBP.

—Nancy R. Catan



## *Pwede Pala*

Annie P. Salvador, BCBP Baguio

# **"IT IS NOT IMPOSSIBLE TO BE HONEST!"**

*One day in July, we learned that Pampanga Gov. Ed "Among Ed" T. Panlilio was coming to Baguio in August and would have a free morning. We immediately invited him to speak to us. Although our original intention was to have him share in a BCBP Breakfast, we eventually ended up designing an activity especially for the occasion of his visit. Thus the Baguio Chapter's SPECIAL MORNING FORUM ON HONESTY, held from 8:00 – 11:00am on Friday, 15 August, 2008 at the Truth Center in the Bishop's House. It is Baguio Chapter's hope that this will be the first of more such fora.*

**F**irst impression: Prompt. Fearful that our invited audience would arrive late, we had asked him to make an 8:30 appearance. A full fifteen minutes before that, a humble 2-vehicle entourage drove up, sans sirens, sans ceremony. Relaxed. The plain white polo shirt, denims and leather sandals were a pleasant surprise. At the venue entrance, he lingered and took time to shake hands, converse with a few and smile in his crinkled-eye fashion at all arriving guests.



More impressions: Gentle. Voice, demeanor, gestures, words – all portrayed a deliberate and thoughtful nature. Though he articulately spoke of serious matters, the smile never left his eyes. Also, gracious, remembering names and acknowledging people. During the Open Forum he listened to all who asked questions (even the long-winded ones) with equal attention and stood up to make his replies.

Enough of my impressions, however. Allow me please to summarize the Governor's talk, so that his message – and challenge - may reach us all.

The program preliminaries were simple: after Glo Vargas led the singing of the National Anthem, Agnes Ordinario read a short Opening Prayer. Nelson Salvador spoke about the BCBP and our Be Honest Campaign to the multi-sectoral audience (business, academe, religious, media), and Fred Bagbagen introduced the Guest Speaker. And then the Priest-Governor stepped up to the podium and took the stage.





Among Ed began by recounting the miracle of his entry to politics, which he called a victory of all Filipinos of goodwill. It brought him one resounding realization: that politics was also a creation of God, thus the reality of transformational politics – politics as a sensible vehicle for fullness of life for man or woman. Emphasis was given to the dangers of compromising, because “a lesser evil is still an evil.”

He described our nation’s problematic present-day political realities: the “bahala na” attitude at its worst, patronage and partisanship, how God’s creation has instead become the devil’s commission. He made an interesting analogy, comparing the Philippine political arena to a dirty comfort room: in order to clean it, you have to come inside. And, having sacrificed his priestly properties to go “inside the toilet” to help clean it, how he missed saying Mass, how he missed his Spouse, how he even missed his stipends!

Indeed, the journey has been uphill all the way. Yet, the Governor chose to speak of the bright side for Pampanga. Less ghost employees and more quarry revenues; bringing barangays and grassroots organizations into the consultative process while taking grease money and collusion out of infrastructure projects. He also mentioned Pampanga’s involvement in the 57/75 education drive and his coalition with like-minded government leaders Grace Padaca of Isabela, Jessie Robredo of Naga and Sonia Lorenzo of San Isidro, N.E. And he especially thanked BCBP San Fernando, Pampanga for being a help in his advocacies.

Statements of hope: The human person is basically good, and good is contagious. Everyone has the capacity to change. Of faith: Our responsibilities to self, other and environment are all founded on love. The source and destination of all we do must be God. Of love: Every law ought to really




serve the people. A good Filipino translates into a good Christian.

He issued challenges: Pampanga’s spark of hope cannot exist in a vacuum.

Each citizen has a role towards Filipino excellence. We are all called to righteousness, to individual poverty of spirit. Declaring that government work can be a vocation, he offered models: the Roman soldier for obedience and sacrifice, Zaccheus for resolve and repentance; Matthew for radical, unwavering response.

Finally, Ed T. Panlilio, the priest-turned-governor, looked BCBP in the eye and said, “It is not impossible to be honest.”

How pleasing it was, listening to an elected official, and knowing that here, in this man, church and state were not separate, there was no dichotomy between persona and person. Indeed, face to face with integrity, everyone in the audience felt a palpable sense of security, an increased ability to trust, a renewed conviction that it was good to be Pinoy.

In the end, the wood-carved hunter image that Richard Carino presented to Among Ed on behalf of Baguio Chapter did not seem enough to thank him for his gift of hope. We simply had to rise, extend our hands towards him, and lift him up to the Lord. 



*Lower Your Nets*

By Ronnie Caballero, BCBP Makati

**ASCENT**

*"So then the Lord Jesus, after he spoke to them, was taken up into heaven and took his seat at the right hand of God. But they went forth and preached everywhere, while the Lord worked with them and confirmed the word through accompanying signs." MK 16:19-20*

I recently received an interesting power point presentation from a BCBP brother in Dubai via email. It is a series of photos showing the preparation of the launch of the Space Shuttle "Discovery" in Florida, USA.

The external tank which contains the fuel to propel the shuttle into space is almost as tall as a 15 storey building and as wide as a 3 storey one. That probably contains more fuel than I will ever use in my whole lifetime driving from my home to work. So, you can understand what a fiery spectacle it is to watch the launch of the shuttle even from miles away to see it lift-off from earth through our atmosphere. The effort and resources put into this undertaking are mind-boggling and awesome. It is also worth noting that the ascent takes almost all of that fuel to break through the atmosphere after which it drops the tank and sails effortlessly into space.

At the time of Jesus' Ascension into heaven, there was no rocket science to speak of. But no doubt, the Ascension boggled the minds and the very being of the apostles as they witnessed the most spectacular happening of their lives.

To me, that exclamation point of an event was a perfect frame for a major message that thrust an explosive force in the history of mankind that brought about the creation of the Catholic Church. This put so much emphasis on the Great Commission (described also in Mark as "the sacred and imperishable proclamation of eternal salvation).

I often ponder how great a force moved

among the apostles and the new believers to bring about the birth of our Mother Church. How did they move from their doubts towards total commitment to the Gospel? What was it surging in their veins and their souls that impelled them to work tirelessly and fearlessly proclaiming the Gospel as far and wide as they could? What force and inspiration blew through St. Paul and other martyrs that they could forget personal safety, comfort and would wholeheartedly trust the Lord and the Spirit's inner promptings?



In Mark 8:34-9:1, Jesus outlines the conditions of discipleship. At that time it was still a point of misunderstanding between him and his apostles who still, with the inclusion of Peter, believed he would reign in Jerusalem with worldly, political powers.

"Jesus summoned the crowd with his disciples and said to them, 'Whoever wishes to come after me must deny himself, take up his cross and follow me. For whoever wishes to save his life will lose it, but whoever loses his life for my sake and that of the Gospel will save it.'"

However my Liturgical Bible Diary goes further in that event saying that 'Jesus rebuked Peter for his rejection and in today's portion of the Gospel, described the ascent of the soul to the summit of perfection. To the crowds, he said that whether anyone wants to come after him is a free choice, but once people accept, they must know that God then expects an upward sweep of one's soul.

It's an Invitation - an invitation to the three



## One Minute Meditation

Fernando de Larrazabal

# Two Choices

*My son, if sinners try to tempt you, do not give in. They will invite you, "Come with us, let us spill blood, let us ambush the innocent without a second thought." Proverbs 1:10-11*

**F**or those unaware of Christ's presence in their lives, it becomes difficult to lead a holy life. The world's environment can reflect an evil influence coming even from those you least expect – your peer groups, friends whom you trust and look up to. You need to screen and avoid those who can lead you to do wrong. They are part of your environment and could very well influence you. The environment we live in is in direct competition with Christ. Any unaware Christian can be susceptible to any corrupt interference from these friends or groups.

In life we really have two very important choices. One is the now choice and the other, the future to come. The span of time in between can be short or too way out in the future to worry about. The now is the ever present moment and could easily influence the cravings for wealth, the unbridled desires of the flesh or the lust for power. These attractions which are there for the immediate taking are compared with the promise of eternal life, which to many is still a long way off. Many swing their choice to the present now. Many leave the second choice to a later time. This

elements that constitute the essence of being Christian: denying oneself, carrying one's cross, and following him. As for denying oneself, some people regret their choices, but few contemplate the wisdom of the observation of the philosopher (Kierkegaard) "that life can only be understood backwards, but it must be lived forwards." The highest point of our ascent arrives when we take up our crosses, whatever they may be, out of the joy that follows upon love.

This then, I believe, is what composed that explosive force that moved through the apostles and the early church, the acceptance of one's cross out of love. The ascent of

could be a critical stage – Will they have enough time to switch over? You really don't know, do you?

The entrapments found in the world appear for the present more attractive than the far-off future. Given the opportunity to know Christ, most would soon realize the empty void in their life. At one stage in life, a spiritual hunger emerges, a search for more permanent things. This meditation could help trigger that desire. If you know someone who has this hunger, reach out to him. (Invite him/her to the BCBP Breakfast.) Jesus will help you succeed in this task.

### Prayer

*Dear Jesus, there are many who find themselves in a similar situation and need a helping hand. Grant anyone who reads this piece the zeal to accept the challenge. Provide them with the wisdom to deal with this challenge and give them success in their task. Amen.*

*Reprinted with author's permission from Tito Larry's book, Trial of Faith (c2003, St. Paul's).*

the early disciples' souls towards perfection through acceptance was a force so powerful it brought the Catholic Church to where it is.

This imperishable proclamation of eternal salvation is none other than our own witness to the perfect and unconditional love of Jesus for us.

As Bruno Forte says, "The proclamation of the Gospel is not of a doctrine but of the person of Jesus Christ." However, the proclamation of Jesus and his love will leave a hollow feeling within all of us if we have not ascended, that is, denied ourselves, carried our cross and followed him daily. ✠



*Sharing*

*Beth Ginete, BCBP Makati*

**“We love Jesus, yes, we do.  
We love Jesus, what about you?”**

**T**his was the rousing chant that echoed throughout the thousands gathered together in celebration of WYD08. And this is the chant that continues to echo in our hearts as we resume our daily lives here at home in the Philippines.

Together with my two daughters, Jessica, 23, and Jenni, 17, we set off last July with 80 other Filipino delegates on our pilgrimage to Australia for the Youth Arise International (YAI) and XXIII World Youth Day 2008 (WYD08). Danie Mendoza, daughter of Eddie/Daisy Mendoza, formerly of BCBP Greenhills, Mark Concel and his aunt, Fe Concel of BCBP Mindoro, Monique and Angeliza Garcia, daughters of Teddy/ Pearl Garcia of BCBP Cagayan de Oro, Bembot Fortich, daughter of Pepot/Charisse Fortich, also of BCBP Cagayan de Oro, and Michelle Lim, daughter of Fortunato/Paz Lim, BCBP Tagbilaran, joined our group together with other youth from other diocesan/parish youth ministries, schools and communities from different parts of the Philippines. As Executive Director of YAI (Phils) and organizer of the group, I shared the enthusiasm of the group in anticipation of experiencing this meaningful journey with Jesus.

The 3-day YAI Festival was held in Brisbane July 10 to 13 at St. Joseph’s Nudgee College as a pre-world youth day in preparation for the big event itself. We were treated to an



array of powerful speakers on topics centering on the WYD theme: “You will receive power when the Holy Spirit comes upon you; and you will be my witnesses.” (Acts 1:8) We were challenged: if we believe that the Holy Spirit dwells in us, do we witness His presence to others, do we use our gifts to serve others, and do we truly live our lives in accordance to God’s purpose and directions.

The highlight of the YAI festival was the exposition of the Blessed Sacrament and our experiencing the Sacrament of Reconciliation, being prayed over and receiving healing. It was truly God’s manifestation of His love and mercy to His people!

On July 14-20, we flew to Sydney to join the WYD 2008, in unity with other youth coming from all over Australia and the world. Our pilgrims stayed in a primary school that housed 300 delegates and offered many



challenges due to space limitations and having to shower and dress within a 3 minutes time allotment!

The Catechesis sessions conducted by Archbishops from the United Kingdom, USA and the Philippines continued to challenge us to reflect on and appreciate the unique gifts given each of us by the Holy Spirit.

We attended two meetings with the Pope. First was at the Barangaroo Park. Never mind if we had to walk several kilometers and wait long hours for his arrival. Despite the chilly weather, we were kept warm with the chants and cheers, songs and spontaneous dances among the delegates, all done in the spirit of brotherly love and "craziness" for the love of Jesus.

But the most memorable time of the WYD was the overnight vigil. We slept out under the stars at the Randwick Racecourse together with an estimated 400,000 pilgrims. We were able to hurdle the 4 degree Celsius winter weather by wearing the "space blankets" provided by the WYD. Again our hearts were kept warm with times of fellowship with all nationalities and the trading of souvenirs, names and contact numbers with new-found friends as we shared that unique and burning love for our Lord Jesus Christ with everyone.

In his final message for the WYD, Pope Benedict XVI posed four challenges for our youth: 1) the challenge to be prophets and messengers of God's love; 2) to renew or build up the Church by using the power of the Holy Spirit; 3) to respond to vocations and not be afraid to say "yes" to God's calling; 4) to renew one's confirmation and allow the Holy Spirit to actively work in our lives even in this modern and new age.

His message and the challenges we received throughout our pilgrimage dovetail with our Vision and Mission in the BCBP Community. I am now even more encouraged to allow the Holy Spirit to be active in my life, to witness His presence to others, especially in the marketplace, and to answer the challenge to be a messenger of God's love in business and the professions. With the youth, those young in age and also those young at heart, living out this challenge in Christian communities such as the BCBP, I have hope for a better future.

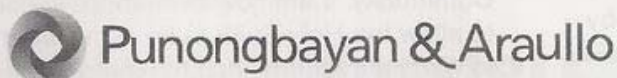
I'm sure I speak for everyone in our group: WYD 2008 was simply AMAZING! And my deep prayer and desire is to bring more youth from our BCBP community to experience this once-in-a-lifetime experience! The strong message to me is that our Church is young and alive, that we must not waste time but contribute to the Faith in every way that we can. And I know that the BCBP helps make this possible.

By the way, the next WYD will be in Spain. *Me quiere unir cualquiera en el proximo dia de juventud de mundo en Madrid en 2011?*





# 2007 Audited Financial Report



## Report of Independent Auditors

20th Floor, Tower 1  
The Enterprise Center  
6766 Ayala Avenue  
1200 Makati City  
Philippines

T +63 2 886-5511  
F +63 2 886-5506; +63 2 886-5507  
[www.punongbayan-araullo.com](http://www.punongbayan-araullo.com)

**The Board of Trustees**  
**The Philippine Foundation of the Brotherhood of**  
**Christian Businessmen and Professionals, Inc.**  
*(A Nonstock, Nonprofit Organization)*  
2<sup>nd</sup> Floor, 216 Comfoods Building  
Sen. Gil Puyat Avenue  
Makati City

We have audited the accompanying statements of cash receipts and disbursements of The Philippine Foundation of the Brotherhood of Christian Businessmen and Professionals, Inc. (the Foundation) for the years ended December 31, 2007 and 2006, and notes to statements of cash receipts and disbursements comprising of a summary of significant accounting policies and other explanatory notes.

### *Management's Responsibility for the Statements of Cash Receipts and Disbursements*

Management is responsible for the preparation and fair presentation of statements of cash receipts and disbursements, which is prepared from the books of accounts maintained by the Foundation's national office as discussed in Note 2 to the statements of cash receipts and disbursements. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### *Auditors' Responsibility*

Our responsibility is to express an opinion on these statements of receipts and disbursements based on our audits. We conducted our audits, which was limited to the books of accounts maintained by the Foundation's national office, in accordance with Philippine Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the statements of receipts and disbursements are free from material misstatement.

Certified Public Accountants  
PBA is a member firm within Grant Thornton International Ltd.  
Offices in Cebu, Davao, Cainta  
BDA/PRC Cert. of Reg. No. 0002  
SEC Accreditation No. 0002-F



An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the statements of cash receipts and disbursements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the statements of cash receipts and disbursements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall statements of cash receipts and disbursements presentation.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.


*Opinion*

In our opinion, the statements of cash receipts and disbursements presents fairly, in all material respects, the cash receipts and disbursements of the Foundation for the years ended December 31, 2007 and 2006, on the basis of accounting described in Note 2 to the statements of cash receipts and disbursements.

*Emphasis of Matter*

The Foundation records its transactions on the basis of cash receipts and disbursements. As discussed in Note 2, the statement of cash receipts and disbursements is a summary of the cash activities of the Foundation and does not include certain transactions that would have been taken into account had the Foundation prepared the statements on an accrual basis, as contemplated by Philippine Financial Reporting Standards.

**PUNONGBAYAN & ARAULLO**

  
 By: **Benjamin P. Valdez**  
 Partner  
 CPA Reg. No. 0028485  
 TIN 136-619-880  
 PTR No. 0986653, January 4, 2008, Makati City  
 SEC Accreditation No. 0009-AR-1  
 BIR AN 08-002511-11-2005 (Dec. 27, 2005 to 2008)

October 6, 2008



**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF  
 CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.**  
*( A Nonstock, Nonprofit Organization )*  
**STATEMENTS OF CASH RECEIPTS AND DISBURSEMENTS  
 FOR THE YEARS ENDED DECEMBER 31, 2007 AND 2006**

	<u>Notes</u>	<u>2007</u>	<u>2006</u>
<b>RECEIPTS</b>			
National operating fund	4	P 5,989,594	P 5,056,707
Others	5	<u>1,646,408</u>	<u>2,582,888</u>
Total Receipts		<u>7,636,002</u>	<u>7,639,595</u>
<b>DISBURSEMENTS</b>			
Management committee	6	2,049,266	2,846,953
Printing and advertising		936,620	478,797
Salaries and wages	7	912,222	938,704
Anniversary	8	445,000	657,400
Other operating expenses	9	<u>1,050,960</u>	<u>2,014,256</u>
Total Disbursements		<u>5,394,068</u>	<u>6,936,110</u>
<b>EXCESS OF RECEIPTS OVER DISBURSEMENTS</b>		2,241,934	703,485
<b>CASH AT BEGINNING OF YEAR</b>		<u>1,721,325</u>	<u>1,017,840</u>
<b>CASH AT END OF YEAR</b>	3	<u>P 3,963,259</u>	<u>P 1,721,325</u>

*See Notes to Statements of Cash Receipts and Disbursements.*



**THE PHILIPPINE FOUNDATION OF THE BROTHERHOOD OF  
CHRISTIAN BUSINESSMEN AND PROFESSIONALS, INC.**  
*(A Nonstock, Nonprofit Organization)*  
**NOTES TO STATEMENTS OF CASH RECEIPTS AND DISBURSEMENTS**  
**DECEMBER 31, 2007 AND 2006**  
*(Amounts in Philippine Pesos)*

**1. INFORMATION ABOUT THE FOUNDATION**

***1.1 Incorporation and Operations***

The Philippine Foundation of the Brotherhood of Christian Businessmen and Professionals, Inc. (the Foundation) is a nonstock, nonprofit organization primarily engaged in promoting, supporting, and encouraging the total human development and spiritual formation of businessmen and professionals; improving of Filipino marital and family life and community consciousness; and, conducting programs and projects that aim to inculcate moral and human values in family life and community.

The Foundation was incorporated with the Securities and Exchange Commission on June 7, 1982 and was registered with the Bureau of Internal Revenue on January 1, 1997.

The registered office of the Foundation is located at 2<sup>nd</sup> Floor, 216 Comfoods Building, Sen. Gil Puyat Avenue, Makati City.

The Foundation has a national office that oversees the overall administration and management of chapters and outreaches nationwide. As of December 31, 2007 and 2006, the Foundation has 52 chapters and 63 outreaches in the Philippines and 2 outreaches in the United States of America.

The Foundation's statements of cash receipts and disbursements do not include the cash receipts and disbursements of its chapters and outreaches. Only the 25% of the tithes collected from all chapters and outreaches are forwarded to the national office to be used for administrative expenses, trainings and seminars, and expenses of the Board of Trustees and Management Committee (ManCom).

***1.2 Approval of Statements of Cash Receipts and Disbursements***

The statements of cash receipts and disbursements of the Foundation for the year ended December 31, 2007 (including comparatives for the year ended December 31, 2006) were authorized for issue by the Foundation's National Treasurer on October 6, 2008.



## 2. BASIS OF ACCOUNTING

The Foundation records its transactions on the basis of cash receipts and disbursements. The statement of cash receipts and disbursements is a summary of the cash activities of the Foundation's national office and does not include certain transactions that would have been taken into account had the Foundation prepared the statements on an accrual basis, as contemplated by Philippine Financial Reporting Standards.

The statements of cash receipts and disbursements were prepared from the books of accounts maintained by the national office of the Foundation.

The accompanying statements of cash receipts and disbursements present all transactions relating to the activities of the Foundation's national office and do not include the cash receipts and disbursements of its chapters and outreaches (see Note 4).

## 3. CASH FUNDS

The breakdown of cash funds follows:

	<u>2007</u>	<u>2006</u>
Short-term investment	P 2,500,000	P
Administration fund	902,254	782,463
Calamity fund	215,034	683,074
Kapatiran fund	205,912	99,999
Anniversary fund	135,059	150,789
Petty cash fund	<u>5,000</u>	<u>5,000</u>
	<u>P 3,963,259</u>	<u>P 1,721,325</u>

The Administration, Calamity, Anniversary and Kapatiran funds are all maintained in current accounts with the Bank of Philippine Islands.

## 4. NATIONAL OPERATING FUND

This fund represents 25% of the tithes collected from all chapters and outreaches which are forwarded to the national office. This fund is used for the administrative expenses of the national office, expenses related to trainings and seminars, and travel and accommodation expenses of the Board of Trustees and Management Committee.



**5. OTHER RECEIPTS**

The breakdown of other receipts follows:

	<u>2007</u>	<u>2006</u>
Anniversary assessment	P 579,500	P 1,331,519
Kapatiran	538,135	267,755
Donations	194,144	805,772
Others	<u>334,629</u>	<u>177,842</u>
	<u>P 1,646,408</u>	<u>P 2,582,888</u>

**6. MANAGEMENT COMMITTEE**

This account represents the accommodations and travel expenses incurred by members of the Board of Trustees and ManCom during the quarterly management committee meetings.

**7. SALARIES AND WAGES**

These pertain to salaries and other employee benefits of the Foundation's four employees.

**8. ANNIVERSARY**

This represents the amount provided by the national office to the host chapter for expenses incurred in the Foundation's anniversary celebration.

**9. OTHER OPERATING EXPENSES**

This account is composed of the following:

	<u>2007</u>	<u>2006</u>
Rentals	P 272,710	P 268,318
Donations	162,500	400,000
Utilities	157,445	175,279
Others	<u>458,305</u>	<u>1,170,659</u>
	<u>P 1,050,960</u>	<u>P 2,014,256</u>

Rentals represent the amount paid for the lease of the Foundation's office space and photocopying machine. The lease covering the office space has a term of one year, with renewal options.



**BCBP BREAKFAST DIRECTORY, OCTOBER 2008**

CHAPTER/OUTREACH	VENUES	DAY	1st	2nd	3rd	4th	CONTACT PERSON	CELL PHONE
<b><u>METRO MANILA</u></b>								
CAMANAVA	Max's Restaurant, EDSA, Cal.	SAT	S	M	J	M	Rod Cobankiat	09178974546
GREENHILLS	Club Filipino	THU	S	J	M	M	Dick Palma	09163003737
QUEZON CITY	Max's Restaurant, Sct. Tuazon	SAT	M	J	M	S	JR Lioanag	09189037411
RIZAL	Max's Restaurant, Taytay	SAT	M	J	M	S	Marius Sienes	09175457341
MARIKINA	Max's Restaurant, Blue Wave Mall	SAT	J	J	J	S	Ronnie Avelino	09273065077
ALABANG	Ayala Alabang Country Club	SAT	M	S	M	J	Lito Pascual	09173287785
LAS PIÑAS	Max's Resto, Philam	SAT	J	M	S	M	Arnold Torres	09177944765
MAKATI (Wed)	Max's Restaurant, Glorietta 3	WED	J	S	M	M	Caloy Co	09189272243
MAKATI (Sat)	Chateau 1771, Greenbelt 5 nr GB Chapel	SAT	-	J	-	S	Ricky Gutierrez	09209711771
MANILA	Jade Vine, J. Bocobo cor UN Ave	FRI	J	S	M	M	Ernie Espejo	09278325306
MANILA NORTH	Chowking Puregold Mall, Tayuman	SAT	J	J	J	J	Bong Rivera	09174236838
PARANAQUE	Jollibee, Santana Grove, Sukat	SAT	M	J	M	S	Jun Ignacio	09175272392
PASAY CITY	Chowking, Macapagal Ave cor EDSA	SAT	M	J	M	S	Evans Opina	09268494025
PTO PRINCESA NORTH	Linda Hall, Skylight Apartelle	SAT	J	-	S	-	Ferdie Galang	09209021797
PTO PRINCESA SOUTH	Ardent Hotel, San Miguel	SAT	-	S	-	J	Nelson Caabay	09178196768
<b><u>NORTHERN &amp; CENTRAL LUZON</u></b>								
BAGUIO	Pines View Hotel, Legarda Road	SAT	M	J	M	S	Ver Colcol	09064903928
CANDON, Ilocos	Ara Marey's Restaurant	SAT	J	-	J	-	Robert So	09214809372
DAGUPAN	J-Star Plaza, M-Pinkies, L-Jam S	SAT	J	-	S	-	Abing de Venecia	09064735953
URDANETA	Ciudad Fernandina	SAT	-	J	-	M	Ariel Noranda	09179676671
LAOAG	M-Michoice Resto, J-Palazzo dLaoag	SAT	-	M	-	J	Sydney Santiago	09175700100
SAN FERNANDO, L.U.	Sea & Sky	SAT	J	-	S	M	Vic Ancheta	09208943313
TUGUEGARAO	Crown Resto & Hotel	SAT	M	M	S	J	Gary Hernandez	09173902413
SANTIAGO, ISABELA	Mc Donald's, Maharlika Road	SAT	M	J	J	J	Willy Simbul	09175487046
BAYOMBONG	Governor's Palace, Solano	SAT	-	J	-	J	Oscar Bacena	09187809316
APARRI	ST. Patrick Hotel	SAT	J	-	J	-	Angel Rabago	09279437744
ANGELES	KM 86 Food Rest. Sta. Maria	SAT	J	J	J	J	Meng Evaresto	09189401614
BALANGA Bataan	Crown Royale Hotel	SAT	J	J	J	J	Oca Banzon	09175760982
BULACAN	Max's Rest., Guiginto, Bulacan	SAT	J	M	J	S	Cris Constantino	09065035858
BULACAN North/Pulilan	Max's Rest., Pulilan, Bulacan	SUN	J	J	J	J	Eric Reyes	09209010930
CABANATUAN	Village Inn, Mabini Homes	SAT	J	J	M	S	Ed Mateo	09209538540
OLONGAPO	Max's Restaurant, Magsaysay Drive	SAT	J	J	J	J	Nestor Publico	09209519791
SAN FERNANDO, PAMP.	Villa Conchita R/ McDonalds (S/Mens)	SAT	J	S	J	S	Wesley Alonzo	09176091516
TARLAC	La Maja Rica Hotel	SAT	-	M	-	M	Ferdie Liwag	09175664726
<b><u>SOUTHERN LUZON</u></b>								
BACOR	K of C Bldg, Molino	SAT	M	-	J	-	Rey Cordova	09189120400
BATANGAS CITY	Alpha Hotel	SAT	M	J	S	M	Manny Rosales	09178443295
NASUGBU	Nasugbu Parish Hall	SAT	-	J	-	J	Dan Pasia	09209035490
BIÑAN-SAN PEDRO	Max's Restaurant	SAT	M	J	M	S	Alex Madrid	09178019808
CALAMBA	Riverview Resort	SAT	J	M	S	M	Henry Francisco	09282934395
CALAPAN	Chowking, Calapan	SAT	M	J	S	M	Rod Umali	09175040832
CAVITE-IMUS	Jollibee Makro, Imus	SAT	M	J	M	J	Nooky Umali	09189489234
DAET	Golden Palace & Restaurant	SAT	-	J	-	J	Buddy Madarang	09214811275
GEN TRIAS	Tempura Resto, Gov Drive, Manggahan	SAT	J	M	S	M	Boy Castro	09195714042
GUMACA	Chowking Restaurant	SAT	M	J	M	J	Hector Babista	09209028461
LIPA	Luntian Restaurant, Lipa City	SAT	M	J	M	S	Jun Latay	09178566345
LOS BAÑOS	Chowking, Vega Ctr, Grove LB	FRI	-	M	-	M	Mar Perilla	09283038341
LUCENA	Guiseppi Restaurant	SAT	M	J	M	S	Joji Aranilla	09209095545
SAN PABLO	Coco Palace, Nat'l Hi-way	SAT	M	J	M	J	Vic Longno	09175445315
STA ROSA	Rose & Grace Rest., Sta Rosa Estates	SUN	M	J	M	S	Danny Narceda	09217450853
TAGAYTAY	Taalena Restaurant	SAT	M	M	M	M	Boyet Cabonce	09178016409
TANAUAN	Darasa Fiesta Resort	SAT	J	-	M	-	Pol Hernandez	0917 8872352
LEGAZPI	Quick & Hearty	SAT	-	J	M	S	Ric Quiambao	09182430637
NAGA	Champagne Garden	SAT	S	J	M	M	Tony Concepcion	09286354000
SORSOGON	Jollibee Sorsogon	SAT	M	-	J*	-	Gie Diaz	09178051687
PINAMALAYAN MINDO	Floras Resto	SAT	-	-	M	-	Bon Lim	09189364081
SAN JOSE MINDORO	Sikatuna Beach Hotel	SAT	-	M	-	L	Bong Espiritu	09279919775
<b><u>VISAYAS</u></b>								
BALAMBAN	Balamban Nat'l High School	SAT	-	J	-	M	Boy Beltran	09176209795
BANTAYAN	Jelas Restaurant	SUN	-	J	-	J		
BOGO Cebu	Pizza Pub	SAT	J	-	J	-	Rolly Caballes	09285080760



**BCBP BREAKFAST DIRECTORY, OCTOBER 2008**

CHAPTER/OUTREACH	VENUES	DAY	1st	2nd	3rd	4th	CONTACT PERSON	CELL PHONE
CEBU NORTH	City Sports Club, Ayala	SAT	J	M	S	M	Vic Lerias	09196801705
CEBU SOUTH	Sacred Heart Ctr., D. Jakosalem	SAT	J	S	M	S	Nato Licayan	09284892200
CEBU CENTRAL	Casino Espanol de Cebu	SAT	M	S	M	J	Jay Aviles	09217613574
CONSOLACION	San Narciso Pastoral Council	SAT	-	J	M	M	Siegfred Lantice	09282632189
MACTAN	Crown Regency Suites	SAT	M	J	S	J	William Cejas	09173216550
MANDAUE	Family Choice, Country Mall	SAT	M	J	S	J	Marz Diez	09164037009
TALISAY Cebu	Chowking Gaisano Tabunok	SUN	-	J	-	S	Lino Canete	09173273780
BAIS	PCC	SAT	-	M	-	J	Eden Garcia	09276839648
DUMAGUETE-NORTH	Bethel Guest House	SAT	J	M	S	-	Tony Tero	
DUMAGUETE-SOUTH	Plaza Ma. Luisa	SAT	M	-	J	-	Fiel Omopia	09209098401
SIQUIJOR	Webs Legacy Inn	SAT	J	-	J	-	Tata Quilicot	09169638026
SAN CARLOS	Carmel's	SAT	-	J	-	M	Joy Tambis	09209142042
TAGBILARAN NORTH	JJ Seafood	SAT	-	J	S	M	Chuck Tarac	09208200120
TAGBILARAN SOUTH	La Roca Hotel	SAT	-	J	M	S	Bill Lapura	09192228315
TALIBON	Talibon Pension House	SUN	-	J	-	J	Cleto Garcia	09208016808
TUBIGON	JJ Rest., 2/F Pub Market	SUN	-	J	-	M	Boy Caga	09202321369
NAVAL, BILIRAN	Marina's Seaside Inn	SUN	-	J	-	M	Juan Pastor	09153647226
BORONGAN	Café Se Le Vee	SAT	-	J	-	J	Sonny Uy	09177222803
CALBAYOG	Jollibee Calbayog * / Breadmix **	SUN	J**	M*(Sat) L*	-	-	Dads Callosa	09216304902
CATBALOGAN	Maqueda Bay Hotel Rest.	SAT	J	-	J	-	Egan Gabon	09209241699
CATARMAN	DCC Annex	SUN	-	J	-	J	Jess Laodenio	09168763219
TACLOBAN	Le Jardin Garden Resto	SAT	-	S	M	J	Roger Perez	09292156177
BAYBAY	Parish Center	SUN	-	J	-	S	Tom Londina	
MAASIN	Ampil Function Hall	SUN	J	-	S	-	Monching Gonzales	09264724717
ORMOC	Pongos Hotel	SAT	-	J	M	J	Perok Rodriguez	09173060904
SOGOD	Sogod Bay Lodge	SAT	J	-	J	-	Adrian Alquiza	09185702685
HILONGOS	Holy Name Society Social Hall	SAT	J	-	J	-	Maning Fulache	
PALOMPON	PACCI	SAT	J	-	M	-	Edwin Cortez	
BACOLOD NORTH	Quan / Casa Noble*/Quan&Jollibee**	SAT	M	M	S**	J*	Marlon Geriane	09279984906
BACOLOD SOUTH	Execinn / L'Fisher /JollibeeLS*	SAT	M	M	S*	J	Pepe Ledesma	09177070057
BACOLOD EAST	BCBP Activity Center	SAT	M	-	M	-	Ogie Ascalon	09209269851
BINALAGAN	Sn Teodoro Hall	SAT	-	J	-	J	Liby Frias	09173008968
KABANGKALAN	Snackee Restaurant	SAT	-	J	-	M	Alberf Garcia	09228115476
SILAY	BCBP Center, Santan , Rizal St	SAT	M	M	S	M	Nonoy Catugas	09212406882
VICTORIAS	VMC Fastfood (Marjuns : L - 2nd Sat)	SUN	-	-	M	J	Martin Osano	09275192490
ILOILO	Amigo Terraces Hotel	SAT	J	M	S	M	Sean Pilapil	09177511914
MOLO	Jollibee UPV	SAT	J	M	S	M	Tom Cheng Chua	09193007978
KALIBO	Nazareth Home	SAT	S	J	M	M	Jack Acaling	09186978112
BORACAY	Tropical Guest House Str 3	SAT	J	J	J	J	Rey Tagua	09194903590
ROXAS	Pizza Junction, Rizal St.	SAT	J	M	S	M	Jess Diaz	09209213448

**MINDANAO**

BUTUAN	Luciana Convention Center	SAT	M	J	-	J	Lazer Lapa	09198840839
CDO EAST	Max Fried Chicken Toribio	SAT	M	M	J	S	Oscar Salcedo	0915308359
CDO WEST	VIP Hotel	SAT	M	S	J	M	Cons Arce	09189083613
DAVAO	Royal Mandaya Hotel	SAT	M	S	M	J	Pepe Agulo	09165092401
DIGOS	CAP Building	SAT	-	J	-	J	Macy Directo	09052805519
GEN. SANTOS	East Asia Royale Hotel	SAT	J	-	J	-	Danny Hamoy	09177154289
MALAYBALAY	House Malibu	SAT	J	-	S	-	Lino Epie	09189374020
SURIGAO	Gateway Hotel	SAT	J	-	J	-	Jun Bayana	09208344407
TAGUM	CAP Bldg., Tagum City	SAT	-	J	M	J	Boy Galagala	09177197790
VALENCIA	Taipan Restaurant	SAT	-	J	-	S	Nick Baliguig	09067714431
DIPOLOG	Top Plaza Hotel	SAT	-	J	M	S	Berto Uy	09176423432
ILIGAN	Madelicious Native Foods	SAT	M	J	-	J	Mike Magsalin	09198971597
KAPATAGAN	Arcinas Resto	SAT	J	-	J	-	Fernie Legaria	
OROQUIETA	Kamayn sa Oro	SAT	J	-	J	-	Marchito Gonzales	09192205515
PAGADIAN	Pinchik Restaurant* Jollibee **	SAT	-	J*	M**	J*	Joe de Pedro	09178194168
ZAMBOANGA	Astoria Hotel	SAT	J	-	J	-	Lino Genel	0929539171
IPIIL	Sibugay Hotel	SAT	-	J	-	J	Bogs Din	09177081432

**ABROAD / CALIFORNIA USA**

NORTHERN CALIFORNIA: Fresh Pizza & BBQ Sn Lorenzo CA	Sat	-	-	J	-	Manny Florendo	1-650-867-1510
SOUTHERN CALIFORNIA: Maynila Resto/ Maegans Grill	Sun	S	J	J	-	Nelson Ynion	310-3579973



# Be HONEST

**Even if others are not**  
**Even if others will not**  
**Even if others cannot**

*"He who walks honestly walks securely"*  
Proverbs 10:9



A message from  
**The Brotherhood of Christian Businessmen and Professionals**