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Bitcoin 101

Stocks Vs. Forex

JANUARY-MARCH 2018

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STOCKS FOR THE LONG RUN
(AND STOCKS FOR THE SHORT TERM)

HOW TO EARN ON AIRBNB

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“Investing in yourself is the best thing you can do. Anything that improves your own talents; nobody can tax it or take it away from you. They can run up huge deficits and the dollar can become worth far less. You can have all kinds of things happen. But if you’ve got talent yourself, and you’ve maximized your talent, you’ve got a tremendous asset that can return ten-fold.”

– WARREN BUFFET

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Bitcoin Mania

Back in December, I got a message from a friend asking for advice on what to tell her brother, who was hellbent on “investing” in Bitcoin, in particular a networking company that promised a guaranteed ROI upon signing up as a member (you have to pay a fee to get in, of course) and commissions from recruiting other members. The membership fees are used to pay commissions and supposedly for mining Bitcoin.

The red flags were everywhere! A quick Google search led to a number of reviews tagging the group as a scam. The founders were called out as being involved in a previous Ponzi scheme. So, I sent links to these articles along with interviews of well-respected investors, most prominently Warren Buffett, who was quoted as saying, “In terms of cryptocurrencies, generally, I can say almost with certainty that they will come to a bad ending.”

Take note that cryptocurrencies, Bitcoin being the most popular, are legitimate as a medium of exchange. They are truly a game changer. But speculating in them is courting danger. And joining scammy networking groups using Bitcoin as a ploy to lure people is outright disastrous.

And so what did my friend’s brother do after she sent those links? He went all in. Well, just a little amount, according to him. But it was actually quite significant, by any measure. I don’t need to wonder what happened to his hard-earned money.

Now, I must confess I was highly intrigued (okay envious) during the peak of Bitcoin mania, when the price skyrocketed to around \$20,000, regretting that I did not even consider it just a couple of years ago when I first heard about it, when one Bitcoin was worth just around \$200.

Of course, within a month, Bitcoin has plunged to under \$10,000, losing half its value. Imagine how many people rushed in when it was setting record highs every single day, only to find their “investment” come to, as Warren Buffett predicted, a bad ending.

It’s not the first time an investment opportunity captivated the entire world. There has been a long history of scams, bubbles, and manias here and everywhere. So how do you avoid getting burned? Here are few things to remember:

Watch for red flags. There are blatantly obvious ones: guaranteed fixed high returns, monthly payouts, commission from recruiting others, ambiguous investment plan, and piles of cash in their office.

Google it. Yes, the Internet is full of fake news and fake reviews, but you can still find credible sources. Often, just a little research is all you need.

Invest only in what you understand. Still confused how Bitcoin works? Stay away. The same goes for specific stocks you’ve never heard of. Or forex trading for that matter. If you’re just chasing higher and higher returns – and you’re no experienced market technician – avoid it.

Don’t give in to your FOMO. We were okay before we heard about Bitcoin, right? But when everyone started talking about it, we all just fell left out, right? And we just had to get in before it’s too late, right? Wrong.

Think long term. Investing is for the long haul – we’re talking about decades, not days or months. If you’re not a professional investor or full-time trader, you’re better off with boring mutual funds or UITFs using a cost-average approach, investing a fixed amount month in and out, regardless of what’s happening in the market.

Use play money. If trading or speculating feels like an itch that you desperately need to scratch, set aside a small amount you can play with and can afford to lose. You’ll satisfy the craving to be in on the action, without losing your shirt – and your entire life savings.

Don’t be the fool. Have you heard of the greater fool theory? It means you can make money in any market where prices keep rising to the point of being overvalued as long as there’s always someone – a greater fool – willing to pay the higher price. Until of course the bubble bursts and the bigger fools are left holding the bag. **MS**



Heinz Bulos
Editor-in-Chief

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The Year to be Fearless

5 best Investments to make in 2018

THE year is fast unfolding and while part of your resolutions for 2018 is to be wiser with your money, you may still be stuck evaluating your options on where to put it and make it grow. However, when it comes to money matters, time is of the essence and you need to make quick decisions or else you lose out on opportunities that the current financial markets present.

To guide you and simplify your thought-process, here are the 5 key trends in the economy that can point you to the right direction of building your personal wealth.

FIRST, INTEREST RATES ARE EXPECTED TO RISE LOCALLY AND ABROAD. Rising interest rates can pose a big challenge for fixed income investors as it has an opposite effect on prices of fixed income securities. Thus, if you foresee any need for liquidity, it may therefore be wise to temporarily park your money in money market funds such as the BPI Short term Fund to avoid the risk of volatility. This fund has no holding period and behaves steadily which is perfect for those looking to temporarily invest their cash or want to temper the risk of their investments.

SECOND, THE US DOLLAR IS EXPECTED TO STRENGTHEN AGAINST THE PHILIPPINE PESO. Also, global governments are raising their spending budget, which supports a high level of growth and positive earnings momentum for the economy. Diversifying in global assets such as BPI Global Equity Fund-of-Funds and BPI European Equity Feeder Fund to ride the global growth story and to take advantage of the fair valuations in those regions will be a wise investment move.

THIRD, CORPORATE EARNINGS ARE EXPECTED TO REMAIN SOLID. Take advantage of this and ride the growth of the economy via BPI Philippine Equity Index Fund. The fund provides clients with investment returns that track the performance of the Philippine Stock Exchange Index (PSEi). With the PSEi considered as a barometer of the overall performance of the economy, this fund will allow you to efficiently invest in the broader economy with just a minimum

investment of PhP10,000. You will require larger sums of money to do the same strategy via direct stock trading.

FOURTH, THE BENEFITS OF THE TAX REFORM FOR ACCELERATION AND INCLUSION (TRAIN) LAW AND A WEAKER PESO WILL LEAD TO A GROWTH IN THE CONSUMER SECTOR. With the TRAIN law, Filipinos enjoy a higher take-home pay from the personal income tax cuts. Meanwhile, the effect of the weaker peso is positive for overseas Filipino families as their usual remittance will now be larger in peso amount after converting from dollars. The increase in disposable income, boost in tourism and higher consumption of goods are expected to spur greater economic activity, benefitting businesses in the consumer space this year. Grab the consumption-driven investment opportunities by investing in the BPI Philippine Consumer Equity Index Fund.

FIFTH, THE CONTRIBUTION OF CAPITAL FORMATION, PARTICULARLY FROM PRIVATE AND PUBLIC CONSTRUCTION, IS INCREASINGLY BECOMING A KEY GROWTH DRIVER OF THE ECONOMY. With the promised increase in infrastructure spending, the Philippines is poised to sustain its robust growth in the coming years. Take this opportunity to invest in BPI Philippine Infrastructure Equity Index Fund. The fund invests in companies that are part of the infrastructure industry, such as energy, telecom, materials, utilities, social infrastructure and industrials.

All these mentioned investment strategies can work best if you diversify your investment portfolio to help you minimize the risk of capital loss as volatility is expected to be higher this year. Moreover, with the help of automatic investment schemes such as BPI's Regular Subscription Plan (RSP), you can actually smoothen out your investment cost and maximize your earnings. RSP is the best-in-class available in the industry today as it allows you to invest a minimum of PhP1,000 monthly or quarterly in any of the BPI Investment Funds and does not penalize you for missing a schedule. Make RSP your strategy for a simple and convenient investing experience. **MS**

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How to Invest in Art

BY EDMUND LAO, RFP®

A misconception about investments is that it is all about putting money in paper assets. As defined, an investment is the commitment of money or capital to purchase financial instruments or other assets in order to gain profitable returns. We can put our investment in paper assets, real estate, precious metals, or even art works and let time appreciate their value. One must always note that different investments have different levels of liquidity and potential returns.

Art investments belong to the non-liquid type of investments and usually occupies a small part of an investment portfolio. An art investor aims to acquire a piece of art, hold it for a long time while it appreciates, and decides to sell it years later at a profit. Art has some advantages over other investments.

For instance, it is tangible and can be hung on the wall and enjoyed for years. There is no need for taxation once sold, unlike the sale of stocks and bonds. On the other hand, there is no guarantee of profit, since it depends on constantly changing demands and fashions of the art world. Here are some tips on how to become an art investor.



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Get some experience or interest in art. It is best for art investors to do their research on the pieces of art that they want to buy. A good idea is to have contacts with people in the art world, such as auctioneers, gallery directors, and dealers, who can give you good investment advice.

Learn to differentiate among art collectors, art investors, and art speculators. Art collectors buy art for the purpose of decorating their place. Because they consider them to be an important ownership or part of their home, they have a hard time parting with pieces of their collection. There are some who may sell out of necessity.

Art investors aim to diversify their portfolio by buying artworks. They seek good counsel and often buy paintings that are older and have been popular historically. These investments are kept over decades, and sold off when the market is right, with the investor seeking to get a six to ten percent profit per year. These investments are also often made to be given as inheritance to future generations of wealthy families.

Art speculators try to invest in art that they believe will appreciate in value. They aim to buy at a low price from new budding artists. Then they hope to sell their work in 10 to 15 years when the artists become famous and are at the peak of their careers where collectors are willing to pay more for their pieces. This is similar to trading new companies in the stock market.

Figure out what you are willing to pay for, before going to an auction house. Art investments should be no more than a small part of your investment portfolio, along with stocks, bonds, new businesses, and more. Figure out what your range is before you begin to pick out potential pieces, and get advice from experienced investors and art dealers.

Pay attention to what schools of art are selling well, and which are down. Get to know the trend from the Art Association of the Philippines to get a firm grasp of the art market today. Although they cannot predict future trends, they can tell you which kind of art tends to keep its value and be a low risk and which ones have a more volatile market value.

Focus art investments on fine art paintings, rather than decorative art. While this is not an absolute rule to follow, most often than not, paintings from successful artists tend to get better returns than sculpture and installation art.

Reach out to trusted auction houses and dealers when you are

looking to buy art. Get all the information you can out of them before making a purchase. If you are going to buy at auction, be prepared to walk away if the price goes higher than your budget. Beware of art auctioneers or dealers who guarantee too high a return on paintings. In many ways, they are just like stock brokers who promise anything to get a sale. They should have good track record before you buy anything. Otherwise you may encounter Ponzi schemes and art market bubbles.

If you are a first-timer in buying art, you may want to seek advice about how it is done properly. You should study the auction booklet beforehand, learn about secret buyers, and how prices can quickly inflate. Most fine auction houses would be willing to teach you the basics if they see you as a serious investor.

Buy your investment art when you feel confident of its worth, its price, and its ability to grow in value. Arrange for payment, shipping, and insurance. Each piece of art should be insured and catalogued as part of your estate.

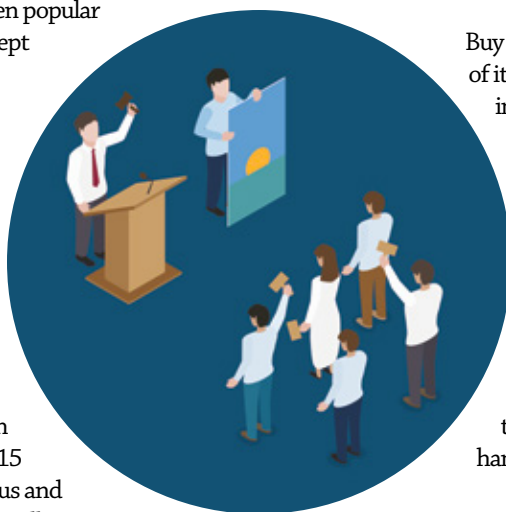
Study how art is properly stored. In order for an art investment to retain its value, it should be kept at low humidity and avoid being marred. You may choose to hang it in your home, but you may want to get an art collector's advice about where to hang it and how to care for it.

Have your art investments appraised occasionally. Just like real estate where the value of the property changes over time, you will need an appraiser who can tell you the value of your art investment. They may clue you in on when you have reached your desired profit.

Consider renting out your art investments. If the art you buy does not fit in your home, you may want to research banks, hotels, and other institutions that rent fine art on a rotating basis. You may be able to demand thousands of pesos per year for your art to hang in another building. Keep in mind you will need to make sure your art is covered by an insurance policy for loss or damage.

Understand that selling an art investment can take time. Similar to real estate, art works are not that liquid. Unless you make use of an art dealer or auction house at the exact moment when the art work is in high value, it can take years to find the right buyer.

Investing in art is not for everyone. It can be extremely lucrative, but there is no guarantee the artwork you purchase will appreciate in value. Educating yourself is the single best chance you have to achieve any kind of success. **MS**





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The Best Online Stock Brokers

BY EXCEL V. DYQUIANGCO

If investors want to buy, sell and trade stocks online, they should know where to put their money. Among the factors they should consider in an online stock broker include trading platforms, tools that they can help them trade, support, brokerage charges and transparency of the broker.

This 2018 the Philippine Stock Exchange has come out with the best online stock brokers that you can look into. Here are some of them.

AB CAPITAL ONLINE

Website: abcapitalsecurities.com.ph
Minimum Deposit: P10,000

Originally known as Anscor Hagedorn Securities Inc. (AHSI), AB Capital Online (ABCSI) is one of the leading stock brokerage firms that has over thirty years of industry presence. ABCSI provides research and trading platforms faster, more accessible and easier.

Because it is considered as one of the best online stock brokers and is a major player in the Philippine financial market, ABCSI has reaped several awards and recognitions. Among them include the prestigious citation for "Full Compliance" for eighteen consecutive years (1999-2017) by the Capital Markets Integrity Corporation (CMIC).

ABACUS ONLINE

Website: mytrade.com.ph
Minimum Deposit: P10,000

The new online trading arm of Abacus Securities Corporation, MyTrade offers the most advance market platform in the market today backed by extraordinary customer service and incisive analyses and infrastructure.

The features of MyTrade involve customizing your layout based on your needs, having an instant stock alert with push notification, technical charting, ahead-of-the-curve research reports, customizing your watch lists, and trading anywhere and anytime of the day.

COL FINANCIAL

Website: colfinancial.com
Minimum Deposit: P5,000

With over 200,000 customer and P62 Billion in customer assets, COL Financial Group prides itself in making investing in the stock market for everyone by sharing its knowledge and market expertise through its user-friendly online trading platform. Education through available seminars is also available for investors.

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REGINA CAPITAL

Website: reginacapital.psetradex.ph

Regina Capital has grown as an online stock broker since its debut on December 20, 1989. Today, Regina has migrated from manual time stamping to computerized time order taking and the company continues to serve as a private broker to its valued clients in order to keep them better informed of what was happening both globally and locally.

Among the services that Regina offers include Fund Management Advice, Market Briefing Presentations, Customised Research, Company Visits and Account Information.

PHILSTOCKS TRADE

Website: portal.philstocks.ph/

Minimum Deposit: P5,000

Directed towards a more technology-driven stock market industry, Philstocks Financial Inc. brings innovation to its products and services to make the stock market easier to deal with. Since its establishment in 2001, Philstocks provides top quality and precise trading experience to high quality of service and robust technology. Its trading platforms are filled with state-of-the art technology which allows licensed agents, traders and investors to work on their stocks with reliability and convenience.

Among its products and services include philstocks mobile, an online trading platform, broker-assisted trading and stock certificate lodgement.

MAYBANK ATR KIM ENG SECURITIES, INC.

Website: www.maketrade.com.ph

Minimum Deposit: P25,000

The retail online stock trading service of Maybank ATR Kim Eng Securities, Inc. (MATRKES) which is part of the Maybank Kim Eng Group (MKE) and regularly ranks among the top securities firms in the Philippine Stock Exchange (PSE) catering to 97% of the domestic institutional funds that actively trade the stock market, MakeTrade seeks to offer exceptional execution capabilities and provides excellent research with timely calls and recommendations to clients.

Behind MakeTrade's trading platform is the technology known as X-factor which is composed of three sub-platforms- X-plore, X-pert, and X-track. X-plore, a browser based trading platform that allows access to the Philippine Stock market and execution of buy and sell orders of all stocks listed in the Philippine Stock Exchange (PSE), is easy to use and has an intuitive all-in-one-screen layout. Meanwhile X-pert is a software application that runs in a Microsoft Windows environment which has more powerful features and capabilities compared to X-factor.

**TIMSON SECURITIES INC.**

Website: timson.com.ph

Minimum Deposit: P25,000

As one of the leading online stock brokers in the Philippines, Timson Securities Inc offers clients with a flexible, fast and easy-to-use online trading platform. Clients can choose from a wide array of features and tools such as Realtime Charting, Market Depth Bid-Ask, Iceberg Orders, etc. Clients also have the capacity to modify and tailor-fit the online trading platform to suit their own trading style. Its basic trading platform with rapid and receptive order execution surely brings a different and unique kind of trading experience.

Timson also provides cutting-edge market reports composed of top stories, index strategies and stock picks prepared by analysts to steer clients on their investment decisions.

HDI SECURITIES INC.

Website: hditrade.psetradex.ph

Minimum Deposit: P25,000

The stock brokerage subsidiary of HDI Family of Companies, a Singaporean-owned regional group of companies, HDI Securities Inc has been awarded as the Fastest-growing, Foreign-owned Brokerage House by the Philippine Stock Exchange (PSE) and is currently ranked among the top 25% brokerage firms.

With over two decades of service, HDI Securities, Inc. brings people, capital and ideas together to help enrich the lives of clients and communities. Among the services that HDI Securities Inc. offer include a wide array of trading options, free research and a powerful trading platform, monthly seminars available, in-house and third party research, premium services to high-profile types, competitive fees and commission, waived monthly fees and dependable and professional guidance. **MS**



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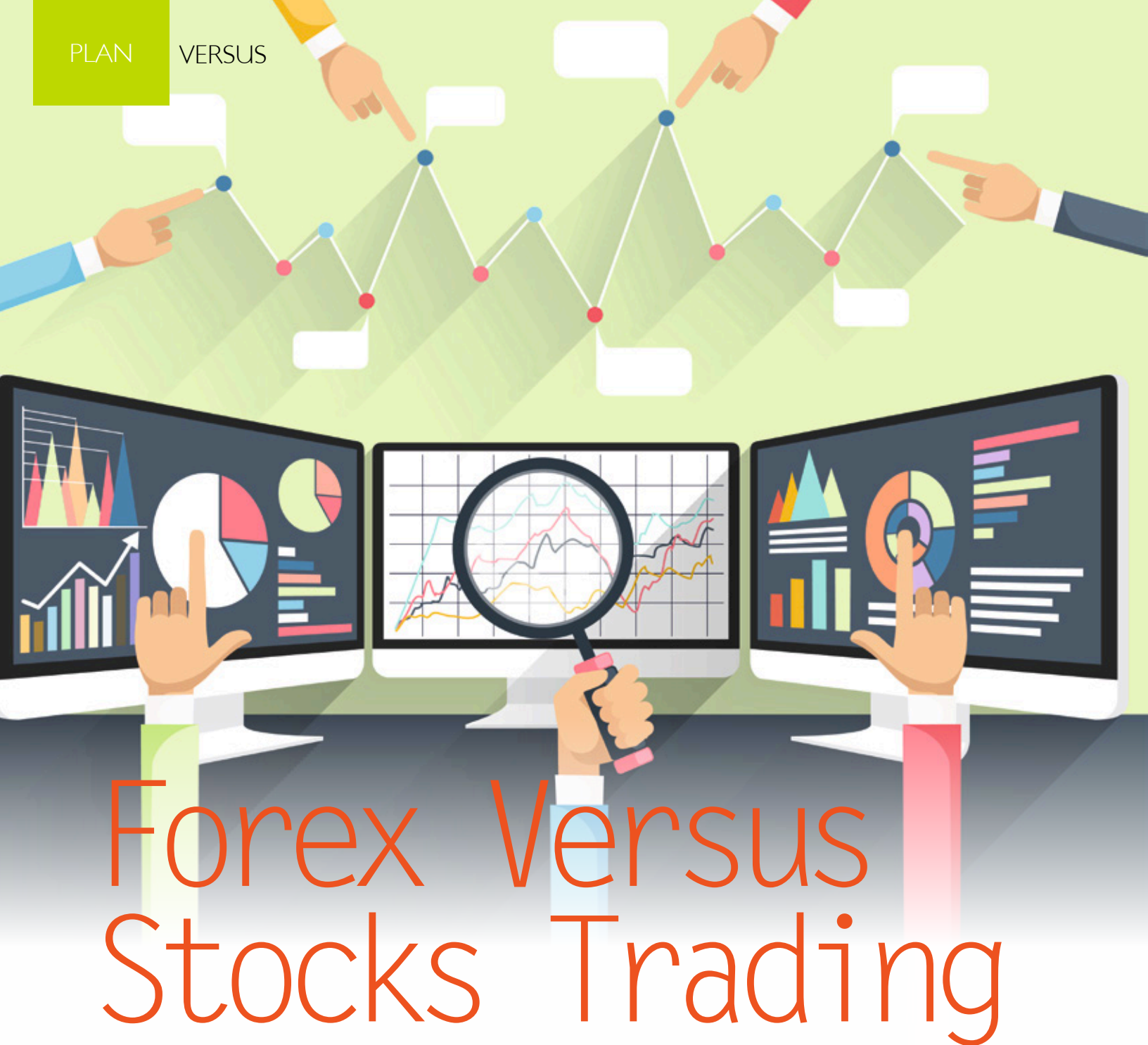


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Forex Versus Stocks Trading

BY CHRISTOPHER G. CERVANTES, CIS, CSR, RFP®

Maybe the Year of the Dog is the year for more Filipinos to really start saving and investing. The problem is, many have no clue where to invest their expected extra cash. While we are aware that there is a myriad of investing options available in the market, the number of options is overwhelming. Two of the biggest financial markets are the foreign exchange, or forex market and the stock market.

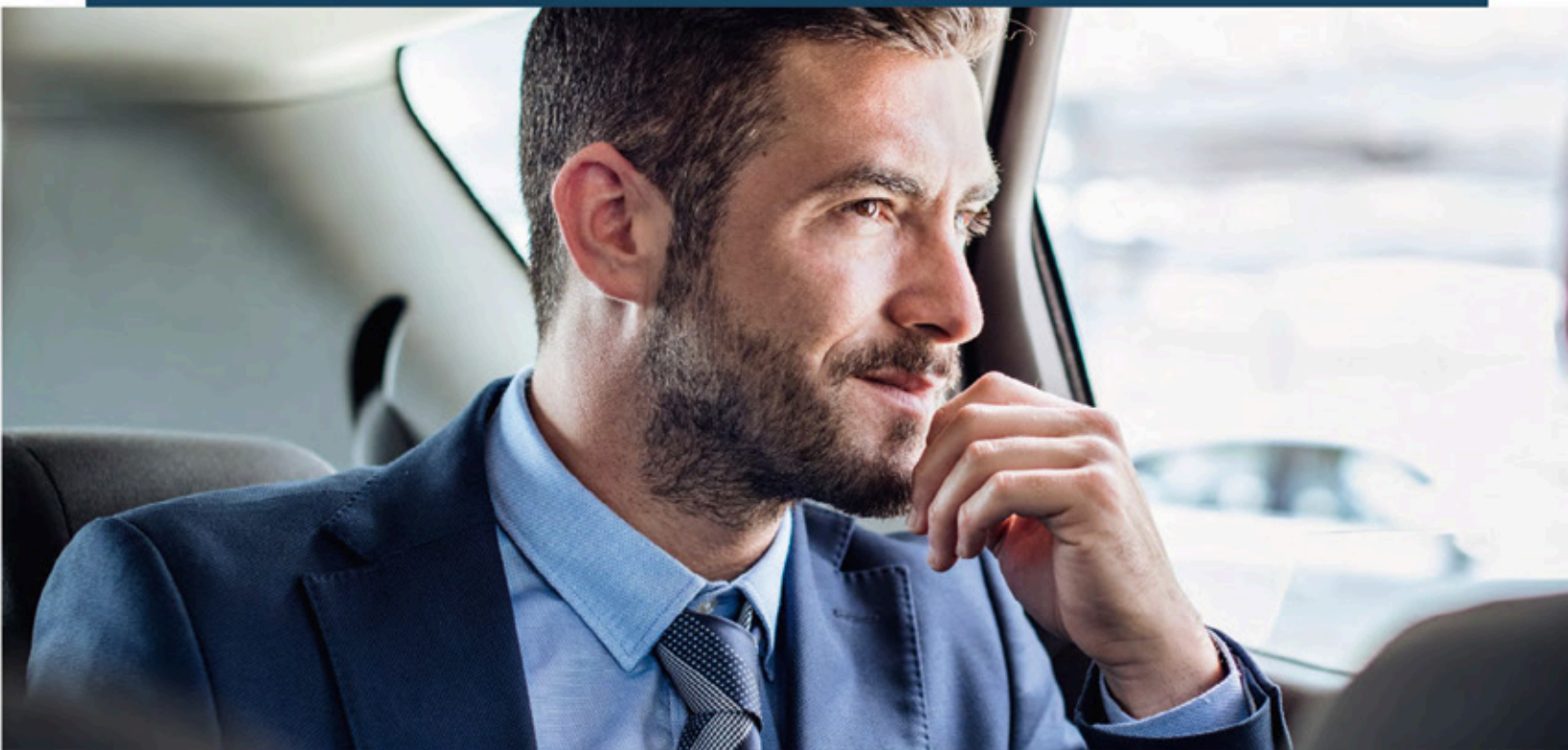
First, let's make it clear that you should not compare forex trading to stock investing. Trading and investing are commonly used interchangeably, though they are totally different methods of

attempting to profit in the financial markets. It is also wrong to assume that once you are a successful stock trader, you can also be a great forex trader, and vice versa.



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Another thing that we also need to understand is that there is no hard and fast answer to the debate of which is better. Both stocks and forex have their own unique advantages and disadvantages. In the end, it will really boil down to how important those benefits and drawbacks are to you personally. So, let's talk about the differences between stock trading and forex trading.

① LIQUIDITY. The foreign exchange market is the world's largest financial market, accounting for more than \$5 trillion in average traded value each day. The largest players in the FX market include the investment banks, central banks, hedge funds, and commercial companies. Because of the vast number of participants at any given time, this means the forex market is extremely liquid. While large, popular stocks can also be liquid, once you pick stocks apart from blue chips, it can become significantly less liquid.

Basically, liquidity is the ability you have to convert any investment into cash quickly without great effect on the asset's price. Liquid investments pose a small spread or price difference between a bid and ask. When trading stocks, you will pay the market spread and a commission to your broker. On the other hand, the most common type of retail forex trading is on a spread basis with no commission, making FX trading more cost-effective compared to stock trading.

② MARKET SIZE. In a relatively small sized exchange such as the Philippines, a huge purchase of a stock may impact the stock price, particularly of smaller companies with fewer outstanding shares available. With the steady growth of mutual funds and assets under management in the country and relatively small number of listed companies in the exchange, the trade made by the institutional investors can greatly affect the price movement of any stocks. It is common to hear analysts recommend a "buy" during a market recovery or a "sell" during a market peak. In contrast, analysts in a foreign exchange have little effect on exchange rates.

③ TRADING HOURS. You can only trade stocks in a particular exchange. The forex market has no single central location; therefore, participants are spread across the globe. If the stock trading hours in the Philippines are 4.5 hours per day, in the forex market, when one market closes, other markets open, making it possible to have a continuous 24-hour operation. However just because the market is open does it mean it's active. The best trading times happen when the markets that relate to the currency that you are trading overlap.

④ TRADES. In stock trading, you need to monitor and

study the potential of particular stocks. In FX trading, currencies are always quoted in pairs. Rather than focusing on a specific economic condition of the country you are trading, you also need to be concerned with the growth prospect of the country you are trading against. Though between the two markets, stocks are steadier than forex, making stocks a potential investment for those who are looking for a long-term option.

⑤ INVESTMENT VEHICLES. Beginning investors and even experienced investors who have limited time to manage their investment can still invest in the stock market through mutual funds and other managed equity funds. It's easier to find an investment fund for stocks but not for forex.

⑥ INCOME. Both stock and FX trading offer a higher potential gain, depending on your knowledge, strategies, and experience. But if you are looking for potential income, stocks can pay dividends. Some listed companies give quarterly dividends, something you cannot find in FX trading.

Remember, in choosing between FX and stocks, it's not a battle of which is better; it's just a matter of which one will really work for you. If you understand and know more about one market than the other, it is better to stick to the instrument that you are familiar with. The digital age has opened the doors to those who want to participate in a growing variety of markets. However, this opportunity requires due diligence and must be matched with your risk tolerance, fund size, and accessibility.

If you are interested in owning particular companies, then it would make sense for you to trade stocks. If you are inclined to favor trading strategies that look at macroeconomics, making it an interesting pastime to watch global news, then FX may suit you better. But if you have enough money that you can expose for trading, investing in both markets could be a good diversification strategy. **MS**

Christopher G. Cervantes, is a registered financial planner, a certified investment solicitor, and Certified Securities Representative. He is also the author of the book "Financial Planning for the Fast Changing World" and "The Seed Money." He is the founder of Cardinal Buoy Financials, whose mission to help ordinary people, seafarers and OFWs to attain financial freedom thru sound financial educations. For any questions email him in: chris.cervantes@cardinalbuoy.com. You can also find him on www.facebook.com/FinancialPlanningfortheFastChangingWorld and www.cardinalbuoy.com. You can also listen to him every Thursdays at "The Real Finance People" radio program at DCEZ 1062AM Radyo Agila.



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Real estate investing with Noli Alleje

BY EXCEL V. DYQUIANGCO

When it comes to foreclosure sales and investments, you have no one else to turn to but Noli Alleje, known as *El Subastahero* in the real estate industry. The Managing Director of The Property Forum is an industry pioneer, having produced the first real estate TV show in the Philippines and is considered the top auctioneer in the country.

Here, he shares his humble beginnings, the factors that got him into real estate, and how he bounced back from the mistakes he has made along the way.

HOW DID YOU GET STARTED IN REAL ESTATE? Being an entrepreneur who enjoyed being a master of his own destiny and having a lot of time in his own hands, I found the real estate industry in the early 1990's to be very comfortable and very profitable. Imagine yourself as a business and you are given billions of inventories

to sell without having to invest capital on the inventory. Remember during those years, the payment terms were spot 30% down or cash so we would get our commissions (full) in 5 to 7 days. Even the cash inflow was great. *ISANG BENTA KA LANG* (You are only one sale) was a comment we would use when we saw our wallets getting empty. Today's payment terms of very long down payments make the real estate seller get its commission "*patak patak*" so the shift from a seller to investor is because your investment cash outflow is "*patak patak*".




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WHY REAL ESTATE AND NOT OTHER INDUSTRIES? I

tried my skills in many industries such as fashion wear, interior furnishings, fitness centers, and even public relations. They have to be watched over with day to day micro management thinking that it could be taken away and get lost. Now comes real estate as the basic foundation of wealth. You buy it and watch it grow with the least supervision. No one can steal it while you sleep and if there are problems, there is always a solution.

An example is the lahar areas in Pampanga after the explosion of Mt. Pinatubo. Talk was that the land will be unproductive for 50 years. Houses in the area which were being leased out at Php75,000 are now at Php5,000 with no takers. All the land was barren and because the landmarks on the property description were gone, owners could not tell where their land was. One day it was discovered that you could use the lahar for concrete aggregates and so, a booming quarrying industry started. The holes left from the quarrying retained water and soon fishponds are everywhere. Today the Pampanga province is booming with major developers already in business. In real estate, time cures the problems.

WHAT HAS BEEN YOUR BIGGEST ACCOMPLISHMENT IN PROPERTY INVESTING? I started doing small buys and sells which I found exciting. Being very aggressive, I purchased 70 pooled assets from a bank and learned the ropes of doing real estate investing. In the pool, I had a mall in the city center of Zamboanga, 50-hectare crab farm in Pontevedra, house and lots all over the country, and an unfinished building in Metro Manila. This was really a challenge since most of them were “basura” assets with criminal and civil cases. Sometimes, they no longer call me *El Subastahero* but *El Basurero*. Now the biggest challenge came when I purchased the asset management company of GE Money Bank and this is the best investment ever.

WHAT HAS BEEN YOUR BIGGEST MISTAKE IN REAL ESTATE AND WHAT HAVE YOU LEARNED FROM IT? I

do not know if one would say that it's a big mistake to have a soft heart for the former owners and not to have killer instincts. Even my pricing structure on the flip is unorthodox. If I see that the portfolio is already way above the ROI benchmark, then I just dispose it at cost plus. When I grabbed the investment opportunity, I had no financial plan except to liquidate and fund. What haunted me was that I did dispose of some of my prime assets because I needed the cash.

YOU'RE BOTH A REAL ESTATE BROKER AND INVESTOR. WHICH DO YOU FIND MORE FULFILLING? MORE LUCRATIVE?

I have been trying to promote to the real estate brokers and salespersons that you do not create or build your wealth by simply selling. They have to start investing in their own industry. Why settle for 5% income when you can do a 95% income? Now, when I am awarded an exclusive contract, I already choose my own investment which motivates me to sell to pay for the investment.

HOW DO YOU SEE THE PROPERTY SECTOR THIS 2018? WHICH DO YOU THINK ARE GROWTH AREAS?

The end of 2017 saw many foreign buyers coming in, buying whole floors or leftover inventories and this is what will push developers to continue building. What is also exciting in 2018 will be the continuing provincial expansion of major developers in key cities like Davao, Cebu, Iloilo, Bacolod, General Santos, and so much more.

WHAT CAN YOU SAY TO SOMEONE JUST GETTING STARTED IN REAL ESTATE? Real estate investing is addicting. **MS**

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Bitcoin 101

BY JESI BONDOC, RFP®



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What's to Love?

WEDDING

WHAT IS BITCOIN? Bitcoin is a digital currency created in 2009. A certain Satoshi Nakamoto, whose true identity has yet to be known and verified, has been credited for its creation. Satoshi Nakamoto is suspected to be a real person who uses a pseudonym or possibly a name given to a group of computer science experts who launched the network of Bitcoin.

In technical terms, Bitcoin is a peer-to-peer electronic cash system or “cryptocurrency” that is operated by a decentralized authority, unlike government-issued currencies like our Philippine peso which is being regulated by the Bangko Sentral ng Pilipinas or BSP. It allows direct payments between two individuals or institutions without a middleman such as a bank. Such feature can offer lower transaction fees as opposed to traditional online payment schemes and allows for anonymous transactions.

In simple terms, Bitcoin is like your regular currency which you can use to exchange for goods and services as long as the merchant accepts such virtual currency.

Like our traditional currency, the Philippine Peso, where our central bank incorporated security features such as watermark, security fibers and threads, and iridescent band during the production process to make sure all legal notes circulating is valid and legitimate, Bitcoin also imposes such security features. New Bitcoins are produced by a vast network of computers that solve complex math problems in order to validate Bitcoin transactions. Bitcoin is known as a cryptocurrency because encryption techniques are used to create Bitcoins and to exchange them. Every transaction is added to a public ledger called the blockchain. The process of running a program to solve these problems is called mining.

There are no physical Bitcoins, only balances kept on a public ledger in the cloud that is verified by a massive amount of computing power. So, in order to buy a Bitcoin, you will need a virtual wallet where your Bitcoins are reflected and stored.

HOW DO I GET BITCOIN? If our central bank prints money, Bitcoin can be produced through mining which will cost hefty amounts of money since it requires powerful computing hardware and not to mention the huge cost of electricity needed to operate them. Another way to own Bitcoin is to buy them from those who are selling. Several platforms are available right now that facilitates such transactions. As of writing, 1 Bitcoin (BTC) = 633,232. So if you have P100,000 – you can exchange it to 0.15792 Bitcoins.

WHAT ARE THE USES OF BITCOIN?

1 SEND/RECEIVE MONEY. Since Bitcoin is a digital currency it's available almost everywhere as long as you are connected online, you can send and receive money across the globe.

2 INVESTMENTS. Similar to buying any securities like stocks, buyers of Bitcoin hold on to it with the hope that its value will go up over time and can be traded at a profit.

3 ONLINE PAYMENTS. Several merchants are accepting Bitcoins as payments ranging from utilities, tuition fees, insurances, etc.

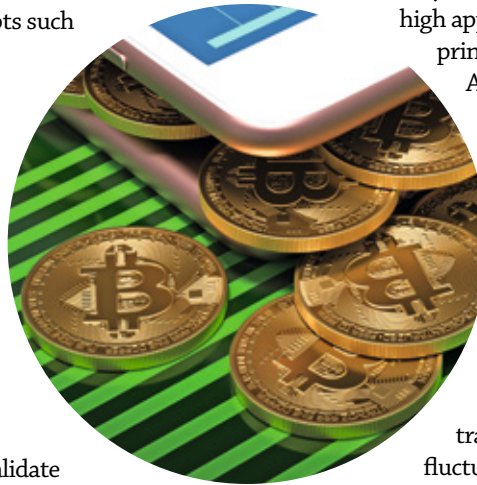
4 OTHERS. Some Bitcoin owners also use this virtual currency to make donations, give tips, and pay for travel expenses.

IS BITCOIN A GOOD INVESTMENT? Like any other asset or security, the same principle of buy low and sell high applies to Bitcoin investments. The same principle of risk and reward also holds true.

As Bitcoin is not currently backed by any central bank and its general acceptability in the market is still questionable, anyone wanting to get their hands on Bitcoin should realize that their risk appetite/tolerance should be high and aggressive as Bitcoin prices had been known to have wild swings in the past, having a drop in value of as much as 60% in a single day. However, people are still making money out of it through trading and profiting from the constant fluctuations in prices.

At the end of the day, your investment decision whether to invest in Bitcoin should be based on your skills, the extent of your funds and time that you can dedicate to such endeavor. I always say that confidence in investment stems from your competency.

FINAL NOTE. Like any investments, unscrupulous people abound, waiting and preying on unsuspecting individuals wanting to profit from the Bitcoin era. Understand that the moment someone or a platform promises guaranteed high returns is 100% scam. Stay away from such platforms and save yourself from undue financial harm. **MS**



Jesi Bondoc is a Registered Financial Planner of RFP Philippines. He is the Director of My Wealth MD and Partners, Inc. specializing in investment advisory. You can send your money questions at jj_bondoc@yahoo.com. For more info about Registered Financial Planner program, e-mail to info@rfp.ph or text <name><e-mail> <RFP> at 0917-9689774.

The background of the entire poster is a repeating pattern of small yellow ducks. The poster is divided into four vertical color bands: pink, purple, green, and blue. The text is overlaid on these bands.

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Growing My Money

BY **RON ACOBA** AS TOLD TO EXCEL V. DYQUIANGCO

In spite of having a background on finance and economics – I graduated with an undergraduate degree of Economics. Investments only interested me after college when I put my foot in the real world. My first job with a foreign bank was as a salesperson of its cash management and sales product and I was getting a gross salary of P15K a month. It eventually hit me that even if I got promoted and my salary increased, it still won't get me anywhere. And since I was already exposed to funds, I decided that I wanted to learn more about growing my own money.

My first investment came from my dad who allowed me to manage a portion of his Petron shares which he got as options from working in Petron. At that time, PCOR the stock was not going anywhere and since every beginner likes to make it big fast, I decided to dispose of the shares and switch to high risk, high reward stocks. My decision was influenced by the promise of quick and fast gains in mining and exploration. Of course, I lost 90% of my capital and I never told my dad about it. It was only a couple of years after that I was able to recover and give back his money.

After that almost failed investment, I studied hard and read books, attended seminars and conferences about investing. After learning the ropes, I also wanted to give back to the whole community, and decided to establish my own company. Trading Edge Consultancy offers quality hands-on stock market trading classes and advisory specializing in technical analysis. It is our goal to equip our clients with the best education and analyses that would help them invest and trade better.

PROTECTION FROM THE WORLD. Like what happened to my Petron shares, I have also experienced a lot of setbacks in my investment career. As an investor, my biggest failure was to be influenced by social media, forums, friends, and others into buying something with the notion that these

picks would rise high and fast. Ninety percent of the time, of course, they didn't. I really didn't want to hear anything from the outside and being a personality in the market, I often got asked about by my friends – conversations that I wanted to avoid because they tend to influence me into looking into it.

With that, I decided that I would protect and shield myself from outside influence and that I would trade based on my own skills which I honed for the last 12 years of studying and practicing. The result was retirement but, of course, I still choose to do what I do best.

Personally, I think I am already able to meet and have what I need and want but more than that, my greatest fulfilment was guiding my students to do the same for them – and I am glad to say that a lot of them are already on their way. The recurring side of my business and the cash flow that I get from my other non-market related business I use to cover my periodical billable. The excess, I just keep them liquid. As to my trading portfolio, I just keep on rolling my gains. Other than that, I also set aside funds on a monthly basis for my insurance and investment policies.

Part of my plan is that I am already preparing for the eventual downturn in the market. When (not if) that happens, I have to be liquid to avoid it and second, to be able



“In this day and age, I think that young people nowadays are more exposed to the market than those in the same age group 10 or 15 years back.” — RON ACOPA

to catch stocks when they are at their cheapest stage. Other plans include expanding my US trading operations and also focusing more in Thailand.

EXPOSED TO THE MARKET. During my investment journey, I have learned that 90% of the losses and mistakes are because of an outside influence. This is a fact which is the same for everyone.

In this day and age, I think that young people nowadays are more exposed to the market than those in the same age group 10 or 15 years back. Connectivity and media and the growing market have all led to the increased awareness in the market. Even the brokers and banks have started to go downstream. Such was not the case 15 years back. I actually think that Millennials now get a head start into investing and trading. Soon enough they would begin to realize that they would have to make a living and that their personal business or salary from their jobs won't just cut it. Soon enough they would realize that it takes good money to get married and that it takes good money to buy a house, and others. **MS**

MY MONEY LESSONS

Successful Investing

Ron Acoba wanted to learn more about growing his money. Here, he shares tips and pointers on how you can be successful in investing too.

Invest in yourself. Learn and study. Attend classes, seminars, and trainings that can help you gain your foot at the door. Don't fret about the money you shell out in attending these classes as in the long run, you can eventually gain them back—and so much more.

Avoid relying from other people for picks. Losing in the market is inevitable, especially when you're a beginner, so why not choose to spend on studying by yourself about the markets instead? Ron admits that he didn't have an investment mentor, and that his knowledge about investments stems from studying and from his experience.

Keep on learning. “I have in my personal library close to 500 market and business related physical books,” says Ron. “Buying them was the wisest decision that I have ever made.”

Investing Through Failures and Successes

BY **TIMOTHY ANG** AS TOLD TO EXCEL V. DYQUIANGCO

I grew up in a family where saving and being frugal are the traits to become wealthy. As a kid, I didn't usually spend too much, nor ask for anything expensive from my parents. Instead, I used my allowance to buy stickers, bookmarks, and stationeries, even small packs of chips and sold them to my classmates during school days. My brother and I also made ice candies during summer and sold them to my neighborhood friends. I then deposited my income to my kiddie bank account. However, aside from time deposits and savings accounts, other investment vehicles like stocks and properties were unheard of at home.

In college, I took up a Bachelor's Degree in Information Technology. I initially worked as an IT consultant for the first seven years of my career. This was where I started to learn about other investment opportunities. In my second year of working, I became dissatisfied with just having a time deposit. I felt that I didn't have control over my money at that time, and I considered my savings as "sleeping" in the bank, and the wait for its maturity took too long. I knew then that I had to find somewhere else to put my savings in.

INVESTING IN MORE OPPORTUNITIES. I tried other ventures. One of them was investing through forex which I consider my biggest failure to date. I know a lot of people who are successful in forex, but I found it to be too stressful and fast-paced for me. Timing is everything in forex; you practically earn or lose money every second. I lost half of my investment in the first 14 days of trading, so I opted out. But I'm not closing my doors on forex. I am willing to try again sometime in the future.

I also ventured into stocks and properties which I consider my most successful investments as of late.

While looking for other investment opportunities, my career as a graphic designer was also working overdrive. Even in my IT years, I designed posters and corporate communication materials, and even volunteered to do some design work for free. Eventually, I landed more projects and



Money For Millennials

For Millennials who want to invest for the very first time, **Timothy Ang** shares these advices.

Try, if you don't succeed, move on to the next! "As a Millennial, time is on our side, we can still recover even we have losses," Timothy says. Use youth and inexperience on your side and it never hurts to ask. It's a shortcut to learning or learning the hard way. When you fail and lose a lot, consider it as a tuition fee, you gain knowledge and experience.

Continue your financial education after college. Continuous self-education is your best source to gain new information. Join conferences and read books. Timothy has been attending the Money Summit conference regularly and has learned tremendously, meeting new people with the same mindset in the process. It also gives you the overview of the different types of investments methods you can choose from.

MY MONEY LESSONS



started earning a minimal fee with my design works. That was my motivation to set up my freelance design venture, ArtDrunk. It took three more years and a lot of courage before I decided to jump ship and changed my career. Using the portfolio I built from ArtDrunk, I joined an international engineering consultancy firm as a senior graphic designer. I've been with Aurecon for almost four years now.

When it comes to investments, today, I have two properties, stocks, several insurance policies with investment components, mutual fund, and bonds. I also have my graphic design business, ArtDrunk, and recently, monetized my hobby of collecting succulents, The Haworthia Guys.

THE CHALLENGE IN INVESTING. It is always a challenge to find the right investment and have enough available funds to invest in. The downside of investing in properties is if you also compromise your liquidity. There are a lot of investment opportunities that I have to let go because the fund has been placed in a previous investment.

As a Millennial in this age of investing, I have learned that to be successful, I need to budget well, be mentally and emotionally prepared, and to adjust when needed, to assess and reassess. At first, investing may feel that you now have less buying power than what you used to have. It feels like you are cutting more than what you used to spend. But everything will eventually adapt to your new budget, all you need to do is stick long enough to the plan until you become comfortable with it. Maybe you don't really need that daily P100 coffee ritual. After all, you don't actually need to buy

"It is always a challenge to find the right investment and have enough available funds to invest in." — TIMOTHY ANG

anything in every sale that you see. Change your mindset that investing is not decreasing your money for shopping or buying that new gadget, but investing is actually a forced savings to buy that big-ticket asset that will eventually help you earn more.

You also need to review and reassess your investments. Are they still aligned with your long-term goals? Are there new and better investment vehicles that came out in the market recently? Maybe your ways of doing things are not working anymore. These are the things you need to do. In my case, it is an annual thing that I plan for my year, considering what investments to make, or adjustments I have to make. Again, you should be in control of your money, not the other way around.

As of to date, my plan is to continue growing my portfolio both in stocks and income properties. My goal is to have my passive income surpass my active income. **MS**

Putting Up a Special Corner

BY **ANDY WONG** AS TOLD TO EXCEL V. DYQUIANGCO

Rod and I met during our first year at University of Asia and the Pacific. At that time, he was taking a different course and I, Business Management. But it wasn't until two years later when we were on our third year that we became a couple. I guess we clicked because we had the same mindset. We both wanted to do something extraordinary.

After college, I worked for a startup and Rod for different advertising companies. I kept on hopping from one job to another not because I was not satisfied with my job and I was looking for something special. I didn't know what that was but all I knew was that I wanted to make my life more meaningful. This, however, began to take shape when, while working in these companies, I heard countless of stories of business owners who started their companies from scratch—and eventually managed to become successful. Listening to their failures and triumphs actually brought an innate fire in my heart to also put up my own business. I did not know how, I did not know what kind of business but I knew I had to do something. I knew that there was something more that I could do, rather than just being an employee.

I told Rod about my ideas and influenced him, so to speak. We then checked our capabilities whether we have the provisions to actually put up our own business. Fortunately, we have our own savings which we initially planned to use for our wedding once we have become stable. That plan, of course, was scrapped, when we realized that we needed to put up our own money-making machine.

THE JOURNEY TOWARDS THE BUSINESS. At first, we didn't know what kind of business we wanted to have. All we knew was that it had to do something with food because we believed that although it was one of the most difficult industries to be in, it was the most accessible as the supplies were readily available. We didn't need additional trainings or stuff – and all we needed to have was our love for eating.

I then resigned from my work because if both of us stayed with our companies, nothing will happen. Rod decided to stay put in the beginning just in case we needed additional income

for our business. At first, it was difficult for me because I was doing all the work – I was running to and fro, looking for spots where we could have our own business and just talking to people who have leased their spaces. Rod would help me on the weekends when he was not working.

We scoured places in Quezon City, Marikina City, and Mandaluyong City. It was not really difficult to look for places as there were many commercial spaces available. What was hard was to look for places that fit our budget. Another challenge that we faced was that the potential landlords were not taking us seriously because we were young and we did not have a specific concept yet.

After three months, we found this spot in Antipolo City which had three essential qualities that we were looking for: purchasing power, traffic, and points of interest. We also discovered that our landlord was also a newbie in the real estate business, so she agreed to let us lease this space because she was also in a hurry to have her building filled. When we found this space, it wasn't love at first sight, but we knew this was something that we had to do.

At this time, Rod was still with his company, and I was doing almost all the work, coming up with the concept.

A SPECIAL CORNER. When we found our location, we didn't know that we would be coming up with a coffee shop. Eventually, everything just fell into place. Sulok Cafe is a corner where “we go to when we want to be alone. It may not be the most comfortable place, but you always tend to go there when you need to.” It was a place where we can find comfort and a place where we go to when we want to feel alone.



“When we found our location, we didn’t know that we would be coming up with a coffee shop.” — ANDY WONG

We also hired a chef to think of our menu, we bought furniture for the place and other things that we needed to do. It was also at this time that Rod resigned from his work after realizing that he had to help me with our business. He also realized that it would be unfair to his employer if his heart was not in their company.

So, on July 2016, we finally opened. In the first few months, we were struggling because we didn’t have any marketing arm yet. But after August that year, and after spreading our presence in our social media accounts, the business began picking up. I knew how to sell online and Rod knew how to make noise online so by putting our acts together, we made Sulok Cafe known to people.

Of course, there were challenges such as our chillers consuming too much electricity, and our tables and chairs that Rod didn’t seem to like. Eventually we made up our differences, and we are extremely blessed that our business is thriving.

Our greatest fulfilment in having this business is making that bold decision in resigning from a company and putting all our money into this cafe, without knowing whether it would be successful or not. It was letting go of that security. But looking back, I believe that we made the right choice. **MS**

MY MONEY LESSONS

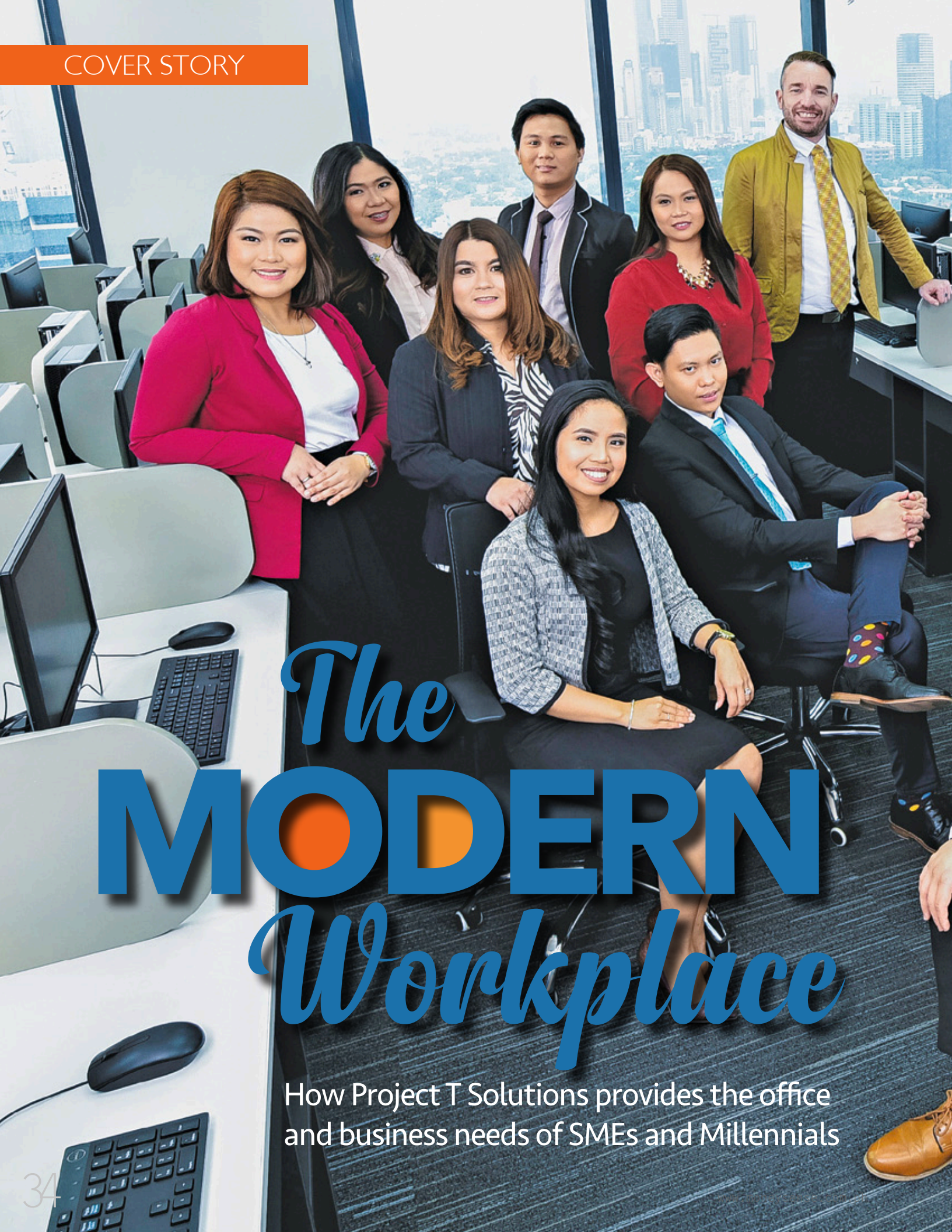
Leap of Faith

For **Andy Wong** and her boyfriend, Rod, putting up a business is a leap of faith. Andy shares some advice for those people who’d like to transform from employee to employer.

Before establishing a business. work first. All the lessons that they applied in their business, they learned it from their employers and their previous work. Learn as much as you can from these people. Of course, this was also the time that they were able to save enough money so that they can put up their own business.

Work for a startup company. Don’t work for a huge company. Instead work for a startup company. “This is where you can learn,” Andy says. “You get to see the challenges up close and you get to feel how your bosses are able to solve these. Plus, there are some things you see in small companies that you can’t see in very big businesses.”

Take that bold move. You need to be fearless and just do it. If, however, you are still hesitant, nothing will happen. You can’t move forward. It may be risky, you may incur losses in the process, it may turn out to be a failure, but at least you tried.


A group of eight diverse professionals, including seven women and one man, are posed in a modern office environment. They are dressed in business attire, with some wearing blazers and others in more casual business wear. The office features desks with computer monitors and keyboards. In the background, a large window offers a view of a dense city skyline with numerous skyscrapers. The overall atmosphere is professional and collaborative.

The **MODERN** *Workplace*

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TEXT BY **EXCEL V. DYQUIANGCO**
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AND **DENNYLYN LORENZO**



With the emergence of freelancers, online professionals, and Millennials, shared office spaces are seen to grow in the next couple of years. In fact, in the new report “Mining Millennials: Finding Gold in Co-Working Spaces” published recently by Colliers International, the author notes, “The growth in the flexible workspace segment in the Philippine market has been undeniable. The estimated total stock of flexible workspaces in Metro Manila has already reached 228,000 square meters.”

Randwil Dinbo Macaranas, Colliers senior manager for research, says, “We expect the supply of these co-working spaces to grow by 10 percent annually in the next three years, spurred by a Millennial-dominated labor force and a growing community of start-ups.”

Which is why Project T Solutions fits this business to, well, a “T”. The company is a one-stop shop for businesses that provides not only state-of-the-art facilities and services but also shared services and co-working spaces for those who want to have a business space without having to build or buy one. If there’s a company that understands Millennials, it’s them. “We now have 30 people, all Millennials,” says Project T Solutions Chief Executive Officer Alvin Terrence Hong, 27, a Millennial himself. “The youngest is at age 20 while the eldest is at 33 years old.”

Together with Operations Manager Nicole Dacula, 29, and Information Communications Technology Manager Kevin Cabrera, 24, who are also both Millennials, Alvin leads the dynamic and energetic team who work together to attain consistent and enormous company growth.

“Every serviced office provides the same services,” says Kevin. “One of the advantages we have is that we are very flexible in terms of your request.”

Located at the Bonifacio Stopover Corporate Centre (BSOCC), Project T Solutions boasts of a

modern design and complete facilities, making it an attractive workspace for small to medium enterprises in the Philippines. Situated on the penthouse floor, with sweeping views of Metro Manila, Project T Solutions has 30 private offices totaling 2,200 square meters.

Offices range in size from five workstations, up to 60 workstations. Each workstation comes complete with Internet connected Dell desktop PC, lockable storage drawer, and ergonomic chair.

Project T Solutions also provides a stable and connected network platform that lets businesses operate 24 hours a day, 365 days of the year. Through multiple leading Internet providers, Project T Solutions provides 200Mbps in Internet speed, and through BSOCC provides 100% backup power. This, combined with 24/7 IT support, demonstrates that business continuity is always their priority.

Unique to this site is the wide-ranging list of facilities that all clients can take advantage of. There are two conference rooms which can accommodate respectively 25 and 14 people, a 70-seater training room (can be split into 2 x 30-seater training rooms), two interview rooms, work pods, sleeping quarters for those who are too tired from work, a clinic and lactation area, business centre and lounge, game nook for those who are stressed out, and two pantries for those who want to eat whatever time of day or night.





“We want to make our clients feel right at home,” says Alvin. “They can take a nap, they can play games, and they can do everything. So that they won’t feel stressed out when they’ve been working all day.”

In knowing that the journey to a successful business is more than just the workspace, Project T Solutions also offers as its services a virtual office, residential and commercial space, staff leasing, HR and payroll, business continuity plan, and business registration services.

“This is a one-stop shop where we understand that one size does not fit all, and we are happy to tailor our services to each individual client based on their specific requirements,” says Alvin. “If you don’t have your business registration yet, we can help you with that, and if you don’t have your employees yet, we can hire people for you. Once you have employees, you don’t even have to worry about HR and payroll management, giving memo, or checking on the employees on a daily basis because we can do all that for you. This is our big difference. You don’t have to go to different people or different providers for other services. We can be your one-stop shop,” says Nicole.

THE START. Like any other growing business, Project T’s beginnings was not all rosy. For more than a year, the trio held their office at either one of those popular coffee shops or in a restaurant that sells pancakes.

“Two years ago, we were employed in the same kind of business – Kevin and I together in IT while Nicole was in another department,” says Alvin. “My father kept on nagging me to start my own business. Kevin and I really saw the real problem in the industry and we wanted to address that problem – to supply whatever is lacking, whatever needs to be improved on. So, we decided to team up together – I with my finances, Kevin with his IT expertise, and Nicole because she is good in sales and operations.”

“Initially, we held meetings at restaurants. Planning took off from there,” says Nicole.

“While meeting, we decided to come up with such a decision because we saw the trend in serviced offices,” says Alvin. “We believe that 10 to 15 years from now, serviced offices will keep on growing, despite of the challenges and maybe, difficulties, along the way.”

Kevin adds, “Actually we were meeting in those coffee shops and restaurants for almost two years. We were able to order everything from their menu already.”

At first no one believed in them because they were still young in the business.

“We were looking at some spaces and we could tell that most of the brokers were doubtful,” says Nicole with a laugh. “Alvin was wearing a t-shirt and pants. Kevin was wearing a t-shirt and shorts, and I was wearing a ‘little girl’s dress. We looked like kids fresh from high school.”

“And then when it came to procurement of items, especially in IT such as computers, switches, routers, everything, network devices, we were talking to the vendors,” says Kevin. “We invited them to meet and discuss the requirements and the pricing, among others. No one believed us. So, at first, it was truly difficult.”

The breakthrough came in when finally they found a lessor and a vendor who believed in them. The trio was able to seal the contract and had documents to show for it. They began hiring workers who renovated the floors, the ceilings, and the whole space.

“Actually, until now, there are still some clients who don’t believe in us because we are young – not just the three of us but the whole company,” says Kevin. “But we want to prove them wrong and that we provide one of the best services.”





Project T Int'l. IT and
Business Solutions

Technology for Business

RELATIONSHIPS AND INFRASTRUCTURE. Alvin, Nicole, and Kevin believe that because of the journey they went through, customer relationships are of utmost importance. They believe that maintaining a healthy customer relationship – despite how they are perceived – can ultimately sustain the importance of their business. This is not just about maintaining good relationship with their clients, but with their staff as well.

“Since we are more than just a serviced office, we make sure we have 24/7 IT support. We have an IT staff in our facility 365 days a year. We don’t believe in just providing remote support,” says Kevin.

Alvin says, “We went into business not just to earn money. The money will always be there unlike relationships, when you lose one, it is very difficult to gain his or her trust again. When that happens, you can’t retain a customer and they would look somewhere else.”

For Nicole, relationships is the most important thing in any business. “The first clients I have closed deals with are people I have been blessed to cross paths with during my nine years of combined working experience. The next set of clients were referred by my other clients. I think that says a lot about relationships.”

When it comes to infrastructure, its name Project T Solutions says it all. T, after all, means technology – “but that doesn’t just mean technology as in internet, workstations, servers, etc. Technology is defined as applied knowledge for practical aims,” says Nicole.

Alvin adds, “So applied knowledge for the system – since this is not the first time that we are in the industry, we saw what can be improved, what can be added, and what can be removed. These are the things that we apply. Even though we are young, we work with experienced people whom we learn from, we do research, we learn

from our mistakes, so all of that, we apply it to our business.”

“We are heavily invested in infrastructure as well. We take data privacy and security seriously. The truth is, some companies are not that concerned with cyber security. Internet is not just about speed and getting connected 24/7. In some cases, a single data breach can disrupt or bring down a company to its knees and of course steal their precious data. That’s why we have 24/7 IT on-site to ensure that the infrastructure is healthy and secured at all times,” says Kevin.

Less than a year in the industry, there are still challenges along the way and according to Alvin, most of it is about their “young” credentials. “We had a situation before that we had a client and the deal was about to be closed – about 95% done. And then we learn at the end of the day, they didn’t sign the contract and they went to some company that is longer in the industry, more stable, they said. Of course, we felt bad but we couldn’t do anything about it.”

“I hope they see past our age. I can’t blame them though,” adds Kevin.

Despite these challenges, however, they still find their jobs fulfilling, especially when they close a deal.

“Although in my case, I am not really hands-on like with Nicole and Kevin,” says Alvin. “You can see that when they close a deal, they get excited and thrilled. At least, we feel that someone trusts us and because of that, we give it our all. We go beyond what is expected of us, not because they pay us but because we want them to feel secured with us.”

For the three of them, part of the solution to this problem is to be credible in all aspects – and to continue doing the best that they can, and to come out with clients and customers who are more than satisfied with their services.



SHARED SERVICES AND CO-WORKING SPACES.

In the case of the future of co-working spaces, they believe that the past year 2017 already became a witness to the trend.

“Even restaurants or warehouses are turning into co-working spaces. They add Internet connections, they put in tables and chairs, and there you go, you now have a co-working space,” says Alvin. “I see it now in 2018, shared spaces are here to stay and their presence is going to become stronger. Many people will see that the industry is going to be lucrative.”

This is because, according to Nicole, the number of individuals who pursue entrepreneurship is high nowadays. “Entrepreneurs can now create value with relatively little capital,” she says.

“Plus, the younger ones don’t want to be stuck in one office anymore, or a routine – they want to be able to control their own time, which translates to starting their own business.”

For those who are hesitant to start their own shared services or co-working spaces, Kevin says that it is quite normal to become hesitant since

they’ll be spending their own money. “But unlike in other businesses where there is a long lock-in period or huge down payment, shared services are generally more flexible than most available offices in the Philippines.”

Alvin adds, “There are a couple of shared services who started with just one table only and if you want to test the waters for a couple of months, then that is fine. We believe that calculated risk is just one part of being successful. Here at Project T, we charge per seat and price starts at Php 5,000 per month which is still cheaper as compared to getting your own office and then paying for your utilities, Internet connection, phone line, among others. We charge per seat instead of per square meter. And you can use everything. That’s the difference.”

“This is a good deal since you don’t get that much amount here in BGC,” points out Kevin. “Although there are probably spaces for rent, say 150 square meters that you can get for a cheaper price, you still have to put in your Internet connection – which is perhaps at 10 or 20Mbps. Then you have to put in furniture, equipment. Here, we have everything for you.”





THE FUTURE OF PROJECT T SOLUTIONS. When it comes to spending or investing their money, Alvin says that he needs to invest wisely. “It’s ridiculous if you earn P10, for instance, and then you spend P15,” he says. “What’s the point of earning money?”

He continues, “I do enjoy spending my money on gadgets. But when it comes to investing, it’s different. I usually invest in stocks. The first stock that I invested in was Double Dragon back in 2015. In this day and age, I know that I still have a lot to learn – personally and professionally.”

In the next five years, they see Project T Solutions bigger with around 5 to 10 branches, faster and stronger. Alvin says they hope to focus more in the other services in the following months. “Examples are the Build to Suit and the Disaster Recovery Office,” he says.

“In Build to Suit, for instance, if you want to have your own office but you don’t want to spend a huge capital, you can avail of our service instead. We will help build your office based on your preferred design and layout and you’ll pay monthly instead of a huge one-time amount,” says Nicole.

The team also eventually plans to expand to other countries.

As an advice to Millennials who want to go into business, Alvin says to just go for it. “Win, lose, failure, success, you can still learn a lot from these things. Kevin, Nicole and I are also in the process of learning and we believe that there is much more we can do to liven our company.”

“Do not be afraid to start your own business. We can help you,” adds Kevin.

For Nicole, success is also about failure. “You won’t appreciate success if you have not experienced failure,” she says. “So your failures are very important.”

Alvin adds, “And you can never experience success without the challenges.”

With Project T Solutions at the helm of shared office spaces and services, there really is no doubt that putting up a business is always easy, convenient and accessible – and inexpensive. **MS**

Where to Invest in 2018: Outlook from the Experts

BY RIENZIE BIOLENA, RFP®

Investors are like sailors: they navigate the merciless seas and thus prepare well for it. For one, changes in weather conditions can literally mean life-or-death for them and their crew. That is why they always look at weather forecast to know how they can well maneuver their ships or sail out on the first place. The same with investing, we have to feel the wind first and know what is the “weather” that we are facing. That said, we can adjust our portfolios to survive whatever comes in our way and thus arrive safely—and hopefully unscathed—towards our financial goals.

For investors, knowing the situation of the local and global economy is critical, as these would largely drive which particular asset class will deliver, and which ones can be set aside—at least for the meantime.

A rising tide lifts up all boats, as they say. And for 2018, the global economy looks pretty much encouraging. With a solid 2017 performance, 2018 is expected to follow through, with the World Bank estimating growth at 3.1% on the back of “recovery in investment, manufacturing, and trade.” Geopolitical tensions would still be there as Trump pursues his “America First” policy, China flexes its influence across the globe, and the European region realigns internally and externally.

But still, the Philippines holds its economic torch and remain a bright spot in the global market. Data from the Philippine Statistical Authority shows that the GDP grew by 6.7% for the full year 2017 and estimates from the Asian Development Bank pegs it to 6.7%-6.8% for 2018. This continued optimism is on the back of a strong domestic

fundamentals and solid BPO and OFW industries. The government’s “Build, Build, Build” program is largely expected to up the ante in terms of stimulating the economy, with the passage of the Tax Reform Acceleration and Inclusion (TRAIN) further boosting the fiscal standing of the government to fund programs, increase income, encourage consumption, and provide needed social services.

Thus so, the skies appear pretty clear for investors this 2018. Let us read from various experts in the major markets like the equities, fixed income, real estate, and forex and what they have to say on where to invest this 2018.

EQUITIES MARKET

MARVIN FAUSTO, Fund Expert of COL Financial

I see the equities market generally in an upward direction for 2018. This is mainly driven by strong domestic fundamentals of the Philippine economy as well as positive sentiment. Our country’s fundamentals are driven by our young demographics as well as good corporate earnings. Business



“I see the equities market generally in an upward direction for 2018. This is mainly driven by strong domestic fundamentals of the Philippine economy as well as positive sentiment. Our country’s fundamentals are driven by our young demographics as well as good corporate earnings.”

— MARVIN FAUSTO



“We see what happened in the fixed income market for 2017 carry over for 2018. That is, we would see the general interest rate environment to move up.”

— DEANNO BASAS

confidence, on the other hand, is high. Given these two factors, the Philippine stock market then is poised to post another positive year.

The passage of the Tax Reform Acceleration and Inclusion (TRAIN) into law would also translate into more income for the government, as both economists and investment experts see this as a positive to the economy, most especially in funding the government's "Build, Build, Build" program. The additional taxes would fund the infrastructure spending as well as social services of the government, with more TRAIN packages down the road. Even if there would be downturns in the implementation of TRAIN, there is still support for the local stock market on the back of our solid fundamentals. As compared to our regional peers, our equities market may be expensive but it is still warranted because of our "premium" pricing.

There are, however, some "alerts" that we are looking into, most especially as the market develops: if GDP is at 6.5%, if inflation trends higher than 4%, if interest rates on a 10-year bond go beyond 6%, and the fiscal deficit moves more than 3% of the GDP. Any of this event may result to disappointment and therefore, risk the market's upward momentum. Inflation is under heavy pressure, but the BSP is ready to act with its tools to manage it.

We might see a slowdown in the growth of OFW remittances and the BPO sector. These would be on the back of the "America First" policy of the Trump administration, which can hit most especially the latter sector; Middle East oil prices, on the other hand, would mainly affect the OFW sector as bulk of our workers are deployed in that region. Nonetheless, the structural arrangement of these two sectors are already sustainable and would prove resilient given these risks.

I also see a more favorable environment for IPOs in 2018 with market sentiment improving. Apart from IPOs, investors should also be keen on follow-on offerings of companies as these can

provide value for their current portfolio.

On the international front, the global economy is trending upwards, and the general picture is that the world economy in general is improving. There would be some geopolitical tensions and issues, but the IMF is still positive on the global economic growth rate.

Top sector picks for 2018 would be property and banks. The market consensus is that the PSEi would hit 9,400 for 2018.

FIXED INCOME MARKET

DEANNO BASAS, President & Managing Director
of ATR Kim Eng Asset Management

We see what happened in the fixed income market for 2017 carry over for 2018. That is, we would see the general interest rate environment to move up. Foremost in this regime is the US Federal Reserve (the "Fed") which has hiked twice over 2017. For 2018, we see that the Fed would remain on a tightening path and that they would be hiking rates 3 or 4 times.

On the local front, there is increased inflationary pressure, moving into the 3.5% area. The effect of the TRAIN, however, remains to be seen, as it would depend on where the taxes would be utilized. The effect on inflation still remains to be established here, but the BSP is mindful of the inflation figures. Nonetheless, if it starts trending to 4%, then the BSP might be more aggressive in its actions. Should it happen, a 0.50% increase in current rates might be in the offing. Oil prices needs to be watched out also, as it may affect local inflation.

For fixed income investors, we would recommend going for short duration funds. There is adjustment already in market rates on expectations of a higher interest rate environment, so there should be no shocking movement in the bond market. Being cautious in a rising interest rate environment is crucial, but not too overly cautious as to miss out possible opportunities.

REAL ESTATE MARKET

CLARO CORDERO, Director and Head of Research, Consulting and Valuation Advisory of Jones Lang LaSalle Phils.

We see continuous growth for the real estate market across all subsectors over 2018. Whether it be in the residential, office, retail, hotel, and manufacturing subsectors, the coming year is another exciting one for us.

Primarily, growth would be driven by the commercial property segment, composed of the office and retail subsectors. The growth of the BPO industry will continue to drive demand for office spaces. While the industry manifested a slowdown for 2017 due to concerns with Trump's "America First" policy, we shall see a resurgence this year. Whereas they were on a wait-and-see mode for 2017, we shall see them expanding more aggressively on the back of renewed confidence that they shall not be as affected as initially feared. While there are supply issues for office space, this would be addressed by ones coming in for the year.

Apart from office space, the BPO sector also drives the mall (retail) space, by giving ample consumer power to its employees who, in turn, gives rising demand to global brands and thus, the construction of more stores.

A rising industry—gambling—has also fueled the market. The influx of online gambling, especially of operators coming from China, has driven growth in Prime and Grade A spaces in the Makati and Manila Bay area. Casino operators in the latter area has also fueled the construction of hotels and thus contributed to the growth of the market.

On the residential side, we see 100,000 new supply units over the next 4 years, most especially on the high- and mid-end condominium segment. The high-end market would be fueled by locals as well as old rich families that are consolidating their properties. As for the mid-end market, prices are more rational now, as the supply pressure have already eased up and adjusted with market demand. The horizontal market can also be considered by investors as a "safer" market to be in, due to the fact our country has a huge housing backlog. For instance, 70% of this would be found in socialized housing which has a ready captive market.

The rise of e-commerce has revolutionized retail, but notwithstanding, mall spaces would still continue to grow over 2018. In fact, mall developers have tied up with some online shoppers for mall spaces—a fusion of sorts. Moreover, the stable influx of foreign brands and franchises have made mall vacancy rates stable.

“We see continuous growth for the real estate market across all subsectors over 2018. Whether it be in the residential, office, retail, hotel, and manufacturing subsectors, the coming year is another exciting one for us.”

— CLARO CORDERO





“For 2018, political turmoil and geopolitical tensions will dominate the globe. With the US promoting America First policies and its increasingly isolationist stance, the markets may increase its volatility even more.”

— MARK SO

Hotels are also on the rise as new developments are made, especially in the 3-star and 4-star category, catering mainly to demands from the local market and businessmen.

As for the manufacturing subsector, we see serious interest from local and international investors, mainly due to the ASEAN integration and the rise of enclaves. Whereas big warehouses before have been the style, the rise of residential enclaves require a different approach to warehousing, which is hubs of warehouses that mainly cater to the community.

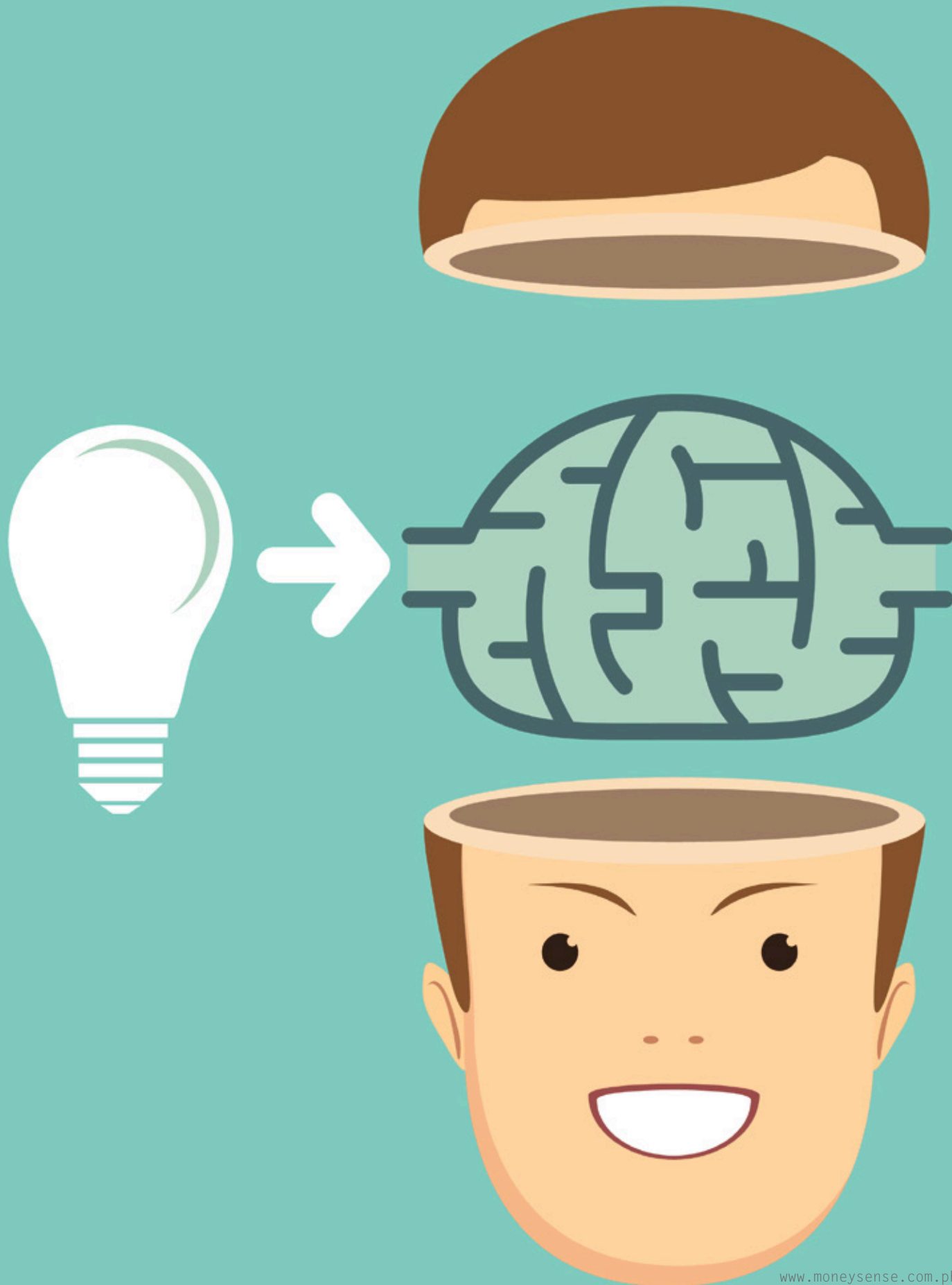
Investors in the real estate market should look into these hot spots: integrated developments as well as enclaves. Thus, Bonifacio Global City (BGC), Makati, and Arca South would be prime choices. The bay area is also a good location, with Alabang and Ortigas area also to look out for as they catch up

with the developments in BGC.

MARK SO, Founder and Chief Forex Trainer, Forex Club Asia

For 2018, political turmoil and geopolitical tensions will dominate the globe. With the US promoting America First policies and its increasingly isolationist stance, the markets may increase its volatility even more. Cryptocurrencies will still be looked at by many as the “new” currencies to invest in but unless central banks really openly support it, it will turn back into an “underground” speculative instrument.

Having said that, European currencies such as the EUR and GBP will be a good investment this year as growth in the Euro region is picking up and the central banks are just about to end monetary stimulus. This presents a better opportunity compared to North American and Asian currencies. **MS**



How to Apply Behavioral Economics to Manage Your Finances Better



BY FITZ GERARD VILLAFUERTE, RFP®

Bad money habits are hard to break. Most, if not all, recognize that it is important to save money and control spending. However, a lot of people still end up in debt with little or no savings in their bank account.

People will always start with the best intentions for themselves. They even resolve to become better at managing their money, but only to fall off the wagon a few days or weeks later.

Behavioral finance experts aren't surprised at all by these facts. For years, they've studied the financial habits of people and discovered how human psychology can have a great impact on our money decisions.

They call it behavioral biases. And it explains why most people postpone investing, why they buy on impulse, and many other irrational choices when it comes to money.

Behavioral biases occur in all parts of life, not just in personal finance. But it is most apparent where money is concerned because as experts have learned – people are emotional when it comes to money.

Below are some of these biases and how behavioral economics can be applied to effectively change our finances for the better.

OVERCONFIDENCE BIAS. If you ask someone how they would rate their driving skills, they'll most likely say it's above average. Statistically, that can't be right because given a set of drivers, not everyone can be above average.

In investing, overconfidence bias makes people think that they can beat the market if they invest on their own. But studies show that a lot of them actually do worse than those who invest through, say, a stock index fund.

The reason for this is because people tend to pick stocks using limited information or those that they only know (familiarity bias). And unless they work in the financial industry, they'd certainly lack skills and knowledge in several tools that help analyze the market.

In fact, even professionals cannot accurately predict where prices will go. So realize that timing the market is not as important as your time in the market. And many financial experts agree that long-term investing is the best way to mitigate risks of losing money in the market.

Moreover, it will help to have a diversified portfolio to match the market. This means putting money not just in different sectors of the stock market, but in other financial instruments as well such as bonds and managed funds.

EMPATHY GAP. In another study, people were asked if they'd be willing to dance in front of a stranger in a week's time. Most people agreed, but a lot of them eventually backed out of the task as the actual day of the performance came.

This shows that apart from overestimating our abilities, we also tend to overestimate the level of risk that we will be comfortable with in the future. That's why a lot of people, even if fully aware how volatile the market can be and how it eventually recovers, will still panic and even withdraw their investments when prices drop.

So how do you overcome empathy gap? Experts say that working with a financial planner or advisor works best at evaluating your financial risk tolerance. They can also help you set up a rational financial strategy that's designed to reach your goals. Lastly, they can also help you get through market volatility by reminding you how it is expected and why you shouldn't make emotional decisions that can take you off track from your financial plan.

SHORT TERM GRATIFICATION. The empathy gap makes it hard for us to imagine how we'll react when we're stressed; it also makes it hard to even care about the future. Studies have

shown that thinking about a future self is akin to thinking about a stranger. It is no wonder the short term needs take priority over the long term.

Thus, the reason why people succumb to impulse purchases despite having resolved to start saving more money is that it's hard for them to imagine how their savings could really help them in the future. However, feeling the immediate satisfaction of wearing those new shoes or watch can be overwhelming.

The solution to this behavioral bias is to have tangible financial goals. By being specific in visualizing their future, it will be easier to resist such temptations. For example, instead of just telling yourself to save money, tell yourself that you're saving up for your dream home that you plan to buy in five years' time.

If you do this, the next time you pass by a store having a sale, you can taper off that desire to buy new shoes with a vision of your family bonding inside your dream house.

RELIANCE ON WILLPOWER. Willpower is a limited resource. A person relying mostly on willpower to follow a diet and an exercise routine to lose weight will most likely fail after a few weeks. That's because it gets harder to resist something the longer you try to.

While that doesn't really sound optimistic, it's been found that the best way to overcome this challenge is to create and follow a process that can be automated. This means relying more on a system that will lead you to accomplishing your goals.

For example, instead of scrimping so you can save money, which in due time will foster self-pity within you, why not just automate your savings plan. Let your bank automatically debit a fixed amount from your balance every month and funnel it into an investment account. No willpower needed, which means you'll have a healthy and growing investment fund in no time.

FINAL THOUGHTS. There are many other behavioral biases that can affect our personal finance, especially if not properly addressed. The real key is to be aware of such and to always check ourselves before making decisions about money.

The good thing is that, once we are able to establish good money habits, and start to feel the benefits of having financial stability, it now becomes easier to continue and follow through until we reach our financial goals. **MS**



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Beyond Blue Chips

BY JOSEFINO R. GOMEZ, RFP®

Investing in stocks has historically been a good way to build wealth over time. Your best bet would be to invest in the PSE index. However, some of you might also want to have some stock picks of your own. You can go for reliable blue-chip stocks like Ayala Land (ALI), BDO Unibank (BDO), Jollibee Foods Corp. (JFC), and SM Prime Holdings (SMPH). Or you can look into some companies that you might not even realize are listed in the PSE. Here are some good picks to consider:

EW. EastWest Banking Corporation (EW) is one of the most consumer-focused banks in the country. It has over 70% of its total loan portfolio, such as car loans and credit cards, lent to consumers. EastWest Bank reported a P3.75 billion net income for the first nine months of the year, up 60% over the same period. The bank has maintained its industry-leading net interest margin (NIM) of 7.8%. NIM, net of provisions for loan losses was at 6.1%. (Net interest margin is basically the difference between the interest that a bank pays its depositors and it collects from its loans.)

The bank's recurring earnings grew 24% to P18.0 billion as net interest income and fees income rose by 22% and 30%. Total assets grew 17% to P315 billion while total loans increased 18% to P216 billion. Consumer loans grew 29%. Growth in consumer loans was led by the bank's auto loans business. Total deposits rose 19% to P257 billion.

For the past few years, it has been expanding aggressively and has put up over 400 branches nationwide. Profits has grown tremendously as it is currently reaping the fruits of its expansion.

It expects to have a return on equity of 13.8% and a return on assets of 1.7% by the end of the year.

It currently trades at about 1.3 times price to book. With the booming Philippine economy and expected profit growth, a higher valuation may be warranted.

SCC. Semirara Mining and Power Corporation (SCC) is a company that is part of the PSE index that you might have missed. It was incorporated in 1980 to explore, develop, and mine the coal resources in Semirara Island in Antique until 2027. The company has a coal operating contract with the Department of Energy for the exploration, development, mining and utilization of coal in Semirara Island, which has an estimated coal reserve of 170 million metric tons (MT). The company generates its revenues through the production and sale of sub-bituminous coal. In 2016, the company produced about 12 million MT of coal, representing over 90% of the country's coal production.

In late 2009, it vertically integrated to power generation



by purchasing the Calaca coal-fired plant. It has a power generation capacity of 850MW. It plans to boost power generation capacity to 1,200MW by 2021.

On December 13, 2017, lawmakers passed the resolution increasing excise taxes on coal as part of the tax reform program. Under the new law, excise tax on coal would be increased from P10/MT to P50/MT in 2018, and an additional of P50/MT every year until 2020. The new law also removed the excise tax exemption given to local coal producers. This caused the share price to rapidly fall.

The increase in taxes however are expected to be passed on to the to consumers through the fuel pass through mechanisms in the power supply agreements with power distribution companies. This means that the perceived huge dent in earnings has been overestimated by the market. The fall in its price could be temporary due to the additional taxes. With the increase in economic activity and demand for power, it could be a chance to buy it cheaper. Insiders have been aggressively buying back shares. It has also started its own buyback program.

AGI. Alliance Global Group, Inc. (AGI) is a holding company and has diverse business holdings. It is currently engaged in the food and beverage business through Emperador Inc., real estate through Megaworld Corporation, tourism-entertainment and gaming through Travellers International Hotel Group, Inc., more known as Resorts World Manila and quick service restaurant business through Golden Arches Development Corporation which owns McDonald Philippines. It recently formed INFRACORP which plans to look into potential infrastructure projects, particularly on transport solutions, in several business districts around Metro Manila and in key growth areas around the country.

Growth this year is not as good as previous years but it should do well in the long run due to the Philippines' growing economy. For this year, return on equity is about 10%. It currently trades near its book value and pays out about 2% to 3% dividend. It has also started a share buyback program. (Share buybacks happens when a company buys its own shares in the open market. Smart companies do it when they believe their share prices are cheap and benefits the remaining stockholders.)

The risks are the looming Fed rate hikes that could increase the cost of borrowing of its dollar denominated debts and the depreciation of the peso.

WLCON. If you've tried doing some home improvement and renovation, you might have been to Wilcon Depot (WLCON) for your supply needs.

Wilcon Depot, Inc., is a subsidiary of Wilcon Corporation, formerly Wilcon Builder's Depot, Inc., which has been in the business for 40 years. It currently operates over 40 stores nationwide.

The company offers its products with two retail formats, the first is the depot store format and the second is the home essentials store format. It has a wide array of offerings which include local and international brands of flooring and tiles, sanitary and plumbing wares, electrical and lighting products, hardware tools, furniture and fixtures, paints, and building materials.

It had just its IPO this year and is up over 50% from its listing price. Total equity as of end of September 2017 is about P11.5B of which P3.5B is in cash and cash equivalents. Compared to nine months ago, net revenues increased by over 60% to P13 billion as gross profit reached almost P4B and net income more than doubled to over P1B. Expect the company to grow over the next few years as it uses its IPO proceeds to open more branches nationwide.

DNL. D&L Industries, Inc. (DNL) was incorporated in 1971 primarily as the holding company for a group of companies with interests in the chemical industry. The company customize, develop, and manufacture food ingredients: colorants, additives, and engineered polymers for plastics; aerosol products; as well as the production of oleochemicals, resins and powder coating.

It has four main business lines namely: food ingredients, colorants and plastics additives, aerosols and oleochemicals, resins and powder coatings. It also manufactures a range of industrial products, including insect control, industrial maintenance chemicals, and home and personal care products, among others.

Over 70% of its sales comes from well-known consumer brands such as Jollibee, Unilever, KFC, Max's Restaurant, McDonald's, Petron, Pancake House, Shakey's Pizza, Krispy Kreme, Monde Nissin, URC, Nestle, Bench, and Boysen. The company is 58% owned by Jadel Holdings Co., Inc. and 11%

owned by the Lao Family. About 31% are publicly-owned, over half of which is owned by foreign investors.

With the growing income and consumer base, it is a way to indirectly invest in the growth in consumption of the Philippine economy. If you have invested and held on since its listing in 2014, you would have made over 300% compared to the PSE index return of about 45%.

CNPF. Does the following brands sound familiar: Century Tuna, 555, Blue Bay, Fresca, Argentina, Swift, Wow, Lucky Seven, Hunt's, Kamayan Shrimp Paste, Aqua Coconut Water, Angel, Home Pride, and Birch Tree?

Century Pacific Food, Inc. (CNPF) is mainly engaged in the business of buying and selling, processing, canning and packaging and manufacturing all kinds of food and food products. CNPF is a wholly-owned subsidiary of Century Pacific Group, Inc. It has been in business for over 38 years with a leading market share for the corned meat (46%) and canned tuna (84%) market and has a global distribution in over 50 countries. Return on equity has been consistently above 20% achieved while using a low net gearing of 0.13.

This year's income has seen flat to single digit growth due to higher cost of raw materials. Net revenues, however, has continued to increase by over 20%. Expect continued income growth as input prices normalize and the consumer growth continues.

PIZZA. How about putting your money where your mouth is? Everybody loves pizza.

Shakey's Pizza Asia Ventures, Inc. (PIZZA) was incorporated in 1974 originally as International Family Food Services, Inc. Its main purpose is to operate and maintain food parlors under the "Shakey's" brand, which was founded in the USA in 1954.

It is the exclusive franchise holder of the Shakey's Pizza Restaurant business in the Philippines and is licensed to develop company-owned outlets and sub-license the brand to other entities in the country.

As of March 2017, it has 189 Shakey's stores nationwide, of which 114 are company-owned and 75 are franchised. It remains optimistic about its growth prospects as it expects to continue its double-digit revenue growth. The company plans to expand its stores, grow its delivery business, and increase its local and international franchisees.



ATI. Asian Terminals, Inc. (ATI) was incorporated in 1986 to provide services to the operation and management of port terminals in the Philippines. ATI is tasked to operate the South Harbor until 2038. The services offered by the company include container terminal handling arrastre, stevedoring, storage, craning, domestic cargo handling and passenger terminal operations, international container freight station and equipment services. It also operates the Inland Clearance Depot in Manila as a customs bonded facility. ATI also manages ATI Batangas Inc. (ATIB) which is the sole cargo handling contractor operating at the Port of Batangas. It also partly owns South Cotabato Integrated Port Services, Inc. (SCIPSI), the existing cargo handling operator in General Santos City.

With the growing income of the Filipinos, more trades, especially imports, is expected.

It makes about 15% to 20% return on its equity, pays about half of its income as dividends and currently trades about 1.7 times market price to book. Also based on the recent PSE disclosure, an executive also has recently bought its shares in the market.

Take note however that there is illiquidity risk. The stock might not be easily sold for cash without a bigger than expected loss in price. There is a lack of ready and willing investors or speculators to purchase the asset. One way to assess liquidity is to look at the bid ask spread, the bigger the spread, the more illiquid an asset is.

LOTTO. Do you believe in luck? The probability of winning in a 6/55 lotto is about one in 29 million. You have a better chance of being hit by lightning twice. How about betting on the lotto provider instead?

Pacific Online Systems Corporation (LOTO) started in 1993. It is involved in the development, design and management of online computer systems, terminals and software for the Philippine gaming industry. The company brokers technology from global suppliers and leases it to the PCSO. In addition to its core gaming operations, it also has an investment in Innovative Solutions Consultancy Group, Corp. (ISCGC), an enterprise engaged in the gaming business. Through ISCGC, it also owns Total Gaming Technologies, Inc. (TGTI) a developer of new games for the Philippine gaming industry.

TGTI, increased its Keno (Lotto Express) rollout to 2,020 terminals in 2016, versus 1,770 terminals in 2015. Its distribution network arm, Lucky Circle Corporation (LCC), increased its retail network outlets to 268 outlets in 2016. As of December 31, 2016, LOTO has already deployed over 6,000 online terminals around the Philippines.

For 2016, the Keno business unit contributed 55% to the consolidated net income, while the Lotto business was at 27%. 18% of its net income is from the instant ticket distribution business and the retail network business.

Several years ago, it started selling its treasury shares at around P15 to P18. For this year however, its subsidiaries, affiliates and even the company itself has been buying its own shares at about P11.

Aside from liquidity risk, there is the risk of non-renewal of the Equipment Lease Agreement (ELA) with PCSO which expires on July 31, 2018. Since it has been a systems provider for the PCSO since 1996 there is a big chance the lease will be renewed and extended. There might however be some concessions that it will need to agree to. In 2013, it secured a two-year extension of its lease agreement with PCSO by reducing its lease rate by 22% to 7.7%.

FINAL NOTE. Selecting stocks is a dynamic exercise. Businesses rise and fall. Aside from understanding the company and its industry, the price you pay for your investment matters too. Assuming that the business prospects are unchanged, the right strategy is buy when the price makes sense and sell when it's expensive.

Whenever someone suggests a stock that is a no-brainer, always remember that you have a brain. Do your homework. Take everything with a grain of salt. (And yes, that includes this article. The writer may or may not have a position or interest in any of the stocks mentioned here.) **MS**

Value Investing Made Easy: Key Ratios

PART 1

BY ATTY. ZIGFRED DIAZ, RFP, CSS, REB, REA, AEPP

If intelligent investing can be summarized into just 10 words, these are the words that probably best describe it: “Investment is most intelligent when it is most businesslike.” Every time I give a stock market investing seminar, I jokingly tell people to recite this mantra before they make a decision to buy a certain stock. Reciting the said mantra may be a joke, but losing money because you failed to apply it isn’t funny at all.

It was almost 70 years ago when the great Benjamin Graham penned those words. Considered as the “Dean of Wall Street,” mentor of the world-famous investor Warren Buffett, he is considered by most as the “Father of Value Investing,” an investment strategy where the stocks selected are those that trade for less than what they are really worth based on their fundamentals.

In Chapter 20 of his seminal work, “The Intelligent Investor,” he writes:

“Investment is most intelligent when it is most businesslike. It is amazing to see how many capable businessmen try to operate in Wall Street with complete disregard of all the sound principles through which they

Expense Ratio





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have gained success in their own undertakings. Yet every corporate security may best be viewed, in the first instance, as an ownership interest in, or a claim against, a specific business enterprise. And if a person sets out to make profits from security purchases and sales, he is embarking on a business venture of his own, which must be run in accordance with accepted business principles if it is to have a chance of success.”

Simply put, what Graham is saying here is that you have to buy stocks as a good businessman would buy a business. This certainly makes sense considering that when you are buying a stock you are simply buying a portion of a business.

Sadly, common sense is not so common when it comes to investing in the stock market. A lot of people buy stocks that have been hyped by market manipulators. A close look at the company behind those stocks whose price has been hyper inflated will reveal that they have no business value at all.

To determine the value of a business we must look at the figures behind the business. Most people disregard digging into the fundamentals of a company and crunching number because they think it is too complicated to analyze. In some cases, this is true, as there are lots of accounting/finance technical jargon to learn in order do a proper fundamental analysis. However, there is a simple and quick way to determine whether a stock is worth buying or not. Here are three value-investing ratios that will give you a quick analysis and will guide you in your investment decision-making.

PRICE TO BOOK RATIO. Probably one of the most important among all ratios as it more or less reflects the value of a company base on its books. The ratio is expressed as follows: market price per share divided by book value per share. Market price is how much the stock is being sold for while book value in its most simple form is this, if the owners of the company sells all that it has (assets) and pays off all that it owes (liabilities) what is left is book value. To get the book value per share, simply divide it by the number of outstanding shares.

Generally, any value under 1.0 is considered a potentially undervalued stock. Value investors rarely invest in stocks with P/B of over 3.0 except if it can be justified by other factors. A word of caution, while this ratio can reveal a potentially undervalued stock, it could also indicate that a company has some problems; hence it is advisable to use this with other ratios.

DIVIDEND PAYOUT RATIO. The ratio simply expresses how much the company is returning to its stockholders against how much of the net income is being retained. It is simply computed as follows: yearly dividends per share divided by earnings per share. The higher the result of this ratio means more of the net income is paid out to the shareholders instead of being retained. Generally, companies with stable income and have financially strong balance sheets have a higher ratio as they can afford to give out most of their income to shareholders.

However, take note that this is not always the case as some stable growing companies may opt not to declare any dividend at all. Value investors use this ratio in considering whether to invest in a company that pays out a higher dividend relative to its net income or to invest in a company with a higher growth potential, as it is possible that the giving of dividends by a company may be a trade off to its further growth and expansion.



TOTAL LIABILITIES TO CURRENT ASSETS RATIO. This ratio is a favorite of Benjamin Graham as the elements of this are used to determine a value investing tool he advocates which is net current asset valuation. Computing this requires a bit of number crunching so it will be discussed in another article. The ratio is simply expressed as follows: total liabilities divided by current assets.

Anything lower than 1 is ideal as this tells you that the company has very low debt. Use this ratio in tandem with growing earnings per share for the past 5 years and you are most likely to find a very stable and profitable company. Take note that to some extent, it is not common to find companies with a ratio below 1. However, you can still find several of them in the Philippine stock exchange, so do your bargain hunting.

So there you have it! No need for you to do a lot of number crunching. Most of these ratios are even provided by your online broker so no need to even compute! There are other ratios that are used by value investors and these will be discussed further in the future. **MS**

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Creative
Hair Cut



Hair Color &
Highlights



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How to be an Airbnbprenneur

BY DON-DON ADOLFO CRISOSTOMO, RFP®



Over the years, the advent of technology has slowly changed our way of life. Something interesting is really happening for the past decade. People of this generation often label Bitcoin as the world's biggest bank with no actual sales. Uber, on the other hand, has been described as the world's largest taxi company without owning any vehicle. The world's most popular media owner, Facebook, creates no content. Alibaba, the world's most valuable retailer has no inventory. Meanwhile Airbnb, the world's largest accommodation provider, owns no real estate.

Over the years, the advent of technology has slowly changed our way of life. Something interesting is really happening in the past decade. People of this generation often label Bitcoin as the world's biggest bank with no actual sales. Uber, on the other hand, has been described as the world's largest taxi company without owning any vehicle. The world's most popular media owner, Facebook, creates no content. Alibaba, the world's most valuable retailer has no inventory. Meanwhile Airbnb, the world's largest accommodation provider, owns no real estate.

More and more people are being hooked with this and some have earned millions out from the platform. But only an exemplary knowledge will make you successful in the venture.

Airbnb is a community marketplace for people to list, discover, and book unique accommodations around the world online or from a mobile phone or tablet. It was founded by roommates Brian Chesky and Joe Gebbia. In October 2007, shortly after moving to San Francisco, they could not afford the rent for their loft apartment. They came up with the idea of putting an air mattress in their living room and turning it into a bed and breakfast. It was earlier called AirBed & Breakfast, until it was shortened to Airbnb. From a simple goal of earning few bucks, this has grown tremendously since then. Needless to say, Airbnb has been the easiest way to monetize extra space.

Before you start posting your very first listing, there are some key considerations you need to consider. In Airbnb hosting, you must remember that you are your own team. You will need

to respond to dozens of inquiries. You will need to spend time cleaning. You will buy your guest's supplies. You also act as a concierge. Your success on Airbnb depends greatly on customer service and hospitality. But do not be burdened with the large work needed. You can have tactics like getting someone to clean the room or assigning a person for customer service.

After this, you can list at least five reasons why people need to visit your area. Maybe a tourist spot they must not miss in their vacation or a delicious restaurant near your place. This will improve your marketing technique and thereby attract more clients. You need to learn an effective marketing strategy to be successful in this business.

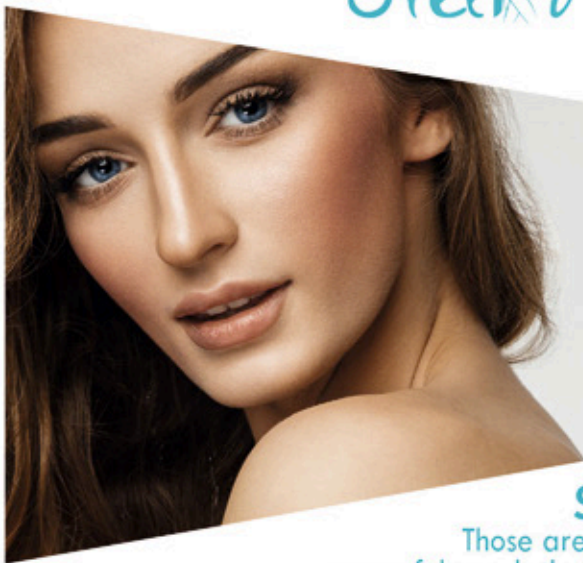
Next to keep in mind is that you need to know how to position what you offer. This is knowing your target market (maybe tourists, businessmen etc.).

You should develop a business mindset. If you are renting an apartment and want to convert it to an Airbnb space, make sure that your revenue will be more than your rental cost. If you own a place, the more you should maximize the business opportunity. Ensure to assess every business decision you will have to undertake.

If we look at the needed permits, some don't have any problem listing their space without the knowledge of their landlords. However, it may actually be smart to let them know and get your landlord's permission to prevent any negative consequences in the future.



Health &
Beauty
Centre



Sure. I Can!

Those are the three most powerful words that you can use if you want to reach your beauty, health, and fitness goals in 2018.

Just close your eyes, take a deep breath, and repeat those words to yourself....
Sure I can...

-Shine with a flawless smooth skin
-Lose 6 inches off my waistline.
-Shed off those unwanted pounds.
-Win the next marathon.
-Be fit and fab, and get the confidence you want.

And the truth is: you can! This is not wishful thinking because technology has made it possible for you to live the life that you want in the kind of body and physicality that you have always dreamed of. Gone are the days of backbreaking, leg-dragging, no-fun exercises fueled by the principle of "no pain, no gain." Reaching for your fitness and beauty goals can be fast and fun---and you see the changes that shape you with a smile on your face.

Svelt'i, the health and wellness centre based in Quezon City, opens up a whole new world of possibilities that can help remove doubts and limitations to show you that what you can think, you can achieve. Their state-of-the-art equipment has been certified by the highest international standards.

Sweat out unwanted pounds while you relax. See unflattering fat in your legs and arms to be replaced by lean muscles and shapely curves. A pristine skin that is resilient to wrinkles and other symptoms of aging. Former skin conditions like discoloration, freckles, and melasma treated to give way to blemish free skin.

All these non-invasive treatments can be done in half an hour, require no downtime, and let you see the encouraging results as you do the sessions. In just a short amount of time, you will see and believe that you CAN be fit, you CAN be slim, and you can BE confident of your innate attractiveness.

You can transform into the healthy, sexy, lovely person you've always wanted to be.

And it all starts with those three magic words: "Sure I Can!" with Svelt'i.

Sure i Can



*"Enjoy a life of a
Queen with Svelt'i"*

Jannie Alipoon

Ms. Tourism International 2017-2018
Svelt'i Ambassador



FEATURING
i-Curve

Excess fat turned into energy. That's what our body does with all those unspent calories that are stored in the adipose cells. It happens on certain occasions, triggered by a command from the brain. Sometimes, diet and exercise help speed up these process, converting what could have been unflattering physical baggage into reserves of physiological power.

Now imagine that natural bodily process accelerated, with the fat being siphoned off especially from the traditionally stubborn areas like the abs and the arms. Your energy builds up, while you see those former bulky body parts become trimmer and more attractive. And all this happens while you are relaxing in a comfortable room with no pain, no needles, and no downtime.

This is what Svelt'i's cutting-edge treatment does: it uses low-level lasers to support and push the body's natural fat-to-energy conversion. It also smoothens cellulite, decreases body fat, and shapes the body into a more flattering form.

I-Curve is a cutting-edged treatment that uses low-level lasers to smooth cellulite, reduce body fat, and shape the body into a more flattering form.

Patients can expect upto 3cm loss with each session.

One who is an Airbnbpreneur should know the cost of hosting. It includes cleaning expenses, utility bills, and 3% Airbnb's host fee. Your guests pay Airbnb's 6% to 12% booking fees. Make sure you maintain your commitment as a responsible host.

Now, how to be an AirBnBpreneur?

SIGN UP AND PREPARE YOUR SPACE. First, you need to have that extra space well cleaned and decluttered. Sign up as a host at Airbnb website. Signing up is as easy as creating a Facebook account. Take great photos of your unit or you can ask Airbnb to have their official photographer visit your space and take the photos for free. Then create a listing. Fill out the required fields to make sure the place is accurately described. Provide details about the furniture or amenities included. Make sure furniture is durable, easy to clean, and Instagram worthy. Fill out your house rules, emergency numbers, and house manual.

SET YOUR RATE. Remember, pricing is a great determinant of your success in this business. There are suggested rates being offered by Airbnb by using their smart pricing tool. Know also how spaces are being priced in your area. The price is up to the host. However, you need to make sure you are offering a competitive price without sacrificing your revenue. You can offer your space at a discount if you are just starting out then gradually increase your rate as you gain positive reviews from your guests.

ENTERTAIN INQUIRIES. After listing, you must be open to answer queries from your potential guests in a timely manner. How quick you are in responding to their queries will have an impact to their overall experience.

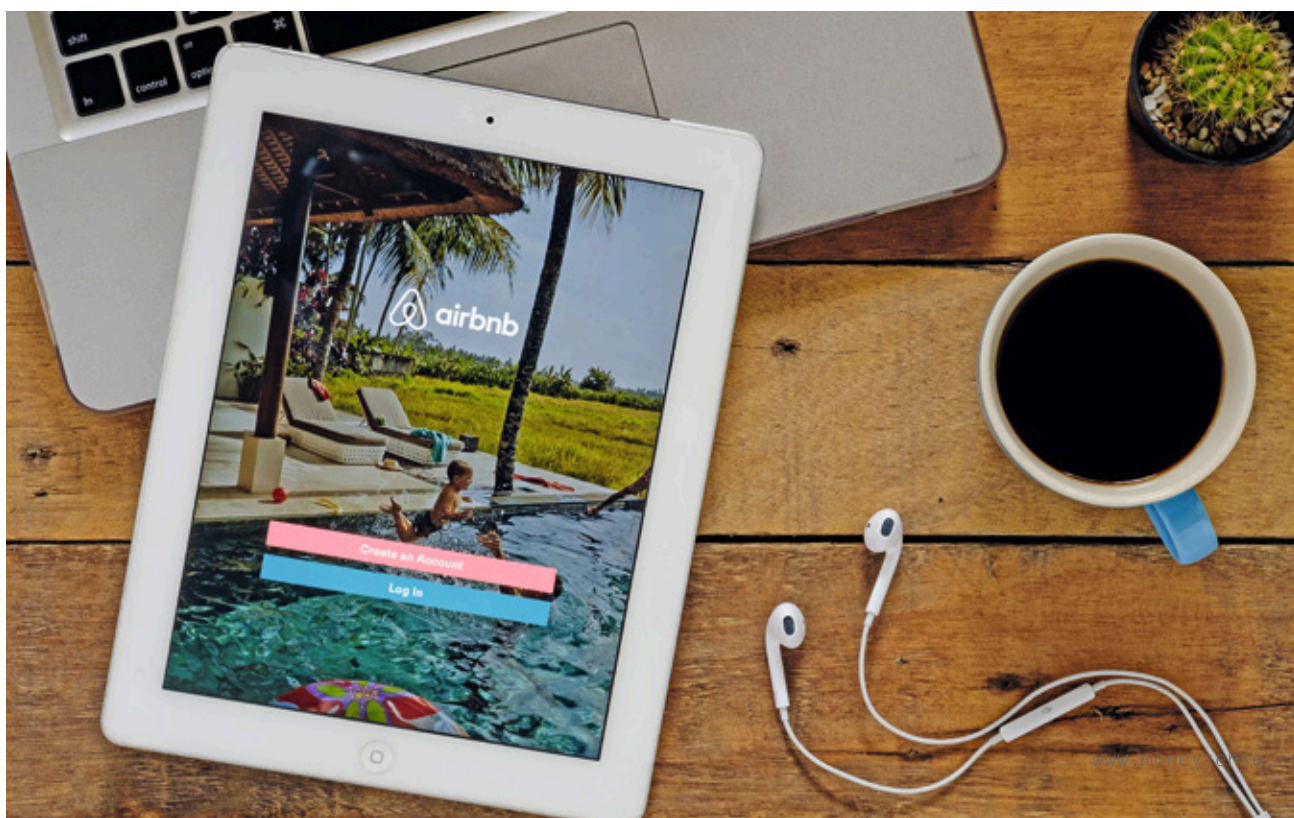
SERVE YOUR GUESTS. After you got your place booked, get ready for guests. Keep the place tidy as you described it on the listing, make sure you leave them the key and don't run out of basic amenities like toilet papers, soaps and towels. Also have a spare key just in case your guest left the key inside the room. Offer additional services like food or maybe a driver. This will give you additional income since the fees are exclusive of what they paid through Airbnb. The host can request payment and in turn, the guest will pay you through Airbnb payment system.

COLLECT YOUR PAYMENT. All payments are done through the Airbnb platform. You will get your payment within 24 hours after your guest checked in. Never accept payment outside Airbnb's payment system. If you get caught bypassing this process, it may be the end of your Airbnb journey.

BE PROACTIVE. Offer them information of places they may want to visit. Inspect your place after your guest checks out. If there are damages, make sure they are documented so you can charge it from their security deposit. Airbnb offers up to \$1 million host guarantee in rare cases of property damages above the security deposit or if there's no security deposit in place.

ASK FOR FEEDBACK. This will allow you to have better services in the future.

The model of the "sharing economy" where sharing is caring benefits people who rent or borrow a property. However, hosts and users should ensure that established rules and regulations are followed. Anyone who is passionate in utilizing the model gives him or her the opportunity to earn money and be an airbnbpreneur. **MS**



The Soul Rich Woman

HER strength lies in her identity. As a woman, Miss Singapore International 2006 Genecia Alluora Luo wants to educate women and help them succeed and change their lives. The founder of Soul Rich Woman, Southeast Asia's network of female entrepreneurs with 10,000 active members collaborating across 15 countries, she wants to bring like-minded women together and empower the members in a way that they achieve their ambitions with proper guidance.

"There's no such thing as plan B, you are the plan," she says. "Begin with yourself. Invest in yourself. Not because you are a mother is reason enough for you to stop doing what you love most. You can still enjoy earning an income, promoting the business while taking care of the children."

These, she says, are what drive her to succeed. In her younger years, she supported her education by teaching yoga, aerobics, and line dancing. Later on, she joined – and won – Miss Singapore.

"It was a transformational experience, requiring a lot of team work," she says. "After winning, I had to visit countries and meet with the different heads of states and presidents. This was when I realized that we must not be a victim of our own circumstances. When I joined the beauty contest, I had only one pair of shoes – black. I had to buy another pair in silver. The other girls, they had 10 pairs. I only had the essentials."

After her stint as a beauty queen, she established Coffee: Nowhere, a specialist cafe for coffee lovers. But the entrepreneur and the advocate in her just couldn't sit still as she also wanted to go online while running her coffee business, and do something different. So she started her consultancy business known as Soul Rich Woman (SRW) offering personal branding, from offline to online through social networking sites such as Facebook, Twitter, Linked In, and Instagram.

"There were three problems - right off the bat," she says. "First, I had to spend 100,000 Singapore dollars to go online. A lot of



principles were not relevant to Asia, so I had to study further. Second, after two to three days, what's next? There was no continuous support. Third, I had to have a pool of international mentors."

So Genecia looked for help and guidance from other people. Eventually, she managed to overcome these challenges.

"Future is female," she says. "Alone we are strong, together, we are unstoppable. Network equals net worth. Invest in yourself by reading good books, attending seminars, changing your mindset. "Women, especially married women place themselves last" there's nothing wrong with that because of culture, but in this changing world, women are powerful –they deserve a life of their own. Let us awaken the courage of a woman and ignite a power of influence. Impossible is dead. I am possible. My vision is for every member of SRW to be able to use the SRW membership like a passport where they can use the facilities when they go to places and get discounts or rewards."

Right now, SRW is in Singapore, Malaysia, Indonesia, Myanmar, Cambodia, Vietnam and the Philippines where she has a team of 11 people. "We're looking for a core team for Cebu and Manila," she says. "We're doing it by territory. The Philippines is ready, women are hungry for change, and we'd like to use that opportunity to empower women." **MS Excel V. Dyquiango**



NYNJA Announces Plans for First Blockchain-Enabled International Messaging Application with an Integrated Digital Marketplace and its own Cryptocurrency Economy

SEOUL, HONG KONG – NYNJA Group Ltd. (<https://www.nynja.biz/>), a global communications and mobile technology company, today announced NYNJA, the first international communications app with a built-in digital marketplace and cryptocurrency wallet. NYNJA is a cross-platform app that combines voice, text and visual messaging with robust and secure business management and e-commerce features, all powered by its own financial ecosystem and cryptocurrency, NYNJACoin. NYNJA, in development since Q1 2017, is currently in beta and the public token sale for NYNJACoin will launch on April 17, 2018.

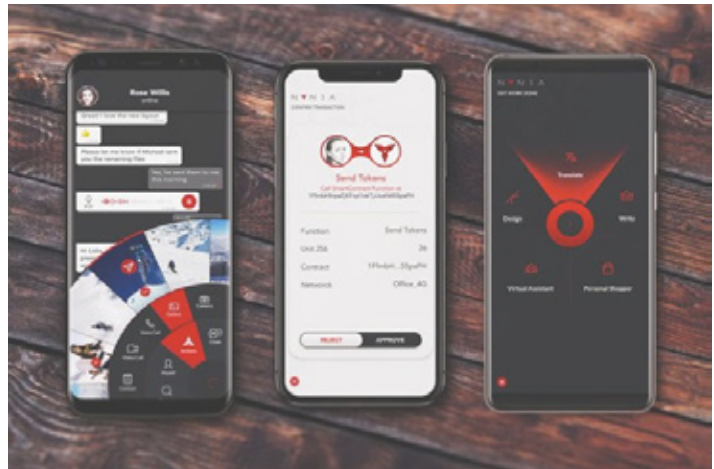
"While there is no shortage of mobile messaging apps, there has never been an all-in-one communications app that seamlessly supports the messaging and transactional needs of both individual and business users with the utmost security protocols available today," said co-founder and CEO Salvatore Guerrieri. "NYNJA is the first app of its kind to harness the full potential of its user base, empowering them with a cross-platform multimedia messaging app and a built-in global marketplace backed by secure Blockchain protocols."

The NYNJA marketplace allows users to buy and sell goods and services internationally through an open API using NYNJACoin, the ERC20 standard cryptocurrency of NYNJA's integrated financial ecosystem. With NYNJACoin, users can also access exclusive groups and pay for proprietary in-group content such as licensed assets or timed consultations. Users can also earn NYNJACoin for viewing ads and sharing branded material like sticker-packs or coupons. Each account can be organized according to the user's social, consumer and business lives, and comes with a secure Ethereum wallet enabling users to transact freely within the app for fast international payment transfers without the need for costly external payment providers or internal platform fees. Completely scalable, the open-source platform will enable developers to build into NYNJA with the addition of value-add applications.

In addition to standard messaging features, NYNJA features scheduled messaging and translation. NYNJA is global, integrated and secure across every platform and device, and lets users make free Internet calls and transfer calls to any phone. NYNJA's architecture features secure encryption of cloud data storage for saving messages, images and files, and features a beautifully designed and intuitive interface highlighted by the app's patent-pending concentric wheel navigation system. The concentric wheel enables quick and easy navigation of the app using only one thumb and eliminates the use for back buttons.

"More than a quarter of the world uses mobile messaging apps, but the current class of apps falls short because they are either global but too basic, for example WhatsApp and Facebook Messenger, or have adoption limitations due to being region-specific as in the case of Line and WeChat," said NYNJA co-founder and president Alejandro Gramont. "Furthermore, many messaging apps are geared primarily for personal and social use rather than business, and most business-class apps lack the capabilities required to truly qualify them as enterprise-grade. NYNJA is in a class of its own as the only all-encompassing, highly customizable communications app with a blockchain-based marketplace and financial ecosystem."

At launch the NYNJA App will be available on Android, iOS, and Web with native development of Mac, Linux and Windows versions to follow.



NYNJA will soon be available on Android, iOS, and Web with native development of Mac, Linux and Windows versions to follow

NYNJA's experienced team includes CEO and global entrepreneur, Salvatore Guerrieri; co-founder, president and COO Alejandro Gramont; chief technology officer, Plamen Minev and co-founder and chief strategy officer Marshall Taplits. Advisors include Michael Terpin, CEO of investor conference series, CoinAgenda; Ken Lo, CEO of ANX International, which is a leading service provider of blockchain payment solutions; and Howard Bilton, founder of The Sovereign Group. Miles Pelham, founder of Digitas Limited and Mun Shing Cheong, the general manager of ANX Digital, are also advisors. **MS** ANX Digital, +852-28922686, nynja@anxintl.com | NYNJA | Feb. 14, 2018 | PRNewswire

For more information about NYNJA Group Limited, please visit: <https://www.nynja.biz/>.

Learn more about the NYNJACoin ICO at <https://nynjacoin.com/>

Join NYNJA Telegram group (English): <https://t.me/joinchat/FXJyVVC5-hLs9-TwPvcOYw>

ABOUT NYNJA. NYNJA Group Limited is a Hong Kong-based company creating the first international cross-platform communications app with a built-in cryptocurrency marketplace and crypto wallet. The NYNJA app combines voice, text and visual messaging with robust business management and e-commerce features, all powered by its own financial ecosystem and cryptocurrency, NYNJACoin. With NYNJACoin, users can exchange freelance services and virtual goods, as well as access exclusive content and earn tokens for viewing ads or using branded material.

For more information on the NYNJA app and token sale, please visit: <https://www.nynja.biz/>.

Goodscend's Vitamin K2 Landed in New York Times Square and Paris Fifteen District, Delivering the Strength of China Intelligence to The World

SHENZHEN, China – At the beginning of 2018, Goodscend Pharm. Sci & Tech. Co., Ltd. ("Goodscend") promoted its vitamin brand K2 on the large billboards overlooking New York's Times Square and in the 15th arrondissement of Paris.

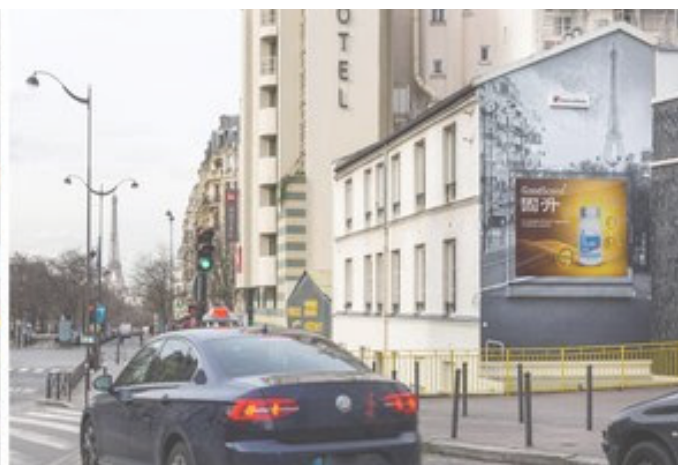
Vitamin K2 is recognized by the global healthcare community as a revolutionary vitamin. In 1934, Danish biochemist and physiologist Carl Peter Henrik Dam discovered vitamin K and verified it as a lipid soluble vitamin. Henrik Dam was awarded the Nobel Prize in Medicine in 1943 for joint work with Edward Doisy in discovering vitamin K2. K2 is now widely applied in research for the prevention of osteoporosis, arteriosclerosis and cancer in developed markets, including Europe, the United States and Japan.

Goodscend is a large high-tech healthcare company engaged in the research and development as well as the production and marketing of healthcare and pharmaceutical products. The company has attracted much attention as a result of the ongoing expansion of its presence in international markets. Leading global market intelligence provider HTF Market Intelligence Consulting Private Limited said in its 2017 report that Goodscend's MK-4, an active pharmaceutical ingredient (API) of its K2 products, continues to claim a leading position in terms of the market share worldwide and is now available in 17 countries and regions, supported by long-term partnerships with several leading global healthcare product companies.

HIGH-PURITY VITAMIN K2. Goodscend continues to build on its technological advantages by developing proprietary high value-added and high-tech products. With years of continuous improvement in production technologies for K2 products, the purity of Goodscend's MK-4, MK-7 and MK-9 has reached 98 percent. The series of vitamins are among those with the highest percentage of active ingredients worldwide.

FORGING AHEAD WITH THE AIM OF BECOMING AN INDUSTRY LEADER. As a low-profile global leader in terms of the sales of K2's API MK-4, Goodscend continues in its commitment to the development of vitamin K2 healthcare products. Goodscend's K2, a fast-growing brand in the healthcare product industry, has also taken the message of the power of intelligent manufacturing in China to the world with the appearance on the large billboards overlooking New York's Times Square and in the 15th arrondissement of Paris. **MS Allen Yang**, +86 13922028011 | Goodscend Pharm. Sci & Tech. Co., Ltd | Feb. 28, 2018 | PRNewswire

CONTACT:
Tel: +86-755-26808826
Email: vkale@goodscend.com
Website: <http://www.goodscend.com>



Goodscend's vitamin brand K2 appears on large billboards overlooking New York's Times Square and in the 15th arrondissement of Paris



Aditus Pay ensures security and convenience with each transaction



Naufal Abshar, 'Fishing Catch Games', 2015, Acrylic & Soft Pastel on canvas



The Aditus crypto payment lounge at Art Stage Singapore 2018



Aditus Pay enabled buyers to purchase artwork using Aditus (ADI) tokens and other cryptocurrencies

Buying Art with Cryptocurrencies—Aditus™ Pay Successfully Rolled Out at Art Stage Singapore 2018

SINGAPORE – Aditus, the world's first luxury access platform for crypto-affluents, in partnership with Art Stage, the largest art fair in Southeast Asia, integrated Aditus Pay as a payment service provider during the 8th edition of Art Stage Singapore which took place at the Marina Bay Sands Expo & Convention Centre in January.

Aditus's role during the Fair is a natural progression towards bridging purveyors of Southeast Asian artworks with crypto-affluents. As part of the platform, Aditus Pay enabled visitors to purchase artworks on display using Aditus (ADI) tokens and other cryptocurrencies. Aptly themed 'interactions', this year's Art Stage Singapore carries a strong focus on the Thai art scene. Over 1,200 art lovers visited the Aditus booth while exhibiting galleries enquired and were trained on the interactive Aditus Pay facilities.

"We are thrilled with the sale of an important early work by Naufal

Abshar," said Guillaume Levy-Lambert, co-founder of Art Porters Gallery in Singapore. "Payment settlement proceeded smoothly thanks to the capabilities demonstrated by Aditus Pay. I'm thoroughly impressed that this is a reality and a value-added amenity to Art Stage Singapore. Welcome to a new era!"

Cryptocurrencies are currently the fastest growing new asset class, giving rise to a growing new community of high-net-worth individuals who are cultivating an interest in the works of talented artists in the region. The added convenience of making purchases via digital currency piqued the interest of a new breed of non-traditional art investors at Art Stage Singapore—paving the way for a new market segment to discover the world of fine art, courtesy of Aditus. **MS**

Jason Kwong, +60-1-7204-3548, jason@aditus.net | Aditus | Feb. 9, 2018

| PRNewswire

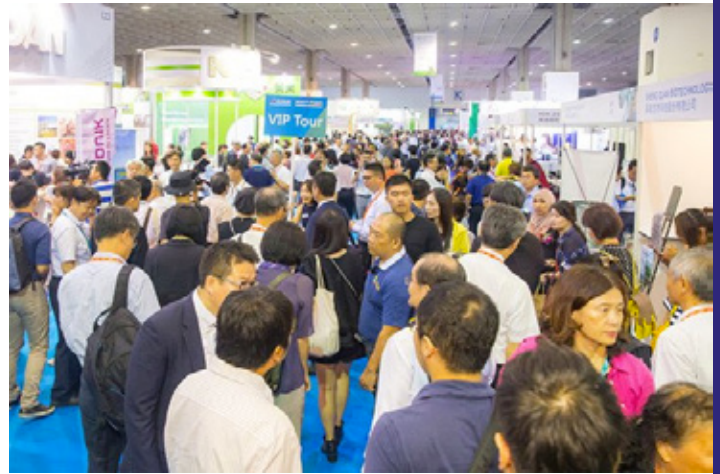
Asia Agri-Tech Expo & Forum Presents Cutting-edge Technology to Inspire the Market

TAIPEI, Taiwan – The “Asia Agri-Tech Expo & Forum”, launched by UBM Taiwan, will be concurrently held with “Livestock Taiwan Expo & Forum” and “Aquaculture Taiwan Expo & Forum” at the Taipei World Trade Center on July 26-28. Having a successful debut in 2017, the second edition of the triple show will double the scale and is ready to call for the global manufacturers to participate in this annual grand trade show by featuring “Innovative, Eco-friendly & Sustainable”.

Sabine Liu, General Manager of UBM Asia Ltd., Taiwan Branch pointed out that Taiwan has marvellous energy and talent to meet the demand of agriculture, livestock and aquaculture industries. In addition, the food culture and farming behaviours are similar to most Asia-Pacific countries. She believes Taiwan will become the hub for agrarian and farming technology to promote start-ups and investors and the triple show is undoubtedly a perfect option to expand business opportunity.

As food safety and food crisis have become the major public concerns around the world, many countries speed up on carrying out the traceability programme and ecological sustainability management. Industrial facility upgrade scheme is therefore springing up as well as the development of circular economy business. The exhibitors such as Land Green & Technology, IDAH, Kolowa Ventilation, Fu Chen Automatic Control and Shih Ger agreed that it is a great chance to showcase the state-of-the-art equipment and technology as eco-friendly policies are in progress and will motivate more innovative products to inspire the whole industry.

The 3-day trade show will once again return to Taipei on July 26 and has obtained the Council of Agriculture and 21 domestic and overseas associations’ great support. This one-and-only annual expo represents Taiwan’s premier, international and professional B2B trading platform that focuses on the advanced technologies for the field of livestock, aquaculture and agriculture. The triple exhibition contains a series of conferences and business match making programmes. The manufacturer recruitment has begun now. For more information, please refer to the official website <http://www.agritechtaiwan.com> or contact Sophia Lu (TEL: +886-2-2738-3898; FAX: +886-2-2738-4886; Email: aat-tw@ubm.com). **MS Joy Chou**, +886-2-2738-3898 | UBM Asia Ltd., Taiwan Branch | Feb. 6, 2018 | PRNewswire



Having a successful debut in 2017, the second edition of the triple show will double the scale.



The triple exhibition contains a series of conferences and business match making programmes

ABOUT UBM ASIA (WWW.UBMASIA.COM)

Owned by UBM plc, which is listed on the London Stock Exchange, UBM Asia is the largest trade show organiser in Asia. Most of the events have been around for decades and are the must-attend event in their sectors in that country, region or even the world. UBM Asia was awarded “Asia’s Most Reliable Trade Show Organiser Award” in Hong Kong’s Most Valuable Companies Awards (HKMVCA) 2016.

ABOUT COUNCIL OF AGRICULTURE OF TAIWAN (WWW.COA.GOV.TW)

The Council of Agriculture is the competent authority on the agricultural, forestry, fishery, and animal husbandry and food affairs in Taiwan.

Trading's 'Golden Girl' named AxiTrader's Best Female Trader 2017

KNOWN as the "Golden Girl" of trading, Sylvia (who turns 60 this year), entered AxiTrader's 10th Birthday Trading Competition with her performance so successful that she was named as AxiTrader's Female Trader of the Year.

Adopting the same tried and tested approach she applies to her own trading, Sylvia took advantage of the hot trends of the year, primarily stock indices, commodities and FX to grow her AxiTrader competition account by a staggering 105.41% with only a 2.63% drawdown to win the title.

Leading trading platform, AxiTrader launched the Trading Competition to mark the company's 10th anniversary. Back in 2007, AxiTrader began as a two-man operation growing to a global business with offices in eight regions and clients in more than 150 countries today.

The Zero To A Million Club was founded by Sylvia Marshall in 2013 to help other like-minded women over 40 years old, achieve trading success.

Interested in getting into trading herself, Sylvia went on one of the many trading courses advertised to gain greater understanding. From the start of the course, she was unimpressed and felt the training offered was below par to say the least. She was also shocked to meet other women similar to Sylvia in age who had paid tens of thousands of pounds, often their life savings or equity from their homes, to attend the course yet had lost the course fee and many thousands more from failed trading.

Incensed by the exploitative nature which Sylvia felt these trading training courses had, especially to often vulnerable older women, she took it upon herself to help those interested to learn from her how to trade successfully - all free of charge.

From her home in Surrey, Sylvia held monthly meetings in her living room for such women, sharing her self-taught and proven techniques and advice on how to trade. The trading focused on trends such as FX (foreign exchange), stock indices and commodities.

Buoyed by the success of this initial group, affectionally dubbed "The Trading Golden Girls", Sylvia decided to create a more formal platform for other women in the same situation - the Zero To A Million Club.

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Members meet monthly at the prestigious Institute of Directors in Central London, enjoying a social lunch before mentoring sessions with Sylvia herself and networking. As well as empowerment for the female Members, the results speak for themselves with average account growth of over 20% recorded for 2017 and already on target to exceed that in 2018.

Sylvia gives each Member a funded trading account with leading trading platform, AxiTrader, while they learn and as long as the ladies follow the rules, the Zero To A Million Club covers any losses.

Unlike other training offerings, Sylvia purposely is not allied to, or compensated by any one platform, signal or data provider, she feels this is unethical and not in the best interests of her Members. She does however choose to work with the AxiTrader team as she found their platform and service to be transparent, effective and reliable. **MS**

Charlotte Ashton, +44 845 054 7524, charlotte@abpropertymarketing.co.uk | AB Property Marketing Ltd. | Feb. 6, 2018

For more information about leading trading platform AxiTrader, please visit www.axitrader.com.

For more information on Sylvia Marshall, including interviews, and the Zero To A Million Club please visit <http://zerotoamillionclub.com>.

Risk Warning: Investing in over-the-counter derivatives carries significant risks and is not suitable for all investors. You could lose substantially more than your initial investment. When acquiring our derivative products you have no entitlement, right or obligation to the underlying financial asset. AxiCorp is not a financial adviser and all services are provided on an execution only basis.



Sylvia Marshall, entrepreneur and founder of the Zero To A Million Club has been named AxiTrader's Best Female Trader 2017.

Prime Hotel is Quezon City's newest business and leisure destination

QUEZON City, Philippines – A new addition to Quezon City's vibrant commercial and leisure circles is now ready to cater to a growing group of business travelers and visitors, as the new Prime Hotel recently launched and opened its doors at 70 Sgt. Esguerra Street. Prime Hotel is located near EDSA, walking distance to the MRT Quezon Ave Station. Walking distance from ABS-CBN, ETON and Vertis North.

"Quezon City is Metro Manila's largest city and is fast-becoming an important destination for business and leisure travelers," said Marvin Tiu Lim, Vice President for Marketing of Prime Hotel. "We want our hotel to become a watering hole for people, who want a different kind of business traveling and leisure experience."

The new hotel boasts of its ballrooms that can be used as venues for all occasions. Among these is the Grand Ballroom that features an elegant design, high-ceiling, and wide space, suited for formal gatherings or big business conferences or large wedding celebrations.

For banquet dinners, it can accommodate up to 200 persons and can be extended to fit up to 250.

There are also two other ballrooms that can accommodate 100 persons and 70 persons, respectively. These halls are also perfect venues for smaller business meetings, as well as for hosting banquets or activities for smaller groups. All function rooms come with state-of-the-art audio visual equipment.



For smaller events, Prime Hotel also has several function rooms to choose from that can be utilized for photo shoots and other more intimate activities.

Meanwhile, the 39 hotel rooms offer patrons several sizes to choose from. The room sizes range from 12sqm to 15sqm for the Traveler's room to a spacious 38sqm floor area for the Two-Bedroom suite. For those who need a more convenient space for themselves or their families, Prime Hotel also has other rooms, such as the Superior and De Luxe, as well as the Premium and the Presidential suite.

All of these rooms and suites are appointed, beautifully, with the most modern furniture, fixtures, and amenities with the guests' comfort and relaxation in mind.

Moreover, the rooms are affordably priced starting at PhP2,500.00 per night for the Traveler's room; to PhP3,000.00 per night for the Superior room; PhP4,000.00 per night for the De Luxe room; PhP5,500.00 per night for the Premium Suite; PhP6,500.00 per night for the Presidential Suite; and PhP15,000.00 per night for the Two-Bedroom Suite.

Finally, aside from the well-appointed rooms, guests can also avail of the hotel's several amenities. After having their meetings and events, the hotel offers these other features to help them relax and unwind, like the Nautilus Rooftop Whisky Bar – with one of the best designed bars in the Metro, KTV room, a fitness center and the first hotel in the Philippines with a Game Room that offers Virtual Reality or Augmented Reality for guests. MS November 15, 2017

To know more about the Prime Hotel, as well as for inquiries and reservations, please visit their official Facebook page (@primehotelph), visit their website at www.primehotel.com.ph or call 962-8000.



South Korea's tech boom to spur on growth, DHL trade data suggests

SEOUL. South Korea – South Korea's high-tech industry—a powerhouse of both innovation and export production—will add fire to the country's trade growth in the coming quarter, according to analysis from the Global Trade Barometer released today by DHL, the world's leading logistics company. These additions ensure Harbour City, the first and largest shopping centre in Hong Kong, maintains its industry leading position and further promote Hong Kong tourism by making Hong Kong and Harbour City a must-visit destination.

The first ever Global Trade Barometer, an early indicator of global trade developments calculated using Artificial Intelligence, Big Data and predictive analytics predicts that South Korea's high-tech industry will continue to underpin the nation's trade growth, even as it experiences a slight slowdown in volume compared to the end of last year. South Korea manufactures nearly 20% of the world's semiconductor market and more than 60% of the world's memory chips,¹ both of which experienced extreme growth in the past 12 months.²

"While the DHL Global Trade Barometer suggests a slight tapering of the heady growth rates experienced by South Korea's high-tech trade last year, we expect overall trade growth to continue to speed up as global demand for the country's technology manufacturing remains strong," said Charles Kaufmann, President/Representative Director—Japan K.K., CEO, North Asia, Head of Value Added Services—Asia Pacific, DHL Global Forwarding. "That may even cause GDP growth to level-up beyond its relatively consistent, steady pace of the past decade,³ even as South Korea continues to extend its streak as the world's go-to hub for technological innovation.⁴ The more intellectual property value the country adds to its technology manufacturing, the greater its prospects for growth."

Much of that trade growth is expected to manifest in higher ocean freight volumes, driven especially by imports of basic raw materials needed to sustain South Korea's high-tech manufacturing as well as an ambitious pace of infrastructural investment.⁵ The Barometer's index value for basic raw materials jumped more than 25 points between December 2017 and January 2018—one of the largest such increases for any sector in any of the seven countries included in the indicator's scope.

"While air freight can expect a slight decline in growth over the coming few months, that looks likely to be more than offset by growth in ocean freight, feeding South Korea's national manufacturing engine," said Charles. "As the national economy plays to its strengths in technology production and R&D, ancillary sectors like machinery and vehicle production also remain strong. Businesses dependent on the country's exports, particularly those in the global tech industry, would do well to shore up their freight capacity as demand tightens; with lower air freight demand creating potential opportunities for more cost-efficient trade in consumer electronics and other short-lifecycle goods."

Developed jointly by DHL and Accenture, the Global Trade Barometer provides a quarterly outlook on future trade, taking into consideration the import and export data of seven large economies: China, South Korea, Germany, India, Japan, the United Kingdom, and the United States. Together, these countries account for 75 percent of world trade, making their aggregated data an effective bellwether for near-term predictions on global trade. The Global Barometer, which assesses commodities that serve as the basis for further industrial production, predicts that global trade will continue to grow in the next three months, despite slight losses in momentum. **MS Belinda Tan,** +65 6771 3332, apeemeamediarelations@dhl.com | DHL Asia Pacific & EEMEA, Corporate Communications and Responsibility | Media OutReach | February 6, 2018

ABOUT DHL. DHL is the leading global brand in the logistics industry. Our DHL family of divisions offer an unrivalled portfolio of logistics services ranging from national and international parcel delivery, e-commerce shipping and fulfillment solutions, international express, road, air and ocean transport to industrial supply chain management. With about 350,000 employees in more than 220 countries and territories worldwide, DHL connects people and businesses securely and reliably, enabling global trade flows. With specialized solutions for growth markets and industries including technology, life sciences and healthcare, energy, automotive and retail, a proven commitment to corporate responsibility and an unrivalled presence in developing markets, DHL is decisively positioned as "The logistics company for the world".

DHL is part of Deutsche Post DHL Group. The Group generated revenues of more than 57 billion euros in 2016.



Sangfor 10th Partner Summit – Cooperation Announcement with NVIDIA Corporation

KUALA LUMPUR, Malaysia – Sangfor Technologies, a global vendor of network security & cloud computing solutions, organized its 10th Partner Summit on the 29th January 2018 in the Shangri-La Kuala Lumpur, Malaysia.

This year we had partners from all around the globe from countries & regions such as Indonesia, Malaysia, Thailand, Philippines, Singapore, South Korea, Greater China Region, Vietnam, Myanmar, Bangladesh, Pakistan, South Africa, Tunisia and Australia. It was a huge success with more than 300 registered attendees where we celebrated our partnership and shared how we could take it to the next level together with all of our partners.

The Summit started with an opening speech made by Sangfor Founder River He, followed by the 1st keynote speech of the day by Sangfor Co-Founder Wilson Xiong. Special guest Simon Piff, IDC Vice President of Security Practice, updated the audience with his vision of the new digital transformation and its opportunities for Sangfor Partners.

Sangfor Group VP & International Market Department President Kaden Zhang, introduced Sangfor global sales strategy with a detailed presentation with the Group vision and long term development for the overseas markets. This was followed by Sangfor VP for Product & Marketing Jason Yuan, who announced new innovations such as Cloud-based Web Security Service which is a Cloud-based version of Sangfor Internet Access Management solution. With this software-based approach, IT managers can now manage all business-related applications on the Cloud and enforce any required policies and improve the overall enterprise security.

Sangfor VIP Customer Sofia Isnan, Group IT Head of BeritaSatu Media Holdings, shared a testimony on how Sangfor helped them solve and further improve their overall IT infrastructure. MYI Technologies inspired other attendees by sharing their success story and why their customers chose them as they preferred partners.

During the event, Sangfor also took the opportunity to announce a new cooperation with Nvidia to provide a complete & innovative vGPU solution for virtual desktops. Thanks to this fusion of advanced technologies, users will be able to use Sangfor aDESK (Virtual Desktop Infrastructure) solution for heavy 3D applications & games, which can satisfy the requirements of even the most demanding clients such as designers, architects and videographers. Mr. Jie Zhang, NVIDIA Sr. Grid Solution Architect, explained in details the technology and its advantages over existing solutions.

This year theme was “Beyond Infinity”. We chose this because we believe that there is no limit to what Sangfor and its partners can do. Sangfor will continue to invest & increase its R&D resources, Marketing resources, etc. with more and more local support to better serve all key markets.

Sangfor Partner Summit 2018 ended with a wonderful dinner



Group Photo with all Sangfor Partners



Presentations delivered during Sangfor Partner Summit

followed by a series of performances, lucky draw and awards ceremony for Sangfor Best Partners. Sangfor recognized a total of 12 Partners for their contributions in helping us grow in their respective local market:

SANGFOR 2017 BEST DISTRIBUTOR
Tritech Distribution Limited (Hong Kong)

SANGFOR 2017 BEST GOLD PARTNER
ECCOM Network (HK) Limited (Hong Kong)
PT. Citra Multi Services (Indonesia)

SANGFOR 2017 BEST PARTNER FOR NETWORK SECURITY
PT. Sali Evo Tech (Indonesia)
JOS Malaysia Sdn Bhd

SANGFOR 2017 BEST PARTNER FOR CLOUD COMPUTING
PT. Microreksa Infonet (Indonesia)
One Depot Inc

SANGFOR 2017 BEST INDUSTRY PERFORMER
Ricoh Hong Kong Limited (Hong Kong)
China Telecom Global (Vietnam)

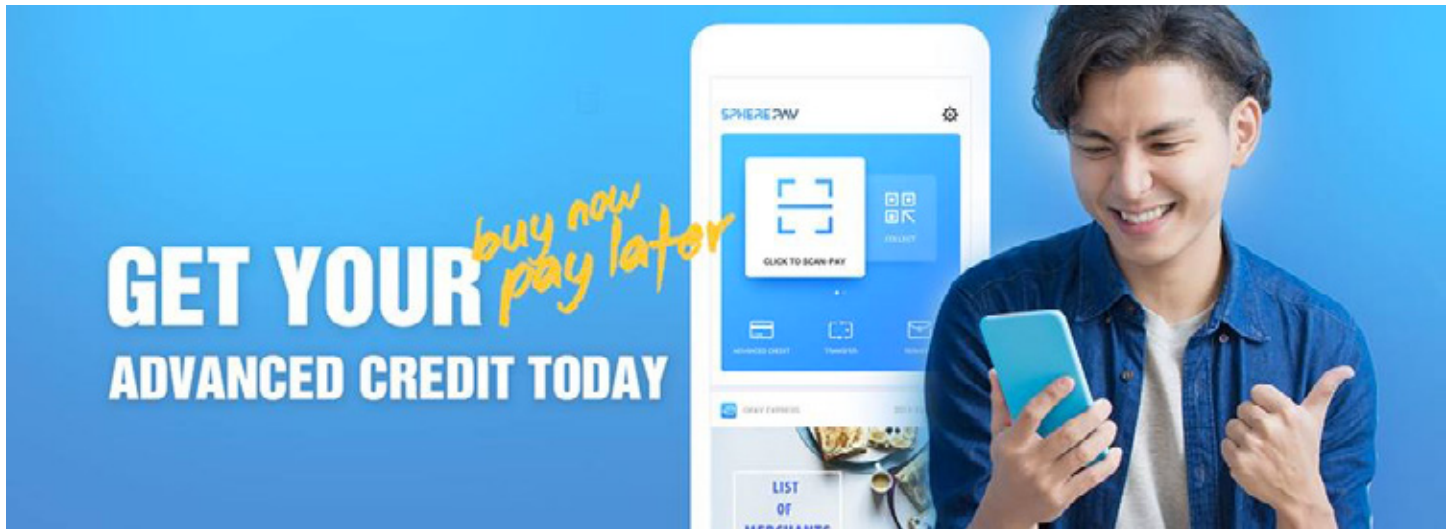
SANGFOR 2017 BEST EMEA PARTNER
Mushko Electronics Pvt. (Pakistan)

SANGFOR 2017 MILLION DOLLAR ELITE PARTNER
MYI Technologies Sdn.Bhd (Malaysia)
Data Alliance Sdn Bhd (Malaysia)

This year's Partner Summit maybe over but we look forward to see all of our current & new partners again next year. **MS Jonathan Ye**, +86 755 8656 0605, Jonathan@sangfor.com | Sangfor Technologies | February 5, 2018 | PRNewswire

ABOUT SANGFOR TECHNOLOGIES (WWW.SANGFOR.COM). Founded in 2000 and with more than 18 years of experience, SANGFOR is one of the global leading vendor of IT network security & cloud computing. SANGFOR has proudly helped more than 55,000 customers worldwide to increase their IT infrastructure efficiency and productivity while reducing IT costs and make it more secure.

For more information, please visit www.sangfor.com or email marketing@sangfor.com.



SpherePay, Singapore's Homegrown Mobile Payment App Raises Over USD 10 Million in Funding

SINGAPORE – SpherePay, Singapore's homegrown mobile payment app, announced today that it has completed its fundraising exercise which saw the company raising over USD 10 million. It has not disclosed the name of investors due to on-going developments.

With this latest round of funding and the affirmation of its strategic partnership with oBike since last December, SpherePay is well-placed to be the top three payment platforms in Southeast Asia. It currently serves over five million users and has more than 10,000 merchants in the region.

Last year, SpherePay announced its strategic partnership with oBike, Southeast Asia's largest bike sharing operator. In a move that is set to deepen its partnership, SpherePay will integrate oBike's operating system into its app. This means that SpherePay will be able to support all services available on oBike's app including its geofencing feature and crowdsourcing delivery service, oBike Flash.

"Since our inception last year, we have been making good progress to ensure that SpherePay will be one of the most highly utilised mobile payment apps in the region. Our completion of the recent fundraising coupled with the strategic partnership with oBike, are testament to the commitment and rapid development of SpherePay. This partnership with oBike saw an immediate acquisition of over 5 million users in South East Asia and we are putting together new features that will bring even greater benefits to all our users." said Mr Joseph Chen, CEO of SpherePay.

With the launch of this integration which will complete by March 2018, users of oBike and SpherePay will be able to access both services on their preferred app. oBike users can now log in to SpherePay from their oBike account. Similarly, SpherePay users can scan, unlock oBike bicycles, and even book for deliveries via SpherePay.

Upcoming enhancements of SpherePay will include new features like merchant deals listing which will be supported by a LBS (Location Based Services). This means that users will be notified of

a merchant deal happening near them. This new function will also enable merchants to list their own products and promotions in the SpherePay app at their convenience. Other new functions that will be introduced in SpherePay will be the addition of payment capabilities such as booking of events, courses and classes, paying for bills such as telco and utility bills and booking of tickets such as cinema, flight or hotels in the later stage of developments.

While SpherePay has recently announced its regional expansion plan to Indonesia and Thailand last December, the company has now confirmed a bigger plan to rapidly expand throughout South East Asia covering Singapore, Malaysia, Indonesia, Thailand, Philippines, Vietnam and Cambodia. The target date to complete this expansion plan is by second quarter of 2018. **MS Ken K N**, Head of Marketing, SpherePay, South East Asia, +65 9459 7504, Ken.K.N@Opg.Global | Media OutReach | January 30, 2018

ABOUT THE SPHEREPAY. SpherePay is developed by OPG Asia Pte Ltd, a company founded in Singapore in 2017. OPG is the world's leading provider of financial innovation and payment services. The company is committed to the development of electronic business and operations to improve the operational efficiency of the society.

With the support of cloud computing, OPG have developed SpherePay which is a mobile application with secured online payment, fund management and consumer finance. OPG ensures that all data are being protected and secured. This allows consumers to have a fast, hassle free and convenient experience, and ensure our merchant partners have a safe, reliable and efficient payment gateway platform.

Launched in Singapore in November 2017, SpherePay has quickly grown its footprint and acquired over 60,000 users in Singapore by December 2017. SpherePay aims to be among the fastest growing mobile payment app in South East Asia.

For more information, please visit www.spherepay.com or www.facebook.com/spherepay



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Star Cruises Transforms SuperStar Gemini into Floating Hotel in Sanya

SANYA, China – Star Cruises, “The Most Popular Cruise Line in Asia”, will transform SuperStar Gemini into a floating hotel from 7 to 16 February 2018 at Sanya Phoenix Island International Port, where guests can experience a unique Chinese New Year through a selection of special offers and programs.

Sanya Phoenix Island, also known as the “Dubai of the Orient,” is located at the center of the Sunshine Coast of Sanya Bay Resort, one of the top international island resorts integrating dining, entertainment, leisure, vacation and retail. Guests can not only take in the futuristic man-made landscape of the island but also the breathtaking natural environment of Southern Hainan Island.

“As a pioneer of the cruise industry in the Asia Pacific, Star Cruises is committed to developing unique products for travelers in the region. In response to market demands, Star Cruises is now introducing the first-ever Floating Hotel concept in Sanya to provide a unique holiday experience with inclusive dining and entertainment, for a new and exciting way for guests to usher in the Chinese New Year,” said Mr. Ang Moo Lim, President of Star Cruises.

For the holidays, guests on board SuperStar Gemini can enjoy exclusive access to a series of festive programs including a romantic Candlelight Valentine’s Day Dinner at Sea, Lunar New Year Reunion Dinner at Sea, world-class arts and magic performances, Junior Cruiser Program and Senior Cruiser Program, all on complimentary basis.

Recognized as The Best Culinary Team in the Asian cruise industry, Star Cruises’ chefs will tantalize palates on SuperStar Gemini via 11 signature restaurants, such as the Taipan Chinese Restaurant featuring traditional Chinese cuisine, Bella Vista Western Restaurant serving Eastern and Western delicacies, Champ’s Bar offering an open-air poolside experience, as well as The Oceana Barbecue Restaurant with International cuisine and barbecue buffet. In celebration of Valentine’s Day and the Lunar New Year, Candlelight Dinner at Sea and the Chinese New Year Reunion Dinner at Sea menus will be available for guests to mark these special occasions.

Guests will also thrill to SuperStar Gemini’s signature world-class entertainment and amenities, including the dynamic stage production Circus; a Magic Show by Ezker Emparanza, one of Spain’s top magicians; a comedy show by Fabulous Chan; and more – all showcased at the Stardust Lounge with seating for over 600 guests.

SuperStar Gemini’s Floating Hotel Package starts from RMB500 per night, inclusive of daily buffet breakfast for two, complimentary access to world-class entertainment shows, fitness club and swimming pool, as well as thematic activities including the Junior Cruisers Program and Senior Cruisers Program. **MS** January 22, 2018 | PRNewswire

ABOUT SUPERSTAR GEMINI. SuperStar Gemini, at 50,764-grt, is 230m long, 29m wide and its average cruising speed is 18kn. The 13-storey SuperStar Gemini offers 765 cabins with 1,530 lower berths. The full range facilities include 11 restaurants and bars, offering a range of cuisines for all palates, a spacious shopping area, well-equipped health club, spa & beauty salon and many more. The endless entertainment programs onboard, including quality production show and magic shows, guarantee spectacular cruising experience to families, friends and youths.

ABOUT STAR CRUISES. Star Cruises is a wholly-owned subsidiary of Genting Hong Kong, a leading global leisure, entertainment and hospitality corporation. A pioneer in the Asia Pacific cruise industry, Star Cruises has been operating its fleet since 1993, taking on the bold initiative to grow the region as an international cruise destination with a fleet of six vessels including SuperStar Virgo, SuperStar Libra, SuperStar Gemini, SuperStar Aquarius, Star Pisces and The Taipan.

Star Cruises’ commitment in offering best-in-class services and facilities is reflected in a host of recognitions and accolades received over the years. These include being inducted into the prestigious Travel Trade Gazette’s “Travel Hall of Fame” for the tenth consecutive year in 2017 in recognition of winning “Best Cruise Operator in the Asia-Pacific” for 10 consecutive years. Star Cruises was also recently voted “Asia’s Leading Cruise Line” at the World Travel Awards for the sixth year in a row in 2017.

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SuperStar Gemini into
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Harvard University Graduate School of Design and AECOM bring the Southeast Asia Design Studio to Manila, spotlighting future habitations

MANILA – AECOM, a premier, fully integrated global infrastructure firm, together with the Harvard University Graduate School of Design (GSD), today launched “Manila: Future Habitations” at a capacity-filled public forum of over 300 participants, including senior Philippines government officials, business, media, civic and community stakeholders.

The program is the final part of the three-year series on Southeast Asian megacities, following Jakarta and Kuala Lumpur. It is also the sixth year of collaboration aimed at providing some of the GSD’s top students with exposure to the urban design challenges and opportunities resulting from the hyper-growth across Asia’s cities.

AN IMPORTANT RESEARCH INITIATIVE IN ONE OF THE MOST CHALLENGING URBAN ENVIRONMENTS IN THE WORLD. “Contemporary Greater Metro Manila, with a population of more than 25 million, is by far the largest city in our three-year series on Southeast Asia, and arguably the most complex, with vast extremes of economic and social strata, and yet universal challenges for its citizens, such as mobility, improved ecology and connectivity,” said Mohsen Mostafavi, Dean of the Harvard Graduate School of Design and the Alexander and Victoria Wiley professor of design. “Manila’s fascinating history and unique characteristics have created an urban scenario among the most challenging, and yet promising, anywhere in the world. This makes for a truly fascinating and exciting study area.”

“Manila’s challenges may seem substantial, but the most critical building blocks of opportunity are present in the form of a strong economy which has been among the world’s highest performing for close to a decade, and the yearning that citizens share for a better quality of urban life. Our collaboration with Harvard Graduate School of Design to expose its top students and stakeholders in some of the region’s most dynamic cities to each other, is rooted in the belief that what we imagine together, we can deliver together,” said Sean Chiao, AECOM’s President, Asia Pacific.

The focus area for the Manila Studio 2018 includes the Central Manila Port Areas; the adjacent neighborhood of BASECO, which is one of the most economically disadvantaged; the disconnected mercantile communities of Binondo and Tondo on the north side of the Pasig River; and on the south side of the river, Manila’s ancient historic heart, the Spanish walled citadel of Intramuros. Taken together, the study areas possess unique conditions that represent in microcosm, the extreme conditions faced throughout Greater Metro Manila.

IMAGINING AND REDESIGNING A BETTER MANILA. At the heart of the six-month academic exploration of the Manila Studio 2018 is the journey towards proposing answers to a central question: How can all of Manila’s existing constraints be seen as opportunities, building upon each challenge to find lasting solutions that will resonate with Manila’s residents to unite the city across a unified urban fabric?

The Intramuros Administration, the Philippine government agency tasked with administering the historic district, partnered with the Harvard Graduate School of Design and AECOM to sponsor today’s public forum and the Manila Studio research project. “We are grateful to the Harvard University Graduate School of Design and AECOM for having chosen Manila to be the focus city for the ultimate year of their Southeast Asia Studio program. We know Harvard GSD and AECOM are committed to ensuring a city’s unique authenticity, and we look forward to discovering new insights as we crystalize plans for ours,” said Guillier Asido, Administrator, Intramuros Administration.

Speeches were delivered by Philippines Senator Sonny Angara, Senate of the Philippines; Mr. Mostafavi; and Mr. Chiao. Panel speakers included the Honorable Ipat Luna, undersecretary for Manila Bay Concerns at the Philippines

Department of Environment and Natural Resources; Jose Ma. K. Lim, president and CEO of Metro Pacific Investments Corporation (MPIC), the Philippines’ largest listed infrastructure firm; Art Corpuz, former chief planner for Ayala Land, a unit of Ayala Corporation, the Philippines’ oldest conglomerate; Avelino Tolentino III, Deputy Secretary General of the Philippines’ Cabinet-level Housing and Urban Development Coordinating Council; Mario de los Reyes, Dean, University of the Philippines School of Urban and Regional Planning; and Henry Yap, General Manager, Robinsons Land Corporation, a large, diversified, listed Philippines developer.

“We are truly moved by the passion that Manila residents have for their city; it will go far in carrying the Manila Studio 2018 over its six month journey. Asia is home to the world’s fastest urbanization and the world needs its future generations of design talent to understand this region’s global impact, as well as possibilities to make a meaningful difference. As the Studio offers top students with the real and complex challenge of researching and developing new design concepts for Manila, diverse stakeholders across the city are able to discover new ways of approaching old challenges through the fresh perspective of the students,” said Mr. Chiao. “This is the second time within a year that AECOM has had the opportunity to engage a diversity of stakeholders in Manila in imagining the city’s future, when in March 2017, Manila was the inaugural symposium of Imagine 2060: Delivering Tomorrow’s Cities Together, a new three year global conversation series launched by AECOM in collaboration with Asia Society.” **MS**

David Nugent, +65 6299 0297, David.Nugent@aecom.com | AECOM | Feb. 6, 2018 | PRNewswire

ABOUT AECOM. AECOM is built to deliver a better world. We design, build, finance and operate infrastructure assets for governments, businesses and organizations in more than 150 countries. As a fully integrated firm, we connect knowledge and experience across our global network of experts to help clients solve their most complex challenges. From high-performance buildings and infrastructure, to resilient communities and environments, to stable and secure nations, our work is transformative, differentiated and vital. A Fortune 500 firm, AECOM had revenue of approximately \$18.2 billion during fiscal year 2017. See how we deliver what others can only imagine at aecom.com and @AECOM.

ABOUT THE HARVARD UNIVERSITY GRADUATE SCHOOL OF DESIGN. Founded in 1936, Harvard University Graduate School of Design (GSD) has roots dating back to 1874, when academic degree programs in architecture and landscape architecture emerged at the University. In fact, Harvard can be credited with founding the disciplines of landscape architecture and city planning prior to the establishment of the School, and founding the discipline of urban design in the 1960s.

As the premier design school in the world, the GSD has a legacy of leadership, innovation, and social responsibility. The School sets the standard for design education, regularly ranking number one in two of its core disciplines. GSD alumni and faculty are world renowned for creating the modern era’s most iconic buildings, landscapes, and city plans, and the School is proud to have the highest number of Pritzker Prize winners and AIA Fellows of any design school.

Today, the GSD continues to explore vital, global issues with authority, synthesizing research and practice in a collaborative, holistic approach that empowers the design community to make a difference around the world.

ABOUT THE INTRAMUROS ADMINISTRATION. Intramuros Administration (IA) is an attached agency of the Department of Tourism of the Republic of the Philippines. The Intramuros Administration was created by virtue of Presidential Decree 1616 signed by President Marcos on April 10, 1979, amended by PD 1748 on December 10, 1980 and is in charge of the restoration, development, and promotion of the historic walled city of Intramuros, Philippines. More information about the Intramuros Administration can be found at <https://www.intramuros.gov.ph>.



L-R COO Jesus "Boboy" Romero, Grace Uy Chief Finance Officer, Alan Smyth, Head of Enterprise, Angela Gutierrez Marketing Director and Dennis Anthony Uy President and CEO of Converge ICT Solutions

Converge ICT to continue making customers "experience better" in 2018

PASIG City, Philippines – Converge ICT Solutions, Inc. (Converge ICT) vowed that it will continue to make customers "experience better" this year despite the company's tremendous growth in the past year.

"The year 2017 was really good for us. One of our key concerns, however, was scaling. It means as we grew, it should not affect the customer experience," according to Converge ICT Chief Operating Officer Jesus "Boboy" Romero. "That's the most important because as we acquire customers, they're the ones that dictate our future with their feedback, whether negative or positive."

As the company continues to grow, one of the company's focus areas for 2018 will continue to be on how the company can serve the people better, according to Romero. He emphasized that people have different ways or ideas how they should be served. Some want to be pampered but some would want to take care of the problem themselves.

As to their effect on the industry with the launch of Fiber X, the marquee 25Mbps plan and the "no data cap" offering, it remains to be unique on the industry, Romero pointed out. The competition noticed and also rolled out its own "unli" offering but still with a premium price to it. "I believe we had a good effect on the industry when we introduced fiber to the Internet consciousness of people. The competition mimicked our efforts, in a way, but we don't care what they're doing. We think the market is really big and it's good because now, more people are enjoying fiber."

He said they are also looking at expanding product offerings to include providing video services and content distribution on top

of the fiber connectivity since the company's legacy is on cable TV. "The good thing for us is that since we're using fiber, the incident rate is very low in terms of possible problems. Of course, there is also fiber cuts, which is probably the only real problem to fiber and can't be really avoided. There will always be problems, but the biggest difference is how you handle them."

Converge ICT President and Chief Executive Officer Dennis Anthony Uy, meanwhile, thanked their partners and customers for their continued success and bared big plans for the company. He noted on the intention to cover the entire Luzon area by this year and launching a sub-sea cable that will connect the entire Philippines.

"We have already signed several agreements with foreign partners that will further boost capacity, particularly Internet connection in public places like hospitals, even parks. We've already been called the 'Disruptor' because I want to bring different avenues for telco services and we are bringing more new technologies. We even have a construction company that will take care of building the infrastructure so we don't have to outsource the construction because we can do it ourselves."

He also promised extensive rollouts for their own subsea cable and underground backbone, starting in major provinces such as Cavite, Batangas, Bulacan, Pampanga and Pangasinan, and will continue to build on their Fiber-To-The-Home (FTTH) business. Uy also hopes to invest in applications, cloud services particularly in government to help provide better services to the people. **MS Jerome Samson** - 09178961568 | **Joel Navarro** - 09178040763


For more about Converge ICT Solutions, Inc., visit www.convergeict.com.

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the most in-demand topics, from Forex as an instrument to gain and multiply your fortune to the trading technologies and instruments of the near future. After the entertainment part and workshops, we invite you to enjoy an exquisite dinner at the Gala Night.

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