

P3 Pondo sa Pagbabago at Pag-asenso

Ang Pondo sa Pagbabago at Pag-asenso (P3) ay nilikha bilang tugon sa direktiba ni Pangulong Rodrigo Duterte na mai-angat ang micro enterprise sector.

Ito ay naglalayong tumulong na makapagbigay ng alternatibong mapagkukunan ng karagdagang puhunan para sa maliliit na negosyante na humihiram mula sa mga "5-6" lenders.

A WOUNDED WARRIOR'S WIFE

Behind every strong warrior is a strong woman who stands by him

On July 27, 2017, Army Sergeant Christian Rey S. Nacino of the Light Reaction Regiment of the Philippine Army was cleaning and loading his service firearm, when a sniper bullet hit his gun causing it to explode and leaving his left arm from the elbow down shattered. His comrades who were resting downstairs heard the explosion and were surprised to see Sgt. Nacino struggling down the stairs holding on to what was left of his arm and asking them to help him.

"Mag-isa lang kasi ako sa second floor noong building na ginawa naming kampo. Nagkarga ako ng bala sa baril at sigurong natanaw ako ng sniper ng kalaban at naisip nito na pasabugin ko kaya ito. Nang sumabog yung baril ko alam kong malala ang tama ko pero ang inisip ko baka tuluyan ako ng sniper at sa ulo naman ako patamaan kaya agad akong bumaba at humingi ng tulong," Sgt. Nacino recounted.

Sgt. Nacino's wife Michelle recalled how she dreaded hearing their phone ringing before and after her husband was deployed to Marawi.

"Nang pumutok ang gulo sa Marawi alam ko na talaga na tatawagan sa. Araw-araw kinakabahan ako tuwing nagri-ring ang telepono. At nang dumating ang tawag hinanda ko ang sarili ko sa kahit anong pwedeng mangyari. Nang umaga ng July 27, magkausap pa kami sa telepono dahil inaalala nya ang mga bata kasi may sakit yung panganay namin. Ilang oras lang tumatawag na naman sa," Michelle recalled.

"Very brave siya. Tumawag siya sa akin na nasa hospital siya, pero hindi niya sinabi na malala yung nangyari sa kaniya. Basta ang sinabi lang niya magkita na lang kami sa V. Luna sa Maynila. Kinahapunan tumawag yung opisyal nya at sinabi nga na operahan nga siya. Hindi ko pa rin naisip na malala hanggang nang tumawag sya ulit pagkatapos ng operasyon at sinabi na amputee na siya. Right away nung nalaman ko nagsabi ako sa mga kapatid ko at agad naman silang bumili ng ticket ko para maka-byaha agad ako at mapuntahan siya," she shared.



Army Sergeant Christian Rey S. Nacino (Light Reaction Regiment of the Philippine Army) and wife Michelle Nacino.

A number of government agencies have come forward with special assistance programs to the killed and wounded in action (KIA/WIA) soldiers during the Marawi siege. Small Business Corporation (SB Corp) as part of its Pondo sa Pagbabago at Pag-asenso (P3) Program opened a special equity investment program for WIA and families of KIA soldiers and policemen. The program provides qualified soldiers or their families with an equity investment of up to P100,000.00 with a grace period of two years.

"Nasa V. Luna Hospital po ako nang may lumapit sa akin na taga-Small Business Corporation. Nung panahon na yun eh nagbibisita po sila ng mga ward at nangangamusta at tinatanong kami kung may negosyo ba kami o gusto naming mag-negosyo," Sgt. Nacino remembered.

"Pangarap na po talaga naming magnegosyo dati. Kasi siya lang mag-isa nagta-trabaho kaya gusto ko talaga na may iba pa kaming mapagkukunan ng kita para sa pangangailangan ng mga bata. Nang ma-approve sya ng P3 loan naisip namin agad ang tindahan ng poultry supplies kasi walang malapit na tindahan ng animal feeds sa amin, at nag-aalaga din kami ng baboy at manok. Yung mga kapitbahay namin at mga kasamahan nya na mga sundalo may mga alaga din," he added.

"Pag poultry supply hindi masisira yung paninda namin. Kapag tindahan, marami nang may sari-sari store sa lugar namin tapos may dalawa akong maliliit na anak tiyak na ubos ang tubo namin. Maswerte kami kasi na-grant kami ng P100,000 ng SB Corp na galing kay Presidente. Mabilis lang yung application namin. Nang may tumawag sa amin na na-approve yung P100,000 na loan

namin nakahanap na kami ng pwesto at supplier ng feeds. Kaya agad naming nasimulan yung tindahan," Michelle said.

After a year, the couple decided to move their business to a more strategic and bigger store.

"Napansin namin habang tumatagal dumarami na rin ka-kompetisya namin. Ang daming gumagaya at nagbubukas din ng tindahan ng animal feeds pero mabilis din silang nawawala. Kami lang yung tumagal," Sgt. Nacino said.

Sergeant Nacino said that they have acquired a number of regular customers, most of whom are his comrades in Fort Magsaysay.

"Yung iba naming customer mga kasama ko ring sundalo. Kahit utang binebentahan pa rin namin kasi tiyak na magbabayad naman sa araw ng sweldo," he shared.

Michelle expressed that having their own business has helped them a lot, not only with their expenses but also in raising their spirit as a family.

"Mas magaan ngayon yung mga bayarin namin kasi may tindahan kami. Dun namin nakukuha yung pangastos namin. Kasi siya lang mag-isa nagta-trabaho kaya yung mga pangangailangan namin nabibigay talaga ng kita ng tindahan," Michelle shared.

Nacino is currently assigned at Fort Ramon Magsaysay where he is away from the war and to his family's relief, away from danger.

Sergeant Nacino said that despite of what happened to him, he has no regrets and will still choose to serve his country. While his wife was just so thankful that he returned to them alive.

"Talagang panay po ang pasalamat ko na buhay sya na bumalik sa amin kahit ganyan ang kalagayan nya. Ang dasal ko palagi ay bumalik siya ng lumalakad at hindi nakabalot sa watawat," Michelle tearfully said.

Asked if she somehow wished her husband was not a soldier, Michelle immediately said that she supports her husband in all his choices.

"Sundalo na siya nang magkakilala kami at minahal ko sya ng kung ano sya. Tanggap ko na hindi lang sya para sa amin ng pamilya nya. Kahati namin ang bayan sa kanya."

"Hindi ko talaga pinangarap maging sundalo. Dati akong seaman at graduate ng 4-year maritime course. Pero dumating yung panahon na walang mapagkukunan ng pangangailangan pinansyal at nagkataon na may pa-exam sa Fort Magsaysay, naisip ko bakit nga ba hindi ko subukan. Kaya nag-exam ako. At sa higit 10 taon kong pagseserbisyo at kahit pa sa nangyari na ito sa akin, wala po akong regrets," Sgt. Nacino confided.

With two sons who are now 6 and 4 years old, both Christian and Michelle hope and pray that they will not join the army.

"Kahit ano po basta wag lang army. Pero kung gusto nila sumunod sa career ng tatay nila na magsilbi bilang kawal ang panalangin ko lang po sana ay wag army kahit air force na lang," Michelle quipped.

October 17, 2019 marks the second anniversary of the liberation of the City of Marawi from terrorist siege.



THE PATH FORWARD FOR A POLICE OFFICER'S WIFE



Cherry Lyn C. Cruz and her late husband PO2 Rancel A. Cruz

Being the wife of a police officer means you must be as dedicated to his love of the job as he is. The first step towards that is realizing it is not a job to him. It is who he is.

Police officers live each day fully prepared to lay down their lives for complete strangers. They spend countless hours away from their family to help protect others, and will face criminals who have nothing to gain, while they themselves have everything to lose.

Cherry Lyn Cruz sends off her husband every morning for his almost 24-hour duty with a prayer that she sees him come home later for dinner or before she puts the children to bed. She trusts—for she must trust—that he will go off to work in the morning and come home sometime after midnight, and will rise early the next day again to go on duty once more.

This was her routine until that fateful dawn of October 14, 2016 when she woke up to the constant knocking on their door. She opened the door

to reveal an officer in uniform, one just like her husband's. She knows some of her husband's coworkers, and she was sure she knows this one but her mind went blank, except for the words the officer said. Her husband is dead. She prayed that it wasn't her husband, that they were mistaken, then felt a pang of guilt that in doing so, she was praying that it was someone else's.

At around 1:10 AM of October 14, 2016, Cherry's husband, PO2 Rancel A. Cruz of the Caloocan City Police Community Precinct (PCP) 2 was killed while on patrol along 3rd avenue in Caloocan City. He was only 36 years old.

It was past midnight and PO2 Cruz was patrolling when he chanced upon a man on 3rd avenue who looked like he was concealing a gun in his back. He approached the guy and asked for an ID, but the man pulled a gun instead, and shot PO2 Cruz on the head. PO2 Cruz was dead on the spot.

"Para akong nasa isang masamang panaginip. Parang nanonood ako ng palabas sa telebisyon pero ako ang nasa mga eksena," Cherry recalled.

According to Cherry, horrible was a weak word to describe the scenes that followed. For a wife to lose a husband so young, all she could do was stand there and plead for the scene to change and for her husband to get up and tell her it's not real. He was murdered in cold blood while making a regular routine check. For Cherry that was hard to believe.

PO2 Cruz and Cherry have three children. The eldest Kyle was 15, the second Misielyn was 9 and the youngest Akiro was just 2 when they lost their father.

"Ang hirap isipin na wala na akong katuwang sa buhay, na lalaki ang aking mga anak nang walang ama. Kahit mahirap, pinilit kong magpakatatag dahil may tatlo akong anak na sa akin na lamang umaasa," Cherry related.

SB Corp as part of its Pondo sa Pagbabago at Pag-asenso (P3) Program, opened a special equity investment program for WIA and families of KIA soldiers and policemen. The program provides qualified soldiers or their families with an equity investment of up to P100,000.00 with a grace period of two years.

"Nang malaman ko po ang tungkol sa P3 program para sa mga WIA at KIA, at open na rin ito sa pamilya ng mga napatay na pulis ay agad akong sumubok. Naisip ko kasi na kakailanganin ko ang dagdag na kita dahil mag-college na ang panganay ko," Cherry recalled.

Cherry was approved of an P85,000 loan which she used to re-open her mother's karinderia.

"Mahirap noong una pero tiyaga lang talaga at kailangan masinop din sa pag-manage ng kita ng tindahan. At ngayon nga eh maayos na ang takbo ng kita namin. Nakakapagtabi na ako para sa pag-aral ng mga bata at nakakatulong pa ako sa aking mga magulang at sa magulang ng aking namayapang asawa," Cherry related.

"Malaking bagay po ang programang P3 para sa tulad naming nauullang pamilya ng pulis na napatay habang nagseserbisyo. Sa pamamagitan ng programa, naparamdam po ng gobyerno ang simpatya at suporta sa akin at sa aking mga anak na ngayon ay may maliwanag nang kinabukasan na aasahan. Hindi na po ako nangangamba na hindi ko sila mapatapos ng pag-aaral," she said.

After a year of operation, Cherry is now renovating and expanding her eatery to cater to more customers.

Life goes on for Cherry and her children. She still occasionally glances at the pictures of her husband and keeps wishing he was still here.

"Alam kong proud sya sa akin kasi naging matatag ako para sa pamilya namin. Sana nga lang nakita nya ang pag-unlad ng negosyo at kabuhatan namin. Pero malaki pa rin ang pasasalamat ko dahil ang lahat nang ito ay nakamit namin dahil sa pagseserbisyo nya. Parang kahit nasa langit na siya eh sinigurado pa rin nya na di kami mahihirapan mag-iina."

Asked how she is coping with the emotional strain, she smiled and said:

"Minsan ayaw ko nang marinig yung mga sinasabi ng iba na "time will heal all wounds" kasi matapos ang dalawang taon ganun pa rin yung sakit na nararamdaman namin. Hindi sya nawawala. Natuto lang ako at ang mga bata na mabuhay na daladala yung sakit, na sa tingin ko ay patuloy na nagpapatatag sa amin."



SMALL BUSINESS CORPORATION BOARD OF DIRECTORS



Department of Trade and Industry (DTI) Secretary and Small Business Corporation (SB Corp) Chairman Ramon Lopez with SB Corp Board of Directors. In photo are (seated from L-R) SB Corp Director Merly M. Cruz, SB Corp President and CEO Ma. Luna E. Cacanando, SB Corp Chairman Secretary Ramon Lopez, SB Corp Acting Chair and DTI Undersecretary for Regional Operations Blesila A. Lantayona, and Reina Cuarez, DOF Representative; (Second row) Directors Joe Jay Doctora, Santiago Lim, Benel Laguna, Ferdinand Tolentino, and Manuel Bendigo.

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