

# Congratulations!

Sta. Lucia Land Inc. awarded as Best Real Estate Development Company 2018



## APAC Insider Magazine Announces the 2018 Philippines Business Awards Winners.

United Kingdom, 2018 - APAC Insider Magazine has announced winners of the 2018 Philippines Business Awards. The 2018 Philippines Business Awards celebrates the leading enterprises, business ventures, and the individuals behind them, which have been instrumental in providing the best products and services in an increasingly competitive business environment. These innovative thinkers have proved that hard-work and dedication is the key to great success.

Listed property developer Sta. Lucia Land Inc. (SLI) was recently awarded by the prestigious APAC Insider - Philippine Business Awards as the Best Real Estate Development Company 2018. This is another testament to the leadership of the board of directors led by its President - Mr. Exequiel Robles and Chairman - Mr. Vicente Santos, its management team, employees and partners.

Speaking following the completion of the programme, Awards Co-ordinator, commented on the success of their deserving winners: "I am truly proud of the success of each and every one of my deserving winners, and I would like to wish them the very best of luck for the future."

To find out more about these prestigious awards, and the dedicated professionals selected for them, please visit

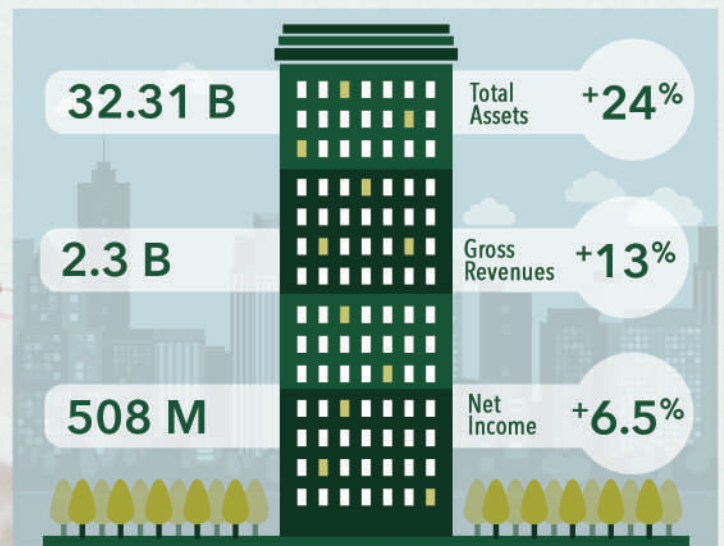
<https://www.apac-insider.com/where> you can view our winners supplement and full winners list.

## 1H 2018 Financial Performance

August 20, 2018

### 1H Year 2018 Performance Highlights

Sta. Lucia Land Inc. (SLI) posted a net income of P 508 Million for the firsthalf of the year, 6.5% higher than its year-ago level of P 477 Million while Gross Revenues increase from P 2.03 Billion to P 1.80 Billion which translates to a 13% increase. Total Assets increased by P 32.31 Billion up 24% from same period last year P 26.04 Billion.



## President's Report

From left to right Sta. Lucia Land Inc. Directors & Officers: Jeremiah Pampolina - VP CorpPlan/IR, David Dela Cruz - EVP/CFO, Atty Crystal Prado - Asst. Corporate Secretary, Atty Pancho Umali - Asst. Corporate Secretary, Jose Ferdinand Guiang - Independent Director, Atty Patricia Bunye - Corporate Secretary, Vicente Santos - Chairman, Exequiel Robles - President, Mariza Santos-Tan - Treasurer/Director, Simeo Cua - Director, Antonio Robles - Director, Orestes Santos - Director and Osmundo De Guzman Jr. - Independent Director)

## Results of Annual Stockholders Meeting June 21, 2018





SLI recently held its Annual Stockholder's Meeting last June 21, 2018 at Sta. Lucia - IL Centro Mall lobby. The following were the results of the meeting:

1. List of Elected Directors for the fiscal year 2018-2019

- Exequiel D. Robles
- Orestes R. Santos
- Vicente R. Santos
- Aurora D. Robles
- Mariza Santos-Tan
- Simeon S. Cua
- Antonio D. Robles

2. Election of Osmundo C. De Guzman, Jr. and Jose Ferdinand R. Guiang as independent directors of the Corporation for the year 2018-2019 pursuant to Rule 38 of the Securities Regulation Code.

3. Appointment of Sycip Gorres & Velayo (SGV & Co.) as the Corporation's external auditor for the fiscal year 2018-2019.

4. Approval and ratification of all acts and resolutions of the Board of Directors and Management for the period from 22 June 2017 to 20 June 2018.

## Developer hypes it up in City of Love

SLLI handpicked Iloilo as a prime spot for real estate development. Investing in real estate can be a viable option for those who want to grow their money. While there's certainly an abundance of premier developments in the metro, you might want to consider looking at the thriving cities and provinces for your next property investment. Better if you consider locations rooted in rich history and which have a thriving economy, a growing influx of investors and tourists, and rising land values, which can potentially offer better investment returns. The City of Iloilo is among the few that fits the bill. Locally known as the "heart of the Philippines," Iloilo is a favorite tourist destination given its rich cultural heritage, as evident in the Spanish colonial houses and churches dotting the city. This once sleepy town has also morphed into a highly urbanized city over time. And as the city opens its doors to more investors, the real estate sector here has also experienced massive growth. Among the developers who spotted Iloilo's potential growth is Sta. Lucia Land Inc. (SLLI), which has been in the province since 1995. Even before, SLI has foreseen that Iloilo was meant to scale greater heights. The city now offers one of the most lucrative returns for your investments in the property sector, and here are some of the reasons why.



### MICE DESTINATION

Iloilo is also at the forefront of the meetings, incentive travel, conventions, exhibitions or events (MICE) sector.

With the opening of the Iloilo Convention Center in 2015, the city has become a favorite venue for big gatherings such as sports events, conventions and study tours. With the addition of a Courtyard by Marriott Iloilo, the city is set to hit the 4,000-room point in the next three years.

Hence, it's not surprising to hear that more property developers are now Iloilo to cash in on this strong growth.

For its part, Sta. Lucia, which has been in Iloilo for over two decades, is continuously expanding its footprint in the province, which now stands at 262 hectares. Just last month, Sta. Lucia held the groundbreaking ceremony for Phase 2 of Green Meadows East Iloilo.

The groundbreaking ceremony last June 16 was well-attended by the top officials led by SLI president Exequiel D. Robles; Eduardo U. Tirona, Orchard Property Marketing Corp. (OPMC) president; Antonio D. Robles, senior vice president of OPMC; Teresa D. Severo, VP for finance and administration, OPMC; and William D. Santos, national sales director for in-house network, OPMC.

The local government was represented by Mayor Jose S. Espinosa, Vice Mayor Jeffrey P. Ganzon, chief assistant Rudolf Jeffrey P. Ganzon, Councilor Jose Efrain G. Trenas III and Councilor Julie Grace L. Baronda. A holy mass was officiated by Rev. Fr. Ramil Oraiz, OCD.

Green Meadows Phase 1 is the location of SotoGrande, a six-storey full hotel development within a premier residential development. Green Meadows is also home to Iloilo's first residential lake community.

Source: <http://business.inquirer.net/252922/developer-hypes-city-love>



### INFRASTRUCTURE PROJECTS

The city recently pitched three major infrastructure projects crucial to the development of Iloilo. Through the country's public-private partnership program, Iloilo aims to construct a seamless railway connecting the city to its inner provinces, a government center and an intelligent transport system.



### CONSTRUCTION BOOM

Iloilo is in the midst of a dizzying construction boom. This boosted Western Visayas' economic growth rate to second fastest in 2015. The Philippine Statistics Authority said that Western Visayas posted an 8.3 percent rise in gross regional domestic product (GRDP), which refers to the total goods and services produced in a region a year. Growth, especially in construction, is expected to gain more ground in 2018.



### DIVERSIFIED ECONOMY

Developers are now flocking to Iloilo to tap its diversified local economy. Before, Iloilo was mainly driven by agriculture. Now, a wider range of industries including tourism, agribusiness, BPOs and service driven firms continues to fuel Iloilo's economy.

These positive developments continue to lure local and foreign investors to the province, and had helped boost land values to P6,600 per sqm from only P1,500 sqm.





# Sta. Lucia Expanding Hotel Portfolio



Listed property developer Sta. Lucia Land Inc. (SLI) is focusing efforts to expand its hotel portfolio to take advantage of the growth of tourism in the country.

At present, the Sta. Lucia group has seven hotel projects: La Mirada, SotoGrande and the newly opened Arterra all in Cebu; Stradella in Cainta, Rizal; LaBreza in Quezon City; and Splendido Tower 1 and 2 in Tagaytay.

SLI referred to 2017 year-end statistics from the Department of Tourism to highlight the growth potential of the tourism sector.

*"In 2017, 6,620,908 foreign tourists visited the Philippines marking the unprecedented growth of the country's tourism industry. It grew about 11% from the previous year's arrivals of 5,967,005. The tourism milestone came after a series of political noise, security concerns, and travel advisories against the country last year. Improved air routes and more cruise calls together with travel infrastructure development, travel facilitation, product development and tourism investments drummed up the tourism industry last year. For 2018, the NTDP projected 7.4 million international tourist arrivals,"* stated the Department of Tourism.

In view of the growth in tourism visitors and revenue, SLI has launched 5 new hotel projects all over the country in the coming years under the Sta. Lucia brand name to support this tourism initiative of the DOT.

- Sta. Lucia Residenzes Santorini in Cainta, Rizal - a 25 storey located in the Sta. Lucia Mall complex connected to the LRT 2 extension station
- SotoGrande Fairview in Quezon City - an 8-story, 198-unit full hotel development in its 22-hectare Neopolitan Business Park property, which is located near the site of one of the stations of the ongoing construction MRT-7 commuter rail line.
- SotoGrande Katipunan both in Quezon City - 23-story mixed-use tower, located in close proximity to Edsa, C5, Marcos Highway, Aurora Boulevard, and Katipunan Avenue.
- SotoGrande Iloilo - 6-story tower with 149 rooms to its 172-hectare Green Meadows residential community.
- SotoGrande Davao - a 20-story condominium hotel project will be located in the 60-hectare Davao Riverfront Business Park.
- SotoGrande Palawan - a 6 storey condotel development with 147 units spread across 1,000 sqm lot located in Catalina Lake Residences along the National Highway.

Once these 6 projects are completed and fully operational, this will bring a total of 13 hotel projects of Sta. Lucia all over the nation.

These projects are being led by Sta. Lucia Hotel Management Group general manager Imee S. Yu and her dedicated and committed team.

*"The best time to invest in a condotel unit is now, especially since the government is targeting to increase tourist arrivals. And Sta. Lucia is one of the best options in the market. Why? The Sta. Lucia Group has been in this industry for over 45 years. It's already a trusted brand,"* Imee concluded.



## Lunch with Lender Partners

### Development Bank of the Philippines (DBP)

Last July 3, 2018, SLI Officers had lunch with DBP Senior Executives at Makati to discuss the latest developments and projects of the Company. Last March 21, 2018 together with other banks, DBP lent SLI P 2 Billion for a 7-year corporate note to fund the Company's expansion plans.







# Sta. Lucia Project Feature

Mercado Central's unique offerings

By: Theresa S. Samaniego - @inquirerdotnet  
Philippine Daily Inquirer / 05:17 AM October 28, 2017

Take a breather from work or simply hole up with the entire family as you enjoy 'do-nothing' days at Hacienda Verde Hotel.. It's a known fact that the province of Iloilo has become an emerging destination that is rife with opportunities. And lately, everybody seems to be scrambling to get a piece of the action. Companies engaged across a spectrum of industries are now flocking to its capital city, hoping to take advantage of a favorable environment.

## Taking a chance

Esteemed property developer Sta. Lucia Land Inc., however, knew the potential of Iloilo, way before it came under the radar of most investors. In fact, Sta. Lucia was one of the earliest national developers to take a chance in Iloilo, having entered the province back in 1995. Since then, Sta. Lucia was able to develop a number of projects including the Metropolis Executive Village, Greenmeadows, Nottingham Villas, and SotoGrande, among others. Today, Sta. Lucia is set to launch the 40-hectare Mercado Central, which was envisioned to become Iloilo's largest commercial real estate project. It will house practically everything that is needed for a holistic and balanced lifestyle, such as residential condominiums, wellness and health center, a shopping mall and specialty stores, office buildings, an entertainment area, a hotel and a transportation hub among others.

## Premier township

Mercado Central, touted as the center for trade and commerce, is part of an even bigger development that is Hacienda Verde, which is a premier township development set on sprawling 125 hectares of land. Hacienda Verde boasts of a highly strategic location as it is along the National Highway Circumferential Road. This well-thought out mixed use project is indeed at the center of a thriving commercial area, where various institutions, establishments, and public convergent points are also located. And this makes Mercado Central strategically located as well as highly accessible. Add to that the key features and amenities that can be had at this project all meant to cater to a healthy and active lifestyle.



Set on a sprawling 40 - hectare of land, Mercado Central is envisioned to become Iloilo's largest commercial real estate project. Large enough on its own, it is part of the even bigger development that is Hacienda Verde. Growth and progress are abound as central business districts and corporate offices located inside allow job opportunities to be within reach of the residents. It will also have a retail mall full of dining and shopping options with each store chosen to provide residents the convenience of having life necessities. Soon to rise are clusters of expansions including BPO headquarters, hotels, and offices.

- Festival Square**
  - Hotel
  - Entertainment
  - General Retail
- Main Block**
  - Shopping Mall
  - Specialty Stores
  - Transportation Hub
- Central Circuit**
  - Office Buildings
  - BPO
- The Midtown**
  - Residential Condominiums
  - Wellness & Health Center



## EDITORIAL TEAM:

**EDITORIAL ADVISORS:**  
Mr. Exequiel Robles & Mr. Vicente Santos

**MANAGING EDITOR**  
Mr. Jeremiah Pampolina

**SPECIAL FEATURES DIRECTOR:**  
Ms. Ma. Rosario Santos

**LAYOUT ARTIST:**  
Mr. Gerwin Veraque

**EDITOR-IN-CHIEF :**  
Ms. Michelle Robles-De Castro

**COORDINATOR:**  
Ms. Evangeline Godoy

## CONTACT US FOR SUGGESTIONS OR FEEDBACK:

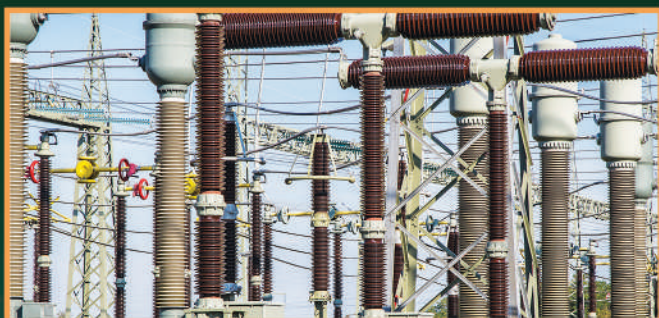
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# Top 10 Enviromental Savings Tips

## TOP 10 ENERGY SAVING TIPS



As part of the green initiative of the company, please refer below to the Top 10 Energy Saving Tips at Home:

1. New Appliances - It pays to be choosy! Choose Inverter Technology.
2. Airconditioner - Just chill!. Set the temperature to medium setting.
3. Electric Fan - Cool savings!. Clean the fan blades and motor housing of your electric fans to keep them running smoothly.
4. Refrigerator - Close the door, open up savings! Close your refrigerator doors properly so that cold air won't escape. Always check your refrigerator doors for any cracks and leaks.
5. Television - LED all the way!
6. Computer - Give it a rest! Forget about screensavers. User sleep mode instead.
7. Rice Cooker - A recipe for energy for energy efficiency! Unplug your rice cooker after it finishes cooking.
8. Lights - Lighten Up! User LED bulbs. Don't forget to switch off the lights before you leave the room.
9. Flat Iron - Seize the day! Iron away! Iron in large batches of clothing at one time to lessen your frequency of use. Schedule ironing on morning weekends when the demand for electricity is low.
10. Washing Machine - The more the merrier! Wash in large batches of clothing at one time to be more cost-efficient.

## TOP 10 WATER SAVING TIPS



As part of the green initiative of the company, please refer below to the Top 10 Water Saving Tips at Home

1. Don't rinse dishes using running water. Use a basin so water is not wasted.
2. Wash your fruits and vegetables in a basin of water instead of running water from the faucet and then collect the water you use for washing fruits and vegetables, then reuse it to water plants.
3. Use a broom instead of a hose to clean your driveway and sidewalk.
4. Cut down on your shower by a minute or two. This way, you can save up to 150 gallons per month and when showering, keep a bucket or basin near the showerhead. This way, you can collect some water to flush your toilet or water your plant.
5. Designate one glass for your drinking water each day or refill a water bottle. This will cut down on the number of glasses to wash.
6. Soak pots and pans instead of letting the water run while you scrape them clean.
7. Turn off the faucet while brushing your teeth and save 25 gallons a month.
8. Turn off the shower while washing your hair to save up to 150 gallons a month.
9. Turn off the water while shaving and save up to 300 gallons a month.
10. When washing your hands, don't keep the faucet open run while you lather







Chairman Mr. Vicente R. Santos



## Corporate Social Responsibility (CSR) Program of the company

During the Special Meeting of the Board of Directors last September 28, 2018, the Board of Directors has approved the set-up the Sta. Lucia Foundation Inc. (SLFI) as the vehicle of the company for its Environmental, Social and Governance (ESG) initiatives.



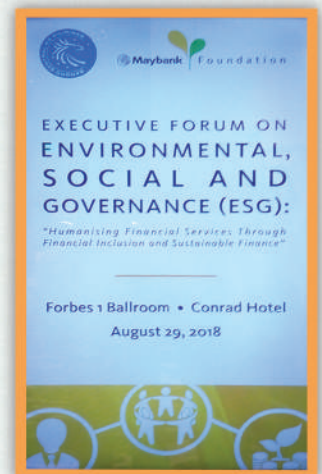
To launch this initiative, SLFI in partnership with DepEd, LGU of Zambales and Experience Philippines spear headed by SLFI Executive Director Mr. Vicente Santos and SLFI Overall Coordinator Atty Crystal Prado launched the "Camp 101 - A Tree for the Future" on October 5-6, 2018 at Club Morocco, Subic, Zambales. It is an outreach program to plant trees and at the same time set-up a nature camp site in the Sta. Lucia project in Club Morocco where a public school is located. Sta. Lucia donated the lot to the LGU to set-up the school and this is a way of Sta. Lucia Land Inc. through SLFI to give back to the local community.

The plan of SLFI is to replicate this Corporate Social Responsibility (CSR) program of the organization in terms of environment conservation, education and social service in different parts of the country where SLI has a project. As a way of paying it forward to the local community which has partnered, pioneered and embraced SLI through its residential communities.

SLFI Tagline: Sta. Lucia giving back and paying it forward.



## Sta. Lucia Land Inc. invited to Executive Forum on Environmental, Social and Governance (ESG) sponsored by Maybank Foundation held at the Conrad Hotel last August 29, 2018



## Companies urged to adopt ESG programs

The private sector should adopt environment, social and governance (ESG) initiatives in their business plans, panellists said in a forum organized by the Maybank Foundation. Held on Wednesday, the forum themed "Humanizing financial services through financial inclusion and sustainable finance" heightened awareness of ESG and its importance in long-term development of the country.

Spearheading the forum was Pia Bernadette Roman Tayag, managing director of the Inclusive Finance Advocacy Office and concurrent head of the Financial Consumer Protection Department of the Bangko Sentral ng Pilipinas (BSP). "This (ESG) is actually contemplated in our regulatory framework. Our focus on sound corporate governance, the role of the board in terms of controlling the resources and conducting their business to be able to achieve business objectives is already espoused in our regulations today," Tayag said. Just last February, the Bangko Sentral signed a memorandum of understanding with the International Finance Corp. to promote the adoption of good ESG practices in banking operations. Still, Tayag pointed out that adopting ESG practices remained a business decision and that commitments to these initiatives must come from within the organization. "As I said, the regulation that we have in place are already providing the needed focus for our banks to really appreciate that opportunity so that's what we will be doing moving forward," she said. "And the focus on the private sector is that it really has to come from within the organization and embedding a strategy and culture," the central bank official added.



(From Left to Right: Mr. Jose Mari "Jon" Carlos - Head of Corporate Banking (Maybank Phils.), Mr. Jeremiah Pampolina- VP IR and Chief Compliance Officer (SLI), Mr. Edric Fernandez - Head of Client Coverage (Maybank Phils) and Mr. Manuel "Mannix" Bosano - Head of Global Banking (Maybank Phils))

Maybank Foundation CEO Shahril Azuar Jimin, meanwhile, highlighted the Maybank Group's ESG strategy as a regional strength in advancing responsible financing, and successfully driving within the Association of Southeast Asian Nations.

For his part, CARD Bank founder and Chairman Emeritus Jaime Aristotle Alip underscored that microfinance initiatives had successfully formalized their micro lending operations. Alip reported that unit CARD MRI has already reached hard to reach areas in the Philippines and had conducted "special programs for hardcore poor." He said that to date, CARD MRI has 144 unit offices located in 42 island towns/barangays and 111,620 members with loans totaling P488.12 million.



# Our People

## SLI Company Outing

The year 2017 was a banner year and top management gave an incentive to its hard working and committed employees to an all expense paid trip to Iloilo last July 6-8, 2018. SLI owners, employees and partners were the first customers to be booked in SLI's first condotel in Iloilo called Sotogrande. It is a 6 storey condominium hotel located in the 172 hectare Greenmeadows Iloilo residential community of the company. Employees were flown in with some employees riding an airplane for the first time and got to experience the amenities of the area such as recreational pool with slides, indoor basketball court & badminton court, fitness gym, bowling center, jogging path and access to the 6 hectare man-made lake called Lake Victoria. In Lake Victoria, employee could go kayaking, boating, fishing or just enjoying the view of the property.

They got to sample the local delicacies of Iloilo, historical churches and even got to visit Silay City where the "Ruins" and our newest project called La Alegria Residential Estates is currently undergoing construction.



## New Appointments



**New Director -  
Mr. Simeon Cua**

The SLI Board of Directors has appointed Mr. Simeon S. Cua as a director of SLI during the annual stockholders meeting last June 21, 2018. Mr. Cua obtained his Bachelor Science and Bachelor of Laws from the Ateneo De Manila University. He is admitted to the New York State Bar and joined PRCI in 2006 as EVP for Property Development. In 2015, Mr. Cua was re-elected President and CEO of Philippine Racing Club Inc. (PRCI). He is also presently the President of Cualoping Securities Corporation and holds several directorships in several companies.



**Chief Risk Officer -  
Mr. David Dela Cruz**

The SLI Board of Directors has appointed Mr. David Dela Cruz as a Chief Risk Officer concurrent as his role as EVP and CFO during the annual stockholders meeting last June 21, 2018. Mr. Dela Cruz graduated from De La Salle University with a degree in AB Economics and BSC Accounting and an MBA from the same university. He also attended an executive program in Stanford University for Mergers & Acquisitions and was a CPA Board Topnotcher placing 9th. Mr. Dela Cruz has over 27 years experience in Finance, Treasury and Accounting.



**Chief Compliance Officer -  
Mr. Jeremiah Pampolina**

The SLI Board of Directors has appointed Mr. Jeremiah Pampolina as a Chief Compliance Officer concurrent as his role as VP for Corporate Planning & Investor Relations during the annual stockholders meeting last June 21, 2018. Mr. Pampolina graduated from the Ateneo De Manila University with a degree in AB Management Economics and an MBA from De La Salle Graduate School of Business graduating with distinction and top 6 in his batch. He has over 19 experience in Strategic Planning, Investor Relations and Business Development.



**Internal Auditor -  
Mr. Ace Franziz Cuntapay**

The SLI Board of Directors has appointed Mr. Ace Franziz Cuntapay as Internal Auditor of SLI during the annual stockholders meeting last June 21, 2018. Prior to joining us, he was with SGV & Co. as Associate 3 External Auditor. He is a graduate of University of Saint Louis with a degree in Bachelor of Science and Accountancy.





## Welcome to the Team

Let us welcome them to our team and give them our full support.



**JOAN MANIMTIM (June 2018)**

Joined the team of Collection Department as Collection Assistant. She is a fresh graduate of Pamantasan ng Lungsod ng Marikina with a degree in Bachelor of Science in Business Administration Major in Financial Management.



**DEOVONNE TABADA**

Joined the team of Project Development Department (Bacolod Office) as Project Engineer. Prior to joining us, he spent more than a year with Snowy Owl Energy as Site Civil Inspector and another 6 years with Dodge Global Logistics Systems as Manager. He is a graduate of University of Negros Occidental-Recoletos with a degree in Bachelor of Science in Civil Engineering.



## Sta. Lucia Nationwide Local Offices

### ILOILO

Sta. Lucia Iloilo, Bacolod & Palawan led by Ma. Theresa Bernadette Antonio - AVP for Operations (26 years of service), Joey Escalante - Regional Operations Manager (19 years of service) and their team.



#### Standing From Left to Right

IVONNY SAMSON - Messenger  
JESSA SAMSON - Collection Clerk  
CHRIZIA MISSION - Collection Clerk  
AIRA GRACE FLORES - Sales Clerk  
LACELEE TOLEDANO - Purchasing Clerk  
MAY ALVAREZ - Collection Clerk  
KIMBERLY GUZMAN - Accounting Clerk  
JESSIEBEL JEMOLA - Accounting Clerk  
CLAUDETTE ANNE DURAN - Documentation Clerk  
ERNIE JAY ESPELITA - Permits & Licenses Clerk

#### Seated from Left to Right

FELIX RESUENA JR. - Project Checker  
JOSE MANUEL ESCALANTE - Regional Operations Manager  
MA. THERESA BERNADETTE ANTONIO - Assistant Vice President for Operations  
ALBERTO PLAZOS - Project Engineer  
EDELLE ROY HONDRADA - Liaison Officer

### BACOLOD



#### Seated from Left to right

Julie Ann Ormeo - Collection Assistant  
Deovonne Tabada - Silay Project Engineer  
Romela Encarnacion - Secretary/Teller

### CEBU

Sta. Lucia Cebu led by Mr. Gerry Quintos (the one in green - 37 years of service) and his team.



#### Standing from left to right

JESSIEBEL S. JEMOLA - Accounting Clerk  
JESSA M. SAMSON - Collection Clerk  
LACELEE B. TOLEDANO - Purchasing Assistant  
KIMBERLY P. GUZMAN - Accounting Clerk  
CHRIZIA B. MISSION - Collection Clerk  
AIRA GRACE V. FLORES - Sales Clerk  
CLAUDETTE ANNE D. DURAN - Documentation Clerk  
MAY N. ALVAREZ - Collection Clerk  
JOSEPH M. SANTOME - Officer In Charge - Clubhouse

#### Seated from Left to right

ALBERTO M. PLAZOS - Project Engineer  
JOSE MANUEL T. ESCALANTE - Regional Operations Manager  
FELIX D. RESUENA JR. - Project Checker

#### Standing from left to right

EDELLE ROY M. HONDRADA - Liaison Officer  
IVONNY M. SAMSON - Messenger  
ERNIE JAY M. ESPELITA - Permits & Licenses

### PALAWAN



#### From left to right

EDWIN H. MEJOLLO - Liaison Officer  
MERLY L. GALICIA - Administrative Assistant  
KATHLYN MAE I. SIMBAJON - Site Engineer  
ROSE ANN T. RIVA - Collection Teller  
EMILIO TOSTON - Punchlist







Mindanao Operation Manager Engr. Jose Albert M. Caseñas (center) with the Collection Dept., & Documentation Dept. From his left, Florence M. Bitoy (office supervisor, Davao), Sheena Lou V. Juarana, Rachel Joy Bajenting & Jo-Ann A. Lumatos. From his right, Dorothy Joy Drogo, Sherly E. Magallano & Ma. Mercedes M. Bacea. At his Back starting from the left, Ralph Xavier C. Alvarico, Allan Molde (center) & Arnie Ingente



Accounting Supervisor, Mary Grace Y. Lonzaga (left), Mindanao Operation Manager Engr. Jose Albert M. Caseñas (center), Office Supervisor, Florence M. Bitoy



Engr. Jose Alber M. Caseñas (Mindanao Operation Manager - center) with Post construction office. From his left, Elmie Tengga (Office Staff). From his right, Jeren Fuentes (OIC-Post. Constr.)

## Sta. Lucia International Sales Offices

In this column, we would like to acknowledge and feature our Sta. Lucia International Sales Offices around the world. They are stationed in different parts of the globe to cater to the dream of Filipinos of owning their own property and home and particularly OFWs and their families. Sta. Lucia has targeted countries where there is a high concentration of OFWs and these are just some of the people behind them:



### Sta. Lucia Abu Dhabi Team led by: Eric Magsipoc



### Sta. Lucia Paris Team led by: Analyn Pacheco



### Sta. Lucia Singapore Team led by Ma. Luisa Soriano



### Sta. Lucia London UK Team led by: Mary Ann Estacio







# Budgeting 101 - Part 1

By. Mark Davies Santos - VP Finance

Budgeting is all about distributing your funds into certain "baskets". These "baskets" can include your income, savings, investments and expenses.

*The moment you start earning, you should already have a clear idea of where to put your hard-earned money.*



## So how do you go about it?



**Identify all your Sources of Income** - This can come from your paycheck, allowances, interests, or even lucky winnings.



**Determine how much you want to Save** - I recommend allotting an amount to save or invest first, rather than thinking of all the ways you can spend your income. By doing so, you would be able to have a more long-term view of how to manage your funds and especially, how to budget your expenses.



**List your Expenses** - This may be your rent, food, gas or transport and taxes, among many others. Don't be too worried about the exact amounts. These can be close estimates.



**Reflect and Prioritize** - From here, you will be able to see if any adjustments are needed. You will immediately see if you may be a little over-budget, and may have to tighten your spending to align with your saving goals; or you might have the realization that it is time to look for new sources of income to support your financial plans. It can also determine your capacity to buy that special dress, upgrade to that cool smartphone or simply put away the money for a rainy day.

Either way, by putting your income, savings and expenses into writing, budgeting your finances become clearer. You come closer to setting financial goals for yourself and it is a great way to reflect on your lifestyle and future.

### Next Feature: Managing Income and Expenses

Society dictates a lot of people's lifestyle today. Many dream of having big bucks to upgrade the way they live or how they appear, but end up not saving anything at all. The key to budgeting is to live within your means. On our next feature, I will share with you how you can manage your income and expenses. See you next time!



## SLI Project Site Visit with Banks and Investors



Sta. Lucia Land Inc. invited last Sep 5-8, 2018 selected senior officers and managers of banks and investors to the project site visits in Iloilo, Davao and Cebu. This was to showcase the projects of Sta. Lucia in these emerging growth cities where the investments of these banks have been funnelled to fund the expansion program of the Company. To date, banks, financial institutions and investors have loaned over P 13.1 Billion in retail bonds and corporate notes. They have been our partners in the steady growth of the organization.



@Airport



@Sotogrande Iloilo



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SLI Representatives: David M. Dela Cruz - EVP/CFO, Ma. Rosario Santos - VP Commercial Business Group, Hanani Palmon - VP Controller, Jeremiah T. Pampolina - VP Investor Relations, Myla Grace Lucasan - Corp. Planning Specialist, Joey Escalante - Regional Operations Manager Iloilo-Bacolod-Silay, Engr. Albert Cansenas - GM Davao, Gerry Quintos - GM Cebu and Imee Yu - GM Sta. Lucia Hotels.





# Sta. Lucia Sports – IHAP Golf Tournament



SLI major sponsor of IHAP Golf Tournament (Mr. Davies Santos – SLI VP Finance)



SEC Chairman – Emilio B. Aquino graces the event.

Sta. Lucia Land Inc. was a major sponsor of the Investment House Association of the Philippines (IHAP) held last August 31, 2018 at the Wack Wack Golf and Country Club in support of the Boys Scouts of the Philippines.



SLI major sponsor of IHAP Golf Tournament with senior bank officers (Left to Right: Mr. George Uy-Tioco Jr. – BPI Capital Head of M&A, Mr. Michael Zapata – RBCB Capital VP, Mr. David Dela Cruz – SLI EVP/CFO, Mr. Noel Dayrit – SB Capital President)



## Sta. Lucia Golf

In this feature, we would like to introduce the respective General Managers and their teams of Sta. Lucia developed golf courses across the nation. Each brings experience, excellence and professionalism equated with the Sta. Lucia brand:



Lakewood Cabanatuan Team



GM Tom Clemente III



Pinewoods Baguio Team



Left to right: Ompong Ramirez (Sports Manager), Abby Torres (Membership Manager), Antonio "Boy Blue" Ocampo (General Manager), Alison De la Cruz (OIC Finance) and Dan Cruz (Golf Operations Manager)

Eagle Ridge Golf & Country Club (Cavite) led by GM Antonio "Boy Blue" Ocampo and his team



Left to right: Mr. Elson Alvaran (Gen. Manager), Ms. Divine Espiritu (F&B Manager) and Mr. Mike Singgaran (Golf Course Superintendent)

Beverly Place Golf & Country Club (Pampanga) led by GM Elson Alvaran and his team



From Left to Right: Chenne Camange, Mariel Candinato, Nelcil Osigan (Head Admin), Jose Vincent Lopez (General Manager), Kimberly Refamonte, Jhan Leo Ramos and Gilbert Antipuesto

South Pacific Golf & Country Club (Davao) led by GM Jose Vincent Lopez and his team



Sta. Lucia Golf General Managers with SLI Chairman - Mr. Vicente Santos (5th from left) and SLI VP Purchasing - Mr. Vincent Santos (1st from right) during the 2018 Golf Business Conference & Industry Show last February 6-8, 2108







## My Golf Story

By. Vincent Santos - VP Purchasing

Golf has been a passion of mine for the last 20+ years. I started out playing in the Sta. Lucia Tagaytay Royale Golf Course. It was only a 9 hole course and was designed as an amenity for the club members during the height of the golf boom in the nineties. Royale Tagaytay is unique in the realm of Philippine golf clubs in that golf is not the primary amenity. It is a full-blown country club with tennis, badminton and a basketball courts, a bowling alley, swimming pool and billiard tables. It also has expansive dining facilities and a bed and breakfast for those that want to enjoy its facilities for more than a day. I had my first golf lessons at a driving range in Libis, QC. The key for my interest in the game was I started learning and playing with friends. From there, I had a passion for the games as Sta. Lucia started building more golf courses as an amenity to its residential estates. I have played in Eagle Ridge & Orchard in Cavite, Summit Point in Batangas, Pinewoods in Baguio, Lakewood City in Cabanatuan, Beverly Place in Pampanga, Caliraya in Laguna, Royal Northwoods in Bulacan, Splenido in Tagaytay, Alta Vista in Cebu, Rancho Pallos & South Pacific in Davao.

### How does one get started to learn and play golf? Below are the steps:

**Step 1: EQUIP YOURSELF:** Golf clubs, shoes, balls, what to wear, sunblock, Borrow golf clubs from a friend or buy second hand golf set - Since you are just starting, its best if you start first with a set to see if you will really love the game.

**Step 2: LEARNING TO PLAY:** Find a golf course or golf driving range near you - Its best to find one near your office or home for easier access. Hire a golf coach for at least 10 sessions to teach you the fundamentals of the game (rules/golf etiquette, driving, pitching, putting, etc.) with the last game to be played on the green.

**Step 3: GAME:** Start playing with friends and apply what you learned

**Step 4: KEEP LEARNING & HAVE FUN**

These are the basics on how to get started in playing golf. It is best if you can have a group of friends or family members to start learning and playing with you as its more fun playing together.

"Golf is the closest game to the game we call life. You get bad breaks from good shots; you get good breaks from bad shots - but you have to play the ball where it lies." Bobby Jones.



Visit Sta. Lucia - II Centro Mall



Let's support our Sta. Lucia Lady Realtors on October 30, 2018 for the Opening of The PSL All-Filipino Conference 2018.