

STUDENT HANDBOOK

Tertiary Level



PHINMA
EDUCATION
NETWORK

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Welcome to the PHINMA Education Network



elcome to the PHINMA Education Network!

Your entry to this PHINMA Education Network (PEN) school ushers you likewise into a group with over 40 years of service in professional management.

As a student of the School you are expected to meet certain standards of academic performance. You are likewise expected to adhere to prescribed norms and behavioral standards and values as described in the rules and regulations and policies of the School.

In the School you will meet men and women who are competent in the areas in which they are assigned. Their duty is to help you realize your right to quality education.

We hope your stay in the PHINMA Group will be a meaningful growth experience for you. Just as we have seen many of our students work hard to learn and develop their character, so do we also wish to see you exert your best during your stay in the School.

Again, welcome and congratulations! You are now a member of the PHINMA Education Network.

Note: To know more about the PHINMA Group, visit www.phinma.com.ph.

The Schools of the PHINMA Education Network

ARAULLO UNIVERSITY

**Barangay Bitas, Maharlika Highway,
Cabanatuan City, Nueva Ecija
www.au.phinma.edu.ph**

CAGAYAN DE ORO COLLEGE

**Max Suniel Street, Carmen,
Cagayan de Oro City, Misamis Oriental
www.coc.phinma.edu.ph**

UNIVERSITY OF ILOILO

**Rizal Street, Iloilo City, Iloilo
www.ui.phinma.edu.ph**

UNIVERSITY OF PANGASINAN

**Arellano Street,
Dagupan City, Pangasinan
www.up.phinma.edu.ph**

A Brief History of the Schools of the PHINMA Education Network

Milestones of Araullo University

1950

Araullo University started operations as Araullo Law School. The school was named after Manuel G. Araullo, the second Chief Justice of the Supreme Court of the Philippines. It initially had twenty-seven students attending class in Cabanatuan Puericulture Center Building in Paco Roman Street.

1951

Araullo Law School transferred to M. H. Del Pilar Street.

1961

Araullo Law School became a college. It was renamed as Araullo Lyceum.

1963

Araullo Lyceum was cited as the "Most Outstanding Institution in Central Luzon" by the League of Provincial Governors. Since then, the school has garnered other prestigious awards and recognitions.

1969

Araullo Lyceum acquired the four-hectare property at Barangay Bitas, along the Maharlika Highway. On this property is where all the buildings, structures, and facilities of Araullo University now stand.

1984

Araullo Lyceum became a university. It was renamed as Pamantasan ng Araullo (Araullo University).

2004

Pamantasan ng Araullo was acquired by PHINMA. The school is now known as Araullo University – PHINMA Education Network.

Milestones of Cagayan de Oro College

1948

Cagayan de Oro College started operations as Parent-Teacher College. Initially, the school offered classes in the elementary and secondary levels, and courses in Education, Liberal Arts, Secretarial, and Commerce in the tertiary level.

1955

Parent-Teacher College transferred to Barangay Carmen.

1967

Parent-Teacher College was renamed as Cagayan de Oro College.

1981

Cagayan de Oro College opened its graduate school. It began offering the program for Master of Arts in Teaching Social Studies.

1988

Cagayan de Oro College began offering technical-vocational courses. It offered Mechanical Technology, Electrical Technology, and Electronics Technology.

1991

Cagayan de Oro College began

offering a ladderized curriculum for Bachelor of Science in Architecture.

1998

Cagayan de Oro College began offering its first doctorate degree: Ph. D. in Educational Administration and Supervision.

2003

The Philippine Association of Colleges and University – Commission on Accreditation (PACU-COA) awards Cagayan de Oro College for having the third highest number of accredited programs.

2004

The Philippine Association of Colleges and University- Commission on Accreditation (PACU-COA) awards Cagayan de Oro College for having the second highest number of accredited programs.

2005

Cagayan de Oro College was acquired by PHINMA. The school is now known as Cagayan de Oro College – PHINMA Education Network.

Milestones of University of Pangasinan

1925

University of Pangasinan started operations as Dagupan Institute. It initially offered elementary, secondary, and vocational courses.

1941

Dagupan Institute was renamed as Dagupan Junior Colleges. It started offering a Bachelor's degree in Education.

1950

Dagupan Junior Colleges was renamed as Dagupan Colleges.

1968

Dagupan Colleges is renamed as University of Pangasinan.

1998

The Philippine Regulatory Commission rated University of Pangasinan as the 4th Best Performing School in Midwifery.

2000

The Philippine Regulatory Commission rated University of Pangasinan as the 5th Best Performing School in Architecture.

2009

University of Pangasinan was acquired by PHINMA. The school is now known as University of Pangasinan – PHINMA Education Network.

Milestones of University of Iloilo

1947

University of Iloilo started operations as Iloilo City Colleges. The first classes were held in Quonset huts with nipa roofs, sawali and bamboo walls, and mud floors. There were two campuses: the Iloilo Unit and the La Paz Unit. The Iloilo Unit housed the Colleges of Dentistry, Pharmacy, Commerce, Liberal Arts, Law, and the High School Department. The La Paz Unit housed the Colleges of Normal Education, Engineering, and the Elementary and High School Departments.

1963

Iloilo City Colleges opened its Graduate School for the professional growth of teachers and administrators.

1966

Iloilo City Colleges opened the College of Criminology in the main campus. Simultaneously, it opened its College of Agriculture at Ungka, Pavia.

1968

Iloilo City Colleges was granted university status. As University of Iloilo, it became the 32nd university of the Philippines.

1972

University of Iloilo purchased the Philippine Women's College in Jaro. The school was converted into the Don Benito Lopez Hospital.

1991

The Department of Education, Culture, and Sports acknowledged the University of Iloilo as an Excellent School for the College of Criminology, which is now called the College of Criminal Justice.

1993

A certificate of recognition was awarded to the College of Criminology for its "outstanding performance in the pursuit of quality education as exemplified by meritorious performance in the board examination – school passing percentage higher than national average".

1998

The University of Iloilo entered into a contract with Net Curricula Incorporated in order to be among the pioneer schools in the country to integrate technology in classroom instruction in all levels—elementary, secondary, and tertiary.

2009

University of Iloilo was acquired by PHINMA. The school is now known as University of Iloilo – PHINMA Education Network.

Mission and Vision

Mission of the PHINMA Education Network

Through the application of effective management in institutions of higher and basic learning, to give Filipinos better access to affordable, high quality education in key cities throughout the Philippines, preparing them to be globally competitive.

School Mission

To develop the Filipino youth into employable global professionals thru the endowment of knowledge and skills and the formation of character and spirit.

School Vision

With distinct advantage in English Communication and Information Technology, to be the leading institution of higher learning in the region in the development of globally competitive professionals.

Our Values

a

PEN Student is a student that lives by the PEN Values. These values form the thread that runs through all his day-to-day actions and interactions as a student. They are consistent with his responsibility to be a person with integrity, maturity, and a high sense of

responsibility and community

PEN Values

Integrity

A PEN Student's words carry weight. He is honest, trustworthy, and has consistency in words and actions.

Professionalism

Though not yet a professional, a PEN Student should already develop within himself a high level of professionalism. He shows decorum in his manner, dress, and speech. He respects other people, whether they agree with his ideas or not. He shows up on time. He not only does what he is told to do, he also does what needs to be done, without being told what to do.

Commitment

A PEN Student does not allow difficulties and failures to prevent him from reaching his goal. He perseveres towards a goal despite the obstacles around him.

Competence

A PEN Student has a passion for excellence. He trains to high levels of proficiency. To a PEN Student, it is always important to do a good job regardless of the field he finds himself in.

Teamwork

A PEN Student not only knows how to do a good job; he also knows how to work with others so that the team he is in also does a good job. In a team, a PEN Student will be ready to support or lead. He will be ready to agree or disagree. At times, he will stand firm on worthwhile principles, while at other times, he will look for a win-win situation. He knows how to work for the good of the team.

Innovativeness

A PEN Student is not only open to new or better ways of doing things; he is also able to find new or better ways of doing things. He is not only open to change; he is also able to initiate change that represents a new or better way of doing things.

Academic Policies

A. Grading System

The grading system will be provided to the students by their respective teachers through the syllabus. If understanding of the system is not clear, it is the responsibility of the student to seek clarification from his/her teacher, program head or dean.

Grades are given out in numerical format. A student who has passed the subject will receive any of the following grades: 1.00, 1.25, 1.50, 1.75, 2.00, 2.25, 2.50, 2.75, or 3.00. The grade of 1.00 is the highest possible grade that a student may get. A student who has failed the subject will receive a grade of 5.00.

A student may also get a grade other than those specified earlier. These grades may be given for various reasons such as, but not limited to: incompleteness of submitted requirements, withdrawal from a subject – with permission, withdrawal from a subject – without permission, failure due to absences, no examination because the student was not able to obtain an exam permit.

B. Release of Grades

Final grades will be released by the Office of the Registrar. Other term exams will be released by the faculty.

C. Incomplete Grade

A student who gets an incomplete grade has two consecutive terms to complete it. The Dean/Director must have approved the granting of the incomplete grade. Failure to get a passing grade for an incomplete grade after two terms has elapsed means that the student will get a failing mark in the subject concerned.

The corresponding completion fee shall be applied.

D. Academic Probation

A student who incurs failing grades in three (3) subjects of his academic load in a semester will be accepted on probation the following semester and the student will only be allowed to carry a maximum load of 18 units. Should the student fail in two (2) subjects during the probationary period, a maximum load of 12 units shall be enforced. The student may assume a regular load only when the mentioned 12 units have been passed.

E. Class Attendance

1. Every student is required to attend his classes regularly and punctually. Absence or persistent tardiness for more than 20% of the total number of class meetings (one hour for each meeting) during the entire course in any particular subject shall be sufficient reason for disqualifying a student from taking final examinations or for dropping the student without credit. The same shall apply if a student has incurred:

- more than 3 absences in a 1-unit subject
- more than 5 absences in a 2-unit subject
- more than 8 absences in a 3-unit subject
- more than 11 absences in a 4-unit subject
- more than 14 absences in a 5-unit subject
- more than 17 absences in a 6-unit subject

2. A student who is late for class for at least 10 minutes will be marked as absent.

3. A student will incur an absence for every 3 times that he is tardy.

4. The teacher concerned must account for all absences in his subjects.
5. The teacher must report to the College Dean/Director students who have been absent for 3 consecutive class meetings. Succeeding absences of students must be reported to the Guidance Counselor.
6. No excuse for an absentee or absences will be considered valid unless the student can show that his absences were unavoidable or necessary.
7. In case of an absence due to sickness, the student must present a written note from parent/guardian or certificate from an attending physician stating the nature of the sickness.

F. Promotion and Retention

Promotion and retention policies will be provided to the students by their respective colleges. If understanding of the policies is not clear, it is the responsibility of the student to seek clarification from the college to which he belongs.

F. Promotion and Retention

Promotion and retention are related but distinct concepts. Promotion is the process of moving an employee to a higher position or level of responsibility. Retention is the process of keeping an employee in their current position or level of responsibility.

Both promotion and retention are important for the success of an organization. Promotion allows an organization to reward high performers and motivate others to strive for excellence. Retention allows an organization to maintain its knowledge and experience.

There are several factors that can influence promotion and retention. These include performance, tenure, education, and experience. Organizations should consider these factors when making decisions about promotion and retention.

Promotion and retention are also influenced by organizational culture. A culture that values merit and achievement will likely lead to higher rates of promotion and retention. A culture that values seniority and loyalty will likely lead to lower rates of promotion and retention.

Organizations should strive to create a culture that promotes merit and achievement. This can be done by setting clear performance goals, providing regular feedback, and rewarding high performers.

Retention is also an important consideration for organizations. High turnover rates can be costly and disruptive. Organizations should take steps to retain their top talent.

There are several strategies that can be used to improve retention. These include providing competitive compensation, offering professional development opportunities, and creating a positive work environment.

Student Services

A. Library

The Library serves as a venue for study and research. To continuously meet the needs of the students, its collections are regularly updated. For clarification on library policies, you may consult with the Librarian.

B. Computer and Internet Access

Like the Library, the Computer Labs serve as venues for study and research. Students with access to these services may visit the Computer Labs to practice computer skills or conduct research on the internet. For clarification on computer lab policies, you may consult with the IT Officer.

C. Cafeteria

Students may go to the Cafeteria to buy or eat their food. Students may also buy in nearby food stalls within the campus.

D. Business Center

The Business Center serves as a one-stop venue wherein students may buy textbooks, uniforms, and other school-related materials.

E. Guidance and Counseling

The Guidance and Counseling Office serves as a venue where students may ask for career guidance, and counseling. It also interprets a student's performance in aptitude or psychological tests that a student has taken. The office also counsels students who have been having difficulties in their academics, or in following the Student Code of Conduct.

F. Health

The School offers medical and dental services to students. These services include daily consultation and physical examination. Minor surgical procedures (with minimal charge) and other emergency or first aid treatments are also available to students. Initial dosage of medicines will be given for simple ailments like headache, fever, cough and colds, and diarrhea. A medical certificate will be issued and given to the student after he has been examined and seen by the physician.

G. Campus Ministry

The Campus Ministry Office is responsible for providing opportunities for the spiritual growth of the students and the school community in general. It is tasked to maintain an interfaith council that will represent the different faiths in the School.

H. Financial Aid

The School provides scholarships to deserving students who need financial aid to continue their studies. Students may consult with the Center for Student Development and Leadership for details on how to apply for a scholarship.

I. Personal Accident Insurance

Students may claim insurance if they had personal accidents. High-risk activities leading to personal accidents are not covered by this service. For more information on the personal accident insurance policy, students may consult with the Center for Student Development and Leadership.

J. Security

The School is committed to maintaining a campus that is safe and conducive to learning. It assigns security personnel and student marshals who help maintain the security of the School. Students are encouraged to report to any security personnel any person who represents a threat to the safety of people and/or property in the campus.

K. Recognized Student Organizations

The School encourages the establishment, growth, and active participation of student organizations. Students may visit the Center for Student Development and Leadership for details on establishing, running, or joining student organizations.

PEN Student Code of Conduct

PEN Student's Right

Students of the PHINMA Education Network deserve quality education. We define quality education as education that:

1. provides opportunities for learning globally in-demand skills
2. helps PEN Students grow and develop into mature, responsible, effective and worthy citizens of their community.

PEN Student Code of Conduct

Together with the PEN Student's Right is the PEN Student's responsibilities to:

1. live up to the standards of academic excellence and integrity.
2. live and work according to the PEN Values.

Any deviation from the PEN Student Code of Conduct may result in suspension, dismissal, or expulsion.

A PEN Student is still governed by the PEN Student Code of Conduct

1. even in school-sponsored activities outside the campus and beyond school hours.
2. if the misconduct involves his status as a student or affects the good name or reputation of the School.

PEN Table of Offenses and Disciplinary Actions

Category	1st OFFENSE	2nd OFFENSE	3rd OFFENSE
1	R	S	D/E
2	S	D/E	
3	D/E		

LEGEND		
R	= Written Reprimand	This disciplinary action results in an erring student receiving a written reprimand for the offense that he has done.
S	= Suspension	This disciplinary action bars an erring student from attending classes for 3 academic days. The student will incur absences on the classes he missed as a result of his suspension.
D/E	= Dismissal / Expulsion	<p>Dismissal This disciplinary action results in the dropping of the erring student from the School. This shall be without prejudice to enrollment in other schools. The student concerned shall have no chance of readmission in the School.</p> <p>Expulsion This disciplinary action results in the separation or debarring of the erring student from enrollment not only in the College, but also in any private or public school as well.</p>

Offenses and Corresponding Categories

OFFENSE AGAINST...	CATEGORY
1. Academic integrity 1.1 Plagiarism In addition, offenses against academic integrity will result in the student getting the lowest possible score in the graded work concerned.	3
1.2 Cheating on any graded work (e.g., quizzes, examinations) In addition, offenses against academic integrity will result in the student getting the lowest possible score in the graded work concerned.	2

(continued)

OFFENSE AGAINST...	CATEGORY
2. Persons	
2.1 Physical assault resulting to injury on anybody inside the school campus and fighting with school personnel or with another student within the school campus.	3
2.2 Threats and coercion committed to fellow students and school personnel within the campus.	2
3. Property	
3.1 Intentionally damaging the property of the School, school personnel, and fellow students. The amount involved exceeds five hundred pesos (PHP 500.00).	3
3.2 Stealing the property of the School, school personnel, and fellow students on school premises at any time.	3
3.3 Intentionally damaging the property of the School, school personnel, and fellow students. The amount involved is five hundred pesos (Php 500) or less.	2
3.4 Vandalism, writing or drawing on walls, chairs, tables, in comfort rooms, and tampering of official notices and posters in the bulletin boards.	2
3.5 Posting flyers, posters, announcements without School approval	1
3.6 Littering; spitting on the floor; throwing waste paper, cigarette butts, or rubbish; leaving empty bottles and other trash on the campus grounds, stairway and in the classroom.	1
3.7 Sitting on the balustrade or window pane.	1
4. Security and public order	
4.1 Illegal possession of firearms, explosives, and deadly weapons within the school campus; use of explosives or pyrotechnic devices in destroying the property of the school, faculty members, school officials, and fellow students.	3
4.2 Picketing the school entrance and exit, coercing students to join the picket, or preventing the students and teachers from attending or holding their classes, and disrupting ongoing classes or school programs.	3
4.3 Public campus disturbance and actions intended to cause panic or confusion inside the campus.	2
4.4 Possessing subversive, libelous, and defaming material or distributing it to fellow students, faculty, or any of the school personnel and officials.	2

OFFENSE AGAINST...	GRAVITY LEVEL
4.5 Lending one's ID to another and willful possession of two or more IDs.	1
4.6 Unauthorized entry to faculty rooms, offices, laboratory rooms, and restricted areas.	1
4.7 Improper or indecent attire such as tattered pants, sleeveless t-shirts, undershirts, walking shorts or short pants, sandals, slippers; non wearing of school uniforms and IDs; wearing of earrings and long hair among male students.	1
5. Public morals	
5.1 Illegal possession, use, distribution, or peddling of narcotics or dangerous drugs inside the school.	3
5.2 Bringing intoxicating beverages inside the school campus.	2
5.3 Gambling inside the school campus.	2
5.4 Using and uttering blasphemous language against school personnel or a fellow student; gross and deliberate acts of discourtesy in words or in deeds which tend to put any school personnel or fellow student in ridicule and contempt.	2
5.5 Smoking inside the campus.	1
5.6 Drunkenness, entering the school campus under the influence of intoxicating beverages.	1
6. School interest	
6.1 Alteration or falsification or misuse of school documents, records and credentials; dishonesty and submission of falsified documents in the application for admission and scholarship; falsification and tampering of examination permits, admission slips, official receipts, and other school records and tampering or changing the photograph in an ID.	3
6.2 Refusal to heed summons, notices, and orders issued by school officials.	2

Any act similar or analogous to the foregoing offenses may result in the same disciplinary action. The School may also add additional offenses to the table above.

In cases wherein property has been damaged or stolen, the School may file appropriate criminal or civil actions, or impose penalties for the purpose of restitution and/or reparation of the damaged or stolen property.

Appendix 1

About the PHINMA Group

How it all began

The PHINMA story began in 1956 and it's a kind of story that will be told and retold as a fitting tribute to the enterprising men who had high hopes for the Filipino and the national economy. Their names belong to an honor list of Who's Who in Philippine business—Filemon C. Rodriguez, Ramon V. del Rosario, Sr. and Ernesto O. Escaler.

These pioneers were accomplished professionals in their respective fields.

They were young and ambitious. But they were different. They were visionaries and they set themselves apart by thinking big for the country and its people. They believed in developing Filipino entrepreneurship, in promoting the professional management skills of Filipino managers, in corporate social responsibility and community building.

With the establishment of PHINMA came the birth of a business organization that would give rise to a culture of excellence—one that would touch the lives of millions of

Filipinos and contribute to the development of Filipino enterprise, as well as the upliftment of the average person's quality of life.

Milestones

1956

Ramon V. del Rosario, Sr., Filemon C. Rodriguez, and Ernesto O. Escaler form PHINMA, then the first Filipino-managed investment firm.

The new company purchased Cebu Portland Cement Company in Bacnotan, La Union. It was renamed Bacnotan Cement Corporation (BCC) using the brand name Union Cement. Since then, BCC has become the foremost producer of cement in the Philippines, together with its subsidiary-sister plants.

1959

PHINMA established an oil refinery in Rosario, Cavite. Filoil's marketing strategy of "Filipino First" inspired a nationalistic sense of consumerism among Filipinos to purchase Filoil.

1963

PHINMA ventured into GI sheets manufacturing, through Bacnotan Consolidated Industries Incorporated, with its steel plant in Poro Point, La Union. This spawned a galvanizing plant known as Union Galvasteel Corporation.

1969

Trans-Asia Oil and Mineral Company was formed to undergo exploration in the northwest seas of Palawan. Success in this endeavor has snowballed into other energy projects such as coal mining, and energy generation.

1971

PHINMA ventured into the paper and packaging business with the United Pulp and Paper Company (UPPC) in Calumpit, Bulacan. The plant produced sack Kraft paper, for use in the cement packaging business. UPPC has continuously upgraded their production capacity and has increased revenues significantly.

1984

Community Relations, COMREL, was formed to reach out to the communities where PHINMA plants are located, and to coordinate with local government units in order to improve Filipino livelihood. COMREL is PHINMA's example of good corporate citizenship and community building.

1987

PHINMA Realty Corporation and FC Development Corp merged into a new company: PHINMA Property Holdings Corporation. With housing projects being prosperous, other businesses evolved including property management, and sanitation.

1989

Through the efforts of Mr. Ramon del Rosario, Jr., PHINMA partnered with A. Soriano Co. and the Benguet Mining Corporation to launch the Asian Savings Bank into a commercial banking institution in 1989, later named Asian Bank in 1990.

1995

PHINMA constructed the Don Filemor C. Rodriguez Training Center in Tagaytay City under a spin-off company named PHINMA Group Development Foundation. The Training Center houses facilities for management as well as technical training over 2.7 hectares. It has 52 room trainees quarters for overnight sessions. The center is also open to non-PHINMA companies.

1996

PHINMA's corporate social responsibility program, which is run through PHINMA COMREL, fostered the communal spirit along with the individual's sense of responsibility to the community, as well as promote self-sufficiency in the immediate vicinity. For this, PHINMA received the Corporate Citizenship Excellence Award from the Philippine Business for Social Progress.

1997

Trans-Asia Power Generation Corporation, the joint venture project of Trans-Asia Oil and Hi-Cement Corporation commissioned its 52 MW power plant in Bulacan.

1998

Bacnotan Consolidated Industries, Inc. (BCII) and Atlas Cement Corporation (ACC) entered into an agreement with Holderbank for a strategic partnership in the cement business of PHINMA.

1999

United Pulp and Paper Company, Inc. inaugurated its second paper mill amounting to P6 Billion, making it the biggest and most advanced paper manufacturing facility in the Philippines. This was a joint venture project between PHINMA and Thailand's Siam Cement Group, the largest industrial conglomerate in Thailand.

2000

The three cement companies of PHINMA, namely Bacnotan Cement Corporation, Hi-Cement Corporation, and Davao Union Cement Corporation, merge into UNION Cement Corporation in an effort to integrate and improve coordination among the plants.

2001

PHINMA and other subsidiaries / sister companies move into the new PHINMA Plaza in Rockwell Center, Makati.

2003

Siam Pulp and Paper Company, PHINMA's strategic partner in the paper business, agreed to infuse new equity that completed the buy-out of United Pulp and Paper Company.

2004

PHINMA sold its investment in the Cement Business which marked the end of more than four decades of industrial primacy and the beginning of a new journey into the services sector.

Also in the same year, PHINMA and BCII acquired a controlling interest in Araullo University its maiden investment in the Education sector.

2006

PHINMA celebrated its 50th year. As part of a five-university system goal, PHINMA has acquired Cagayan de Oro College.

Demonstrating its zeal in providing affordable housing, PHINMA acquired the Philippine franchise of Microtel Inns & Suites. Through its wholly owned subsidiary, PHINMA Property Holdings Corp. (PPHC), the company has also become a leader in affordable medium-rise housing in Metro Manila with more than 4,000 condo units.

2007

PHINMA ventures into Business Process Outsourcing (BPO) with the following firms: PHINMA Finance and Accounting Outsource Corporation (PHINMA F&A), and PHINMA Architecture and Engineering Outsource Corporation (PHINMA A&E). PHINMA BPO companies provide offshore clientele with cost-effective and value-added offshore services.

2009

PHINMA adds two more schools to the PHINMA Education Network (PEN). These are University of Pangasinan and University of Iloilo. PEN now has four schools in the network.

PHINMA also adds Toon City Animation, Inc. to its group of BPO companies. Toon City provides outsource animation production services to major international studios. As a 15-year old studio providing traditional, Flash and 3D CGI (computer generated imagery) animation production services, Toon City has excelled at producing Feature Animation, Direct to Video (DTV), TV series, and short programs for major

clients such as Walt Disney, Nickelodeon, Warner Bros. and Universal Studios.

Appendix 2

PHINMA Group's Mission

The PHINMA GROUP'S MISSION is to help build our Nation through competitive and well-managed business enterprises that enable Filipinos to attain a better quality of life. With effective management as our distinctive edge, we aim to give Filipinos improved access to the essentials of a dignified life.

We will focus our ongoing enterprises and seek new opportunities in pursuit of our Mission. We will build not only affordable and decent homes, but also wholesome communities in urban areas. We will offer not only affordable high quality education, but also a brighter future for globally competitive Filipino professionals and workers. We will explore opportunities in the energy sector to offer not only reliable and affordable power, but also more productive lives – particularly to communities in greatest need. We will offer attractive investment opportunities and sound investment advice to encourage capital formation. We will aggressively seek opportunities primarily in the services sector that will allow us to address the basic needs of our society, while being

globally competitive and generating attractive stakeholder values.

In pursuit of our Mission, we look to our tradition, our experience, our reputation and, above all, our people, as the principal factors that will enable us to achieve our lofty goals.

We believe that a well-qualified and competitively compensated work force, treated with trust and respect, will be a highly motivated and productive partner in the pursuit of our goals. We shall continue to conduct ourselves according to the highest ideals of competence, patriotism, integrity and professionalism. The PHINMA Group believes that the process of self-improvement and innovation, and the quest for excellence, are never-ending tasks.

The PHINMA Group shall forge strategic alliances with partners who share our values and concerns and who can provide capital, expertise, technology, market access and other strategic elements. As a general rule, the PHINMA Group shall invest in enterprises to the extent needed to support a continuing and meaningful management role.

In focusing on providing for the basic needs of the Filipino through well-managed enterprises, the PHINMA Group shall demonstrate that private business can mutually serve the aspirations of shareholders and the needs of society.

Appendix 3

PHINMA today

Changes in the Philippine business climate and the global economy have led the PHINMA Group to embark on a new direction.

From a conglomerate involved in heavy industry and manufacturing, particularly in cement and paper, the company now believes that it will best serve the nation's and its stockholders' interest by focusing on the Filipinos' basic needs.

With effective management as its principal resource, the company believes it can contribute high quality but affordable education, decent and affordable homes, reliable and affordable electricity and other goods and services that touch people's lives—daily.

Today, the PHINMA Group is pursuing opportunities in energy, low-cost housing, education and financial services, and is considering investments in service-oriented businesses. To illustrate, the company laid the foundation of its education business in 2004 with the acquisition of the 7,000-student Araullo University in

Cabanatuan City. Its low-cost housing subsidiary, PHINMA Property Holdings, has become the largest developer of low-cost, medium-rise condominiums. Its affiliate TA Oil & Energy has constructed a power plant that will supply the energy requirements of Guimaras province in the Visayas.

These companies make up a huge reservoir of potential contribution that the country would require to sustain its growth program. With its capabilities in energy development, power generation, education, low-cost housing, financial and management services, the PHINMA Group is well on its way to becoming a major player in the country's thrust toward social upliftment and economic progress—a familiar role envisioned by its founders since its establishment in 1956.

Appendix 4

PHINMA Group of Companies

Philippine Investment-Management (PHINMA), Inc.
Bacnotan Consolidated Industries, Inc.
Atlas Holdings Corporation

Business Process Outsourcing

The Phinma Finance and Accounting Outsource Corp.
The Phinma Architecture and Engineering Outsource Corp.
Toon City Animation Inc.

Education

Araullo University
Cagayan De Oro College
University of Pangasinan
University of Iloilo

Energy

Trans Asia Oil and Energy Development Corporation
Trans Asia Power Generation Corporation
Trans Asia Renewable Energy Corporation
Trans Asia Karang Besar Petroleum Corporation
CIP II Power Corporation
Trans Asia Gold and Minerals Development Corporation

Financial Services

AB Capital and Investment Corporation
AB Capital Securities, Inc.
Stock Transfer Services, Inc.
T-O Insurance Brokers, Inc.

Foundation

PHINMA Foundation, Inc.

Property & Shelter

PHINMA Property Holdings Corporation
Microtel Development Corporation
Microtel Inns & Suites (Pilipinas), Inc

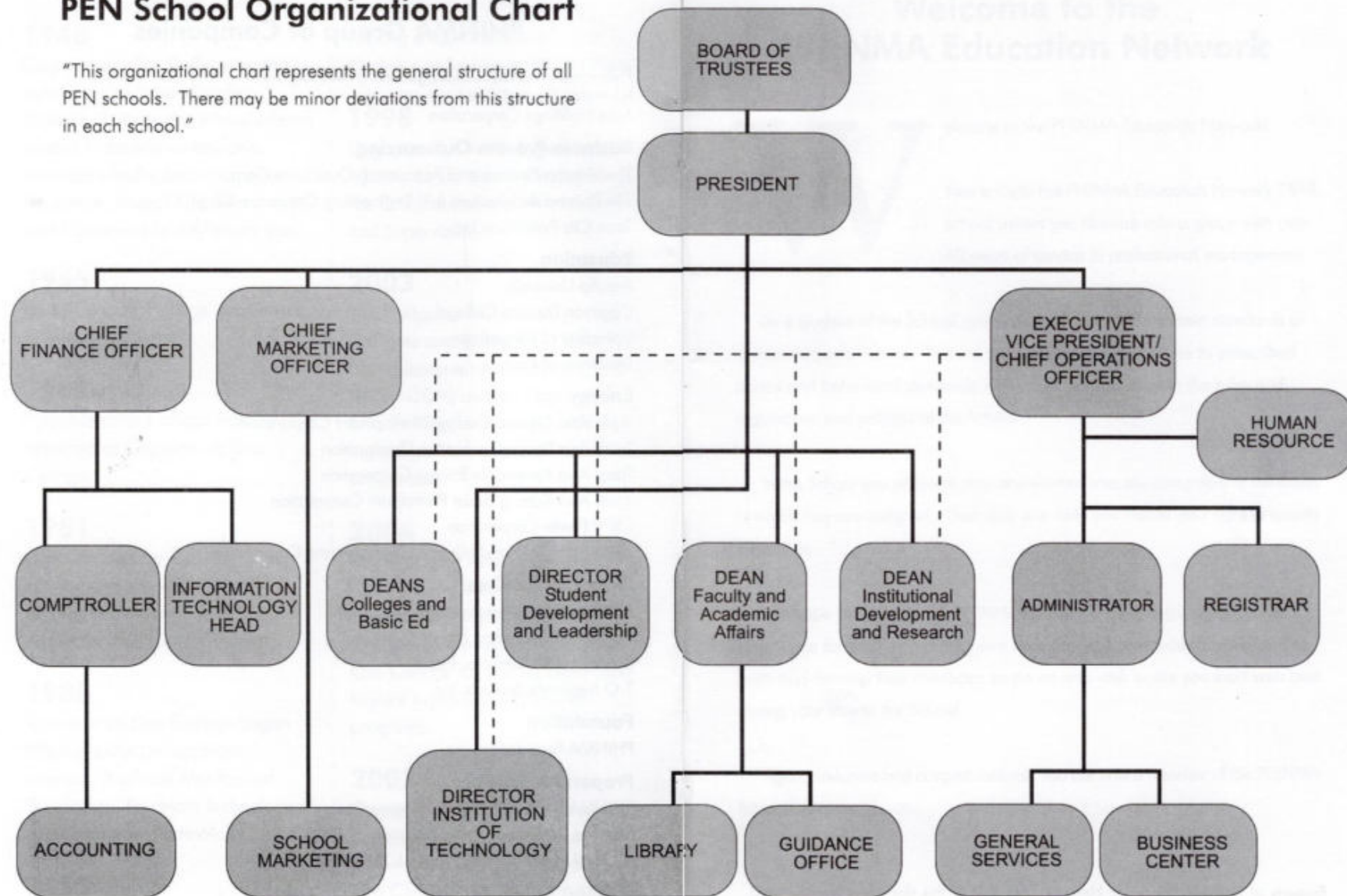
Roofing

Union Galvasteel Corporation

Appendix 5

PEN School Organizational Chart

"This organizational chart represents the general structure of all PEN schools. There may be minor deviations from this structure in each school."



The Schools of the PHINMA Education Network

ADDITIONAL INFORMATION

Delegado Street, Marikina Highway

Calabarzon, Philippines

www.phinma.edu.ph

Calabarzon, Philippines

Marikina City, Calabarzon

Calabarzon, Philippines

Calabarzon, Philippines

Marikina City, Calabarzon

www.phinma.edu.ph

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