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3. Chosen GC/ Voucher will be released upon a minimum down payment of 5% & submission of signed CTS and PDCs.
4. Bookings must be made directly to the Resort/ Dep't Store by the buyer.
5. Resort/ Dep't Store terms and conditions apply.



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Enjoy this issue's' yummy recipe and discount coupons!



BUSINESS FAILURE: WHAT ARE THE SIGNS PART 2?

Written by Prof. Enrique Soriano



According to business writer Brian Hill, “small-business owners are optimistic by nature, but when they make the decision to launch a new venture, they should recognize there is a chance the business will fail. The signs of failure often show up well in advance of the business entering a crisis stage, which gives the owner and the team the opportunity to take action to remedy the situation before complete failure occurs.”

Identifying these risks also triggers a reaction to improve the business. In either case, to avert eventual shutdown, the owner must immediately do an internal review of the 3 Ps, people product and the process. Believe me, you will be in for a surprise once you start probing. On a positive note, your discovery may result to real changes. It is also important that a market scan be initiated to identify changing trends in the marketplace. In my years of business and turnaround advisory in Asia, these small steps can go a long way in reversing the “signs on the wall.” The key initiative for business owners is to acknowledge that there are problems, temper the decline in sales and avert a potential bigger problem. Therefore, critical interventions in the early stages may just save your business from further damage.

In my article last week, the first red flag to look into was cash flow management. Allow me to continue with several early warning signs of a looming business failure. A good business owner worth his salt must realize that business is fraught with risks, but how he can navigate these risks will determine his or her staying power in the marketplace.

No 2. Declining Sales

Success for a small business means increasing sales each year and at an ever-increasing rate. If the rate of sales growth is lower than the growth of the industry, something wrong is happening internally. As Hill highlighted, “when sales slow significantly or worse -- if sales decline year-on-year, it could mean the company is in danger of failure.” The situation may be reversed by making changes to the company's marketing and sales strategies including the process of managing accounts. Declining sales could be a result of many things, from price to product change, its relevance and appeal to customer tastes and preferences, or plain and simple bad customer service.

No. 3 Accounts Receivable

As interest rates rise and loans become harder to get, smart customers seek financing from suppliers by paying bills in phases, of course with the tacit approval of the suppliers.

Did you or your sales people ever surrender to the temptation to make a sale to a known credit risk – just for the sake of a sale? Do you have a collection procedure that is fail proof? Do you need a factor to smooth out the peaks and valleys of your cash flow, and for protection against bad debts?

Like the biology of plants, something is either growing or dying. Sales income is used to pay for expenses, so there is a clear financial impact of not having as much sales money available to pay for expenses. There is no better barometer of market/customer acceptance than revenue.

No. 4 Loss of Major Customers

A business that relies heavily on a small number of key accounts for the bulk of its sales can be in serious trouble when it loses them to a competitor. Several factors play an important part why customers suddenly change loyalty and walk to the next major competitor. Was it bad customer service? Or the competitor offered a superior product? Or was it an issue of price points and possibly better terms offered? Or it could be all of the items mentioned!

It is crucial for business owners to immediately assess and quickly identify the reasons why loyal customers are leaving and make the necessary changes to the company's strategies to prevent the further loss of customers.

To be continued...



Prof. Enrique Soriano

A World Bank/IFC Governance Executive of Post and Powell Singapore and the Executive Director of Wong + Bernstein, a research and consulting firm in Asia that serves family businesses.



Christmas is just around the corner. Even with a small floor space, you can find plenty of ways to decorate for the holidays. Here are some ideas on how to dress your condo with that holiday cheer.

- A miniature Christmas tree can fit perfectly in your tiny living space. Decorate the tree with vibrant ornaments and adorn it with the right lighting.
- Display Christmas pillows. Change the covers of your existing throw pillows (in your sofa and bedroom) with some Christmas pillows that come in all colors and are available in all leading department stores.
- Decorate the table (in the living room or dining room) with a showpiece of a selection of ornaments.
- Use a clear fish bowl filled with Christmas balls or other types of ornaments to bring in those Christmas colours.
- Decorate shelves, bathroom floors and even kitchen counters with scented candles. They don't just transform your place, they also provide for a nice scent.



- Fill a Christmas bowl with some candies or sweets (wrapped in coloured cellophane). You get to eat them too.

- Cookie jars and Christmas trays can be placed on the coffee table, kitchen counters, shelves or dining area.

- Hang a wreath inside your unit and decorate it with ornaments that fit your holiday theme.

- Get a potted poinsettia plant (make that two potted plants). The reds and greens just spell Christmas.

- Don't forget, Christmas is about Him. Display a small Belen.

- Make your own decorations using ribbons, styro, glitter, corrugated boards. The craft stores just have so much to offer now. Your DIY decorations could work wonders and could be a lot of fun too.

In the end, let your decorations reflect your personality, your character, and your sense of style.

4 WAYS TO GET BETTER SLEEP

A Special Health Report from Harvard Medical School

People with insomnia struggle to get a good night's rest and wonder how to sleep better. They may be plagued by trouble falling asleep, unwelcome awakenings during the night, or fitful sleep — alone or in combination. They may feel drowsy during the day and yet be unable to nap. Insomnia can leave a person feeling anxious and irritable or forgetful and unable to concentrate.

Finding an effective solution requires uncovering the cause. Nearly half of insomnia cases stem from psychological or emotional issues. Stressful events, mild depression, or an anxiety disorder can make falling asleep and staying asleep difficult. Ideally, once the underlying cause is treated, the insomnia improves.

First-line of treatment: Behavioral changes

If you are having trouble sleeping or sleeping well, the following four techniques may help you sleep better.

Sleep restriction. Fight the tendency to spend a lot of time in bed with the hope of falling asleep. In reality, less time in bed helps you to sleep better and make the bedroom a welcome sight instead of a torture chamber.

Reconditioning.

A few simple steps can help people with insomnia to associate the bedroom with sleep instead of sleeplessness and frustration. For example, use the bed only for sleeping or sex and go to bed only when you're sleepy. If you're unable to sleep, move to another room and do something relaxing. Stay up until you are sleepy, and then return to bed. If sleep does not follow quickly, repeat.

Relaxation techniques.

A racing or worried mind is the enemy of sleep. Sometimes physical tension is to blame. Techniques to quiet a racing mind — such as meditation, breathing exercises, progressive muscle relaxation, and biofeedback — can help you sleep better.

Cognitive behavioral therapy (CBT).

CBT for insomnia aims to change the negative thoughts and beliefs about sleep into positive ones. People with insomnia tend to become preoccupied with sleep and apprehensive about the consequences of poor sleep. This worry makes relaxing and falling asleep nearly impossible. The basic tenets of this therapy include setting realistic goals and learning to let go of inaccurate thoughts that can interfere with sleep.

Practice good sleep hygiene

- Wake up at the same time each day.
- Avoid electronic devices (which emit light and stimulate the brain) at least two hours before bed.
- Sleep in a quiet, dark, cool space.
- Get regular exercise (but not within an hour of bedtime).



THE SUITES *at* GORORDO

Cebu's Most Iconic Landmark Nears Ground Level

WCPI's iconic project, The Suites at Gorordo races to reach the ground floor level before the year ends. Foundation works has commenced and concrete pouring is ongoing.



Model Units Are Ready For Viewing at

L.O. Building, Gorordo Avenue, Lahug Cebu City

Spicy Beef Bulalo Recipe

This hearty soup recipe is a super comforting meal, especially when served during rainy days. Bulalo is actually a very easy recipe to make. What makes it a challenging recipe is the time needed to create the incredibly tasty broth. The beef shanks, or bulalo, need to be tenderized and this is what will take time to do.



Ingredients:

- ☐ 1 kilogram bone-in beef shank (bulalo)
- ☐ 1 medium red onions
- ☐ 2 tablespoons whole black peppercorns
- ☐ 2 ears corn, cut into 3
- ☐ 2 pieces green finger chili (siling haba)
- ☐ 1 tablespoon patis (fish sauce)
- ☐ 1 small head cabbage, quartered
- ☐ 1 bundle bokchoy
- ☐ 2 tablespoons green onions, chopped
- ☐ water, as needed

How to Cook Spicy Beef Bulalo

- ☐ In a deep pot over medium heat, boil about 1 liter (4 cups) water. Add the beef shank, onions, and whole peppercorns. Simmer for 3 hours or until meat is fork tender. Replenish with more water as needed to prevent it from drying out.
- ☐ Add the corn, and simmer for another 10 to 15 minutes. Add siling haba and crush them in the soup to add spice.
- ☐ Add fish sauce, cabbage, bokchoy, and green onions. Serve piping hot.

The effort, however, is well worth the time and trouble of making this intensely flavored beef soup recipe. To amp up the flavors, we gave an otherwise simple recipe a spicy twist by adding green finger chilis or siling haba to the soup and then crushing it slightly to give the broth its heat. It's a heat that anyone who loves a little spice would welcome in such a satisfying broth.



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