

MUNI



Filipinos are often underdogs.

We come out stronger and work towards a more fulfilling road of success – proving that even negative circumstances can be pivotal in progress, too.

Shared Filipino values guide us.

Despite the stereotypes and limitations Filipinos experience, there are big, impactful shoes that we can fill – if only we are brave enough to do so.

We are proudly Pinoy.

We wave our flag up high no matter where we are in the world. Our innate Filipino-ness is helping us shape our success.

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hello@beige.social

www.beige.social

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muni

[verb]

to think deeply, reflect,
or to ponder

BEIGE. SOCIAL // MARIA FRANCES MARINAY
Editor-In-Chief

ZERRIN STUDIO // SUSANNAH JAFFER
Photography and Creative Direction

BEIGE. SOCIAL // SHAFIQAH ISNAWAN & JO CAO
Videography

TIFFANY RESURRECCION
Transcription and Content

THE FASHION PULPIT // RAYE PADIT
Venue Sponsor

EDITORIAL



Why would a social media agency release a magazine or campaign that's not directly related to the services that they offer?

That's the first question I had in mind when I thought of creating MUNI. Here's the truth: the past months had been a challenge for me personally and as a business owner. As someone who had to relearn to keep living life one challenge after another, handle grief whilst starting a business, and a few other hurdles in the last 10 years, I thought I was strong enough to handle this next wave: healing from a traumatic personal experience while trying to save the business.

Trigger Warning: subject matter contains sensitive, potentially distressing or triggering themes about mental health.

Eight or so months ago, things were happening all at once and it started feeling a little bit too much. I felt alone, defeated, and honestly, hopeless. My mental health crumbled to a point where I felt I no longer wanted to exist. Thankfully I was surrounded by amazing people in my life who became my anchor during the times when I couldn't be one for myself.

As a Filipino, I've always taken pride in our resilience and optimism amidst crises so when I finally re-embraced these qualities, I reminded myself of how truly blessed I am to be a Filipino — allowing me to rise from the ashes time and time again. There's something so special and so unique about our lived experiences especially when it involves starting a life overseas. Our stories are stories of grit and passion, of hard work and dreams.

I just knew that these have to be celebrated. Because somewhere out there, someone else, Filipino or not, might be going through a similar situation than me and all they need is an anchor to keep them steady during gusting winds and big waves.

I hope the stories of these exceptional Filipino entrepreneurs blazing a trail and making an impact would inspire you to keep going and in true Filipino fashion, know that **we are all in this together**.

With love,
Maria

Being a Fil is a s



ipino uperpower.





Christine Amour-Levar

A social entrepreneur, adventurer, and author who founded Women on a Mission and Her Planet Earth, two NGOs that use expeditionary travel to raise funds and support for vulnerable women.

Maria: Thanks for making the time for us today, Christine! Can you share a little bit about you?

Christine: Hi, I'm Christine Amour-Levar. I'm a social entrepreneur, adventurer, and author based in Singapore for many years. I'm the co-founder of Women on a Mission and the founder of Her Planet Earth, two NGOs that use expeditionary travel to raise funds and support for vulnerable women. I'm also the co-founder of Investors for Climate, a community focused on harnessing more capital for climate solutions.

M: How did you find yourself in Singapore?

C: I've had a long love affair with Singapore, and actually the first time I came to Singapore, I was 15 years old and it was to play in a competitive football tournament at one of the international schools. I fell in love with the beauty, efficiency, and the cleanliness of Singapore, and I remember thinking then and there that I'd love to live and work here one day. Fast forward many years, I was able to fulfill that dream.

I moved to Singapore in 2005 for work with Nike, and it was an unforgettable experience. I vividly remember realizing that my early intention to live here had come full circle. My desire to immerse myself in a modern, forward-thinking city drew me in, along with my curiosity

for different cultures and love of living abroad. Prior to Singapore, I had lived in Japan, various parts of Europe, and the U.S., which fueled my passion for new experiences and diverse environments.

M: Did you find any similarities living in Manila and here in Singapore?

C: Yes absolutely! what I love about Singapore is that I feel like a part of the Philippines is here too, I've brought up my four children here and we have a large Filipino community here. I also have many Filipino friends, and so, it's still Asia – it's still Southeast Asia. We're not far from the Philippines, and with the tropical climate and access to my favourite Filipino foods, I truly feel at home.

Of course, there are differences as well. The Philippines has a 110 million population, Singapore is only 5.8 million, so there are many contrasts in terms of the history as well as how the countries run, but in general I'm very comfortable and happy in Asia, having spent most of my life here, including six years in Japan.

M: You came from a corporate background. How did you end up becoming a social entrepreneur?

C: When I arrived here, I was working with Nike and enjoying my life. I felt everything was fine.

I didn't think anything was missing, interestingly enough. However, I had a pivotal moment in my career and I call it my tipping point.

I met the co-founder of my first NGO, Women on a Mission, Valerie Boffy, just before she was about to climb Everest. On the summit of Everest, she held a banner that said "Bearing the flag for women everywhere" in support of a charity called Women for Women International that supports women survivors of war. Her act of courage and defiance deeply touched me.

When she returned to Singapore after that summit, she told me all about this beautiful charity that supports some of the most marginalized women in the world affected by conflict and war and that moved me profoundly. I realized I wanted to use my love of sports and adventure, along with my training in marketing, public relations, and branding at Nike, to make an impact and support women who are less fortunate than me. The realization came from a deep sense of gratitude. At the time, I had just given birth to my fourth child, I was happily remarried for a second time, and I felt incredibly blessed. I knew growing up in the Philippines, that I was also one of the lucky ones - I had a roof over my head, a good education, and a loving home, and I was aware that not everyone in my home country in the Philippines had these opportunities, so I think it was at that moment that I realized this is my calling, my purpose, and I could use my passion to make a difference.

M: I know you're very multicultural and have lived in many countries. What do you think have you taken from your Filipino-ness that brought you along in this journey?

C: I was born and raised in Manila to a Filipina mother and a French and Swiss father. My first 18 years were split between 13 years in Manila and 5 years in France. I discovered my real passion and love for my Filipino roots only when I left the Philippines, which is quite common, and when I was a little bit older. So when I was 18, I moved to Japan for university and did a few weeks home stay in the southern island of Kyushu to work on a potato farm. That's when a lot of people were asking me in Japanese "Where are you from?" "What's the Philippines like?" "What's your country?" and that's when I realized that I was so deeply proud of my Filipino heritage.

It has shaped me in so many ways because it's a culture that is very warm and empathetic and it's all about community in the Philippines. I feel like I've used those qualities in my work as a community builder as well as in social impact.

So those roots really came to the surface when I left and I became an adult. I've tried to carry that with me for many years as I moved from Japan to the United States, when I lived in Latin America I also found common roots with the Latinos because they're also ex-Spanish colonies, so that was really interesting for me to get that connection there as well. And then I moved to Europe again and eventually moved back to Asia.

Although I eventually moved to Singapore, it made me feel closer to my Filipino roots because it is still Asia, Southeast Asia, we have many Filipinos here. In the Philippines, we also have a significant





“Being Filipino shaped me in so many ways because it’s a culture that is very warm and empathetic and it’s all about community in the Philippines. And I feel like I’ve used those qualities in my work as a community builder as well and in social impact.”

population of Filipinos of Chinese descent. My own grandmother who lived to 101 years of age was of Chinese descent. She was Hokkien and so I feel very strongly about our world being a melting pot. I thrive in these situations where I'm dealing with people from multiple cultures because I myself came from 3 distinct cultures – I was brought up in a multicultural, multiracial, and multilingual home. I grew up with 4 languages and picked up a fifth in Japan with Japanese. When I was at Nike in the US and working in Brazil I picked up Portuguese as well, and so the only language I didn't pick-up is Chinese because when you come to Singapore you don't really need to speak Chinese but I told my kids that it is their responsibility to learn Chinese.

M: What do you think is the best thing about the Philippines or being a Filipino?

C: Oh yes, there are so many! First of all, I tell my husband you can't buy happiness but you can marry Filipina, right? So that's one of the first things. We are among the happiest people in the world and that's without a doubt.

I think anybody who has Filipino friends or hangs around with Filipinos feels very uplifted. I feel that way when I land back in the Philippines. Even though things may not be as efficient, I always feel a sense of happiness. Even if the machines at the airport aren't working or something else goes wrong, people are cracking jokes. It's that light-heartedness, so true to Filipino culture, that I'm really grateful for.

When I moved to Japan and I had to learn Japanese from scratch, I remember thinking "I wish I was half Japanese" and that would be easier for me, but then again later on, I appreciated that I'm so happy I'm Filipino because I think that stays with me and that's why, I'm a happier and more of a lively person because of these roots. It's very special, being a Filipina.

I think we are appreciated worldwide, I would say not just for winning the Miss Universe pageant, but because we're actually really friendly and nice so that's pretty unique to our culture. We may not be the most efficient always, that's what Singapore excels at, and it is one of the things that attracted me here, but the Philippines has its own charms and of course the empathy, compassion, and the sense of community is very strong. I could go on forever.

M: It does feel amazing being a Filipino! Did you face any moment where you felt like being Filipino was a disadvantage to you or you were challenged because you are one?

C: That's a great question.

I personally don't feel that I experienced that, but I remember many years ago when you would Google "Filipina" - a lot of things would come up like mail order bride, domestic helper and these kinds of roles. Interestingly enough, a few years ago I was nominated to join a global Filipina women's leadership group called the "Philippine Women's Network" which was started by Filipina immigrants who moved to San Francisco around 20 years ago and wanted to change that narrative. And now in this global group, we have the ex-VP Leni Robredo, the current mayor of Manila, a chef who used to work at the White House in the United States, and the head of marketing for Nestlé - these are women in leadership roles and it's a group that you have to be nominated to join and upon winning the award you have to demonstrate that you're paying it back to younger Filipinas.

So for me, seeing and meeting those women inspired me to do more to give back to not just vulnerable women but of course to women in the Philippines and wherever I can with some of my mentees. Luckily, I have personally never felt disadvantaged, only generally advantaged, to be a Filipina but I'm also of mixed descent, and some people don't even guess that I'm Filipina- even Filipinos get surprised when I start speaking Tagalog they're like, "Oh my god you're Filipina, do you eat rice?" I say, "Yes of course I eat rice!" It's so funny because out of my siblings, I'm the one who looks less Filipina, my sister looks much more Filipina, my brother also. My mom says I'm the one who's the most Filipina at heart that really connects... and honestly between my 3 passports, I think the Philippines is the country that touches my heartstrings the most.



“Trust the process and always align what you do with your values as much as you can.”

M: Is there any Filipino trait or value that you have carried with you ever since the beginning?

C: Bayanihan (community) is a beautiful Filipino value of community, compassion, and hospitality that's truly Filipino. Even though we have to adjust as we travel the world and also adapt to local cultures and norms, I think I've carried that as much as I can in my home. The way that I bring up my children reflects this – I have my Filipina nannies at home, I speak Tagalog with them all day long, we have Filipino food ... so you know those traditions of being hospitable, generous, warm and trying to be part of a community is very strong from the Philippines. I can compare with my European heritage, it's a little bit different in Paris or with my Swiss family. They have other qualities, of course, but it's very hard to compare with the warmth that comes from a Filipina hostess, for example, it's very unique, it's like, your home is my home. It's something that we project when we welcome people into our home.

M: I think everyone that we spoke to said the same thing about Bayanihan (community) even like starting a business, being here for this campaign...it's all about the Bayanihan (community) spirit.

C: It's true. I was like literally on the road in Hawaii when you messaged and I was like “Okay yes! But I was like, what's this about again?” [laughter]

M: Is there anything that you would tell your younger self when you were starting this journey here in Singapore?

C: I think I would tell my younger self to trust the process, always align what you do with your values as much as you can.

Life will present opportunities—whether they be career, friendships, or project collaborations—so take a step back and reflect on whether they align with who you are and your values. It's easy to make mistakes, and I've done that too, where I've withdrawn from accepting collaborations because they didn't sit well with me. That realization comes with experience.

I would also encourage my younger self to consider the impact you want to have in the world because we are all able to have an impact and a positive ripple effect around us. It doesn't mean you have to start a non-profit, or that you have to quit your job. There are so many ways to do it in your family, community, the country where you live. There are many ways to help, inspire, and encourage people so trust in that process.



Raye Padit

Founded The Fashion Pulpit, a circular fashion hub that maximises and prolongs the lifespan of clothing through swapping, education programs, upcycling, and more.

Maria: Raye, can you tell us more about you and what you do?

Raye: I'm Raye, the founder of The Fashion Pulpit, a circular fashion hub. What it means is that we try to maximize and prolong the lifespan of the existing clothes that we have through clothes swapping, thrifting, upcycling, and education.

M: How and why did you move from your hometown in the Philippines to Singapore?

R: My journey begun over 10 years ago. I was fresh graduate and I wasn't really sure of what I wanted and there was a gut feeling in me that I really need to move out. At that time, I felt like I was being too comfortable and if I stayed there, I wouldn't know the kind of life that I will be having. And also in that stage, I wanted to learn "what I'm made of". One of my bestfriends was here in Singapore and that was a big factor to why I chose Singapore. For me, it was not about the country, it was just really moving out and seeing what it could be, and fast forward to today, here we are.

M: What was "that life" that you thought you were going to have if you just stayed back home?

R: I think for me, the way I see it when I was in the Philippines, I was going to get a job and stay there

because I think my mom, or our parents in that generation, would always say to "just get a job", get married or buy a house, and stuff like that. It was really somehow planned and I think there is more to life than having a good job or following the pattern of what life should be and for me, there's something else that I wanted to look for, that I think I may not be able to discover if have I not moved. For me, I would say that's one of the best decisions that I had by far.

M: What did you discover about yourself when you moved to Singapore?

R: There's so many things, where do I begin?! When I moved to Singapore, I didn't know what to expect and I think it was the best decision. Because of that decision and the experiences that I had in Singapore, I managed to figure out what I really wanted to do. If I was in the Philippines, I would be working and not thinking so much of what I really want to do.

Because I was in a different environment, I was really exposed to different things that I thought I would not be exposed to had I not moved out. It was really just constant questioning and discovery. As a 21-year old, I didn't know what I wanted in life, so that exposure gave me the answer

and that led me to where am I now.

M: Were you always into fashion or circularity?

R: Absolutely not, I didn't know. A little over 6 months of moving here, I was working in customer service and for me, I didn't really align with that kind of work. That was where I really questioned myself, "If I have the opportunity to really draw or make the things that I would really want, what is it?" And when I look back to the interests that I have, I've always been a big fan of and was fascinated by the fashion industry. A big influence was my my mom- she's not in the fashion industry but she loved dressing up and for me, that was my influence. No one in my family works in fashion so I don't have a prototype to follow.

But when I moved here, because I'm in a different country, a different environment, I thought that maybe I can start from zero. I asked myself, "What is that interest that could really could make me interested and excited??" and that, for me, was fashion. That's how I started. I was juggling my full-time job and then studying short courses for fashion to learn the basics because my degree was in Psychology.

And then at some point, I was using all my leave to attend all the fashion shows and to volunteer just to understand the business of fashion because I had zero background. Those little decisions really propelled me to where I'm at now. I didn't know about sustainability when I started fashion, I didn't know about circularity, it was because for the love of fashion that frustrated me knowing that the industry that I'm in that is all about positivity and empowerment is actually very one-sided: I'm a consumer who can be empowered and can be positive, but the people who are making our clothes and the environment that we are getting resources from, from are not. It's exactly the opposite.

So with that love, I wanted to do something that could be a solution for that problem. To contextualize, in Singapore, what we have here is overconsumption and textile waste, so what can I do with that problem in the industry? And that's where I've learned about sustainability and circularity. That's why I'm doing the kind of business that I'm doing now.

M: Wow, that's amazing. Your story is the definition of grit. Pursuing something completely new on your own in a foreign country. How different is the Raye now to the 21-year old Raye?

R: Oh my god, it's so different! [laughter] I think generally, Raye is a happy-go-lucky kind of person. Before, I was very extroverted. Now, I'm a bit introverted, because all my focus is in The Fashion Pulpit. I'm obsessed with what I'm doing now which means I may not be able to find a lot of people who has the same interests and time to dedicate to those interests.

Also, the level of maturity that I think I had within those years has really created so much difference. The type of conversation that I enjoy now, the type of people that I hang out with are so different way back when I was just starting. I'm glad that I had that.

M: Is there any Filipino trait or value that you think has carried you through this journey?

R: For me it's "resilience" because coming from a developed country, you need to fight your way every time, regardless of where you're from, it's always a battlefield kind of thing. That carried over when I'm doing this business because there's just a lot of layers that you have to uncover and also learn. I didn't have a business degree, though before I moved, I was doing one semester of MBA, that helped me a bit, but there's just so many things that I have to learn and resilience really helped me to overcome the things that I have experienced while running this business.

M: Do you think there was a point in time in your journey that being Filipino put you into a challenging spot?

R: Oh that's a very interesting question. To be fair, I think in general, I would say I've considered myself a very lucky person and blessed in terms of the people that I've worked with and all the people that I have encountered during my journey. Regardless of their race or economic status, they are very supportive, they would always offer what they can in different forms. My race didn't really affect the relationships that I have. What I've seen is what I'm doing transcends whatever skin colour that you have. It's no longer about that, it's about a bigger problem that we are trying to solve. So regardless of whoever it is who initiated, we are all in this together. I think I got lucky with the cause that



“I asked myself — What is that interest that could really make me interested and excited?

and that, for me, was fashion.”



“Being a Filipino is being resilient... you’ll never know what’s going to be thrown at you, but what you can do is to use those situations to your advantage.”

I’m in and with the people that I have encountered along the way.

M: And what’s so amazing about being a Filipino?

R: There’s a lot of things to be grateful for as a Filipino! The kind of culture that I was raised in, and the kind of family that I was raised in...I felt that all those things really prepared me for the journey to get to where I am now. Before, when you are in that specific situation, you would think like, “Okay, this is just nothing.” But as you go along the way, you will realize that it helped you so much.

M: After reflecting upon your journey so far, what would you have told your younger self when you were starting out?

R: I think there’s two things that I constantly remind myself even up until now. In the beginning, I was just so fired up and sometimes very impatient because of the passion for the movement and the passion to see it grow right away. Seeing little progress used to make me feel anxious and stressed out.

Looking back, I can tell myself, “Chill out, kalma lang (just stay calm)”, because it will happen as long as you’re doing something, and it’s a process. So trust the process, I would say. Regardless, as long as you’re very clear in what you want to happen, sure, there are going to be a lot of detours, there are going to be a lot of challenges, but at the end of the day, if you’re working and being authentic, I think you will get what you deserve.

M: Being a Filipino is..

R: For me, being a Filipino is being resilient, because in life, you’ll never know what’s going to be thrown at you, but what you can do is to use those situations to your advantage. It may be hard at that very moment because obviously, no one wants to be in that position, but know that it’s just part of the process. There was one thing that a friend of mine told me: Regardless of how much success you achieve, you will still have to overcome different challenges– it won’t guarantee you success in the next challenge. But what it would do is give you the grace to know that you’ve been there, the grace that at some point it will end, and I think that is the gift of being a Filipino, because you have been in different situations. It’s hard, it may be harder than before, but you know that at some point it will end and you will rise victorious. Period!

Madelene Ortega

Founder of TheOneHourProject, a volunteer organisation that promotes ad-hoc, skilled and digital volunteering – alongside TheOneHourProject for Business, which is a social enterprise that scales corporate social impact.

Maria Frances: Hey Madz, tell us more about TheOneHourProject.

Madelene: Hi I'm Madz. I'm the founder of TheOneHourProject. It's a volunteer organization that promotes ad-hoc, skilled, and digital volunteering. I'm also the director of TheOneHourProject for Business. It's a social enterprise that is scaling corporate social impact.

MF: How did TheOneHourProject begin and what's the inspiration behind it?

M: TheOneHourProject started as a passion project 3 years ago when I got involved [in] a lot of volunteering activities and I realized that there were a lot of people that want to give back but they don't have the time. I created TheOneHourProject to allow people, even if you only have as little as one hour, to give back. I also want to encourage people who are digital practitioners to use their skills for good and help a meaningful cause, a non-profit, or a community initiative.

It's something that I personally fund, but there is a limitation to what I can do. I want to bring impact storytelling to the world of non-profits and community building because if the two industries merge, there will be more community support for the advocacies that are changing the world.

MF: Are you running TheOneHourProject full-time?

M: I'm doing this 100%. I'm dividing my time to continue the impact of the volunteer organization but at the same time, building the social enterprise. At the moment, we're focusing on 3 areas of impact: sustainability, mental health and wellbeing, and diversity and inclusion. I'm running both the volunteering and social enterprise at the same time.

When I talk about the volunteer organization, it's really talking to an individual to give back and offer their skills and their time. When I talk about the social enterprise, it's encouraging corporations to be a force for good and as a collective, do something that will benefit the society.

MF: What kind of volunteering do they do and how do they get on board with you?

M: To be part of the network you simply sign up for the digital superheroes program.

It's dedicated to people from the creative industry, content, and digital advertising industry. They get to choose their superpower and then, they select the advocacy that they want to support.

MF: When did you move to Singapore and why?

M: I moved to Singapore 19 years ago so I've been overstaying [laughter] in this beautiful city. I moved to Singapore because I wanted to explore opportunities outside of the Philippines. I wanted to broaden the horizon. It wasn't my initial plan. I wanted to get into bigger markets of advertising so I was in Singapore for a while then I moved to China and now, I'm back in Singapore.

Being here made me realise that I needed to be out of the country to be more independent and to be braver in what I want to do.

MF: Do you think being a Filipino influenced you to brave new worlds and cultures?

M: I definitely think being raised in the Philippines has affected the way I approach anything that I do. There's a saying that goes, "Kung may gusto may paraan." (If there's a will there's a way.) In everything that I do, I try to find the best way to make things happen. That's the Filipino spirit: you try to be creative and inventive. You become scrappy sometimes because that's what you do to survive in the Philippines. It teaches you resilience and creativity, and I'm thankful for that upbringing because without that, I wouldn't be this creative, inventive, or resilient.



“The spirit of community and doing good for the benefit of others really drove me to do what I’m doing.”



MF: I love that! It's so true. We have a unique perspective when it comes to life experiences. Things are not always handed on the silver platter...

M: You have to work hard for it [laughter]

MF: How did being a Filipino translate to you being an entrepreneur?

M: I always tell this to people I meet, especially my Filipino volunteers: giving back is so innate to the Filipino culture. Bayanihan (community) is one thing that you remember first. The spirit of community and doing good for the benefit of others really drove me to do what I'm doing. I told myself, "I'm so grateful for my life. How can I give back to the people who need it the most?" That's probably one thing that got me here.

MF: What's so amazing about being Filipino?

M: The best thing about being Filipino is our sense of humor. We know how to work hard but at the same time, we know how to have fun and we stay positive at all times. That's one thing that's unique about us.

MF: Any not-so-pleasant Filipino characteristics that you've seen?

M: We doubt ourselves a lot. And sometimes, we're not so proud that we're from the Philippines. I don't know if it's the colonial mentality, that we're not good to be at the front, that we always need to be followers. That's probably one thing that I don't fully understand why. And sometimes, I see that in myself. I hate myself in moments where I doubt myself.

MF: But do you think it's related to how our society raise us to be humble?

M: Yeah! That's actually my next point. We are taught to be humble, not to speak up, and just follow the rules, follow our parents. That has a negative effect because you don't want to disturb peace, you don't want to be the first one to speak up, and that is sometimes seen as, "You don't have the confidence to do what you can do." Maybe that's why I feel, sometimes, I doubt myself because of my upbringing, of thinking, "Don't speak up. You don't want to rock the boat. Be humble." Not speaking up is actually good but outside of the Philippines, not speaking up means not being confident in your voice. It can mean that you're not confident of what you can bring to the table.

MF: How did you find that confidence to speak up for yourself overseas while still embracing that humility that we were taught to have?

M: You know where I find the courage? If I truly believe in something, I feel that I owe it to that advocacy. If I'm talking about a good idea, I owe it to that good idea to be heard. That's where I find the confidence in speaking up. I also like sharing my voice and my point of view.

MF: After mo magmuni muni ng iyong journey so far (after reflecting on your journey so far), what would you tell yourself when you were just starting out?

M: I would tell myself to be proud that you actually started the movement. You've started TheOneHourProject. 3 years ago, there were a lot of doubts and I would say that I should feel proud that I've announced that I'm doing it. And I've done it! I would probably tell myself to keep going because I'm doing something that is actually making a difference.

MF: Last question! For you, being a Filipino is...

M: Being a Filipino is being hopeful that you, your little acts of kindness, and your little acts of creativity can make a difference.



Being Filipino



is being authentic.

Joanna Blanding

A wife, mom, entrepreneur, and author whose life mission is to promote outrageous generosity and financial literacy - especially among Filipinos - through her organisations Giving is Social, The Collective Asia, and The Smart Concierge.

Maria: Hey Joanna! Why don't you tell us a little bit about you?

Joanna: I'm Joanna Blanding--a wife, mom, author, and entrepreneur on a mission to help leaders create wealth and build legacy.

I define "wealth" as having an abundance of time, health, and experiences with our loved ones. And, of course, being able to attain the financial resources to achieve all that.

When I say "legacy," I mean channelling those resources into building something that lasts through intentional, regular, and transformational giving - which I call "outrageous generosity."

Outrageous generosity is not the same as charity work, though there's nothing wrong with the latter.

It's outrageous because it's not based on abundance or surplus - like when you feel you've earned enough to finally give - but on making generosity an active part of your lifestyle.

To give you a more tangible example, it's when you've pre-decided to give away a percentage of what you're earning, month on month, whether you've earned just enough or more than you thought you would.

It sounds incredibly challenging, but I've found it possible, doable, and life-transforming for those who have done it, my family included.

Since applying and witnessing the invaluable benefits of an outrageously generous lifestyle, I've created ways to impart that to others. My husband and I, sharing the same mission, have been teaching our kids about it. We've also applied it to our work by starting and building businesses built on this lifestyle.

My first business, Giving is Social, partners

with high-impact groups that advocate for justice, children, youth's education, and social entrepreneurship. The Collective Asia helps businesses grow profits and build a legacy through expert outsourced teams & systems. Lastly, The Smart Concierge supports executives and individuals in creating wealth and building their legacies through multi-skilled virtual assistants.

M: Let's backtrack, where and when did you start working towards your mission?

J: Moving to Singapore was pivotal to working towards my mission, but its beginnings traced back to when I was still in my country of origin, the Philippines.

I had three major influences: my father, who was in civil service; the university I attended that valued social responsibility, community work, and giving back; and when I became a Christian, which taught me about worshipping God through loving others.

I was doing very well in the Philippines before I moved to Singapore. I was single, content, and surrounded by family and a great network. I got into volunteer work and eventually became the president of a known non-profit group there. Then, suddenly, an opportunity to work in Singapore opened, and I took it - along with my love and desire to give back.

When I got to Singapore, I realised the surplus of opportunities in Singapore to give back, particularly among the expat communities. Being part of that community, I found an abundance of culture, a common desire to give back, and strong leadership skills--and all just waiting to be activated towards generosity. That was the genesis of creating my first business, Giving is Social.

Through Giving is Social, a non-profit at that time, I plugged in these extremely talented expatriates into a community that connected them





“And then I realized, it’s not just about giving one time, this has to be in the form of something more sustainable, more long-term, more intentional.”

to high-impact, non-profit groups.

At first, the goal was to raise awareness and funds for these non-profits. But, over time, I realised that lasting transformation wouldn't come out of one-time giving but rather a more sustainable, long-term, and intentional kind of giving.

I've written that in my book, "The Giving Back Guidebook: Your Roadmap to Life-transforming Generosity", and I hope to constantly speak about it. That's my life mission here on Earth.

What I learned from those first years of running Giving is Social birthed the framework behind outrageous generosity, which asked oneself a two-pronged question: "What would my giving be like? What would that giving be for others?"

I wanted to teach this framework to others like me in Singapore who had the opportunity to create wealth and build their legacy while they were still living. So, I put all my learnings, principles, and frameworks behind the idea of outrageous generosity in a book called "The Giving Back Guidebook: Your Roadmap to Life-transforming Generosity."

To this day, I am determined to share about this game-changing lifestyle whenever I can, as this fuels my life's mission.

M: I'm part of expat Facebook groups and sometimes I see posts talking about how some of the Filipino helpers encounter issues when it comes to money or managing their finances. There are some expats trying to help Filipino helpers become more financially literate. I wonder what's your perspective on that being raised in the Philippines – what do you think is our mindset when it comes to money?

J: That's a good question and a valid observation regarding Filipinos. What you just pointed out was also what I've witnessed growing up in and working in the Philippines. It's disheartening to see that very few Filipinos understand, let alone apply financial literacy.

Financial literacy is a life skill not taught in schools nor supported in Philippine culture – at least during my time. The basic principles of financial literacy, such as building our wealth as early as possible and saving up for retirement, are not innate nor applied by most Filipinos.

Today, more key opinion leaders, non-profit groups, and even educational institutions are looking to build more tools and resources in that specific area of knowledge than in my time. I'm grateful for their work.

After living in Singapore for almost two decades and seeing the fruits of being more financially literate and disciplined, I strongly feel that it is now part of the responsibility of those who can get opportunities outside to share that knowledge about wealth-building and what that looks like to our fellow Filipinos. This responsibility is further backed up by my faith and convictions that express this supernatural quality about giving, wherein when you do it with the right heart, it comes back to you tenfold. I've seen it work over and over again. And that's why I also create opportunities to impart to my team, particularly those who are Filipino, about financial literacy.

M: Where do you get that push, that motivation, to keep giving and keep educating people about your mission in life?

J: My faith is my primary motivation to keep giving and educating people about outrageous generosity. If you look into the scriptures, they talk a lot about loving others. Loving others, apart from its relational aspect, involves giving them our time, money, and resources.

Being married to my husband, Michael, has also inspired me to keep practising it. He's a Christian, too, who has embodied generosity in his life. We believe in giving 10% of what we earn to the church or whoever helps us in our faith.

But Michael takes it a step further. He gives more than 10% because he knows that God blesses you based on what you give. So, even if Michael hopes to get a raise, he will give more than 10% of his earnings in advance through tithing and benevolence, even before getting the promotion.

It doesn't seem too logical from a financial perspective, but this is how we've lived out our faith since we believe this world is both rational and supernatural. Other people define faith differently, but this would be my definition: you don't see it but take action nonetheless because you are hopeful and faithful in what you believe in.

On a side note, it's also important to note that outrageous giving doesn't mean neglecting your needs and primary responsibilities. My father has been instrumental in teaching me that. Grateful as I am for his life, he was very generous to the point that he lost things in life. Through his example, I learned how to manage outrageous giving without sacrificing those God had called you to steward such as your family.

M: That's amazing because I think it's a given that Filipinos have strong beliefs – religious or spiritual.

J: One of the outstanding traits of being Filipino is our firm beliefs based on our religious background and cultural influences. While our manifestation and expressions of faith will vary, I think that our culture naturally believes that there's something more out there, which is why, at the heart of Filipinos, it's also natural for us to give even beyond what we can afford, which, if used well, is very admirable.

M: What would you say is great about being a Filipino?

J: The most valuable traits of being Filipino are our resilience, hard work, and natural predisposition to optimism. We're generally considered happy people compared to other cultures.

I thought about why we seemed to come off happier than non-Filipinos, and it's because of the realities we have all faced back home in the Philippines.

Being a Filipino living in the Philippines exposes you to many challenges that are not of your own doing, such as natural disasters, poverty, economic crises, and political crises, to name a few. And they happen so often that you must learn how to get over it since there is no point in sulking, living in frustration, disappointment, and desperation. So we, as a people, have learned to still find the good out of life despite all of that.

It's an outstanding trait to have, especially when you go out of the Philippines. In fact, it's the first thing other nationalities notice about you, and they even joke that, "Oh, she's just different, you know!" [laughter]

M: Is there anything not-so-amazing about being Filipino at least especially being overseas?

J: We come from a culture of hiya, or having a low estimation of ourselves. It's so prevalent in our country and even more prevalent when we go abroad. I've seen it a lot, especially in the workplace.

For example, a Filipino would rarely ask for a raise outright. I've asked many of my friends about this, and the common reasons would be that we should wait, be told what to do, or think that we do not yet deserve a raise. While some know our value, it doesn't



“We’re presented with so many crises that are not our own creation and we learn how to be good at living life in spite of all of that.”



come out in how we communicate to our higher-ups.

I currently employ 10 Filipino talents from the Philippines who work full-time for my company, six part-timers, and a bigger pool of creative talents. I've noticed that it's a default to call each other "Ma'am" or "Sir." While it can be seen as a courteous gesture, it's not a default thing done by non-Filipinos. Many honorifics are at play when we address someone we think is "higher" than us, which can be tied back to being colonised centuries ago and seeing ourselves as inferior to other countries.

Another manifestation of that is also in how Filipinos do business. When a Filipino goes into

business, they start with incredibly low prices. One reason for this prevalent business practice is a false perception that "the cost of living in the Philippines is low, therefore, we should charge low." I visit the Philippines often to see my relatives, and inflation has exponentially increased since I last lived here, yet people still keep thinking differently.

Another reason contributing to this business practice is the belief that we need something valuable to offer to justify a high price. This is also faulty thinking since Filipinos have so much value and skills to offer.

An additional trait we could work on as Filipinos is our bargaining culture. We love asking for

discounts. But if we were to lean more toward our supportive community spirit of bayanihan, we would avoid bargaining with fellow Filipino businesses. We would pay other companies the actual value of their work, which would help their business thrive even more.

Modifying this bargaining culture would create an economy of equitable buying and selling. Combine that with possessing a better estimation of the value you can provide others, which I mentioned earlier; you'll have more money to go around the economy, more people's lives being transformed through better pay, and more capital to improve the very products that transform more lives. It's a multiplier effect.

My company has tested it and succeeded. We've had to come out of that shell and decide to charge our clients our value's worth. We've begun competitively pricing ourselves the same way our Singaporean counterparts would price their creative services.

By doing so, my businesses' profits have not only grown in the last few years, but I've also managed to boost my team's morale with more attractive pay and closed more contracts with our dream customers who would happily pay for the excellence we deliver.

It's a big dream to give back and uplift the lives of more of my countrymen back home, but a possible one that starts through these mindset and culture shifts.

M: Any Filipino traits or traditions that you've carried through in your journey so far?

J: If I were to name certain Filipino traits, practices, and traditions that I have kept with me even after leaving the Philippines, the first thing that comes to mind would be my parenting style. I find myself very Filipino in the way I parent. [laughter] I even hear my mom's voice when disciplining my kids. [more laughter]

Another distinctively Filipino practice I still regularly do is to take home complimentary stuff from hotels like other Filipinos. I attribute this trait to wanting to take something home, like a souvenir, to remind you of a memory or experience. In my homeland, we call the things we bring home *pasalubong*.

In addition to taking home *pasalubong*, I go out of my way to showcase Filipino products, such as Filipino artisan clothing, bags, and jewellery, whenever I attend networking events. I believe that our products are meant to be exported to other nations, so I incorporate Philippine-made products into my networking and business.

Lastly, like other Filipinos, I have this natural antenna and knack for spotting other Filipinos in the room or in wherever country I go. From there, you go from strangers to suddenly communicating as if you're long-time friends. That's one thing I absolutely love about our culture.

M: Is there anything that you wish you could tell your younger self before you moved to Singapore and pursued your passion?

J: If there was one thing I'd tell my younger self today, it would be not to take myself too seriously. I placed such high standards on myself and worried too much about the future when I was younger.

This propensity is true for type A personalities, and many Filipinos have that, especially if you're given an opportunity outside the Philippines and want to pursue big dreams.

While this was valid to some extent, it's also essential for you to enjoy the journey you're on. I'm grateful to have found more balance in life today. After going through my share of crises, I've learned how to filter out stressful yet unnecessary worries.



Chella Pagadora

A full-time student and founder of resort wear brand Rêve de Chella. At a young age, she has uplifted Filipino artisans by working with them to create swimwear and bags in stunning eco-friendly materials.

Maria: Let's start with introducing yourself and what you do.

Chella: Hi, I'm Chella, I'm a 21-year old full-time student and also the founder of the resort wear brand called Rêve de Chella.

M: I know that you grew up here, but could you tell me more about how you moved to Singapore?

C: My Singapore journey started when I was 10 and that was when my entire family moved here. I was exposed to a very diverse community, a very international group of people. And I feel that's one of the main reasons why I'm so inspired to start something based on my culture. I always felt like every individual I met had something different to offer—their culture, background, and tradition.

That's why I was inspired to start something that proudly represents me as a Filipina, to share my origins and also celebrate those around me by connecting with their culture.

M: How big of a change was it coming here at an age like that?

C: As a 10-year-old who moved to an unfamiliar place, I had to learn an entirely new language because I was speaking Tagalog 80% of the time. So when I moved here, I had to adapt

immediately, I had to learn how life was here. It was uncomfortable but as a kid, it was easier for me to adapt because everyone was still friendlier.

I'm not saying that adult life is different – but as a kid, everyone just tends to be friendlier, more curious, and more accepting. So I think that it helped me a lot as well.

I still have the Filipino in me because I spent my childhood years in the Philippines. I grew up in the bayanihan (community) culture, whereby everyone in the neighbourhood knows each other.

I'm so thankful for that because I feel like that's why I am also who I am today. I make sure that everyone in the room feels included. It doesn't matter whether we're in the same industry or friend group or have the same views on life. I just want to make sure that everyone feels warm, embraced, and seen.

M: Do you think or notice anything in particular about yourself that you can identify is Singaporean?

C: Oh my, that's hard. I believe that I'm still very Filipino at heart and I'm not embarrassed by that. I do think that I'm more used to the Singaporean lifestyle though, especially the convenience of it.

But at the depths of my heart, oh my god, this sounds so emotional, my culture is still based in social harmony, in familial values. I make sure to put my family first, I make sure there's still bayanihan (community) everywhere I go even though Singapore is a pretty individualistic country. I try my best to have a touch of Filipino-ness in it by adapting whatever I learned in the Philippines and bringing it here and sharing it with the Singaporean people.

M: Would you say that spending 10 years of your life in the Philippines or being raised by a Filipino family affected or influenced how you see running your own business right now, especially at such a young age?

C: As an individual, it definitely influenced me. Everything in life and all the choices that I make today, it all comes down to the bayanihan (community) culture, my belief in social harmony. For me, if you're near each other or are in the same neighbourhood, there's pagkukusa (initiative) or initiative to build a community there. To share love to one another. To build something that you will look forward to waking up to every day instead of simply going about your lives, going to work. In that way, as an individual, that's how it influenced me.

As a business owner, Rêve de Chella is all about sharing my culture. The print itself is literally baybayin, the Philippine alphabet. Our bag collection is 100% made by Filipinos and is made from banig (traditional handwoven mat), tikog grass, and it incorporates traditional Filipino weaving techniques. In the olden times, they made their floor mats and sleeping mats with banig. This time, we made it into a bag. It's 100% made by Filipinos from Samar and Bicol. I'm really proud of that because ultimately, I started this brand knowing that this is my platform to share Filipino talents globally, especially because I grew up in a very privileged environment where I can share my culture and bring forth Filipino talents, Filipino artisans, globally.

I still have a pretty traditional family so it wasn't that easy for me to say, "Hi, Mom and Dad, I wanna start a business." Haha! But, as much as they're traditional they're also very open and supportive. Honestly, that's one of my biggest blessings in life because the reason why I'm here today and the reason why I have so much courage, bravery, and faith is probably because I grew up with their support.

This all really started when I was young. I always told them I wanna do something with my kikay (feminine) part, my kikayness (femininity). And I'm really into social advocacy, culture, and fashion. I combined everything together, and then I was like, "Ma, Dad, this is something I wanna do." And they said, "It's not gonna be easy, it's not gonna be a smooth-sailing journey, but we support you." And I'm really thankful for that.





“I started this brand knowing that this is my platform to share Filipino talents globally, especially because I grew up in a very privileged environment where I can share my culture and bring forth Filipino talents, Filipino artisans, globally.”

M: Aww, it's always so nice to have supportive parents!

C: Yeah, it really helps.

M: What's amazing about being Filipino?

C: Oh my gosh my answers are all the same. What's amazing about being Filipina is the bayanihan (community) culture. Bayanihan culture directly translates to social harmony, basically, nobody gets left behind, and nobody gets forgotten.

It's like, if you're in a neighbourhood, when you see someone hungry, you're willing to share your bread with them. If you're seeing somebody who's probably in deep sorrow or sadness, you're always willing to give that comforting hug. That's what I feel is the best thing about being Filipino.

You never feel lonely and you never feel alone. That's so important especially in adulting life whereby everyone just tends to go on their own 9-5 way and tends to be more on a 'kept' side.

M: How about any not-so-amazing experiences being Filipino?

C: This is not a personal challenge that I only face. I also hear a lot about it from fellow Filipino friends and family. It's the concept of "utang na loob" (sense of obligation). Especially growing up abroad, we still hear some comments here and there that I'm not so fond of. Basically, "utang na loob" directly translates to eternal debt. I personally don't really like this because if I'm willing to do you a favour, it's out of goodwill and I'm not really expecting anything in return, be it tangible or not. But then again, this mindset is still very much prominent in the Filipino culture today which hopefully more people, more Gen Z's, and more millennials start to break that habit or practice.

M: Which Filipino value, trait, or tradition do you think you've carried with you in your journey, especially now with Rêve de Chella?

C: There are two main traits: number one, of course, is Bayanihan (community), and number two is "Nasa Diyos ang awa, nasa tao ang gawa." (God gives mercy to those who do work and put in the effort.)

Ultimately, it's all up to us as individuals to put in the effort to take on those challenges and take the risks to receive more opportunities in life. And I believe it's really up to divine assistance, whether you believe in God or not, or the universe, to have faith that you're being guided, that a higher power is watching over you. All you need to do is put in the effort, put in the work, and you're going to have what you're meant to have in the end.

M: What's one thing you'd think that you would tell yourself when you were just starting?

C: What I would tell myself when I first started is literally what I would tell myself right now, and I'm still trying to embrace that mindset – to trust and surrender, and believe that whatever's meant to happen or whatever that's meant to be given to you will be given to you. If something doesn't go my way or the way I envisioned it to be, it just means that there's something better planned for me and I'm prepared for that right now.

M: What does being a Filipina mean to you?

C: Being Filipina is to be, okay, it's gonna sound really cliché, but being Filipina to me is being authentic in my everyday life and to just proudly showcase our culture and what we have.

Being Filipino is



being resilient.



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