



Philippine American Chamber of Commerce of Arizona (PACCA)

NEWSLETTER

MAY 2026 EDITION

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**ROOTED IN COMMUNITY.
 RISING TOGETHER.**

PACCA's strength comes from deep community roots: culture, service, and shared history. While our collective vision lifts businesses, leaders, and future generations forward.

In 2026, we honor where we come from as we grow together into what's next.

MISSION

WE ARE COMMITTED TO ASSISTING FILIPINO-AMERICAN ENTREPRENEURS AND PROFESSIONALS BY PROVIDING TIMELY AND INFORMATIVE RESOURCES, PROMOTING AND FOSTERING BUSINESS RELATIONSHIPS, AND MAKING A POSITIVE IMPACT AMONG OUR MEMBERS AND THE BROADER BUSINESS COMMUNITY, BOTH LOCALLY AND GLOBALLY

VISION

TO BE THE PREMIER RESOURCE FOR FILIPINO-AMERICAN ENTREPRENEURS, CREATING A THRIVING COMMUNITY THAT DRIVES INNOVATION, GROWTH, AND IMPACT IN THE LOCAL AND GLOBAL BUSINESS LANDSCAPE.

Philippine American Chamber of Commerce of Arizona (PACCA)

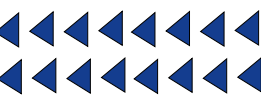


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MESSAGE FROM THE PRESIDENT EMERITUS & STATE PRESIDENT



MESSAGE FROM THE PRESIDENT EMERITUS

Looking back at the journey of PACCA, I continue to feel a deep sense of gratitude for how far we've come as a community. What started with a shared purpose has grown into something meaningful. Built by people who genuinely care about uplifting one another.

In a time where business and markets are constantly shifting, it's easy to get caught up in uncertainty. But what gives me confidence is knowing that PACCA has always been grounded in something stronger than trends, our people, our relationships, and our commitment to support each other.

As we grow, it's important to remember that progress doesn't happen in isolation. It happens when we share knowledge, open doors for one another, and continue building spaces where everyone has the opportunity to succeed.

This month also reminds us of the importance of honoring history and recognizing the contributions of our broader community. Representation and inclusion are not just ideas; they are values that shape the future we are building together.

To everyone who continues to support PACCA in big and small ways, thank you. Your presence and participation are what keep this organization alive and moving forward.

With appreciation,
Edward Lago



MESSAGE FROM THE 2026 PACCA STATE PRESIDENT

May is a powerful reminder of what we can accomplish when we stay connected as a community. Even as we navigate a changing business landscape, one thing remains constant, our ability to support, uplift, and grow together.

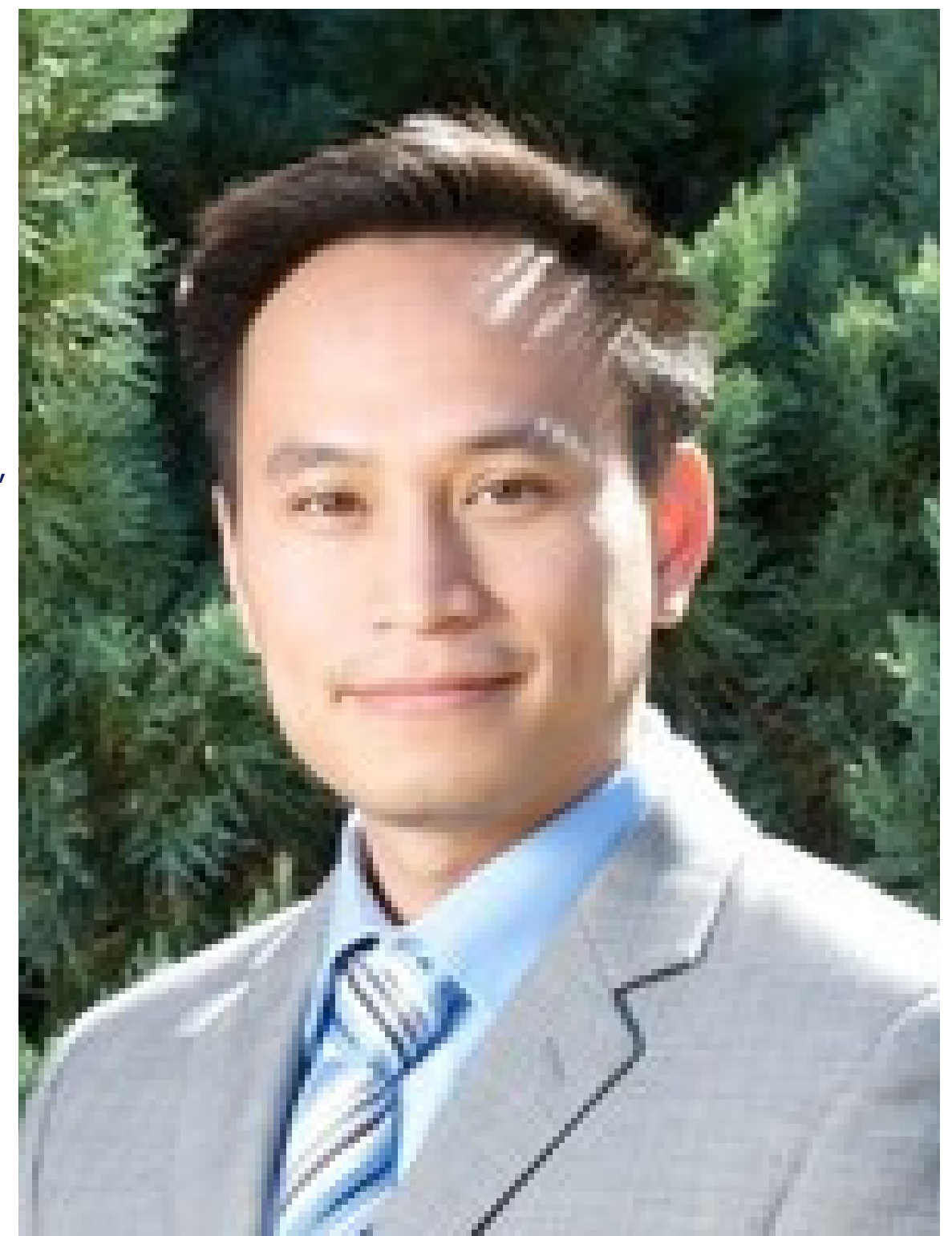
With ongoing global shifts impacting markets, it's easy to feel uncertain. But within PACCA, I see opportunity. Opportunity to collaborate, to share knowledge, and to help each other move forward with confidence. That's the strength of this organization.

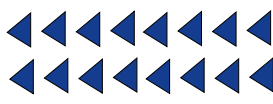
This month, I'm especially proud of how we continue to show up. From Fiesta sa Nasyon to our Women Empowerment Community Event, we are creating meaningful spaces where culture, leadership, and community come together. These are the moments that strengthen relationships and open doors.

As we recognize AAPI History Month, we also reflect on the importance of visibility and leadership in business. Our voices, our stories, and our contributions matter and through PACCA, we continue to create impact that extends beyond our community.

Thank you for being part of this journey. Your involvement is what drives PACCA forward, and I look forward to all that we will continue to build together.

With gratitude ,
Atty. Luan Mai





MESSAGE FROM THE EDITOR-IN-CHIEF

As we step into May, we find ourselves at a powerful intersection of progress, culture, and opportunity. This month’s issue reflects not only the evolving business landscape, but also the strength of our community and the importance of representation.

In business, global shifts from TSMC’s strategic moves to ongoing geopolitical tensions remind us how interconnected markets are. While change can bring uncertainty, it also creates opportunity for those who stay informed and ready to adapt.

Closer to home, our community continues to thrive. Events like Fiesta sa Nasyon and our Women Empowerment Community Event highlight the power of connection. Bringing together culture, leadership, and support for one another. When we show up, we build more than community, we build momentum.

We also spotlight practical resources this month, including how to access grants, so more businesses can take advantage of opportunities available to them.

As we celebrate AAPI History Month, we’re reminded that representation in business matters. When we are seen, heard, and included, we create space for others to rise alongside us.

Thank you for being part of PACCA. Let’s continue to stay connected, empowered, and moving forward together.

With gratitude,
Kristine Bartolome



MESSAGE FROM THE MANAGING EDITOR

If there’s one thing I’ve learned through business, leadership, and life, it’s this:
The right story, told at the right time, can change everything.

It can open a door. It can shift perspective. It can remind someone that they’re not alone in the journey. And that’s exactly how I see this newsletter. Not just as a publication but as a platform for impact. When I said yes to stepping into the role of Managing Editor for PACCA, it wasn’t just about writing or editing. It was about purpose. It was about creating a space where our community can be seen, heard, and remembered. Because behind every PACCA member is something powerful:
A risk that was taken.
A sacrifice that was made.
A dream that refused to stay small.
And those are the stories worth telling.

As an entrepreneur, an educator, and someone who deeply believes in building people, not just businesses, I’ve seen how easy it is to keep moving without ever pausing to recognize how far we’ve come. This newsletter is our pause, our spotlight, and our reminder.

My vision is to make this more than just pages you scroll through. I want this to be the place where:
You see yourself in someone else’s story.
You feel inspired to take your next step.
You realize that growth isn’t something you do alone.
Because our *community* changes the game.

So as you read each issue, I hope you don’t just consume the content. I hope you connect with it. And even more than that, I hope you find the courage to share your own story when the time comes. Because your story might be the one someone else is waiting for...
And I’m honored to help tell it.

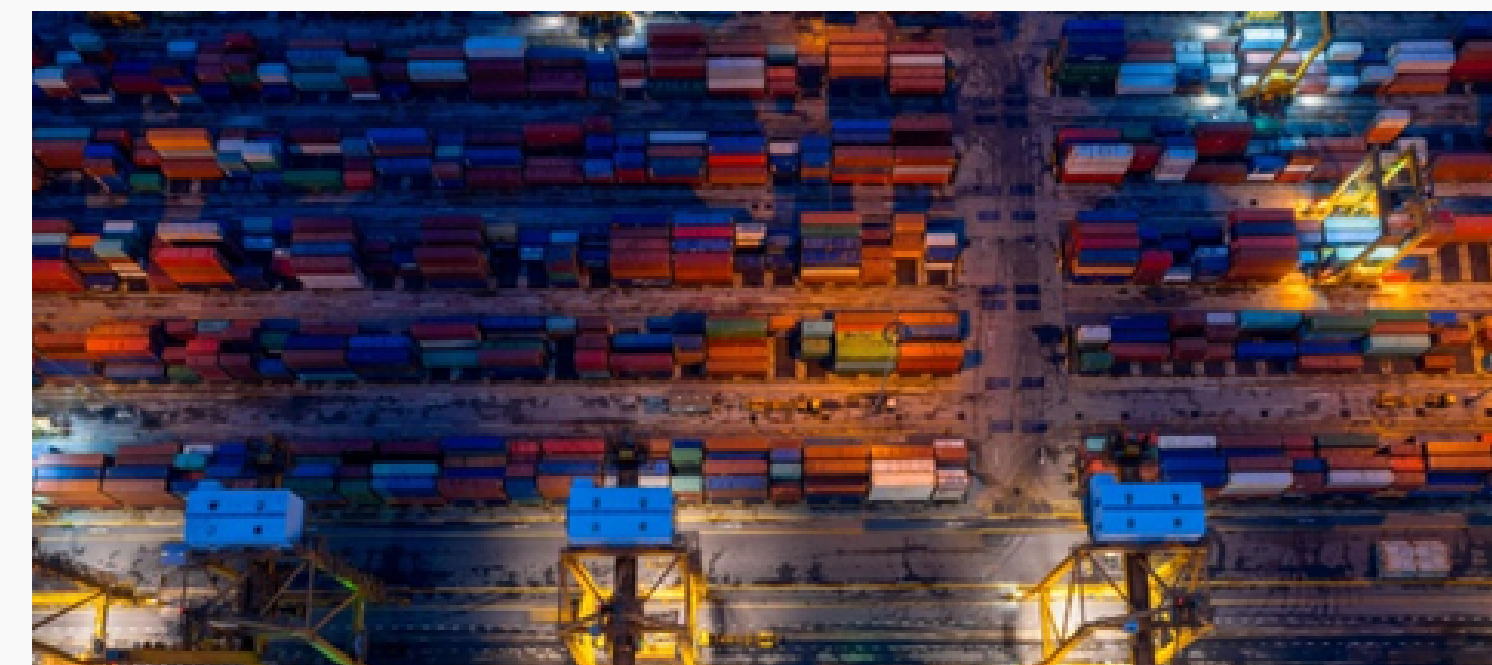
With gratitude,
Richelle Caubang





Global Tensions, Local Impact: What U.S.–China Talks Mean for Filipino-American Businesses in Arizona

In May 2026, high-level discussions between Donald Trump and Xi Jinping captured global attention. While headlines focused on diplomacy and geopolitics, the real question for PACCA members is: **How does this affect our businesses here in Arizona and across Filipino-American communities?**



1. No Major Deal—Why That Matters to Small Businesses

The talks signaled cooperation, but no major policy breakthroughs were announced.

For small and mid-sized businesses, this means:

- Tariffs and trade restrictions may remain unpredictable
- Import/export costs could fluctuate without warning
- Pricing strategies must stay flexible

PACCA Insight:

If your business relies on imported goods (retail, e-commerce, construction materials), build pricing buffers and maintain multiple supplier options.

2. Supply Chain Reality: Still Fragile

One of the biggest risks remains global supply chains—especially with ongoing tensions tied to Taiwan.

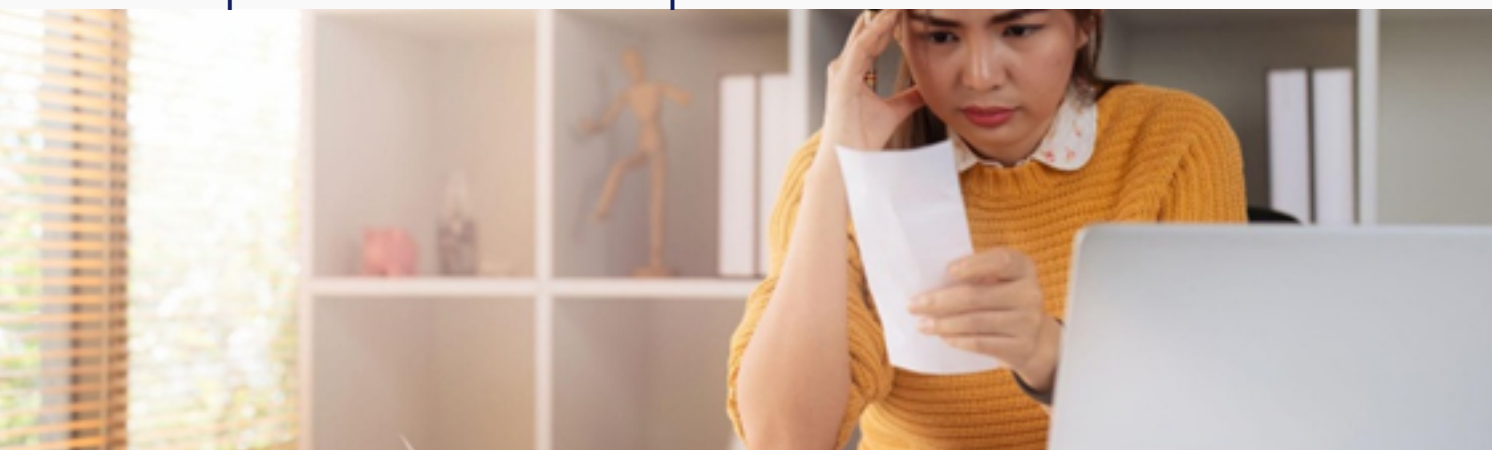
Why this matters locally:

- Many products used in restaurants, healthcare, and retail originate from Asia
- Technology (POS systems, devices, inventory tools) depends on semiconductors
- Delays = higher costs + slower service

PACCA Insight:

Arizona businesses should consider:

- Local or U.S.-based suppliers where possible
- Bulk ordering for essential inventory
- Backup vendors for critical products



3. Opportunities in Energy & Trade

There were signals that China may increase purchases of U.S. energy and agricultural products.

For our community, this creates indirect opportunities:

- Growth in logistics, trucking, and warehousing
- Increased demand in support services and small vendors
- Potential job and contract opportunities in expanding sectors

PACCA Insight:

Entrepreneurs should explore partnerships or contracts in:

- Distribution
- Food supply chains
- Business services supporting larger industries

4. Inflation & Cost of Living: Still a Factor

Even beyond U.S.–China relations, businesses are navigating:

- Rising operational costs (rent, utilities, wages)
- Higher interest rates affecting loans and expansion
- Consumer spending becoming more cautious

PACCA Insight:

Now is the time to:

- Strengthen financial literacy and cash flow management
- Reassess pricing models
- Focus on customer retention over rapid expansion

5. Strategic Moves for Filipino-American Entrepreneurs

Here's how PACCA members can stay ahead:

- *Build Resilient Systems*
- *Create contingency plans for supply, staffing, and pricing*
- *Strengthen Community Networks*
- *Leverage PACCA relationships for referrals, partnerships, and shared resources*
- *Stay Informed, Not Reactive*
- *Global news impacts local business—stay updated, but act strategically*
- *Invest in Financial Education*
- *Understanding lending, credit, and cash flow is critical in uncertain times*

Final Takeaway

The U.S.-China talks remind us that global decisions ripple down to local businesses.

For Filipino-American entrepreneurs in Arizona:

Success in 2026 isn't just about growth, it's about adaptability, awareness, and community support.

By staying informed and connected through PACCA, our businesses can not only navigate uncertainty, but find opportunity within it.



Strategic Shift in the Chip Industry: What TSMC's Move Means for Your Business

In May 2026, Taiwan Semiconductor Manufacturing Company (TSMC), the world's largest contract chip manufacturer, announced plans to sell up to 152 million shares in Vanguard International Semiconductor (VIS). This transaction valued at approximately \$850 million will reduce TSMC's ownership stake from about 27% to 19%.

While this may appear to be a routine financial move, it reflects a larger strategic shift happening across the global technology and semiconductor industry.

1. A Strategic Refocus on Core Growth

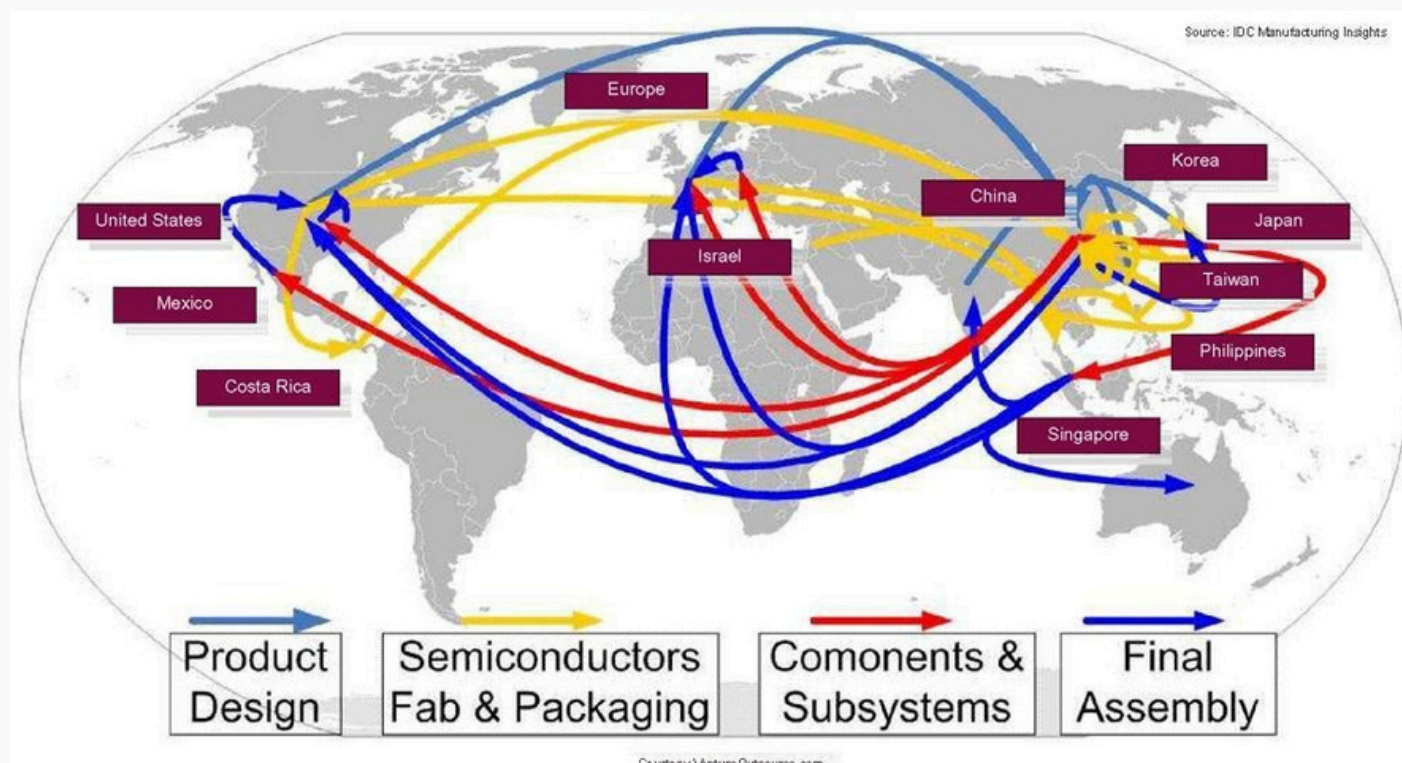
TSMC emphasized that the share sale is part of its plan to focus resources on its core business operations, particularly advanced chip manufacturing.

Key implications:

- Prioritizing high-performance and AI-driven chips
- Moving away from less strategic or legacy segments
- Reallocating capital to fuel innovation and expansion

PACCA Insight:

The future of business is increasingly tied to technology infrastructure especially AI and advanced computing.



4. Why This Matters to Arizona & PACCA Members

Arizona is becoming a major hub for semiconductor manufacturing and TSMC is a key player in that growth.

Local impact includes:

- Increased demand for construction, logistics, and support services
- More opportunities for small business vendors and contractors
- Growth in housing, retail, and service industries near tech hubs

PACCA Insight:

Filipino-American entrepreneurs can position themselves in:

- ✓ Business services (cleaning, staffing, logistics)
- ✓ Food & hospitality near tech campuses
- ✓ Real estate and property management
- ✓ Professional services (finance, IT, consulting)



2. Not a Breakup, Partnership Still Strong

Despite reducing its stake, TSMC confirmed that its strategic relationship with VIS remains intact, including:

- Technology licensing (e.g., gallium nitride)
- Production collaboration (interposer manufacturing)

What this means:

- This is not a withdrawal, but a restructuring
- Collaboration continues while financial exposure is reduced

PACCA Insight:

Smart companies don't just grow; they refocus and optimize partnerships to stay competitive.

3. Bigger Trend: The Semiconductor Boom (and Risk)

The semiconductor industry is experiencing explosive growth driven by artificial intelligence, but with caution signs emerging.

- Chip sector growth is fueling a large portion of market gains
- AI demand is accelerating investment in advanced chips
- Some analysts warn the sector may be overextended or due for a pause

PACCA Insight:

This is a cycle, not a straight line. Growth creates opportunity, but also volatility.

5. What Business Owners Should Do Now

✓ Follow the Money

Watch where large companies are investing. This signals future demand

✓ Embrace Technology

AI and automation are becoming essential tools, not optional

✓ Stay Flexible

Industries are shifting quickly. Adaptability is your competitive edge

✓ Think Long-Term

Strategic repositioning (like TSMC's move) is about future growth, not short-term gains

Final Takeaway

TSMC's decision is more than a stock transaction, it's a signal of transformation in the global economy: From traditional manufacturing to high-value, AI-driven innovation.

For PACCA members, this reinforces a powerful message:

Stay informed. Stay adaptable. Stay positioned for where the future is going, not where it's been.



How to Access Business Grants

For many small businesses, especially startups and minority-owned companies—grants can be a powerful way to access funding without taking on debt. Unlike loans, grants do not need to be repaid, making them an excellent resource for growth, expansion, and innovation.

If you've ever wondered how to find and apply for business grants, here's a simple guide to help you get started.

What Are Business Grants?

Business grants are funds provided by government agencies, private organizations, or corporations to support businesses. These are often awarded based on specific criteria such as:

- Industry (e.g., technology, agriculture)
- Ownership (minority-owned, women-owned, veteran-owned)
- Location (local or state-based programs)
- Purpose (expansion, hiring, innovation)



Where to Find Business Grants

Here are some trusted platforms where you can search for available grants:

- **Grants.gov** <https://www.grants.gov> The largest database of federal grants. Ideal for businesses involved in research, innovation, or community projects.
- **SBA (Small Business Administration)** <https://www.sba.gov> While the SBA doesn't give many direct grants, it provides access to programs, resources, and partner organizations that do.
- **Hello Alice** <https://www.helloalice.com> A popular platform offering grants, especially for minority and small business owners.
- **Local & State Programs (Arizona)** <https://www.azcommerce.com> Arizona Commerce Authority offers funding programs, grants, and incentives for local businesses.
- **Minority Business Development Agency (MBDA)** <https://www.mbda.gov> Focused on supporting minority-owned businesses with funding opportunities and resources.

Pro Tips for Success

- Apply to multiple grants (increase your chances)
- Highlight your story especially if you're a minority-owned business
- Show measurable impact (revenue growth, job creation, community benefit)
- Stay consistent. many successful applicants don't win on their first try

Step-by-Step: How to Apply for a Business Grant

1. Identify the Right Grant

Not all grants are a fit for every business. Focus on those aligned with:

- Your business type
- Your goals (expansion, hiring, equipment, etc.)
- Eligibility requirements

👉 Tip: Don't apply to everything—apply strategically.

2. Prepare Your Documents

Most grant applications require:

- Business plan
- Financial statements
- Tax documents
- EIN and registration details

Having these ready speeds up the process.

3. Write a Strong Application

This is where many businesses fall short. Be clear and specific:

- What does your business do?
- How will the grant be used?
- What impact will it create?

👉 Focus on outcomes—growth, jobs, community impact.

4. Follow Instructions Carefully

Each grant has its own rules. Missing one requirement can disqualify your application.

- Double-check deadlines
- Submit all required documents
- Follow formatting guidelines

5. Apply Early and Follow Up

Grants are competitive and often limited. Submit early and track your application if possible.

Final Thought

Grants are not just about funding, they're about opportunity. With the right preparation and persistence, your business can access resources that fuel long-term growth.



Fiesta sa Nayon: Fiesta, Fellowship, and Filipino Pride

Fiesta sa Nayon, hosted by the Phoenix Rainbow Lions Club at Mesa Pioneer Park, was one of those events that truly felt like home no matter how far away from the Philippines you may be.



Throughout the day, guests were treated to a beautiful showcase of Filipino culture. Traditional performances brought energy and nostalgia, while music filled the park with rhythm and joy. Booths offering classic Filipino food became natural gathering points, places where conversations flowed just as easily as the sharing of meals. Games and activities added a playful spirit, especially for the younger generation, many of whom were experiencing elements of a traditional barrio fiesta in a hands-on, memorable way.

And that might have been one of the most meaningful parts of the day seeing culture passed forward. There was something powerful about watching children and young adults participate, learn, and connect with traditions that carry so much history. Events like this don't just preserve culture; they breathe life into it for the next generation.

But Fiesta sa Nayon wasn't only about celebration, it was also about purpose.

A strong thread throughout the event was service. Proceeds from the celebration will directly support an upcoming medical mission in Rizal, Philippines. That connection between joy and giving back is something deeply rooted in Filipino values celebrating together while also extending care to those in need, even across oceans. It's a reminder that community doesn't stop at geography; it continues wherever there is compassion and willingness to help.

There was also a quiet but powerful sense of gratitude throughout the day. For the organizers, volunteers, performers, and everyone who contributed time and energy to bring the event to life. Special appreciation goes to Richelle B. Miller, the PRLC leadership team, and all the individuals behind the scenes who made the celebration possible. Events like this don't happen without heart, coordination, and a shared belief in what community can do when it comes together.

By the end of the day, what lingered wasn't just the performances or the food or the festivities, it was the feeling of connection.

The reminder that culture is not something we only remember; it's something we actively live, share, and pass on.

Fiesta sa Nayon was, at its core, a celebration of identity and belonging. A space where Filipino pride wasn't just displayed it was felt, shared, and strengthened.

And in that way, it became more than a fiesta. It became a promise that no matter where life takes us, we can always find our way back to community, culture, and each other.



PACCA Business Mixer Recap: Know Your Numbers

Tax & Accounting Essentials for Business Owners | May 7

PACCA's May 7 Business Mixer brought together an inspiring group of entrepreneurs, professionals, and community leaders for an evening that was both educational and genuinely engaging. Centered on the theme **"Know Your Numbers,"** the event created a welcoming space where learning and connection went hand in hand.

The highlight of the evening was a thoughtfully led panel discussion featuring:

- **Brandon Le, CPA**
- **David Le, David Le Founder Le Financial, Certified Tax Strategies, MSCTA**
- **Simon Agus, Business and Tax Consultant, SLA Accounting and Taxes LLC**



Each panelist brought a wealth of knowledge and a practical, approachable perspective. The conversation focused on helping business owners better understand their financials not just as numbers on a page, but as essential tools for making informed and confident decisions.

What made the session especially meaningful was its clarity and relevance. Complex topics such as tax planning, cash flow management, and business structuring were broken down into actionable insights that attendees could readily apply. The discussion encouraged a shift in mindset, from reactive financial management to a more proactive, strategic approach.

Key Takeaways from the Evening

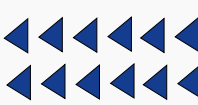
- Understanding your numbers is essential to business growth.
- Financial awareness allows business owners to make informed, timely decisions.
- Proactive tax planning creates opportunity.
- Staying organized throughout the year can lead to greater savings and fewer surprises.
- The right business structure matters.
- Strategic structuring can significantly impact both tax efficiency and long-term scalability.
- Cash flow management is critical.
- Maintaining healthy cash flow ensures stability and supports day-to-day operations.
- Trusted advisors make a difference.
- Working with knowledgeable professionals provides guidance, clarity, and peace of mind.



Beyond the panel, the evening reflected PACCA's commitment to fostering meaningful connections. Attendees had the opportunity to engage in thoughtful conversations, exchange ideas, and build relationships that extend beyond the event itself.

The May 7 Business Mixer was a strong reminder that success in business is not just about hard work, it is also about understanding, strategy, and community. PACCA remains dedicated to creating spaces where these elements come together to support and empower our members.

We look forward to continuing this momentum in the months ahead.



AAPI History Month: Why Representation Matters in Business



Representation is more than visibility. It’s about being seen and being understood. It’s about having a seat at the table and having the voice to speak once you’re there.

This AAPI History Month, we celebrate not only the rich cultures and histories that make up the Asian American and Pacific Islander community, but also the growing impact of AAPI leaders in business, entrepreneurship, and innovation.

Because representation in business doesn’t just matter—it changes everything.

From Presence to Power

For many AAPI professionals and entrepreneurs, the journey into business spaces hasn’t always been easy. There have been moments of being overlooked. Moments of being underestimated. Moments of feeling like you had to work twice as hard just to be seen as equal.

But despite those challenges, AAPI leaders have continued to rise powerfully. Today, AAPI-owned businesses are among the fastest-growing sectors in the country. From small local startups to global enterprises, AAPI entrepreneurs are not just participating in the economy. They are shaping it. And with every success story, representation grows stronger.

Why Representation Truly Matters

Representation is not just about numbers. It’s about impact. When AAPI individuals are visible in business:

- It breaks stereotypes that limit how others perceive us
- It inspires the next generation to believe that leadership is possible
- It brings diverse perspectives that drive innovation and better decision-making
- It creates opportunities for collaboration, mentorship, and community growth

Representation shifts the narrative from “Can we?” to “We already are.”

The Power of Cultural Identity in Business

What makes AAPI representation even more powerful is the depth of culture behind it. Values like Resilience, Family-first mindset, Discipline and Education, and Bayanihan (community support) are not just cultural traits.

They are business strengths. These values shape how we lead teams, serve customers, build partnerships, and navigate challenges. They allow AAPI entrepreneurs to build businesses that are not only profitable but purposeful.

Why This Matters for Our Community

Organizations like PACCA play a vital role in strengthening AAPI representation in business because representation doesn’t grow in isolation—it grows in community.

When we:

- Support each other’s businesses
- Share resources and knowledge
- Highlight each other’s stories
- Open doors for one another

—we create a ripple effect that extends far beyond individual success. We create a network of empowerment.

Moving Forward: From Representation to Legacy

Representation is the beginning but legacy is the goal. *It’s not just about being the only one in the room. It’s about making sure you’re not the last. It’s about building something that outlives you— Something that creates opportunities for others to rise, lead, and thrive.*

So this AAPI History Month, let this be more than a celebration.

Let it be a call to action: To show up boldly. To lead with purpose. To support one another intentionally.

Because every business you build, every story you share, and every door you open is part of a legacy that future generations will thank you for.



A Celebration of Resilience, Community, and the Unstoppable Power of Women

The City of Chandler's Diversity, Equity & Inclusion Department once again created a meaningful and unforgettable experience with the 2026 Women's Empowerment Luncheon. This inspiring event brought together incredible women leaders, entrepreneurs, changemakers, professionals, and community advocates from many different backgrounds and cultures, all united by one powerful purpose: empowering one another.

Women's EMPOWERMENT — LUNCHEON — CHANDLER | ARIZONA



From the moment guests entered the room, the atmosphere was filled with positivity, encouragement, resilience, and hope. The event featured powerful speakers, inspiring stories, and women who defied the odds and turned adversity into inspiration. Their journeys reminded us that no matter where we come from, resilience, faith, barriers, and transforming challenges into testimonies of determination, and community support can help us become empowered and unstoppable.



Special recognition goes to Chandler Vice Mayor Christine Ellis, whose visionary and servant leadership has helped create and grow this important initiative. What began years ago as the "First Ladies Luncheon" has evolved into a citywide movement that continues to uplift and empower women throughout Chandler every year. Her dedication to supporting women and building stronger communities continues to leave a lasting impact on countless lives. Events like this are especially valuable for organizations such as PACCA (Philippine American Chamber of Commerce of Arizona), because they create opportunities for women and community leaders to connect beyond business. They allow people from different ethnicities, cultures, industries, and life experiences to come together, build relationships, and learn from one another.

In today's world, connections and community matter more than ever. Empowerment events help remind women that they are not alone in their struggles, dreams, or journeys. Hearing stories of resilience from others often gives strength and encouragement to someone who may be facing their own challenges silently. These gatherings create safe spaces where collaboration replaces competition, where mentorship is encouraged, and where diverse voices are celebrated.

For many attendees, the luncheon was more than just an event — it was a reminder that strong communities are built when women support women. It demonstrated how leadership, compassion, diversity, and unity can inspire future generations to rise with confidence and purpose.

The City of Chandler continues to lead by example by investing in programs and events that promote inclusion, leadership, and empowerment for all. The 2026 Women's Empowerment Luncheon was not only a celebration of women's achievements, but also a celebration of resilience, culture, community, and the unstoppable power of coming together.





Philippine American Chamber of Commerce of Arizona (PACCA)

NEWSLETTER

APRIL 2026 EDITION

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FINAL THOUGHTS

As we close out this March edition, we are reminded that the strength of our community lies in our shared commitment to growth, collaboration, and service. Each story, event, and milestone featured this month reflects the vibrant spirit of PACCA—a community built on connection and driven by purpose.

From empowering entrepreneurs to celebrating culture and supporting one another through meaningful initiatives, PACCA continues to serve as a bridge for opportunity and impact. For over three decades, the organization has remained dedicated to fostering relationships, supporting businesses, and uplifting the Filipino-American community in Arizona and beyond.

As we look ahead to the coming months, we are excited for what's to come—especially our upcoming Ceremonial Turnover & Induction of Officers and New Members, where we will celebrate leadership, welcome new members, and continue building a stronger future together.

Let us carry forward the spirit of bayanihan—working together, supporting one another, and creating opportunities not just for ourselves, but for the generations to come.

Thank you for being part of PACCA. Together, we grow stronger.

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SHARE YOUR STORY WITH PACCA

Every PACCA story begins with people — our entrepreneurs, families, leaders, and community builders. The moments we share, the businesses we grow, and the culture we carry forward are what truly connect us.

We invite you to submit an article, share a personal story, or highlight a business, initiative, or meaningful moment that reflects the heart of our Filipino-American community.

From milestones and community impact to cultural celebrations and quiet wins worth celebrating, your story helps shape who we are and where we're going.



Send your submission to:

kristine@ourcommunitymortgage.com

LET'S CONTINUE BUILDING THE PACCA STORY — TOGETHER.

Philippine American Chamber of Commerce of Arizona (PACCA)



Stay Connected with Us!
 Follow PACCA on social media for the latest updates, events, and community highlights — and visit our website for exclusive resources and news.

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