

Life

A Semi-Annual Newsletter of ECLOF Philippines
July-December 2018

ECLOF STAFF YEAR-END GATHERING 2018



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ECLOF responds to victims of Typhoon Ompong

The strong rain and raging flashfloods brought by Typhoon Ompong (international name: Typhoon Mangkhut) last September 2018 left North and Central Luzon a devastating sum of casualties. Not wasting time, ECLOF Philippines prepared 400 relief packages of grocery items and went to the badly-beaten Cordilleras despite it being fresh from nature's rage.

ECLOF HO team arrived at Baguio City on September 19 and together with Baguio Unit Office staffs, they quickly distributed the relief packages. The team was then divided into two groups – the first went to the well known "Strawberry Farm" in La Trinidad, Benguet and met with clients and farmers whose crops were drowned by the flood. The upsetting look of the farm was then covered up by the warm and grateful smiles of the people, as if seeing friends they haven't seen for a while. Meanwhile, the second group went up to Guitley, Ambiong which road was barely passable. Client-farmers offered the group welcoming smiles and

shared their experience on braving through the storm. The next day, the team went ahead to Atok, Benguet to deliver relief packages to affected clients there.

Similarly, ECLOF Marikina Branch staff provided relief packages to clients who were affected by flood due to Habagat early on and then by Typhoon Ompong. These clients are from Malanday, Tumana, Tanong, Sto. Niño, Calumpang, and Industrial Valley. Living in prone to flooding areas is really a challenge especially for those people who cannot afford a decent livable residence. Perhaps, in the not-so-near future, there will be less casualties during typhoons and floods.

In the meantime, ECLOF can facilitate relief operations, providing little comfort and support to its clients affected by calamities. Banking on the Filipino's resilience and indomitable spirit, there is no difficulty we Filipinos could not surpass.



Relief in Benguet



Relief in Marikina



ECLOF Philippines participates Quezon City Trade Show and Exhibit 2018



ECLOF NCR Area participated in the Quezon City Trade Show and Exhibit 2018 organized by the local government of Quezon City last October 15-26, 2018. The activity aimed to provide a venue for entrepreneurs in the city to market their products. Different partners such as financial institutions that supports these entrepreneurs were also present to showcase their products and services.

For its booth, ECLOF Philippines displayed and marketed the products of its clients to showcase its areas of operations. These products are strawberry jam, wines and coffee from Baguio; shawl made by a client in La Union; Turmeric tea manufactured by a client in Palawan; bags and shoes made in Marikina; t-shirts and bed sheets made in Cainta; bags and food items made by clients in QC; and salted egg and tomatoes harvested by clients in Laguna. It was a way of ECLOF to support its clients by providing an opportunity to market their products and generate income. ECLOF Philippines Employees Credit Cooperative (EPECC) gave its support through investing in the booth rental.



ECLOF Philippines represented by the Corp Plan and Communications Department attended the planning-workshop entitled, "One in Preparedness: A Disaster Preparedness Workshop for Metro Manila" last November 5-6, 2018 at the National Council of Churches in the Philippines, Quezon City. The activity was organized by the National Council of Churches in the Philippines and aims to raise awareness on the basic preparedness activities as well as establish the coordination mechanism of NCCP member churches in the National Capital Region in preparation for "The Big One".

ECLOF Philippines is an associate member of NCCP. The activity added learning to ECLOF as it establishes a Disaster Risk Reduction Management Program that would benefit both staff and clients.

ECLOF Client Service Loan (CSL) - Privilege Loan for Loyal Clients

Before the year ends, ECLOF released the CSL-Privilege Loan as an incentive to clients who are loyal to the organization for at least 5 years and with good credit history. Qualified clients could avail 2% or 2.25% per month interest rate, depending on their loan term, instead of the regular 3% interest rate per month. ECLOF was able to deliver this loan through the support of the Pondo sa Pagbabago at Pag-asenso (P3) program of the government. The program aims to provide affordable

micro-financing program to microentrepreneurs that comprise around 90% of registered enterprises in the country; similar to ECLOF's microfinance thrust.

Pilot implementation for this loan was planned from November to December 2018 but includes September and October releases. Now, ECLOF is pleased to announce that it is extending the CSL-Privilege Loan from January to March 2019.

Laguna Branch Mass Wedding

Last December 14, 2018, ten (10) couples were bonded as one during the mass wedding organized by ECLOF Laguna Branch. Nothing can stop the power of love indeed as it rained before and on the wedding day itself.

All couples, along with their witnesses, sat through the ceremony with a hopeful look on their faces. They exchanged their vows and promises to each other. Some shed tears while others showed their biggest smiles; a few even laughed it off to shake the nervousness. Everyone was touched to witness the ceremony. ECLOF gave each



couple bibles courtesy of the Philippine Bible Society to help them in their marriage and family life.

After the ceremony, ECLOF prepared a reception and short program to celebrate. It was all good and fun throughout. Laguna Branch staff danced with a pair of couple. Also, there were the usual ceremonies of cake slicing, couples toast and bouquet and garter game.

The day was overwhelmingly full of love. It was raining throughout; but the ceremony ended with the sun coming out. As the rain can be seen as a shower of blessing while the sun shows the light, both were indeed a blessing to the newly-wed couples.



Annual Review and Planning

Last November 14-16, 2018, EP conducted its annual performance review and operational planning at the Eugenio Lopez Center in Antipolo City, Rizal. During the 3-day meeting, the leaders reviewed the 5-year Strategic Plan and 2018 Operational Plan and Budget.

They also participated in a workshop to assess the organization's strength, weakness, opportunity and threat (SWOT) as well as their areas in terms of market intelligence and intellicare; that is, how ECLOF care for its clients. Then, the leaders discussed strategies, target and budget for 2019.



NCR Area Client's Day: The Best ang Pasko kasama ang ECLOF!

The day was bright and sunny! After a long time of planning, ECLOF client's day dedicated for NCR Area's selected and loyal clients happened on November 22, 2018 at Brgy. Parang Multipurpose Hall in Marikina City.

The activity began with an inspiring praise and worship led by NCR Area's praise and worship team. It was followed by the welcome remarks by the ECLOF Philippines Executive Director Ms. Rosemarie Castro which was centered on love as the holiday season is just around the corner. With her warm words setting up the day, the activity continued with the first highlight of the day - the Finance for Micro-entrepreneurs training. The training was taught by ECLOF Finance Manager Ms. Marites N. Ngabit and she imparted practical principles and easy-to-use financial tools that would

help clients grow their business.

In the afternoon, everyone enjoyed the Christmas party prepared by ECLOF. There was the recognition of clients with good performance per branch. Then of course what is a Christmas party without gifts? Clients and their kids happily participated in the games and some brought home raffle prizes courtesy of Country Bankers Insurance Corporation. ECLOF also distributed bibles from the Philippine Bible Society. ECLOF staff prepared an intermission number to entertain the clients.

Needless to say, everyone had fun, with some clients taking home with them raffle prizes, and from the training, important lessons to help them grow their business. For us in ECLOF, we are more than happy to give support and encouragement to our valued clients.

Operations Feature:

Tirso C. Lucero III, Program Supervisor – Brooke's Point

"There's a right time for everything". This is what Tirso believes starting when he decided to join ECLOF. He made it through the application process and became a part of the organization in March 2013.

Tirso started as a Program Officer of Rizal Unit Office. He focused on his performance

by delivering what's expected of him in order to sustain the needs of his family. But after several months, he found himself realizing that this job is dear to him and that working with ECLOF is a good way of achieving both his personal and career goals. And from being recognized as one of the top performing POs, he made sure to be consistent in his attitude and performance when he was promoted as the Program Supervisor of Brooke's Point Unit Office in October 2015.

Taking a step higher means seeing more challenges affront as Brooke's Point was considered as one of the least performing Unit Office. Despite all the struggles which almost made him give up, he kept a steadfast resolve and

determination to raise Brooke's Point Unit Office as one of the best performing Unit. With his strong leadership, he and his team made it! Brooke's Point Unit Office was able to break away from its poor operational performance in 2016 to turnaround and sustaining success in 2018.

Tirso is a very responsible and dependable leader, with a good skill on reading his staff's behavior. His dedication and brilliance became the guide of Brooke's Point Unit Office's gradual transformation and sustaining success up to this day. He is humble but brave; simple but with a strong passion. The genuine concern he shows to everyone – staff, clients, partners, led him to be respected and appreciated. No doubt, good intention will yield nothing but prosperity.

"There's a right time for everything."



SUMMARY OF TOP PERFORMANCE BY BRANCH as of December 31, 2018 (audited)

PORTFOLIO		DISBURSEMENT		NET INCOME		CLIENTS		PAST DUE	
1. Quezon	- 24.9M	1. Quezon	- 55.2M	1. Quezon	- 4.8M	1. PPC	- 2,380	1. Rizal	- 106,822 (1%)
2. PPC	- 22.6M	2. PPC	- 53.6M	2. Brooke's	- 3.7M	2. Marikina	- 2,244	2. Brooke's	- 262,921 (1%)
3. Brooke's	- 21.3M	3. Marikina	- 51.4M	3. Rizal	- 2.6M	3. Laguna	- 2,122	3. Quezon	- 436,717 (2%)
4. Laguna	- 20.7M	4. Infanta-Tanay	- 50.1M	4. Infanta-Tanay	- 2.1M	4. Infanta-Tanay	- 2,038	4. Narra	- 532,708 (3%)
5. Baguio-Atok	- 20.5M	5. Laguna	- 47.8M	5. Narra	- 2.0M	5. Cainta	- 1,577	5. Infanta-Tanay	- 1.2M (6%)
PAR		30 DAYS PAR		ON TARGET		MIX COMPLIANCE		LEADERSHIP	
1. Rizal	- 118,490 (1%)	1. Rizal	- 7,500	1. Quezon		1. Cainta	- 100E	1. Brooke's	
2. Brooke's	- 338,620 (2%)	2. Quezon	- 19,652	2. Brooke's		2. Quezon	- 10E / 90A	2. Quezon/Rizal/Narra	
3. Quezon	- 462,787 (2%)	3. Cainta	- 71,460	3. Rizal		3. Infanta-Tanay	- 40 / 60	3. Baguio-Atok	
4. Narra	- 576,880 (3%)	4. Brooke's	- 87,394	4. Infanta Tanay				4. Laguna	
5. Infanta-Tanay	- 1.4M (8%)	5. Narra	- 117,506					5. Cainta	

OPERATIONS PERFORMANCE SUMMARY

as of December 2018 (audited)

Branch	Unit Office	Portfolio	Loan Disbursement	Net Income/(Loss)	ACTIVE CLIENT	TOTAL CLIENT	PAR	Rate
Cainta	Cainta 1	5,905,909.73	17,106,000.00	632,622.05	870	1,042	912,196.73	15%
	Cainta 2	5,688,280.68	17,110,000.00	1,030,325.06	707	849	293,862.68	5%
	Cainta	11,594,190.41	34,216,000.00	1,662,947.10	1,577	1,891	1,206,059.41	10%
Marikina	Marikina 1	6,197,807.94	16,805,000.00	(116,705.75)	793	1,007	1,624,267.94	26%
	Marikina 2	11,593,791.23	34,583,000.00	1,405,716.16	1,451	1,712	2,221,085.23	19%
	Marikina	17,791,599.17	51,388,000.00	1,289,010.41	2,244	2,719	3,845,353.17	22%
Quezon City	Quezon City 1	3,300,506.98	11,921,000.00	(1,318,083.58)	490	572	896,446.98	27%
	Quezon City 2	4,469,243.18	11,700,000.00		504	614	1,662,942.18	37%
	Quezon City	7,769,750.16	23,621,000.00	(1,318,083.58)	994	1,186	2,559,389.16	33%
Subtotal-Area 1		37,155,539.74	109,225,000.00	1,633,873.93	4,815	5,796	7,610,801.74	20%
Laguna	Sta Cruz	10,119,207.52	24,594,000.00	(45,106.87)	993	1,424	2,115,289.52	21%
	Calauan	10,583,574.22	23,211,000.00	(165,840.29)	1,129	1,354	1,719,875.45	16%
	Laguna	20,702,781.74	47,805,000.00	(210,947.16)	2,122	2,778	3,835,164.97	19%
IFA-TNY	Infanta	10,781,674.92	31,404,000.00	1,414,348.10	1,099	1,397	600,422.92	6%
	Tanay	7,789,540.92	18,716,000.00	673,227.56	939	1,451	827,994.92	11%
	IFA-TNY	18,571,215.84	50,120,000.00	2,087,575.66	2,038	2,848	1,428,417.84	8%
Subtotal-Area 2		39,273,997.58	97,925,000.00	1,876,628.50	4,160	5,626	5,263,582.81	13%
SOUTH LUZON		76,429,537.32	207,150,000.00	3,510,502.43	8,975	11,422	12,874,384.55	17%
North Palawan	PPC- URBAN	11,348,448.95	28,856,500.00	697,264.78	1,577	2,377	2,027,826.42	18%
	PPC- RURAL	11,300,758.00	24,713,000.00	(297,349.42)	803	888	394,581.00	3%
	Narra	17,108,869.56	42,569,000.00	2,020,149.23	1,175	1,443	576,879.56	3%
	Taytay/El Nido	16,075,413.22	34,432,000.00	994,274.83	1,386	1,716	1,355,623.22	8%
Subtotal-Area 1		55,833,489.73	130,570,500.00	3,414,339.42	4,941	6,424	4,354,910.20	8%
South Palawan	Quezon	24,868,941.49	55,222,000.00	4,788,989.20	1,472	1,843	462,787.48	2%
	Rizal	18,051,482.47	40,729,000.00	2,618,387.82	1,007	1,226	118,490.47	1%
	Brooke's Point	21,344,770.49	46,780,000.00	3,663,901.83	1,244	1,606	338,620.49	2%
Subtotal-Area 2		64,265,194.45	142,731,000.00	11,071,278.86	3,723	4,675	919,898.44	1%
PALAWAN		120,098,684.18	273,301,500.00	14,485,618.28	8,664	11,099	5,274,808.64	4%
La Union	LU1	4,662,421.97	10,735,000.00	(1,664,260.73)	384	804	1,845,835.97	40%
	LU2	4,479,338.03	9,012,000.00	(2,799,696.54)	397	553	2,074,244.03	46%
	La Union	9,141,760.00	19,747,000.00	(4,463,957.27)	781	1,357	3,920,080.00	43%
Baguio-Atok	Baguio	12,841,407.76	24,356,000.00	(134,274.05)	835	1,244	1,349,787.26	11%
	Atok	7,613,132.88	15,264,000.00	302,739.12	364	666	293,458.07	4%
	Baguio-Atok	20,454,540.64	39,620,000.00	168,465.07	1,199	1,910	1,643,245.33	8%
Subtotal-Area 1		29,596,300.64	59,367,000.00	(4,295,492.20)	1,980	3,267	5,563,325.33	19%
Abatan	Buguias 1	3,960,453.20	10,118,000.00	525,382.76	239	447	500,665.20	13%
	Buguias 2	8,227,144.71	15,433,000.00	895,453.25	374	903	2,279,146.38	28%
	Abatan	12,187,597.91	25,551,000.00	1,420,836.01	613	1,350	2,779,811.58	23%
Nueva Vizcaya	Nueva Vizcaya	12,168,988.72	23,270,000.00	(488,348.62)	912	1,249	2,371,681.72	19%
Subtotal-Area 2		24,356,586.63	48,821,000.00	932,487.39	1,525	2,599	5,151,493.30	21%
NORTH LUZON		53,952,887.27	108,188,000.00	(3,363,004.81)	3,505	5,866	10,714,818.63	20%
HO	Head Office Support			(3,924,593.29)	-	-		
GRAND TOTAL BEFORE INSTI/SME		250,481,108.77	588,639,500.00	10,708,522.61	21,144	28,387	28,864,011.82	12%
HO	SME/INSTI			-	31	64	7,100,739.58	65%
GRAND TOTAL - BEFORE GRANT		261,487,370.52	588,639,500.00	10,708,522.61	21,175	28,451	35,964,751.40	14%

TOP 5 UNITS

1. Quezon
2. Brooke's Point
3. Rizal
4. Narra
5. Infanta

TOP 5 BRANCHES

1. Quezon/Rizal
2. Brooke's Point /PPC
3. Infanta-Tanay
4. Narra
5. Laguna

TOP 3 AREAS

1. South Palawan
2. North Palawan
3. Calabarzon

SOCIAL PERFORMANCE REPORT DECEMBER 2018

YEAR OF FOUNDATION	1995	LEGAL FORM	MICROFINANCE NGO
NUMBER OF CLIENTS	31,411	LOAN PORTFOLIO	285,771,886.72
NUMBER OF BRANCHES	10 (24 Unit Offices)	NUMBER OF STAFF	247
OPERATIONAL SELF-SUFFICIENCY	111%		

INDICATOR	DATA POINT	COMMENT	
WHO DO WE REACH & EXCLUDE	WOMEN	19,843	
	MEN	4,292	
	AGRI CLIENTS	82%	ECLOF Philippines serves predominantly women and rural communities.
	GROUP LOAN CLIENTS	39%	
	URBAN PEOPLE	31,284	ECLOF's work can have an exponential effect on the families and communities it serves. The average household size in the Philippines is 4.4.
	RURAL PEOPLE	74,910	
	GEOGRAPHICALLY POOR AREAS SERVED	70%	Most of ECLOF's Unit Offices are located in rural/rurban areas.
CLIENT EXPERIENCE	CLIENT RETENTION RATE	73%	ECLOF's client retention rate implies that the organization could do more effort in terms of client retention.
	CLIENT SATISFACTION	81%	From a random sample of 5% of total clients, 81% are satisfied with ECLOF.
CLIENT PROTECTION	PRESENCE OF POLICIES AND PROCEDURES FOR EACH CPP	7	ECLOF Philippines has set of policies established to protect clients and the information they have confided. In addition, staff are also guided through the processes and systems of the organization.
	NUMBER OF COMPLAINTS RECEIVED IN REPORTING PERIOD	89	Clients can submit complaints through suggestion boxes in the branches or through ECLOF Facebook account.
RESPONSIBILITY TO STAFF	STAFF TURNOVER RATE	56%	Staff turnover is a challenge for ECLOF Philippines due to a competitive labor market. Furthermore, fewer people wishes to stay and work in the rural areas or engage in field work.
	STAFF SATISFACTION	DONE IN 2016	ECLOF Philippines conducted a comprehensive organizational-wide staff satisfaction survey.
	STAFF EXIT INTERVIEW PROCESS ESTABLISHED	YES	All exiting staff undergo a formal exit process.
	SHARE OF WOMEN IN STAFF	38%	More than half of ECLOF Philippines staff is male. This could be attributed to the fact that most of its staff are engaged in field work that requires riding motorcycles and going to far flung or hard to reach areas. Still, women are represented at all levels of the organization.
	SHARE OF WOMEN IN MANAGEMENT	100%	
	SHARE OF WOMEN IN BOARD	29%	
	% OF STAFF BENEFITING FROM TRAINING	94%	Staff development program is established that not only equips staff on the work ahead through trainings, but also instills Christian values aligned with ECLOF's Vision, Mission, and Core Values.
BENEFITS TO CLIENTS	NUMBER OF CLIENTS TRAINED	1,274	ECLOF Philippines trains clients on business plan, organic farming, strategic planning, financial literacy, and leadership & organizational management.
	% OF CLIENTS TRAINED	4%	
	NUMBER OF SERVICES ADDRESSING BASIC CLIENTS NEEDS	6	Loan product: Client Service Loan Loan mechanism: Cash Disbursement Microinsurance product: credit and life Non-financial services: client service to clients affected by disaster and Medical Mission
	% OF LOAN PORTFOLIO BENEFITING	8%	Client Service Loan & Cash Disbursement Mechanism
	NUMBER OF CLIENTS BENEFITING	1,479	

Teambuilding activities and training sessions with contextualize and morning devotions are inherent components of ECLOF Philippines' culture. Last December 3-6, 2018, everyone participated in the ECLOF Staff Year-end Gathering 2018 at Chateau Royale Hotel Resort and Spa in Nasugbu, Batangas. With the theme, "One ECLOF: A Countdown to 3:5:50K", a series of activities were conducted that aimed to motivate and encourage teamwork and collaboration among all ECLOF staff.

Everyone was in high spirits when they arrived at the venue on the first day. Dressed in maong attires of different hues and accents, all ECLOF staff prepared and presented during the day's main event – the ECLOF Talents Night! Everyone went creative with their presentations from interpretative dances to comedy skits. In the end, Brooke's Point Unit Office was hailed as the winner for their heartfelt rendition of "Pagsubok" by Orient Pearl as they set their own words to the music.

The following day everyone was energetic and

competitive for the Sports Festival and Team Building. The day started with an early morning Zumba to get the teams pumped and warmed up. This was followed by the Parade of Colors led by the muses and escorts of each competing teams/areas: North Luzon in Red, South Luzon in Blue, and Palawan in Yellow. All ECLOF staff cheered and showed their support to their teams in the sporting events - Men's Basketball and Mixed Volleyball. At the end of the day, Palawan Team finished strong for the Men's Basketball event and South Luzon was awarded as the champion for Mixed Volleyball. Mr. Joseph Sandoy of Brooke's Point Unit Office and Mr. John Erick Meraña of Infanta Unit Office bagged the Most Valuable Player awards for Basketball and Volleyball respectively.

The competitive spirit of the teams continued in the team building activity facilitated by Mr. Donato G. Alcobá, Jr., Development Consultant. The teams went through different stations with tasks that challenged their physical, mental and social skills. On the final leg of the activity, everyone was tasked to transport as many staff from one side to the other side of



the wave pool. The challenge was impossible without everybody's cooperation and the key to the task was to form a human bridge. In the end, North Luzon Team was awarded as the winner of the teambuilding. The day was wrapped up with a performance by a guest band during socials as a way to celebrate the victory of everyone for winning the day's challenges together as one ECLOF team.

The next day, ECLOF conducted several break-out training sessions on Agri 101, Entrep 101 and Facilitator's Training for MNS-GL facilitated by ECLOF key officer. The training sessions were ECLOF's initiative to continually maintain a productive and competitive workforce while responding to the individual needs of the staff for professional development. After the training, everyone had a free time to relax, enjoy and prepare for the evening's activity.

Of all of the highlight events of the year-end gathering, the most awaited was the Christmas party. Dubbed as "The Black and White Ball", everyone was dressed in black or white formal attires. Women sashayed their

way on the red carpet in their dresses; while the men looked dapper in their suits. Named Best Dressed of the Night were Mr. Elister Guilanda, North Luzon Area Finance and Admin Officer, and Ms. Kristine Joy Aquino from HR Department. The party was even made more exciting by the gift giving of all staff as well as the raffle of several prizes. But who could forget ECLOF's version of "Your Face Sounds Familiar?" As participants from different branches showcased their hidden talents, the master of the show, Mr. Sam Peñas of Narra, Palawan, impersonating Billy Crawford, was such a riot, bringing the house down with his witty antics and remarks. With the panel of "judges" AM Johnel Cinco a.k.a. "Ogie d' Pogi", BM Rochelle Bonzo a.k.a. "Ate Shawie", and AM Billy Sab-it a.k.a. "Gary Vibe", the declared winner was Mr. Karl Charles E. Balatay, Sr. Finance And Accounting Associate of Quezon City Branch, impersonating PSY's Gangnam Style.

This Year-end Gathering is definitely one for the books as it is a great opportunity that highlights ECLOF's assets: the talented/competent people and their insatiable drive for success.





ENOF Gets Certified!

Finally! After months of processing, going through on-site inspections and documents review, ECLOF Nature and Organic Farm (ENOF) received its certification from the OCCP Inspection and Certification Services, Inc. last August 22, 2018. With this, ECLOF can showcase ENOF as an organic farm and can market its farm produce as organic. This is one of the several certifications ECLOF plans to acquire for ENOF to become an agri-tourism site in Palawan!

CERTIFICATE

Certificate No. 036118-1

ECLOF Philippines (Ecumenical Church Foundation, Inc.)

Producer Code: 18020151

 Ms. Rosemarie C. Castro, Executive Director
 877 EDSA, West Triangle, Quezon City, 1104

The following is in compliance with standards: OCCP and PNS 07:2016

Product	Area	Units	Quantity	Status
Leafy Vegetable Crops	0.07 hectares	1.00 FARM	1166.00 KILOGRAMS	Organic
Fruit Vegetable Crops	0.04 hectares		300.00 KILOGRAMS	Organic
Root crops	0.02 hectares		136.25 KILOGRAMS	Organic
Legumes	0.01 hectares		123.22 KILOGRAMS	Organic
Grain Crops	0.75 hectares		484.00 KILOGRAMS	Organic

Annex(es): APPROVED PRODUCTS LIST

This certificate covers the following Activities: Crop Production (located in Narra, Palawan); Excluded: rice milling

The certified operator also produces/processes non-certified products: NO

 JULIE ANN W. GEBIELAGO
 Certification Manager

 Date Certification Granted: 22 August 2018
 Expiration Date: 21 August 2019

Applicable seal(s):



OAA-OCC-N2018-001


Note: To issue this certificate, corrective actions have to be in place to address the identified non-compliances. The effective duration of this certification depends on the immediate compliance of the operator to this.

The operation has been inspected during the production year by an accredited OCCP inspector to verify compliance and to the best of our knowledge, the standard have been met. This only refers to the organic mode of production and not to any other aspect of food quality

OCCP Inspection and Certification Services Inc
 Unit 211 Eagle Court Condominium
 #26 Matalino St.
 Barangay Central
 1100 Diliman, Quezon City, Philippines

 Telefax: 632-332 6728
 E-mail: info@occp.phils.org


ENOF Participated in the Binhi Organic Market



ENOF participated in the Binhi Organic Market organized by Binhi (an organization that promotes organic farming and advocates for zero plastic waste) last October 27-28, 2018 at the Canvas Boutique Hotel, Puerto Princesa City, Palawan. ENOF showcased and marketed its farm produce that includes high-value crops and concoctions. Farm Officer Mr. Primo Suza also discussed basic principles of organic farming and how to prepare organic concoctions.





ECLOF Partner study tour at ENOF

Last September 13, 2018, ECLOF welcomed Protect Wildlife farmer-beneficiaries from Brooke's Point, Palawan for a 1-day study tour on organic farming at ENOF, Narra, Palawan. Farm Officer Mr. Primo Suza taught the visitors on organic farming as well as on how to prepare and produce organic concoctions. They were also given a tour to see the facilities and high value crops planted in the farm.



Training on Basic Organic Farming in Taytay, Palawan

Last October 11-12, 2018, ECLOF conducted training on basic organic farming for the farmers in Taytay, Palawan. The activity was supported by the Municipal Agriculture Office (MAO) whose Officer-In-Charge attended to give encouragement and motivation to the farmers on organic farming. A total of 51 farmers participated in the training and ECLOF's very own Farm Officer Mr. Primo S. Suza was the resource person who discussed basic concepts and formulation of organic concoctions.

The training was fruitful as the farmers showed interest in organic farming. We at ECLOF feels encouraged every time, knowing this could bring positive impact to the communities we serve.





Staff Development Training Events

Common Cents Training

Finance and Admin staff attended the training that aimed to upskill them on the computerized accounting system of ECLOF. The training was conducted separately for North Luzon and South Luzon last June 17-18, 2018 and for Palawan last July 11-12, 2018.

Collateral Management Training

ECLOF key officers attended the training on Collateral Management: The Basics of Real-Estate Appraisal last July 20, 2018 at the First Pacific Leadership Training Academy in Antipolo City, Rizal. The training was designed to equip them with basic know-how in appraising real-estate collaterals. In the training, the officers learned the 3 phases of collateral management, basic real estate appraising, and determining authentic land titles from the fake ones.

11th Philippine HR Summit

ECLOF sent its HR associates to attend the 11th Philippine HR Summit organized by Powermax Consulting Group, Inc. last August 9-10, 2018 at the Crowne Plaza Manila Galleria, Quezon City. Dubbed as the great gathering of HR practitioners, company officers, recruiters, recruitment providers and business owners, the HR event aimed to give an update on latest HR trends.

Personality Development and Image Enhancement

Last July 13, 2018, ECLOF invited Ms. Pia De Castro-Jamarie, a learning and development lead trainer, as a resource person for the personality development and image enhancement session in Buguias, Benguet. The session is a value-added service of Abatan Branch to the community by providing not only financial or business needs but also intra and interpersonal needs. It was attended by ECLOF staff, clients and members of the community.



Microfinance Council of the Philippines 2018 Conference

As a member of the Microfinance Council of the Philippines (MCPI), ECLOF represented by its Area Managers and Managers attended its annual conference last July 26-27, 2018 at the Century Park Hotel, Manila. This year's conference dubbed as "Going Back to Basics" was attended by various microfinance organizations and practitioners.



Staff Development Training Events

Reinforcement Training Sessions

ECLOF conducted reinforcement training sessions to several branches to refresh them on ECLOF policies and programs and discuss issues that would address their knowledge gap about them. The training events conducted were:

- August 9-10, 2018 in Taytay, Palawan
- August 15-16, 2018 in Nueva Vizcaya
- October 15-16, 2018 for Narra and Puerto Princesa Unit Offices

Entrep 101

ECLOF visited Bayan Academy for an Entrep 101 training last November 12-13, 2018. The training was facilitated by Ms. Estelita “Babes” Chavez-Catacutan, a faculty of the Bayan Academy for Social Entrepreneurship and Human Resource Development (BASE-HRD). ECLOF key officers and Operations leaders attended the training which taught them entrepreneurial knowledge, skills and tools. The topics were aimed to help them understand different enterprises and assess needs, risk and different environments where entrepreneurs are operating.



Training sessions during the Year-end Gathering



All ECLOF staff participated in the training sessions during the Staff Year-end Gathering 2018 at the Chateau Royale Hotel Resort and Spa in Nasugbu, Batangas last December 5, 2018. The training sessions were on Agri 101, Entrep 101 and Facilitator’s Training for MNS-GL. The Entrep 101 was attended by all Program Supervisors, Finance and Admin Associates and all MNS-Indi and JGen Program Officers; while all Agri Program Officers attended the Agri 101. The Facilitator’s Training for MNS-GL was attended by all MNS-GL Program Officers and was designed to support them as they facilitate the monthly business gathering modules for MNS-GL clients.

NEWLY HIRED ECLOF EMPLOYEES

DAY	NAME	POSITION	UNIT
JULY			
2	Caroline Reyes	Program Supervisor	QC 2
4	Eden Bernardez	Program Officer (INDI)	Buguias 1
5	Raymond Pingol	Program Officer (INDI)	Marikina 1
9	Zharlene Grace Manlugon	Program Officer (INDI)	Infanta
5	Efraim Aniciete	Program Officer (INDI)	Calauan
5	Merlinda Flores	Program Officer (INDI)	Tanay
14	Frederick Balangue	Program Officer (INDI)	PPC-Urban
16	Marcelo Gapasin	Program Officer (GL)	La Union 2
17	Marian Amongo	Operations Assistant	SAU
27	Jhona Elaine Ison	Program Officer (GL)	Cainta 2
27	Linoel Lazaro	Program Officer (INDI)	Cainta 2
25	Monica Unsan	Program Officer (GL)	Rizal

AUGUST			
1	Marisol Fabian	Finance and Admin Associate	Quezon
2	Christian Genegoyo	Program Officer (AGRI)	Rizal
8	Marven Muralla	Program Officer (GL)	Infanta
14	Joseph Reyes	Program Officer (INDI)	Sta. Cruz
16	Ariel Bayona	Program Officer (INDI)	Cainta 2
22	Denis Macadag-um	Program Officer (INDI)	Marikina 2

SEPTEMBER			
10	Kaydee Prohibido	Finance and Admin Associate	Infanta
3	Mary Aveno	Program Officer (AGRI)	Infanta

DAY	NAME	POSITION	UNIT
SEPTEMBER			
14	Mark Vincent Limbos	Program Officer (INDI)	Quezon
6	Carmela Porras	Area Manager	OPD
OCTOBER			
1	Lucky Angel Christian Siman	Program Officer (GL)	Marikina 2
9	James Razzel Badiango	Program Officer (INDI)	Calauan
9	Renato Tecson	Program Officer (INDI)	Brooke's Point
11	Mary Anne Apales	Program Officer (INDI)	Baguio
17	Lorelie Claire Batolinao	Program Officer (INDI)	Cainta 2
15	Cesar Piano, Jr.	Program Officer (AGRI)	Baguio
30	Ernie Quiñones	Program Officer (AGRI)	Rizal
8	Virgie Puno	Account Officer (Insti-SME)	SAU

NOVEMBER			
5	Clinton Polano	Program Officer (AGRI)	Buguias 1
26	Karl Chester Balatay	Sr. Finance and Admin Associat	QC 1
12	Mary Jane Aduna	Admin Officer	HRAD

DECEMBER			
26	Marievic Walisan	Program Officer (INDI)	Buguias 1
26	Roderick Nilasa	Program Officer (GL)	Brooke's Point
28	Genesis Villaflores	Training and Development Offic	HRAD
28	Mary Grace Reyes	Finance and Admin Officer	SAU

LOYALTY AWARDEES

FIVE YEARS IN SERVICE

Lea Sacla

Jennifer Magcope

Andrew Farner Aguila

Finance and Admin Associate- Buguias 2

Finance and Admin Associate- Brooke's Point

Branch Manager- PPC-Urban

TEN YEARS IN SERVICE

Michelle Gonzalez

Fund and Asset Associate- FAD

FIFTEEN YEARS IN SERVICE

Ronald Guiang

Area Manager- OPD

BIRTHDAY CELEBRATORS

JANUARY

9	Samuel Audea	AUD
	Kriam Thor Mayamnes	Atok
10	Marievic Walisan	Buguias 1
12	Jezreel Molleno	Taytay, Palawan
	Dexter Botron	Infanta
13	Job Caldito	Calauan
15	Virgie Puno	SAU
16	Marcelo Gapasin	La Union 2
	Genesis Villaflores	HRAD
18	Niña Luces	Marikina 1
	Ana Grixia Aradanas	QC 2
20	Eulhnel Gulane	Quezon, Palawan
23	Ana Lea De Leon	Cainta 1
24	Joshua Altura	Nueva Vizcaya
25	Ariel Bayona	Cainta 2
26	Nestor Madino	Nueva Vizcaya
27	Jolebert Villas	Narra
31	Evangeline Plaza	Quezon, Palawan
	Aldrin Ola	PPC-Urban

FEBRUARY

2	Liza Eco	HRAD
4	Lady Lyn Trinidad	Tanay
	Cirilo Flores	Narra
6	Gabriel Adrian Sales	QC 2
7	Monica Unsan	Rizal
	Leizl Agad	CPD
14	Merlinda Flores	Tanay
15	Ashley Joyce Arid	Baguio
16	Jovil Labajo	Rizal
	Jennifer Corpuz	La Union 2
21	Mary Grace Reyes	SAU
24	Mary Anne Apales	Baguio
	Linoel Lazaro	Cainta 2
26	Randy Taplin	Atok
27	Myra Salape	Marikina 1
28	Mark Anthony Gonzales	Cainta 1

MARCH

2	Marisol Balata	Baguio
3	Saturio Lamban Jr.	Rizal
4	Carla Joy Gomez	QC 1
9	Ellen Salvetierra	QC 1
10	Jonaid Lumbay	PPC-Rural
14	Lorelie Claire Batolinao	Cainta 2
15	Rodalyn Cacayuran	La Union 1
	Gemar Pulvera	Quezon, Palawan
19	Noreen Gabatino	Buguias 1
21	Donato Alcoba Jr.	OPD
22	Alleja Ellana	Marikina 1
31	Rey Hadjie Villanueva	Baguio
31	Jason Alvarado	Cainta 2
	Jhoana Marie Meneses	CPD

APRIL

1	Noli Cabasal	Rizal
2	Jayson Ulat	Cainta 1
	Laurence Dave Nario	Taytay, Palawan
	Kaydee Prohibido	Infanta
4	Melanie Cruz	Marikina 2
5	Abegail Libongen	Buguias 2
6	Dennis Awal	Buguias 1
8	Joseph Sandoy	Brooke's Point
	Bernadette Lico	Cainta 1
10	Michelle Gonzales	FAD
	Mary Jane Aduna	HRAD
12	Christian Genegoyo	Rizal
13	Ramon Christopher Reyes	Marikina 2
15	Hazzel Auditor	Infanta
17	Charmaine Magbanua	PPC-Urban
20	Anthony San Jose	Taytay
21	Vervic Bautista	Quezon, Palawan
23	Julius John Famisan	Taytay
	Ronald Guiang	OPD
24	Reenel Ace Buenaventura	Marikina 2
	Ivy Roberts	Quezon, Palawan
25	Ronaldo Ravelo	Sta. Cruz

26	Tirso Lucero III	Brooke's Point
29	Cesar Piano Jr.	Baguio
29	Jason Valencia	PPC-Rural
30	Luis Nilo	Sta. Cruz

MAY

2	Mark Vincent Limbos	Quezon, Palawan
4	Gemar Chamen	PPC-Urban
5	Johnel Cinco	Quezon, Palawan
8	Ryan Anthony Muleta	Marikina 1
	Perry Jay Magon	Taytay, Palawan
11	Amalou Zuela	Infanta
12	Jose Lumbag	Baguio 1
14	Mary Ann Pagao	Sta.Cruz
15	Bartolome Paragas	Cainta 1
	Romulo Bulanday	Rizal
17	Sarah Mae Casi	Infanta
	Nuelito Trance	Taytay, Palawan
19	Irene Balisongen	Buguias 2
20	Mary Rose Baraquiel	Nueva Vizcaya
21	Kenny Mark Candelario	PPC-Urban
22	Albert Villaruz	PPC-Rural
29	Billy Sab-it	OPD
	Denis Macadag-um	Marikina 1
30	Raymond Pingol	Marikina 1

JUNE

4	Marisol Fabian	Quezon, Palawan
	Amor Bacdayan	Buguias 2
5	Elister Guilanda	Baguio
9	Primo Suza	Narra
10	Gilyn Tumaluan	Cainta 1
11	Samuel Peñas	Narra
17	Lovely Rose Calaluan	Calauan
21	Frederick Balangue	PPC-Urban
29	Michael Jun Barquilla	Rizal



CLIENT STORIES

One of the areas that was greatly devastated when Typhoon Ompong (international name: Typhoon Mangkhut) crossed North Luzon was the province of Benguet in CAR. In particular, the La Trinidad Strawberry farm, a strawberry-picking destination for tourists, was heavily flooded. Videos of the flooding made rounds in social media platforms eliciting concern and action to help the farmers whose livelihood depend on the Strawberry Farm. ECLOF Philippines was one of the

first responders to give support and comfort to the affected people through relief packages.

But before this disaster, ECLOF was fortunate to be able to interview 2 of its loyal clients who have established their livelihood at the Strawberry Farm. Their stories make us believe of their power to surpass the difficulty brought about by Typhoon Ompong. From humble beginnings to growing business, they exemplify the triumph of the Filipino spirit – resiliency.

MRS. HELEN BAGTILA

Mrs. Bagtila is one of the first clients of ECLOF in Swamp, La Trinidad, Benguet; having been with the organization for 20 years. The area is composed of strawberry farmers who are beneficiaries of Benguet State University, who own the land under its Sariling Sikap Program. In recent years, the area has become popular among tourists for strawberry-related produce.

Mrs. Bagtila has a 2,000 sqm rented Strawberry farm land. She started with having just an umbrella stall in the Swamp. With perseverance, she was able to raise enough capital to rent a room in the area where she sells various souvenir goods through consignment. She gives employment to her two helpers - one for the strawberry farm and another for her stall. Her helper in the stall is a part-time student. During off season, she plants iceberg and romaine lettuce to sustain her income.

Mrs. Bagtila is a member of the Sariling Sikap Farmers Partnership Association. When the local government of La Trinidad, Benguet organized a giant strawberry cake for the Guinness World Records in 2004, Mrs. Bagtila participated by donating a kilo of strawberry.

Mrs. Bagtila and her husband were able to support their two children's education. The eldest son is now a police officer who is assigned in Cagayan De Oro; while the youngest daughter helps in the family business. They hope to grow their business to pass on to their children.



MRS. ALICE RIVERA

Mrs. Rivera is one of the first clients of ECLOF in Swamp, La Trinidad, Benguet; having been with the organization for 20 years. The area is composed of strawberry farmers who are beneficiaries of Benguet State University, who own the land under its Sariling Sikap Program. In recent years, the area has become popular among tourist for strawberry-related produce.

Mrs. Rivera has a 2,000 sqm rented Strawberry farm land. She plants her own Strawberry runners and caters to pick-and-pay customers. She also has an umbrella stall where she sells homemade strawberry preserves; which are appropriately named "Tears of the Sun" as strawberry grew best in hot climate and of course, because it is made through their perseverance to grow their business. For Mrs. Rivera, no strawberry should be wasted. She also sells strawberry candies and wines through consignment. During off season,

she plants iceberg and romaine lettuce to sustain her income. She employs two helpers in her business - one for the farm and another for the stall. For her pick-and-pay customers, her picking guide is a high school student whom she has known since the kid was young and has been like a child of her own. She dreams of one day having her own stall in the public market or mall in order to reach to a wider market and grow her business.

Mrs. Rivera is the Treasurer in their farmers association - Sariling Sikap Farmers Partnership Association. She is trusted by her members that she has held this position for 9 years. Being an officer, she represents the association in meetings and seminars with other organizations and disseminates information to the members after.

AREA OPERATIONS

Head Office: Ground Floor, United Church of Christ in the Philippines Building, 877 EDSA, Quezon City
 Telefax: (02) 961-1600 or 459-9712
 Website: www.eclof.com.ph

NORTH LUZON

Abatan Branch

Buguias 1 & 2	3 rd Floor Mariano Cobcobo Bldg., Abatan, Buguias, Benguet	0909-113-6335 0907-359-2214
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Baguio-Atok Branch

Atok	Sumakey Bldg., Paoay, Sayangan, Atok, Benguet	0946-338-0263
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Baguio	Rm 209 Lyman Ogilby Bldg., Magsaysay Ave. Baguio City	(074) 442-1080
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Nueva Vizcaya Branch

Bambang	2 nd Floor Cuaresma Bldg. National Highway, Bambang, Nueva Vizcaya	(078) 392-1050
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La Union Branch

San Fernando	2nd floor, Uy bldg, Catbangan, San Fernando, La Union	072) 687-1290
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SOUTH LUZON

NCR

Marikina	WRCC Bldg. 1, #147 Gil Fernando Ave., Brgy. San Roque, Marikina City	(02) 646-0798
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Cainta	4 th Floor MORE Business Center, No. 2225, KM. 23, Ortigas Ave. Extension, Brgy. San Isidro, Taytay, Rizal	(02) 571-1867
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Quezon City	Unit 203, 2/F Meriton OneBldg., 1668 Quezon Ave., Quezon City	0995-310-0931 (02) 739-7288
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CALABARZON

Tanay	Unit E, 2/F Plaza Aldea, 41 Ft. Catapusan St., Tanay, Rizal	(02) 636-6790
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Calauan, Laguna	L. Geirosa St., Brgy. Silangan, Calauan, Laguna	(049) 310-1243
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Sta. Cruz, Laguna	2 nd Floor Ansanpua Bldg. Cailles cor. Alfonso St., Poblacion III	(049) 539-5086
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Infanta, Quezon	2 nd Floor Door B & C, AQC Bldg., Mabini St., Poblacion 38, Infanta, Quezon	0929-219-4030
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PALAWAN

North Palawan

Puerto Princesa City	Unit 206, 2 nd Floor, Goland Bldg., National Hi-way cor. Malvar St., Puerto Princesa City, Palawan	(048) 434-8045
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Narra	Malvar Ave., Poblacion, Narra, Palawan	0930-491-3410
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Taytay	Babes Ann Apartelle, National Highway, Purok 6, San Lorenzo, Brgy. Poblacion, Taytay, Palawan	0917-110-1255
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South Palawan

Brookes Point	Modelo 11 Bldg., Narrazid St. District 11, Poblacion, Brookes Point, Palawan	0946-983-4430
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Quezon	2 nd Floor, TGT Bldg., Poblacion, Quezon, Palawan	0907-709-7611
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Rizal	Lubaton Bldg., Punta-Baja, Rizal, Palawan	0909-949-3013
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HIRING ANNOUNCEMENT

Finance Manager	Program Officers
Accountant	Program Supervisors
Accounting Associate	Finance & Admin
Internal Audit	Assistants
Associate	Branch Accountant
Accounts Supervisor	Branch Manager
Account Officers	Business Development Officers

Send your resume at: recruitment@eclof.com.ph

Contact us at: **0922-867-8609**

VISION

**Realizing
human
dignity**

MISSION

**ECLOF Philippines
is committed to build
communities and livelihood,
which are sustainable -
economically viable,
socially desirable
and environmentally
sound.**

CORE VALUES

**Service
with**
T - Teamwork
I - Integrity
E - Excellence
S - Stewardship