



ELife

A Semi-Annual Newsletter of
ECLOF Philippines July 2019 - December 2019



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A Year of GREAT SERVICE

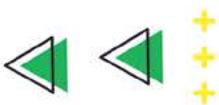
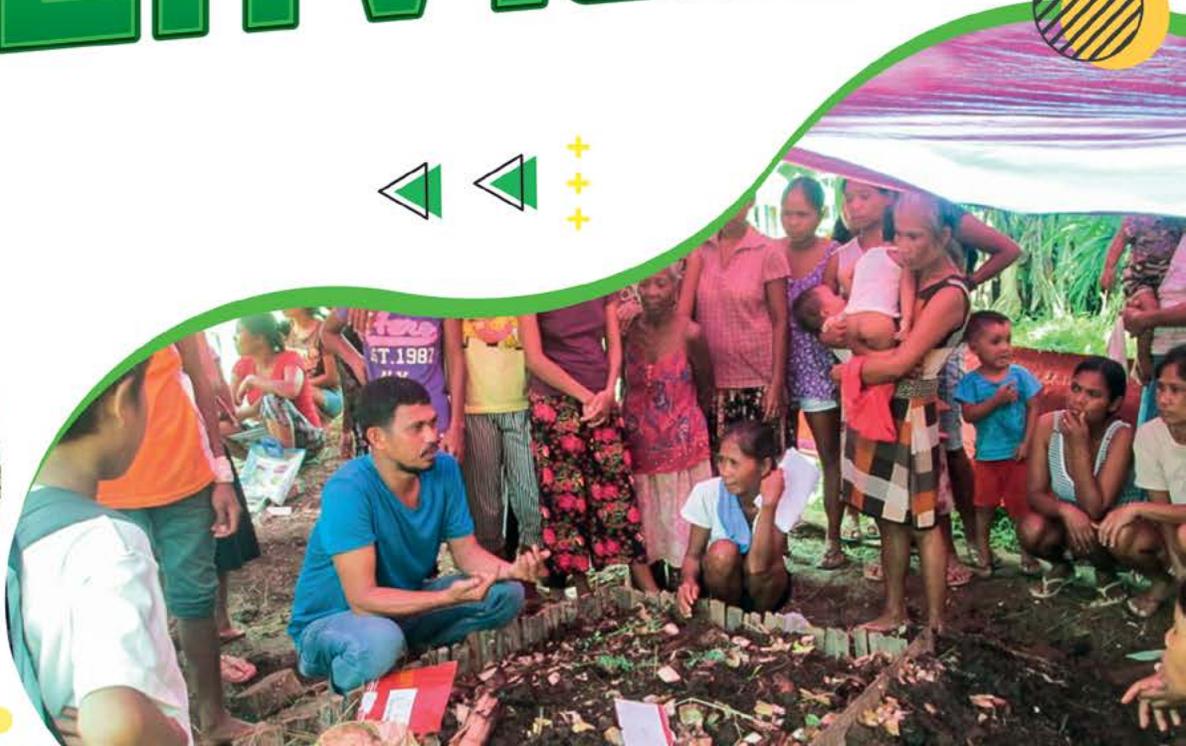


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ENOF OCCP RENEWAL

In August 2019, ENOF received its second consecutive Organic Certification from OCCP. We are one step closer to becoming a full fledged, accredited Agricultural Training Institute (ATI) as learning site for organic and practical agriculture. Also, we can market our organic produce and products with the Certified Organic Seal.

ENOF JOINS ORGANIC AGRICULTURE CONGRESS

We were invited to participate in two Organic Agriculture Congresses in the last quarter of 2019. The 7th Regional Organic Agriculture Congress held in Puerto Princesa City on September 23-27, and the 16th National Organic Agriculture Congress, held in Alfonso, Cavite on November 11-15. In both events various stakeholders and supporters of the Organic Agriculture industry were present which helped create a healthy learning and sharing environment for knowledge sharing, skills enhancements, and marketing opportunities.

ADVOCACY AND ENOF UPDATES

In line with our mission to build communities which are economically viable, socially desirable, and environmentally sound, ECLOF Ph stands as a staunch supporter and advocate of sustainable organic agriculture practices that prioritizes environmental protection, health, and sustainability. In the latter



half of 2019 we conducted five training events with a total of 302 participants trained. The 2-day Training on Basic Organic Farming for ECLOF Ph's clients and community members were facilitated by our Farm Officer Primo "Imo" Suza and is designed to develop their PEAKS (Perspective, Experience, Attitude, Knowledge and Skills) on agribusiness and entrepreneurship, including the formulation of different organic fertilizers, pesticides and insecticides.

ENOF



CLIENT SERVICES

ECLOF Ph believes that in addition to providing new opportunities through our financial services, building the confidence, skills, and self-esteem of our clients through our non-financial and social services help reduce their vulnerability and increase their potential.

Towards this end, ECLOF Ph held social service activities for both clients and their communities at large, in two areas of operations: PPC-Narra in Palawan and in Infanta, Quezon. In both events, staff showcased teamwork and collaboration, demonstrated their care and appreciation for each of the attending clients.

Infanta Health and Medical Outreach

Participants: 130 beneficiaries (82 Clients, 36 walk-ins, and 12 volunteers)

Partners: Project Luke Foundation, Municipality of Infanta, DOH Region 4 CHD

When/Where: October 12, 2019 / Infanta Multi-purpose Hall



PPC-Narra Clients Day

Participants: 106 Clients; 27 Staff

When/Where: September 20, 2019 / Citystate Asturias Hotel Palawan



CLIENT SPOTLIGHT

SOSIMA B. MANALO

Birthdate: February 25,1961

Address: Labaan, Tabio, Mankayan, Benguet

Loan Product:

Agri-Hog-Raising -Loan amount (48,000,00)

Loan Cycle-19

Client Service Loan amount (15,000.00)

Loan Cycle-22



Mrs. Sosima Manolo is one of the(P3) client. She was born on February 25,1961, married to Mr. Willy Manolo and were blessed with 4 children namely: Manuel, Flora, Wilson and Iris. Their marriage relationship stayed strong and healthy over the past years by helping each other in good and in bad times. They are now both senior citizens. Their sources of income are Hog-raising, husband SSS pension, and planting vegetables like tomatoes and beans which she personally

sells in the public market of Mankayan municipality. Family Manolo describe their style of living as a middle of above poverty level. Mrs. Manolo stated that before she entered to ECLOF Philippines last 2005, they were in need of financial assistance due to insufficient income. While she is looking for financial assistance, she heard from their neighbor that there is a company offering a capital for those interested and also shared to her that their staffs are very much accommodating

and fast on processing of loans. Mrs. Manolo decided to apply a loan. Since then, she said that their income increased due to the help of ECLOF Philippines. Today the capital she was borrowed is for the supplies of feeds and piglets. She was happy to testified the client service loan was improved, and she has now purchased the materials for their house renovation as one of her dream. Mrs. Manolo also recommended ECLOF Philippines to her family and friends.

25th NCCCP General Convention

ECLOF Ph, along with other associate members of the National Council of Churches in the Philippines (NCCCP), was privileged to attend its 25th General Convention last November 25-28, 2019. NCCCP's quadrennial event was graciously hosted by the Lutheran Church in Sta. Mesa, Manila with the theme "Lifting Up Our Voice Without Fear" inspired by the passage in Isaiah 40:9.



Head Office Teambuilding in Mindoro

Led by the HR and Admin Department, in cooperation with the different HO departments, HO employees participated in a 3-day team building activity held at the White Beach Lodge, Puerto Galera on August 15-17, 2019.

On the first day, the 7 Biblical Attitudes for a Healthy Work Life was shared by Ptr. Jebo Banzuelo from FEBC Radio, and Learning Avenue PH's Pie Jamarie facilitated the activities and also shared valuable insight after every activity to highlight the theme of the event: Innovate for Inclusive and Sustainable Growth. The event was capped off by heartfelt messages from our very own ED Rose Castro and HRAD Manager Liza Eco on the importance of promoting camaraderie and fostering warm relationships in the workplace.



YEAR END OPERATIONAL PERFORMANCE

AREA	BRANCH	UNIT OFFICE	PORTFOLIO	LOAN DISBURSEMENT	NET INCOME/ (LOSS)	ACTIVE CLIENT	TOTAL CLIENT	PAR	RATE
NORTH LUZON	LA UNION	Agoo	7,630,677.50	15,113,000.00	-854,755.43	666	884	1,659,147.50	22%
		San Fernando	5,407,294.92	8,929,000.00	-1,235,526.91	433	511	2,119,684.92	39%
		La Union	13,037,972.42	24,042,000.00	-2,090,282.34	1,099	1,395	3,778,832.42	29%
	BAGUIO-ATOK	Baguio	14,853,144.93	28,468,000.00	347,203.23	991	1,317	2,953,298.92	20%
		Atok	9,594,893.55	17,907,000.00	628,765.03	435	615	571,667.55	6%
		Baguio-Atok	24,448,038.48	46,375,000.00	975,968.26	1,426	1,932	3,524,966.47	14%
	NORTH LUZON 1		37,486,010.90	70,417,000.00	-1,114,314.08	2,525	3,327	7,303,798.89	19%
	ABATAN	Buguias 1	7,264,599.85	16,484,700.00	-29,751.76	358	549	692,604.18	10%
		Buguias 2	9,463,208.92	18,060,000.00	1,420,271.20	402	846	1,291,929.92	14%
	NUEVA VIZCAYA	Abatan	16,727,808.77	34,544,700.00	1,390,519.44	760	1,395	1,984,534.10	12%
Nueva Vizcaya 1		10,453,649.42	16,126,000.00	-877,110.87	739	893	3,426,355.42	33%	
Nueva Vizcaya 2		7,387,715.21	14,942,000.00	173,739.58	377	496	1,450,714.21	20%	
	Nueva Vizcaya	17,841,364.63	31,068,000.00	-703,371.29	1,116	1,389	4,877,069.63	27%	
NORTH LUZON 2		34,569,173.40	65,612,700.00	687,148.15	1,876	2,784	6,861,603.73	20%	
NORTH LUZON		72,055,184.30	136,029,700.00	-427,165.93	4,401	6,111	14,165,402.62	20%	
SOUTH LUZON	CAINTA	Cainta 1	7,653,547.84	19,493,000.00	799,073.67	914	1,055	1,648,288.84	22%
		Cainta 2	7,468,077.15	22,893,000.00	1,028,522.39	758	922	1,054,371.15	14%
		Cainta	15,121,624.99	42,386,000.00	1,827,596.06	1,672	1,977	2,702,659.99	18%
	MARIKINA	Marikina 1	6,191,201.02	17,091,000.00	-334,997.79	731	867	1,977,403.02	32%
		Marikina 2	11,256,355.23	31,253,000.00	1,172,852.49	1,444	1,617	3,411,492.23	30%
	QUEZON CITY	Marikina	17,447,556.25	48,344,000.00	837,854.70	2,175	2,484	5,388,895.25	31%
		Quezon City 1	4,690,229.31	10,500,000.00	-802,927.70	653	767	1,056,514.31	23%
		Quezon City 2	4,977,332.87	9,444,000.00	-1,551,115.40	786	961	1,848,304.87	37%
		Quezon City	9,667,562.18	19,944,000.00	-2,354,043.10	1,439	1,728	2,904,819.18	30%
	NCR		42,236,743.42	110,674,000.00	311,407.66	5,286	6,189	10,996,374.42	26%
LAGUNA	Sta Cruz	10,390,340.19	24,374,000.00	-318,029.76	910	1,286	2,673,688.19	26%	
	Calauan	9,191,117.44	24,506,000.00	66,893.14	1,011	1,281	2,617,784.11	28%	
IFA-TNY	Laguna	19,581,457.63	48,880,000.00	-251,136.61	1,921	2,567	5,291,472.30	27%	
	Infanta	11,435,632.92	31,591,000.00	1,381,047.94	994	1,370	525,204.92	5%	
	Polillo	4,793,487.00	7,825,000.00	-429,802.68	519	557	22,862.00	0%	
CALABARZON	Tanay	8,506,614.06	21,588,000.00	642,941.26	928	1,319	758,803.06	9%	
	IFA-TNY	24,735,733.98	61,004,000.00	1,594,186.52	2,441	3,246	1,306,869.98	5%	
SOUTH LUZON		86,553,935.03	220,558,000.00	1,654,457.57	9,648	12,002	17,594,716.70	20%	
NORTH PALAWAN	PPC	PPC- Urban	13,036,765.75	34,162,000.00	1,875,914.13	1,379	2,252	2,566,540.71	20%
		PPC- Rural	15,435,782.20	34,355,000.00	614,224.89	907	1,043	1,406,571.20	9%
	NARRA	PPC	28,472,547.95	68,517,000.00	2,490,139.02	2,286	3,295	3,973,111.91	14%
		Narra	20,836,824.46	52,405,000.00	2,889,171.55	1,192	1,505	800,586.46	4%
		NARRA	20,836,824.46	52,405,000.00	2,889,171.55	1,192	1,505	800,586.46	4%
	TAY-TANAY	Taytay	14,899,586.23	31,938,000.00	1,438,697.15	959	1,306	1,443,296.23	10%
		El Nido	8,219,636.86	16,653,000.00	-578,880.88	654	731	637,714.86	8%
	TAY-ELN	TAY-ELN	23,119,223.09	48,591,000.00	859,816.27	1,613	2,037	2,081,011.09	9%
	NORTH PALAWAN		72,428,595.50	169,513,000.00	6,239,126.84	5,091	6,837	6,854,709.46	9%
	SOUTH PALAWAN	QZN-RZL	Quezon	22,833,257.68	52,041,184.00	4,598,009.46	1,208	1,696	827,726.68
Rizal			17,598,200.23	41,996,000.00	2,442,631.45	885	1,267	308,262.53	2%
Brooke's Point		40,431,457.91	94,037,184.00	7,040,640.91	2,093	2,963	1,135,989.21	3%	
Bataraza		22,462,069.91	47,788,000.00	3,895,926.12	1,348	1,802	457,301.91	2%	
BPT-BTZ	Bataraza	19,638,659.00	34,476,000.00	125,117.20	1,006	1,055	283,724.00	1%	
	BPT-BTZ	42,100,728.91	82,264,000.00	4,021,043.32	2,354	2,857	741,025.91	2%	
SOUTH PALAWAN		82,532,186.82	176,301,184.00	11,061,684.23	4,447	5,820	1,877,015.12	2%	
MINDORO	CALAPAN	CALAPAN	19,409,326.46	29,762,000.00	-751,719.37	677	702	1,435,779.00	7%
MINDORO			19,409,326.46	29,762,000.00	-751,719.37	677	702	1,435,779.00	7%
GRAND TOTAL BEFORE INSTI/SME			332,979,228.11	732,163,884.00	17,776,383.33	24,264	31,472	41,927,622.90	13%
INSTI/SME	HO	SME/INSTI	9,927,416.60	200,000.00	-2,611,596.20	30	63	5,442,067.79	55%
GRAND TOTAL - BEFORE GRANT			342,906,644.71	732,363,884.00	15,164,787.13	24,294	31,535	47,369,690.69	14%

RANK	TOP UNITS
1	QUEZON
2	BROOKE'S
3	NARRA
4	RIZAL
5	BATARAZA

RANK	TOP BRANCHES
1	QUEZON-RIZAL
2	BROOKE'S-BATARAZA
3	PPC
4	INFANTA-TANAY
5	NARRA

RANK	TOP UNITS
1	SOUTH PALAWAN
2	NORTH PALAWAN
3	CALABARZON

SOCIAL PERFORMANCE REPORT

YEAR OF FOUNDATION	1995	LEGAL FORM	MICROFINANCE NGO
NUMBER OF CLIENTS	31,535	LOAN PORTFOLIO	₱342,906,644.70
NUMBER OF BRANCHES	15	NUMBER OF STAFF	311
OPERATIONAL SELF SUFFICIENCY	109.54%		

CATEGORY	INDICATOR	SUB-INDICATOR	DATA POINT	COMMENT
WHO DO WE REACH	OUTREACH	% WOMEN	80.94%	19,664 ACTIVE FEMALE CLIENTS
		% MEN	19.06%	4,630 ACTIVE MALE CLIENTS
		% YOUTH (15-30 Y/O)	23.77%	5,775 ACTIVE CLIENTS
		% IN RURAL	70.49%	17,126 ACTIVE CLIENTS
		% IN URBAN	29.51%	7,168 ACTIVE CLIENTS
WHO DO WE REACH	% OR PRESENCE OF OPERATIONS LOCATED IN EXCLUDED/ POOR AREAS		74.88%	"Only 3 of ECLOF Ph's 21 physical offices are located in 3rd/4th class municipalities. The Data indicated is based on % total of Agri and MNS-GL ACTIVE clients."
		% OF CLIENTS FROM AGRICULTURAL SECTOR /PRODUCTION	37.00%	Data includes Agri ACTIVE clients only
		% OF VULNERABLE CLIENTS BY LOCAL DEFINITION	37.88%	Data includes MNS-GL ACTIVE clients only
		% OF WOMEN HEADED HOUSEHOLDS	N/A	Client profiling does not yet include this.
POVERTY PROFILE	AVERAGE OUTSTANDING LOAN SIZE		14,115 / 33.93%	Average Outstanding loan size: 14,115 GNI Capita 33.93% per PESO Rating Client profiling does not yet include PPI scoring and analysis
		POVERTY PROBABILITY INDEX (PPI)	N/A	Client profiling does not yet include PPI scoring and analysis
CUSTOMER EXPERIENCE	CLIENT SATISFACTION	CLIENT RETENTION RATE CLIENT SATISFACTION SCORE	69.00% 95.50%	"Based on Client Feedback data for Jan-Dec 2019 Total Responses: 555 (530 Happy Faces, 25 Sad Faces)"
CLIENT PROTECTION	PRESENCE OF POLICIES AND PROCEDURES FOR EACH CPP (CLIENT PROTECTION PRINCIPLE)		7	One policy in place for each CPP.
	NUMBER OF COMPLAINTS RECEIVED IN REPORTING PERIOD		20	Captures only complaints listed in the Complaints Logbook for the period.
RESPONSIBILITY TO STAFF	STAFF TURNOVER RATE		3.94%	Based on Dec 2019 rate only. A total of 28 employees separated this period
	STAFF SATISFACTION SURVEY PROCESS IN PLACE		NO	Done only in 2016. In development
	STAFF EXIT INTERVIEW PROCESS IN PLACE		YES	Of 117 total employee exits from Jan 2019
	GENDER PROPORTION ACROSS THE CORPORATION	% OF WOMEN ON STAFF	39.60%	"Data indicates support staff only
		% OF WOMEN IN MNGMT POSITION	75.00%	Data includes both Senior and Junior Management (AMs/FAOs only)
CAPACITY BUILDING TO STAFF	% OF WOMEN IN BOARD	28.57%	Of 7 Board Members, 2 are female	
	# OF MANAGEMENT STAFF TRAINED	4		
	# OF NON-MANAGEMENT STAFF TRAINED	48		
	# OF TOTAL STAFF TRAINED	54	"Trainings conducted/attended: Basic Management and Leadership Training for all areas"	
VALUE FOR CLIENTS	CHANGE IN VULNERABILITY, INCOME AND POVERTY STATUS (BUSINESS VALUE, HOUSEHOLD ASSETS, CASH FLOW)		N/A	Client profiling does not yet include this.
	CAPACITY BUILDING	NAME THE THEMATIC FIELDS IN WHICH CLIENTS ARE TRAINED	BASICS OF ORGANIC FARMING	South Palawan Area only
		# OF CLIENTS TRAINED	25	
		% OF CLIENTS TRAINED	0.08%	
WIDER BENEFITS TO CLIENTS	# OF SERVICES ADDRESSING BASIC CLIENT NEEDS		4	"Four major services covering a wide range of activities - Advocacy and Capacity Development: Organic Farming - Client Service Loan - Cash Disbursement - Client Services Activities"
	VOLUME OF LOAN PORTFOLIO IN THOSE PRODUCTS		₱31,986,580.78	
	% OF LOAN PORTFOLIO IN THOSE PRODUCTS		9.33%	
	# OF CLIENTS BENEFITING		2,235	
	% OF CLIENTS BENEFITING		7.09%	
	# OF SERVICES ADDRESSING WIDER COMMUNITY OR		2	Two major services covering a wide range of activities

TRAININGS AND PLANNINGS

STAFF ENGAGEMENT AND DEVELOPMENT:

Consistent with its commitment and desire to promote an organizational culture true to its core values and to provide opportunities for the growth of its employee, ECLOF Ph organized several activities to engage and develop not just staff capacity and skills, but also to cultivate a deeper sense of camaraderie and unity among its staff.

CUSTOMER EXPERIENCE TRAINING

ECLOF PH recognizes that customer experience is of critical importance to its sustained growth. Ensuring a positive customer experience so clients build brand loyalty and affinity, refer our products or services to their friends, and leave positive customer

reviews will help us retain revenue and earn new clients. To educate and equip its employees, especially those in the frontlines, our HR department conducted a on-day Customer Experience Training on September 13, 2019 in Marikina City for our Marikina, Cainta and Quezon City branch staff. The training focused on two areas: first, understanding the difference Customer Service makes in the relationship between client and service provider; and second, practical applications for excellent Customer Experience for all clients, both internal and external.

BASIC MANAGEMENT AND LEADERSHIP TRAINING

As part of ECLOF Ph's staff development program, 2 training sessions on Basic Management and Leadership were conducted for Branch Managers, Program Supervisors and Branch Accountants from all areas of operations. The training module was designed to help improve ECLOF Ph's internal capacity and develop effective leadership qualities among managing staff. Focusing on leadership qualities such as Good Communication, Accountability, Delegation and Empowerment



Co-creating Our Aspired Life and Shared Future

On July 18-20, 2019, ECLOF Ph's BOT and Leadership Team held their Strategic Planning at the Sheridan Beach Resort & Spa, Sabang, Palawan.

There, they conceived ECLOF Ph's directions for the next 5 years.



Strategic Direction:

As such, we will aim for an annual average 25% increase of active quality clients and client scaling up rate of 5% on a 5-year rolling basis.

Strategic Drivers:

We will drive and achieve that by optimizing their and our capacity in no. of areas given penetration rate, 90% retention rate or more, 90% payment rate or more, 300% portfolio turnover, and Client Growth Rate and HDI.

Strategic Enablers:

We will enable that through capability building of their and our human, financial, market, community, and technological capital, and our fund mobilization.

Strategic Theme:

We are an economic enabler in Agriculture and MNS, aiming to enable them (clients) to be an active and productive part of the economic value chain and earn significantly better margins.



STAFF SPOTLIGHT



VERVIC BAUTISTA

Position: Agri PO, Quezon Unit
Working with ECLOF Ph since: 2014

10 Questions with Vervic

1. How would someone describe you?

Simple, hardworking, and thoughtful, especially towards family.

2. How did you first get involved with ECLOF Ph?

Through a friend's referral. My mother also wanted me to live close by so I applied.

3. What was your first impression of ECLOF Ph and its staff?

Generous and provides benefits that meet its employees needs.

4. What do you find most challenging about your work with ECLOF Ph?

Having high PAR - I almost got bald due to the stress! But through prayers and perseverance, everything paid off.

5. What's the best/worst thing to happen since you started working with ECLOF Ph?

Aside from the challenges, lots of good things happened too. I got married and now have a son. I was also able to buy a tricycle and have a house built while working with ECLOF Ph.

6. What do you wish other people knew about ECLOF Ph?

How generous ECLOF Ph is to its employees and clients.

7. What would you say are some of your strongest beliefs about ECLOF Ph?

I believe ECLOF Ph really wants to uplift the lives of people. That one day no one will say "I am poor."

8. What do you think will change about ECLOF Ph over the next five years?

The rising number of MFIs and other competitors in the area would be one of the challenges we have to face, but by keeping our faith in the Lord as

we go through the challenges, and doing what we do best as the ECLOF Ph family we will survive!

9. What do you do when you aren't working?

On the weekends, and whenever I have free time, I look after our son, play basketball and help with household chores. I also use my tricycle to take fares downtown for additional income.

10. Anything you want to add?

I am looking forward to a more fruitful, successful, and joyful year working with ECLOF Ph. Giving all glory to God for His faithfulness.



JANUARY

DAY	NAME	UNIT	POSITION
01/05/97	Jan Peter Dandal	Taytay	Program Officer (INDI)
01/09/92	Kriam Thor Mayamnes	Atok	Program Officer
01/10/91	Marivic Walisan	Buguias 1	Program Officer (INDI)
01/12/86	Dexter Botron	Infanta	Senior Program Officer
01/12/91	Jezeel Molleno	El Nido	Senior Program Officer (INDI)
01/13/86	Job Caldito	Calauan	Program Officer
01/14/87	Julia Bando	Buguias 1	Finance and Admin Associate
01/14/99	Maricel Ponce	QC 1	Finance and Admin Assistant
01/15/79	Virgie Puno	EFC	Account Officer
01/17/92	John Paul Llorente	Polilio	Program Officer (AGRI)
01/17/93	John Phillip Muyco	Narra	Program Officer (INDI)
01/17/96	Jeran Delos Santos	El Nido	Program Officer (INDI)
01/18/82	Niña Lucas	Marikina 1	Program Officer
01/20/97	Eulhnel Gulane	BTZ	Program Officer (GL)
01/23/99	Mary Cris Deza	Taytay	Finance and Admin Assistant
01/24/97	Joshua Altura	Nueva Vizcaya 1	Program Officer (AGRI)
01/27/85	Jolebert Villas	Narra	Program Officer
01/27/87	Leonard John Soliven	Brooke's Point	Program Officer (GL)
01/27/94	Joseph Millende	Puerto Princesa 1	Program Officer (INDI)
01/30/98	Apple Grace Almonte	Marikina 1	Finance and Admin Associate
01/31/87	Evangeline Plaza	Quezon	Branch Accountant
01/31/91	Aldrin Ola	Puerto Princesa 1	Program Officer

FEBRUARY

DAY	NAME	UNIT	POSITION
02/02/76	Liza Eco	HRAD	HR & Admin Manager
02/02/99	Animmie Prudente	Tanay	Program Officer (INDI)
02/02/93	Maripet Bangngayon	Atok	Finance and Admin Assistant
02/04/78	Cirilo Flores	Narra	Senior Program Officer
02/06/91	Dianne Padriue	Buguias 1	Branch Manager
02/07/97	Monica Unsan	Rizal	Program Officer (GL)
02/14/88	Candice Colleen Manuel	CPD	Client Services & Corporate Affairs Officer
02/14/91	Merlinda Flores	Tanay	Program Officer (INDI)
02/14/92	Geromie Ferrera	Sta. Cruz	Program Officer (INDI)
02/16/82	Jennifer Corpuz	La Union 2	Finance and Admin Associate
02/16/91	Jovil Labajo	Rizal	Program Officer (GL)
02/21/85	Rommel Cabayao	Cainta 1	Program Officer (INDI)
02/24/83	Linoel Lazaro	Cainta 1	Program Officer (INDI)
02/24/79	Alexander Enriquez	Narra	Farm Assistant
02/25/84	Leonardo Dubao III	Narra	Program Officer (AGRI)
02/26/90	Randy Taplin	Atok	Program Officer
02/27/86	Myra Salape	Marikina 1	Program Officer (GL)
02/28/80	Mark Anthony Gonzales	Calapan 1	Branch Manager

MARCH

DAY	NAME	UNIT	POSITION
03/03/91	Saturio Lamban Jr.	Rizal	Senior Program Officer
03/04/82	Richard Martinet	BTZ	Program Officer (AGRI)
03/07/80	Michelle Alvarez	QC 1	Branch Accountant
03/10/95	Jonaid Lumbay	Puerto Princesa 2	Program Officer (INDI)
03/10/98	Anna Mae Pante	Calapan 1	Program Officer (INDI)
03/10/70	Rommel Benitez	Marikina 1	Program Officer (INDI)
03/14/95	Lorelie Claire Batoliniao	Cainta 2	Program Officer (INDI)
03/15/95	Gemar Pulvera	Quezon	Program Officer (AGRI)
03/18/90	Julian Ramos	Calapan 2	Program Officer (INDI)
03/18/90	Thods Alicos	Rizal	Program Officer (AGRI)
03/19/80	Noreen Gabatino	Buguias 1	Senior Program Officer
03/21/82	Michael Ballesteros	Infanta	Program Officer (AGRI)
03/22/82	Alleja Ellana	Finance	Area Finance and Admin Officer
03/27/95	Emelona Capoloy	El Nido	Finance and Admin Assistant
03/31/93	Rey Hadjie Villanueva	Baguio	Sr. Program Officer cum Program Supervisor
03/31/77	Jhoana Marie Meneses	CPD	Corporate Planning & Communication Manager
03/31/89	Jayson Alvarado	QC 2	Program Supervisor

BIRTHDAYS

APRIL

DAY	NAME	UNIT	POSITION
04/01/85	Noli Cabasal	Rizal	Branch Manager
04/01/95	Indira Margaret Espiritu	Finance	Accounting Assistant
04/02/92	Laurence Dave Nario	Taytay	Program Officer
04/02/93	Kaydee Prohibido	Infanta	Finance and Admin Associate
04/04/83	Melanie Cruz	Marikina 2	Program Supervisor
04/05/93	Abegail Libongen	Buguias 2	Program Officer
04/06/94	Dennis Awal	Buguias 1	Program Officer (AGRI)
04/08/85	Joseph Sandoy	Calapan 2	Program Supervisor
04/10/76	Mary Jane Aduna	HRAD	Admin Officer
04/10/87	Michelle Gonzales	Finance	Fund and Asset Associate
04/10/95	Johson Sarmiento	Polilio	Program Officer (AGRI)
04/10/91	Joniel Gaño	Calapan 2	Program Officer (JOB-GEN)
04/12/93	Christian Genegoyo	Rizal	Program Officer (AGRI)
04/13/90	Ramon Christopher Reyes	Marikina 2	Program Officer
04/15/92	Hazzel Auditor	Infanta	Program Officer
04/17/92	Charmaine Magbanua	Taytay	Branch Accountant
04/17/92	Jorry Herman	Taytay	Program Officer (GL)
04/20/95	Anthony San Jose	Taytay	Program Officer (INDI)
04/21/68	Dexter Ronquillo	EFC	General Manager
04/21/83	Vervic Bautista	Quezon	Program Officer
04/23/88	Julius John Famsan	Taytay	Program Officer
04/23/78	Ronald Guiang	Operations	Area Manager
04/24/91	Ivy Roberts	Finance	Area Finance and Admin Officer
04/24/85	Reenel Ace Buenaventura	Marikina 2	Program Officer
04/25/75	Ronaldo Ravelo	Marikina 1	Branch Manager
04/26/83	Tirso Lucero, III	Brooke's Point	Branch Manager
04/26/82	Robinson Romero	La Union 1	Program Officer (AGRI)
04/28/92	Baby Rose Sagandal	El Nido	Program Officer (AGRI)
04/29/88	Jason Valencia	Puerto Princesa 2	Program Officer
04/30/86	Luis Nilo	Sta. Cruz	Program Officer

MAY

DAY	NAME	UNIT	POSITION
05/04/87	Gemar Chamen	Puerto Princesa 1	Program Supervisor
05/05/89	Johnel Cinco	Operations	Area Manager
05/08/86	Perry Jay Magon	Taytay	Sr. Program Officer cum Program Supervisor
05/08/84	Jezer Padrigo	Puerto Princesa 2	Program Officer (AGRI)
05/11/84	Amalou Zuela	Infanta	Program Officer
05/11/95	Charlon Rubi	El Nido	Program Officer (GL)
05/12/81	Jose Lumbag	Baguio	Branch Manager
05/12/88	Jeffrey Bacani	Nueva Vizcaya 2	Program Officer (INDI)
05/13/77	Gina Albaño	CPD	Business Development Services Officer
05/13/83	Nards Benitez	CPD	Special Accounts Officer
05/14/97	Mary Ann Pagao	Sta. Cruz	Program Officer
05/17/95	Sarah Mae Casi	Infanta	Branch Accountant
05/17/86	Nuelito Trance	Taytay	Program Officer (INDI)
05/19/93	Gerald Arca	QC 2	Program Officer (INDI)
05/21/96	Kenny Mark Candelario	Puerto Princesa 1	Program Officer
05/22/86	Albert Villaruz	Taytay	Branch Manager
05/29/78	Billy Sab-it	Operations	Area Manager
05/29/89	Denis Macadag-um	Marikina 2	Program Officer (INDI)
05/29/97	Romina Pua	Calauan	Finance and Admin Associate
05/30/92	Eliño Aranga	Puerto Princesa 2	Program Officer (AGRI)

JUNE

DAY	NAME	UNIT	POSITION
06/04/88	Amor Bacdayan	Buguias 2	Program Supervisor
06/04/88	Marisol Fabian	Quezon	Finance and Admin Associate
06/05/92	Elister Guilanda	Finance	Area Finance and Admin Officer
06/09/76	Primo Suza	Narra	Farm Officer
06/09/77	Victorino Avellana, Jr.	Calapan 2	Program Officer (JOB-GEN)
06/10/89	Gilyn Tumaliuan	Marikina 1	Branch Accountant
06/11/86	Samuel Peñas	Narra	Branch Manager
06/15/97	Rosie Sto. Tomas	Infanta	Program Officer (INDI)
06/16/89	Bryan Usop	Brooke's Point	Program Officer (AGRI)
06/17/81	Jonathan Canin	QC 2	Program Officer (INDI)
06/22/92	Elmar Serrano	Calapan 1	Program Officer (JOB-GEN)
06/22/97	Yhancez Ephraem Parado	La Union 2	Program Officer (AGRI)
06/29/94	Michael Jun Barquilla	Rizal	Program Supervisor
06/29/89	Jay Amphil Giolagon	La Union 1	Program Officer (AGRI)
06/30/97	Dianne Marie Mendoza	Calapan 2	Program Officer (JOB-GEN)

NEWLY HIRED

JULY

DAY	NAME	UNIT	POSITION
07/02/19	Cina Albaño	CPD	Business Devlpmt Services Officer
07/08/19	Edilberto Santos, Jr.	Marikina 2	Program Officer (INDI)
07/08/19	Jemmiel Quiman	Quezon	Program Officer (INDI)
07/08/19	Evan Joseph Hernandez	Marikina 2	Program Officer (INDI)
07/08/19	Elmar Serrano	Calapan 1	Program Officer (JOB-GEN)
07/08/19	Wilma Macatubal	Calapan 1	Program Officer (INDI)
07/08/19	Normalyn Dela Cruz	Calapan 1	Program Officer (JOB-GEN)
07/08/19	Benny Lyod Cepillo	Calapan 1	Program Officer (JOB-GEN)
07/09/19	Dianne Marie Mendoza	Calapan 2	Program Officer (JOB-GEN)
07/09/19	Victorino Avellana, Jr.	Calapan 2	Program Officer (JOB-GEN)
07/09/19	Ian Roy Leaño	Calapan 2	Program Officer (JOB-GEN)
07/11/19	Jan Peter Dandal	Taytay	Program Officer (INDI)
07/15/19	Anna Mae Pante	Calapan 1	Program Officer (INDI)
07/15/19	Julian Ramos	Calapan 2	Program Officer (INDI)
07/15/19	Jenny Rose Bejuco	Polilio	Program Officer (INDI)
07/22/19	Jake Bernabeo	Tanay	Program Officer (AGRI)
07/22/19	Finn Ronnie Oriel	Puerto Princesa 2	Program Officer (GL)
07/23/19	Kristine Marie Fernando	EFC	Finance and Admin Officer
07/29/19	Alexander Enriquez	Narra	Farm Assistant
07/29/19	Ariane Joy Sotelo	Puerto Princesa 1	Finance and Admin Assistant
07/31/19	Indira Margaret Espiritu	Finance	Accounting Assistant

AUGUST

DAY	NAME	UNIT	POSITION
08/01/19	Leonard John Soliven	Brooke's Point	Program Officer (GL)
08/01/19	Mary Rose Anne Deriquito	Calapan 2	Finance and Admin Assistant
08/05/19	Dexter Ronquillo	EFC	General Manager
08/05/19	Jay Amphil Giolagon	La Union 1	Program Officer (AGRI)
08/05/19	Robinson Romero	La Union 1	Program Officer (AGRI)
08/07/19	Rommel Benitez	Marikina 1	Program Officer (INDI)
08/12/19	Arthur Bryn Cestona	Baguio	Program Officer (INDI)
08/14/19	Monique Galang	QC 2	Program Officer (GL)
08/15/19	Sheryl Reola	La Union 1	Program Officer (GL)
08/20/19	Mirasol De Guzman	Infanta	Program Officer (AGRI)
08/20/19	Rosie Sto. Tomas	Infanta	Program Officer (INDI)
08/22/19	Yhancez Ephraem Parado	La Union 2	Program Officer (AGRI)
08/27/19	Joseph Millendez	Puerto Princesa 1	Program Officer (INDI)

SEPTEMBER

DAY	NAME	UNIT	POSITION
09/09/19	Candice Colleen Manuel	CPD	Client Services & Corp. Affairs Officer
09/09/19	Noel Lopez	Nueva Vizcaya 2	Program Officer (AGRI)
09/09/19	Wena Mae Dupingay	Baguio	Program Officer (INDI)
09/09/19	Maricel Ponce	QC 1	Finance and Admin Assistant
09/20/19	Semion Ibay	QC 1	Program Officer (INDI)
09/25/19	Jester Cesar Gonzales	Nueva Vizcaya 1	Program Officer (INDI)

OCTOBER

DAY	NAME	UNIT	POSITION
10/02/19	Joniel Gaño	Calapan 2	Program Officer (JOB-GEN)
10/08/19	Julia Bando	Buguias 1	Finance and Admin Associate
10/09/19	Jorry Herman	Taytay	Program Officer (GL)
10/18/19	King Mar Nuñez	Puerto Princesa 1	Program Officer (INDI)
10/21/19	Thods Alicos	Rizal	Program Officer (AGRI)
10/28/19	Emelona Capoloy	El Nido	Finance and Admin Assistant

NOVEMBER

DAY	NAME	UNIT	POSITION
11/04/19	Adelfa Delgado	Cainta 1	Program Supervisor
11/11/19	Glenda Ann Garcia	La Union 1	Finance and Admin Assistant
11/11/19	Nimfa Mae Calis	Baguio	Finance and Admin Assistant
11/18/19	Nards Benitez	CPD	Special Accounts Officer
11/21/19	Maripet Banggangayon	Atok	Finance and Admin Assistant
11/27/19	Jonathan Canin	QC 2	Program Officer (INDI)
11/28/19	Myla Carandang	Cainta 1	Program Officer (INDI)

DECEMBER

DAY	NAME	UNIT	POSITION
12/02/19	Karl Angelo Villanueva	Finance	IT Associate
12/04/19	Jeffrey Bacani	Nueva Vizcaya 2	Program Officer (INDI)
12/05/19	Alvin Lahoylahoy	QC 1	Program Officer (INDI)
12/05/19	Gerald Arca	QC 2	Program Officer (INDI)
12/06/19	Jasmin Bilag	La Union 2	Finance and Admin Assistant
12/12/19	Ernest Lucina	Baguio	Program Officer (AGRI)

LOYALTY AWARDEES

YRS IN SERVICE	DATE HIRED	NAME	UNIT	POSITION
10	12/01/09	Evangeline Plaza	Quezon	Branch Accountant
5	03/14/14	Marbel Bacolod	Atok	Program Supervisor
5	06/20/14	Milford Obal	Narra	Program Officer
5	10/13/14	Florinda Omerag	Nueva Vizcaya 2	Branch Accountant
5	10/13/14	Vervic Bautista	Quezon	Program Officer

CHRISTMAS GATHERINGS



Dec 6
Palawan
"Bohemian"



Dec 9
South Luzon
"Masquerade"



Dec 12
North Luzon
"United Nations"



Dec 21
Head Office
Slumber Party



AREAS OF OPERATIONS, HIRING ANNOUNCEMENT, VMC

HEAD OFFICE

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

PALAWAN AREA

NORTH PALAWAN

Puerto Princesa City 1 & 2	3rd Floor Goland Bldg., National Highway cor. Malvar St., Brgy., San Miguel, PPC, Palawan	(048) 434-8045
Narra	Malvar Ave., Poblacion, Narra, Palawan	0930-491-3410
Taytay	Babes Ann Apartelle, National Highway, Purok 6, San Lorenzo, Brgy. Poblacion, Taytay, Palawan	0917-110-1255
El Nido	Brgy. Villa Libertad, El Nido, Palawan	0912-289-7909

SOUTH PALAWAN

Brookes Point	Narrasid St., Balmonte Bldg., Poblacion District III, Brooke's Point, Palawan	0955-356-4149
Bataraza	Lee Building, Poblacion, Bataraza, Palawan	0917-100-2760
Quezon	2nd Floor, TGT Bldg., Poblacion, Quezon, Palawan	0907-709-7611
Rizal	Lubaton Bldg., Punta-Baja, Rizal, Palawan	0909-949-3013

NORTH LUZON AREA

ABATAN BRANCH

Baguias 1	3rd Floor Mariano Cobcobo Bldg., Abatan, Baguias, Benguet	0909-113-6335
Baguias 2		0907-359-2214

BAGUIO-ATOK BRANCH

Atok	Sumakey Bldg., Paaray, Sayangan, Atok, Benguet	0946-338-0263
Baguio	RM. 209 Lyman Ogilby Bldg., Magsaysay Ave., Baguio City	(074) 442-1080

NUEVA VISCAYA BRANCH

Bambang	2nd Floor Cuaresma Bldg., National Highway, Bambang, Nueva Vizcaya	(078) 392-1050
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LA UNION BRANCH

La Union 1&2	2nd floor, Uy bldg, Catbangan, San Fernando, La Union	(072) 687-1290
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SOUTH LUZON AREA

NCR

Marikina 1 & 2	WRCC Bldg. 1, #147 Gil Fernando Ave., Midtown Subdivision, Brgy. San Roque, Marikina City	(02) 646-0798
Cainta 1 & 2	4th Floor MORE Business Center, No. 2225, KM. 23, Ortigas Ave. Extension, Brgy. San Isidro, Taytay, Rizal	(02) 571-1867
Quezon City 1 & 2	2/F Meriton One Bldg., 1668 Quezon Ave., QC 1103	(02) 739-7288

CALABARZON

Calapan 1 & 2	Arago Bldg. Phase 2, A. Bonifacio St. Bgy. Ilaya, Calapan City, Oriental Mindoro	0917-382-8112
Tanay	Unit E, 2/F Plaza Aldea, 41 Ft. Catapusan St., Tanay, Rizal	(02) 636-6790
Calauan, Laguna	L. Geirosa St., Brgy. Silangan, Calauan, Laguna	(049) 310-1243
Sta. Cruz, Laguna	2nd Floor Ansanpua Bldg. Cailles cor. Alfonso St., Poblacion III, Sta. Cruz, Laguna	(049) 539-5086
Infanta, Quezon	2nd Floor Door B & C, AQC Bldg., Mabini St., Poblacion 38, Infanta, Quezon	0929-219-4030

HIRING ANNOUNCEMENT

Operations Manager
Legal Associate
Farm Manager - Narra, Palawan
Audit Officer
Audit Associate
Account Officers (3)

Program Supervisor - Abatan
Program Supervisor - QC
Branch Accountant - Cainta
Program Officers
HR Training Officer

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