

Sen. Francis "Kiko" Pangilinan @ EP's 21st General Assembly



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Newsletter (January - June 2016)



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ORGANIZATIONAL HIGHLIGHTS



INFANTA, QUEZON UNIT OFFICE OPENING

Infanta Unit Office held its opening last January 29, 2016, completing the Units that comprise La-Que (Laguna-Quezon) Branch. Infanta Unit Office will serve EP loan products and services to the people of Infanta and its nearby municipalities Real and Gen. Nakar in Quezon.

The day started with a motorcycle parade participated by all South Luzon Area staff from Famy, Laguna to Infanta, Quezon. This was followed by a ribbon cutting ceremony led by the Executive Director Ms. Rosemarie Castro and Infanta Unit Head Mr. Angelito Masinsin. Pastor Nathaniel

Romaquin of UCCP Infanta officiated the office blessing; and Ms. Rosemarie Castro gave the welcoming remarks.

In the afternoon, the team held another motorcade/marketing activity covering the areas of Brgy. Dinahican in Infanta, Brgy. Ungos in Real, and Brgy. Anoling in General Nakar. They handed out leaflets to all prospective clients. The day ended with a closing remarks by Area Manager Mr. Ronald Guiang.



SOCIAL PERFORMANCE MANAGEMENT

February 3-10, 2016

Last February 3, 2016, ECLOF Philippines (EP) welcomed Mr. Anton Simanowitz, a Social Performance Management (SPM) Consultant tapped by ECLOF International (EI). EP was chosen to be the first country to test EI's Social Performance Indicators

and reporting framework.

For his visit, Mr. Simanowitz visited the Head Office and Tanay Unit Office, where he talked with both staff and clients in order to be familiar with EP operations. In the process, this helped him (1) review EP's current *continue on page 2...*

Social performance management...

practices in relation to the SP reporting framework; (2) identify actions required to comply to SPM; and (3) give other input on SPM.

In the seminar-workshop that followed the next week, Mr. Simanowitz sat down with EP key officers to discuss on SPM. SPM, as discussed, is “the implementation of management practices that translate the institution’s social mission into practice.” It is about setting your value as a microfinance institution with accepted social goals. The main question that should be answered is - How does an organization, or EP, help its clients deal with their problems? There are universal standards for SPM to guide organizations address this question which can be contextualized accordingly. These standards are:



Mr. Simanowitz’s inputs were relevant and timely as EP continues to review and develop products and services to further improve the organization and its performance.



TOWN RECOGNITION OF MR. MARINES TAKINGAN

As part of being a Special Awardee of the Citi Microentrepreneurship Awards (CMA) 2015, Mr. Marines Takingan was recognized last March 8, 2016 at his home town in La Trinidad, Benguet. The event was graced by Hon. Edna Tabanda, Municipal Mayor of La Trinidad, Benguet and was attended by around 70 individuals. Ms. Aileen Paglinawan, Finance and Admin Manager of Microfinance Council of the Philippines, Inc. (MCPI), was present in behalf of the CMA. In her speech, she highlighted the history and purpose of the CMA, that is, to recognize and further empower remarkable microentrepreneurs of the country. Everyone was overwhelmed with joy and pride for Mr. Takingan. We are very proud of you Mr. Takingan!



21ST GENERAL ASSEMBLY

“the way for our country to go to developed status is for us to give high respect to our farmers and fishermen.”

- Sen. Francis “Kiko” Pangilinan

The Board of Trustees, management team, staff, members of the general assembly and program partners once again gathered last May 27, 2016 for the 21st General Assembly of ECLOF Philippines at the Dolce latte, Quezon City. The theme for this year’s assembly was “The Launch: Riding the Paradigm Ship.”

Mr. Donato G. Alcoba, Jr., EP’s Development Consultant, hosted the day’s event while Atty. Floyd P. Lalwet, Chairman of the Board, gave the Welcome Remarks and Rev. David Tabo-oy of the Episcopal Church in the Philippines gave a biblical reflection of Luke 5:4;

“Put out into deep water, and let down the nets for a catch.”

Highlight of the event was the keynote address of Sen. Francis “Kiko” Pangilinan. Sen. Kiko’s talk centered mainly on inclusive



Left to Right: Atty. Floyd Lalwet, BOT Chairman, Sen. Francis “Kiko” Pangilinan, Ms. Rosemarie Castro, Executive Director

growth. First, he shared the disheartening reality of poverty in our country and how many of our farmers (particularly the coconut farmers) and fishermen are characterized by it. According to him, access to credit is one of the interventions to address this. Nevertheless, microfinance institutions, like ECLOF, play an important role as the only way to deal with this problem is through a sustained partnership of both public and private sectors towards farm enterprise management and development. The idea is to mobilize resources so that our farmers and fishermen become farm managers and entrepreneurs themselves. Sen. Kiko further shared he can relate with farmers and their love for their product as he himself manages an organic farm. Lastly, Sen. Kiko emphasized the significant role of farmers and the whole

agriculture sector by saying, “the way for our country to go to developed status is for us to give high respect to our farmers and fishermen.”

Afterward, a question and answer portion was opened where Sen. Kiko accommodated the questions from the guests and participants. He clarified his pronouncements and heard the stories and situations particularly from our program partners.

In the afternoon, the business session was spearheaded by Atty. Lalwet, Ms. Rosemarie Castro, Executive Director, and Ms. Mary Jane Baldago, Corporate Secretary.

On a lighter note, like last year, all three areas of EP showcased products of their clients with a contest on the best booth according to the year’s theme. The winning booth was of South Luzon Area.

LEFT TO RIGHT:
South Luzon Team
winning best booth;
Ms. Liza Eco, CPC
Manager, with program
partners; Group
picture of the 21st
General Assembly



2015 OPERATIONS AWARDS

During the 21st General Assembly last May 27, 2016, EP recognized staff and units for their exemplary performance last year. The award was given by EP Board of Trustee Chairman, Atty. Floyd Lalwet.



TOP PERFORMING PROGRAM OFFICER

Mr. Artemio Viray
Unit: Sta. Cruz, Laguna



TOP PERFORMING PROGRAM SUPERVISOR

Andrew Farner Aguila
Unit: Narra, Palawan



TOP PERFORMING BRANCH MANAGER

Mr. Johnel Cinco
Branch: South Palawan



BEST PERFORMING UNIT

Tanay

Received by: Mr. Mark Anthony Gonzales
(previously Program Supervisor of Tanay;
currently Branch Manager of LaQue)



BEST PERFORMING BRANCH

Abatan

Received by: Mr. Florentino Angnganay,
Branch Manager



BEST PERFORMING AREA

Palawan and Inter-Island

Received by: Mr. Billy Sab-it, Area Manager



HIGHEST UNIT NET INCOME

Quezon
Branch: South Palawan

Received by: Mr. Rolando Guanco, Program
Supervisor



QUALITY PORTFOLIO WITH LOWEST DELINQUENCY RATE, PAST DUE, AND PORTFOLIO AT RISK RATE

Rizal
Branch: South Palawan

Received by: Mr. Noli Cabasal, Program
Supervisor



OUTSTANDING SUPPORT GROUP

North Luzon Finance
and Admin Team

Received by: Ms. Glenn Lorenzo, Finance
and Admin Officer



PRODUCT LAUNCHING

EP Group Loan:
Pang Agri Na!
Pang Entrep Pa!

Driven to deliver more responsive and relevant products for our clients, all EP staff were gathered at Pranjetto Hills Resort and Conference Center in Tanay, Rizal last June 28, 2016 to launch its newest product -- EP Group Loan Product (GLP).

Lead by the Executive Director herself, Ms. Rosemarie C. Castro refreshed the whole EP team with the Vision, Mission and directions of the organization. She assured all staff that EP will continue to pursue actions geared towards the realization of the organization's direction; one of which is the GLP.

Development Consultant, Mr. Donato G. Alcoba, Jr., discussed the features of GLP following the 8P's of marketing. EP's GLP is one of a kind as it will consciously

target clients who are starting their new businesses. Through GLP, EP intends to generate micro livelihood businesses and economic productivity to clients who are otherwise disqualified by other MFIs. EP, being an active MFI, does not want to further add to the credit pollution of MFIs reaching out to this same market segment. As the MF industry continues to mature at a very fast rate, which is now at its commercialization stage, EP must target new markets in existing areas where most MFIs compete.

In relation with this new product, EP's portfolio sharing maintains at 60% for agri loans and 40% for entrep and institutional loans. As our tagline goes -- 1 ECLOF: 3 Regions, 5 Years, 50K clients. Pang-Agri na, Pang-Entrep pa!



MID-YEAR OPERATIONAL PERFORMANCE

JANUARY TO JUNE 2016

UNIT/BRANCH /AREA	LOAN DISBURSEMENT	LOAN PORTFOLIO	ACTIVE CLIENT	TOTAL CLIENT	PAR	PAR RATE	NET INCOME
Buguias 1	14,132,000	14,465,786	768	1,285	2,011,205	14%	1,161,958
Buguias 2	20,228,000	20,227,105	1,026	1,496	1,398,357	7%	1,389,158
Atok	12,425,500	12,596,574	690	1,030	1,092,856	9%	785,535
Abatan Branch	46,785,500	47,289,465	2,484	3,811	4,502,418	10%	3,336,651
Baguio	10,480,500	9,994,250	481	1,107	696,738	7%	473,618
Nueva Vizcaya	11,098,000	11,338,353	1,080	1,348	1,636,449	14%	(513,118)
NCL Branch	21,578,500	21,332,603	1,561	2,455	2,333,187	11%	(39,500)
Agoo	3,315,660	6,191,331	600	1,087	3,452,772	56%	(1,043,219)
La Union Branch	3,315,660	6,191,331	600	1,087	3,452,772	56%	(1,043,219)
NORTH LUZON AREA	71,679,660	74,813,399	4,645	7,353	10,288,378	14%	2,253,931
Puerto Princesa	11,879,000	13,654,483	843	1,209	5,618,643	41%	(18,824)
Narra	15,023,000	13,933,444	640	858	1,512,163	11%	838,909
North Palawan Branch	26,902,000	27,587,927	1,483	2,067	7,130,805	26%	820,085
Quezon	18,242,540	17,357,139	727	1,017	748,180	4%	926,053
Rizal	13,129,000	10,238,751	416	568	184,257	2%	533,763
Brookes Point	12,424,800	12,406,498	580	968	1,594,167	13%	594,311
South Palawan Branch	43,796,340	40,002,388	1,723	2,553	2,526,604	6%	2,054,127
INTER ISLAND-PALAWAN	70,698,340	67,590,314	3,206	4,620	9,657,409	14%	2,874,212
Sta Cruz	13,294,000	10,625,322	705	890	990,245	9%	(542,595)
Calauan	10,178,000	8,114,299	653	736	689,432	8%	(502,027)
Infanta	6,059,000	4,024,918	403	432	37,347	1%	(650,293)
LaQue Branch	29,531,000	22,764,540	1,761	2,058	1,717,024	8%	(1,694,915)
Taytay	13,344,000	10,210,495	645	980	3,572,305	35%	(267,692)
Tanay	14,904,000	16,619,431	862	1,001	5,188,522	31%	605,672
Marikina	8,389,000	6,439,598	378	551	1,224,194	19%	(281,106)
Greater Manila Area Branch	36,637,000	33,269,524	1,885	2,532	9,985,020	30%	56,874
SOUTH LUZON AREA	66,168,000	56,034,063	3,646	4,590	11,702,045	21%	(1,638,041)
HO/Insti/SME		26,334,333	65	117	9,074,088	34%	(2,997,808)
GRAND TOTAL	208,546,000	224,772,110	11,562	16,680	40,721,919	18%	492,295

**BEST PERFORMERS
FOR 1ST SEMESTER
2016**

TOP 3 UNITS:
1. Buguias 2
2. Quezon
3. Buguias 1

TOP 3 BRANCHES:
1. Abatan
2. South Palawan
3. LaQue

TOP AREA:
North Luzon

**GREAT
JOB!**

L.I.F.E. PROGRAM

Training on Basic Organic Farming

NORTH LUZON AREA

Last March 8, 2016, a total of 34 farmers gathered at Callajo Restaurant in La Trinidad, Benguet to learn more about organic farming. Amongst the participants are leaders of farmer organizations engaged in organic farming. The afternoon was filled with insightful discussions as Mr. Primo Suza, Farm Officer, shared his knowledge on organic farming. The participants were particularly delighted to know about the formulation of organic concoction, which are used as fertilizers and pesticides.

At the end of the day, many have been inspired and have signified their interest on organic farming. Looking forward, EP hoped to be able to facilitate the marketing of their organic produce.

SOUTH LUZON AREA

EP team went to Infanta, Quezon last June 16-17, 2016 to conduct a training on basic organic farming. A total of 33 farmers actively participated by asking questions and sharing their thoughts and ideas about the topic. EP Farm Officer, Mr. Primo Suza, shared the concepts of organic farming and its benefits to health and the environment. He also taught formulation of various organic concoctions, which the participants tried to make on their own during one of the workshops. Lastly, the group visited an organic farm owned and managed by Mr. Quirino Sanchez, a client of EP. He as well shared his knowledge and insights on organic farming practices. The group appreciated the training and many expressed their desire to practice organic farming.



BAGUIO



INFANTA



HR HIGHLIGHTS

GLOBAL LEADERSHIP SUMMIT

January 29-30, 2016
Baguio Convention Center,
Baguio City

Participated by North Luzon Area Key Officers last January 29-30, 2016 held in Baguio Convention

Center, Baguio City, this yearly summit was convened by APPEND Philippines in partnership with Willow Creek Association. The participants were able to capture leadership ideas from different renowned Christian leaders and speakers and inspirational leaders.



The two-day training, facilitated by Development Consultant Mr. Donato G. Alcoba, Jr., focused on leadership in different situations and responding appropriately. It was highlighted that before one can manage others, one must manage one's self, first. The training gave more insight when

PEOPLE MANAGEMENT (SITUATIONAL LEADERSHIP)

April 27-28, 2016
ICON Hotel, Tomas
Morato, Quezon City.

the participants were asked to create productive teams by identifying their current unit/department situations.

Staff TEAMBUILDING and SPORTSET

Last June 27-30, 2016, all EP staff gathered at Pranjetto Hills Resort and Conference Center at Tanay, Rizal for a time to break from their usual office work and foster friendship and camaraderie among each other.

On the arrival night of the week-long activities, everyone was dressed in Hawaiian attire and prepared for EP Got Talent. All EP 7 branches showcased their talents through unique presentations; but Central Palawan Branch emerged as the best.

On June 29, EP team had a team building activity facilitated by Development Consultant, Mr. Donato G. Alcoba, Jr. Coined the "AMAZING G-RACE", the group was divided into 5 teams according to colors: Red, Yellow, Green, Blue, and Violet. Each team went through 7 stations which challenged their physical, mental, relational, and leadership abilities. They were also able to express themselves through cheers and special presentations. The main objective of the event

is for everyone to get to know each other and build positive relationships, while reflecting on EP's values, goals, and objectives.

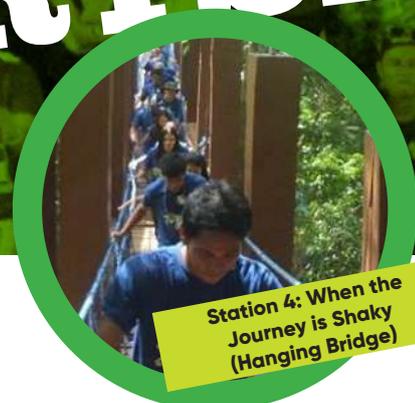
The following are the teams who won in the different events:

Best in Cheer
Red Team

Best in Special Presentation
Yellow Team

Team Building Winner
Red Team

The next day, June 30, EP had a Sports Festival competed by its three areas of operations. The two sporting events were Men's Basketball and Mixed Volleyball. In the end, South Luzon Area Team emerged victorious with the two MVPs coming from them - Mr. Renato De Leon of Calauan Unit as Basketball MVP and Ms. Chona Medrano of Taytay Unit as Volleyball MVP. Palawan Area Team bagged the 1st prize, while North Luzon Area Team was 2nd.



Station 4: When the Journey is Shaky (Hanging Bridge)



Station 3: The Imagineer (Act a scene)



Station 2: Short Term Goals (Ropes)



Station 1: When Navigating Blindly (Mine Field)

EST 2016



Station 5: Rain Dance in Circles



Station 6: The Value Chain (Paper Cups)



Station 7: The Mystery of the Mythical Beast (Riddle)

PHOTO GALLERY



Welcome to EP Family!

Newly Hired

JANUARY - JUNE 2016

JANUARY

Reyes, John Louie Rosario
De Rosas, Rhoan Bautista
Baylon III, Ranulfo Fabia
Escama, Rhazel Cereneo

FEBRUARY

Baldeo, Jerico Dulay
Delmonte, Joanafe Tolop
Rosito, Harlan Bill Dalunag
Pucay, Tyron Earl Damulan
Matienzo, Derick Lontoc
Sanuco, John Paul Marayag
Victoria, Roxanne Brigente
Perez, Maria Donna Buerano

MARCH

Bermudez, Carmela Marinay
Agasan, Roche Mendone Perez
Baculinao, Ronald Dondoyano
Dulay, Russell Cacanando
Reyes, Rhizzell Catuan
Etones, Erlina Borreo
Tinio, Jojo Wang
Madino, Nestor Lindawan

APRIL

25 Catambay, Ralph Redmond Felix
25 Billedo, Alvin Flores
25 Loquio, Jenny Ablasa
25 Balloyan, Ddna Pangesban
14 Codio, Luz Nang-is
14 Chacapna, Vincent Aaron Daguio
14 Sugot, Alepha Marie Galian
18 Adonis, Annie Tipuni
18 Bagunu, Joselito Mansanades
18 Marasigan, Elvis Ryan Unahan
18 Mationg, Arden Christopher
21 Magnetico

MAY

4 Alipoon, Nepthaly Sumicad
4 Mabalot, Aldriza Santiago
5 Mariscal, Daniel Ora
7 Dalimbang, Raymund Ricardo
10 Ngabit, Marites Muli
26 Juan, Dex Pescual

JUNE

23 Soliman, Richard Compa
8



CONGRATULATIONS!

REYNOSO, MARIA LOURDES L.

March 27, 2006
Years in Service: 10

SACYATEN, MARIAN D.

May 2, 2006
Years in Service: 10

RODRIGUEZ, AVEL BARONE B.

February 18, 2011
Years in Service: 5

DAO-ANES, MARCING G.

March 29, 2011
Years in Service: 5

LUMBAG, JOSE M.

May 2, 2011
Years in Service: 5

ANGGANAY, FLORENTINO L.

May 2, 2011
Years in Service: 5

DENAS, SAMUEL L.

May 6, 2011
Years in Service: 5

ADACLOG, MARJORIE M.

May 2, 2011
Years in Service: 5

Easy steps to Register Online with SSS, PHILHEALTH AND PAG-IBIG

Benefit with online registration:

- Easy access to your personal account.
- Security of personal information.
- For SSS
 - You can easily monitor your contributions and loan payments.
 - Fast and paperless application for salary loan, maternity notification and sickness notification.
- For PAG-IBIG
 - Fast issuance of permanent Pag-ibig Number.
 - Requirement when applying for Loan Programs.
- For PHIC
 - Fast issuance of permanent PHILHEALTH Number and Members Data Record (MDR).



SOCIAL SECURITY SYSTEM

HERE'S HOW TO REGISTER ONLINE:

1. Open **INTERNET EXPLORER**
2. Open the website www.sss.gov.ph
3. Scroll down and click **online registration and coverage.**
4. Carefully follow the instructions provided.



HERE'S HOW TO REGISTER ONLINE:

1. Open **INTERNET EXPLORER**
2. Open the website <http://www.philhealth.gov.ph>
3. Scroll down and click **online services** option.
4. Click the **ELECTRONIC REGISTRATION.**
5. Carefully follow the instructions provided.



HERE'S HOW TO REGISTER ONLINE:

1. Open **INTERNET EXPLORER**
2. Open the website www.pagibigfund.gov.ph
3. Proceed to **e-services** option.
4. Click the **MEMBERSHIP Registration.**
5. Carefully follow the instructions provided.

DULAY GUADNA: THE INDOMITABLE SPIRIT LINGERS ON

CLIENT STORY

Dulay (51) has been a vegetable farmer since the age of 15. His garden, about a hectare wide, was an inheritance from his parents. He lives with his wife, eldest son (27) and his family, and youngest daughter (19). His second child (24) is away in Manila working in a thrift shop. The family has been living through Dulay's vegetable garden, which regularly houses crops like cabbage, lettuce, potatoes, and radish.

ECLOF Philippines (EP) was introduced to Dulay by his neighbors who were satisfied EP clients. Their positive word of mouth convinced him to apply for an agricultural loan for his garden. Before, Dulay borrowed money from middlemen in the trading post in La Trinidad, Benguet -- a place where crops are regularly delivered. According to Dulay, their term and conditions are usually in favor of the middlemen - as they are the only ones who are earning. Middlemen contact buyers and sell the produce farmers deliver. They will then deduct the loan from the gross income and whatever is left will be divided between them and the farmer. Especially when the price is low, Dulay explained, the farmer barely has little money to bring home to his family.

Last quarter of 2015, Dulay's vegetable garden was struck by two strong typhoons - Kabayan (International name: Mujigae) and Lando (International name: Koppu). The former damaged his crop potatoes. And when he tried to recover by planting radishes, the latter came and damaged it as well. But Dulay, hardworking and committed that he is to his family and the people who depend on his crops, could not give up and stop



Basic Information

Name: Dulay Guadna
Years with EP: 3
Loan Cycles: 5
Type of Loan: Agricultural
Source of Income: Vegetable Farm
Client Service Loan: Calamity
Unit Office: Atok, Benguet
Program Officer: Randy Taplin

planting. He went to EP and asked for help.

EP provides Client Service Loan (CSL) which, in effect, is a loan reward mechanism for clients with long standing good credit history. Dulay was able to access two previous CSL, both used for the education of his children. This time: to be able to pick up the pieces from the wrath of the 2 typhoons. EP personnel easily approved Dulay's calamity loan. His loan amounted to eleven thousand pesos (US \$239), which he used to buy chicken manure, a kind of fertilizer, for his vegetable garden. Month later, his potatoes and lettuce are growing well and he's just waiting for them to be ready for harvest.

Through this snippet, indeed, Dulay embodies the very characteristics notable to Filipino farmers particularly in the Cordilleras - commitment and perseverance. Farmers in the Cordillera never stop planting. It is their major source of income supplying 80% of the temperate high value crops and vegetables in the country. Dulay is part of this feat. Continuing to farm regardless of climatic challenges implies Dulay's commitment to his family and Filipinos in general to provide their food. With EP's support through agricultural loan and CSL, he is able to carry out this commitment. Calamities will pass, but the indomitable spirit of people like Dulay lingers on.

MENECIA BALDO: COPING WITH LIFE'S UNEXPECTED TURNS



Menecia (44) still can't get through her story regarding her Client Service Loan (CSL) without shedding a tear; after all, barely 2 months had passed.

Menecia and her family are Igorot, a collective term for the indigenous cultural communities who lives in the mountains of Cordillera. She lives with her husband and four of their seven children. Her eldest is in another province having his on-the-job training; her third child in the nearby municipality studying in a State University; and her fourth child, whose wedding prompted her to apply for CSL, is with her husband in another nearby municipality. Like most people in the community, the family lives through vegetable farming.

Menecia and her family till an estimated 2,500m² vegetable farm.

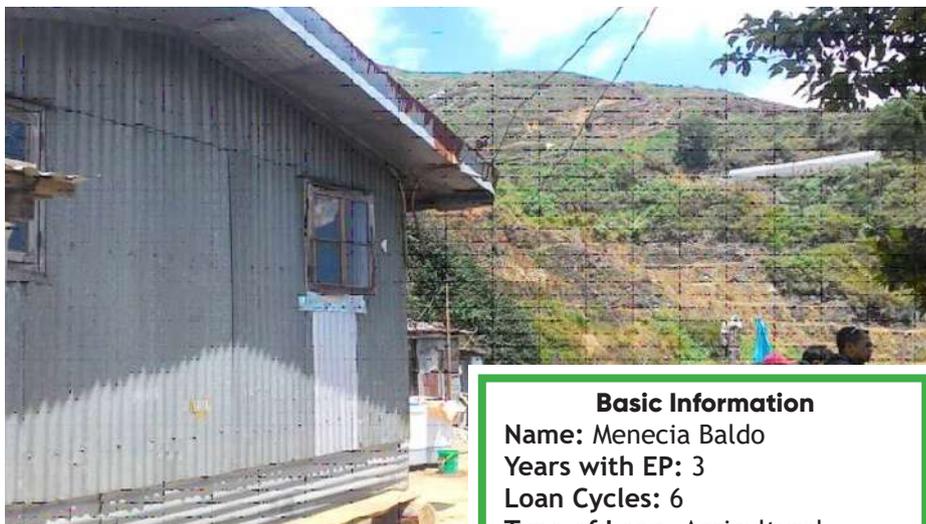
They plant cabbages, potatoes, and radishes. Their farm is divided into two. A part located "below" their house is owned by a financier who made them till the land and provided all inputs and farm requirements. Come harvest, the financier deducts all the expenses from the gross income and divides what's left between them. The other part is located "above" and far away from their house which is owned by the family and which ECLOF Philippines (EP) is helping through microfinance provision.

January 2016, Menecia's daughter was married to his boyfriend, by whom she already has a child. As part of the culture of the Igorot, the wedding was held in their house and was attended by everyone in the community. Menecia, an ever loving and supportive mother, applied for EP's CSL to repair their house

in preparation for the wedding. CSL is a credit program of EP carried out to address the emergency and basic needs of loyal clients with excellent credit history. She described their house was old so she used the eight thousand pesos (US \$174) loan to buy galvanized iron sheets and plywood.

However, just days before the wedding, Menecia got news that his brother died of heat stroke while working. She recalled how difficult that ordeal was. "Sabay-sabay (simultaneous)", Menecia said explaining how hard it was to cope with the events. She added after her daughter's wedding; she went straight to her brother's wake. Admittedly, she said part of the money of her CSL was diverted for his brother's death. Although EP has microinsurance for all of its clients for unfortunate events such as death, it covers only immediate family members.

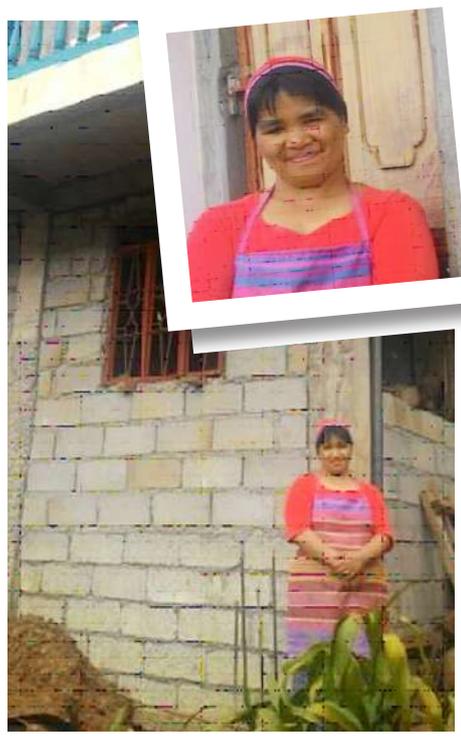
Today, Menecia and her family are moving forward. Their house still needs a few repairs but she is thankful through CSL, she was able to show her



love and support to her daughter and help her family on her brother's death. Happiness and grief are emotions we all experience. This time for Menecia, the CSL was the common thread, and that is enough for her to face future life's challenges.

Basic Information

Name: Menecia Baldo
Years with EP: 3
Loan Cycles: 6
Type of Loan: Agricultural
Source of Income: Vegetable Farm
Client Service Loan: House Repair
Unit Office: Atok, Benguet
Program Officer: Randy Taplin



Josefa and her husband started renovating their house in 1998. But until now, it is not yet finished.

Josefa (43) lives with her husband and youngest child, who is in secondary school. Their other three children are in La Trinidad, Benguet, the center of the province that is 3 hours away. The eldest, who graduated last year, works as a pharmacist; the second will be graduating this year with a degree in Business Administration, while the third is studying to be a teacher. According to Josefa, their children are the reason why their house is not yet finished as their education is their family's utmost priority.

Josefa learned of ECLOF Philippines (EP) through her neighbors who were already EP clients. She was encouraged to apply for an agricultural loan for her vegetable farm. Her farm is half a hectare in size and is located in the mountains, quite a distance from their house. Her crops include celery and carrots.

With her good credit history through the years, her Program Officer (PO) shared to her about EP's Client Service Loan (CSL). CSL is a credit program of EP carried out to address the emergency and basic needs of loyal clients with excellent credit history. Josefa saw an opportunity to build their house and support the education of their children.

At present, she has a total of 6 CSL. The first one was used for their house then the second one was for the education of their eldest daughter. Since then, she has been interchanging the two as the need arises.

Currently, their house has two floors

- an occupied 2nd floor, where the bedrooms and living room are located, and a vacant ground floor which they are planning to build their kitchen and other rooms. She explained she spends most of her time in her sari-sari store (variety store) where she is not only selling assorted goods but also cooks for her customers. Before renovating, Josefa recalled their house was just one-story made of light materials, which is very prone to being damaged when typhoons strike.

Josefa explained through EP's CSL, they were able to put up the walls and grills of the windows of the ground floor. Her eldest daughter was able to graduate and her 2nd child is graduating because of CSL's support. She strives to continue to be a good client of EP so she can keep borrowing for CSL. Little by little, Josefa is positive that their dream house will materialize and the rest of the children will be able to finish their education. She hopes with EP's further help, these will all become a reality.

Basic Information

Name: Josefa Dampag
Years with EP: 3
Loan Cycles: 7
Type of Loan: Agricultural
Sources of Income: Vegetable Farm, Sari-sari Store, Public Utility Vehicle (Husband)
Client Service Loan: House Renovation and Education
Unit Office: Buguias 2, Benguet
Program Officer: Mayrose Lesino

**JOSEFA DAMPAG:
 FULFILLING A
 DREAM HOUSE AND
 KIDS' EDUCATION,
 ONE STEP AT A TIME**

HIRING ANNOUNCEMENT

OPERATIONS MANAGER

Quezon City

HR OFFICER

Quezon City

INTERNAL AUDITOR

Quezon City

PROGRAMMER/ IT ASSISTANT

Quezon City

ACCOUNT OFFICER

Quezon City

BRANCH MANAGER

GMA Branch

PROGRAM SUPERVISOR

San Fernando

FINANCE AND ADMIN ASSOCIATES

Taytay and Marikina

PROGRAM OFFICERS

All Units

FINANCE AND ADMIN OFFICER

Baguio

Send application to: career.eclofphils@gmail.com

AREAS OF OPERATIONS

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

NORTH LUZON AREA

Abatan Branch

Abatan Office

3rd Floor Mariano Cobcobo Bldg.,
Abatan, Buguias, Benguet
0909-113-6335

Kabayan Office

Daool Bldg., Chogong Poblacion,
Kabayan, Benguet

North Central Luzon Branch

Atok Office

Sumakey Bldg., Sayangan, Atok,
Benguet
0946-338-0263

Baguio Office

Rm 209 Lyman Ogilby Bldg.,
Magsaysay Ave. Baguio City
(074)442-1080

Nueva Vizcaya Office

Cuaresma Bldg. National
Highway, Brgy. Banggot,
Bambang, Nueva Vizcaya
(078)392-1050

La Union Branch

Agoo

SBC Bldg., P. Verceles St.,
Consolacion, Agoo, La Union
(072)607-9993

San Fernando

Uy Bldg., Quezon Ave.,
Catbangan, San Fernando City

SOUTH LUZON AREA

GMA

Marikina

3rd Floor Maryland Bldg., G.
Fernando Ave. cor Estrador St.,
Brgy. San Roque, Marikina City
(02)646-0798

Taytay, Rizal

4th Floor MORE Business Center,
No. 2225 KM., 23 Ortigas Ave. Extension,
Brgy. San Isidro, Taytay, Rizal
(02)571-1867

Tanay, Rizal

Ft. Catapusan St., Plaza Aldea,

Tanay, Rizal
(02)212-6895

LaQue

Calauan

Laguna L. Geirosa
Ave., Calauan, Laguna
(049)310-1243

Sta. Cruz, Laguna

2nd Floor Ansanpua Bldg. Cailles
cor. Alfonso St., Poblacion III
(049)309-3180

Infanta, Quezon

Door B & C, 2nd Floor AQC Bldg.,
Mabini St., Poblacion 38, Infanta,
Quezon
0977-853-3926

PALAWAN AREA

North Palawan

Puerto Princesa City

Unit 5, ARL 111 Bldg., Rizal
Avenue, Puerto Princesa City,
Palawan
(048)434-8045

Narra

Malvar Ave., Poblacion, Narra,
Palawan
0930-491-3410

South Palawan

Brookes Point

Modelo 11 Bldg., Narrazid St.,
District 11, Poblacion, Brookes
Point, Palawan
0946-983-4430

Quezon

2nd Floor, TGT Bldg., Poblacion,
Quezon, Palawan
0907-709-7611

Rizal

Lubaton Bldg., Brgy. Punta-Baja,
Rizal, Palawan
0909-949-3013



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