

# Life

A Semi-Annual Newsletter of ECLOF Philippines  
JANUARY - JUNE 2017

## 22<sup>ND</sup> GENERAL ASSEMBLY

ECLOF

GENERAL ASSEMBLY

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## TAYTAY, PALAWAN UNIT OFFICE OPENING

Last February 17, 2017, Taytay Unit Office held its opening. The Unit Office covers the areas of Taytay and El Nido.

Attended by EP staff, clients, and guest, the day's activity started with a motorcycle parade within the Municipality of Taytay. The ribbon cutting ceremony was led by Executive Director Ms. Rosemarie C. Castro and North Palawan Branch Manager Mr. Andrew Farner Aguila. It was followed by the office blessing officiated by Pastor Jacob Gabasa. Then, Ms. Castro gave a welcome message.

Invited guest, namely from the Department of Agriculture in Taytay and First Consolidated Bank of Palawan, also gave warm messages of support. But the highlight of the activity was the loan disbursement of few clients to mark the Unit Office's operations. Its area map of operations and staff were also presented.

The opening ended with a closing remark from BM Andrew followed by a lunch feast.

## BRANCH MANAGEMENT TRAINING ON MANAGING EP PORTFOLIO MIX



Last February 20-24, 2017, branch managers gathered for a training on "How to manage EP portfolio mix and loan products". As EP continues to expand its areas of operations and develops relevant products and services, it is important for the organization that everyone has a common understanding and implementation of its products and services.

Facilitated by Mr. Donato G. Alcoba, Jr., Operations Head, the group went over the features and

processes of EP products -- from client generation to credit evaluation to loan disbursement and collection. Through the process of the training, the leaders were able to share with one another practices and strategies that have worked in their areas and discuss learning experiences.

The BMs also had a field exposure on Micro Negosyo at Serbisyo (MNS) loan products at Cainta Unit Office. The group observed how the Unit Office piloted EP MNS products, most especially the MNS-Group Loan.

Then, they learned about the different financial principles and processes in relation to branch management. They were also oriented on the Microfinance-NGO Act and its implications to the microfinance operations of EP.

## 4 | ORGANIZATIONAL HIGHLIGHTS

### ABATAN BRANCH OFFICE BLESSING

More than five years since EP began its operations in Abatan, Benguet, the Branch finally has a newly renovated office to accommodate its growing number of staff and clients.

Last March 13, 2017, Abatan Branch celebrated the blessing of its newly renovated office. The blessing was officiated by Pastor Richard Santos.

During the program, long-time EP clients gave testimonies on how the organization has assisted them through the years with its loan products and other support mechanisms such as for victims of calamities. One of them was Mr. Carno Sotero, a vegetable farmer in Buguias. He expressed that he is very thankful for EP for helping him not only in his farm, but also his family. He shared before EP, he used to borrow farm capital from middle men in the trading post, who gave unfavorable terms to the farmers. Mrs. Marieta Butag also shared how EP helped her when their family house got burned. EP helped in purchasing materials to rebuild their roof. She expressed that she will be eternally grateful to EP.

Lastly, Abatan Branch staff entertained its guest through a local song number.



Mrs. Marieta Butag

Abatan Branch leaders with clients who gave their testimonies during the office blessing



### FINANCE AND ADMIN DEPARTMENT TRAINING AND TEAMBUILDING

The team of Finance and Admin Department took a break from the usual office worktables for a 4-day training in Tagaytay City last April 6-9, 2017.

The team gathered to be oriented of both ECLOF and FAD goals for 2017 and the Microfinance NGO Act. They were also trained and refreshed on different financial principles and processes in relation to EP loan products and processes. They also learned about the latest developments of the CommonCents, EP's computerized accounting system.

The whole team enjoyed getting to know each other, both old and newly hired staff. They also had fun with the team building activity and free time to explore the city.



# QUARTERLY MEETING WITH TRAINING AND TEAMBUILDING



Team South Luzon



Team ECLOF at the end of the teambuilding

Area Managers, Branch Managers, and Program Supervisors attended the quarterly meeting last April 20-22, 2017 at Clearwater, Clark, Pampanga. They were also trained to develop their skills on area mapping and staffing in relation to EP Portfolio Mix.

The leaders learned from each other and through their facilitator, Operations Head Mr. Donato G. Alcoba, Jr., the importance of an area map in managing the portfolio mix of their unit office. Likewise, they were also guided on the qualities and skills required in a Program Officer as per loan product to help them in staffing. They gamely participated in role plays wherein selected leaders posed as applicants for the other leaders to interview and discern if they are the right people for the work.

To end the training, the leaders had a team building activity aimed at developing their leadership skills and teamwork.



PS Louie of Cainta, posed as an applicant for PO for MNS-indi



Team North Luzon



PS Noli of Rizal presenting his team's output on area mapping



Team Palawan

## 6 | ORGANIZATIONAL HIGHLIGHTS

### EP ATTENDS GA MEMBER'S ASSEMBLY



Members of the Federation of Peoples Sustainable Development Cooperative (FPSDC) were gathered last April 26-28, 2017 at Bellevue Hotel, Panglao, Bohol to attend the organization's General Assembly. ECLOF was represented by Ms. Liza Eco, Corporate Planning and Communications Manager, and Ms. Marites Ngabit, Finance and Admin Manager.

The theme of this year's GA was "Navigating the Tides of Change." Mr. Sofronio Talistic, Chairperson, encouraged the members of FPSDC to continue working together and hone

He further expressed his hope for the members to continue to be responsible and work well for the country. He hopes that each members will continue to support FPSDC as it provides a more sustainable way out of poverty.

Moreover, various speakers were also invited to share relevant topics for the members. The members also had time to socialize with one another.

### ORIENTATION ON ORGANIC FARMING FOR EP GA MEMBERS

Last May 26, 2017, EP General Assembly members participated in an orientation on organic farming facilitated by EP. This is in part of providing services to GA members and engaging them to participate in delivering of EP programs and services.

EP invited Mr. Jefferson Laruan as resource person. Mr. Laruan is an organic farming practitioner and

trainer from Benguet. He owns an organic farm called Lily of the Valley. Mr. Laruan discussed with the participants the principles of organic farming. They, in turn, appreciated the much grounded discussion of Mr. Laruan as he himself experienced the ill effects of conventional farming before.

Overall, the training was a success. The training helped the participants realize the cost of conventional farming to their health and the environment. Meanwhile, EP hopes to engage more its GA members to the activities of the organization.





Team ECLOF!

EP members, staff and guests gathered last May 27, 2017 at Luxent Hotel, Quezon City for its 22nd General Assembly. EP staff were dressed according to the attire that represents their areas – North Luzon in traditional Igorot attire, South Luzon in Barong Tagalog and Filipiniana, Palawan in ethnic attire, and Head Office in corporate attire. Hosting the event was Mr. Donato G. Alcoba, Jr., Development Consultant.

This year's theme was "Moving Forward: Unity in Diversity." Rev. Ferdinand Mercado of the Iglesia Evangelica Metodista En Las Islas Filipinas (IEMELIF) gave a biblical reflection of 1 Corinthians 12:4-6;

*There are diversities of gifts, but the same Spirit.  
There are diversities of ministries, but the same Lord.  
And there are diversities of activities,  
but it is the same God who works in us all.*

Rev. Mercado shared that we are all parts of the same body with different individual functions. And the key to move forward is to synchronize all our efforts.

Atty. Floyd P. Lalwet, Chairman of the Board, gave the welcome remarks, followed by the keynote address of Hon. Lerey A. Panes, Assistant Secretary for Planning and Project Development of the Department of Agriculture. Asec Panes shared that DA and the current administration is targeting to make food affordable and available widely. To do this, they are working towards empowering the farmers by modernizing the means of agricultural production and supporting them in marketing. But he emphasized that all this could only be made by changing the consciousness of the people and changing



Keynote Speaker  
ASec Lerey A. Panes



Left to Right: Executive Director Rosemarie C. Castro, ASec Lerey A. Panes, Chairman of the BOT Atty. Floyd Lalwet



Act of solidarity  
by EP GA Members

# 22ND GENERAL ASSEMBLY

Best Branch Manager:  
Mr. Andrew Farner Aguila  
(Unit: North Palawan Branch)



Best Program Officer:  
Mr. Albert Villarus  
(Unit: Narra, Palawan)



Best Program Supervisor:  
Mr. Jose Lumbag  
(Unit: Baguio City)



...the same Spirit.

the environment. Thus, it is about dealing with the system and dealing with the people in the system. He also highlighted the importance of synergy between and among the members of society – government, civil society, and business sector. To end, Asec Panes encouraged everyone to make a difference but to be also practical.

Then, as a symbolic act of unity in diversity, each member of the General Assembly through their representatives introduced their organizations to the body then posted their logo to the solidarity arrow.

In the afternoon, the business session was spearheaded by Atty. Lalwet, Executive Director Ms. Rosemarie C. Castro, and Corporate Secretary Ms. Mary Jane Baldago. This was followed by the awarding of certificates of recognition to the top performers of 2016.

For this year's booth contest, Abatan Branch was recognized as the winner.

## MOVING FORWARD: UNITY IN DIVERSITY

RESPONSIBLE PARTNERSHIPS TOWARD INCLUSIVE GROWTH

Solidarity Wall



Best Unit Office: Quezon, South Palawan (Received by: Mr. Rolando Guanco, Program Supervisor)

Winning booth with the whole Team North Luzon

Best Branch: South Palawan (Received by: Mr. Johnel Cinco, Branch Manager)

Best Area: Palawan



# MOTHER'S DAY AND FATHER'S DAY CLIENT SERVICE

In view of the Mother's Day and Father's Day celebration last May 14 and June 18 respectively, EP Unit Offices gave simple tokens of appreciation to mother and father-clients visiting the office to express the organization's value for clients. This is in line with EP client service program that aims to provide relevant and thoughtful services to clients and to the communities where it operates.

For Mother's Day, different EP Unit Offices prepared brownies, umbrellas, flowers, mugs, and chocolates. On the other hand, for Father's Day, they prepared mugs and towels. Mother and Father-clients were equally surprised and delighted with the gifts they received; while EP staff were more than happy to give appreciation to clients.



# OPERATIONS PERFORMANCE SUMMARY

## (JANUARY – JUNE 2017)

UNIT/BRANCH/ AREA	PORTFOLIO	LOAN DISBURSEMENT	NET INCOME	ACTIVE CLIENT	TOTAL CLIENT	PAR	RATE
<b>ABATAN Branch</b>	<b>30,437,652</b>	<b>28,953,000</b>	<b>2,193,631</b>	<b>1,470</b>	<b>2,285</b>	<b>3,383,812</b>	<b>11%</b>
Baguio	9,732,526	9,988,000	304,358	558	1,172	708,040	7%
Atok	9,718,653	9,557,000	549,264	508	814	946,276	10%
Nueva Vizcaya	13,217,458	11,061,000	(399,261)	1,069	1,347	3,155,680	24%
<b>NCL Branch</b>	<b>32,668,637</b>	<b>30,606,000</b>	<b>454,360</b>	<b>2,135</b>	<b>3,333</b>	<b>4,809,996</b>	<b>15%</b>
Agoo	6,624,253.97	5,472,000.00	(517,354.08)	578	978	2,115,585.29	32%
SFLU	6,103,055.72	4,209,000.00	(3,232,848.84)	930	1050	3,355,340.76	55%
<b>La Union Branch</b>	<b>12,727,310</b>	<b>9,681,000</b>	<b>(3,750,203)</b>	<b>1,508</b>	<b>2,028</b>	<b>5,470,926</b>	<b>43%</b>
<b>NL AREA</b>	<b>75,833,599</b>	<b>69,240,000</b>	<b>(1,102,212)</b>	<b>5,113</b>	<b>7,646</b>	<b>13,664,734</b>	<b>18%</b>
Puerto Princesa	13,848,817	13,094,100	(126,582)	1,551	1,948	5,232,342	38%
Narra	12,429,749	13,100,000	997,648	566	758	1,366,443	11%
Taytay-NP	6,954,000	9,536,000	(854,539)	828	862	13,250	0%
<b>NP Branch</b>	<b>33,232,566</b>	<b>35,730,100</b>	<b>16,527</b>	<b>2,945</b>	<b>3,568</b>	<b>6,612,035</b>	<b>20%</b>
Quezon	19,779,860	20,047,220	1,242,340	989	1,328	1,082,980	5%
Rizal	11,276,361	15,076,000	744,657	554	728	63,978	1%
Brookes Point	13,853,202	14,471,400	453,594	598	921	765,583	6%
<b>SP Branch</b>	<b>44,909,423</b>	<b>49,594,620</b>	<b>2,440,591</b>	<b>2,141</b>	<b>2,977</b>	<b>1,912,541</b>	<b>4%</b>
<b>PALAWAN AREA</b>	<b>78,141,989</b>	<b>85,324,720</b>	<b>2,457,118</b>	<b>5,086</b>	<b>6,545</b>	<b>8,524,576</b>	<b>11%</b>
Sta. Cruz	8,387,601	7,022,000	(619,284)	656	950	3,570,551	43%
Calauan	9,261,710	8,664,000	(540,178)	771	972	3,195,626	35%
Infanta	10,161,709	16,320,000	222,187	866	1,054	134,482	1%
Tanay	11,378,496	8,422,000	144,425	715	1,162	5,156,553	45%
<b>CALABARZON</b>	<b>39,189,516</b>	<b>40,428,000</b>	<b>(792,850)</b>	<b>3,008</b>	<b>4,138</b>	<b>12,057,212</b>	<b>31%</b>
Cainta	10,879,524	11,202,000	(457,710)	1,275	1,544	4,566,372	42%
Marikina	10,492,479	14,230,000	491,384	1,005	1,217	1,719,687	16%
Laboratory	1,507,053	3,045,000	(136,798)	386	400	190,519	13%
<b>NCR Branch</b>	<b>22,879,056</b>	<b>28,477,000</b>	<b>(103,124)</b>	<b>2,666</b>	<b>3,161</b>	<b>6,476,578</b>	<b>28%</b>
<b>SL AREA</b>	<b>62,068,572</b>	<b>68,905,000</b>	<b>(895,974)</b>	<b>5,674</b>	<b>7,299</b>	<b>18,533,790</b>	<b>30%</b>
AME/INSTI	16,675,779	-	(1,465,014)	46	79	6,401,872	38%
<b>Grand Total</b>	<b>232,719,939</b>	<b>223,469,720</b>	<b>(1,006,082)</b>	<b>15,919</b>	<b>21,569</b>	<b>47,124,972</b>	<b>20%</b>

**TOP UNIT OFFICES:**

*Quezon*  
*Rizal*  
*Infanta*

**TOP BRANCHES:**

*South Palawan*  
*North Palawan*  
*North Central Luzon*

**TOP AREA:**

*Palawan & Inter-island*

## LEADERSHIP AND MANAGEMENT TRAINING FOR FARMERS

EP continues to expand its non-financial services to clients. Last March 21-22 and 28-29, 2017, EP conducted a leadership and management training to farmer groups leaders in Bauang, La Union and Infanta, Quezon respectively.

The training aimed to help farmer-leaders understand basic management functions and timeless leadership principles. EP invited Mr. Jefferson Laruan as resource person for the training in Bauang; while, Mr. Donato G.

Alcoba, Jr. and Ms. Liza Eco gave the input for the training in Infanta.

The participants appreciated the training. As for EP, we are more inspired to be of better service to our clients.



Bauang



Infanta

## TRAINING EVENTS ON BASIC ORGANIC FARMING

DATE	AREA
March 22-23, 2017	Bauang, La Union
March 29-30, 2017	Infanta, Quezon
June 29-30, 2017	LIFE Farm, Narra, Palawan

EP team went to train another set of farmers and clients on Basic Organic Farming. These training events were geared towards fulfilling the mission

of EP of contributing to the country's food security and promotion of good health of every Filipino.

Mr. Primo Suza, EP Farm Officer, discussed the principles of organic farming and taught how to make organic concoctions. The participants on the other hand actively showed interest throughout the training. As a whole, the training events were fruitful. We at EP feels encouraged every time, knowing this could bring positive impact to the lives of the farmers and clients we serve.

## A DAY IN THE FARM

Palawan Area staff gathered last June 9, 2017 at EP LIFE Farm in Brgy. Estrella, Narra for a day in the farm. The staff gamely participated in various farming activities; such as, harvesting of vermi, harvesting of vegetables, plot cultivation, watering of organic concoctions to plots, and drainage construction.



Infanta



Bauang

## NEWLY HIRED

## WELCOME TO EP!

DAY	NAME	POSITION	UNIT
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6	Winston Ramat	Program Officer	Baguio
10	Julia Bandao	Finance and Admin Associate	Atok

DAY	NAME	POSITION	UNIT
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01	Jennifer Corpuz	Finance and Admin Associate	San Fernando
20	Roldan Castañeda	Program Supervisor	Cainta
20	Maria Jovema Balolong	Finance and Admin Associate	San Fernando
20	Janice Sibayan	Program Officer	San Fernando
27	Francis Blaza	Program Officer	Cainta
27	Ma. Monique Rivera	Program Officer	Cainta

DAY	NAME	POSITION	UNIT
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01	Kenny Mark Candelario	Program Officer	Puerto Princesa
01	Renato Roma	Program Officer	Narra
08	Gladys Aguila	Program Officer	Calauan
13	Dennis Gatucao	Program Officer	Taytay/El Nido
14	Romy Dalis	Farm Assistant	Baguio
16	Francis Karwin Del Rosario	Program Officer	Marikina
17	Luis Nilo	Program Officer	Calauan
18	Melanie Rodriguez	Finance and Admin Associate	Marikina
27	Mechelle Acyawan	Program Officer	Buguias 1

DAY	NAME	POSITION	UNIT
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05	Mildred Veloria	Program Supervisor	San Fernando
07	Norbert Diwas	Program Officer	Buguias 2
08	Teofilo Badajos Jr.	Program Officer	Puerto Princesa
11	Gideon Lago	Program Officer	Tanay
11	Joselito Sevilla	Accountant	FAD
12	Kristine Joy Aquino	HR Associate	HRD
14	Ryan Blas	Program Officer	Puerto Princesa
20	Ruvie Jane Balajadia	Finance and Admin Associate	Tanay
24	Lady Lyn Trinidad	Program Officer	Tanay

DAY	NAME	POSITION	UNIT
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02	Randy Baselan	Program Officer	Rizal
02	Joann Lutoc	Program Officer	Rizal
02	Richard Ignacio	Program Officer	Taytay/El Nido
04	Ana Lea De Leon	Program Officer	Cainta
04	Shaira Angeles	Program Officer	Cainta
04	Rose Ann De Leon	Program Officer	Cainta

05	Ronald Conchada	Program Officer	Calauan
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08	Rodalyn Cacayuran	Finance and Admin Associate (Reliever)	Agoo
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10	Melmar Baylon	Program Officer	Quezon
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15	Julius Arvin Cuervo	Program Officer	Infanta
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16	Joniel Ulep	Program Officer	Sta. Cruz
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16	Perlie Ann Macalinao	Program Officer	Sta. Cruz
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22	Kenneth Dela Cruz	HR Associate	HRD
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22	Joel De Guzman	Finance and Admin Associate	Sta. Cruz
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DAY	NAME	POSITION	UNIT
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05	Patrick Dela Rosa	Program Officer	Marikina
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08	Rob Benjie Torio	Program Officer	Baguio
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09	Abegail Libongen	Program Officer	Buguias 2
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09	Daryl Dang-ao	Program Officer	Buguias 2
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11	Grandeur Abenojar	Program Officer	Nueva Vizcaya
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19	Stephen Espinosa	Program Officer	Rizal
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19	Jhoana Marie Meneses	Research and Development Officer	CPD
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19	Romulo Bulanday	Program Officer	Rizal
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20	Jenille Anne Santiago	Finance and Admin Associate	Tanay
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21	Rodenson Morante	Program Officer	Taytay/El Nido
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22	Christian Omodto	Program Officer	Brooke's Point
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26	Edmar Louie Atud	Program Officer	Brooke's Point
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26	Ryan Montaño	Program Officer	Quezon
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26	Paul John Concepcion	Program Officer	Quezon
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27	Jesus Jr Reyes	HR Associate	HRD
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27	Alexis Ann	Program Officer	Marikina
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28	Mairah Yacat	Admin Officer	FAD
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30	Alberto Ballesteros	Program Supervisor	Sta. Cruz
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30	Mark Alvin Villareal	Program Officer	Calauan
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### LOYALTY AWARD

**Elmer Liwan**

**5 YEARS IN SERVICE**

*Date hired: March 7, 2012*

**Mary Jane Lagan**

**5 YEARS IN SERVICE**

*Date hired: April 4, 2012*

**MARY BACDAYAN**

Unit Office: Buguias



Mary Bacdayan, an ECLOF Agri-loan member and vegetable farmer from Tip-apan, Buguias, Benguet, tills the soil, sows the seeds of food staples, and provides not only for her family but for a hungry nation in need of sustenance. She plants different vegetable crops per cropping season. For this season, she planted cabbage and broccoli.

Mary has six full grown children – four girls and two boys. Her second child is a college graduate and currently works as a Program Supervisor at ECLOF Nueva Vizcaya Unit Office. Moreover, her other three children are studying in college with a degree of Theology and Criminology. The youngest child is in 11th grade. “Sending them to school is one of my greatest accomplishments in life. Also, my dream is to see them all graduated from their chosen courses and have a stable job”, she declares.

Another accomplishment of Mary was when she was able to build another house for her family, which they are presently staying. She acquired the house through the money she got when she sold her harvested potatoes at the highest price. “That time, because of the shortage of supply of potatoes in the market, price was too high. So, when I harvested potatoes in our farm, I sold the produced potatoes based on the market price”, she says.

Mary got her loan from ECLOF Buguias Unit office in 2011. She used it for additional capital to buy farm inputs. By joining the program of ECLOF, she learned the true value of managing her cash flow, as a result, none of her children stopped schooling. “It helped me to avoid late payment of school tuition fees, school



It all starts with a passion for farming and a dream of living a comfortable life. But for most small Filipino farmers, the passion has always been there but the comfortable life that they long for remains a dream.

In the case of Teodoro Carlos, a 60-year-old palay farmer from Narra, Palawan, he learned to explore the available opportunities that life has to offer and use it to his advantage in order to give his family a comfortable life. Teodoro was not able to finish his studies. He and wife Linda has nine full grown children – six boys and three girls. His fifth child graduated college in March 2017 as a policewoman. “That was my greatest achievement. I was able to send her and my youngest child in school”, he narrated. His youngest child will be graduating in college next year (2018). The rest of his children have their own families and living next beside their house.

He is also grateful because his house has been improved. “Before joining ECLOF, our house was made of wooden walls and our roof was made of Nipa hut.” The money that he saved from the interest is used to renovate their house. Teodoro and his wife Linda worked together in constructing just to finish their house. “Now, our house is made of concrete wall and metal roofs!” he proudly said.

The first loan he got from ECLOF was in October 2013. “I used the loan to buy fertilizers and pesticides. Now, I’m on my 9th loan cycle,” Teodoro said. Since he joined the Agri-loan program of ECLOF, he did not borrow again from informal lenders.

He expressed his gratitude for the help that ECLOF is giving his family. “We are really thankful for the loans that ECLOF is giving us because of the crop-based payment terms and lower interest rates.” Teodoro used the savings from interest rates to fund for his children’s education. He also used the extra money for the improvement of their house. “I am able to save for my children’s education and house improvement”.

Teodoro believes that with a passion for farming, a small farmer like him can make the dream of living a comfortable life a reality.



## TEODORO CARLOS

Unit Office:  
Narra, Palawan

Teodoro first heard about ECLOF through his farmer-friend, who was then a Barangay Official. He immediately grabbed the chance to borrow some money from ECLOF Narra Unit Office, so he could use it for farming activities, his main source of income. Before he knew the organization, he was a constant borrower of informal money lenders in the area such as input suppliers and individual ‘5-6’ lenders with 10% to 12% interest rate per month. He had no choice but to borrow money even with high interest so he can support his farming activities and to support the needs of his family.

## BIRTHDAY CELEBRANTS

## JULY

- 1 **Gideon Lago** | Tanay
- 7 **Kenneth Lady Lou Muñoz**  
| Puerto Princesa
- Rolando Guanco, Jr.**  
| Puerto Princesa
- 9 **Julius Arvin Cuervo** | Infanta
- 10 **Teofilo Badajos Jr.** | Puerto Princesa
- Rocco Oplas** | Buguias 1
- 15 **Carmela Bermudez** | Calauan
- 16 **Alvin Billedo** | Narra
- 18 **Roche Mendone Agasan** | Tanay
- Annie Adonis** | Cainta
- Edmar Louie Atud** | Brooke's Point
- Ricel Gotico** | SAU
- 20 **Jerico Baldeo** | Agoo
- 21 **Romy Dalis** | Baguio
- Melmar Baylon** | Quezon
- 22 **Joymie Santos** | Buguias 1
- 23 **Melanie Rodriguez** | Marikina
- 24 **Warren Rectoria** | Marikina
- 25 **Nepthaly Alipoon** | Puerto Princesa
- Lynne Grace Picardal** | San Fernando
- 26 **Michael Parreño** | Brooke's Point
- 29 **Joniel Ulep** | Sta. Cruz

## AUGUST

- 2 **Ronald Conchada** | Calauan
- 3 **Rhoan De Rosas** | Infanta
- 8 **Elena Luntayao** | Nueva Vizcaya
- 14 **Jesus Jr Reyes** | HRD
- 15 **Rose Ann De Leon** | Cainta
- 22 **Ma. Ercille Adova** | Infanta
- Ralph Redmond Catambay** | Marikina
- 25 **Rhazel Escama** | Infanta
- 30 **Roldan Castañeda** | Marikina
- Jonathan Claro** | Cainta
- Florinda Omerag** | Nueva Vizcaya

## SEPTEMBER

- 2 **Ariel Rodin** | Narra
- 4 **Luz Codio** | Baguio

- 6 **Evensir Jr Gilua** | Brooke's Point
- Roseanne De Guzman** | SAU
- 8 **Nestor Deramas** | Quezon
- 9 **Rosemarie Castro** | OED
- Jay-ar Cabitac** | Rizal
- 10 **Marbel Bacolod** | Atok
- 12 **Peejay Diaz** | Taytay/El Nido
- 19 **Marian Sacyaten** | OED
- 28 **Rodolfo Calolot** | Rizal
- 29 **Joniel Ulep** | Sta. Cruz

## OCTOBER

- 1 **Alvin Antonio Carpentero**  
| Brooke's Point
- 9 **Clifford Quilates** | SAU
- Vincent Aaron Chacapna**  
| Baguio
- 10 **Marjorie Adaclog** | Agoo
- Jojo Madayag** | San Fernando
- 11 **Vanessa Valdez** | Tanay
- 12 **Marites Ngabit** | FAD
- Ryan Montaña** | Quezon
- 13 **Rex Allen Palmares** | Quezon
- 14 **Richard Ignacio**  
| Taytay/El Nido
- 16 **Carissa Mae Abelador**  
| San Fernando
- 17 **Raniel Tomonggao**  
| Nueva Vizcaya
- 18 **Milford Obal** | Narra
- 21 **Randy Baselan** | Rizal
- John Louie Reyes** | Tanay
- 25 **Grandeur Abenojar** | Nueva Vizcaya
- 27 **Ester Taguda** | Baguio
- 29 **Lea Pumecha** | Buguias 2
- Shaira Angeles** | Cainta
- 30 **Christian Omodto** | Brooke's Point
- 31 **Angelito Masinsin** | Tanay

## NOVEMBER

- 2 **Ryan Blas** | Puerto Princesa
- 5 **Norbert Diwas** | Buguias 2
- 8 **Ranulfo Baylon III** | Infanta
- Dennis Gatucao** | Taytay/El Nido
- Perlie Ann Macaliniao** | Sta. Cruz

- 8 **Ranulfo Baylon III** | Infanta
- Dennis Gatucao** | Taytay/El Nido
- Perlie Ann Macaliniao** | Sta. Cruz
- 11 **Jerome Hate** | FAD
- Winston Ramat** | Baguio
- 13 **Kristine Joy Aquino** | HRD
- 19 **Jehiel Esteban** | Taytay/El Nido
- 21 **John Mark Jacobo** | Quezon
- Miggie Batayan** | Sta. Cruz
- 22 **Donna Belviatura** | Puerto Princesa
- Raymond Cordero** | Sta. Cruz
- 23 **Roman Monterubio III**  
| Nueva Vizcaya
- Patrick Dela Rosa** | Marikina
- 28 **Jhaurdan Alindan** | Buguias 2

## DECEMBER

- 2 **Meland Yasoña** | Sta. Cruz
- 3 **Eureka Pesigan** | AUD
- 4 **Giselle Dayag** | SAU
- Jimuel Lora** | Puerto Princesa
- 6 **Ric Rommennelle Rulloda** | Agoo
- 7 **Gladys Aguila** | Calauan
- El Bonito Vista** | Cainta
- Mechelle Acyawan** | Buguias 1
- 8 **Joselito Bagunu** | Cainta
- 9 **Louie Glen Valle** | Cainta
- 11 **Paul John Concepcion** | Quezon
- Mar-jun Agualin** | Nueva Vizcaya
- 13 **Alberto Ballesteros** | Sta. Cruz
- 15 **Jeffrey Mabbagu** | FAD
- Lynard Jorillo** | Brooke's Point
- 16 **Dandy Feliciano** | Baguio
- 17 **Jeremy Totanes** | Buguias 1
- 18 **Aldriza Mabalot** | Buguias 1
- Elly Lumino** | Agoo
- 19 **Michael Dela Peña** | Puerto Princesa
- Elmer Liwan** | Calauan
- Jennifer Magcope** | Rizal
- 21 **Renato Roma** | Narra
- 25 **Mery Crist Cruz** | San Fernando
- Joel Gayak** | Taytay/El Nido
- Mary Jayne Lagan** | Narra
- 29 **Andrew Farnier Aguila** | Narra
- 30 **Rizalina Mosne** | San Fernando

# AREAS OF OPERATIONS

Head Office: Ground Floor, United Church of Christ in the Philippines Building, 877 EDSA, Quezon City | Telefax: (02) 961-1600

UNIT	ADDRESS	CONTACT NUMBER
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### NORTH LUZON AREA

#### ABATAN BRANCH

Buguias 1 & 2	3rd Floor Mariano Cobcobo Bldg., Abatan, Buguias, Benguet	0909-113-6335
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#### NORTH CENTRAL LUZON 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	2nd Floor Cuaresma Bldg. National Highway, Bambang, Nueva Vizcaya	(078) 392-1050
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#### LA UNION BRANCH

Agoo	Dra. Pacis Bldg., Consolacion, Agoo, La Union	(072) 607-9993
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San Fernando	2nd floor, Uy bldg, Catbangan, San Fernando, La Union	(072) 687-1290
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### SOUTH LUZON AREA

#### NCR

Marikina	2nd Floor WRCCI Bldg. Gil Fernando Avenue Brgy. San Roque, Marikina City	(02) 646-0798
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Cainta	4th Floor MORE Business Center, No. 2225, KM. 23, Ortigas Ave. Extension, Brgy. San Isidro, Taytay, Rizal	(02) 571-1867
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HO	G/F UCCP Bldg., 877 EDSA, Quezon City	(02) 961-1600
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#### CALABARZON

Tanay	Unit E, 2/F Plaza Aldea, 41 Ft. Catapusan St., Tanay, Rizal	(02) 212-6895
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Calauan, Laguna	L. Geirosa St., Brgy. Silangan, Calauan, Laguna	(049) 310-1243
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Sta. Cruz, Laguna	2nd Floor Ansanpua Bldg. Cailles cor. Alfonso St., Poblacion III	(049) 539-5086
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Infanta, Quezon	2nd Floor Door B & C, AQC Bldg., Mabini St., Poblacion 38, Infanta, Quezon	0929-219-4030
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### PALAWAN AREA

#### NORTH PALAWAN

Puerta Princesa City	Unit 5, ARL 111 Bldg., Rizal Avenue, 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

Brooke's Point	Modelo 11 Bldg., Narrazid St. District 11, Poblacion, Brookes Point, Palawan	0946-983-4430
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Quezon	2nd 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

*Operations Manager*

*Area Manger*

*IT Specialist/Programmer*

*Internal Auditors*

*Branch Managers*

*Program Supervisors*

*Finance and Admin Associates*

*Program Officers*

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