

Life

A Semi-Annual Newsletter of ECLOF Philippines
JANUARY - JUNE 2018

Medical Mission in Quezon, Palawan

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23rd GENERAL ASSEMBLY

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Medical Mission in Quezon, Palawan

April 15, 2018, clients and their family members and community members flocked the Municipal Gymnasium of Quezon, Palawan for ECLOF's medical mission. ECLOF partnered with Adventist Hospital Palawan, local dentists, and haircutters to provide free medical and dental services, medicines and haircut. Bibles courtesy of the Philippine Bible Society were also distributed. A total of 265 individuals were served – kids, adults, elders!

South Palawan Branch and other ECLOF staff were all happy and energetic to support the activity. Everyone felt blessed to be able to help others in this way. It was a happy day for everybody!

ECLOF hopes to organize more activities such as this to contribute to the improvement of health and access to health services of our fellow Filipinos.





In 2017, ECLOF became a member of the Association of Foundations (AF). AF is the country's first network of non-government organizations (NGOs). Its mission is to enable its members to develop sustainable programs. Thus, it is committed to support its members' growth and professionalism.

Last May 7-8, 2018, ECLOF attended the 46th General Assembly of AF held at the Makati Diamond Residences in Makati City. ECLOF took an oath as a new member and participated in various talks related to the development sector.

ECLOF's membership to AF is an opportunity for the organization to widen its partners and networks. Like-minded organizations work together towards the improvement of the quality of human life.



Finally! ECLOF Philippines and the Agricultural Guarantee Fund Pool (AGFP) entered into a partnership to support agricultural microfinance. Last May 23, 2018, ECLOF and AGFP signed a MOA instituting the former to be one of the Partner Lending Institutions (PLI) of the latter.

Representing ECLOF during the MOA signing were Executive Director Rosemarie C. Castro, Finance Manager Marites Ngabit, and Consultant Donato G. Alcoba, Jr while AGFP was represented by its Executive Director, Ms. Edna Atienza.

AGFP is a government unit under the Department of Agriculture mandated to mitigate the risks involved in agri-lending; thus it (1) encourages lenders to lend when borrower cannot put up collateral and (2) guarantees unsecured agri-food production loans to small farmers and fisher folk. AGFP gets its fund from the National Government and other government mechanisms.





TEAM ECLOF!

23rd GENERAL ASSEMBLY

ECLOF members, staff and guest gathered last May 18, 2018 at Seda Vertis North Hotel, Quezon City for its 23rd General Assembly. This year's theme was "Consolidation Towards Sustainable Growth". Major Allain Nietes of The Salvation Army gave a biblical reflection of John 6: 12-13:

"So when they were filled, He said to His disciples, 'Gather up the fragments that remain, so that nothing is lost.' Therefore they gathered them up, and filled twelve baskets with the fragments of the five barley loaves which were left over by those who had eaten."

Ms. Minnie Anne Calub, Vice-chairman of the Board, gave the welcome remarks. Then the group was divided into two sessions. The first group, composed of GA members and Senior Managers, participated on the session on board governance. Meanwhile, ECLOF staff attended the family development session.

In the afternoon, the business session was spearheaded by Chairman of the Board Atty.



ECLOF staff with speakers of the family development session, Pastor Jebo and Brother Dennis.



GA members and management team participated in a board governance session



Palawan Team awarded for their top performance for 2017



Area booths during the GA. CALABARZON and North Luzon 1 booths won best booth.

Floyd 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 2017. Finally, for this year's booth contest, CALABARZON and North Luzon 1 Areas were both recognized as the winners.

OPERATIONS PERFORMANCE SUMMARY

(JANUARY - JUNE 2018)

| UNIT/BRANCH/AREA | PORTFOLIO | LOAN DISBURSEMENT | NET INCOME | ACTIVE CLIENT | TOTAL CLIENT | PAR | RATE |
|---------------------------------------|-----------------------|-----------------------|-----------------------|---------------|--------------|----------------------|--------------|
| Cainta 1 | 5,896,357.89 | 6,713,000.00 | 324,888.03 | 786 | 1056 | 2,015,576.89 | 34.2% |
| Cainta 2 | 5,989,996.79 | 7,347,000.00 | 459,820.83 | 838 | 1014 | 1,374,299.66 | 22.9% |
| Cainta | 11,886,354.68 | 14,060,000.00 | 784,708.86 | 1624 | 2070 | 3,389,876.55 | 28.5% |
| Marikina 1 | 6,200,770.27 | 8,262,000.00 | 58,721.96 | 722 | 979 | 2,034,658.27 | 32.8% |
| Marikina 2 | 11,416,040.69 | 17,231,000.00 | 397,046.88 | 1555 | 1752 | 1,272,041.69 | 11.1% |
| Marikina | 17,616,810.96 | 25,493,000.00 | 455,768.84 | 2277 | 2731 | 3,306,699.96 | 18.8% |
| Quezon City 1 | 3,086,886.00 | 6,359,000.00 | | 480 | 527 | 303,751.08 | 9.8% |
| Quezon City 2 | 4,181,019.00 | 4,962,000.00 | (535,162.37) | 524 | 559 | 161,245.00 | 3.9% |
| Quezon City | 7,267,905.00 | 11,321,000.00 | (535,162.37) | 1004 | 1086 | 464,996.08 | 6.4% |
| Subtotal-Area 1 | 36,771,070.64 | 50,874,000.00 | 705,315.33 | 4905 | 5887 | 7,161,572.59 | 19.5% |
| Sta Cruz | 11,827,022.12 | 11,476,000.00 | (261,891.09) | 1280 | 1634 | 4,252,194.78 | 36.0% |
| Calauan | 10,837,971.21 | 9,555,000.00 | (621,691.06) | 1099 | 1292 | 3,964,815.21 | 36.6% |
| Laguna | 22,664,993.33 | 21,031,000.00 | (883,582.15) | 2379 | 2926 | 8,217,009.99 | 36.3% |
| Infanta | 10,259,724.77 | 15,380,000.00 | 845,631.59 | 925 | 1249 | 557,661.42 | 5.4% |
| Tanay | 9,482,543.80 | 7,520,000.00 | 6,125.04 | 937 | 1429 | 4,122,217.46 | 43.5% |
| IFA-TNY | 19,742,268.57 | 22,900,000.00 | 851,756.63 | 1862 | 2678 | 4,679,878.88 | 23.7% |
| Subtotal-Area 2 | 42,407,261.90 | 43,931,000.00 | (31,825.52) | 4241 | 5604 | 12,896,888.87 | 30.4% |
| SOUTH LUZON | 79,178,332.54 | 94,805,000.00 | 673,489.81 | 9146 | 11491 | 20,058,461.46 | 25.3% |
| PPC- URBAN | 12,834,576.29 | 13,141,500.00 | 290,556.91 | 1743 | 2470 | 5,042,867.29 | 39.3% |
| PPC- RURAL | 8,403,165.83 | 9,900,000.00 | (379,156.93) | 609 | 661 | 579,904.83 | 6.9% |
| Narra | 16,554,109.12 | 19,793,000.00 | 1,005,952.05 | 1193 | 1423 | 962,057.12 | 5.8% |
| Taytay/El Nido | 13,978,687.73 | 15,419,000.00 | 335,433.28 | 1251 | 1543 | 948,265.73 | 6.8% |
| NP Branch | 51,770,538.97 | 58,253,500.00 | 1,252,785.31 | 4796 | 6097 | 7,533,094.97 | 14.6% |
| Quezon | 24,434,467.19 | 27,036,000.00 | 2,154,432.18 | 1522 | 1834 | 1,026,573.19 | 4.2% |
| Rizal | 15,466,692.25 | 20,421,000.00 | 1,511,899.56 | 927 | 1221 | 143,698.25 | 0.9% |
| Brooke's Point | 18,564,439.65 | 21,880,000.00 | 1,808,570.53 | 1160 | 1527 | 637,716.65 | 3.4% |
| SP Branch | 58,465,599.09 | 69,337,000.00 | 5,474,902.27 | 3609 | 4582 | 1,807,988.09 | 3.1% |
| PALAWAN | 110,236,138.06 | 127,590,500.00 | 6,727,687.58 | 8405 | 10679 | 9,341,083.06 | 8.5% |
| LU1 | 8,506,543.41 | 6,995,000.00 | (950,472.79) | 733 | 1126 | 2,517,169.41 | 29.6% |
| LU2 | 7,909,094.22 | 5,393,000.00 | (1,313,239.54) | 1004 | 1175 | 4,020,109.22 | 50.8% |
| La Union | 16,415,637.63 | 12,388,000.00 | (2,263,712.33) | 1737 | 2301 | 6,537,278.63 | 39.8% |
| Baguio | 9,509,236.38 | 10,522,000.00 | 12,709.82 | 717 | 1314 | 975,623.87 | 10.3% |
| Atok | 7,962,301.62 | 7,642,000.00 | 77,909.11 | 422 | 734 | 652,645.64 | 8.2% |
| Baguio-Atok | 17,471,538.00 | 18,164,000.00 | 90,618.93 | 1139 | 2048 | 1,628,269.51 | 9.3% |
| Subtotal-Area 1 | 33,887,175.63 | 30,552,000.00 | (2,173,093.40) | 2876 | 4349 | 8,165,548.14 | 24.1% |
| Buguias 1 | 5,221,843.84 | 5,524,000.00 | 319,922.07 | 309 | 591 | 1,875,472.84 | 35.9% |
| Buguias 2 | 10,191,282.91 | 7,987,000.00 | 428,180.96 | 542 | 1011 | 3,213,819.91 | 31.5% |
| Abatan | 15,413,126.75 | 13,511,000.00 | 748,103.03 | 851 | 1602 | 5,089,292.75 | 33.0% |
| Nueva Vizcaya | 12,158,465.69 | 10,884,000.00 | (114,204.97) | 1096 | 1445 | 3,900,612.38 | 32.1% |
| Nueva Vizcaya | 12,158,465.69 | 10,884,000.00 | (114,204.97) | 1096 | 1445 | 3,900,612.38 | 32.1% |
| Subtotal-Area 2 | 27,571,592.44 | 24,395,000.00 | 633,898.06 | 1947 | 3047 | 8,989,905.13 | 32.6% |
| NORTH LUZON | 61,458,768.07 | 54,947,000.00 | (1,539,195.34) | 4823 | 7396 | 17,155,453.27 | 27.9% |
| HO - Head Office Support | | | 76,638.11 | 0 | 0 | 47,124,972 | 20% |
| Grand Total - Before INSTI/SME | 250,873,238.67 | 277,342,500.00 | 5,938,620.16 | 22374 | 29566 | 46,554,997.79 | 18.6% |
| HO - SME/INSTI | 11,697,214.11 | | | 33 | 70 | 5,533,217.32 | 47.3% |
| Grand Total Before Grant | 262,570,452.78 | 277,342,500.00 | 5,938,620.16 | 22407 | 29636 | 52,088,215.11 | 19.8% |

TOP 5 UNITS:

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

TOP 5 BRANCHES:

1. South Palawan
2. North Palawan
3. Marikina
4. Infanta-Tanay
5. Baguio-Atok

TOP 3 AREAS:

1. Palawan
2. NCR
3. Calabarzon

SOCIAL PERFORMANCE REPORT

JUNE 2018

| | | | |
|-------------------------------------|---------------|------------------------|-------------------------|
| YEAR OF FOUNDATION | 1995 | LEGAL FORM | MICROFINANCE NGO |
| NUMBER OF CLIENTS | 29,636 | LOAN PORTFOLIO | PHP 263M |
| NUMBER OF BRANCHES | 10 | NUMBER OF STAFF | 257 |
| OPERATIONAL SELF-SUFFICIENCY | 111% | | |

| INDICATOR | | DATA POINT | COMMENT |
|------------------------------|---|-------------------------------------|--|
| WHO DO WE REACH AND EXCLUDE? | WOMEN | 76% | ECLOF targets predominantly rural communities, with a focus on farmers. |
| | MEN | 21% | |
| | AGRI CLIENTS | 64% | |
| | GROUP LOAN CLIENTS | 42% | ECLOF's work can have an exponential effect on the families and communities it serves. The average household size in the Philippines is 4.4. |
| | URBAN PEOPLE | 59,866 | |
| | RURAL PEOPLE | 70,224 | |
| | GEOGRAPHICALLY POOR AREAS SERVED | 70% | |
| CLIENT EXPERIENCE | CLIENT RETENTION RATE | 98.18% | This attests to how ECLOF strives to live by its tagline - "Service is Our Lifestyle" |
| | CLIENT SATISFACTION | 81% | From a random sample of 5% of total clients, 81% are satisfied with ECLOF. |
| CLIENT PROTECTION | PRESENCE OF POLICIES AND PROCEDURES FOR EACH CPP | 7 | ECLOF Philippines has set of policies established to protect clients and the information they have confided. In addition, staff are also guided through the processes and systems of the organization. |
| | NUMBER OF COMPLAINTS RECEIVED IN REPORTING PERIOD | 58 | Clients can submit queries through suggestion boxes in the branches. |
| RESPONSIBILITY TO STAFF | STAFF TURNOVER RATE | 33.08% | Staff turnover is a challenge for ECLOF Philippines due to a competitive labor market. Furthermore, fewer people wishes to stay and work in the rural areas or engage in field work. |
| | STAFF SATISFACTION | DONE IN 2016 | ECLOF Philippines conducted a comprehensive organizational-wide staff satisfaction survey. |
| | STAFF EXIT INTERVIEW PROCESS ESTABLISHED | YES | All exiting staff undergo a formal exit process. |
| | SHARE OF WOMEN IN STAFF | 41% | More than half of ECLOF Philippines staff is male. This could be attributed to the fact that most of its staff are engaged in field work that requires riding motorcycles and going to far flung or hard to reach areas. Still, women are represented at all levels of the organization. |
| | SHARE OF WOMEN IN MANAGEMENT | 100% | |
| | SHARE OF WOMEN IN BOARD | 29% | |
| | | % OF STAFF BENEFITING FROM TRAINING | 68.48% |
| BENEFITS TO CLIENTS | NUMBER OF CLIENTS TRAINED | 1064 | ECLOF Philippines trains clients on business plan, organic farming, strategic planning, financial literacy, and leadership & organizational management. |
| | % OF CLIENTS TRAINED | 4% | Loan product: Client Service Loan Loan mechanism: Cash Disbursement Microinsurance product: credit and life Non-financial services: client service to clients affected by disaster and Medical Mission. |
| | NUMBER OF SERVICES ADDRESSING BASIC CLIENTS NEEDS | 6 | |
| | % OF LOAN PORTFOLIO | 3% | Client Service Loan and Cash Disbursement Mechanism |
| | NUMBER OF CLIENTS BENEFITING | 685 | |



OCCP Inspection of ECLOF Nature and Organic Farm

ECLOF Nature and Organic Farm (ENOF) in Narra, Palawan is currently undergoing various certification procedures as it aims to position itself as a learning and tourism site in Palawan. One of these is the OCCP Inspection and Certification Services Inc. After completing and submitting all the required application documents, OCCP conducted an on-site inspection last March 9, 2018. The inspector is also OCCP's Executive Director, Ms. Leilani "Lani" Ramona Limpin.

The inspection consisted of two parts – field inspections and document review. Farm Officer Mr. Primo Suza and farm assistants were present to describe farm practices and crop production and answer all inquiry by the inspectors.

At present, ECLOF is completing additional compliance documents according to the Philippine Standard on Organic Agriculture in order to finalize the certification process.



ECLOF attended Good Agricultural Practices (GAP) Training

Last June 27-29, 2018, ECLOF Philippines represented by Corp Plan and Communications Department attended the training on Good Agricultural Practices organized by the Agricultural Training Institute at the Regional Training Center (RTC) MIMAROPA, Naujan, Oriental Mindoro.

The training aims to promote good agricultural practices that address food safety, product quality, environmental protection, and

workers health safety and welfare. It also aims to further develop discipline in applying GAP in their own farms for a safe and quality produce that is accepted both locally and globally.

ECLOF was particularly keen in participating the training as we are currently applying for a GAP certification for our ECLOF Nature and Organic Farm in Narra, Palawan. In addition, this is additional learning to be applied at ENOF.

STAFF DEVELOPMENT TRAININGS

REMEDIAL MANAGEMENT TRAINING

ECLOF sent selected key officers of Operations to attend the Remedial Management Training last March 22, 2018. The training was conducted by Credit Management Association of the Philippines or CMAP and was held at Herald Suites, Makati City. During the training, latest best practices on providing credit were shared.

SEMINAR ON TRAIN LAW

ECLOF Finance and Admin Officers (FAO) participated in a seminar on RA 10963 or the Tax Reform for Acceleration and Inclusion (TRAIN Law) last April 18, 2018. Organized by the Philippine Institute of Certified Public Accounts (PICPA), the seminar aimed for participants to gain deeper understanding on the new law.



Photo: Leadership Training with Ms. Maloi Salumbines

LEADERSHIP TRAINING FOR KEY OFFICERS

Last April 28, 2018, ECLOF invited esteemed resource speaker, Ms. Maloi Malibiran Salumbines, to inspire Key Officers on leadership that makes a difference. Afterwards, ECLOF Development Consultant Donato G. Alcoba Jr. shared additional inputs.

SUPERVISORS TRAINING ON BASIC MANAGEMENT ROLE AND HR MANAGEMENT

ECLOF gathered all Program Supervisors for a one-day training last May 17, 2018 at Brentwood Suites, Quezon City. The training had the following specific objectives:

1. Enhance organizational awareness and appreciation of organizational core values (culture)
2. Deepen understanding of basic management roles (planning, leading, organizing and controlling)
3. Inputs on basic human resources management functions (performance management, coaching)

TRAINING ON POVERTY PROBABILITY INDEX (PPI)

Area Managers and R&D participated in the training on Poverty Probability Index (PPA) last May 8, 2018 organized by the Microfinance Council of the Philippines, Inc. (MCPI). The training aimed to provide participants with a robust understanding of the PPI's methodology and application. The training is part of MCPI's Responsible Microfinance Workshop Series.

SESSION ON FAMILY MATTERS

Recognizing the value of family where each and every ECLOF staff belongs, ECLOF invited Rev. Jebo Banzuelo and Bro. Dennis Eapique to share about the critical role of parents in the family. The session was conducted last May 18, 2018 at SEDA Vertis North as part of ECLOF's 23rd General Assembly.

SESSION ON BOARD GOVERNANCE

ECLOF invited the Institute of Corporate Directors to talk about Board Governance. The session was part of ECLOF's 23rd General Assembly and was attended by ECLOF Board of Trustees, Management Team and representatives of ECLOF General Assembly.

RISK MANAGEMENT INITIATIVES

A few of ECLOF Management Team attended the training on Risk Management Initiatives conducted by the Microfinance Council of the Philippines, Inc (MCPI). The training was held last May 22, 2018 and was aimed to share to the participants key risk management concepts and principles that are aligned with the industry.

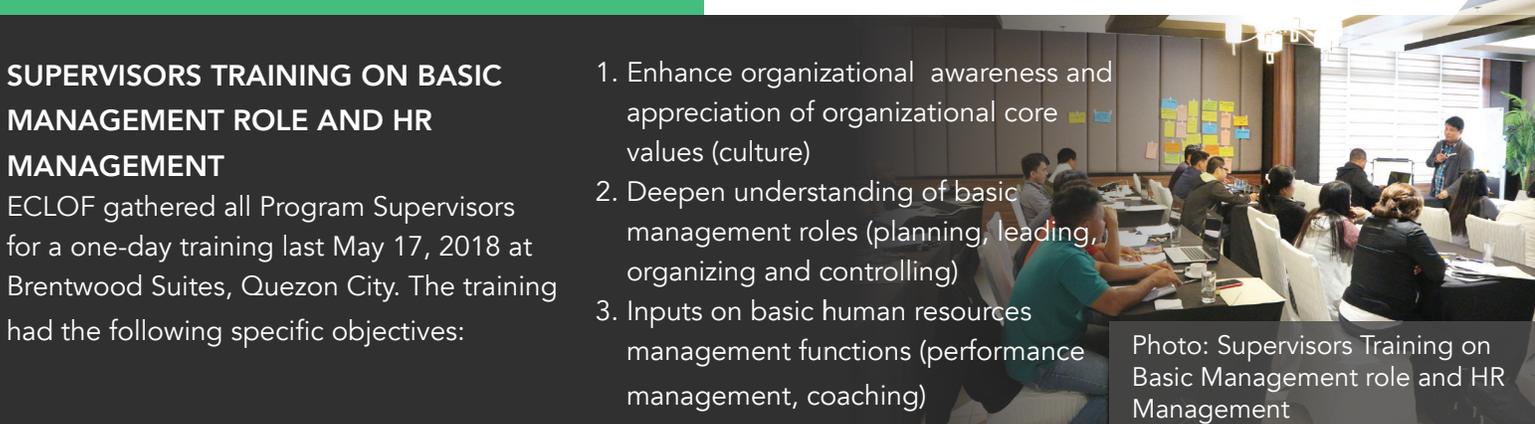


Photo: Supervisors Training on Basic Management role and HR Management

NEWLY HIRED

WELCOME TO EP!

| DAY | NAME | POSITION | UNIT |
|-----|----------------------|-----------------------------|------------|
| 07 | Christian Lugtu | Program Officer | Buguias 2 |
| 10 | Jovil Labajo | Program Officer | Rizal |
| 11 | Eulhnel Gulane | Program Officer | Quezon |
| 15 | Jonathan Valdez | Program Officer | La Union 2 |
| 26 | Ryan Mapusao | Program Officer | Rizal |
| 29 | Sarah Mae Casi | Finance Associate | Infanta |
| 29 | Mayleen Butaslac | Finance and Admin Associate | Marikina 2 |
| 29 | Lovely Rose Calaluan | Program Officer | Calauan |
| 29 | Josefa Joy San Jose | Program Officer | Calauan |

| DAY | NAME | POSITION | UNIT |
|-----|-----------------------|------------------------|------------|
| 07 | Janzen Patrick Javier | Senior IT Associate | HRAD |
| 12 | Katherine Bugayong | Program Officer | Marikina 2 |
| 19 | Joy Mariel Catuboran | HR and Admin Assistant | HRAD |
| 21 | Dexter Botron | Program Officer | Infanta |
| 21 | Jason Alvarado | Program Officer | Cainta 1 |
| 22 | Ana Grixia Aradanas | Program Officer | QC 2 |
| 23 | Gemar Pulvera | Program Officer | Quezon |

| DAY | NAME | POSITION | UNIT |
|-----|----------------------|---------------------------------|-----------|
| 05 | Ronaldo Ravelo | Branch Manager | Sta. Cruz |
| 05 | Jerome Gawec | Program Supervisor | Baguio |
| 08 | Welmer Flores | Program Officer | Baguio |
| 12 | Joseph Colas | Program Officer | Baguio |
| 12 | Maricelle Mang-usan | Program Officer | Baguio |
| 12 | Marisol Balata | Program Officer | Baguio |
| 12 | Claire Chacwag | Program Officer | Baguio |
| 12 | Janeze Arceo | Sr. Finance and Admin Associate | Taytay |
| 13 | Rex Vincent Dicos | Finance and Admin Associate | Atok |
| 15 | Lea Loyola | Program Officer | QC 2 |
| 15 | Liberty San Jose | Program Officer | QC 2 |
| 19 | Noreen Gabatino | Sr. Program Officer | Buguias 1 |
| 26 | Charmaine Magbanua | Accounting Associate | PPC-Urban |
| 27 | Christian Karl Sagad | Program Officer | Narra |
| 28 | Francia Lindio | Program Officer | QC 2 |
| 28 | Anthony Moral | Program Supervisor | QC 1 |

| DAY | NAME | POSITION | UNIT |
|-----|---------------------|------------------------------|--------------|
| 02 | Judee Mae Cabahug | Corporate Planning Assistant | San Fernando |
| 04 | Jessa Roldan | Program Officer | QC 2 |
| 06 | Erlinda Porca | Program Officer | QC 2 |
| 06 | Rodel Obra | Program Officer | PPC-Rural |
| 20 | Ryan Anthony Muleta | Program Supervisor | Marikina 2 |
| 20 | Ellen Salvatierra | Program Officer | QC 1 |
| 23 | Bartolome Paragas | Program Officer | Cainta 1 |
| 25 | Marc Dominic Ricco | Program Officer | QC 2 |
| 30 | Mirasol Fabian | Finance and Admin Associate | Quezon |

| DAY | NAME | POSITION | UNIT |
|-----|----------------------|-----------------------------|------------|
| 03 | Gennie Magistrado | Program Officer | PPC-Urban |
| 11 | Anthony San Jose | Program Officer | Taytay |
| 21 | Sarah Jane Anacleto | Program Officer | Marikina 2 |
| 24 | Michael Calalin | Program Officer | PPC-Rural |
| 29 | Gabriel Adrian Sales | Finance and Admin Assistant | QC 2 |

| DAY | NAME | POSITION | UNIT |
|-----|-----------------------|---------------------------------------|-------------|
| 01 | Jestoni De Leon | Program Officer | PPC-Rural |
| 01 | Warren Retoria | Program Supervisor | Calauan |
| 04 | Anjaneth Key Nazareno | Finance and Admin Assistant | Narra |
| 05 | Aster Doyayag | Program Officer | Marikina 1 |
| 06 | Rusiel Estilong | Program Officer | La Union 2 |
| 06 | Jisseca Orpilla | Program Officer | La Union 2 |
| 06 | Leslie Henoguin | Finance and Admin Assistant | Tanay |
| 07 | Leny Pascion | Finance Operations Management Officer | FAD |
| 07 | Dennis Awal | Program Officer | Buguias 1 |
| 18 | Aris Bea | Finance and Admin Assistant | Marikina 2 |
| 18 | Ashley Joyce Arid | Finance and Admin Assistant | Baguio |
| 21 | Marivel Fullo | Program Supervisor | QC 1 |
| 26 | Jay Mangaoang | Program Officer | La Union 2z |

LOYALTY AWARD - 5 YEARS IN SERVICE

- Ivy Roberts** | Finance and Admin Officer - Quezon | since 1/28/13
- Noli Cabasal** | Program Supervisor - Rizal | since 3/25/13
- Albert Villaruz** | Program Supervisor - PPC-Rural | since 3/25/13
- Tirso Lucero, III** | Program Supervisor - Brooke's Point | since 3/25/13
- Elly Lumino** | Program Supervisor - La Union 1 | since 4/25/13
- Amor Bacdayan** | Program Supervisor - Buguias 2 | since 4/25/13

Staff Feature: IVY ROBERTS



Ivy was fresh from passing the CPA board exam when she was hired by ECLOF as a Finance and Admin Associate (FAA) of Rizal Unit Office. She had known ECLOF since her college years as her father was a client of the organization. It was her father who encouraged her back then to work with ECLOF after experiencing the impact of the organization to their family. In a matter of time, she was promoted as the Finance and Admin Officer (FAO) of North Palawan Branch then she was transferred to South Palawan Branch in November 2015.

“Don’t lose your gaze on Jesus. Remember that it was Him who was with us along the way.”



FAO Ivy and BM Johnel receiving the best branch award for South Palawan Branch during the 23rd GA.

Ivy shared that her journey with ECLOF is filled with both challenges and successes. In fact, there were things that would have made her quit. The nature of the work, first and foremost, is demanding. She has to regularly travel from one Unit Office to another. The three unit offices of South Palawan Branch are located far from each other with an average distance of 139 kilometers. She also has to deal and lead people. Many of whom are older than her which is a bit overwhelming for a young person with an introvert personality like her. But she said focus and dedication made her thrive through them all. She also added that the key was in knowing and understanding the goals of the organization and accepting them as her personal goals. Now, she reflected that she has grown a lot professionally and she is excited to see people grow and develop as leaders.

For the achievements of the South Palawan Team, Ivy gives credit to the FAAs who work hard to support the Operations team. She described that their teamwork composes of her overseeing and consolidating the reports for Operations and Management to use in decision making and FAAs who are always in action in order to achieve their daily goals. South Palawan Operations Team only has words of appreciation for their Finance team. FAO Ivy has great leadership skills. She is firm in implementing the policies of ECLOF but at the same time supportive of Operations. Her analytical skills

help them anticipate problems and provide strategies and solutions and she is always willing to take the extra mile.

Ivy’s faith in God strengthens and guides her in her journey through life. Truly, behind a top performing Operations Team is a supportive and dedicated support team.



FAO Ivy with SPB FAAs.

“Challenges are part of life. You would not know what you are capable of unless you pass through those challenges. Focus your eyes on Jesus. He should always be our focal point. When times get tough, remember that He is always there. We just have to come and ask. On the other hand, success is part of life as well. Celebrate every single one of it. Appreciate the people who helped you achieve what and where you are right now. Don’t lose your gaze on Jesus. Remember that it was Him who was with us along the way. Accept the challenge, celebrate every success and be grateful! To be able to do that, we have to open our hearts to a relationship with God.”

– Ivy Roberts

FELIMON “JUN” DELGADO JR.

The Master Panday of Bataraza, Palawan

Loan Cycle: 11

Years with ECLOF: 4 years

Loan Program: MNS – Individual

Unit Office: Brooke’s Point, South Palawan Branch

Jun was born and raised in Antique to a family of blacksmiths. He was just 6 years old when he started learning the art and science of forging metals to objects. Little did he know, this will become his lifetime vocation leading him to become known for it one day.

Jun and his wife, Josie, arrived in Palawan in 1998 with hopes for better life opportunities for their family. A chance encounter with an ECLOF staff led Jun to become a client of the organization. With hard

work and support from family, Jun now maintains two branches of his *pandayan* and has a sari-sari store and rice field. He was able to send his three children to school and two of them have graduated from college. Jun’s master *panday* skill was the driver of the family’s success. With skills and technique learned from his family and earned from years of practice and experience, Jun was able to sustain his business. From agricultural tools to customized bladed items, Jun caters to both farmers and enthusiasts as he could make them all. His work is famous all over Palawan and has in fact crossed its borders to Cebu all the way to Malaysia. His family supports him. His eldest son is helping him in his *pandayan* and on his way to becoming a master *panday* himself; while his youngest son is helping him market his work through social media. His only daughter is managing their sari-sari store; which by the way doesn’t sell alcoholic drinks and cigarettes as the family advocates for healthy lifestyle in their community.

Jun dreams to further expand his business and to see his children succeed in whatever career path they have chosen for themselves. He continues to work hard and take his craft to the next level. All of his works are stamped with two stars and a letter “J” – stars as a sign of his dreams and J for his nickname. Every work is a true masterpiece of a master *panday*.



BIRTHDAY CELEBRANTS

JULY

- 6 **Melissa Española** | *Sta. Cruz*
- 7 **Rolando Guanco, Jr.** | *PPC-Urban*
- 8 **Claire Chacwag** | *Baguio*
- 9 **Jonalou Rivas** | *Quezon*
- 10 **Teofilo Badajos Jr.** | *PPC-Urban*
- 13 **Erika Tamban** | *Calauan*
- 16 **Jisseca Orpilla** | *La Union 2*
- 17 **Kenneth Lady Lou Muñoz** | *PPC-Urban*
- 18 **Roche Mendone Agasan** | *Tanay*
Annie Adonis | *Cainta 2*
Edmar Louie Atud | *Brooke's Point*
- 21 **Melmar Baylon** | *Quezon*
- 22 **Joymie Santos** | *Buguias 1*
- 23 **Melanie Rodriguez** | *Marikina 1*
Soriada Benito | *Atok*
- 24 **Warren Retoria** | *Calauan*
- 25 **Nepthaly Alipoon** | *PPC-Rural*
Lynne Grace Picardal | *La Union 2*
Rex Vincent Dicos | *Atok*
- 26 **Michael Parreño** | *Brooke's Point*
- 27 **Mylene Cangsan** | *Atok*
April De Leon | *Tanay*

AUGUST

- 2 **Welmer Flores** | *Narra*
- 4 **Darleen Joyce Sagala** | *Rizal*
- 8 **Elena Luntayao** | *Nueva Vizcaya*
- 12 **Ronald Bannan** | *La Union 1*
- 14 **Jesus Jr Reyes** | *HRAD*
- 15 **Rose Ann De Leon** | *Cainta 2*
- 20 **Lowen Rey Tavera** | *Narra*
Joy Mariel Catuboran | *HRAD*
- 22 **Ma. Ercille Adova** | *Tanay*
- 25 **Rhazel Escama** | *Infanta*
Roberto Santos | *Sta. Cruz*
- 28 **Gennie Magistrado** | *PPC-Urban*
Marc Dominic Ricco | *QC 2*
- 30 **Roldan Castaneda** | *Marikina 2*
Florinda Omerag | *Nueva Vizcaya*
- 31 **Eddiezer Sacro** | *Marikina 2*

SEPTEMBER

- 1 **Lea Loyola** | *QC 2*
- 2 **Ariel Rodin** | *Narra*

- 4 **Luz Codio** | *Baguio*
- 6 **Jestoni De Leon** | *PPC-Rural*
Roseanne De Guzman | *QC 1*
- 8 **Nestor Deramas** | *Quezon*
- 9 **Renalyn Esto** | *Marikina 2*
Rosemarie Castro | *OED*
- 10 **Leny Pascion** | *FAD*
Marbel Bacolod | *Atok*
- 12 **Amor Baluda** | *Atok*
- 19 **Marian Sacyaten** | *OED*
- 21 **Mayleen Butaslac** | *Marikina 2*
- 22 **Grace Viel Sorizo** | *Sta. Cruz*
- 29 **Michael Calalin** | *PPC-Rural*

OCTOBER

- 1 **Alvin Carpentero** | *Brooke's Point*
- 4 **Caroline Reyes** | *QC 2*
- 9 **Janeze Arceo** | *Taytay*
- 10 **Marjorie Adaclog** | *La Union 1*
Iver Jhan Lanzanas | *Narra*
- 11 **Vanessa Valdez** | *Tanay*
- 12 **Marites Ngabit** | *FAD*
Ryan Montaña | *Quezon*
Judee Mae Cabahug | *CPD*
- 13 **Rochelle Bonzo** | *QC 1*
Rex Allen Palmares | *Quezon*
- 14 **Richard Ignacio** | *Taytay*
- 15 **Anjaneth Key Nazareno** | *Narra*
- 17 **Raniel Tomonggao** | *Nueva Vizcaya*
- 18 **Katherine Bugayong** | *Marikina 2*
Milford Obal | *Narra*
- 20 **Josefa Joy San Jose** | *Calauan*
- 21 **Randy Baselan** | *Rizal*
- 22 **Galeger Peña** | *Tanay*
- 24 **Leslie Henoguin** | *Tanay*
- 25 **Mary Ann Gabatino** | *Calauan*
Grandeur Abenojar | *Nueva Vizcaya*
- 27 **Ester Taguda** | *Baguio*
- 29 **Lea Pumecha** | *Buguias 2*
Aris Bea | *Marikina 2*
- 30 **Christian Omodto** | *Brooke's Point*
- 31 **Angelito Masinsin** | *Infanta*

NOVEMBER

- 2 **Ryan Blas** | *PPC-Urban*
- 5 **Norbert Diwas** | *Buguias 2*

- 8 **Dennis Gatucao** | *Taytay*
- 11 **Jerome Hate** | *HRAD*
Winston Ramat | *Baguio*
- 12 **Marivel Fullo** | *QC 1*
Jomar Urmenita | *Brooke's Point*
- 13 **Kristine Joy Aquino** | *HRAD*
- 19 **Jehiel Esteban** | *PPC-Urban*
- 21 **John Mark Jacobo** | *Quezon*
Amador Andrada Jr | *Narra*
- 22 **Raymond Cordero** | *Sta. Cruz*
- 23 **Roman Monterubio III** | *Nueva Vizcaya*
Maricelle Mang-usan | *Baguio*

DECEMBER

- 2 **Meland Yasoña** | *Sta. Cruz*
- 3 **Eureka Pesigan** | *AUD*
- 4 **Jimuel Lora** | *PPC-Urban*
- 6 **Ric Rommennelle Rulloda** | *La Union 1*
- 7 **Gladys Aguila** | *Calauan*
- 8 **Joselito Bagunu** | *Cainta 1*
- 11 **Mar-jun Agualin** | *Nueva Vizcaya*
- 12 **Ronnie Amagsila** | *La Union 2*
- 15 **Lynard Jorillo** | *Brooke's Point*
Janzen Patrick Javier | *HRAD*
- 16 **Dandy Feliciano** | *Nueva Vizcaya*
Rodel Obra | *PPC-Rural*
Eden Bernardez | *Buguias 1*
- 18 **Elly Lumino** | *La Union 1*
Aldriza Mabalot | *Buguias 1*
- 19 **Michael Dela Peña** | *Taytay*
Elmer Liwan | *Buguias 1*
Joseph Colas | *Baguio*
Jennifer Magcope | *Brooke's Point*
- 21 **Renato Roma** | *Narra*
Zharlene Grace Manlugon | *Infanta*
- 22 **Merylove Callao** | *PPC-Rural*
- 24 **Jerome Gawec** | *Baguio*
- 25 **Mary Jayne Lagan** | *Narra*
Christian Karl Sagad | *Narra*
Mery Crist Cruz | *La Union 2*
- 27 **Jay Mangaoang** | *La Union 2*
- 29 **Andrew Farner Aguila** | *Narra*

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 |
|------|---------|----------------|
|------|---------|----------------|

NORTH LUZON AREA

ABATAN BRANCH

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

BAGUIO-ATOK BRANCH

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

NUEVA VIZCAYA BRANCH

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

LA UNION BRANCH

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

SOUTH LUZON AREA

NCR

| | | |
|----------|--|---------------|
| Marikina | 3rd Floor Maryland Bldg., 1 Gil Fernando Ave. 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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| | | |
|-------------|---------------------------------------|---------------|
| Quezon City | G/F UCCP Bldg., 877 EDSA, Quezon City | (02) 961-1600 |
|-------------|---------------------------------------|---------------|

CALABARZON

| | | |
|-------|---|---------------|
| Tanay | Unit E, 2/F Plaza Aldea, 41 Ft. Catapusan St., Tanay, Rizal | (02) 636-6790 |
|-------|---|---------------|

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|-----------------|---|----------------|
| Calauan, Laguna | L. Geirosa St., Brgy. Silangan, Calauan, Laguna | (049) 310-1243 |
|-----------------|---|----------------|

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|-------------------|--|----------------|
| Sta. Cruz, Laguna | 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 |
|-----------------|--|---------------|

PALAWAN AREA

NORTH PALAWAN

| | | |
|----------------------|---|----------------|
| Puerta Princesa City | Unit 206, 2nd Floor, Goland Bldg., National Hi-way cor. Malvar St., Puerto Princesa City, | (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 |
|--------|---|---------------|

SOUTH PALAWAN

| | | |
|----------------|--|---------------|
| Brooke's Point | Modelo 11 Bldg., Narrazid St. District 11, Poblacion, Brookes Point, Palawan | 0955-356-4149 |
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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 |
|-------|---|---------------|

HIRING ANNOUNCEMENT

At our Head Office in Quezon City:

- Corporate Planning Manager
- Training and Development Officer
- Internal Audit Associates

In our Branch Operations:

- Finance and Admin Officers
- Program Supervisors
- Program Officers

For the Financing and Leasing Company

- Senior Account Officer
- Finance and Admin Officer
- Account Officers with expertise on Credit and Business Investigation and Marketing

Send application to career.eclofphils@gmail.com



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

