

Life

A Semi-Annual Newsletter of
ECLOF Philippines January-June 2019



Opening — OF — New Offices



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ORGANIZATIONAL HIGHLIGHTS

NEW OFFICES OPENING

During the first half of 2019, ECLOF expanded to several areas in order to reach more clients and communities. These new offices will serve ECLOF loan products and services.

- Bataraza, Palawan Unit Office: April 8, 2019
- El Nido, Palawan Unit Office: April 12, 2019
- Polillo, Quezon Unit Office: May 22, 2019
- Calapan City, Oriental Mindoro Branch: June 28, 2019



BATARAZA, PALAWAN

POLILLO, QUEZON



From North to South, the Bataraza and El Nido, Palawan Unit Offices expanded ECLOF's client outreach in the main island of Palawan. While the Polillo, Quezon Unit Office is a milestone for the organization for expanding to the third class island municipality, Calapan City, Oriental Mindoro Branch

is the first of the several branches that ECLOF is planning to open in Mindoro.

The opening of the new offices started with a motorcade parade participated by Operations

staff and guests within the locality. This was followed by a ribbon-cutting ceremony and office blessing by the invited pastor. A short program to introduce ECLOF and its staff then a lunch feast ended the day's event.



EL NIDO, PALAWAN



CALAPAN CITY, ORIENTAL MINDORO



AF GENERAL ASSEMBLY

ECLOF Philippines attended AF's 47th General Assembly last May 7-8, 2019 at Lima Park Hotel, Malvar, Batangas.

The program included a Business Meeting where the accomplishments and financial status of AF were presented. The participants were also provided with a session on "Building an Ecosystem for Social Good" wherein the pilot group of AF's Leadership Program – LEAD to Serve shared their experiences. Another session was on "Breaking Paradigms, Charting New Directions" where two NGO leaders of different generations shared their insights and reflection on development practice through the years. An event such as this is an opportunity for ECLOF to widen its partners and networks.



INNOVATE FOR INCLUSIVE AND SUSTAINABLE GROWTH



Ms. Ivy receiving her certificate of recognition for Best Support Officer

The Board of Trustees, management team, staff, members of the general assembly and recognized clients once again gathered last May 17, 2019 for ECLOF Philippines's 24th General Assembly at Novotel Manila Araneta Center, Cubao, Quezon City. This year's theme was "Innovate for Inclusive and Sustainable Growth".

Mr. Donato G. Alcoba Jr., EP's Development Consultant, hosted the day's event and led the opening prayer, while Bp. Rex RB Reyes Jr. gave a bible reflection of Ecclesiastes 3:11 (NIV); *"He has made everything beautiful in its time. He has also set eternity in the human heart; yet no one can fathom what God has done from beginning to end."*

Ms. Minnie Anne M. Calub, Vice Chairman of the Board, then gave the Welcome Address, followed by the Plenary headed by the Executive Vice President of Development Bank of the Philippines, Mr. Benel Dela Paz-Lagua.

A short break and picture taking commenced before the business session. The discussion was spearheaded by Chairman of the Board, Atty. Floyd Lalwet, Corporate Secretary Ms. Mary Jane Baldago, and Executive Director Ms. Rosemarie Castro. This was followed by the awarding and recognition

of the top performers of 2018, as well as our top clients from Brooke's Point, Palawan, Mr. Felimon N. Delgado Jr., and Mrs. Daisy R. Piquete of Marikina. Likewise, loyal employees who had been with EP, ranging from 5 to 15 years, were also recognized.

For this year's booth contest, South Luzon was hailed as the victor.



Mr. Tirso coming up to the stage to receive his certificate of recognition for being the Best Program Supervisor



South Luzon Area won Best Booth of the 24th General Assembly



South Palawan Area received their certificate of recognition for Top Area 2018



Mr. John Mark receiving his Best PO certificate

24th GENERAL ASSEMBLY



TEAM ECLOF!



Mrs. Daisy Piquete of Marikina Branch was recognized as one of the clients with good performance of ECLOF



Quezon Unit Office recognized as Top Unit of 2018



Mr. Marky receiving his certificate of recognition for being the Best Branch Manager



Quezon-Rizal Branch was recognized as Top Branch of 2018



Mr. Felimon Delgado Jr. of Brooke's Point, Palawan Unit together with his wife, Josie, received their certificate of recognition for being one of the clients with good performance of ECLOF

MOTHER'S AND FATHER'S DAY CLIENT SERVICE

ECLOF Philippines celebrated Mother's Day and Father's Day by giving simple tokens of appreciation to clients! Staff was more than happy to express ECLOF's value for clients and clients were delighted with the gifts they received.



ORGANIZATIONAL HIGHLIGHTS

MID YEAR OPERATIONAL PERFORMANCE

AREA	BRANCH	UNIT OFFICE	PORTFOLIO	LOAN DISBURSEMENT	NET INCOME/ (LOSS)	ACTIVE CLIENT	TOTAL CLIENT	PAR	RATE	
SOUTH LUZON		Cainta 1	6,148,827.84	9,040,000.00	399,230.65	863	1,040	1,101,828	18%	
		Cainta 1	7,711,083.68	11,950,000.00	412,433.07	754	937	412,754	5%	
		CAINTA	13,859,911.52	20,990,000.00	811,663.72	1,617	1,977	1,514,582	11%	
		Marikina 1	5,801,999.94	6,913,000.00	(347,051.31)	682	840	1,761,932	30%	
		Marikina 2	10,634,008.23	15,188,000.00	641,027.65	1,414	1,637	2,371,493	22%	
		MARIKINA	16,436,008.17	22,101,000.00	293,976.34	2,096	2,477	4,133,425	25%	
		Quezon City 1	2,964,185.81	3,893,000.00	(552,951.21)	429	519	838,723	28%	
		Quezon City 2	3,350,627.12	3,135,000.00	(1,189,665.90)	355	485	1,683,641	50%	
		QUEZON CITY	6,314,812.93	7,028,000.00	(1,742,617.11)	784	1,004	2,522,364	40%	
		NATIONAL CAPITAL REGION		36,610,732.62	50,119,000.00	(636,977.05)	4,497	5,458	8,170,371	22%
		Sta. Cruz	9,986,781.73	11,908,000.00	(362,014.43)	919	1,280	2,370,038	24%	
		Calauan	10,789,141.59	13,855,000.00	137,146.32	1,256	1,489	1,905,572	18%	
	LAGUNA		20,775,923.32	25,763,000.00	(224,868.10)	2,175	2,769	4,275,609	21%	
		Infanta	9,575,494.92	14,141,000.00	559,364.81	926	1,306	678,186	7%	
		Polilio	601,029.00	621,000.00	(74,178.68)	62	62	-	0%	
		Tanay	6,885,645.42	9,251,000.00	351,066.92	786	1,188	822,734	12%	
	IFA-TNY		17,062,169.34	24,013,000.00	836,253.05	1,774	2,556	1,500,920	9%	
	CALABARZON		37,838,092.66	49,776,000.00	611,384.95	3,949	5,325	5,776,530	15%	
	SOUTH LUZON		74,448,825.28	99,895,000.00	(25,592.10)	8,446	10,783	13,946,900	19%	
NORTH PALAWAN		PPC- Urban	12,962,539.52	17,164,000.00	864,726.18	1,450	2,216	2,207,309	17%	
		PPC- Rural	12,644,744.04	15,960,000.00	191,522.11	776	893	1,211,590	10%	
		PPC	25,607,283.56	33,124,000.00	1,056,248.29	2,226	3,109	3,418,899	13%	
		Narra	20,259,903.67	25,774,000.00	1,053,112.57	1,229	1,500	803,599	4%	
		NAR	20,259,903.67	25,774,000.00	1,053,112.57	1,229	1,500	803,599	4%	
		Taytay	13,006,676.92	14,900,000.00	739,970.28	930	1,288	1,479,972	11%	
		El Nido	5,320,214.04	1,583,000.00	(61,322.36)	440	481	367,487	7%	
		TAY-ELN		18,326,890.96	16,483,000.00	678,647.92	1,370	1,769	1,847,459	10%
		NORTH PALAWAN		64,194,078.19	75,381,000.00	2,788,008.78	4,825	6,378	6,069,957	9%
		SOUTH PALAWAN	Quezon	24,591,946.41	26,981,544.00	2,250,402.31	1,329	1,718	1,160,368	5%
		Rizal	17,498,203.77	22,537,000.00	1,572,306.25	949	1,241	310,306	2%	
	QZN-RZL		42,090,150.18	49,518,544.00	3,822,708.56	2,278	2,959	1,470,674	3%	
		Brooke's Point	19,828,545.91	22,616,000.00	2,050,846.70	1,066	1,451	358,129	2%	
		Bataraza	10,522,836.00	11,511,000.00	(315,866.16)	528	532	36,505	0%	
	BPT-BTZ		30,351,381.91	34,127,000.00	1,734,980.54	1,594	1,983	394,634	1%	
	SOUTH PALAWAN		72,441,532.09	83,645,544.00	5,557,689.10	3,872	4,942	1,865,308	3%	
MINDORO		Calapan	1,124,166.00	1,125,000.00	(153,046.25)	35	35	-	0%	
	MINDORO		1,124,166.00	1,125,000.00	(153,046.25)	35	35	-	0%	
NORTH LUZON		Agoo	6,284,410.97	6,065,000.00	(849,701.34)	508	895	1,812,380	29%	
		San Fernando	4,921,843.03	3,840,000.00	(760,188.97)	375	519	2,062,368	42%	
		LA UNION	11,206,254.00	9,905,000.00	(1,609,890.31)	883	1,414	3,874,748	35%	
		Bagiuo	13,669,705.55	14,101,000.00	279,813.57	965	1,315	1,851,013	14%	
		Atok	8,221,324.76	8,349,000.00	86,629.90	401	632	489,631	6%	
		BAGUIO-ATOK		21,891,030.31	22,450,000.00	366,443.47	1,366	1,947	2,340,644	11%
		NORTH LUZON 1		33,097,284.31	32,355,000.00	(1,243,446.84)	2,249	3,361	6,215,392	19%
			Buguias 1	5,828,267.31	6,746,700.00	(276,908.40)	331	528	540,302	9%
			Buguias 2	9,288,889.91	8,422,000.00	222,184.55	408	888	2,264,180	24%
			Abatan	15,117,157.22	15,168,700.00	(54,723.85)	739	1,416	2,804,482	19%
		Nueva Viscaya 1	16,380,485.70	15,728,000.00	(638,134.73)	1,058	1,379	3,783,063	23%	
	NORTH LUZON 2		31,497,642.92	30,896,700.00	(692,858.58)	1,797	2,795	6,587,545	21%	
	NORTH LUZON		64,594,927.23	63,251,700.00	(1,936,305.42)	4,046	6,156	12,802,937	20%	
	GRAND TOTAL BEFORE INSTI/SME		276,803,528.79	323,298,244.00	6,230,754.10	21,224	28,294	34,685,101	13%	
	SME/INSTI	Q.C.	10,365,962.98	200,000.00	(6,327,098.38)	32	64	5,454,568	53%	
	GRAND TOTAL - BEFORE GRANT		287,169,491.77	323,498,244.00	(96,344.28)	21,256	28,358	40,139,669	14%	

TOP UNITS: TOP BRANCHES: TOP AREA:

1. BROOKE'S POINT
2. RIZAL
3. QUEZON
4. NARRA
5. TAYTAY

1. QUEZON-RIZAL
2. BROOKE'S POINT-BATARAZA
3. TANAY-INFANTA
4. PPC-NARRA
5. CAINTA

SOUTH PALAWAN

MID YEAR SOCIAL PERFORMANCE MANAGEMENT REPORT

INDICATOR	DATA POINT	COMMENT	
YEAR OF FOUNDATION	1995	LEGAL FORM	
NUMBER OF CLIENTS	28,358	LOAN PORTFOLIO	
NUMBER OF BRANCHES	15	NUMBER OF STAFF	
OPERATIONAL SELF SUFFICIENCY	98.43%	MICROFINANCE NGO	
		287,169,491.77	
		308	
INDICATOR	DATA POINT	COMMENT	
WHO DO WE REACH & EXCLUDE	WOMEN	17,351	ECLOF Philippines serves predominantly women and rural communities.
	MEN	3,905	
	AGRI CLIENTS	38%	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.
	GROUP LOANS	41%	
	URBAN PEOPLE	41%	
RURAL PEOPLE	67,047	Most of ECLOF's Unit Offices are located in rural/rurban areas.	
GEOGRAPHICALLY POOR AREAS SERVED	70%		
CLIENT EXPERIENCE	CLIENT RETENTION RATE	80%	ECLOF's client retention rate implies that the organization could do more effort in terms of client retention.
	CLIENT SATISFACTION RATE	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	19	Clients can submit complaints through suggestion boxes in the branches or through ECLOF Facebook account.
RESPONSIBILITY TO STAFF	STAFF TURNOVER RATE	4.68%	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	35%	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%	
% STAFF BENEFITING FROM TRAINING	45%	Staff development program is established that not only equips staff on the work ahead through trainings, but also instills Christian values aligned with ECLOF's Vision, Mission, and Core Values.	
BENEFITS TO CLIENTS	NUMBER OF CLIENTS TRAINED	1,305	ECLOF Philippines trains clients on business plan, organic farming, strategic planning, financial literacy, and leadership & organizational management.
	% OF CLIENTS TRAINED	5%	
	NUMBER OF SERVICES ADDRESSING BASIC CLIENTS NEEDS	6	Loan product: Client Service Loan Loan mechanism: Cash Disbursement Microinsurance product: credit and life Non-financial services: client service to clients affected by disaster and medical mission.
	LOAN PORTFOLIO	6%	Client Service Loan & Cash Disbursement Mechanism
	NUMBER OF CLIENTS BENEFITING	1,167	

E.N.O.F.

TRAINING ON BASIC ORGANIC FARMING IN POLILLO, QUEZON

Last May 23-24, 2019, EPMI through its Farm Officer Mr. Primo S. Suza, as the resource person, conducted a two-day training on Basic Organic Farming in Polillo, Quezon. The training aimed to educate the farmers in Polillo on the principles of organic farming and formulation of different organic concoctions; such as pesticides and insecticides. This activity is also a support to the opening of the new office of ECLOF in the island municipality.

As a result, a total of 31 farmers participated and encouraged to practice organic

farming. As for EPMI, we feel encouraged every time when we facilitate learning events such as this one that would create positive impact on the lives of the poor communities we serve.



STAFF DEVELOPMENT TRAININGS

Facilitators Training – ECLOF leaders were trained on basic facilitation skills necessary for them to provide guidance and coaching to their staff in terms of handling group meetings and gatherings. The following were discussed during the training:

- a. What is a facilitator?
- b. Essential skills of a good facilitator
- c. MNS-GL Business Gathering Modules Overview
 - January 11, 2019 for South Luzon Leaders in Cainta, Rizal
 - February 07, 2019 for North Luzon Leaders in Baguio City
 - March 14, 2019 for Palawan Leaders in Puerto Princesa City, Palawan

Customer Experience Training – Highlighting the importance of ECLOF clients, this training aims to provide staff with definitive knowledge about the importance and advantages of providing great customer experience to all clients. In addition, the following serve as the objectives of the training:

- a. To understand and feel the difference and shift in relationship between ECLOF and clients by giving superb customer experience
- b. To be able to put into action and manifestation excellent customer experience to all ECLOF clients both internal and external
 - March 14, 2019 for Palawan Leaders in Puerto Princesa City, Palawan
 - May 10, 2019 for Infanta and Tanay Leaders in Infanta, Quezon



PALAWAN



INFANTA QUEZON



NORTH LUZON



SOUTH LUZON



PALAWAN

Next Generation Leaders Training

Aimed at enhancing the leadership and management skills of ECLOF leaders, this training was conducted last May 16, 2019 and attended by both Operations and Finance leaders.



H.R. HIGHLIGHTS

NEWLY HIRED

JANUARY 2019

DAY	NAME	POSITION	UNIT	DAY	NAME	POSITION	UNIT
11	Eliño Aranga	Program Officer (AGRI)	Puerto Princesa 2	28	Genelyn Gagani	Finance and Admin Assistant	Brooke's Point
17	John Paul Tingdan	Program Officer (GL)	Quezon	28	Floser Rose Rebagoda	Finance and Admin Assistant	Sta. Cruz
21	Emilio Wakit Jr.	Program Officer (INDI)	Nueva Vizcaya 1	28	Claire Ann Cruz	Finance and Admin Assistant	Bataraza
21	Bryan Usop	Program Officer (AGRI)	Brooke's Point	29	Alexander Enriquez	Farm Assistant	Narra

FEBRUARY 2019

DAY	NAME	POSITION	UNIT	DAY	NAME	POSITION	UNIT
11	Geromie Ferrera	Program Officer	Sta. Cruz	26	Raymund Bacosa	Program Officer (AGRI)	Bataraza
11	Sandra Bugtong	Program Officer (INDI)	Buguias 1	26	Carlo Cornelio	Program Officer (INDI)	Bataraza
12	Romina Pua	Finance and Admin Associate	Calauan	26	Richard Martinet	Program Officer (AGRI)	Bataraza
18	Jezer Padrigo	Program Officer (AGRI)	Puerto Princesa 2	26	Ergene Jay Quilay	Program Officer (AGRI)	Bataraza
20	John Phillip Muyco	Program Officer (INDI)	Narra	26	Aries J Serna	Program Officer (AGRI)	Bataraza
20	Leonardo Dubao III	Program Officer (AGRI)	Narra	26	Marlon Tabios	Program Officer (INDI)	Bataraza

MARCH 2019

DAY	NAME	POSITION	UNIT	DAY	NAME	POSITION	UNIT
4	Nomel Carlos	Program Officer (INDI)	Cainta 2	14	Jeran Delos Santos	Program Officer (INDI)	El Nido
11	John Peterson Adrales	Program Officer (INDI)	La Union 2	14	Baby Rose Sagandal	Program Officer (AGRI)	El Nido
11	Joel Canillo	Program Officer (GL)	La Union 1	15	Daniel Paul Sumoroy	Program Officer (AGRI)	Puerto Princesa 2
11	Jovannie Lagata	Program Officer (AGRI)	Quezon	19	Vivien Vispo	Program Officer (JOB-GEN)	Cainta 2
11	Nora Songalia	Program Officer (JOB-GEN)	Cainta 1	21	Victor Tadao	Program Officer (AGRI)	Buguias 2
11	Romelito Tobias Jr	Program Officer (GL)	Tanay	25	Michael Ballesteros	Program Officer (AGRI)	Infanta
14	Veronica Villanueva	Program Officer (INDI)	Cainta 1	28	Mark Angelo Galvez	Program Officer (INDI)	Puerto Princesa 1

APRIL 2019

DAY	NAME	POSITION	UNIT	DAY	NAME	POSITION	UNIT
2	Jackielyn Dumaing	Finance and Admin Assistant	Nueva Vizcaya 1	15	Darwin Joseph Damaso	Program Officer (INDI)	QC 2
4	Hadassah Datuin	HR Assistant	HRAD	15	Leilani Huerto	Program Officer (GL)	QC 1
8	John Raymund Marco	Program Officer (INDI)	Marikina 1	22	Mark Anthony Dosal	Program Officer (AGRI)	Infanta
10	Aileen Bernardino	Executive Assistant	EFC	27	Charlon Rubi	Program Officer (GL)	El Nido

MAY 2019

DAY	NAME	POSITION	UNIT	DAY	NAME	POSITION	UNIT
2	Ronnel Tuazon	Program Officer (INDI)	QC 1	27	Marjune Melendrez	Program Officer (INDI)	Nueva Vizcaya 1
8	Jaylou Alvarado	Program Officer (INDI)	Marikina 1	28	Maryjean Daugdaug	Program Officer (INDI)	QC 2
8	Mary Cris Deza	Finance and Admin Assistant	Taytay	28	Ma. Kristel Olson	Finance and Admin Associate	Calapan 1
8	Apple Grace Almonte	Finance and Admin Associate	El Nido	29	Albert Sismo-an	Program Officer (AGRI)	Puerto Princesa 1
13	Kim Catalino	Program Officer (INDI)	QC 2	29	Animie Prudente	Program Officer (INDI)	Tanay
14	Ledievine Verde	Program Supervisor	Calapan 1	29	Ma. Melissa Modesto	Program Officer (INDI)	Tanay
21	Michelle Alvarez	Branch Accountant	QC	29	Jastin Bendal	Program Officer (INDI)	Tanay
21	Julieta Jorge	Finance and Admin Assistant	Polillo	29	Dainagen Bolaños	Program Officer (INDI)	Tanay

JUNE 2019

DAY	NAME	POSITION	UNIT	DAY	NAME	POSITION	UNIT
3	Venus Grace Anongos	Program Officer (INDI)	Buguias 1	20	Regina Oloteo	Finance and Admin Assistant	Cainta 1
6	John Paul Llorente	Program Officer (AGRI)	Polillo	21	Argie Oliveros	Program Supervisor	Nueva Vizcaya 2
6	Johson Sarmiento	Program Officer (AGRI)	Polillo	21	Jonathan Bergonia	Program Officer (INDI)	Marikina 1
19	Dianne Padrique	Branch Manager	Buguias 1	25	Julius Christian Udasco	General Services and Liaison Assistant	HRAD
19	Maan Pasano	Finance and Admin Assistant	Tanay				

LOYALTY AWARDEES

YRS IN SERVICE	DATE HIRED	FIRST NAME	MIDDLE NAME	LAST NAME	POSITION	UNIT
5	3/14/14	MARBEL	GALAY	BACOLOD	PROGRAM SUPERVISOR	ATOK
5	6/20/14	MILFORD	LAGAN	OBAL	PROGRAM OFFICER	NARRA

BIRTHDAYS

JULY 2019

DATE	NAME	UNIT
07/09/77	Leilani Huerto	QC 1
07/24/81	Warren Retoria	Calauan
07/10/82	Teofilo Badajos Jr.	Puerto Princesa 1
07/20/82	Venus Grace Anongos	Buguias 1
07/09/83	Jonalou Rivas	Quezon
07/20/83	Ledievine Verde	Calapan 1
07/26/83	Michael Parreño	Brooke's Point
07/03/84	Aileen Bernardino	EFC
07/18/84	Roche Mendone Agasan	Tanay
07/25/84	Nephtaly Alipoon	PPC-Rural
07/25/84	Vivien Vispo	Cainta 2
07/18/87	Annie Adonis	Cainta 2
07/23/87	Melanie Rodriguez	Marikina 1
07/21/90	Melmar Baylon	Quezon
07/08/91	Julieta Jorge	Polilio
07/23/91	Marven Muralia	Infanta
07/27/92	Mylene Cangsan	Atok
07/13/94	Glenn Lang-es	La Union 1
07/17/94	Kenneth Lady Lou Muñoz	PPC-Urban
07/25/94	Lynne Grace Picardal	La Union 2
07/23/95	Soriada Benito	Atok
07/06/97	Melissa Española	Sta. Cruz

AUGUST 2019

DATE	NAME	UNIT
08/25/77	Rhazel Escama	Infanta
08/02/84	Welmer Flores	Narra
08/22/84	Ma. Ercille Adova	Tanay
08/14/88	Jesus Reyes Jr	HRAD
08/30/88	Florinda Omerag	Nueva Vizcaya 2
08/08/89	John Paul Tingdan	Quezon
08/11/90	Nil Libo-on	El Nido
08/28/90	Gennie Magistrado	Puerto Princesa 1
08/11/93	Regina Oloteo	Cainta 1
08/20/93	Lowen Rey Tavera	Narra
08/22/94	Ma. Kristel Olson	Calapan 1
08/08/95	Elena Luntayao	Nueva Vizcaya 2
08/15/95	Rose Ann De Leon	Cainta 2
08/04/96	Darleen Joyce Sagala	Rizal
08/29/97	Hadassah Datuin	HRAD
08/17/98	Veronica Villanueva	Cainta 1
08/20/98	Justin Bendal	Tanay

SEPTEMBER 2019

DATE	NAME	UNIT
09/09/69	Rosemarie Castro	IOED
09/13/73	Carmela Porras	OPD
09/05/78	Roderick Nilasa	Brooke's Point
09/02/80	Ariel Rodin	Narra
09/08/80	Nestor Deramas	Narra
09/05/81	Maryjean Daugdaug	QC 2
09/06/83	Nomel Carlos	Cainta 2
09/21/83	Argie Oliveros	Nueva Vizcaya 2
09/15/85	Renato Tecson	Brooke's Point
09/10/86	Lery Pascion	Finance
09/07/87	Efraim Aniciete	Calauan
09/21/89	Jovannie Lagata	Quezon
09/06/90	Jestoni De Leon	Puerto Princesa 2
09/08/90	Ergene Jay Quilay	Bataraza
09/10/90	Marbel Bacolod	Atok
09/23/90	Albert Sismo-an	Puerto Princesa 1
09/03/91	Aries J Serna	Bataraza
09/04/92	Luz Codio	Baguio
09/24/93	Jackielyn Dumang	Nueva Vizcaya 1
09/22/94	Grace Viel Sorizo	Sta. Cruz
09/25/94	Floser Rose Rebagoda	Sta. Cruz
09/22/95	Rommel Tuazon	QC 1
09/09/96	Renalyn Esto	Marikina 2
09/12/96	Amor Baluda	Atok
09/21/96	Mayleen Butaslac	Marikina 2
09/29/96	Marian Amongo	HRAD

OCTOBER 2019

DATE	NAME	UNIT
10/18/79	Katherine Bugayong	Marikina 2
10/13/80	Rochelle Bonzo	QC 1
10/13/80	Rex Allen Palmares	Quezon
10/06/81	John Raymund Marco	Marikina 1
10/18/81t	Milford Obal	Narra
10/31/83	Angelito Masinsin	Calauan
10/11/84	Vanessa Valdez	Tanay
10/25/85	Grandeur Abenojar	Nueva Vizcaya 1
10/27/85	Ester Taguda	Baguio
10/29/86	Lea Pumecha	Buguias 2
10/10/87	Marjorie Adaclog	La Union 2
10/20/87	Josefa Joy San Jose	Calauan
10/12/88	Genelyn Gagani	Brooke's Point
10/25/88	Victor Tadao	Buguias 2
10/21/89	Randy Baselan	Rizal
10/12/90	Ryan Montaña	Quezon
10/10/91	Iver Jhan Lanzanas	Narra
10/30/91	Jhona Elaine Ison	Cainta 2
10/27/92	Daniel Paul Sumoroy	Puerto Princesa 2
10/28/92	Lucky Angel Christian Siman	Marikina 2
10/01/93	Alvin Antonio Carpennero	Brooke's Point
10/08/93	Darwin Joseph Damaso	QC 2
10/14/94	Richard Ignacio	Taytay
10/27/94	Maan Pasano	Tanay
10/30/94	Christian Omocdo	Brooke's Point
10/12/96	Judee Mae Cabahug	CPD
10/15/96	Anjaneth Key Nazareno	Narra
10/01/97	Dainagen Bolaños	Tanay
10/11/97	Rommelito Tobias Jr	Tanay
10/29/97	Aris Bea	Cainta 2

NOVEMBER 2019

DATE	NAME	UNIT
11/01/71	Nora Songalia	Cainta 1
11/02/84	Ryan Blas	Puerto Princesa 1
11/09/84	Raymund Bacosa	Bataraza
11/21/84	John Mark Jacobo	Bataraza
11/21/84	Amador Andrada Jr	Narra
11/26/84	Joseph Reyes	Sta. Cruz
11/05/85	Julius Christian Udasco	HRAD
11/01/87	Marlon Tabios	Bataraza
11/05/87	Norbert Diwas	Buguias 2
11/19/88	Ernie Quiñones	Rizal
11/22/88	Raymond Cordero	Sta. Cruz
11/08/90	Dennis Gatuaco	El Nido
11/13/90	Kristine Joy Aquino	HRAD
11/23/90	Roman Monterubio III	Nueva Vizcaya 2
11/23/90	Jonathan Bergonia	Marikina 1
11/11/92	Winston Ramat	Baguio
11/27/93	Sandra Bugtong	Buguias 1
11/10/94	Mary Aveno	Infanta
11/12/94	Jomar Urmenita	Brooke's Point

DECEMBER 2019

DATE	NAME	UNIT
12/03/67	Eureka Pesigan	AUD
12/29/77	Andrew Farner Aguila	PPC1
12/25/79	Mary Jayne Lagan	Narra
12/13/82	Carlo Cornelio	Bataraza
12/21/83	Renato Roma	Narra
12/15/86	Lynard Jorillo	Brooke's Point
12/18/86	Aldriza Mabalot	Buguias 1
12/15/87	Janzen Patrick Javier	Finance
12/16/87	Rodel Obra	Puerto Princesa 2
12/24/88	Jerome Gawec	Nueva Vizcaya 2
12/19/89	Joseph Colas	Baguio
12/06/90	Ric Rommennelle Rulloda	La Union 1
12/19/91	Jennifer Magcope	Brooke's Point
12/22/91	Merylove Callao	Puerto Princesa 2
12/08/92	Joselito Baguno	Cainta 1
12/16/92	Eden Bernardez	Buguias 1
12/25/94	Christian Karl Sagad	Narra
12/21/95	Zharlene Grace Manlugon	Infanta
12/29/95	Claire Ann Cruz	Bataraza
12/26/96	Jaylou Alvarado	Marikina 1
12/07/97	Gladys Aguila	Calauan

BEYOND THE BOUNDS OF THE SEA



Loan Cycle: 8
Years with ECLOF: 3
Loan Program: Agri-MF
Unit Office: Quezon, Palawan

Mrs. Mardy Montaño, a seaweed farmer from Barangay Isugod, Quezon Palawan, has been an agri-loan client of ECLOF Philippines - Quezon Unit since year 2015. She and husband Francisco has three children- two boys and one girl. Her eldest daughter just graduated in college while the second and youngest children are still in school. Mrs. Montaño is a faithful community leader, which is why she was selected by ECLOF Philippines and Lutheran World Relief to be a focal person for their project in organizing and installing drying facilities for seaweeds farmers.

Before she knew ECLOF, the couple usually gets capital from their buyers and traders with high interest rate. In return, they were obliged to sell their seaweeds to them at a lower price. She had no choice then but to borrow money even with high interest rate so she can support her seaweed business and to support the needs of her family. For Mrs. Montaño, ECLOF Philippines and LWR's project is a huge blessing to her and to their community. They can now sell their seaweeds at a higher and competitive price. "I am also grateful because of ECLOF's Agri-Loan Program; they gave us flexible loan term which is lump sum payment and lower interest rate. The money that I saved from the interest is used to support my children's studies, especially my daughter who was in college that time", she narrated. In addition, the money that she saved from the high interest rate is used to acquire a boat to monitor her seaweeds production.

Furthermore, Mrs. Montaño is very proud that their community was selected in installing the drying facilities. They can harvest their seaweeds even during heavy rains.

Before, they have no option but to wait for the rain to stop. During rainy season, it took them eight days to dry the seaweeds and they experienced rejects most of the time. With the all-season drying facilities, drying is reduced to two to three days with high quality produced which resulted to a higher income. Now, they have ample time for their family and other activities like household chores and going to church. Aside from drying the seaweeds, they can also use the drying facilities for rice, corn and copra. Because of her perseverance and enthusiasm, she was elected as the President of the Cherish Fisherfolks Association, the all-women organization that manages the drying facilities. Importantly, this opportunity of increased quality and volume of seaweeds production gave these women empowerment as they share the role of breadwinners of their families with their husbands.

AREAS OF OPERATIONS, HIRING ANNOUNCEMENT, VMC

HEAD OFFICE

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

PALAWAN AREA

NORTH PALAWAN

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

SOUTH PALAWAN

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

NORTH LUZON AREA

ABATAN BRANCH

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

BAGUIO-ATOK BRANCH

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

NUEVA VISCAYA BRANCH

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

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

NCR

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

CALABARZON

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

HIRING ANNOUNCEMENT

HEAD OFFICE

1. Corporate Planning Manager
2. Operations Manager
3. Audit Associates & Officers
4. IT Associate

ECLOF FINANCE CORPORATION

1. Senior Account Officer
2. Account Officers

QUEZON CITY

1. Accounting Assistant
2. Microfinance Supervisor

CAINTA

1. Branch Manager
2. Branch Accountant

LAGUNA

1. Microfinance Supervisor

NUEVA VIZCAYA

1. Microfinance Supervisor

LA UNION

1. Branch Manager

ALL UNITS

1. Microfinance Officers (field work)

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