



ECLOF | Philippines



Towards Greater

Significance and Impact

Annual Report 2024



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In 1972, ECLOF started as a 'desk operation' created by the National Council of Churches in the Philippines (NCCP) to provide loans to its member churches. In 1995, it became an independent entity and was registered at the Securities and Exchange Commission (SEC) as Ecumenical Church Foundation, Inc., to extend its loan services not only to churches. In 2001, ECLOF began to operate as a microfinance institution.

Through the years, ECLOF continues to grow and expand its program and services by establishing different Unit Offices in North Luzon, South Luzon, and Palawan. These Unit Offices offer financial and non-financial services catering to farmers and urban microentrepreneurs. Its loan products include agri-microfinance; entrep loans or Micro Negosyo at Serbisyo loans. ECLOF also owns a learning farm in Narra, Palawan that serves as a capacity building for its agri clients and used as a venue for organic farm production of various crops.

In 2017, the organization formally adopted the name ECLOF Philippines Microfinance, Inc. (EPMI) in accordance with the MF-NGO Law that requires all microfinance organizations to indicate in its name the word "microfinance." The MF-NGO law also sets a limit to the maximum loan amount offered by its accredited members. This paved the way for EPMI to create an organization that will accommodate its original clients primarily the churches and other small and medium enterprises.

In 2019, EPMI established the ECLOF Finance Corporation (EFC), to cater to EPMI's growth clients with financial services that requires over and above the maximum loan amount based on the MF-NGO Act.

In 2020 at the height of pandemic, EPMI had introduced

various interventions to remain afloat and to continually support and offer its services to its clients. In 2021, ECLOF, in second year of living through the pandemic's harsh experience, responded to the community's daily survival and continuous livelihood by putting a stop to Covid and beginning to live normally without the threat of it. More than the operational outcome, understanding the new ways and norms that emerged after the pandemic enabled EPMI to commit more resources to supporting the entire food security value chain.

In 2022, the Board and the Management had reviewed its strategic direction and firmed up its decision to focus on contributing to food security, thus increasing its agri portfolio to 80%.

In the year 2023, ECLOF Philippines embraced change as an opportunity for growth, innovation, and transformation. It necessitates a proactive mindset, an openness to new possibilities, and a willingness to accept uncertainty as part of the path to progress and success. With this, ECLOF will continue to commit more towards supporting the whole value chain for food security and continue to fulfill its mission.

2024 has been a year marked by optimism and renewed initiatives aimed at deepening its impact on both staff and clients. ECLOF have implemented key strategies to achieve and surpass its operational goals, despite the various internal and external challenges, including the climate change.

The year 2024 also underscored ECLOF Philippines' focus on one of its goas on organizational alignment, by the successful spin-off and registration of the ECLOF Agri Center—an initiative that reaffirms our commitment to client-centered service and sustainable business support.



As we reflect on the journey we've taken together, it is clear that our shared efforts have been rooted in more than just progress—they have been about purpose. Every initiative taken, every challenge surmounted, and every milestone reached has contributed to something far greater than the sum of its parts.

The year 2024 has been a time of change towards greater significance as we continue to explore new ways to create lasting significance and impact in the lives of both our staff and clients. In a rapidly evolving environment, driven by technological advancements and environmental challenges, EPMI has remained steadfast in its commitment to serving our clients.

We have adopted various strategies to meet our operational goals, including addressing staffing concerns to attract and retain top talent. Organizational alignment has also been a priority, exemplified by the successful spin-off of the ECLOF Agri Center, which reflects our deep commitment to serving our clients and positively impacting their businesses. We've strengthened our partnerships, collaborating with both existing and new program partners. These efforts reflect our unwavering dedication to our mission and vision.

Throughout these three decades, ECLOF Philippines has remained true to its mission, that is committed to build communities and livelihood, which are sustainable – economically viable, socially desirable, and environmentally sound. As we look forward to the years ahead, let us continue to invest our talents, energy, and wisdom in driving positive change and creating meaningful impact for our clients, and the communities we promised to serve.

This also comes with sincere gratitude to the management and staff, my co-board members, and all the General Assembly members, for the collective sharing of gifts and talents towards achieving greater significance and impact.

Congratulations to everyone—and thank you for being part of this remarkable journey.

Minnie Anne M. Calub

MESSAGE FROM THE
EXECUTIVE DIRECTOR

The year 2024 has been a time of change towards greater significance and impact—one marked by growth, resilience, and shared commitment. Together, we have embraced change, rising to the challenges of new leadership, evolving standards of performance, and the integration of new team members. Through it all, we remained focused on delivering what was expected of us and more. We extend our sincere gratitude to the Board for their guidance during the leadership transition at the Head Office. We especially thank Sir Larry (Lauro C. Millan), who served as Officer-in-Charge and Acting Executive Director during the first half of the year. His leadership was instrumental in initiating many of the key changes we now continue to build upon.

We started 2024 with purpose and unity during our organizational teambuilding. It was a time of both challenge and joy—where we tested our physical limits, laughed together, and gained deeper insights into each other's strengths. These moments reminded us that success often demands sacrifice. Whether it's rising early,

staying up late, enduring discomfort, setting aside personal ideas in favor of the team's best interests, or contributing our unique talents—each act of sacrifice was for the greater good of the team and with the goal to win. These lessons we hope to carry with us, both in our professional and personal lives and will continue to guide us forward.

Despite the many challenges for the year 2024 – El Niño's impact, cashflow constraints, and staffing hurdles—we pressed on with determination. Our work was far from easy, yet we were able to implement and deliver the following:

- We were able not just to achieve, but surpass our performance indicators for the year!
- We recorded an all-time high in disbursements, a result of the collective interventions we've made and the hardwork of our staff.
- We established collection and disbursement points to enhance service delivery.
- We adjusted our products to better meet client needs.
- We introduced a culture of reading—starting with our Monday devotions and supported by assigned book readings to support personal and professional growth.
- We implemented an increase in the compensation package of staff, 4 years after the pandemic to attract and retain quality staff.
- We formally launched ECLOF Agri Center with its registration at Securities and Exchange Commission (SEC) as a separate entity, which expresses our deliberate intention to provide non-financial services, including training and capacity-building initiatives, farm development, and the introduction of the harvester project.
- Conducted initial Environment Performance Management (EPM) assessment to align and strengthen our environmental initiatives in the organization.
- We built new partnerships and received

support from Real LIFE Foundation, RuralNet Inc., Restart Micro-Enterprise Inc. (RestartME), Foundation for Sustainable Society Inc. (FSSI), Philippine Seed Industry Association (PSIA), APPEND Inc.

• Participated in ECLOF International Regional Meeting (the first in-person meeting after the pandemic) and attended the anniversary celebration of ECLOF Dominican Republic, where we were able to share our agri-microfinance and EPMI journey.

Each of these achievements is a statement of God's grace and the dedication of our team. With this, let me also thank everyone in the organization for all your contributions!

As we enter our 30th year, we move forward with renewed strength and team spirit, guided by our theme: "ECLOF @30: Towards Greater Significance and Impact." We aim not just to succeed but to create meaningful change—for our clients, our communities, and ourselves. With continued innovation, improved program delivery, digital transformation, staff and leadership development, a culture of critical thinking & continuous learning, and a strengthened relationship with our General Assembly members and program partners, we will continue to move towards greater significance and impact! The path ahead will not be easy and will require courage, skill and strength greater than what we currently have. That's why we will continue to level up our competence, and above all, we will continue to put our trust in God to help us in this journey ahead.

May we continue to serve with humility, passion, and faith. To God be all the glory and praise!
Towards greater significance and impact,

Liza D. Eco

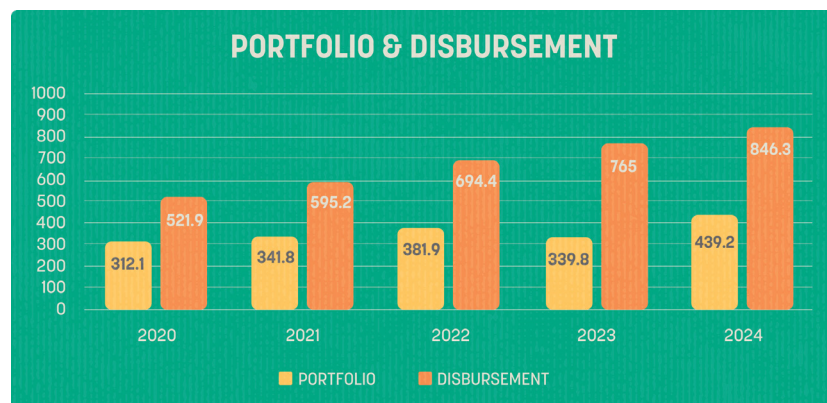
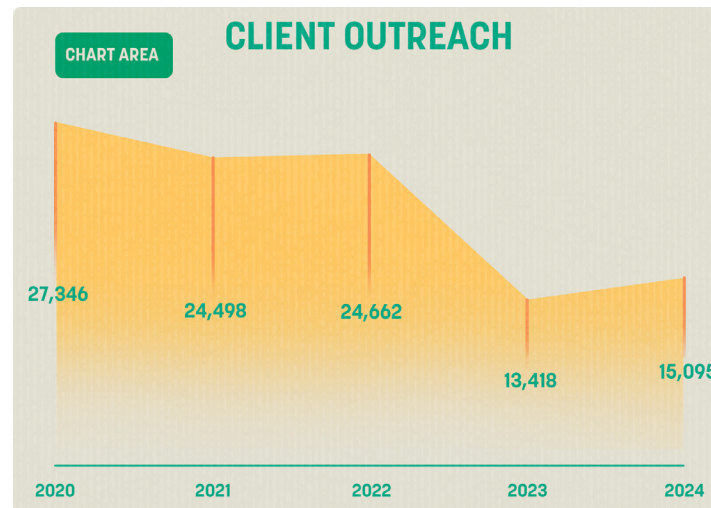


OPERATIONAL HIGHLIGHTS

ANNUAL REPORT 2024

By the end of 2024, EPMI served 15,094 active clients, reflecting a 12% growth compared to the previous year— and despite having fewer Program Officers on the ground.

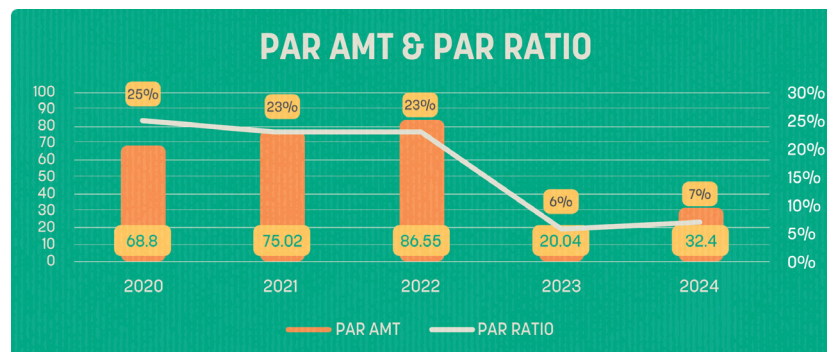
In 2023, a significant drop in client outreach occurred was due to the writing off of accounts, the majority of which came from the group loan program. This strategic clean-up helped strengthen our portfolio quality and as a preparation for a more sustainable growth.



In 2024, EPMI achieved a record-breaking loan disbursement of Php 846.3 million, reflecting a 10% growth compared to 2023. Our loan portfolio also reached an all-time high of Php 439.2 million, representing a significant 29% increase from the previous year. This milestone was achieved despite operating with fewer staff and discontinuing group loans.

The average portfolio per Program Officer also showed remarkable improvement, increasing from Php 3 million in 2023 to Php 4.1 million in 2024.

We closed the year with a single PAR rate of 7%.

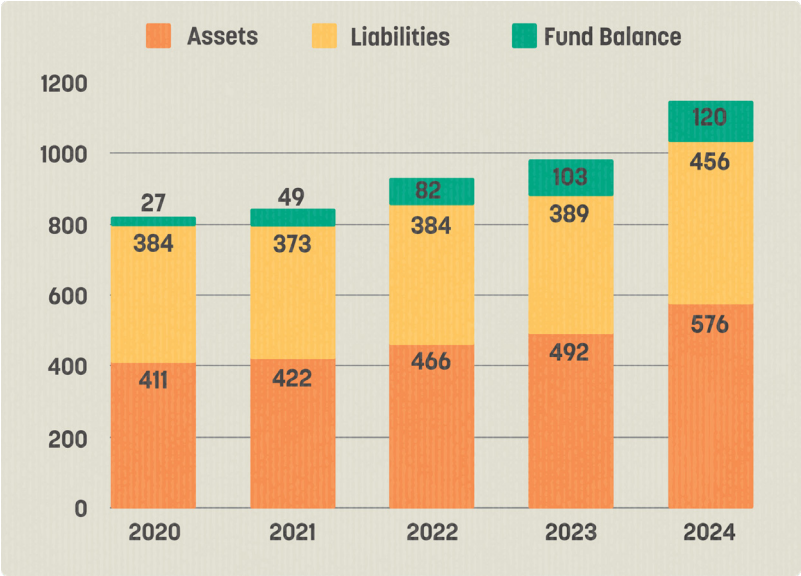


In 2024, the workforce was reduced as compared to the previous year. As of December 2024, the total number of staff stood at 204, down from 224 in 2023, due to the consolidation of units and streamlining of its operations.



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FINANCIAL HIGHLIGHTS



Over the past five years, EPMI has shown consistent and stable financial growth, with total assets rising from Php 411 million in 2020 to Php 576 million in 2024—an increase of 40%.

Alongside this asset growth, EPMI maintained positive net income annually since 2021 hence strengthened its fund balance from Php 27 million in 2020 to Php 120 million in 2024, an impressive 344% growth in the last five years.

The year 2024, reflects the continuing results of EPMI’s cautious but growth-focused approach since 2020. Net loans receivable, in particular, remained the largest component of total assets, amounting to Php 426 million or 74%, following the release of Php 846 million in loans in 2024—the highest loan disbursement in EPMI’s 30 years of operations. EPMI’s total liabilities rose by 19%, from Php 384 million to Php 456 million, mainly to support the growth in loan disbursements. With its improved financial position and strengthened relationships with funding partners, EPMI was able to access fresh loan funds, which accounted for 29% of total liabilities.



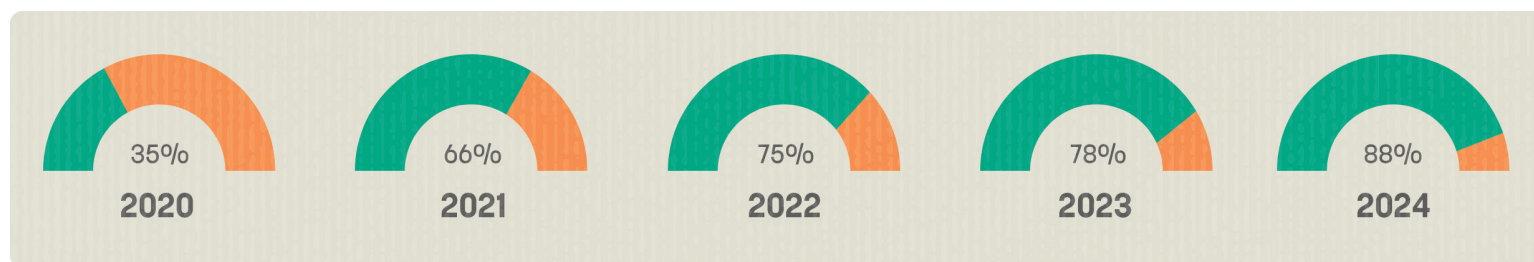
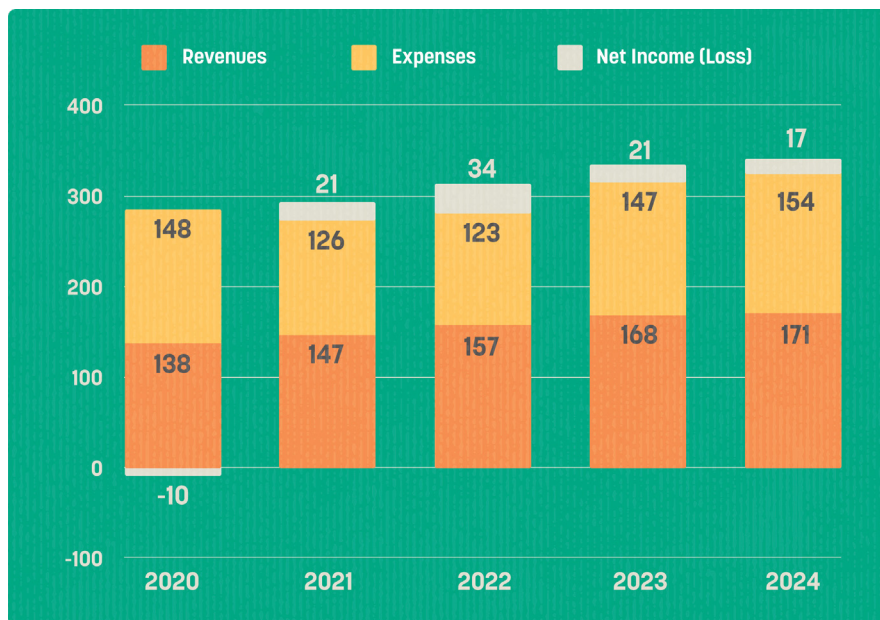
FINANCIAL HIGHLIGHTS

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From a net deficit of Php 10 million in 2020 to consistent net surpluses of Php 21 million in 2021, Php 34 million in 2022, Php 21 million in 2023, and Php 17 million in 2024, EPMI has demonstrated its ability to scale responsibly while maintaining financial viability. Although net income slightly declined in the last two years, it is worth noting that revenues continued to grow, sufficiently covering the organization's increasing operational expenses.

This positive trend highlights the organization's commitment to financial sustainability, ensuring it can continue serving its microfinance clients effectively while generating surplus funds for future reinvestment and institutional strengthening.

Please see attached accompanying audited financial statements for more details on 2023 and 2024 financial performance.



EPMI's PESO score demonstrated significant improvement, rising from 33 in 2020 to an impressive 88 in 2024—well above the 60-point general average threshold for accredited microfinance non-governmental organizations (MF-NGOs). This upward trend highlights the organization's enhanced institutional performance in alignment with the financial standards set by the Microfinance NGO Regulatory Council (MNRC), a government body under the Securities and Exchange Commission (SEC) that oversees and regulates the operations of MF-NGOs in the Philippines.

In conclusion, EPMI remains financially strong and mission-driven. As we grow, we stay focused on our vision of a society where human dignity is fully realized and where people are empowered to break free from poverty. Through our core microfinance programs in agriculture and entrepreneurship, we continue to build sustainable communities and livelihoods that are economically viable, socially responsible, and environmentally sound.



EPMI's 2024 Staff Gathering: A Fusion of Fun, Learning, and Camaraderie

ECLOF Philippines Microfinance, Inc. (EPMI) kicked off the year with a resounding celebration of its workforce through a 3-day staff gathering and team-building event held at White Rock Beach Resort in Subic, Zambales from January 17 to 20, 2024. The event was an energizing cocktail of learning and fun-filled activities that ignited the spirit of EPMI's employees and fortified the organization's commitment to its goals.

The gathering commenced with a dazzling K-Pop Night, transforming the resort into a vibrant concert venue as employees donned their favorite Korean idol personas. This electrifying opening set the tone for the subsequent days, filled with laughter, competition, and professional development.

Day 2 was a productive and engaging affair for everyone. The morning session delved into the organization's performance in 2023 and outlined the strategic roadmap for 2024 – an ambitious leap towards growth that also highlighted the influence of ECLOF's grassroots approach to providing the needs of its clients. And to further enhance the team's capabilities, breakout

sessions on Account Management and Branch Management & Leadership were conducted by the industry experts, Ms. Rachel Gail A. Cadiogan, President of EFC, and Mr. Lauro C. Millan, a Board Member and the organization's Officer-In-Charge, respectively. The day concluded with a showcase of employee talents, revealing hidden skills and the creative spirit.





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Moreover, the event was also instrumental in reinforcing teamwork among teams, which is just one of the deeply-held Core Values of the organization that each staff values.

In conclusion, EPMI's 2024 Staff Gathering was a resounding success. It not only celebrated the organization's achievements but also laid the groundwork for future triumphs. By investing in its people, EPMI demonstrated its unwavering commitment to creating a high-performing and employee-centric culture. The event served as a powerful reminder that together, the EPMI team is poised to reach new heights and accomplish remarkable goals.



Day 3 took off with an early party-like atmosphere with the Zumba session led by the North Luzon team, followed by the highly anticipated Palarong EPMI. The friendly competition fostered teamwork and camaraderie among employees. As the sun began to set, the event culminated in a Music Jam featuring an invited band and a nostalgic Retro 60's Era Socialization Night, allowing everyone to unwind and connect on a personal level.

The 2024 Staff Gathering and Teambuilding was more than just an event; it was a catalyst for renewed energy, strengthened relationships, and a shared vision for EPMI's future. The event uplifted the staff's spirits that will surely promote a positive and supportive work environment.



ECLOF Philippines Microfinance, Inc. 29th General Assembly: Embracing Change Towards Growth

ECLOF Philippine Microfinance Inc. (EPMI) held its 29th General Assembly on May 6, 2024, at The Bayleaf Intramuros, with the theme “Embracing Change Towards Growth.” The event gathered key stakeholders, including board members, staff, and partners, to discuss the organization’s progress and future direction.

The assembly commenced with a spiritually uplifting moment as Rev. Kenneth Aguilera led the attendees in a reflective reading of Psalm 46:1-3 and Philippians 1:3-6. The verses served as a foundation for the discussions that followed, emphasizing faith, resilience, and progress.

A highlight of the event was the keynote address delivered by Dr. Gabriel O. Romero, Executive Director of the Philippine Seed Industry Association, Inc. Dr. Romero emphasized the crucial role of scientifically developed seedlings in ensuring the future of Philippine agriculture, particularly in the face of climate change. He underscored the importance of making these seedlings accessible to farmers, even in the most remote areas.

Dr. Romero’s address resonated with EPMI’s mission of empowering rural communities through microfinance. The organization recognizes the potential of agriculture as a driver of economic growth and poverty reduction and is committed to supporting farmers in adopting sustainable and innovative practices.

As EPMI celebrates its 29th year, the general assembly served as a platform to reaffirm its commitment to its clients and to explore new opportunities to contribute to the development of the Philippines.





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Victoria Unit Office Opening

ECLOF Philippines extended its services to Victoria, Oriental Mindoro, opening its new office last July 4, 2024. This milestone is part of our commitment to providing accessible financial and development services to communities.

The office blessing was led by Pastor Oscar D. Lasic and attended by Mr. Lauro C. Millan, our staff, and the first set of clients. This expansion will enhance our operations, allowing us to serve our clients more efficiently and effectively.



Vietnam Learning Exposure

ECLOF Ph Department Heads and Area Managers participated in a field exposure on rice and vegetable farming in Vietnam, which was facilitated by VietED. VietED facilitates capacity building to small farmers and stakeholders on financial literacy, process mapping, value chain development, product development and branding. Furthermore, VietED facilitates efficient market linkages provide farmers with better access to markets, enabling them to sell their produce at competitive prices.

The main objectives of this exposure is to be exposed to international best practices in agriculture, identify possible product development/enhancement for EPMI's products, and identify risks and be able to learn valuable insights that can be of help to improve operations.

Since the country has a rich agricultural tradition, with a significant portion of the population (70% of the population) engaged in farming activities. The following are the highlights of our field exposures:

Rice Farming: One of the world's leading rice exporters, and rice is a staple food in the Vietnamese diet. The majority of arable land is used for rice cultivation, and farmers often practice multiple cropping, growing two or more crops in a single year. The Mekong and Red River are crucial to rice production in Vietnam.

Lao Cai (visited province), is one of the most iconic features of rice farming in Vietnam because of the terraced rice fields. These terraces are often considered masterpieces of agricultural engineering. The terraced landscapes of Lao Cai are not only important for agricultural production but also contribute to the cultural and visual identity of the region.



Farming Techniques: While some modern agricultural practices are being introduced, many farmers in Lao Cai still rely on traditional methods such as manual planting and harvesting. Water buffalo/Carabao plowing is also a common sight in the rice fields.

Market Linkages: As per discussion with VietED, many farmers in Vietnam are part of agricultural cooperatives. These cooperatives provide a platform for collective decision-making, bulk purchasing of inputs, and accessing markets as a group, enhancing the bargaining power of small-scale farmers. The local governments play a role in coordinating and regulating the rice value chain, ensuring that market linkages are transparent and fair.



ECLOF Philippines 2024 Christmas Party

The ECLOF Philippines 2024 Christmas Party was a joyful celebration of unity, gratitude, and shared successes. Staff from across the organization gathered to reflect on the year's achievements and the strong spirit of teamwork that powered them. The event was filled with laughter, entertainment, games, and heartfelt recognition of each individual's contribution to ECLOF's mission.

More than just a festive gathering, the party served as a reminder that our collective light grows stronger when we shine together. As ECLOF continues to grow in service and impact, this celebration affirmed the strength of our bond as one family — inspired, united, and ready to shine even brighter in the years to come.





EPMI's Response Efforts Caused by Typhoon Enteng

In early September 2024, Typhoon Enteng (internationally known as Typhoon Yagi) severely impacted the Philippines, causing widespread flooding, landslides, and infrastructure damage, particularly in Luzon and Eastern Visayas. The storm displaced thousands, claimed at least 16 lives, and disrupted communities, including areas covered by ECLOF Philippines' Marikina, Cainta, Tanay, Sta. Cruz, and Famy units.

In response, ECLOF Philippines swiftly mobilized to support affected clients and staff. Emergency relief packages, including food and essentials, were distributed to 28 clients, while loan terms for 39 clients were adjusted to ease their recovery. For staff members whose homes were damaged, ECLOF extended support through relief packages and construction materials.

By prioritizing both clients and staff, ECLOF Philippines underscores its commitment to rebuilding livelihoods and fostering resilience in the face of adversity. Indeed a strong and supported team is essential to serve the community more effectively.



ECLOF Philippines EPM Assessment: Key Findings and Next Steps

ECLOF Philippines recently conducted an Environmental Performance Management (EPM) Assessment in partnership with MCPI from August to September 2024 to evaluate its environmental strategies, risk management, and sustainability initiatives. The assessment measured performance based on three key standards under Dimension 7 and scored as follows:

7A: Environmental Strategy & Systems (Score: 36)

7B: Environmental Risk Management (Score: 45)

7C: Environmental Products & Services (Score: 50)

Assessment Highlights:

Environmental Strategy & Systems (7A) – ECLOF has a documented environmental strategy and

governance structure but lacks clear targets, indicators, and impact tracking for its initiatives. The shift from active organic farming promotion to awareness-raising was noted as a gap

Environmental Risk Management (7B) – ECLOF actively identifies green financing opportunities but needs a more structured approach to assess and mitigate environmental risks, both at the institutional and client levels. Recommendations include hazard risk mapping and stronger integration of environmental risk data into loan processes.

Environmental Products & Services (7C) – ECLOF offers financial and non-financial support for sustainable agriculture but lacks agriculture insurance options and a policy ensuring Good Agricultural Practices (GAP) training for all farmer-clients. Future strategies may include green incentives for sustainable farming and expanding partnerships for eco-friendly initiatives.



ECLOF Philippines Digitalization Project: Staff Skills Development and Enhancement

Bread for the World, through ECLOF International, has generously funded the ECLOF Philippines Digitalization Project. Following the successful implementation of the organization's customized digitalization project with 'EP OneTech,' staff skill development and enhancement have become a top priority.

The main objective of this project is to enhance the knowledge and skills of EPMI branch leaders in digitalization, financial analysis, and essential management skills for effective leadership. To

achieve this, the MIS Department conducted a comprehensive 4-day training session on February 15-16, 2024 in Quezon City for North and South Luzon Areas, followed by February 26-27, 2024 in Puerto Princesa City for the North and South Palawan Areas.

A total of 34 EPMI leaders and officers participated in these sessions, which included case studies and hands-on exercises to reinforce learning. Through these activities, participants gained a comprehensive understanding of modern

methods and their relevance to their roles, improved practical skills in digitalization, enhanced their critical thinking and decision-making abilities, and strengthened their communication skills.



1st Quarterly Meeting and Leadership Workshop

This year's 1st quarter performance reporting took a fresh approach, departing from the usual quarterly meetings. Held at Hop Inn Hotel, Tomas Morato, from April 15-17, 2024, the event combined performance reviews with an engaging workshop. The session, led by OIC and Board member Mr. Larry Millan, kicked off with area and other key leaders tackling detailed case studies in group discussions.

Participants were then divided into 7 groups – by area composed of North Luzon, South Luzon 1, South Luzon 2, North Palawan, and South Palawan, along with the teams from the Human Resources and Agri Center – to develop business plans according to their group for 2024 to 2026. On the third day, they presented both their business plans and 1st quarter performance results. Thoughts and inputs from other leaders were welcomed in each presentation which made the meeting a more dynamic and forward-looking experience.



Mid-Year Assessment & Workshop

The Head Office Key Officers gathered at Hop Inn Hotel in July 2024 for a comprehensive Mid-Year Assessment & Workshop. They spent three days reporting accomplishments and participating in leadership trainings facilitated by Sir Lauro "Larry" Millan.



ECLOF Philippines Account Management Training

South Luzon Area 1 & 2

Account Management Training (August 1-2, 2024)

Venue: NCCP Conference Room EDSA, West Triangle Quezon City

North Luzon Area

Account Management Training (August 21-22, 2024)

Venue: ATI/NTC Regional Training Center-CAR, BSU Compound La Trinidad Benguet

Strong client relationships are key to business success. Our latest training equips program officers with essential skills in account management, client service, and retention strategies. By understanding client needs and maintaining clear communication, they can build lasting partnerships and drive growth. Effective account management ensures customer satisfaction and long-term success for the organization.





Top Program Officer:
Robert Stephen U. Macmac
Brooke's Point Unit



Top Finance & Admin Associate:
Shiela Alipoon-Sapitula
Española Unit



Top Program Supervisor:
Michael F. Parreño
Brooke's Point Unit



Top Branch Manager:
Lynard P. Jorillo
Brooke's Point Branch



Top Branch Accountant:
Shiela J. Dela Peña
Brooke's Point Branch

Top Unit Office: Brooke's Point
Top Branch: Brooke's Point
Top Area: South Palawan Area



From Humble Beginnings to Influential Leadership: Evangeline's 15-Year Journey of Faith and Perseverance

Evangeline P. Catingub's story at EPMI is a testament to the power of perseverance, faith, and a supportive work environment. Fondly known as "Jenjen" by her family and close friends, she began her career in EPMI as a fresh-faced 22-year-old Finance and Admin Assistant in 2009 to her current role as the Area Finance and Admin Officer of South Palawan Area, and her 15-year journey is a narrative of growth, resilience, and unwavering dedication.

Evangeline's initial experience was marked by the stark contrast between thriving units like NLA and the struggling Palawan area, which was grappling with the aftermath of natural calamities. Despite the challenges, she found a sense of belonging in EPMI's Christian values and its commitment to serving farmers. "As a Christian, EPMI is a Christian organization, so na-encourage ako mag join lalo yung Devotion," she shared, highlighting the organization's spiritual foundation. Her personal connection to the farmers, including her aunt being a client, further solidified her commitment.

One of the most significant moments in her career was witnessing Palawan's remarkable turnaround. With the Head Office's backing, coupled with strong leadership, provided the necessary support for the unit to recover. As one of the youngest members of the team, she looked up to the leaders who paved the way to the area's resilience and remarkable improvement, a core memory that she fondly recalls whenever she is looking for an inspiration to lead. Back then, even in a support role, she felt immense pride in contributing to Palawan area's success.

EPMI's commitment to its employees' professional growth is evident in her own journey. Starting from an entry-level position, she embraced the challenges and opportunities for learning, eventually ascending to her current role. She

expressed how grateful she is for all the challenges and the learnings that EPMI has contributed to her personal and professional growth.

However, her journey wasn't without its moments of doubt. Last year, she contemplated leaving, especially after witnessing her close colleagues resigning and good, long-time clients retire. Yet, upon self-reflection, she reaffirmed her purpose within the organization. "Nung time na ini-evaluate ko yung sarili ko, alam ko na may purpose pa ako kay EPMI kaya I chose to stay," she said.

What keeps her motivated after 15 years? The answer lies in EPMI's family-like atmosphere and positive working environment. She considers EPMI her family, and finds contentment in the collaborative and supportive relationships that bridge departmental divides.

Perseverance and the importance of building strong relationships is her key takeaway looking back at her 15-year career. She also emphasized the value of "Pakikisama" (camaraderie) with her colleagues, considering it essential for seamless teamwork towards a common goal.

For those just starting their careers at EPMI, she offers a valuable advice: "Galatians 6:9 states, 'Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give



up." She encourages newcomers to focus on the positive, even amidst challenges.

Evangeline's story is a shining example of how dedication, faith, and a supportive work environment can lead to a fulfilling and impactful career. Her 15-year journey at EPMI is a testament to the power of staying true to one's values and persevering through challenges, ultimately reaping a bountiful harvest.



ECLOF Agri Center Activities & Updates

Highlights:

- Support facilities such as a parking area and CCTV were installed.
- Formulation of MEALS (Monitoring, Evaluation, Accountability, and Learning System) was done to ensure continuous project improvement.
- The team initiated an outsource for hauling services to establish partnerships and linkages.
- Conversion of additional rice production area (1,107 sqm)
- Purchased an additional harvester unit as part of service branding.
- Conducted unit blessing of 2nd Harvester.
- Rice harvester reached 221.12 hectares of operated rice farm
- Submitted a project proposal to the ATI-RTC Swine Industry Recovery Program, which was validated last October 2024.
- Participated and enhanced staff capacity on a 12 Days Training on Farm Business School Rice-based Enterprise.
- Facilitated the renewal of certificate as Learning Site of Agriculture under ATI.
- Prepared and conducted the 1st Agri Center Christmas Party.



Rice Harvester Project & Progress

The Rice Harvester Project officially kicked off in January 2024, following the approval of the project and the hiring of the project officer responsible for overseeing its implementation. By February 2024, the formulation of project implementation guidelines was completed. The procurement phase, which included acquiring the harvester unit, trail bed, and necessary tools, ran from February to May 2024. In March 2024, the project entered its execution phase, and operations officially began.

Farm Development & Management

- Social Media Platform Acquisition: A Facebook page was requested and made to enhance product branding and marketing, aiming to increase farm visibility and reach.
- Farm Action Plan: Meetings were conducted to finalize the farm action plan for the 2nd quarter, ensuring strategic alignment with operational goals.
- Nursery Repair and Rehabilitation: Cash advances were prepared for the repair and rehabilitation of the nursery, essential for improving seedling production.
- Post-Harvest Visitation: A post-harvest visitation was conducted in Bataraza, Palawan,



EP AGRI CENTER UPDATES



to assess productivity and gather insights for further farm improvements.

Partnership & Linkages

- April 10-12, 2024 – Participated in Agricultural Training Institutes (ATI), LSA Training for Project Proposal, held in Dos for Dos, Aborlan, Palawan. We developed and presented a project proposal titled: "Integration of Freshwater Shrimp in Rice Production". The project proposal for an additional grant for ATI is under revision and verification.
- Meet up and discuss possible MOA with Palawan State University in collaboration with the Municipal Agriculture Office (MAO) for BS Agriculture On the Job training for 2025.
- Accommodated students from Palawan State University for their farm assessment and interview.
- October 10, 2024 – Attended farm validation for the Swine Industry Recovery Plan Project conducted by ATI-RTC
- October 14-25, 2024 – Attended and participated in the training of trainers on Farm Business School rice-based enterprise conducted by ATI

1st Christmas Party

Held last December 11, 2024 at the EAC Training Center, Brgy Estrella Village, Narra, Palawan, participated by 14 farm workers from production and harvester, 3 staff from EAC and invitees from ECLOF Head Office.



NON-FINANCIAL SERVICES

ANNUAL REPORT 2024

Farmer Needs Assessment

To better understand and respond to the challenges faced by farming communities, ECLOF Philippines conducted a series of Farmer Needs Assessments across various regions from June to August 2024. These assessments utilized Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) to capture real-time insights from farmer involved in rice farming, coconut production, and high-value crops.

Polillo Unit

Held on June 14, 2024, the assessment involved eight farmers who primarily engage in rain-fed rice farming and coconut production. During the dry season, farmers shift to cultivating high-value crops such as watermelon, cucumber, and melon, mainly for personal consumption. The Rodarda Cooperative plays a critical role in the area, actively purchasing produce and supporting value-added initiatives like abaca manufacturing.

South Palawan (Brooke's Point, Bataraza, Rizal, Quezon)

Conducted from June 11 to 13, 2024, this assessment engaged 36 participants. Farmers in the area grow rice and various high-value crops, including vegetables, pineapple, coconut, and banana. The findings highlighted the need for capacity-building initiatives, with an emphasis on empowering women farmers through access to alternative income sources and livelihood opportunities.

North Palawan (El Nido, Taytay, Roxas, PPC2)

The assessment revealed urgent challenges, including low participation in the Registry System for Basic Sectors in Agriculture (RSBSA), which limits access to government aid. Pests such as white grubs, fruit flies, and rice bugs are causing 50–60% crop damage. Water scarcity during the dry season also hinders rice and high-value crop production, livestock raising, and household water needs. Additionally, environmental restrictions in tourism zones have impacted livestock

operations, particularly piggery. The provision of biogas technology is recommended to support sustainable farming solutions.

North Luzon (Buguias, Atok, Baguio)

From July 9 to 11, 2024, 29 client farmers were interviewed. The main issues include pest infestations from diamondback moths, flies, and root nematodes, which significantly affect vegetable yields. Farmers expressed a need for training on pest management using less harmful chemicals. ECLOF's interventions aim to promote environmentally sustainable farming practices through the use of modern technologies that do not compromise productivity.

Aborlan Unit

A needs assessment was conducted on August 7, 2024, with 7 rice farmers participating. Key areas of interest include pest management, organic farming, and soil nutrient management. Recommendations include training on modern rice farming techniques, effective water and fertilizer management, and soil testing programs to support data-driven farming decisions. Additionally, the implementation of client field days at the Agri Center is encouraged to provide hands-on experience in organic farming with support from agricultural experts.

Farmers Training on Nutrient & Insect Pest Management in Rice Production

Understanding the importance of soil nutrients and pest management in rice production is crucial for preventing losses caused by pests such as rats, snails, flies, moths, and stemborers. To effectively address these issues, it is essential to enhance the knowledge and skills of farmers through training and practical application.

On August 12-13, 2024, a two-day training event was conducted for EPMI client farmers at Alba Farm in Brooke's Point. This event was organized in collaboration with the Unit Staff, Agricultural

Technology Officer, Program Officer, and the Local Government Unit - Municipal Agriculture Office (LGU-MAO).

The training was attended by 26 clients and one farm worker, all of whom received certificates, tokens, and training materials. This initiative aimed to improve farmers' knowledge in several areas, including identifying insect pests and diseases, understanding soil physical conditions in rice production, enhancing rice yield quality, and reducing production costs.



Project Management for Guisang Farmers Association in Bakun, Benguet

The Project Management Workshop, held on July 23 and November 14, 2024, in Bakun, Benguet, aimed to strengthen participants' project management skills, focusing on developing a comprehensive Water System Project Management Plan and an accompanying Operational Manual to focus on improving their water source. A total of 16 participants, including the President and other key officials from the association, attended the workshop.

Rizal Medical Mission

As part of its commitment to community advocacy, ECLOF Philippines organized a Health, Medical, Dental, and Optical Mission in Rizal, Palawan, on August 15, 2024. In collaboration with local government units, health offices, and medical institutions, the initiative aimed to improve health access for clients and the community.

With the support of 69 volunteers—29 partners and 40 from EPMI—the event served 333 individuals, surpassing expectations. Services included dental care for 84 patients, optical assistance for 114 individuals (91 received free reading glasses and 75 free eye drops), and general medical consultations. The activity addressed critical health needs, including dry eye syndrome, prevalent in the area.



Polillo Mangrove Tree Planting

In line with its commitment to community advocacy, ECLOF Philippines organized “Sowing Hope, Growing Resilience”, a Mangrove Planting Activity in Brgy. Aluyon, Burdeos, Quezon, on October 10, 2024. This initiative aimed to rehabilitate coastal areas impacted by past land expansion and prepare for the increasing frequency of tropical storms in the coming months.

In partnership with local government offices, the Philippine Coast Guard, and community leaders, 60 volunteers (33 partners and 27 from EPMI) planted 2,000 mangrove seedlings in just 1.5 hours. The activity not only revitalized damaged mangrove areas but also expanded the coastal ecosystem.



ECLOF received recognition from the Municipal Environment and Natural Resources Office (MENRO) for its efforts, closing the successful event with a celebratory lunch for all participants.

By restoring vital ecosystems and collaborating with local partners, the organization underscores its commitment to sustainable development and disaster preparedness. This activity also serves as ECLOF's strengthened commitment to our Environmental Performance Management (EPM). But in general, it is a reminder that collective efforts can create meaningful change, to ensure a safer and more sustainable future for generations to come.



Bridging Gaps to Empower Dreamers: EPMI Gift Laptops to Dedicated Students

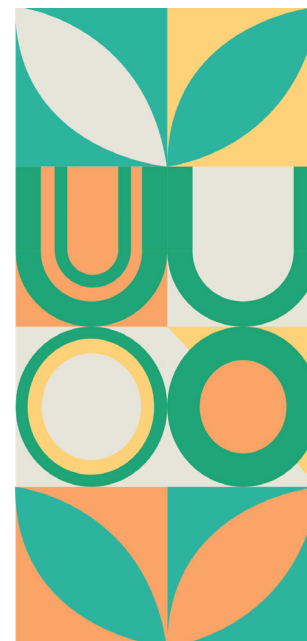
In August 2024, ECLOF Philippines, with the generous support of the Association of Foundations (AF) and sponsorship from Real LIFE Foundation, turned dreams into reality for 3 deserving students. These young individuals, children of ECLOF clients, were gifted free laptops to aid their educational journeys – an invaluable tool in today's digital age.

Brandon Bobsa-ay is a freshman studying Bachelor of Science in Social Work student at Cordillera Career Development College in La Trinidad, Benguet. He pursued this course due to his drive and passion to serve his community. With his new laptop, Brandon can pursue his studies more efficiently and prepare himself to create a brighter future not just for his family but also to the community.

Ranel Naculangga is from Quezon, Palawan and a 2nd year Bachelor of Science in Agriculture student at Western Philippines University. 3rd out of 9 siblings and born to farmer parents, Ranel displays strong dedication and determination. This opportunity is a step closer to uplifting his family and contributing to the agricultural sector.

John Rey Zumarraga, from El Nido, Palawan, is a 4th year Bachelor in Elementary Education student at Western Philippines University. A working student with a heart of gold, John Rey chose to support his siblings' education first before resuming his own. His resilience and selflessness now find support through this laptop, helping him complete his journey toward becoming an educator.

By supporting education, ECLOF hopes to cultivate a future where these students can thrive and in turn, uplift their communities.



Building Strong Partnerships & More Linkages

NON-FINANCIAL SERVICES



1SBC visit to HO

ECLOF Philippines Head Office was visited by Small Business Corporation (SBC) last February 16, 2024



NCCP National Consultation on Disability Inclusion

ECLOF Philippines participated in the National Council of Churches in the Philippines' (NCCP) National Consultation on Disability Inclusion last May 7-8, 2024. The purpose of the consultation meeting is how organizations may include persons with disability in the workplace.



Cerise+SPTF Annual Meeting

ECLOF Philippines selected staff attended the Cerise+SPTF Annual Meeting last June 4-7, 2024 with the theme of "Building Responsible Finance Ecosystems: A Summit on Responsible Finance in Action". The annual meeting has two parts: The three-day conference on SEPM and a field visit of MFI's best practices on SEPM.

Mr. Larry C. Millan was one of the presenters and delivered a talk on "Implementing Environmental Performance Management in Agriculture". He shared best practices from ECLOF Philippines, highlighting the organization's commitment to contributing to food security, improving farmers' livelihoods, and promoting environmental stewardship through sustainable agricultural practice.



Brooke's Point Unit joins LGU Tree Planting

In August 2024, ECLOF Philippines Brooke's Point Unit Office Team joined the "Brooke's Point Arbor Day and National Disaster Resilience Tree Planting Event" organized by the LGU of Brooke's Point in Brgy. Mainit.



APPEND and Good Return Workshop

ECLOF Philippines, in partnership with APPEND and Good Return has an on-going collaboration on "Together for Good Project on Investing for Women", focusing on building digital financial capability and creating a gender-equal and socially-inclusive microfinance sector in the Philippines.



Re-Start Me, FSSI, and PSIA visit

A new partnership has been established between the 3 organizations this 2024 – Re-Start Me last August, and FSSI and PSIA in October.



REGIONAL MEETING – ECLOF International Bangkok, Thailand

ECLOF International has conducted its regional ECLOF meeting in Asia – the first meeting in the network after COVID last August 21 and 22, 2024 held in Bangkok, Thailand.

Represented by the Chairperson and Executive Director of each network organization, the member organizations have tackled relevant updates, issues, best practices and performance highlights. The event was attended by Myanmar, Armenia, Georgia, Kenya, Uganda, India, Sri Lanka, and Philippines.

ECLOF Philippines was represented by Chairperson, Ms. Minnie Anne M. Calub, and Executive Director, Liza D. Eco, who shared relevant updates about the organization.



DOMINICAN REPUBLIC – 40th Anniversary

ECLOF Philippines was honored to attend the 40th Anniversary Celebration of ECLOF Dominican Republic in April 2024. Representing EPMI, Executive Director Ms. Liza Eco and EFC President Ms. Rachel Cadiogan participated in the event, where they had the opportunity to share insights on ECLOF Philippines' agricultural programs for farmer clients, as well as EFC's operations in expanding services beyond microfinance loans to better support a wider range of clients.

APPEND LEADERSHIP CAMP

Boracay

ECLOF Philippines attended the APPEND Leadership Camp for the first time last May 2024, joining other esteemed organizations in advancing people-centered development. The organization was officially recognized as a new APPEND member, with Board representative Mr. Lauro C. Millan, Executive Director Liza D. Eco, Finance and Admin Manager Eureka D. Pesigan, Operations Manager Ronald B. Guiang, and selected leaders in attendance. Mr. Larry & Ms. Liza received the certificate of membership during the event.

One highlight of the event was Ms. Liza's participation as one of the panelists in the plenary session. She emphasized the P.E.O.P.L.E. framework, focusing on Purpose, Employee Experience, Outward-Looking Mindset, Performance Management, Leadership Development, and Energy — the key elements in building a thriving workplace.

Another proud moment for ECLOF Philippines was its election to the Board of Trustees of APPEND, where it now serves as Treasurer represented by Ms. Liza.

NON-FINANCIAL SERVICES



From the Ground Up - Macario Duller's Journey as a Farming Powerhouse

At 63 years old, Macario Duller stands tall as one of the most successful vegetable suppliers in Laguna. But behind his remarkable success is a story of grit, perseverance, and a deep connection to the land he tills.

Born to farmer parents in Magdalena, Laguna, Macario's life was rooted in agriculture from the very beginning. The youngest of two siblings, he dropped out of high school in his second year to help his parents on the farm. While others pursued formal education, Macario chose the rugged path of a farmer, believing in the land's promise of prosperity.

At 32, Macario's journey took a turn when he met his wife in Pangasinan while buying wholesale farm produce. Their bond grew as they built their family and livelihood together. Today, they have a son, a working student studying Business Management. Although Macario had hoped his son would follow in his footsteps and study Agriculture, he fully supports his son's dreams and is proud of his son's pursuit of knowledge. Macario's relationship with farming deepened when he joined ECLOF in 2015. Encouraged by his

nephew, and after months of careful observation, Macario took out his first loan of PHP 23,000. He had already been renting 1 to 2 hectares of land prior to joining ECLOF and continued growing various vegetables. Within a year, the rewards of his hard work became evident. He rented another hectare and year by year, his farm expanded.

Fast forward to 2024, Macario is now on his 24th loan cycle with ECLOF, managing PHP300,000 in agricultural loan and another PHP300,000 through CSL. His farms now span 12 hectares, and he employs 10 to 20 helpers. From being a small-scale farmer, Macario has grown to become one of the largest vegetable suppliers in Laguna, planting a variety of crops including "pakbet" vegetables, cucumber, kalamansi, and maintaining a hectare of coconut trees. Beyond that, Macario has ventured into carabao milk production. Aside from being a supplier, his strongest aid, his wife, sells their produce in the local market as well.

Reflecting on his journey, Macario shares a simple yet profound philosophy: "Hindi masamang mangutang, basta



gagamitin mo sa tama at para sa ikauunlad ng buhay." True to his word, he has made wise investments, building three houses across 3 farm locations and acquiring six vehicles to support his growing business.

"Maganda ang agri," Macario says with a smile. It's a simple statement that encapsulates a lifetime of learning and labor. While many at his age might choose to slow down, Macario remains healthy, strong, and motivated. His energy is fueled not just by his family's well-being but by the people who rely on him for their livelihood. As their boss, he sees it as his responsibility to continue growing, both for his family and for the community that depends on him.

From a small patch of rented land to a thriving agricultural empire, Macario Duller's story is a testament to the power of perseverance, the value of hard work, and the richness of a life deeply intertwined with the earth.

From Hardship to Harvest – Alicia Balmonte's Journey in Seaweed Farming

NON-FINANCIAL SERVICES



Alicia Balmonte was born in Coron, Palawan, the sixth of seven siblings in a family of farmers. After graduating from high school, she ventured into business at a young age. At 22, she started her own family with Cesar, and together, they moved to Nangalao, a small island northeast of El Nido with just around 2,000 residents. While raising their four children, Alicia managed a mini grocery store, while Cesar took on labor work on the mainland of Palawan and tended to their one-hectare farmland to support the family.

In 2010, Alicia and her children moved back to the mainland, settling in Taytay, Palawan. However, the farm's income wasn't enough to support the whole family, especially with the long waiting time before each harvest. Seeking a more sustainable livelihood, they decided to try seaweed farming in 2013, following the footsteps of their neighbors.

The Balmonte family started as laborers, working for other seaweed farmers. After gaining experience and saving up Php 4,000 as startup capital, they attempted to insert a few longlines in other farms. Their first harvest, however, only earned them Php 1,000, making them realize that they needed more capital to build their own farm. This was when ECLOF Philippines came into the picture. A family friend

introduced the organization to the couple and in July 2021, Alice received her first loan of Php 10,000, marking the beginning of their wonderful journey.

Alicia's daily routine starts before dawn at 4 AM — preparing breakfast and food for the entire day before she and Cesar head to work, managing both their rice and seaweed farm. They return home only by 9 PM. "Di baleng kami ay maghirap, basta ang mga anak namin ay makaraos," (It doesn't matter if we struggle, as long as we secure our children's future) the couple shared. Today, two of their sons are working abroad, while the other two are still studying in Manila.

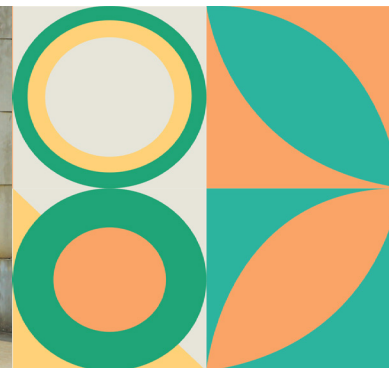
Since joining ECLOF Philippines, their business has flourished. From managing just a few lines, they now own 9 hectares of seaweed farming areas, certified by the Bureau of Fisheries and Aquatic Resources (BFAR). From being laborers to employers, they now hire workers to help with operations. They have also secured regular buyers who pick up the seaweed directly from them. With every harvest, they now earn a minimum of Php 70,000, which helps cover the family's expenses.

With their growing income, they were able to purchase a top-down tricycle and a "puppet" (local term for a small boat) to transport hundreds of kilos of seaweed produce. In 2023, they also expanded their housing lot and renovated their home into a fully concrete structure.

Now at 49, Alicia still dreams big. She plans to expand their seaweed farm and increase production volume. With her passion for entrepreneurship, she hopes to reopen a store in front of their house, eventually moving to a bigger space near the sea where she can establish a buy-and-sell shop for seaweed, benefiting the local community.

With faith in the Lord as their source of strength, Alicia and Cesar remain dedicated to farming for as long as they physically can — continuing to build a better future for their family and their community.





Head Office



ECLOF Financing Corp.
(EFC)

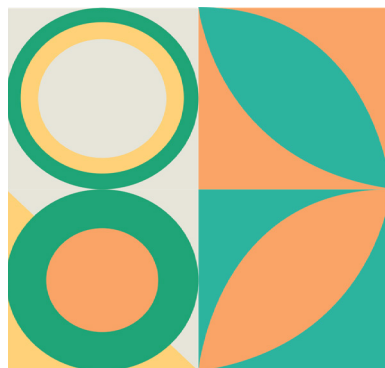


ECLOF Agri Center
(EAC)

North Luzon Area



South Luzon 1 Area



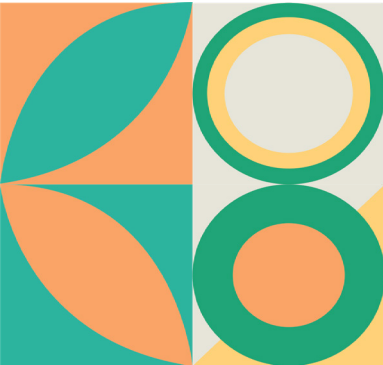
Cainta Branch



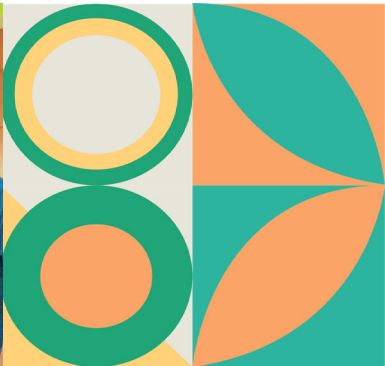
Infanta Branch



South Luzon 2 Area



Laguna Branch

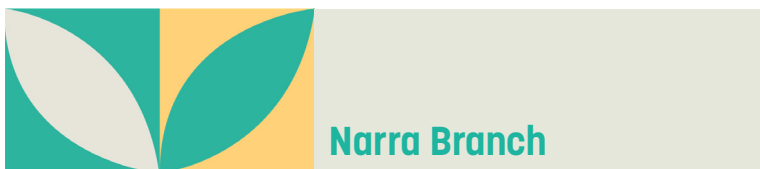


Calapan Branch

North Palawan Area



PPC Branch



Narra Branch



Taytay Branch

South Palawan Area

OUR PEOPLE
BRANCH PHOTOS





Quezon Branch



Brooke's Point
Branch

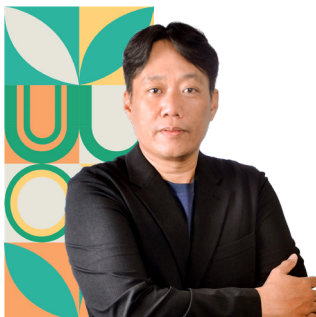




Liza D. Eco
Executive Director



Marian D. Sacyaten
Executive Assistant



Ronald B. Guiang
Operations Manager



Jhoana Marie I. Meneses
Corporate Planning &
Client Services Manager



Marianne B. Dizon
HR Manager



Janzen Patrick P. Javier
IT Manager



Marites N. Ngabit
Finance & Admin Manager

OUR PEOPLE
BOARD OF TRUSTEES



Minnie Anne M. Calub
Chairperson



Lauro C. Millan
Corporate Secretary



Saturnino C. Garvida
Vice Chairman



Christie Rowena C. Plantilla
Treasurer



Emma L. Sandrino
Member



Major Allain M. Nietes
Member



Carmencita A. Dela Paz
Member

GENERAL ASSEMBLY MEMBERS



National Council of Churches in the Philippines (NCCCP)



Episcopal Church in the Philippines (ECP)



United Church of Christ in the Philippines (UCCP)



Iglesia Unida Ekyumenikal (IUE)



Iglesia Evangelica Metodista En Las Islas Filipinas (IEMELIF)



United Methodist Church - Manila (UMC-Manila)



Iglesia Filipina Independiente (IFI)



The Salvation Army (TSA)



Convention of Philippine Baptist Churches (CPBC)



Union Theological Seminary (UTS)



ECLOF International (EI)



Consortium of Christian Organizations and Rurban Development (CONCORD)



OIKOCREDIT



Federation of Peoples' Sustainable Development Cooperative (FPSDC)



Llano Multi-purpose Cooperative (LLAMPCO)

PARTNERS & MEMBERSHIP



Microfinance NGO Regulatory Council (MNRC)



Agricultural Training Institute (ATI)



RestartME



Small Business Corporation (SBC)



Country Bankers Life Insurance Corporation (CBLIC)



Microfinance Council of the Philippines (MCPI)



Association of Foundations (AF)



APPEND Inc.



People Management Association of the Philippines (PMAP)



Philippine Seed Industry Association (PSIA)



Foundation for a Sustainable Society Inc. (FSSI)



MIDAS



Microfinance

Agri-Loans - financing facility to those engaged in agriculture to provide food and create livelihood for every family and their immediate community. The amount lent is used for agricultural production, livestock and aqua products, and asset acquisition to support the agricultural activity.

Agri-microfinance products are as follows:

1. Agricultural Production: This credit product aims to provide financing program for farmers producing:

- a) **Grains** – such as rice, corn, and others
- b) **Fruits** – fruit trees including their by-products (such as coconut, cashew, mango, banana, citrus and others) and shrub fruits (such as strawberry, pineapple, watermelon, melon and others)
- c) **Vegetable** – such as chopsuey, pinakbet vegetables and others
- d) **Flowers & Herbs**

2. Livestock & Aqua Products: This credit product covers production and processing of by-products of:

- a) **Poultry** – Chicken, ducks and others
- b) **Livestock** – hogs, goats and others
- c) **Cattle** - Carabao or Cow
- d) **Aqua products** – fish, shrimp, crab cages, seaweeds, shells and others

3. Asset Acquisition: This credit product covers:

- a) **Land acquisition** and/or improvement for farming purposes (such as direct acquisition, titling, greenhouse, solar dryer construction and others)
- b) **Farm Machinery** and/or equipment such as thresher, water pump, hand tractor, harvester and others
- c) **Vehicle** for farm produce transportation

Entrepreneurial Loans/Micro Negosyo at Serbisyo (MNS) Loans - have three categories, as follows:

Group Loan: Aims to generate micro livelihood businesses and economic productivity to clients who want to start their own businesses.

Individual Loan: To provide additional working capital to strengthen existing businesses or enterprises.

Job Generating Loan: Provide additional capital to individuals engaged in businesses that generate jobs, if not undergo strengthening and primarily needs to increase their working capital or buy fixed assets for the business.

OTHER PRODUCTS

Client Service Loan (CSL) - is an extended financial service facility intended to benefit loyal clients with excellent credit history to address their emergency and basic needs such as education, hospitalization of any family member, calamity, house repair/renovation, appliance purchase, and burial assistance.

INSTI / SME LOANS – ECLOF FINANCE CORPORATION

Vehicle Loans - covers the financing or refinancing of new/second hand cars and brand new/reconditioned trucks. The facility shall be available to qualified individuals and businesses (single proprietorship, partnership, corporation) who wish to acquire vehicles from dealers/individuals and individuals or businesses who would like to obtain a loan for additional working

capital using their vehicle/s as security for the payment of the loan.

Real Estate Loans - covers the financing/refinancing or direct loan of real estate properties. The facility shall be available to qualified individuals who wish to finance the following:

- a. Acquisition of house and lot
- b. Acquisition of lot only
- c. Acquisition of townhouse/condominium unit
- d. Expansion or improvement/renovation of an existing residential unit
- e. Refinancing of an existing real estate loan from another bank/financial institution provided the loan is classified as current in status
- f. To finance business expansion/bridge cash flow gap or for personal needs where the offered collateral is a real estate

SME Business Loans - The Small and Medium Enterprise loan shall be available to individuals with an existing business with a capital of PHP 3,000,001 to PHP15,000,000 for Small Enterprises and PHP15,000,001 up to PHP100,000,00 for Medium Enterprises. Purpose of the loan is additional working capital, for expansion or for acquisition of equipment for the business.

Maintenance Fund for VISA Application (Show Money) - covers individual clients who have pending application for a tourist visa, student visa or immigrant visa with a foreign country and who needs a Bank Certification of availability of funds.



AREAS OF COVERAGE

ANNUAL REPORT 2024

NORTH LUZON AREA

BRANCH	UNIT OFFICE	ADDRESS
BUGUIAS BRANCH	Buguias 1 Atok	3/F Steiner P. Camsol Building, Abatan, Buguias, Benguet Sumakey Bldg., Sayangan Paoay, Atok, Benguet
BAGUIO BRANCH	Baguio Nueva Vizcaya	Suite 209 Lyman Ogilby Centrum, Magsaysay Ave., Baguio City G/F Tumaneng Bldg., Heroes Boulevard, Buag, Bambang, Nueva Vizcaya

SOUTH LUZON 1 AREA

BRANCH	UNIT OFFICE	ADDRESS
CAINTA BRANCH	Marikina 1 Cainta 1 Tanay	23 Pikador St., Midtown Subd., San Roque, Marikina AMJC Building, 2F National Road, Sitio Ilog Pugad, Brgy. San Jua, Taytay, Rizal 2F B&C KC Complex Bldg., Sitio Calbon, Plaza Aldea, Tanay, Rizal
INFANTA BRANCH	Infanta Polillo	2/F Door B & C, AQC Bldg., Mabini St., Poblacion 38, Infanta, Quezon Purok Tanglaw, Brgy. Sibulan, Polillo, Quezon

SOUTH LUZON 2 AREA

BRANCH	UNIT OFFICE	ADDRESS
LAGUNA BRANCH	Sta. Cruz Famy	Sitio Matahimik, Brgy. Duhat, Santa Cruz, Laguna 4009 2/F Romy's Space Rental, Brgy. Batuhan, Famy, Laguna
CALAPAN BRANCH	Calapan 1 Victoria	2F & 3F Arago Bldg., Macario Adriatico Blk. 4 Lot 2, Phase 1, Bonifacio St., Brgy. Ilaya, Calapan City, Oriental Mindoro

NORTH PALAWAN AREA

BRANCH	UNIT OFFICE	ADDRESS
PPC BRANCH	PPC South	Upper Ground, Unit C, Goland Plaza Bldg., Nat'l Highway, Brgy. San Miguel, PPC, Palawan 5300
	PPC North	Unit 10, Ground flr., DCRM Plaza Bldg., North Nat'l Highway, Brgy. San Manuel, PPC, Palawan 5300
NARRA BRANCH	Narra Aborlan	Malvar St., Poblacion, Narra, Palawan Lichauco Building, National Highway Brgy. Mabini, Aborlan, Palawan
TAYTAY BRANCH	Taytay El Nido Roxas	2/F Mercado Bldg., National Highway, Sitio Monte Vista, Poblacion, Taytay, Palawan Brgy. Villa Libertad, El Nido, Palawan Brgy. III (Pob.) 5308, Roxas, Palawan

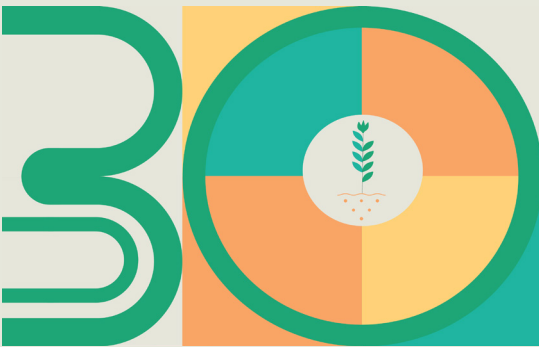
SOUTH PALAWAN AREA

BRANCH	UNIT OFFICE	ADDRESS
QUEZON BRANCH	Quezon Rizal	2/F TGT Bldg., Poblacion, Quezon, Palawan Lubaton Bldg., Punta-Baja, Rizal, Palawan
BROOKE'S POINT BRANCH	Brooke's Point Bataraza Española	Modelo 11, Building Narrazid St., Dist. 11, Poblacion, Brooke's Point, Palawan YFCP Building, Marangas, Bataraza, Palawan Cautibar Bldg., Pulot Avenue, Pulot Center 5324, Sofronio, Española, Palawan



ECLOF

Philippines



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