



ECLOF

Philippines

2025 ANNUAL REPORT

Unwavering: BREAKING RECORDS & BEYOND •



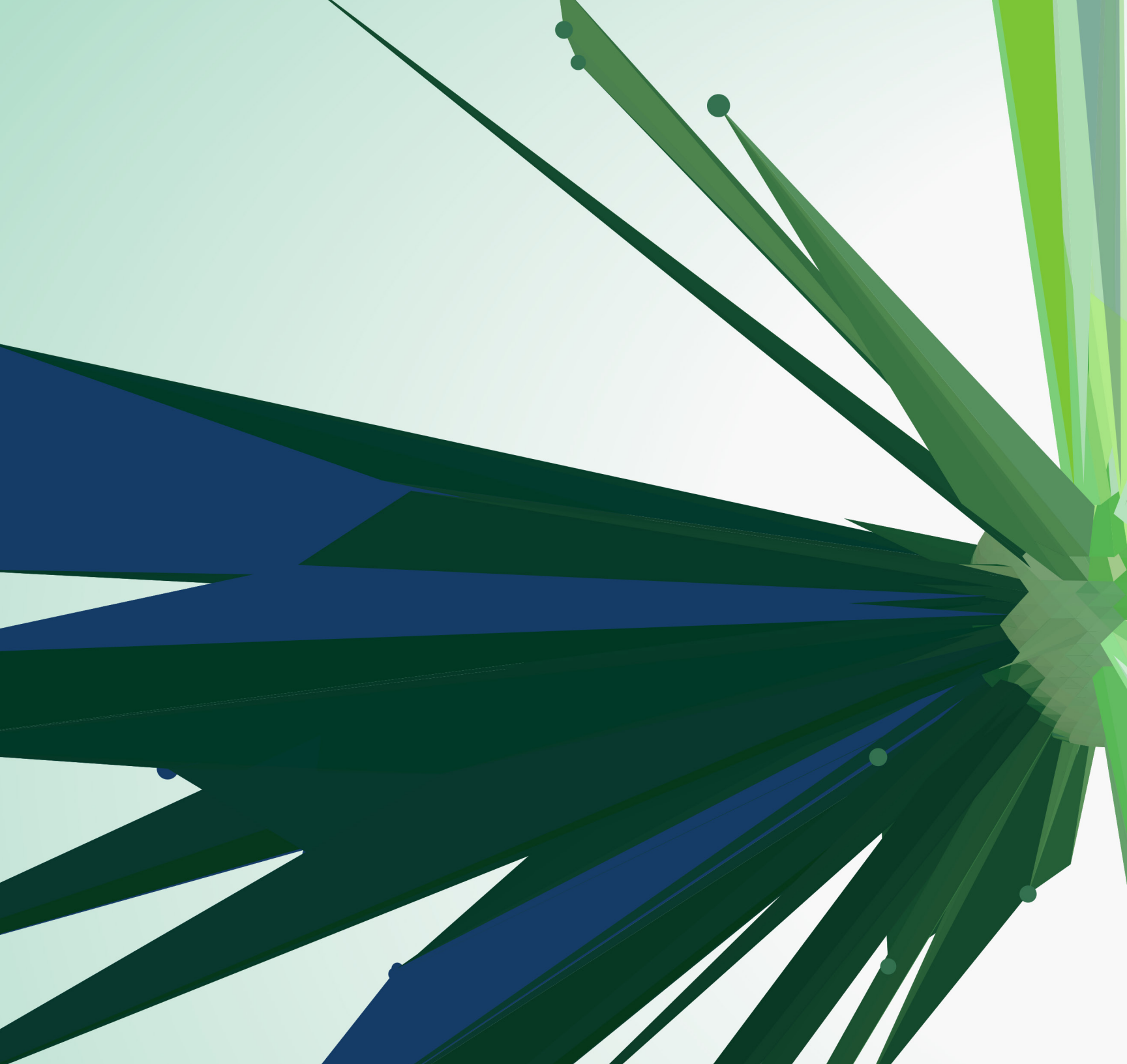


TABLE OF CONTENTS

History		Non-Financial Services	20
Message from the Chairperson	1	Client Story	25
Message from the Executive Director	2	Our People	27
Operational Highlights	3	Members List	32
Financial Highlights	5	Products & Services	33
Organizational Highlights	8	Areas of Coverage	34
HR Highlights	16	Audited Financial Report	35

OUR HISTORY

In 1972, ECLOF started as a desk 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 has continued to grow and expand its programs and services by establishing different Unit Offices in North Luzon, South Luzon, and Palawan. These Unit Offices offer agri-microfinance; entrep loans or Micro Negosyo at Serbisyo through group loan, individual loan, and job-generating loan; Small Medium Enterprise (SME) and Institutional Loans. They also provide microinsurance and savings programs to clients.

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 their name the term “microfinance.”

2019 marks the end of ECLOF's 5-year strategic plan to reach 50,000 clients, in 3 regions. As of December 2019, ECLOF has a loan portfolio amounting to 342.9M Pesos, and an operational self-sufficiency rating of 109.54%.

In 2020, ECLOF launched its 5-year corporate strategy with a theme: “We are economic enabler aiming to optimize capacity for farmers and entrepreneurs aiming to enable them to be active and productive part of the economic value chain and earn significantly better margins.”

In 2022, ECLOF, in its third 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-19 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 ECLOF Philippines to commit more resources to supporting the entire food security value chain.

For 2023, ECLOF 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.

In 2024, ECLOF continued to demonstrate resilience and growth amid a rapidly evolving environment, despite streamlined operations and a reduced workforce. Strategic efforts such as portfolio clean-up, organizational alignment, and the spin-off of the ECLOF Agri Center strengthened EPMI's foundation for sustainable growth, alongside expanded partnerships and continued investment in client-focused services.

With the end of the 5-year strategy, we were able to achieve record-breaking milestones while navigating operational challenges and strengthening our foundation for future transformation. The organization recorded a loan portfolio of ₱521.9 million and a loan disbursement of ₱986.2 million, alongside a net income of ₱31.3 million, reflecting strong financial performance and sustainability. Despite challenges in portfolio quality and operational risks, EPMI demonstrated adaptability and accountability, remaining committed to delivering inclusive, client-focused services and creating meaningful, sustainable impact for the communities we serve.

MESSAGE FROM THE CHAIRPERSON



In 2025, EPMI stood unwavering in its mission, navigating challenges while achieving record-breaking milestones and laying the foundation for future transformation. The year was marked by strong financial growth, expanded outreach, and bold strategic advancements—demonstrating the organization's commitment to go beyond performance toward lasting impact.

EPMI achieved significant gains across its operational and financial indicators:

- **₱521.9 million loan portfolio**, reflecting sustained expansion
- **₱986.2 million in loan disbursement**, reaching **99% of target**
- **₱31.3 million net income**, exceeding expectations at **196% of target**
- Maintained strong liquidity with **₱156.3 million fund balance** and **₱61.1 million cash balance**
- Portfolio at Risk (PAR) at ~10%, driven by operational and leadership challenges. This underscores the organization's need to reinforce governance and accountability, strengthen portfolio quality management, and enhance risk mitigation systems

These milestones underscore EPMI's ability to deliver results despite operational challenges, reinforcing its financial strength and sustainability.

EPMI continued to deepen its non-financial services, partnership programs, and digital transformation and innovation:

- Delivered 2,237 beneficiaries through non-financial services through community programs (capacity building, training, health, feeding, water access, group organizing)
- Secured partnerships with institutions such as Jollibee Group Foundation, APPEND-Good Return, Presbyterian Church Foundation, and GCash.
- Secured new and additional funding opportunities from Presbyterian, IFI, and NCCP.
- Strong partnership with GA members
- Strengthened IT infrastructure, cybersecurity, and system reliability

EPMI invested in its people as a key driver of sustainability:

- Achieved 95% staffing level with improved retention (81%)
- 91% of staff rated Satisfactory to Very Satisfactory
- Expanded leadership development and training programs
- Advanced succession planning and organizational alignment

While challenges such as fraud incidents and system transitions emerged, EPMI remained resilient and proactive in addressing risks and strengthening internal controls.

A handwritten signature in black ink, reading "Minnie Anne M. Calub".

Minnie Anne M. Calub

MESSAGE FROM THE EXECUTIVE DIRECTOR



Unwavering: Breaking Records and Beyond reflects who we are as an organization—firm in our purpose, grounded in our values, committed to the people we serve, and continuously striving to improve.

Each year brings its own set of challenges—circumstances that test us, stretch us, and push us to do better. The year 2025 was no exception. Yet, despite these challenges, we delivered and reached new heights, surpassing our previous achievements. With disbursements nearing the billion mark, we expanded our reach by opening new unit operations in San Vicente, Palawan, and celebrating a strong comeback in Kabayan. These milestones are a testament to the dedication and collective effort of everyone who contributed to making 2025 another record-breaking year. For this, we are truly grateful.

Last year also marked an important period of reflection and direction-setting. Our Board of Trustees and Management came together to revisit our journey and define our strategic path for the next five (5) years. From this, we identified six (6) key strategic focus areas:

1. Sustainable Growth
2. Human Capital Development
3. Risk Management
4. Organizational Alignment
5. Digitalization
6. Social and Environmental Performance Management

These priorities are an expression of EPMI being both conservative and progressive. Conservative in a sense that we keep our commitment to serve our clients, remain anchored in our core values and staying true to our mission. Progressive in a way that we need to sustain our operational growth, move towards digitalization and be able to adapt to the ever changing environment so we can be able to creating meaningful impact.

We have also strengthened our relationships with partners through continued technical assistance from ECLOF International. This year, we have hosted the learning visits of ECLOF Armenia and Kenya. In addition, we established new partnerships that support both our financial and non-financial programs. We are grateful for the trust and collaboration of our program partners such as Presbyterian Foundation, FSSI, APPEND–Good Return, Jollibee Group Foundation, NCCP, IFI, and Cerise-SPTF. We likewise extend our sincere appreciation to our long-standing partners—ECP,

ECPFI, UCCP, IEMELIF, FPSDC, SBC, and RestartME—whose continued support means so much to us.

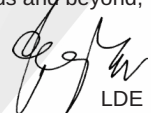
A highlight of the year was the celebration of our 30 meaningful and fruitful years during our General Assembly. It was a moment to honor everyone who has contributed to EPMI's journey over the past three decades. As we celebrate these milestones, we also recognize and remain committed to developing our people—individuals who have stayed focused, dedicated, and unwavering through the years. I am deeply grateful to all EPMI staff who work tirelessly to ensure that our mission is translated into action. *Maraming salamat sa inyong lahat.*

As we look ahead, we will focus to go beyond—beyond targets, beyond expectations, and beyond our own limitations. Let us continue to lead with integrity, adapt with wisdom, and build an organization that not only performs but creates lasting positive change.

We remain grateful first and foremost to God, to our General Assembly members, the wisdom and guidance of our Board of Trustees, the collective efforts of Management and Staff, and the trust and confidence of our clients.

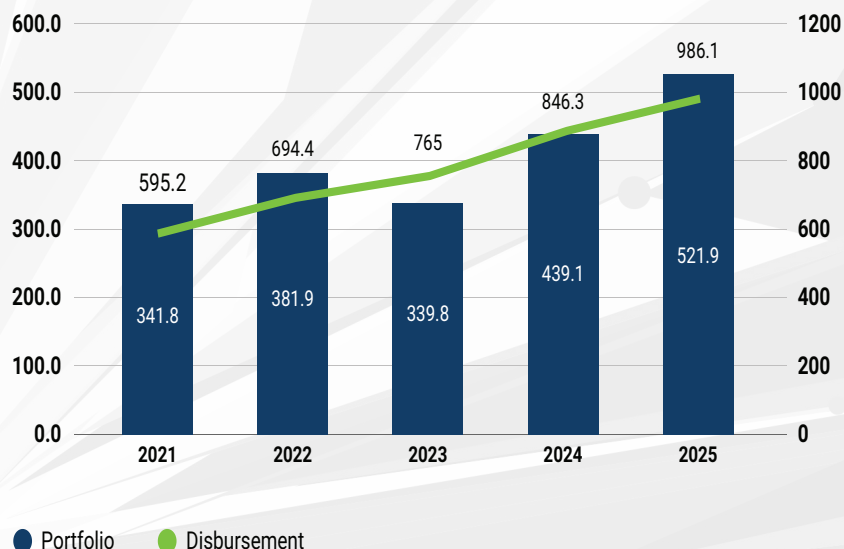
Together, we remain unwavering—not only in achieving results, but in fulfilling our mission and shaping a future that truly matters—for our staff, for our clients, and for the glory of God.

To breaking more records and beyond,



LDE

PORTFOLIO AND DISBURSEMENT

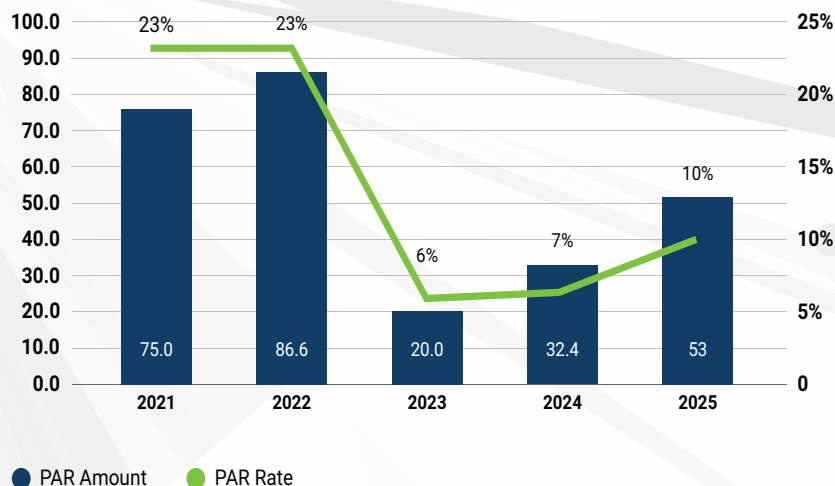


In 2025, EPMI has recorded a record breaking growth in terms of loan disbursement amounting to ₱986.2M, loan portfolio of ₱521.9M with an all-time high disbursement for the month of October 2025 amounting to ₱97.3M.

Growth drivers for both loan disbursement and loan portfolio were contributed by North Palawan and North Luzon, registering an increase of 40% in loan disbursement and a 36% increase in loan portfolio by North Palawan. While North Luzon operations registered an increase of 30% in loan disbursement and a 35% increase in loan portfolio. The opening of the new Unit Offices in San Vicente, Palawan, and Kabayan, Benguet, in the north, likewise contributed to this increase in performance.

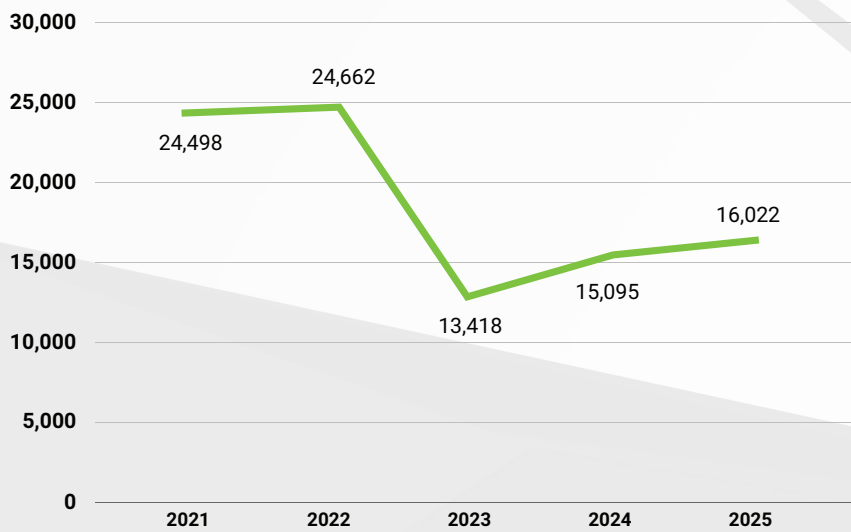
South Palawan remained our top performer and top contributor in terms of net income and clients, while South Luzon has registered a modest growth in its portfolio while strengthening its position and overall performance.

PORTFOLIO-AT-RISK (PAR)



In 2025, our Portfolio-At-Risk (PAR) increased from 7% to 10% due to both internal and external factors. Internal factors include leadership and staffing issues, while external factors include fortuitous events (typhoon), death/sickness of clients and business closures. This is continually being addressed by strengthened and stricter loan evaluation, enhanced client engagement/awareness, and intensified client monitoring.

CLIENT OUTREACH

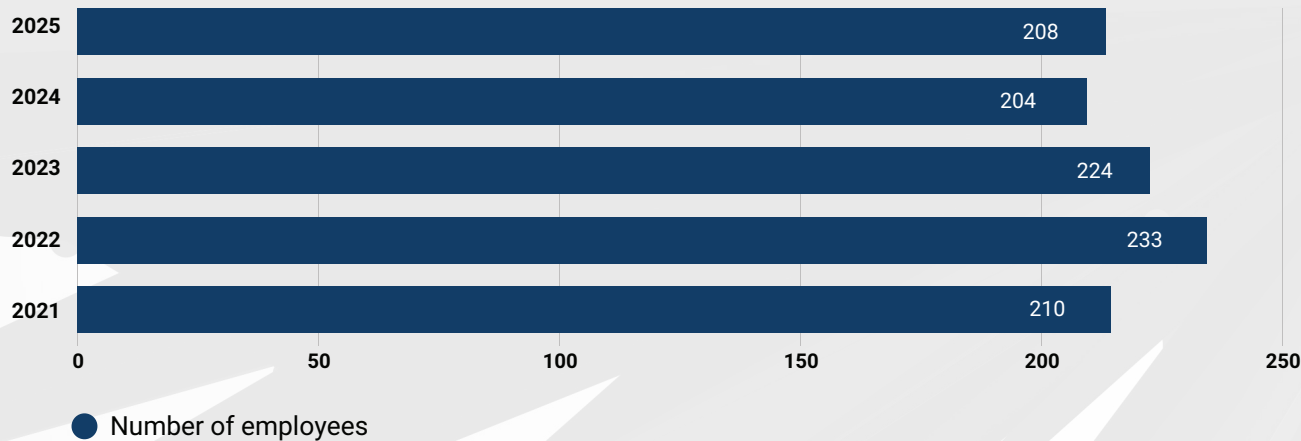


By the end of 2025, EPMI has served a total of 16,022 clients, registering a slight increase of 6% from 2024.

In 2025, EPMI's workforce stood at **208** employees, reflecting the organization's continued efforts to streamline operations while securing high-quality talent across all offices. As the driving force behind EPMI's growth and impact, our people remain at the heart of the organization, and we continue to invest in meaningful staff development interventions that strengthen their capacity for the effective delivery of our programs and services.

Overall, 2025 was indeed a year of breaking records and beyond. Calibrated growth, an identified target market, continuous delivery of non-financial services, and ongoing efforts to improve and develop its products and services contributed to the overall performance of the organization. While the agri sector is inherently riskier compared to other sectors in the microfinance, EPMI's direction to focus the

OUR PEOPLE



majority of its portfolio on agri-microfinance is the expression of our commitment to financial inclusion, delivering both financial and non-financial services to the rural areas.

Moving forward, EPMI will remain focused on maintaining a balanced approach between growth, portfolio quality, outreach, and impact.

FINANCIAL POSITION

ASSETS, LIABILITIES & FUND BALANCES

Growth – 2024 vs. 2025

Assets:	101.0	▲ 18%
Liabilities:	65.2	▲ 15%
Fund Balance*:	35.8	▲ 30%

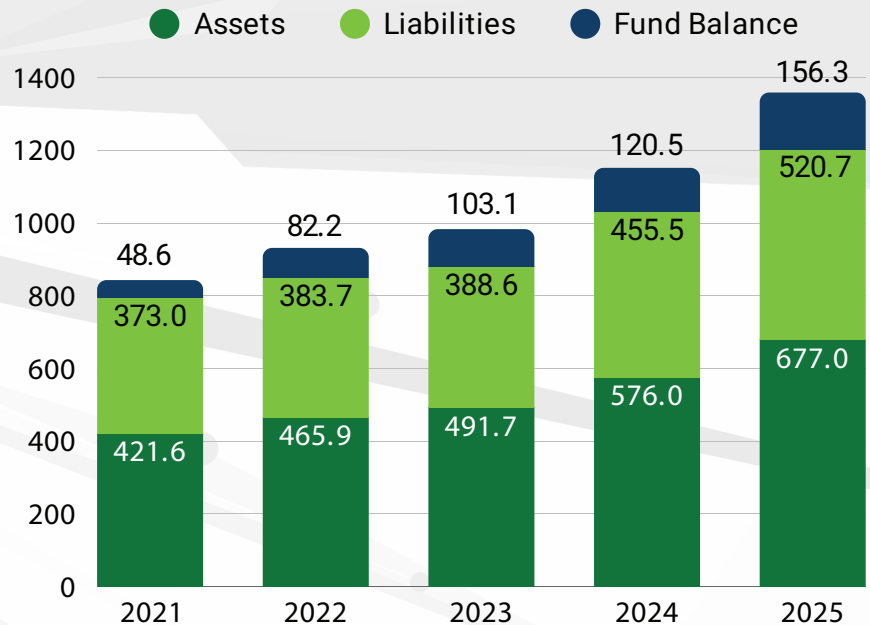
*2025 Net Income plus Resiliency Fund

Over the past five years, EPMI sustained its strong financial growth, with total assets increasing from ₱421.6 million in 2021 to ₱677 million in 2025—an increase of 61%.

This growth was driven primarily by the continued expansion of the loan portfolio, alongside improved operational capacity and funding access. Liabilities also increased from ₱373.0 million to ₱520.7 million, reflecting strategic borrowing to support higher loan releases.

EPMI further strengthened its fund balance, which grew from ₱48.6 million in 2021 to ₱156.3 million in 2025. The increase in 2025 includes the impact of net income and the resiliency fund, highlighting the organization's continued focus on sustainability and financial resilience.

In 2025 alone, assets grew by ₱101 million (18%), liabilities by ₱65.2 million (15%), and fund balance by ₱35.8 million (30%), indicating a balanced and healthy expansion.



STATEMENT OF INCOME

REVENUES, EXPENSES AND NET INCOME

Growth – 2024 vs. 2025

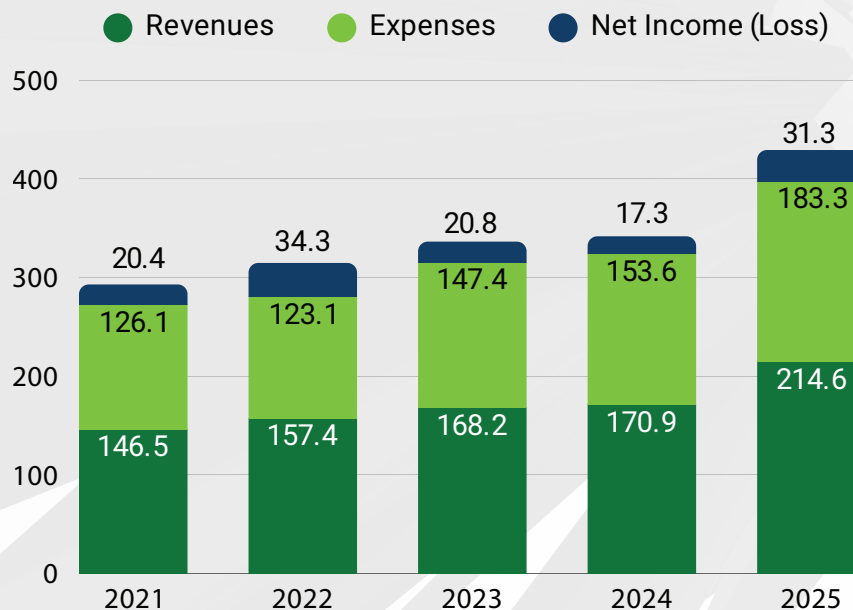
Revenues:	43.7	▲	26%
Expenses:	29.7	▲	19%
Net Income (Loss):	13.9	▲	82%

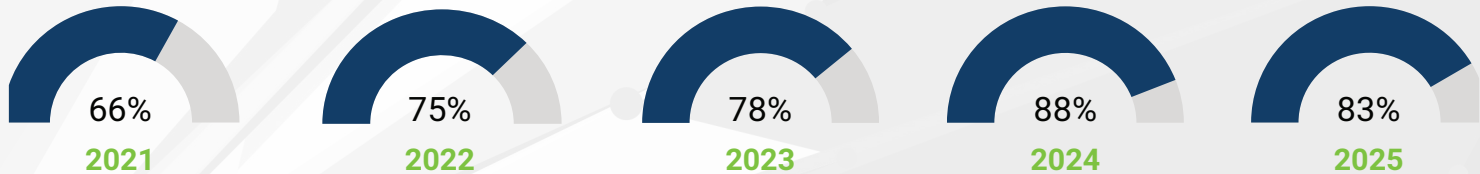
EPMI continued to deliver positive financial results, with revenues steadily increasing from ₱146.5 million in 2021 to ₱214.6 million in 2025.

Expenses likewise grew from ₱126.1 million to ₱183.3 million, in line with operational expansion and increased service delivery. Despite this, the organization maintained consistent net surpluses, with net income improving from ₱20.4 million in 2021 to ₱31.3 million in 2025.

Compared to 2024, revenues increased by 26%, while expenses rose by 19%. Net income grew significantly by 82%, reflecting improved efficiency, better portfolio performance, and disciplined cost management.

This sustained profitability reinforces EPMI's ability to support its operations, invest in growth, and strengthen its financial position over time.





PESO RATING

PORTFOLIO QUALITY, EFFICIENCY, SUSTAINABILITY AND STABILITY, OUTREACH (PESO)

EPMI's PESO score remained strong over the five-year period, improving from 66 in 2021 to a peak of 88 in 2024, before slightly settling at 83 in 2025.

Despite the slight decline in 2025, the score remains well above the 60-point benchmark for accredited microfinance NGOs, indicating continued sound performance in portfolio quality, efficiency, sustainability, and outreach.

This reflects EPMI's solid institutional foundation and its continued alignment with regulatory standards set by the Microfinance NGO Regulatory Council (MNRC).

EPMI continues to deliver strong financial results, with steady growth in assets, sustained profitability, and a solid PESO rating over the past five years.

These results show the organization's ability to build on its gains and reach new levels of performance, while keeping its operations stable and well-managed.

As EPMI moves forward, it aims to sustain this momentum and go beyond current achievements— strengthening its services, and continuing to support communities in a sustainable way.

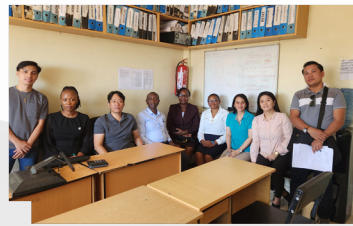
ORGANIZATIONAL HIGHLIGHTS

ECLOF PHILIPPINES LEARNING TRIP TO ECLOF KENYA

From February 17-22, 2025, with the support from EI, we had the incredible opportunity to visit ECLOF Kenya and gained insights into their digital transformation in microfinance. The trip focused on mobile banking, integrated systems, data management, and client protection — all crucial for enhancing financial services.

This experience has inspired us to accelerate our own digital transformation to enhance efficiency, accessibility, and promote client-centered financial solutions.

A huge appreciation to ECLOF Kenya for your warm hospitality and invaluable expertise!



ECLOF ARMENIA VISITS ECLOF PHILIPPINES



ECLOF Philippines warmly welcomed ECLOF Armenia for an enriching exchange visit to share best practices and deepen our mission of providing financial and non-financial services to communities in need. The visit, held from January 17 to January 25, also showcased the strengths of ECLOF Philippines in agricultural support and community development.

The ECLOF Armenia team was composed of Mr. Tigran Hovhannisyan (Board Chairman), Mr. Tsolak Malkhasyan (Executive Director), Mr. Hayk Hovhannisyan (Staff Manager), Mr. Artak Melikjanyan (Credit Manager), Mr. Ashot Ayvazyan (Credit Specialist), and Mr. Armen Abgaryan (Credit Specialist) — all 6 gentlemen were welcomed with Filipino warmth and enthusiasm, starting with an introduction to ECLOF Philippines' core operations and its expansion giving birth to ECLOF Finance Corporation.

EPMI's operational framework was highlighted with their visit to Palawan, specifically in Narra and PPC Unit Offices. Another key highlight is the visit to the ECLOF Agri Center located in Brgy. Estrella, Narra to learn more about the local agricultural practices, inputs, and community-based support and services the hub offers. To further understand EPMI's impact, the ECLOF Armenia team also visited a client's farm in Aborlan and engaged in meaningful discussions.

The visit concluded with a visit to the ECLOF Philippines Head Office, introducing each department staff and their role in the organization. The exchange wasn't one-sided; ECLOF Armenia happily introduced themselves and shared valuable insights into their financial services and innovative approaches in financing, engaging in more discussions aligned with their respective roles.

With this renewed commitment to mutual learning and sharing strategies, ECLOF Armenia and ECLOF Philippines reaffirmed their shared mission to drive sustainable development and strengthen their impact to create lasting change in the communities they serve.



ECLOF KENYA VISITS ECLOF PHILIPPINES

From June 22–28, ECLOF Philippines hosted ECLOF Kenya for a week-long learning visit aimed at strengthening collaboration and exchanging best practices. The delegation, led by Executive Director Esther Githu and composed of key operations, finance, audit, and BDS officers, explored EPMI's financial and non-financial services, with a focus on client-centered delivery, financial inclusion, and community development.

Key activities included a visit to the ECLOF Agri Center, where the team learned about its programs and observed local agricultural practices, as well as a field visit in Narra to meet a long-time client, rice farmer Donato Montealto. These engagements provided valuable insights into rural livelihoods and the impact of ECLOF's work on communities.

The visit fostered meaningful knowledge exchange and reaffirmed a shared commitment to uplifting underserved communities through values-driven, inclusive development.



ORGANIZATIONAL HIGHLIGHTS

ECLOF PHILIPPINES CELEBRATES 30TH GENERAL ASSEMBLY: “EPMI @ 30: TOWARDS GREATER SIGNIFICANCE AND IMPACT”



ECLOF Philippines Microfinance, Inc. (EPMI) marked a significant milestone as it celebrated its 30th General Assembly last May 15, 2025, at Seda Vertis North, with the theme **“EPMI @ 30: Towards Greater Significance and Impact.”** The celebration brought together top-performing staff, loyalty awardees, outstanding clients, branch key leaders, 11 partner organizations, and the General Assembly body to reflect on EPMI’s journey and its evolving role in empowering communities for the past 30 years.

The program began with a warm cultural dance performance from the North Luzon Area. This was followed by a heartfelt reflection from GA member and EPMI Legal Counsel, Atty. Floyd Lalwet, who spoke about the early days of ECLOF Philippines and the challenges it encountered. He concluded with a powerful message: “Jesus Christ is not up there but here with us, washing our feet, to push us up to the kingdom of God.” Chairperson Ms. Minnie Anne M. Calub, along with Executive Director Ms. Liza D. Eco, then welcomed all members, partners, guests, staff, and clients, while also acknowledging the valuable contributions made by the organization.

One of the highlights of the event was the keynote address delivered by Mr. Ludwig O. Federigan, Director at Climate Tracker Asia and a Subject Matter Expert from the Co-Operative College of the Philippines. His talk, titled “Climate Change: Are We Ready? Building Resilient Communities,” explored the harsh realities of

climate change – from record-breaking heatwaves and typhoons to water insecurity and threats to agriculture – a topic not foreign to Filipinos. Mr. Federigan emphasized that climate change is not just an environmental issue but a real, immediate, and existential threat affecting public health, food security, and poverty in the Philippines. He called on organizations like ECLOF to take a proactive role in climate adaptation and promoting grassroots solutions.

“The key is to work together – as one community, one nation, and one humanity – to survive and thrive in this climate crisis.”

Mr. Nicolas Karambadzakis, Managing Director of ECLOF International, shared the organization’s vision of “Investing in Human Dignity through Microfinance.” He recounted ECLOF’s 80-year global history, from post-World War II church rebuilding in Europe to today’s commitment to socially responsible programs in developing nations, including the Philippines. He also affirmed that ECLOF Philippines plays a vital role within the global ECLOF network in reaching rural, female, and agricultural clients. He remains optimistic that EPMI’s strong values and community-focused mission position it for continued impact.

The ECLOF Chorale added a heartfelt and uplifting touch to the event as they serenaded the audience with a selection of inspiring and soulful songs. Their harmonious voices filled the venue with a



spirit of unity and celebration, reflecting the core values of ECLOF Philippines.

The afternoon session was dedicated to the General Assembly (GA) business proceedings, where key organizational highlights were presented. Highlights included the presentation of the 2024 Annual Report, which detailed the accomplishments, milestones, and financial performance of ECLOF Philippines over the past year. Members of the GA also reviewed and approved the strategic plans for the upcoming year, ensuring continued alignment with the organization's mission and goals. The session concluded with the election of new Board members from the GA, marking a significant step in strengthening the leadership and governance of ECLOF Philippines.

As EPMI reflects on its 3 decades of service, the 30th General Assembly served as a moment of renewal to pursue deeper significance and broader impact in the years ahead. Guided by its mission and strengthened by partners, clients, and its global network, ECLOF Philippines remains committed to building resilient, empowered communities where dignity and opportunity thrive.

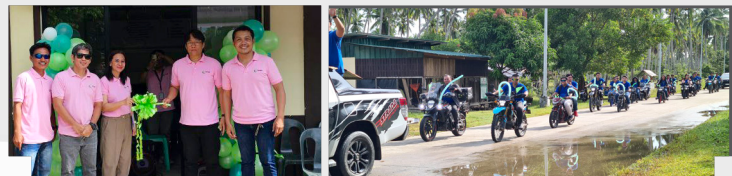
EPMI 5-YEAR STRATEGIC PLANNING

The EPMI Strategic Planning Session, held from September 24 to 26, 2025 in Iloilo City, brought together key leaders to define the organization's direction for 2026–2030. Anchored on its mission of building sustainable communities and livelihoods, the session focused on identifying strategic opportunities and addressing key challenges in agriculture and MSME development. Through collaborative discussions, the organization outlined its strategic imperatives, goals, and actionable priorities to strengthen its role as an economic enabler—empowering farmers and entrepreneurs to become more productive participants in the value chain and improve their income outcomes.

The resulting strategic direction emphasizes sustainable growth, strengthened risk management, enhanced social performance, and continued expansion supported by digital transformation and human capital development. These priorities reflect EPMI's commitment to delivering relevant financial and non-financial services, improving client productivity and resilience, and ensuring long-term organizational sustainability. Moving forward, the organization aims to translate these strategies into measurable actions, foster alignment across its units, and continuously adapt to the evolving needs of the communities it serves.



ORGANIZATIONAL HIGHLIGHTS



EXPANDING REACH & BRINGING SERVICES CLOSER

ECLOF Philippines expanded its reach in 2025 with the opening of two new unit offices in San Vicente, Palawan (August 8) and Kabayan, Benguet (October 23), reinforcing its commitment to bringing inclusive financial services closer to underserved communities.

The San Vicente Unit Office, located in New Agutaya, strengthens ECLOF's presence in North Palawan and was inaugurated with the support of staff, partners, and local stakeholders, highlighting strong collaboration with community institutions. Meanwhile, the Kabayan Unit Office in Benguet enhances service delivery in the Cordillera region and was opened in the presence of local government representatives, partners, and ECLOF leadership, with a message emphasizing faith, resilience, and trust in God's guidance.

These expansions aim to improve service accessibility, broaden outreach efforts, and create more opportunities for communities, reflecting ECLOF Philippines' continued mission of fostering inclusive and sustainable development.



MCPI CONFERENCE

ECLOF Philippines participated in the MCPI 2025 Annual Conference and was invited as one of the speakers during a breakout session held on July 30–31, 2025, at Century Park Hotel.

During the session titled “Sustainable and Value Chain Finance for Smallholder Farmers,” Executive Director Ms. Liza Eco presented ECLOF’s pioneering initiatives in developing tailored financial solutions aligned with agricultural production cycles, promoting climate-smart farming practices, and strengthening market linkages. Through this platform, ECLOF highlighted its continuing commitment to advancing inclusive, sustainable, and climate-resilient rural livelihoods.

The event gathered over 500 representatives from microfinance institutions, rural banks, and cooperatives nationwide. The ECLOF delegation, led by Ms. Eco, also included key officers and staff from the Operations, CPCS, and HR departments.



SEPM & CLIENT PROTECTION JOURNEYS

From **July to December**, our team members from the Corplan, HR, and Operations departments, as well as the Office of the Executive Director, dedicated themselves to Social Performance and Management (SEPM) through a multi-stage learning path:

- **July – Sept:** SEPM Intro E-Learning
- **Sept – Dec:** SEPM & CP “Go Deeper” Sessions

Special thanks to **CERISE+SPTF** for providing the platform and grant support to enroll in Level 2 courses to ensure our mission remains client-centered.

#1

**Get started
on SEPM**



1/ GET STARTED on SEPM (SEPM101)

COMPLETED

#2

**Go deeper
on SEPM**



2/ GO DEEPER on SEPM (20/10/25 to 21/1...

COMPLETED EXPIRES ON 25/10/2026

ORGANIZATIONAL HIGHLIGHTS

CHRISTMAS CELEBRATIONS

We wrapped up the year by celebrating our wins and our people across all areas. Beyond the food and themes, each area showcased the incredible talents of our staff and shared the spirit of the season through meaningful gift-giving and exciting raffle draws

DECEMBER 5 – NORTH LUZON AREA WITH THE THEME “A SPARKING DAY OF JOY AND GRATITUDE”



DECEMBER 8 – SOUTH LUZON AREA WITH A PAJAMA PARTY CONCEPT



ORGANIZATIONAL HIGHLIGHTS

DECEMBER 12 – NORTH & SOUTH PALAWAN AREAS WITH THE THEME “SHINING THROUGH CHALLENGES”



DECEMBER 19 – HEAD OFFICE WITH THE THEME “GLAM ROCK EMO CHRISTMAS”



OUR JOURNEY CONTINUES

As we look back on a year shaped by professional growth, resilience, and meaningful moments together, we are reminded that our greatest strength—and constant priority—has always been our people. From the valuable insights gained through our webinars to the joy and camaraderie shared during our Christmas celebrations, 2025 reflects the dedication, teamwork, and spirit that define EPMI.

HR HIGHLIGHTS: STAFF & DEVELOPMENT TRAINING

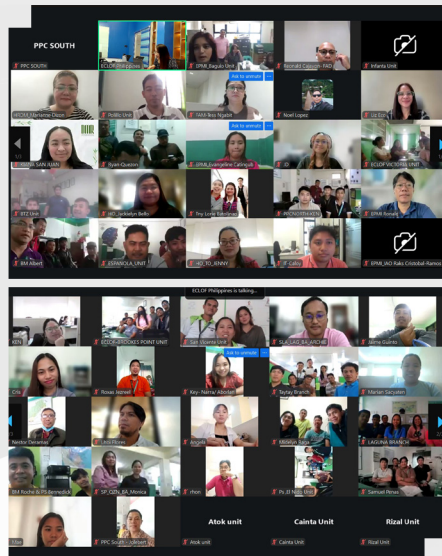
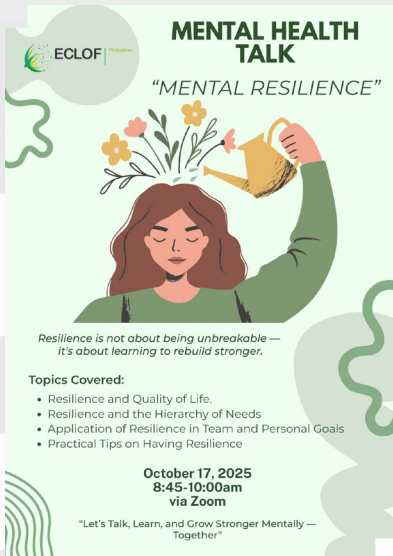
LEADERSHIP & MANAGEMENT TRAINING PROGRAM

On June 13–14, 2025, ECLOF Philippines Microfinance Inc. successfully conducted a **Leadership & Management Training Program** for staff from the **North Luzon Area, South Luzon Area, and Head Office**. The two-day learning event was facilitated by **Ms. Clarice C. Cabanlit**, a seasoned trainer and coach from **Seeds of Hope**.

The training aimed to equip both long-serving and newly appointed leaders with the essential skills needed in their oversight roles—ultimately enhancing team productivity and organizational performance. The interactive sessions focused on key leadership topics such as **Effective Communication**, **Handling Difficult People**, and **Coaching and Giving Feedback**.

Through practical exercises, group sharing, and coaching techniques, participants were able to gain fresh perspectives, sharpen their leadership competencies, and build confidence in managing their respective units.

This training is part of ECLOF's continued commitment to strengthening its leadership core—empowering staff not just to lead, but to inspire meaningful change within their teams and communities.



THE EPMI MENTAL HEALTH SERIES

In the 2nd half of the year, we also prioritized the well-being of the EPMI staff through 2 powerful Zoom sessions facilitated by DMR Psychological Services:

1. **Your Everyday Mental Health Toolkit (Sept 19):** Practical tips for daily balance.
2. **Mental Resilience: Thriving in the Workplace (Oct 17):** Strategies for staying strong and focused under pressure.

RISK MANAGEMENT WEBINAR

On October 15, a cross-functional group of Managers and Officers attended a specialized training hosted by FSSI. This session sharpened our ability to identify, assess, and mitigate risks in an ever-changing operational landscape.



STRENGTHENING EPMI'S COMMITMENT TO SEPM & CLIENT PROTECTION

ECLOF Philippines reaffirmed its commitment to responsible and inclusive financing through the Social and Environmental Performance Management (SEPM) and Client Protection (CP) Orientation and Refresher Session held on December 11, 2025, at Citystate Asturias Hotel with leaders from North and South Palawan. The training gathered 27 participants and the session revisited the fundamentals of SEPM, the 7 SEPM dimensions, and the 8 Client Protection Principles, emphasizing responsible finance, client welfare, environmental stewardship, and organizational sustainability. Participants also completed a workshop using the CP Commit Tool to assess ECLOF's current practices, reinforcing the organization's commitment to ethical service, risk management, and sustainable growth for its clients, communities, and the environment.



PARALEGAL TRAINING

Knowledge is our best defense! On **October 7**, Atty. Floyd Lalwet conducted a comprehensive webinar for our AOs, Senior POs, PS, BMs, and AMs. The session provided crucial insights into navigating legal frameworks and procedural requirements.



ADVANCED LEADERSHIP TRAINING

On **November 17-18**, our Senior Managers, HO Officers, and Area Managers gathered for an intensive leadership session. Led by **Clarice Cabanlit** of *Seeds of Hope Coaching and Training*, the workshop focused on elevating management styles and fostering a culture of empowerment across the organization.

Top Performers

TOP UNIT OFFICE
BROOKE'S POINT UNIT OFFICE



TOP BRANCH
BROOKE'S POINT BRANCH



TOP AREA
SOUTH PALAWAN AREA



BROOKE'S POINT BRANCH



QUEZON BRANCH

Top Performers



TOP PROGRAM OFFICER ROBERT STEPHEN P. MACMAC

Robert Stephen "Pingping" Macmac joined ECLOF in April 2021 because of the organization's strong commitment to financial inclusion and community empowerment—values that closely align with his own. Over the years, ECLOF's supportive and collaborative work culture, continuous opportunities for professional growth, and the meaningful impact of our work on communities have kept him.

His genuine passion for his role, combined with consistency, attention to detail, and a commitment to delivering quality results, emphasizing teamwork and open communication, was the key to this acknowledgement. Looking ahead, he feels ready to take on more challenging responsibilities, further develop his skills, and continue supporting ECLOF's mission of creating positive and lasting impact.



TOP PROGRAM SUPERVISOR MICHAEL F. PARREÑO

Michael, or called "Sir Mike" by his peers, started his journey with ECLOF in November 2012, and was initially drawn to the organization because of its work-life balance, particularly the Monday-to-Friday schedule that allowed him to spend quality time with his family. Over the years, he chose to stay because ECLOF has consistently provided for his primary needs and genuine care for its employees through healthcare, benefits, and a supportive work environment.

He believes that his recognition comes from consistently doing his best, staying humble, and maintaining a positive outlook despite challenges. As a leader, Mike strives to remain resilient and set a good example for others. Moving forward, he aims to adapt to the digitalization to keep pace with modern practices and continue contributing to the organization's growth.



TOP BRANCH MANAGER LYNARD P. JORILLO

Lynard joined ECLOF in November 2015, drawn by its values-driven approach and structured processes, as well as the benefits offered. Believe it or not, he was encouraged to come to ECLOF by feedback from former clients (from his former workplace) about the organization's client-friendly payment schemes, and he believed in the potential growth the organization has to offer him.

Over nearly 11 years, he has witnessed how ECLOF stands out in terms of support, salary, and benefits, along with free trainings and fully supported work-related travels. These have enabled him to provide a comfortable life for his family and feel secure about their future. Starting as a Program Officer, and now the Branch Manager of the top-performing branch, he attributes his recognition to leading by example, being results-driven, staying humble, and remaining approachable. He emphasizes action over plans and openly acknowledges his mistakes as part of growth. Looking ahead, while he did not initially aspire to become a manager, he remains committed to doing his best for the continued development of his team and the organization.



TOP BRANCH ACCOUNTANT SHIELA J. DELA PEÑA

Shiela Dela Peña, or simply "Ma'am She", joined ECLOF on August 11, 2021, choosing the organization because her role aligned with her academic background and offered opportunities to enhance her knowledge and skills. She continues to stay with ECLOF due to its stability, competitive salary, and benefits, as well as the positive work environment and supportive colleagues that encourage growth and learning.

As the Top Branch Accountant, her consistency and positive mindset led her to where she is now. By enjoying what she does, she creates not only a productive workflow for herself but also a positive environment for her team. In the future, she aims to achieve greater financial and personal stability while continuously improving, trusting that the right opportunities will come in time.



TOP FINANCE & ADMIN ASSOCIATE ELLAH L. PASTAN

Ellah Pastan joined ECLOF in July 2023, choosing the organization for its strong emphasis on both work and family. She values the time afforded by weekends and holidays to be with her loved ones, as well as the competitive salary, benefits, and healthcare support that reflect ECLOF's genuine care for its employees.

She continues to stay with ECLOF because we offer more than just employment—we provide a meaningful environment where she feels appreciated and supported. As the Top Finance & Admin Associate, she attributes this recognition to consistency, dedication, and putting her heart into her work, while staying disciplined and anchored in her faith. Going forward, Ellah hopes to further develop her skills, contribute more to the organization, and grow both professionally and personally while remaining committed to ECLOF's mission.

NON-FINANCIAL SERVICES

CLIENT & COMMUNITY SERVICES

In 2025, ECLOF Philippines strengthened its commitment to holistic community development through a series of outreach initiatives focused on health, education, disaster response, and sustainable livelihoods.

CHILDREN'S DAY: SMART KIDS, STRONG COMMUNITIES (BAGUIO)

Date: June 27, 2025

Venue: Sagpat Integrated School, Kibungan, Benguet

Beneficiaries: 180 students; 25 school personnel

Activities: Distribution of school supplies and hygiene kits; donation of rubber mats; feeding and community activities



TOOLS FOR TOMORROW: SCHOOL SUPPLIES DISTRIBUTION (INFANTA)

Date: August 15, 2025

Venue: Infanta Town Plaza

Beneficiaries: 67 children of client in REINA area

Activities: Distribution of school supplies; educational support; community engagement activities

Partner: Jollibee Group Foundation



HEALTH, MEDICAL, DENTAL, AND OPTICAL OUTREACH (BATARAZA)

Date: September 11, 2025

Venue: Brgy. Marangas Gym, Bataraza, Palawan

Beneficiaries: 393 participants

Activities: Free medical consultations, dental and optical services, medicines, vitamins, health education, reading glasses, and spiritual support

Partners: Provincial Government of Palawan, DOH-Dental, PSA Palawan, Palawan Medical City, Palawan Eye Center, Philippine Red Cross, Bataraza Municipal Health Office, MDRMO, First Free Will Baptist Church, and EPECC



RELIEF OPERATIONS (TYPHOON TINO RESPONSE)

Date: November 2025

Venue: Taytay, El Nido, and Roxas, Palawan

Beneficiaries: 137 families (16 barangays)

Activities: Distribution of relief packs (food, water, hygiene kits, and basic necessities)



ALAGANG ECLOF, HAPPY TUMMIES FEEDING PROGRAM (PPC NORTH)

Date: November 11, 2025

Venue: Sta. Cruz Elementary School, Puerto Princesa City

Beneficiaries: 236 pupils

Activities: Feeding program; distribution of school and learning materials; educational support activities

Partner: Jollibee Group Foundation



ATOK FEEDING PROGRAM (ATOK)

Date: December 4, 2025

Venue: Palidan Integrated School, Bakun, Benguet

Beneficiaries: 180 students

Activities: Feeding program; nutritional support

Partner: Jollibee Group Foundation



BAKUN WATER SUPPLY PROJECT INAUGURATION (ATOK)

Date: December 4, 2025

Venue: Sitio Palidan, Brgy. Dalipey, Bakun, Benguet

Beneficiaries: 150 community members

Activities: Access to safe and sustainable water; improved sanitation, health, and agricultural productivity



NON-FINANCIAL SERVICES

CLIENT CAPACITY BUILDING

In 2025, ECLOF Philippines Microfinance, Inc. (EPMI) conducted a series of capacity-building trainings to strengthen farmers' and fisherfolk's productivity, resilience, and income opportunities across North Luzon, Laguna, and Palawan. Through strong partnerships with local government units and technical experts, EPMI equipped participants with practical knowledge and hands-on skills to improve production and enhance their livelihoods.

Summary of Trainings:

- **Chicken Broiler and Pig Fattening Management**
Date: March 5, 2025
Venue: Abaroan, Palawan
Beneficiaries: 17 poultry and swine farmers
Resource Speaker: Mr. Cristian Gil Magbanua (LGU-MAO)
- **Soil Analysis and Water Management (MOET & AWD)**
Date: March 6–7, 2025
Venue: Aboangan, Taytay, Palawan
Beneficiaries: 32 Rice farmers
Resource Speakers: Mr. Ferdinand Felix and Mr. Renelito Diwa (LGU-MAO)
- **Participatory Learning and Action (PLA) on Water System Planning**
Date: March 11, 2025
Venue: Sitio Dagmay, El Nido, Palawan
Beneficiaries: 17 Farmers
Resource Speaker: Ms. Ellen Jane Apolinario (EPMI Agricultural Technician)
- **Insect Pest Management in Vegetables**
Dates & Venues: June 3 (Buguias), June 4 (Atok), June 6 (Baguio)
Beneficiaries: 60 vegetable farmers
Resource Speakers: LGU-MAO and East West Seeds Company representatives



- **Soil Nutrients and Soil Analysis (Rice Production)**
Date: July 22–23, 2025
Venue: Narra and Aborlan, Palawan
Beneficiaries: Rice farmers (part of 83 total participants)
Resource Speaker: Bureau of Soil and Water Management – Puerto Princesa
- **Insect Pests and Diseases in Rice Production**
Date: July 25, 2025
Venue: Quezon, Palawan
Beneficiaries: Rice farmers (part of 83 total participants)
Resource Speaker: LGU-MAO Quezon, Palawan
- **Livelihood Training on Smoked Tilapia and Dried Ayungin**
Date: August 7, 2025
Venue: San Pablo City, Laguna
Beneficiaries: 31 fisherfolk women
Resource Speaker: LGU-MAO
- **Farmers Training on High-Value Crops (HVC)**
Date: September 10, 2025
Venue: Calapan, Mindoro
Beneficiaries: 24 farmers
Resource Speaker: East West Seeds Company



Beyond addressing urgent needs, ECLOF's initiatives also contributed to long-term community resilience. Through combining financial and non-financial services, ECLOF Philippines continues to uphold human dignity and empower underserved communities, creating meaningful and lasting impact across its areas of operation.

EPMI PROJECTS AND PARTNERSHIP WITH EAC

MECHANIZATION PROJECT IN PARTNERSHIP WITH EAC

A total of 302 smallholder rice farmers were supported this season, covering 471.91 hectares under both the harvester and tractor projects, while the trucking project completed nine trips. The two harvester units, one tractor unit, and one forward truck were regularly maintained to ensure efficient operations and timely service delivery.

Clients Breakdown:

90.3% - Non-EPMI clients

9.7% - EPMI clients

FARM PRODUCTION

- Planting and Harvesting of NSIC 402 @RA
- Planting of Green Pepper at Garden 1
- Recultivation of Garden 1
- Planting of Sitao, Cucumber, Bell Pepper and Okra
- Planting of Mongo and Sweet Tomato at Garden 3 for Green Manuring



PARTNERSHIP AND LINKAGES

- Visited by ECLOF Armenia last January 2025
- Visited by Bunubusan Cooperative last February 2025
- Visited by ECLOF Kenya June 2025
- Visited and validated by ATI
- Participated in the orientation of PGS in Aborlan
- Attended the training conducted by ATI on "Product Consolidation and Mechanization" in Puerto Princesa City
- Assisted the training in Taytay, Palawan on Soil Analysis and Water Management
- Visited by a group of researchers/funders from the University of Tokyo and University of Melbourne



PARTNERSHIP & NETWORKING

In 2025, EPMI actively strengthened its partnerships and expanded its network through participation in key engagements and collaborative events.

JOLLIBEE GROUP FOUNDATION FOR THE FARMER ENTREPRENEURSHIP PROGRAM (FEP)



The engagement progressed from an exploratory meeting held on February 12, 2025, to a formal partnership with Jollibee Group Foundation (JGF) to support calamansi farmers and promote sustainable agriculture. The partnership aligns with JGF's Farmer Entrepreneurship Program (FEP), which connects smallholder farmers to institutional markets such as Jollibee Foods Corporation (JFC).

PRESBYTERIAN CHURCH (U.S.A.) FOUNDATION

On March 27, 2025, the EPMI Management team met with the Presbyterian Church (U.S.A.) Foundation, a Pennsylvania not-for-profit corporation, to explore a potential partnership. The meeting was a great success and resulted in the Foundation providing financial support to EPMI through a loan. This new collaboration strengthens EPMI's capacity to better serve our clients and increase our social impact.



CERISE+SPTF FOR SOCIAL AND ENVIRONMENTAL PERFORMANCE MANAGEMENT (SEPM)

This collaboration reinforces the organization's commitment to strengthening Social and Environmental Performance Management (SEPM) and promoting client-centered development. Through this partnership, CERISE+SPTF provides a platform and grant support that enable the organization to learn, assess, improve, and align its services with international standards on social performance and client protection.

GCASH FOR DIGITAL PAYMENT FACILITY

This new partnership provides a convenient and secure digital payment option for clients and allows transactions such as loan repayments to be done through mobile phones, reducing the need for cash handling and travel.

This collaboration empowers clients—particularly those in remote and underserved areas—by providing them with accessible, user-friendly digital financial services. It also aligns with the organization's commitment to innovation and responsive service delivery in an increasingly digital economy.



APPEND-GOOD RETURN FOR THE GENDER EQUALITY, DISABILITY, AND SOCIAL INCLUSION (GEDSI) PROJECT



The organization has partnered with APPEND and Good Return to implement the Gender Equality, Disability, and Social Inclusion (GEDSI) Project. This collaboration aims to ensure that programs and services are inclusive, accessible, and responsive to the needs of women, persons with disabilities, and other vulnerable groups.

PARTICIPATED IN THE APPEND ANNUAL LEADERSHIP CAMP (ALC)



PARTICIPATED IN THE MBA CONVENTION HELD LAST JANUARY 27, 2025



ASKI EXPOSURE (FEB. 27)



Through these activities, EPMI reinforced its commitment to building strategic alliances and fostering collaborative opportunities that support its mission and program initiatives.

CLIENT STORY: LINDA ALISTO'S HARVEST OF HOPE FROM HUMBLE FIELDS



At 56 years old, Linda Alisto, a proud member of the Palaw'an tribe and a resident of Narra, Palawan, stands as a quiet yet powerful testament to resilience, transformation, and unwavering faith in the Lord and in the promise of hard work.

Born and raised in the remote town of Española, Linda's early life was steeped in loss. Her father passed away while she was still a baby. Her mother remarried, and though her stepfather loved her like his own, tragedy struck again when her mother died

when she was just 16. A few years later, she married a fellow native from the Tagbanwa tribe, and the couple settled in Narra to build a life of their own.

Life was not kind to Linda and her family in those early years. As a member of the indigenous people (IP), they were no strangers to discrimination and exclusion, which left a lasting impact on her self-esteem. "There were times I felt ashamed of how I looked, of where I came from," she admits quietly.

"Pero sabi ko nga, napatunayan kong hindi talaga nagpapabaya ang Diyos."

Together with her husband, she raised 3 children through farming — planting and selling vegetables and dent corn, the type used for poultry feeds. But with limited access to financial services, they were forced to borrow from private individuals, some charging interest rates as high as 20%. It was a painful cycle of debt that left them with little to show for their labor.

A turning point came when a churchmate, already a member of ECLOF Philippines, introduced Linda to the organization. Without hesitation, she went to the office the very next day and applied. She received her first loan of Php 5,000—an amount that would later prove to be the seed of greater things to come.

Over time, Linda and her family began shifting from dent corn to sweet corn, encouraged by a private individual who saw potential with the Alistos. It was a decision that brought a turning tide. With fewer farmers planting sweet corn in Palawan, the family found a niche market and began growing their network of buyers.

When the COVID-19 pandemic threatened the livelihood of many, Linda and her family pressed on. They continued planting and, through the help of their children, connected with new buyers across the province. What once were modest harvests sold at local markets evolved through online selling. Today, the Alisto family supplies hundreds of kilos of sweet corn to municipalities such as San Vicente, Taytay, Roxas, and El Nido — and even occasionally to buyers in Luzon.

Now in her 12th year with ECLOF, Linda Alisto has made significant strides. From earning just enough to get by, they have managed to purchase several parcels of land in different municipalities, acquire a top-down tricycle and a motorcycle, and upgrade their home from the traditional sawali to sturdy concrete. Yet, Linda remains grounded. She still rises at 5:00 AM every day to tend their fields and prepare her youngest child for school.

Her efforts have not gone unnoticed. In 2018, she was hailed as the #1 Vegetable Farmer in Narra, and in 2023, she was awarded Best Corn Farmer in the municipality. ECLOF Philippines has also recognized her twice as one of its most outstanding clients in Palawan.

Today, Linda walks with her head held high. From a young girl burdened by loss and shame to a woman admired by her peers, she has reclaimed her identity with pride. And indeed, she should. Because in every cob of corn harvested, every loan repaid, and every early morning spent under the sun, Linda Alisto has not only cultivated crops — but also hope, dignity, and a better future for her family and her tribe.



CRISTITO LOMBOY: LIFE PLANTED IN PURPOSE



Born in 1957 to a family of farmers, Cristito Lomboy is the 5th of 8 children who learned early that life, much like farming, requires patience, endurance, and faith in tomorrow.

His youth was marked by an unexpected turning point. When his father was paralyzed during Cristito's 2nd year in high school, he made a life-altering decision—to stop his studies and take the plow into his own hands. With values deeply rooted by his parents, Cristito became the family's backbone,

helping sustain the household and supporting his siblings until college. Several of them were able to finish their studies because of his sacrifice.

At just 23, Cristito started a family of his own. He married and later raised 10 lively children. Life, he admits, was never easy. Yet farming was more than a livelihood—it was where his heart belonged. His days begin long before sunrise. By 4:00 a.m., while most are asleep, Cristito is already on his 3-hectare rice field, working until the sun grows harsh at midmorning. After a brief rest, he returns in the afternoon, following the rhythm of the land he has known all his life.

In 2007, while serving as a Barangay Kagawad, Cristito attended an introductory orientation by ECLOF Philippines held at the Barangay Hall. Motivated by the hope of growing his livelihood, he applied for a loan 2 months later. He received his first loan of Php 5,000 and invested it in 3 piglets, then priced at Php 1,500 each, and ventured into hog raising. Within a few months, he sold them at Php 10,000 per head. Wasting no time, Cristito reinvested his earnings into a motorcycle with a sidecar, adding tricycle driving to his list of livelihoods to further support his growing family.

Cristito's life is a testament to honest, relentless hard work. He took on every opportunity he could, guided by one simple goal: to put food on the table and provide proper education to his children. He credits God for granting him the strength and clarity of mind to keep going. Through years of labor, he was able to send his children to college, with the 6 of them in various professional fields. His son, Albert, pursued a degree in Agriculture and now stands beside him as his right-hand man, and is also a client of ECLOF.

By 2016, Cristito expanded his farming operations to around 15 hectares. True to his generous spirit, he distributed portions of the land to his children, encouraging them to embrace farming as well. As he often says, *"Maganda maging farmer kasi wala kang boss, hawak mo ang oras mo"* (It's good to be a farmer since you don't have a boss, you can manage your own time), he shares. Farming, to him, is not just work, but freedom.

Beyond rice farming, Cristito also manages livestock, raising goats, cows, and free-roaming chickens and ducks. He sells duck eggs at Php10 each and the chickens at Php200 per kilo. In 2025, he added another milestone by becoming a seed producer, 2 years after being introduced to the Rice Competitiveness Enhancement Fund (RCEF) in 2023.

Now 69 years old, Cristito remains full of energy and purpose. One of his enduring dreams is to acquire the land inherited from his father. He carries with him a piece of advice that has shaped his life: *"Huwag na huwag kayong magbebenta ng lupa"* ("Never sell our land"). These words, planted deep in his heart, continue to guide him—rooting him firmly to the soil that has sustained his family and shaped the man he is today.



HEAD OFFICE



ECLOF FINANCE CORPORATION (EFC)



ECLOF AGRI CENTER (EAC)



OUR PEOPLE – BRANCHES

NORTH LUZON AREA

BUGUIAS BRANCH



BAGUIO BRANCH



SOUTH LUZON AREA 1

CAINTA BRANCH



INFANTA BRANCH



SOUTH LUZON AREA 2

LAGUNA BRANCH



CALAPAN BRANCH



NORTH PALAWAN AREA

PPC BRANCH



NARRA BRANCH



TAYTAY BRANCH



ROXAS BRANCH



SOUTH PALAWAN AREA

BROOKE'S POINT BRANCH



QUEZON BRANCH



OUR PEOPLE – MANAGEMENT



Liza D. Eco
Executive Director



Ronald B. Guiang
Operations Manager



Marian D. Sacyaten
Executive Assistant



Jhoana Marie I. Meneses
*Corporate Partnership &
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
National Council of Churches in the Philippines (NCCP)



Major Allain T. Nieves
Vice Chairperson
The Salvation Army (TSA)



Lauro C. Millan
Corporate Secretary
ECLOF International (EI)



Christie Rowena C. Plantilla
Treasurer
Federation of Peoples' Sustainable
Development Cooperative (FPSDC)



Emma L. Sandrino
Member
MFI Expert



Rev. Manuel L. de la Fuente
Member
Convention of the Philippine Baptist Churches (CPBC)



Adela L. Rebollido
Member
Iglesia Filipina Independiente (IFI)

A. 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 Filipina Independiente (IFI)



The Salvation Army (TSA)



Union Theological Seminary (UTS)



Iglesia Unida Ekyumenikal (IUE)



Iglesia Evangelica Metodista En Las Islas Filipinas (IEMELIF)



Convention of Philippine Baptist Churches (CPBC)



United Methodist Church – Manila (UMC-Manila)



ECLOF International (EI)



Federation of Peoples' Sustainable Development Cooperative (FPSDC)



Llano Multi-purpose Cooperative (LLAMPCO)

B. 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)



Cerise SPTF



APPEND Inc.



Good Return Organization



Jollibee Group Foundation (JGF)



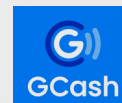
People Management Association of the Philippines (PMAP)



Foundation for a Sustainable Society Inc. (FSSI)



MiDAS



GCash



Presbyterian Church (U.S.A) Foundation

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

NORTH LUZON AREA		
BRANCH	UNIT OFFICE	ADDRESS
BAGUIO	Baguio Atok	Suite 209 Lyman Ogilby Centrum, Magsaysay Ave., Baguio City Sumakey Bldg., Sayangan Paoay, Atok, Benguet
BUGUIAS	Buguias Kabayan	3/F Steiner P. Camsol Building, Abatan, Buguias, Benguet Opdas Poblacion, Kabayan, Benguet, Philippines
SOUTH LUZON AREA		
CAINTA	Cainta 1 Tanay Sta. Cruz	AMJC Building, 2F National Road, Sitio Ilog Pugad, Brgy. San Juan, Taytay, Rizal 2F B&C KC Complex Bldg., Sitio Calbon, Plaza Aldea, Tanay, Rizal Sitio Matahimik, Brgy. Duhat, Santa Cruz, Laguna 4009 landmark: besides JDW Medical Clinic (Pediatrician General Physician), near Ted's Kitchen Laguna
INFANTA	Infanta Pollilo	2/F Door B & C, AQC Bldg., Mabini St., Poblacion 38, Infanta, Quezon Purok Tanglaw, Brgy. Sibulan, Polillo, Quezon
CALAPAN	Calapan Victoria	2F & 3F Arago Bldg., Macario Adriatico Blk. 4 Lot 2, Phase 1, Bonifacio St., Brgy. Ilaya, Calapan City, Oriental Mindoro Poblacion III, Victoria, Oriental Mindoro
NORTH PALAWAN AREA		
PPC	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	Narra Aborlan	Malvar St., Poblacion, Narra, Palawan Lichauco Building, National Highway Brgy. Mabini, Aborlan, Palawan
TAYTAY	Taytay El Nido	2/F Mercado Bldg., National Highway, Sitio Monte Vista, Poblacion, Taytay, Palawan Brgy. Villa Libertad, El Nido, Palawan
ROXAS	Roxas San Vicente	Brgy. III (Pob.) 5308, Roxas, Palawan Purok Bagong Sikat, New Agutaya, San Vicente, Palawan
SOUTH PALAWAN AREA		
QUEZON	Quezon Rizal	2/F TGT Bldg., Poblacion, Quezon, Palawan Lubaton Bldg., Punta-Baja, Rizal, Palawan
BROOKE'S	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





ADDRESS

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