

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