



Onwards and upwards: ECLOF celebrates its 19th General Assembly, inspired by the theme "Redefining Agricultural Microfinance Toward Sustainability and Rightful Stewardship"



ECLOF Philippines celebrates a significant milestone

It was indeed a successful event for ECLOF Philippines as it celebrated its 19th General Assembly (GA) on May 16, 2014 at the Luxent Hotel. Guided by the theme "Redefining Agricultural Microfinance Toward Sustainability and Rightful Stewardship," the delegates, staff, and guests were given a peek at the highlights and accomplishments of the organization as it journeys toward a new horizon. Welcomed by the inspiring reflection of General Superintendent of the Iglesia Evangelica En Las Islas Filipinas (IEMELIF) Bp. Nathanael Lazaro, everyone was amazed and elated by how the organization has triumphed over all the challenges with the guiding grace of God.

The delegates and staff were given the chance to discuss their thoughts on the effects of the ASEAN Free Trade Agreement (AFTA) to the agri-economy, as discussed by the esteemed

WHAT'S INSIDE:

I. Organizational Activities	
- ECLOF celebrate another milestone	1-2
- EI-Asia NEC's Regional Meeting	2-3
- Policy Orientation and Quarterly Meeting with Officers and Managers	3
- Client Generation and Credit Evaluation Training	4-5
- What's going to work? Teamwork!	6
II. Client Stories	
- Weaving Success on the Fabric of Life	7
- From Hardworking OFW to Successful Businessman	8
- Continuing to Scale Upward	9
III. Performance Summary	10
IV. HR Corner	
- Newly Hired Employees	11
- Resigned Employees	11
- Birthday Celebrants	12
V. Staff Corner	
- Beauty and Imperfection	13
VI. Announcements	14-16

Guest Speaker, Mr. Ruben Carlo O. Asuncion. The Executive Director, Ms. Rosemarie Castro, summarized the discussion succinctly by saying, "The implementation of the Free Trade Agreement should not be seen as a threat, but as an opportunity for ECLOF Philippines to motivate the farmers to continue farming and to find ways in improving their produce. ECLOF Philippines' advocacy in encouraging farmers to shift into organic farming is the way to go, as this not only promotes healthy living, but will also help give them an edge to compete in the free trade market."

"The implementation of the Free Trade Agreement should not be seen as a threat, but as an opportunity for ECLOF Philippines to motivate the farmers to continue farming and to find ways in improving their produce."

In the business session, the improvement of the 2013 performance from the previous year's loss was highlighted. The Chairperson, Ms. Calub, and the Treasurer, Ms. Plantilla, who presented the performance report, commended the management and staff for the remarkably improved performance of the organization.

Thereafter, the Plans and Budget for the year 2014 was presented by Executive Director Ms. Castro,

which was then approved by the GA Members. After which, Ms. Calub encouraged the GA Members to continually invest and support the management in carrying out these plans.

Immediately after the Assembly, the Board held an election for a new set of Officers. The Officers and members of the Board for 2014-2015 are as follows:

Atty. Floyd P. Lalwet - Chairman
 Ms. Minnie Anne M. Calub - Vice-Chairperson
 Ms. Christie Rowena C. Plantilla - Treasurer
 Ms. Mary Jane I. Baldago - Corporate Secretary
 Ms. Flouellen A. Formilleza - Member
 Mr. Paul T. Santos - Member
 Mr. Lauro C. Millan - Member

Apart from these highlights, various products of ECLOF Philippines' clients, including the organic produce of the LIFE Farm, were showcased and sold to the delegates and guests in the Assembly through booth exhibits, each branch setting up their own.

Ultimately, this proves that ECLOF is truly on its way toward redefining Agricultural Microfinance. Through its noteworthy core values of Stewardship, Teamwork, Excellence, Professionalism, Critical Thinking, and Client Service-Orientedness, ECLOF serves as a catalyst not only toward sustainability, but also toward social change.

ORGANIZATIONAL ACTIVITIES

ECLOF Regional Strategy Meeting - Asia

Last May 5-7, 2014, ECLOF Philippines was given the indubitable pleasure of hosting EI- Asia Strategy Meeting which was held at the Legend Villas, Mandaluyong City, Philippines. The participants in the said meeting are as follows:

ECLOF International Board and Management

Mr. Kimanthi Mutua, Chairman
 Ms. Nina Nayar, Board Member
 Ms. Roshini Fernando, Board Member
 Mr. Pat Gleeson, Managing Director
 Mr. Larry Millan, Asia Regional Director

THE E-LIFE NEWSLETTER
 7F Units L & M, Future Point Plaza III
 111 Panay Avenue, Quezon City
 Phone: +632 961-1600

EDITORIAL TEAM

MS. ELYSE RAFAELA A. CONDE
 Editor-in-Chief

MS. ROSEMARIE C. CASTRO
 MR. DONATO G. ALCOBA, JR.
 Editorial Advisers

MS. RACHEL GAIL A. CADIOGAN
 MS. DONNA G. LALO
 MS. MARIANNE B. DIZON
 MS. MARIAN D. SACYATEN
 MS. MARIA LOURDES L. REYNOSO
 MR. MICHAEL C. SOTTO
 MR. ROMUALDO G. DIKIT
 MR. GERALD T. DELA CRUZ
 MS. DAISYREE ANNE C. LANGPAWEN
 Contributors

MR. ERICARDO ELIZONDO
 Layout Artist

 [facebook.com/eclophilippines](https://www.facebook.com/eclophilippines)

 eclophilips@gmail.com

www.eclophilippines.com

ECLOF ASIA

Armenia

Mr. Tigran Hovhannisyan, Chairman

Mr. Armen Muradyan, Executive Director

India

Bishop Dr. Taranath Sagar, Chairman

Mr. Uday Gnanadason, Executive Director

Myanmar

Ms. Mya Thida Lwin, Board Member

Ms. May Aye Shwe, Executive Director

Sri Lanka

Mr. A.P. Jayanthakumar, Chairman

Mr. Chris Hettiaratchi, Programme Manager

Philippines

Ms. Flouellen A. Formilleza, Board Member

Ms. Mary Jane I. Baldago, Corporate Secretary

Ms. Rosemarie Castro, Executive Director



Basically, this meeting aimed to strengthen not only the operations of ECLOF, but also the relationship between ECLOF International and its National ECLOF Committees (NECs) in Asia. During this momentous event, the participants shared the various achievements and challenges of their respective organizations.

Moreover, ECLOF International and the individual NEC presented the financial picture and their current engagements with the donors and funders. Taking off from the fruitful assembly, the participants then deliberated and came up with strategies on how ECLOF, as a whole, will move forward in the next three years.

On the third and final day of their visit, the participants were given a chance to visit the Taytay unit office and some of our clients in the Taytay and Tanay areas. Through this field visit, the participants got a chance to see and appreciate how ECLOF Philippines (EP) works with its clients.



Getting a glimpse of the ECLOF Philippines' biggest treasure: Participants of the ASIA Strategy Meeting visit the livelihood of one of GMA branch's treasured clients



ECLOF Policy Orientation and Quarterly Meeting

The orientation of policies and procedures was conducted on April 7-10, 2014 at the Cacao Hotel, Quezon City. This was attended by Branch Managers, Program Supervisors, and Finance and Administration Officers; purposed to establish and instill a common understanding on the organizational policies and procedures implemented in the branches. This was the result of the policy review done by the Senior Managers and Branch Managers, with the guidance of the Executive Director Ms. Castro in February and March 2014.



EP's Executive Director Ms. Rosemarie Castro thoughtfully motivates the participants to be better, more devoted leaders who will lead their respective teams to success.

Mastering the Basics begets Better Performance

'Ano'ng pangarap mo? Kasi nangangarap ang ECLOF para sa inyo.' (What is your ambition? Because ECLOF dreams of greater things for you), said ECLOF Philippines' (EP) Executive Director Ms. Rosemarie C. Castro in her welcome remarks to the recently-concluded Client Generation and Credit Evaluation Training in Palawan. The series of training events ran for the whole month of June, which is purposed to refresh the EP POs' knowledge on the basic protocols of microfinancing.

The 2-day training was facilitated by seasoned trainer and OD consultant Mr. Donato G. Alcoba, Jr. alongside EP's Operations Manager Ms. Rachel Gail A. Cadiogan who both served as the trainers/resource persons for the aforesaid training.

In summary, the training covered the primary concepts and topics under Client Generation and Credit Evaluation such as Determinants of Credit, Credit Investigation, and Cash Flow Analysis. The training was primarily intended as a refresher for all the EP Program Officers, parallel to the organization's objective of producing, fostering, and maintaining employees who are not only good in the basics, but are envisioned to be brilliant and, later on, experts in their field.

The Greater Manila Area (GMA) branch was the first unit to undergo the training last June 5-6, 2014. The training was done at Punta de Fabian Resort, Baras, Rizal which was attended by 13 POs. Likewise, the next batch of training events were given to the North/Central Luzon unit on June 9-10, 2014 at Paradiso Resort, Aringay, La Union –



ECLOF's Managers, Supervisors, and Officers give their 100% focus on the Policy Orientation activities which will help them and their subordinates to better represent the organization as well as fulfil its mission and vision



The policy orientation was followed by a two-day meeting which was held on the same venue on April 11-12, 2014 where the PSs and FAOs presented their unit's performances for the 1st quarter.



Hard at work: The Program Officers of the GMA branch give their utmost concentration to accomplish the exercises given to them.

attended by 26 POs. Lastly, the training for the Palawan and Inter-islands branch on June 18-19, 2014 at the Hillside Resort, Puerto Princesa City, Palawan was attended by 19 POs in total.

A continuation of the training series “Being Brilliant with the Basics” which was initially launched in December 2013, the Client Generation and Credit Evaluation training was geared to guide and tutor all EP POs who deal with myriad clients of ECLOF on a daily basis. This training aimed to establish, strengthen, and sustain the growing Operations of EP through the cultivation and reinforcement of integral wisdom and knowledge vital to the sound management of a microfinance institution.

“We need to follow through with the commitments. Trainings should be followed up on a daily basis to gain impact and a return-on-investment on training interventions,” Mr. Donato G. Alcoba said.

Showing them how it's done: Mr. Bong Alcoba, alongside Operations Manager Ms. Rachel Cadiogan, facilitates the training on Client Generation and Credit Evaluation



By reverting to the basics of credit evaluation and generation of clients, EP POs were able to simulate, observe, and perform the proper protocol and procedures relevant to their basic duties and responsibilities as Program Officers. The POs' simulation of case studies revealed their current character, competence, and decision-making; giving the Program Supervisors hints on whom to focus on and hone his/her potential once they return to their respective units. “We need to follow through with the commitments. Trainings should be followed up on a

Build your dreams with ECLOF: Executive Director Ms. Rosemarie Castro motivates and encourages the program officers of Palawan as she welcomes them to the training at hand



daily basis to gain impact and a return-on-investment on training interventions,” Mr. Donato G. Alcoba said.

A review on the fundamentals of Microfinance, the Client Generation and Credit Evaluation training proved essential and helpful to boost and bolster not only the technical skills and know-how of EP Program Officers, but also their morale, ambitions, principles, and perspective on the basics of Microfinance – a definite must as ECLOF Philippines envisions a society where human dignity is fully realized, people are empowered, and released from the bondage of poverty.

**“What is your ambition?
Because ECLOF dreams of
greater things for you.”**

**Ms. Rosemarie C. Castro, ECLOF
Philippines' (EP) Executive Director**

What's going to work? Teamwork!

In an attempt to foster teamwork, solidarity, and camaraderie in all of ECLOF's units, the organization spearheaded a team-building activity for the Greater Manila Area (GMA), Northern/Central Luzon (NCL), and Palawan (PAL) branches to further establish and cultivate a culture of genuine concern or *malasakit* – a practice that truly reflects the ECLOF way of life.

Done immediately after the Client Generation and Credit Evaluation training, the team-building activities were conceptualized and crafted to harness, motivate, and promote the spirit of cooperation and participation in each and every one. Each activity tested the teams' critical thinking and intellect, while also creating an atmosphere of fun, recreation, and healthy competition.



The GMA & HO Staff were given exercises that tested their intelligence and panache; one of which was this labyrinth where they were tasked to find a way out in the shortest amount of time.



A rousing game of 'Landmines' tasked EP GMA and HO staff to get to and fro safely without hitting any (imaginary) landmines which represented the volatility of the clientele's demands.



The EP staff were also divided into teams which were tasked to think of chants/emblems that'd best represent their group. Here, the NCL staff used vines, made into crowns, to symbolize their group.



The NCL staff played a relay game where they were asked to bring back water lilies that washed up ashore, symbolizing the comprehension of the POs in the product they're supposed to deliver

Through a friendly game of ball-catching, EP staff were given a better picture of how to prioritize tasks, without losing focus on the most important one. In this photo, the Palawan staff eagerly catch these balls while in the swimming pool.



CLIENT STORIES

Weaving Success on the Fabric of Life

A living testament to the adage “The grass is always greener where you water it,” Haydee Baigan, 45, now revels in the fact that her determination and hard work has merited her success in the local garments trade. A seasoned OFW of 10 years, she says that she never would've guessed that she'd own a business someday. She has proven that success can be accomplished by those who diligently nurture the blessings they were given. From her humble beginnings as a seamstress abroad to becoming a determined businesswoman, she prides herself in being able to build her business from the ground up.

It was in 2006 when Ms. Haydee ultimately ventured in the garments business herself. She started out by buying and selling textiles until she was able to acquire the necessary equipment. Initially, she had six (6) sewing machines and five (5) sewers to begin with, producing ready-to-wear clothes and garments in Cainta, Rizal. Albeit all hardships and trials she encountered in managing her business – either caused by accidents or calamities – her faith in her business never faltered, rewarding her with great success and accomplishment in the long run.

Presently, Ms. Haydee's business continues to flourish as she continues to make clothes for adults and children alike, delivering and distributing them to malls in the neighboring provinces as well as to clothing vendors in Baclaran. Definitely a resilient and determined person, she does all these while taking on the role of a single mother. Feeling blessed and privileged, she is grateful to ECLOF for helping her put up and sustain her growing business.

Now on her 7th loan cycle with ECLOF Philippines under the Micro-Individual Loan program, she has regular clients and her own stall in Baclaran where she showcases her own garment designs. She also now has 23 machines and 22 sewers under her employ, growing along with the volume of orders and purchases that constantly bring in employment and revenue.

Essentially, she thanks ECLOF for giving her the opportunity to pursue her dreams and grow her business into what it is today. Even with her huge accomplishment and success, Ms. Haydee remains faithful and dedicated to the work as she was more



Weaving her own success: Ms. Baigan personally oversees and manages her garments business, making sure that she knows how her employees are doing.

than 7 years ago. Now, as an established employment and service provider, she continues to be a blessing to others, clients and employees alike. Of all these, she has learned, more than anything, that it is possible to fully realize success and empowerment – reaching and living your dreams – as long as you have the courage and faith to achieve them.

Ms. Haydee Baigan is an existing client of ECLOF under the Program Officer Mr. Gerald Dela Cruz.

“I am thankful to ECLOF for giving me the opportunity to pursue my dreams and grow my business into what it is today.”

From hardworking OFW to successful businessman



A doting father and a dedicated provider, Mr. Reynaldo Domingo, 54, is beyond grateful to have established and maintained a thriving business; a product of his hard work and determination. Having chosen to take the plunge instead of just testing the waters, this Marine Engineering graduate takes pride in having achieved the prosperity he once envisioned he'd achieve by working abroad.

Truly a devoted family man, he worked as a bank messenger for two (2) years in Saudi Arabia before he worked as a seaman (tanker) for another two (2) years to make a decent earning for his wife and four kids. Having grown weary of his life as an OFW, Mr. Domingo decided to go home and set up a retail business to be closer to his family. From his modest abode at Novaliches, Quezon City, he ventured in selling soft drinks and liquor in 1990 with a starting capital of Php 10,000. With this, he peddled his product diligently, using a pedicab to deliver his goods.

It was in Mr. Domingo's 16th year as an established business owner when he sought out ECLOF's assistance in 2006, becoming one of the many Micro-Individual Loan partners of the organization. With great care and diligence, he continued to manage and improve his business, being able to purchase an Isuzu Dropside truck along with several tricycles to better deliver his products. Now with a number of 16 employees at his disposal, Mr. Domingo continues to foster not only a culture of diligence or kasipagan, but the empowerment of both his employees and his own.

A trusted and admired partner of ECLOF Philippines, Mr. Domingo is now on his 16th loan cycle. From then until now, Mr. Domingo is especially thankful to ECLOF for the opportunities we have given him not only to improve his business, but to provide a better life for his family. With ECLOF's help, he was able to purchase a residential compound where he and his children's families currently reside.

Alongside this, he has also recently acquired both a four-storey residence and a three-door apartment; and with its construction underway, Mr. Domingo says that the latter will serve as another source of livelihood for him and his family. This, he remarks, is greatly owed to the support from ECLOF as well as his immense faith in God, which he says keeps him strong and successful.

As Mr. Domingo's enterprise continues to flourish, so does his partnership with ECLOF; where not only entrepreneurial and financial stability are promoted and upheld, but dignity and empowerment are fully realized.

“In all my triumphs, I give thanks to the Lord, for He has given me not only the strength to succeed, but also the best partner I can ask for – and that is ECLOF.”

Mr. Reynaldo Domingo is currently a loyal client of ECLOF under the Program Officer Mr. Romualdo Dikit



Continuing to Scale Upward



An established entrepreneur, Mrs. Escala takes pride in being able to provide employment to her neighbors; a feat she deems most rewarding in her line of business.



Starting from a simple granary, Mrs. Escala's business has grown to be a multitude of other enterprises, one of which is the poultry supply shop shown above.

A seasoned businesswoman and an expert in her trade, Mrs. Thelma B. Escala, 50, maintains a roster of businesses that have not only helped her boost her income, but have also provided for her community. Being directly affiliated with the National Food Authority (NFA) in Palawan, she extends her dedication and service to her neighbors as an NFA Coordinator.

Now on her third loan cycle with ECLOF, she has converted her entrepreneurial loan into an Agri-Microfinance Loan to further manage her vast farm land. On top of this, she is now able to get more helpers under her employ, increasing her productivity while providing employment to her neighbors.

Blessed with more than she can ask for, Mrs. Escala is proud of what she has accomplished, saying, "I could not possibly want anything more; my family and I are not only able to make a living but now we are able to make a much bigger difference in the community."



As depicted above, Mrs. Escala's 20-hectare farmland seemingly extends over the horizon, symbolizing the simple, undeniable beauty of her journey towards success.

BEST PERFORMERS FOR THE FIRST SEMESTER 2014 (January – June)

	Best	Very Good	Good
Client Outreach	Kabayan		
Loan Disbursement	Kabayan	Buguias	Tanay
OB/Portfolio	Kabayan	Buguias	Quezon
Portfolio at Risk (PAR)	Kabayan		
Improved PAR	Taytay	Brooke's Point	Quezon
Profitability	Taytay	Buguias	Quezon

PERFORMANCE SUMMARY (as of June 2014)

	NO. OF CLIENTS		LOAN PORTFOLIO		LOANS DISBURSEMENT		PORTFOLIO AT-RISK		OPERATING INCOME		AVE. CLIENT/PO	AVERAGE PORTFOLIO PER PO	BRAND COMPLIANCE
	ACTUAL	TARGET	ACTUAL	TARGET	ACTUAL	TARGET	AMOUNT	%	ACTUAL	TARGET			
NORTH LUZON AREA	4,243	4,916	58,087,041	58,793,376	58,221,500	56,938,680	3,970,629	7%	1,496,480	2,208,757	163	2,234,117	
Ia Union Unit	758	1,126	7,817,633	10,112,000	6,928,000	7,314,000	1,829,857	23%	(275,954)	441,452.62	189	1,954,408	*
Nueva Vizcaya	121	206	1,047,707	3,844,283	1,095,500	3,992,275	11,705	1%	(652,072)	215,562	30	547,750	*
Baguio Unit	720	822	10,862,274	12,261,000	11,085,000	9,166,177	947,889	9%	463,558.01	507,069.87	144	2,172,454	*
Abatan Unit	972	1,068	15,580,684	13,656,281	14,428,500	12,009,600	631,257	4%	999,026.20	445,378.66	184	2,700,000	*
Atok Unit	717	784	9,927,099	8,719,812	10,259,500	13,766,628	421,865	4%	436,945	120,933	179	2,481,775	*
Kabayan Unit	955	910	12,851,644	10,200,000	14,425,000	9,700,000	127,957	1%	524,977	478,361	237	2,570,328	*
SOUTH LUZON AREA	1,083	1,581	23,793,318	25,375,666	30,790,000	28,391,000	4,597,610	19%	709,056	1,065,426	98	2,163,029	
Taytay Unit	299	527	7,958,416	8,400,000	11,190,000	9,961,000	1,421,333	18%	1,073,119	335,898	133	2,452,815	**
Marikina Unit	235	321	6,780,638	6,969,992	7,000,000	8,675,000	2,241,058	33%	(697,889)	303,054	154	3,390,319	*
Tanay Unit	549	733	9,054,234	10,005,674	12,600,000	9,755,000	935,219	10%	333,326	426,474	183	2,263,558	*
PALAWAN AREA	1,699	2,849	38,862,316	45,123,325	39,770,780	45,170,000	8,722,079	22%	847,229	656,166	94	2,159,018	
Puerto Princesa Unit	305	536	5,370,337	9,186,689	6,272,000	10,250,000	1,851,270	34%	(174,722)	(212,679)	102	2,090,667	*
Narra Unit	285	478	7,775,258	8,653,050	8,017,000	8,440,000	1,553,265	20%	286,821	198,476	95	1,943,815	*
Brooke's Point Unit	519	710	9,339,274	10,449,541	9,302,900	10,350,000	2,029,541	22%	(15,414)	270,834	103	1,867,854	*
Quezon Unit	370	673	10,495,707	9,849,710	9,366,880	8,500,000	2,981,970	27%	675,939	296,933	89	2,748,976	*
Rizal Unit	230	452	5,381,740	6,984,335	6,817,000	7,630,000	306,083	6%	74,506	102,603	89	1,345,434	*
HEAD OFFICE	93	102	49,113,624	57,949,900	6,410,000	21,040,000	17,027,545	35%	131,452	(3,115,032)	93	49,113,624	*
SML Accounts	46	50	19,496,759	26,995,876	1,330,000	10,540,000	7,656,242	16%			50	19,496,759	
Institutional Accounts	47	52	29,616,865	30,954,024	5,080,000	10,500,000	9,371,304	5%	131,452	(3,115,032)	52	29,616,865	
TOTAL	7,118	9,448	169,856,300	187,242,267	135,192,280	151,539,680	34,317,863	20%	3,184,218	815,319	127	3,033,148	



HR CORNER

Newly Hired Employees

Head Office



Raquel H. Gañalongo
Administration Officer
joined ECLOF last February 24, 2014



Elyse Rafaela Conde
Research and Development Associate (R&D)
joined ECLOF last May 14, 2014.



Aris R. Repolles
MIS Specialist
Head Office
June 30, 2014



Sherwin Randall C. Nahlal
Business Development Services Officer
Head Office
July 1, 2014




Giselle C. Hababag
HR Officer
Head Office
July 14, 2014




Niegel T. Fesway
Fund and Asset Associate
Head Office
July 17, 2014

Finance and Administration Department




Mary Jane Aube
Finance and Admin Associate,
Marikina Unit, GMA Branch
joined ECLOF last March 28, 2014.



Lillian B. Garcia
Finance and Admin Associate, Nueva Vizcaya
joined ECLOF last March 26, 2014.


Operations Department



Gilbert J. Santos
Program Officer
GMA - Taytay
July 3, 2014




Ariel Bayeng
Program Officer, Baguio
joined ECLOF last January 27, 2014.




Pudico Balingan II
Program Officer, Baguio
joined ECLOF last January 27, 2014.




Cyrus Hendrix U. Daguioan
Program Officer, La Union
joined ECLOF last March 5, 2014.



Karen T. Bulong
Program Officer, La Union
joined ECLOF last March 5, 2014.




Carrieshane S. Fianza
Program Officer, La Union
joined ECLOF last March 14, 2014.




Gerald T. Dela Cruz
Program Officer, Marikina
joined ECLOF last May 7, 2014.




Francis S. Olligue
Program Officer
GMA - Taytay
July 21, 2014




Mary Rose P. De Guzman
Program Supervisor
NCL - Baguio
July 21, 2014




Louie Glen B. Valle
Program Officer
GMA - Marikina
June 23, 2014




Milford L. Obal
Program Officer
North Palawan - Narra
June 20, 2014




James Jyval B. Cayao, Jr.
Program Officer
North Palawan - Puerto Princesa
June 21, 2014



Abigail R. Tolentino
Program Officer
NCL - Nueva Vizcaya
June 20, 2014



Ezra D. Suazo
Program Officer, Taytay
joined ECLOF last May 12, 2014.



Joe Aslie P. Paz
Program Officer, Taytay
joined ECLOF last June 2, 2014.

Resigned Employees

Antonio, Cloyd Gabrillo	Head Office	Admin Unit Officer	Jones B. Manao	North Central Luzon	Program Officer
Chavez, Hector Echuage	North Palawan	Program Officer	Apadchew, William Chapichap	North Central Luzon	Program Supervisor
Jeffrey M. Claros	North Palawan	Accounts Officer (SME)	Manlavi, Susan Aniquilo	Central Palawan	Program Officer
Alvaro, Nervill John Monsales	Head Office	Research and Development Assistant	Lapidez, Elizabeth Arsenio	North Palawan	Program Officer
Bula-ay, Jefferson Gal	North Central Luzon	Program Officer	Wacay, Melody Rufino	North Central Luzon	Program Officer
Katon, Maxsie Joy Paredes	North Palawan	Program Officer	Jessica O. Binas-o	GMA	Program Officer
Garcia, Marry Earolyn Perez	GMA	Finance and Admin Associate	Luna Grace I. Baria	GMA	Program Officer
Samera, Ruth Cadaweng	GMA	Program Officer	Joan Ivy M. Languido	Head Office	Fund and Asset Associate
Penilla, Wilfredo Dytioco	Head Office	Accounts Officer (Insti)	Martin, Maribeth Pinkihan	North Central Luzon	Program Officer
Esberto, Jonathan Villareal	Head Office	MIS Specialist	Herald D. Daguyam	North Central Luzon	Program Officer
Jimenez, Cherry Timbal	North Palawan	Finance and Admin Associate			

Happy Birthday

JULY

- 17** Rolando M. Guanco, Jr.
Program Officer, Narra
(North Palawan)
- 14** Carrieshane S. Fianza
Program Officer, La Union (NCL)
- 18** Marianne B. Dizon
HR Manager, Head Office
- 22** Editha C. Carnain
Program Supervisor,
Brooke's Point (Central Palawan)
- 22** Joymie P. Santos
Finance and Admin Associate,
Buguias (Abatan)
- 24** Warren R. Retoria
Program Officer, Taytay (GMA)
- 25** Vivien C. Vispo
Account Officer, Taytay (GMA)
- 26** Michael F. Parreño
Program Officer, Brooke's Point
(Central Palawan)
- 31** Louella M. Perucho
Accountant, Head Office

AUGUST

- 2** Renan P. Dallo
Program Officer, Baguio (NCL)
- 4** Avel B. Rodriguez
Program Officer, Brooke's Point
(Central Palawan)
- 7** Kimberly Cess M. Bangloy
Finance and Admin Associate, Taytay
(GMA)
- 8** Alona Trinidad G. Dela Cruz
Program Officer, Puerto Princesa
(North Palawan)
- 13** Karen T. Bullong
Program Officer, La Union (NCL)
- 17** Arnel N. Labonita
Program Officer, Quezon
(Central Palawan)
- 22** Ma. Ercille V. Adova
Program Officer, Tanay (GMA)

SEPTEMBER

- 5** Angelo B. Gernale
Program Officer, Marikina
(GMA)
- 8** Arnold Y. Ancheta
Program Officer, La Union
(NCL)
- 9** Rosemarie C. Castro
Executive Director,
Head Office
- 10** Marbel G. Bacolod
Program Officer,
Atok (Abatan)
- 19** Marian D. Sacyaten
Executive Assistant,
Head Office
- 25** Queenie Mae L. Salazar
HR Services Associate,
Head Office
- 29** Joe Aslie P. Paz
Program Officer,
Taytay (GMA)

Do you want to share your talent?
Do you long to be heard?

THEN THIS IS YOUR CHANCE!

Share your talents with us and earn the most fulfilling of all rewards:

THE GIFT OF SELF-EXPRESSION.



STAFF CORNER

Beauty and Imperfection

By Daisyree Anne Langpawen

“If you look closely at a tree you'll notice its knots and dead branches, just like our bodies. What we learn is that beauty and imperfection go together wonderfully” – Matthew Fox

Having a job where I'm always exposed to nature, I always get to savor God's wonderful creations. Once, while I was on the job, I saw a beautifully imperfect tree. Even if I didn't know what kind of tree it was or what kind of fruit it bore, this tree truly amazed me.

Though surrounded by many others, this tree seemed tranquil and calm surrounded by other robust trees. It didn't seem intimidated by these trees, despite its imperfections – its branches bereft of leaves, its trunk twisted and frayed. Right then and there, I realize that this is the most beautiful tree I have ever seen. Imperfection, as many would define it, are flaws that shy us away from perfection. True as it may be to some, imperfections may be scars – deemed an effect, a mark, left there by the many challenges that we have triumphed over. I believe all of us have these imperfections – I too am guilty of being imperfect. Even during the time of Christ, Disciples who were thought to be imperfect were still chosen, handpicked by Jesus Himself. To me, this only means that being honest, to others and to your own self, mirrors great strength which brings us in God's favor.

Essentially, imperfections reflect our strength of character. It evokes in us a sense of pride, having been able to surpass the tests that God has given us. This reflects a different kind of beauty, a beauty not seen by the naked eye nor praised infinitely. It is beauty most meek, one that silently treads the journey of life, possessing the strength to keep going and accepting challenges gracefully and courageously. Much like my own weaknesses, I realized that it really takes someone with the same courage and beauty to see the splendor in this imperfect tree.

“The God we serve does not seek out the perfect, but instead uses our imperfections and shortcomings for his greater good. I am humbled by my own limitations. But where I am weak, He is strong” – Rick Perry





SCHEDULE OF ACTIVITIES

July	
July 14	<i>Quarterly Meeting</i>
July 15 – 16	<i>Program Supervisors' Training and Midyear Assessment</i>
July 21 – 25	<i>Social Audit</i>
July 28 – 29	<i>Strategic Planning</i>
July 30	<i>Strategic Planning Debriefing</i>
August	
August 4	<i>Risk Management Assessment</i>
August 25 – 29	<i>Exposure to Kenya of Head Office Finance Manager Ms. Donna G. Lalo and Audit Manager Ms. Eureka D. Pesigan</i>
Area Managers' Rotation (July to October)	
Palawan Area	<i>Mr. Ronald B. Guiang</i>
Southern Luzon Area	<i>Mr. Billy S. Sab-it</i>
Northern Luzon Area	<i>Ms. Valentina D. Tangib</i>





ECLOF

Philippines



Nais mo bang lumago ang iyong ani at kita? Tayo na't mag -Organic Farming!

Ilan sa mga benepisyong ito ay:

- MATABANG LUPA.** Ang Organic Farming ay ang pinakaligtas at pinakamabisang paraan upang maibalik ang taba at kalusugan ng inyong sinasakahang lupa.
- MASUSTANSYANG PRODUKTO.** Ang produkto na galing sa Organic Farming ay tiyak na mas masustansya dahil pinalaki ito gamit ang natural na pestisidyo, gawa lamang sa mga dumi ng hayop at iba pang natural na sangkap.
- MAS MABUTI PARA SA KALIKASAN.** Bukod sa pangmatagalang kita at ani, mas nakabubuti sa kalikasan at kalusugan ninyo ang Organic Farming. Kumita ka na, sigurado pa ang kinabukasan ng iyong pamilya!

Kaya't halina, magsaka tayong tama!

Ano ito: **BASIC ORGANIC TRAINING**

Saan: **ECLOF LIFE Farm Training Center, Sitio Matugbong, Brgy. Isugod, Quezon**

Kailan: Tuwing **ikalawa at ika-apat na Huwebes ng buwan, alas-nuebe ng umaga** (at magtatagal ng dalawa't kalahating araw, mula; Huwebes hanggang Sabado)

Magkano: **500 Piso** (kasama na ang pagkain at kagamitan sa training)

Kung interesado, tumawag sa **(0920) 521 3097** o **(02) 990 6532** at hanapin si **Sherwin/Primo**

Ilan sa mga paksang ituturo sa Training:

Vermi-composting
Fertilizer-making
Integrated Farming System
High-value Crops
Livestock Production

WE ARE HIRING!

JUMP-START your career and **EXCEED** your potential.

Be **ONE** of us in making a **DIFFERENCE!**

Grow your **DREAMS** with **ECLOF!**

Send your resume at our office near you or email at career.eclofphils@gmail.com

OUR OFFICES: QUEZON CITY - ABATAN - BAGUIO - GREATER MANILA AREA - PALAWAN

VACANT POSITIONS:

- Branch Managers
- Program Supervisors
- Account Officer (for SME, INSTI clients)
- Program Officers (for Micro clients)
- Finance and Admin Officer (Branch Finance Supervisor)
- Accounting Associate
- Audit Assistant
- Admin Officer
- Admin Assistant

Willing to be assigned anywhere!

Call us at 02-9906532

Or apply directly at Future Point Plaza III
7/F Units L & M, 111 Panay Avenue,
Quezon City

ECLOF OFFERS:

- Career growth and advancement
- Competitive remuneration and benefits
- Travel opportunities
- Vehicle Plan



OUR VISION

ECLOF PHILIPPINES, as a Christian-based organization, envision a society where human dignity is fully realized, people are empowered and released from the bondage of poverty.

OUR MISSION

ECLOF PHILIPPINES, is committed to build communities and livelihood, which are sustainable-economically viable, socially desirable and ecologically sound.

CORE VALUES

STEWARDSHIP, TEAMWORK, EXCELLENCE, PROFESSIONALISM,
CRITICAL THINKING,
CLIENT-SERVICE ORIENTED

ECLOF | Philippines