



JULY - DECEMBER 2015

# ECLOF PHILS Wins SPECIAL AWARD for COMMUNITY LEADERSHIP



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It takes courage  
to serve:  
BILLY SAB-IT



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Mr. Takingan and his wife



Third from right: Mr. Takingan with ECLOF Philippines Team

# 2015 CITI MICROENTREPRENUERSHIP AWARDS

Last December 2, 2015, EP went full force to support one of its clients from Baguio Unit, Mr. Marines Takingan, in the 2015 Citi Microentrepreneurship Awards (CMA). Held at Bangko Sentral ng Pilipinas (BSP) in Malate, Manila, the awarding was attended by prominent people in microfinance, including the Governor of BSP, Mr. Amando M. Tetangco, Jr.

The CMA recognized 7 awardees from 144 nominations sent by various microfinance institutions in the country. Mr. Takingan won the Special Award for Community Leadership for his active advocacy in organic farming. He received Php 100,000, part of which will be used to buy a shredder for his community; a personal microinsurance coverage; entrepreneurship course; a laptop; and to recognize his achievements and contributions for the community, a celebration in his town's hall.

Mr. Takingan's award likewise gave recognition to his Program Officer, Ms. Fely Bogawit and as an institution, ECLOF Philippines - both receiving Php 10,000 and a plaque.

To share in Mr. Takingan's moment of recognition were his wife, daughter, and son-in-law. The show of family support was highlighted in the Keynote Address of Gov. Tetangco.

Before the year ends, Mr. Takingan had already bought the shredder he proposed to CMA he'll reinvest in the community. He was also recognized by the Municipal Government of La Trinidad, Benguet for his accomplishment in the CMA 2015.

On a personal level, Mr. Takingan was happy and grateful to have received the award. According to him, it was a big help to him and his family. The cash he received afforded him to buy compost, tools, and water pump for his organic farm.

Likewise, a part of his price was saved in a bank for his family's future use. While, the laptop he received was used by his children in their study.



Third from left: Mr. Takingan with his PO, Fely Bogawit, North Central Luzon Branch Manager, Dandy Feliciano, and North Luzon Area Manager, Valentina Tangib

“The common denominator among all awardees was “family”. All awardees desire to improve the lives of their family, thus, their determination for their businesses to thrive. Also all enterprise-awardees were sustained by family members, thus, shows the love and cooperation that characterize Filipino families. Therefore, the CMA is really a salutation to Filipino families.”

- an excerpt from Gov. Amando Tetangco Jr.

## Mindanao Microfinance Council (MMC) Microfinance Best Practices Forum 2015

Last June 25-26, EP was invited as one of the Resource Persons to the Microfinance Best Practices Forum 2015, organized by Mindanao Microfinance Council. With the theme “Up-scaling Financial and Social Services for Rural Development” delved with sessions on “Enhancing Productivity in Agriculture” and “Product/Service Innovations of Microfinance Institutions”, Liza D. Eco, Corp Plan and Communications Head and Rachel Gail A. Cadiogan, Operations Head represented EP and shared the research and development experience on high value crops.

EP was able to share its experience in offering loans to farmers who are engaged in the production of high value crops. The study boosted the confidence of our staff in expanding client base, and as a whole, the study helped in building up the portfolio of the organization.

EP was also able to share its LIFE program, focusing on the capacity building intervention for farmers on organic farming. Liza Eco received the plaque as a token of appreciation, presented by the Chairman of MMC, Mr. Ernesto Galenzoga. Other speakers were Ms. Gondelina G. Amata of NLDC, Mr. Arnold Arbutante of PBC, Mr. Joemil Saloma Montebon, Kasilak Development Foundation Inc., Mr. Eduardo Mendoza of TSPI and Ms. Maria Anna R. Ignacio of Kasagana-Ka Development Center, Inc.



Ms. Liza D. Eco receiving her plaque of appreciation

## PRODUCT REVIEW

*‘Without change there is no innovation, creativity, or incentive for improvement. Those who initiate change will have a better opportunity to manage the change that is inevitable.’ - William Pollard*



As we strive to give the best service to our clients, Corporate Planning and Communications (CPC) spearheaded a product review of EP agricultural and entrep loan products last September 14-16, 2015.

Following the 8P’s format, HO Managers and Officers, Area Managers, some Unit Heads and Senior Program Officers took a closer look on the relevance and responsiveness of our loan products with the needs of our clients. The strength and weakness of our products and systems were likewise discussed as we recognize the fact that our competitors are everywhere and products can be easily copied.

With the overall goal and mandate that EP Portfolio be mixed at 60% Agri loans and 40% MNS loans, the team saw the need to strengthen product features and delivery of MNS loans. Hence, branch/unit portfolio mix models were developed to improve the delivery of Agri and MNS loan products. These portfolio mix models became the basis for computing the viability models of Unit offices to be opened by EP in its expansion.

Moving forward, policy deliberations, changes and writing will be done by 1st Quarter of 2016, with focus on improving the current products and systems. Also, roll out of the Green House Loan as an added product in the Agri Loan, Revised CBU Policy, and MNS Version 2 catering to small group of entrepreneur clients and job generating enterprises of individual clients are some of what to expect in 2016.

## South Luzon: A Day in the Farm

South Luzon Area staff gathered last August 7, 2015 in Pililia, Rizal for a day in the farm. Their task was to plant in the 3000 sq.m. rice farm of Ms. Lydia Castro, an EP client of Tanay.

Despite the heat of the mid-morning sun, each staff gamely lined up at one corner of the rice farm and simultaneously planted 4-5 punla of rice in each iras. Most of them experienced their first time of planting rice. Indeed, for an area with many rice farmer-clients, the activity was very enlightening.

In the afternoon, they headed to Mr. Vicente Berdan’s organic farm, also a client of Tanay, to know more about organic farming. They also got to sample Mr. Berdan’s coffee with herbs served in coconut shells.



## ECLOF Sri Lanka Officers & India Operations Manager Visit EP

ECLOF Philippines (EP) hosted the "Familiarization Visit" of ECLOF Sri Lanka Officers and ECLOF India Operations Manager (OM) last October 4-8, 2015. While the Sri Lanka team focused on understanding the expansion system of EP to guide them in their plan of expansion, India OM focused on understanding the Agriculture financing model of EP.

On their first day of activity, EP Executive Director and Senior Managers accommodated the visiting group in the Head Office where they were given an orientation on EP programs and services and update on the current status of EP. The next day, the group was divided into two teams: one team visited Baguio Unit, while the other went to Taytay Unit. Both unit offices gave an orientation on Branch and Unit operations and how these offices relate and report to HO. They also interacted with Program Officers to understand how fieldwork, reports and coordination were done.

Furthermore, Mr. ST Thoumian, a member of the ECLOF Sri Lanka Credit Committee and Board, spent some time with EP Board Chair Atty. Floyd Lalwet to know more on Board process of monitoring performance, from the Unit office up to branch level. Meanwhile, Mr. Jeremiah, ECLOF India OM, spent an extra day with a farmer client of Tanay Unit to understand Organic Farming and how the client was being



EP Management team with visitors

financed by EP.

Overall, the visitors expressed their gratitude for the shared knowledge and the experience. They also asked for copies of flowcharts and forms being used by EP to be used as reference in improving their systems and processes.

On the other hand, EP team also learned from the visitors their own experiences and challenges particularly on organizing women, monitoring and fraud prevention.

## 3rd MIMAROPA Regional Organic Congress in Palawan



ECLOF Officers with Department of Agriculture

Last September 28-30, 2015, key officers from EP Head Office attended the 3rd MIMAROPA Regional Organic Congress at the Skylight Convention Center in Puerto Princesa City, Palawan.

Attended by 280 delegates from various partners and stakeholders in Region IV-B, the seminar aimed to strengthen the advocacy on Organic Farming Practice and Technology as mandated by Republic Act 10068 or the Philippine Organic Agriculture Act of 2010. Organic farming in the Philippines is still in its infancy stage and it is the goal of the Government to have at least 5% of total agricultural land in the country be converted

into organic farms in the next 5 years.

The seminar revolved around discussing policies on Organic farming, marketing of products, and practices within the Region – the successes and challenges. It culminated with the delegates visiting an Organic farm, named Aloha, located in Puerto Princesa City.

Nevertheless, the activity only affirms that EP's advocacy and efforts are in synch with the Government's thrusts and initiatives. And indeed, Organic farming is the way to safe, sustainable, nutritious, and profitable food security for Filipinos.

## 2nd LAGUNA Organic Congress

The event held last October 26-30, 2015, was organized by the Provincial Government of Laguna to gather partners and further the advocacy on Organic Farming. EP being one of them naturally participated in the activity. Few of the other groups who attended were Liliw Organic Farmers Organization, Municipality of Cavinti Organic Farmers, OFW Returnees Cooperative, and Gender and Development farmer group of Los Baños, Laguna.

During the event, employees of the Provincial Government were given livelihood training. Organic farms within the province were awarded with certificates. And farmers who have participated in the project of the Department of Agriculture (DA) on organic farming had

their graduation -- the highlight of the event.

In addition, the Congress was also an avenue for organic practitioners to showcase or market their products. One example is the Costales Farm who brought samples of their organic vegetables. Also, the Forest Wood Garden, who brought their kitchen on site and served warm meals with ingredients that were organically produced.

Looking forward this 2016, EP will further actively participate in these kinds of local gatherings where we will be able to learn more and expand our partnership with same-minded organic advocates and practitioners. It will be an organic, dynamic growth!



DA recognizing farmers who have participated on their project on organic farming



# ANNUAL REVIEW and STRATEGIC PLANNING

Last October 28-30, 2015, EP had its annual performance review and operational planning at BSA Twin Towers in Ortigas. During the 3-day meeting, the group discussed EP milestones and gaps for the year 2015 and Key Result Areas (KRA) for 2016. The meeting also facilitated an indoor teambuilding activity amongst the Management Team.

Recognizing the good things that happened in 2015 and acknowledging the contributions of each individual and departments, the following were highlighted as EP's milestones in 2015:

## OPERATIONS

- Client Outreach: 13,471
- Unit: 16
- Portfolio: Php 219,373,580.47
- Branches: 6
- Increased Profitability
- Opening of Sta. Cruz and Calauan Unit Offices
- Market Study of San Fernando, La Union and Infanta, Quezon for expansion

## FINANCE & ADMIN

- Standardized seven (7) unit offices (Brooke's Point, Baguio, Agoo, Nueva Vizcaya, Narra, Sta. Cruz, Calauan)
- Facilitated HO transfer to new office in UCCP Building, 877 EDSA, Quezon City
- Implemented MIS (common cents) in 16 units

## HUMAN RESOURCE

- Finalized ECLOF Development Program for staff
- Promoted 15 staff to higher positions
- Facilitated nine (9) training events for key officers
- Revised Job Descriptions of staff
- Increased EP manpower
- Revised and updated HR policies

## CORPORATE PLANING AND COMMUNICATIONS

- Facilitated launching of Training Center in Palawan
- Trained 261 farmers on various topics such as organic farming, strategic planning & financial literacy
- Implemented client feedback system
- Written organizational policies – Membership Policy and Conflict of Interest
- Facilitated the identification and submission of EP client to the Citi Microentrepreneur Award (CMA), leading to Ms. Marines Takingan, being the finalist and recipient of Citi Microentrepreneur of the Year



Participants during one of their workshop

Moving forward, EP will continue to operationalize its strategic directions through the different departments as captured in their Key Result Areas (KRAs). For 2016, the major deliverables are continued unit/branch expansion, product development through introduction of new portfolio mix models, systems improvement (MIS), and continuous capacity building of staff.

## 2015 OPERATIONAL PERFORMANCE

(unaudited and unadjusted)

UNIT	LOAN DISBURSEMENT	LOAN PORTFOLIO	ACTIVE CLIENT	TOTAL CLIENT	PAR	PAR RATE	NET INCOME
Abatan	30,788,000.00	14,947,610.52	811	1285	1,623,800.62	10.86%	1,814,346.31
Atok	26,157,500.00	13,171,331.63	743	937	1,101,461.96	8.36%	1,373,224.37
Kabayan	35,914,000.00	17,567,338.59	970	1206	1,475,897.58	8.40%	2,434,752.93
<b>Abatan Branch</b>	<b>92,859,500.00</b>	<b>45,686,280.74</b>	<b>2,524</b>	<b>3,428</b>	<b>4,201,160.16</b>	<b>9.20%</b>	<b>5,622,323.61</b>
Baguio	21,070,700.00	11,574,088.34	592	775	610,136.45	5.27%	551,572.78
Nueva Vizcaya	13,422,000.00	7,703,895.65	806	905	717,844.04	9.32%	(1,165,262.87)
Agoo	10,007,500.00	6,661,218.49	584	974	3,056,505.23	45.89%	(2,078,320.45)
<b>NCL Branch</b>	<b>44,500,200.00</b>	<b>25,939,202.48</b>	<b>1,982</b>	<b>2,654</b>	<b>4,384,485.72</b>	<b>16.90%</b>	<b>(2,692,010.54)</b>
<b>NORTH LUZON AREA</b>	<b>137,359,700.00</b>	<b>71,625,483.22</b>	<b>4,506</b>	<b>6,082</b>	<b>8,585,645.88</b>	<b>11.99%</b>	<b>2,930,313.07</b>
Puerto Princesa	27,747,500.00	12,806,894.53	811	938	3,613,608.85	28.22%	767,139.54
Narra	30,577,000.00	14,736,773.33	658	745	1,779,647.35	12.08%	1,076,094.77
<b>North Palawan Branch</b>	<b>58,324,500.00</b>	<b>27,543,667.86</b>	<b>1,469</b>	<b>1,683</b>	<b>5,393,256.20</b>	<b>19.58%</b>	<b>1,843,234.31</b>
Brookes Point	26,349,120.00	12,906,418.13	629	797	1,871,185.46	14.50%	898,564.58
Rizal	23,717,500.00	9,927,552.95	402	446	348,201.45	3.51%	813,345.95
Quezon	33,519,460.00	16,096,134.48	622	709	1,813,979.47	11.27%	2,568,377.80
<b>Central Palawan Branch</b>	<b>83,586,080.00</b>	<b>38,930,105.56</b>	<b>1,653</b>	<b>1,952</b>	<b>4,033,366.38</b>	<b>10.36%</b>	<b>4,280,288.33</b>
<b>INTER ISLAND-PALAWAN</b>	<b>141,910,580.00</b>	<b>66,473,773.42</b>	<b>3,122</b>	<b>3,635</b>	<b>9,426,622.58</b>	<b>14.18%</b>	<b>6,123,522.64</b>
Calauan	10,062,000.00	6,181,064.44	494	528	297,319.44	4.81%	(1,846,680.14)
Sta Cruz	14,523,000.00	7,965,191.39	586	661	371,160.99	4.66%	(1,731,339.10)
<b>LAGUNA Branch</b>	<b>24,585,000.00</b>	<b>14,146,255.83</b>	<b>1,080</b>	<b>1,189</b>	<b>668,480.43</b>	<b>4.73%</b>	<b>(3,578,019.24)</b>
Marikina	14,872,000.00	4,951,169.08	220	432	971,749.38	19.63%	389,559.86
Taytay	26,299,000.00	10,187,601.41	461	698	3,677,564.15	36.10%	598,218.40
Tanay	43,480,000.00	20,385,772.96	1,029	1,351	4,370,303.31	21.44%	2,397,006.55
<b>Greater Manila Area Branch</b>	<b>84,651,000.00</b>	<b>35,524,543.45</b>	<b>1,710</b>	<b>2,481</b>	<b>9,019,616.84</b>	<b>25.39%</b>	<b>3,384,784.82</b>
<b>SOUTH LUZON AREA</b>	<b>109,236,000.00</b>	<b>49,670,799.28</b>	<b>2,790</b>	<b>3,670</b>	<b>9,688,097.27</b>	<b>19.50%</b>	<b>(193,234.42)</b>
HO/INSTI-SME	2,350,000.00	31,603,524.55	76	84	8,872,489.39	28.07%	(4,831,737.29)
<b>Grand Total</b>	<b>390,856,280.00</b>	<b>219,373,580.47</b>	<b>10,494</b>	<b>13,471</b>	<b>36,572,855.12</b>	<b>16.67%</b>	<b>4,028,864.00</b>

### LIFE PROGRAM

## Caranasan Strategic Planning and Financial Literacy Training



ESPAÑOLA, PALAWAN

Besides our advocacy on organic farming, EP LIFE Program extends as well to various support services for our clients. Last November 26-27, 2015, EP team spearheaded by Consultant Mr. Donato G. Alcobá, Jr. conducted a Strategic Planning (1st day) and training on Financial Literacy (2nd day) among the Canasaran Farmers Small Water Irrigation System Association or CFSWISA, a local farmer group.

The Strategic Planning was attended by 27 participants, with 2 coming from the Mayor's Office, and the Municipal Agricultural Officer. At the end of

the day, it was decided that the strategic direction of the group will be "Go Organic", owing to the opportunity that an organic firm is looking for CFSWISA as a potential distribution channel in Palawan. Besides, the group recognized the need to do organic farming.

Meanwhile, on the 2nd day, participants were taught on how to make decisions about money relationships. As a whole, the participants were appreciative of the trainings. As for EP, we are more inspired to have been of service to our clients.

# TRAINING ON BASIC ORGANIC FARMING



## LUMBAN, LAGUNA

EP team, last October 13-14, 2015, went to Laguna for the last leg of training on Basic Organic Farming for the year. Like the trainings conducted before them, the participants were taught basic concepts on organic farming and formulation of organic fertilizers and pesticides by Mr. Primo Suza, EP Farm Officer.

Highlight of the training was their visit to a nearby farm that practices organic farming. Despite the erratic weather, the participants were all very interested particularly with the owner's vermi production and organic concoctions, whose good results were showcased in her Papaya trees

The activity was very interactive with the owner answering questions and sharing her experiences and insights on organic farming. Some of the participants in fact showed interest in starting a business on vermin production, which they figured to be a good source of additional income.

In general, it was a fruitful training which EP hopes to replicate more come 2016!.



## NUEVA VIZCAYA

Last August 25-26, 2015, EP team went to Nueva Vizcaya for another training on Basic Organic Farming. The training was attended by 30 participants; some of them travelled 3-4 hours (one way) just to get to the venue.

The training was designed to increase awareness among our farmers on organic farming. Mr. Primo Suza, EP Farm Officer and resource person, discussed basic concepts and taught formulation of organic fertilizers and pesticides; which participants got to try making it themselves by group, on the second day.

The training ended with everyone happy with what they have learned. To quote one of them;

**“Wala na po kaming masabi dahil sa marami po kaming natutunan sa loob ng dalawang araw na training namin, at kami po ay nagpapasalamat sa pag-training at pagturo sa amin”**

Likewise, we in EP are happy to be once again an instrument for farmers to appreciate organic farming and its many benefits for the people and the environment. We will continue to push through our advocacy on organic farming visiting more areas and training more farmers!!



## ESPAÑOLA, PALAWAN

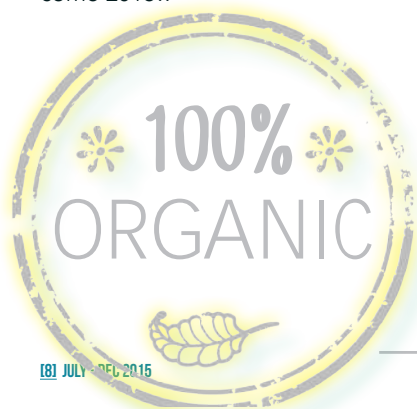
In partnership with the Municipal Government of Sofronio, Española, Palawan, through the Office of the Municipal Agriculturist, EP conducted a Training on Basic Organic Farming last August 12-13, 2015. The training was attended by 41 farmers coming from different barangays and associations. Mr. Aristotle Supe, the Municipal Agriculture Officer, was also present to personally give his welcome address.

Participants actively showed interest throughout the training. They were taught basic concepts on organic farming and formulation of different organic fertilizers and pesticides by their resource person, Mr. Primo Suza, EP Farm Officer. On the second day, they visited EP LIFE Farm in Narra, Palawan and were able to see the different components of the learning farm; such as the composting area, vegetable area, and Training Center.

Overall, the training was a success. The participants were very grateful to have learned something new particularly on organic farming practices. To quote one of them;

**“Salamat sa itinuro ninyo sa amin, dahil nagkaroon kami ng dagdag na kaalaman tungkol sa organikong pamamaraan”**

As for EP, we feel encouraged facilitating learning events that would have a positive impact in the lives of the poor farmers we serve.





## Agoo and Baguio Units Office Blessings



Rosemarie Castro, ED, announcing Mr. Takingan's accomplishment with the 2015 CMA during the Baguio Unit office blessing

Last November 26, 2015, Agoo and Baguio Units held their office blessings in the morning and afternoon respectively. Attended by some EP Managers, clients, and guests, the Units felt blessed and renewed with the activity, literally and figuratively.

In the Baguio Unit blessing in particular, some clients who were affected by Typhoon Lando were given seeds to help them recover from the recent disaster.

It was also there that Mr. Marines Takingan was first announced as 2015 Citi Microentrepreneurship Awards – Special Awardee for Community Leadership. Joy was evident in everybody's faces and inspired by his achievement. For EP, this means a renewed commitment to continue working harder in helping deserving clients.

After each unit blessing, the attendees partake the banquet prepared for them. A celebration indeed!



Team Baguio



Team Agoo

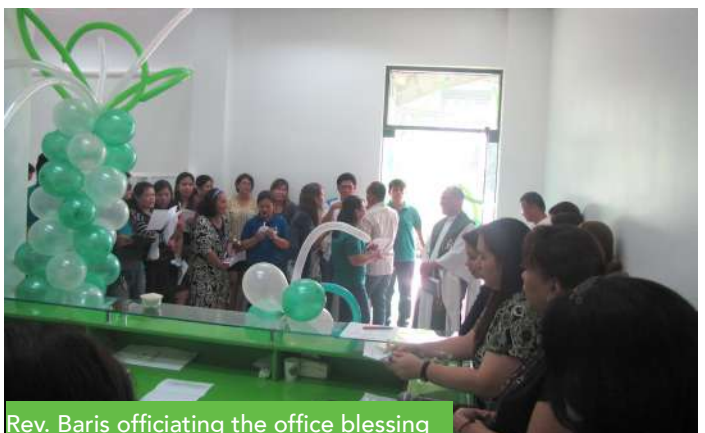
## EP Head Office Blessing



EP Head Office, last September 24, 2015, has officially moved to its new address at the Ground Floor of the United Church of Christ in the Philippines (UCCP) Building, 877 EDSA, Quezon City. Vice-Chairperson of the BOT Ms. Minnie Anne Calub and

Executive Director Ms. Rosemarie Castro led the ribbon cutting ceremony; while Rev. Jerome C. Baris of UCCP officiated the office blessing.

The move into a wider and more convenient office reflects EP's expansion in the coming years as it expects to accommodate more staff and clients.



Rev. Baris officiating the office blessing

## STAFF TRAINING

### 1 BRANCH MANAGEMENT July 16 - 17, 2015 Baguio City



Branch Manager Training

Participated by candidates for BM, 4 current FAOs, and Area Managers, the 2-day training aimed to review job descriptions; understand the transition process that the participants are undertaking in the light of EP expansion; have a deeper understanding of roles and functions; set up a system for unit monitoring on KRAs; and draft a reintegration plan that will serve as the basis for their superior's monitoring and follow up.

### 4 BEING BRILLIANT WITH THE BASICS & CLIENT GENERATION November 2-6, 2015 North Luzon (Baguio) and Palawan Area (Quezon)

An interactive 2-day session under the new Program Officer (PO) Training Program designed to help new POs become more productive in their roles. The training utilized values and skills-based approach. Some of the topics discussed were Personal Mastery, My Values, My Beliefs and Personal Competencies, Job Descriptions, Mapping Procedures and Work Analysis.

### 2 TRAINING ON MARKET RESEARCH September 10, 2015 Brentwood Suites, Quezon City

One-day training designed to teach the leaders on the basics of technical writing and editing. They also got to present in front to practice their public speaking skills and how to conduct themselves properly during report presentation. As EP continues to pursue expansion, these skills are necessary to be honed.



### 5 THE BASICS OF PROJECT MANAGEMENT November 9-10, 2015 Brentwood Suites, Quezon City



Project Management Training

An interactive 2-day training designed for middle managers who take on projects or programs outside their usual functions. The training helped participants understand the basic concepts of project management in order to ensure projects are administered properly, on time, and on budget.

### 3 FINANCIAL MANAGEMENT September 11-12, 2015 Brentwood Suites, Quezon City

The two-day training focused on understanding basic accounting principles and financial statement and financial analysis. The 1st day focused more on lectures and discussions; while on the 2nd day, the participants were engaged in workshops. The participants highly appreciated the seminar as the topic is very much relevant to their respective roles as supervisors and managers particularly in analyzing and interpreting financial statements to determine profitability and sustainability of their units/branches.



**NORTH LUZON**  
October 16 - 17  
Morning Seven Luna, La Union



**PALAWAN**  
October 2 - 3, 2015  
Royal Oberoi, Puerto Princesa, Palawan and Luli Island



**SOUTH LUZON**  
August 7- 8, 2015  
Momarco Resort, Tanay, Rizal

## LOYALTY AWARDS

### CONGRATULATIONS!

**Maria Lourdes L. Reynoso**  
March 27, 2006  
Years in Service: 10

**Marian D. Sacyaten**  
May 2, 2006  
Years in Service: 10

**Avel Barone B. Rodriguez**  
Feb 18, 2011  
Years in Service: 5

**Marcing G. Dao-anes**  
March 29, 2011  
Years in Service: 5

**Jose M. Lumbag**  
May 2, 2011  
Years in Service: 5

**Florentino L. Angganay**  
May 2, 2011  
Years in Service: 5

**Samuel L. Peñas**  
May 6, 2011  
Years in Service: 5

**Marjorie M. Adaclog**  
June 21, 2011  
Years in Service: 5

## TEAM BUILDING ACTIVITIES

Staff were gathered per area to take them away for a needed break from their daily work and find rest and recreation in the company of each other. The activities were designed to keep the team spirit burning through healthy competitions among the teams.

# Welcome to EP Family!

**AGAD, LEIZL PAUTAN**  
CPD  
Research and Development  
Officer  
July 6, 2015

**LIIS, XYZAN KATE SALUAN**  
FAD  
Fund and Asset Associate  
July 20, 2015

**CANAO, ABRAHAM PAR-  
ACTAO**  
Kabayan  
Program Officer  
July 15, 2015

**DAPLAYAN, JOVELYN  
TOMAS**  
Buguias  
Program Officer  
July 22, 2015

**PAGAT, DENVER PAPT-EW**  
Baguio  
Program Officer  
July 29, 2015

**GUILANDA, ELISTER  
POSTINO**  
Atok  
Finance and Admin Associate  
Aug 5, 2015

**COMPALA, MARCIAL  
MANO**  
Baguio  
Program Officer  
Aug 10, 2015

**TENEBRO, SABRINA  
STEPHANIE LIWANAG**  
HRD  
HR Associate  
Aug 10, 2015

**ELLANA, ALLEJA  
CALLEJA**  
Marikina  
Finance and Admin Associate  
Aug 27, 2015

**TUMALIUAN, GILYN  
MALANA**  
Taytay  
Finance and Admin Asso-  
ciate  
Sept 1, 2015

**VILLANUEVA, REY HADJIE  
JUAN**  
Baguio  
Program Officer  
Sept 3, 2015

**DE GUZMAN, SHAR-  
MAINE VARGAS**  
Calauan  
Program Officer  
Sept 3, 2015

**FELICIA, ARNEL  
DELA CRUZ**  
Calauan  
Program Officer  
Sept 3, 2015

**TAPLIN, RANDY SANG-IT**  
Atok  
Program Officer  
Sept 3, 2015

**COLCOL, LENIE  
MARQUEZ**  
Atok  
Program Officer  
Sept 3, 2015

**YASOÑA, MELAND  
GRENCIO**  
Sta. Cruz  
Program Officer  
Sept 7, 2015

**ANDRADE, ARVIN  
MENDOZA**  
Sta. Cruz  
Program Officer  
Sept 7, 2015

**LUCERO, RICK LEGASPI**  
La Union  
Program Officer  
Sept 17, 2015

**MABAYAMBANG, JULIUS  
NECIO**  
Puerto Princesa  
Program Officer  
Sept 21, 2015

**ESMAÑA, JOANA  
CRYSTAL DALEJA**  
La Union  
Program Officer  
Oct 1, 2015

**BELVIATURA, DONNA BRIZ**  
Puerto Princesa  
Finance and Admin Officer  
Oct 5, 2015

**LABNISEN, LOUEGIE  
LICUDAN**  
Baguio  
Farm Assistant  
Oct 14, 2015

**COLYOGON, CLARIVEL  
ATICOR**  
Buguias  
Program Officer  
Oct 1, 2015

**ASUSANO, GABRIEL  
ABALOS**  
Marikina  
Program Officer  
Oct 26, 2015

**ZONIO, REGGIE  
MARCELINO**  
Taytay  
Program Officer  
Oct 26, 2015

**CARPENTERO, ALVIN  
ANTONIO CRUZ**  
Brooke's Point  
Program Officer  
Nov 9, 2015

**JORILLO, LYNARD  
PATRICIO**  
Brooke's Point  
Program Officer  
Nov 9, 2015

**ENANO, ALJOHN CRUZ**  
Narra  
Program Officer  
Nov 9, 2015

**MANAHAN, MARY ROSE  
NIEVA**  
Calauan  
Finance and Admin  
Associate  
Nov 13, 2015

**MEDRANO, CHONA  
OCAMPO**  
Taytay  
Program Officer  
Nov 16, 2015

**RASAY, ERIC FABRICANTE**  
Taytay  
Program Officer  
Nov 19, 2015

**MUÑOZ, KENNETH LADY  
LOU LABRADOR**  
Puerto Princesa  
Finance and Admin  
Associate  
Nov 23, 2015

**DERAMAS, NESTOR  
CHING**  
Quezon  
Program Officer  
Dec 3, 2015

**BARQUILLA, MICHAEL  
JUN TAAS**  
Rizal  
Program Officer  
Dec 3, 2015

**CALOLOT, RODOLFO  
LLADONES**  
Rizal  
Program Officer  
Dec 3, 2015

**LAMBAN JR., SATURIO  
ESPLANA**  
Rizal  
Program Officer  
Dec 3, 2015

**ALINDAN, JHAURDAN  
APOLOT**  
KABAYAN  
Program Officer  
Dec 11, 2015

**ULILA, LUIS PENOSIAN**  
Buguias  
Program Officer  
Dec 11, 2015

# It takes courage to serve: BILLY SAB-IT

*During the 3rd Quarterly Meeting last October 27, 2015, EP awarded a 10-year Loyalty Award to Billy S. Sab-it, Area Manager of Palawan. Few minutes before, Palawan was just recognized as the most improved area in terms of operations performance. Everyone was happy and can't help but be inspired by his achievement.*

Billy was around 24-25 years old when he first joined ECLOF Philippines (EP). He was assigned as a Project Officer in Atok and continued to be so for the next five years. During those years, he acquired further knowledge and experience and improved his skills. He became a Program Supervisor at Atok then was transferred to Abatan in 2 years. Later, he was promoted as Branch Manager then in 2014, as an Area Manager.

Before EP, Billy was a vegetable farmer, laborer, private miner, road worker, helper, and gold panner in his town. He decided to work with EP to explore other opportunities of work and to find a more stable source of income for his future family.

Asked about the past 10 years, Billy answered he feels fulfillment in serving other people, which was actually honed in working with EP. He considers good performance, discipline, and motivating staff – leaving a trail for others to follow as his achievements.

Nevertheless, his biggest challenge so far was his “going out of comfort zone to courage zone”, which is actually about being reassigned in Palawan. He narrated he had familiarized himself well with the North and had grown complacent with the good performance of the area. But, with the reassignment in Palawan, he will conquer unfamiliar waters -- the weather, the culture, and the people - plus the big responsibility of improving the performance of the area and developing next leaders. Indeed, it was challenging. But, the key, according to him, was patience and perseverance. He tirelessly encouraged the staff to improve their performance and work together. Thus, team work, he pointed out, was what made all the improvements possible in Palawan. In addition, for his part, he's thankful to God for giving him the wisdom, courage, and determination to lead the team.

**“Trust in the Lord with all your heart and might. Have the passion and dedication for work and in serving others. Expect nothing in return for in due time, you will be rewarded in many ways for all the good things you've done”**

*- Billy Sab-it*



His team describes him as humble and a firm and courageous leader. He comes prepared. He solves problems through studying and digging its root cause. He's willing to take risks and face the challenges bringing with him knowledge and experience gained through the years. Also, he has his way of motivating staff to perform well through conversations where you can learn a lot that proves to be very effective.

Looking forward, Billy sees the Palawan leaders will be able to continue improving the performance of the area, building more leaders, and creating more good trails for others to follow. He will also continue to work with EP so long as his calling to serve the people is still burning. Personally, he also looks forward to better work-life balance with and for his family who are his inspiration.

We would all agree in saying that equally to his passion in serving people, Billy's ability to focus and direct his actions towards a specific goal are his secrets to success.

Congrats Billy!



Billy receiving his Loyalty Award plaque

## A farmer turned Farmer Businessman

# RONALD GARCIA

Years with EP: 8 years

Loan Cycles: 10

Type of Loan: Agricultural

Business: Rice farm, rice and poultry  
retail store with mini grocery, and rice mill

Unit: Quezon, Palawan

PO: Joel Gayak

Mr. Garcia first became a client of ECLOF Philippines (EP) in 2008 with a loan amount of Php 30,000 for his 2-hectare rice farm. Before EP, he was in contract with middlemen who provided him farm inputs but greedily controlled the price of his yield. A staff of EP introduced our products and services to him and Mr. Garcia, wanting to improve their means of living, agreed to give it try.

Truly, what made these improvements possible were Mr. Garcia's perseverance and love of family. As for us in EP, we will continue to support our clients in their endeavors to improve their lives. We are happy in becoming an instrument of positive change in their lives and the community.

To God be the glory!

Now, Mr. Garcia is in his 10th loan cycle. Through the years, he was able to purchase an additional 2-hectare rice farm and put up a rice and poultry retail store with mini grocery within the town market. All this through investing his earnings in the rice farm which EP is helping finance. He also co-owns a rice milling service in their area in Malatgao which was originally his father's and uncle's, whose share he took charge eventually. The business provides employment to his 2 cousins. He also buys the rice of his co-farmers who had their grains milled to him to sell in his rice retail store. Suffice it to say, Mr. Garcia is not only a good provider to his family but is also helpful to his co-farmers in the community.

Asked about his experience with EP, he related that the organization is very instrumental in helping him improve his family's way of living. What he liked the most of EP is its low interest rate and amenable payment terms. Its staff is also very warm and friendly.





## FELY BOGAWIT

SPECIAL AWARDEE FOR  
COMMUNITY LEADERSHIP

PO of Mr. Takingan, 2015 CMA

*ECLOF Philippines strives to be an instrument of success to its clients - be it through provision of loans and services to help clients sustain and improve their means of living or other support services that put forward the well-being of the community. Facilitating interventions that would recognize the efforts and fruits of selfless endeavors by clients is one concrete expression.*

I nominated Mr. Marines Takingan to the 2015 Citi Microentrepreneurship Awards. He had been with us for almost 10 years and has been consistent in paying his loans on time. He has an advocacy for Organic farming which we both share. Having graduated from an Agri Business degree, I know how valuable Organic farming is for our health and for the sustainability of our planet for the future generation.

Beginning from our first meeting, I believed Mr. Takingan should be recognized. This will consequently promote Organic farming in the area as most farmers look for successful business models. So, despite the long list of requirements and extra time and effort to put up the nomination, I worked hard to nominate Mr. Takingan. Thankfully, my hard work pays off! Mr. Takingan was awarded of the Special Award for Community Leadership. An accomplishment we and everyone in ECLOF share.

To everyone in ECLOF Philippines, I would like to share that as we continue to help our clients, we should extend our horizon beyond offering monetary services. The success of our client is also our success. I would also like to extend my deepest appreciation to all the staff that encouraged me in this endeavor. May there be more "Mr. Takingan" in EP!



JANUARY		APRIL	
Angelica Santos	1	Noli Cabasal	1
Gilbert Santos	2	Rolando Palce	4
Aljohn Enano	2	Michelle Gonzales	10
Wilfred Palermo	6	Abraham Canao	17
Dave Laureo	7	Vervic Bautista	21
Melissa Aston	8	Ronald Guiang	23
Jerry Balanon	11	Ivy Roberts	24
Ronald Santos	18	Tirso Lucero III	26
Glenn Lorenzo	19	MAY	
Artemio Viray	20	Rick Lucero	2
Marcing Dao-anes	23	Mary Rose Manahan	4
Evangeline Plaza	31	Johnel Cinco	5
FEBRUARY		Renato Dondoyanos Jr.	5
Liza Eco	2	Michael Sotto	6
Cirilo Flores	4	Jose Lumbag	12
Joana Esmana	6	Julius Mabayambang	17
Leizl Agad	7	Eric Rasay	19
Fely Bogawit	9	Albert Villaruz	22
Randy Bautista	10	Ariel Bayeng	25
Karen Dagupan	11	Mary Rose Lesino	28
Ma. Lourdes Reynoso	14	Billy Sab-it	29
Valentina Tangib	14	Gabriel Asusano	31
Roy Bilanggo	17	JUNE	
Randy Taplin	26	Liberty Ramon	2
Mark Gonzales	28	Amor Bacdayan	4
MARCH		Francis Ollague	4
Saturio Lamban Jr.	3	Elister Guilanda	5
Sabrina Tenebro	10	Primo Suza	9
Marcial Compala	13	Lady Jhun Marquez	10
Noreen Gabatino	19	Gilyn Tumaliuan	10
Sharmaine De Guzman	20	Samuel Penas	11
Clevenson Norman	22	Reggie Zonio	25
Alleja Ellana	22	Jennelyn Gampol	26
Jovelyn Daplayan	25	Michael Jun Barquilla	29
Rey Hadjie Villanueva	31		



# ORGANIC LIFESTYLE

*With today's fast paced life, supplements are important to provide us with total wellness to keep up with everything. Although getting essential nutrients from food is still the best. Here are FIVE AWESOME ORGANIC FOODS THAT PACK MORE PUNCH THAN SUPPLEMENTS, so we can start eating more healthily.*

	WHAT MAKES IT AWESOME	VITAMINS & MINERALS
	<p>Lower in oxalates so nutrients are absorbed better</p>	<ul style="list-style-type: none"> <li>• Vitamin C (200% of the RDA)</li> <li>• Vitamin A (300% of the RDA)</li> <li>• Vitamin K1 (1000% of the RDA)</li> <li>• Calcium, Copper</li> <li>• Magnesium, Manganese</li> <li>• Potassium, Vitamin B6</li> <li>• Fiber (2 grams)</li> <li>• Protein (3 grams)</li> </ul>
	<ul style="list-style-type: none"> <li>• Contains allicin which believed to have antimicrobial and antibiotic properties</li> <li>• Cure for infections, an aid for acne, and (some studies have suggested) lowers blood pressure and cholesterol</li> </ul>	<ul style="list-style-type: none"> <li>• Calcium</li> <li>• Copper</li> <li>• Manganese</li> <li>• Potassium</li> <li>• Selenium</li> <li>• Vitamin C, B1, B6</li> </ul>
	<ul style="list-style-type: none"> <li>• Antioxidants</li> <li>• Cancer prevention</li> <li>• Memory enhancement</li> </ul>	<ul style="list-style-type: none"> <li>• Calcium, Folate</li> <li>• Iron, Magnesium</li> <li>• Manganese, Phosphorous</li> <li>• Potassium, Zinc</li> <li>• Vitamin C, B6, K1</li> <li>• Fiber (3.6 grams per cup)</li> </ul>
	<p>A single egg can contain more than five grams of protein</p>	<ul style="list-style-type: none"> <li>• Biotin, Calcium</li> <li>• Cephalin, Folate</li> <li>• Iodine, Iron</li> <li>• Lecithin, Phosphorous</li> <li>• Selenium, Thiamine</li> <li>• Vitamin A, B12</li> <li>• Vitamin D, B5</li> </ul>
	<p>Cocoa and dark chocolate are rich in antioxidants</p>	<ul style="list-style-type: none"> <li>• Copper</li> <li>• Fiber</li> <li>• Iron</li> <li>• Magnesium</li> <li>• Manganese</li> </ul>

# HIRING ANNOUNCEMENT

## HEAD OFFICE

- (1) OPERATIONS MANAGER
- (1) FINANCE AND ADMIN  
MANAGER
- (1) BUSINESS AND  
DEVELOPMENT  
SERVICE OFFICER
- (1) ACCOUNT SUPERVISOR
- (1) IT PROGRAMMER
- (1) FINANCE OFFICER

## UNIT OPERATIONS

### BRANCH MANAGER

(Greater Manila Area and La Union)

### PROGRAM SUPERVISOR

(La Union)

### FINANCE AND ADMIN OFFICER

(Greater Manila Area, Benguet, La Union,  
Nueva Vizcaya)

### FINANCE AND ADMIN ASSOCIATE

(Tanay, Rizal; Sta. Cruz, Laguna; Infanta, Quezon)

### PROGRAM OFFICER

Send application to:  
[recruitment.eclofphils@gmail.com](mailto:recruitment.eclofphils@gmail.com)



## VISION

Realizing Human Dignity

## MISSION

EP is committed to build communities and livelihood  
which are sustainable - economically viable,  
socially desirable and environmentally sound

## CORE VALUES

SERVICE  
with  
Teamwork  
Integrity  
Excellence  
Stewardship

## Areas of Operations

Head Office: Ground Floor, United Church of Christ in the  
Philippines Building, 877 EDSA, Quezon City  
Telefax: (02) 961-1600

UNIT			
<b>North Luzon Area</b>		<b>South Luzon</b>	
Abatan Branch	0909-113-6335	Calauan, Laguna	(049)310-1243
Kabayan	0907-359-2214	Sta. Cruz, Laguna	(049)309-3180
Atok	0946-338-0263	Infanta, Quezon	0929-219-4030
<b>North Central Luzon Branch</b>		<b>Palawan Area</b>	
Baguio	(074)442-1080	North Palawan	
Nueva Vizcaya	(078) 392-1050	Puerto Princesa City	(048)434-8045
Agoo, La Union	0946-970-6092	Narra	0930-491-3410
<b>South Luzon Area</b>		<b>Central Palawan</b>	
<b>GMA</b>		Brookes Point	0946-983-4430
Marikina	(02)646-0798	Quezon	0907-709-7611
Taytay, Rizal	(02)571-1867	Rizal	0909-949-3013
Tanay, Rizal	(02)212-6895		

