

# Life

A Semi-Annual Newsletter of ECLOF Philippines  
July-December 2016

**ECLOF** Philippines

# Medical Mission 2016



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Medical Mission 2016

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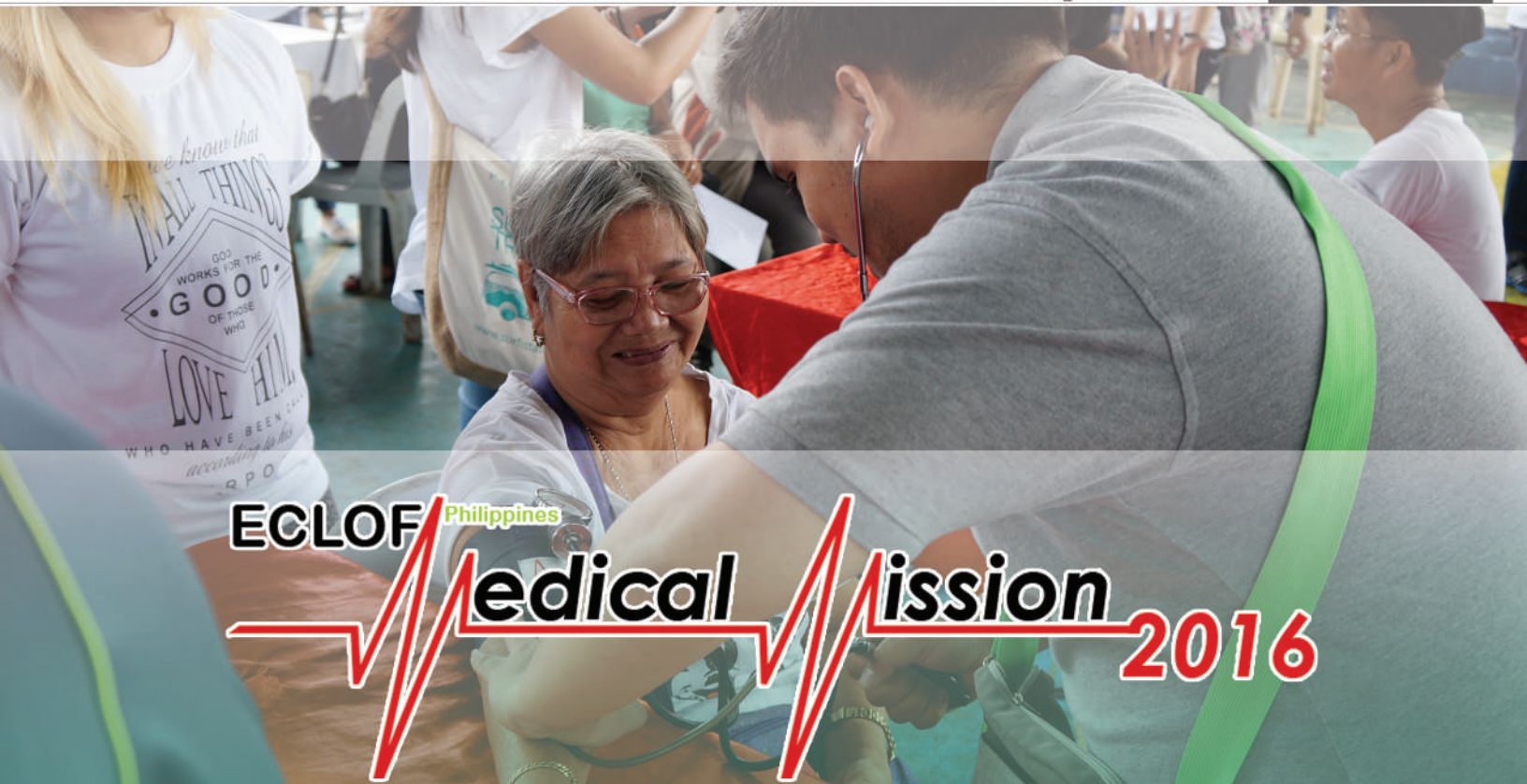
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## ECLOF <sup>Philippines</sup> Medical Mission 2016

**Consistent** with our desire to serve better our clients, ECLOF, in partnership with LIFELINE Foundation, Philippine Bible Society, and Country Bankers Insurance Corporation, conducted a Medical Mission – our first!

**December 4, 2016**, clients and their family members flocked the Municipal Covered Court of Sta. Cruz, Laguna to receive free medical & dental consultations. LIFELINE Foundation arranged for the doctors, dentists and volunteers. On top of these, they also provided medicines, health inputs on hypertension, diabetes and oral health, fitness tips and gift items for both adults and kids. Everyone had a big smile on their face! A total of 252 individuals were served – from kids to 60 years old and above.

South Luzon Area & HO staff were all happy and energetic to support the activity. Everyone felt blessed to be able to help others in this way. It was a happy day for everybody! ECLOF gave Bibles and umbrellas courtesy of our sponsors. In addition, Country Bankers Insurance Corporation also donated some of the medicines.

ECLOF hopes to organize more activities such as this to contribute to the improvement of health and access to health services of our fellow Filipinos.



# LA UNION BRANCH OPENING

**La Union Branch** was launched last September 30, 2016 with the opening of San Fernando Unit Office, teaming up with Agoo Unit Office.

San Fernando Mega Unit Office covers the areas of Burgos, Bagulin, Naguilian, Bauang, San Fernando City, San Juan, Bacnotan, Luna, Balaoan, Bangar, Sudipen, Santol and San Gabriel.

The day started early for the North Luzon Area staff who participated in the motorcycle parade from Bauang to San Fernando. Executive Director Rosemarie Castro and Area Manager Billy Sab-it led the ribbon cutting ceremony. The office blessing was officiated by Rev. Antonio C. Guillermo of UCCP- San Fernando, followed by an inspirational message given by the Executive Director.



The opening was also attended by select EP clients and invited guest. The morning activities ended with a closing remark from AM Billy followed by a lunch feast.

In the afternoon, the team had another motorcade/marketing activity in San Fernando, San Juan, Bacnotan, Balaoan, Bangar, and Sudipen.

# ANNUAL REVIEW AND PLANNING



Last October 10-13, 2016, ECLOF Philippines' Management Team gathered for its Annual Review and Planning.

During the 4-day activity, the team revisited the challenges and accomplishments they have encountered in the past 2 years since the implementation of the 5-year Strategic Plan. One accomplishment that was highlighted was the pilot implementation of the Micro Negosyo and Serbisyo Loans – Group Loan, Individual Loan and Job Generating Loan, which was launched on the second semester of 2016. The loan product is consistent with the goal of ECLOF to make all of its unit offices function as a One-Stop-Shop for farmers, entrepreneurs, and communities.

For 2017, the team identified the following major plans after having considered the lessons from the past 2 years:

- Expansion through saturation of existing areas of operations
- Transition of unit offices to proper portfolio mix, offering multi-products and services
- Improvement of MIS system to handle growth in the next 5-years
- Continuous staff development

As a result of the review and planning, 7 Key Results Areas (KRAs) for 2017 were crafted:

1. Organizational Culture that is consistent with our Core Values (SPM)
2. Expansion Through Saturation
3. Quality Portfolio
4. One-Stop-Shop Implementation
5. Active Partnership and Networking
6. Financial Performance
  - accuracy and timeliness of reports
7. Organizational System and Procedures

In closing, the team enjoyed a teambuilding activity facilitated by Development Consultant Mr. Donato G. Alcoba, Jr. aimed to strengthen camaraderie.

# Social Performance Management

SPM is the implementation of management practices that translate the institution's social mission into practice. ECLOF Philippines, being a development organization, adheres to SPM.

## Who do we reach?

Indicators	Total Reach
Men	44%
Women	56%
Youth	29%
Agriculture Clients	62%
Loan in Rural Areas	72%

as of December 2016

ECLOF Philippines reaches to the most vulnerable sectors of the community with 62% of its clients engaged in agriculture as of December 2016. Moreover, 72% of its loans are disbursed in rural areas. Farmers and fisher folks are particularly vulnerable as they are susceptible to natural disasters. They also live in far-flung areas where access to social services are difficult. ECLOF field staff reaches to these clients to accommodate and provide for their financial needs. It is noteworthy as well that these are the same people who provide food in our plates; thus, as a whole, ECLOF contributes to food security of the country.

On the other hand, as of December 2016, ECLOF clients are 44% men and 56% women, while 29% are youth.



## Client Satisfaction

Indicators	Client Satisfaction
Client Retention Rate	73%
Client Exit Rate	15%
Client Feedback	76%

as of December 2016

ECLOF enjoys relatively high client retention rate at 73% as of December 2016. This shows how the organization strives to live through its tagline "Service is our Lifestyle." ECLOF has also established a client feedback mechanism for its clients mid last year. Through this, clients can freely express their comments, positive encouragements, and suggestions to the organization that, in turn, inspires or help ECLOF improve its products and service delivery. For 2016, 76% of the feedbacks gathered contains positive messages to the organization.

The right people are every organization's main asset. ECLOF works to better care its people so that they grow as the organization grows and contribute to its mission and goals. ECLOF, being a service provider, acknowledges the important role of its staff in operations. And so it continues to improve itself in staff management. In terms of gender proportion, as of December 2016, more than half of EP staff are male. This could be attributed to the fact that most of its staff are engaged in field work that requires riding motorcycles and going to far flung or hard to reach areas.

## Responsibility to Staff

as of September 2016

Indicators	Responsibility to Staff
Staff turnover rate	4%
Staff satisfaction survey	Done this year
Staff exit interview	In place
Staff development program	In place

In 2016, ECLOF, through its Human Resources Department, conducted a staff satisfaction survey. Participated by 44% of staff, the survey highlighted that 69% of employees are satisfied with the organization. This stems from their satisfaction on relationship management (84% satisfied) which means good working relationship exist within ECLOF, work environment (78% satisfied), and career development. In terms of career development, 78% are satisfied with the training and development plan of the organization. Furthermore, 82% said that they are focused and engaged with their work and meeting their goals and targets. This could be interpreted that the organization is clear with the cascading of work functions, performance expectations and targets. Lastly, in terms of areas for improvement, the survey showed the organization needs to improve on compensation and benefits.

Moreover, staff development program is in place; such as Monday Devotion to instill Christian values aligned with ECLOF's Vision, Mission, and Core Values to the staff. Team-building activities are done every year to help staff discover and align themselves with the organization's culture and values. Being Brilliant with the Basics is an orientation to the field staff to equip them on the work ahead. As of September 2016, 100% of the Key Officers were trained, 48% participated in the Operations Technical Training, and 100% of new employees are trained.

Staff turnover rate is at 4% as of September 2016 and Staff Exit Interview is in place in all Unit Offices.

Value for Clients and to the Communities

Non-financial services

- Training on Basic Organic Farming
- Farmers Association Leaders' Training and Consultation and Exposure Program
- Microinsurance
- Cash Disbursement Facility
- Health, Medical, & Dental Outreach
- Bible Distribution
- Client Feedback
- Community Organizing

Services	Coverage
Enrolled in Microinsurance	29,357 (as of Dec. 2016)
Farmers trained	451 (in 2016)
Recipients of bible distribution	281
Recipients of Health, Medical & Dental Outreach	252
Organic farms	2



Adherence to Client Protection Principles (CPP)

ECLOF has set of policies established to guide its staff through the organization and protect its clients and the information they have confided. The following are Client Protection Principles and the related EP policies.

Client Protection Principles (CPP)	ECLOF Policies
Prevention of over-indebtedness	Loan Evaluation & Appraisal
Promotion of Transparency	Loan Documentation
Responsible Pricing	Product Policies
Appropriate Collection Practices	Loan Collection/Repayment
Ethical Staff Behavior	CODES
Mechanism for Redress of Grievance	Client Feedback
Privacy of Client Data	Loan Documentation

Besides its financial products and services, ECLOF provides non-financial services to its clients and the communities to help facilitate community development in its areas of operations. With majority of its clients engaged in agriculture, ECLOF advocates organic farming as a way of helping the agriculture sector augment its income, mitigate climate change, and provide healthier food to every Filipino. Training on Basic Organic Farming are conducted to farmers and farmer groups in all ECLOF's areas of operations where basic concepts and formulation of organic concoctions are taught. In 2016, 451 farmers were trained. Furthermore, ECLOF operates two organic farms – one in Narra, Palawan (EP L.I.F.E. Farm) and one at the Benguet State University in La Trinidad, Benguet (EP Demo Farm). These farms were set up as a place for learning, research, and exposure of farmers on organic farming.

ECLOF likewise provides two microinsurance facilities to its clients – Credit Group Life (CGL) and CB Kalinga. Credit Group Life is a credit insurance that is compulsory to all clients regardless of loan amount. On the other hand, CB Kalinga is a life insurance valid for one (1) year that is only compulsory for clients with loan amounts from PhP 15,001 and above. As of December 2016, there 24,072 clients enrolled in CGL and 5,285 in CB Kalinga.

Before the year ends, ECLOF established a Cash Disbursement Facility in select Unit Offices. This facility aims to cater to more clients in the rural areas who are very far from the location of banking facilities.

Finally, last December 4, 2016, ECLOF conducted a Health, Medical, and Dental Outreach to the clients of Calauan & Sta. Cruz, Laguna. In partnership with LIFELINE Foundation, who provided the medical & dental volunteers, 252 clients and their family members were given free medical consultation and dental services. The activity was also sponsored by Country Bankers Life Insurance Corporation who donated medicines and umbrellas and Philippine Bible Society who donated 400 bibles to giveaway to clients. In conclusion, these activities and facilities enrich the organization's service delivery to its clients – truly living its tagline "Service is Our Lifestyle."



# OPERATIONS PERFORMANCE SUMMARY

(AS OF DECEMBER 2016)

Unit/Branch /Area	Loan Portfolio	Loan Disbursement	Net Income	ACTIVE CLIENT	TOTAL CLIENT	PAR	Rate
Buguias 1	14,123,079	28,667,500	2,906,794	701	1,141	1,660,822	12%
Buguias 2	20,131,485	41,025,000	2,941,849	932	1,386	974,374	5%
<b>Abatan Branch</b>	<b>34,254,563</b>	<b>69,692,500</b>	<b>5,848,643</b>	<b>1,633</b>	<b>2,527</b>	<b>2,635,196</b>	<b>8%</b>
Baguio	11,990,124	22,607,500	805,367	651	1,230	738,466	6%
Nueva Vizcaya	12,359,255	22,097,000	(996,145)	1,082	1,412	2,079,950	17%
Atok	11,450,111	23,523,500	1,931,362	653	987	868,282	8%
<b>NCL Branch</b>	<b>35,799,490</b>	<b>68,228,000</b>	<b>1,740,584</b>	<b>2,386</b>	<b>3,629</b>	<b>3,686,699</b>	<b>10%</b>
Agoo	8,290,379.64	8,789,260	(1,953,797.75)	805	990	3,687,064.19	44%
SFLU	7,976,592.49	10,352,000	(704,474.70)	931	1,000	1,991,114.30	25%
<b>La Union Branch</b>	<b>16,266,972</b>	<b>19,141,260</b>	<b>(2,658,272)</b>	<b>1,736</b>	<b>1,990</b>	<b>5,678,178</b>	<b>35%</b>
<b>NORTH LUZON AREA</b>	<b>86,321,026</b>	<b>157,061,760</b>	<b>4,930,955</b>	<b>5,755</b>	<b>8,146</b>	<b>12,000,074</b>	<b>14%</b>
Puerto Princesa	14,727,780	22,909,000	(1,462,664)	1,258	1,616	6,762,922	46%
Narra	15,617,579	30,126,500	1,412,369	710	857	1,377,757	9%
Taytay	1,658,755	1,800,000	(343,827)	220	220	-	
<b>North Palawan Branch</b>	<b>32,004,113</b>	<b>54,835,500</b>	<b>(394,122)</b>	<b>2,188</b>	<b>2,693</b>	<b>8,140,679</b>	<b>25%</b>
Quezon	18,843,513	37,109,540	2,236,730	927	1,217	1,271,213	7%
Rizal	12,355,149	27,544,000	986,410	511	628	171,435	1%
Brookes Point	12,704,454	25,610,400	755,141	597	912	1,206,080	9%
<b>South Palawan Branch</b>	<b>43,903,116</b>	<b>90,263,940</b>	<b>3,978,282</b>	<b>2,035</b>	<b>2,757</b>	<b>2,648,729</b>	<b>6%</b>
<b>INTER ISLAND-PALAWAN</b>	<b>75,907,229</b>	<b>145,099,440</b>	<b>3,584,160</b>	<b>4,223</b>	<b>5,450</b>	<b>10,789,408</b>	<b>14%</b>
Sta Cruz	11,961,045	26,814,000	(956,038)	879	1,084	2,557,725	21%
Calauan	11,073,781	22,894,000	(1,304,099)	933	1,025	1,389,225	13%
Infanta	7,993,182	18,516,000	(1,381,384)	697	815	136,832	2%
<b>LAQUE Branch</b>	<b>31,028,008</b>	<b>68,224,000</b>	<b>(3,641,521)</b>	<b>2,509</b>	<b>2,924</b>	<b>4,083,782</b>	<b>13%</b>
Cainta	11,763,183	27,979,000	(949,701)	1,061	1,367	5,386,784	46%
Tanay	16,621,708	29,073,000	811,997	935	1,072	5,787,437	35%
Marikina	9,009,111	20,790,000	22,667	690	875	1,540,646	17%
<b>Greater Manila Area Branch</b>	<b>37,394,001</b>	<b>77,842,000</b>	<b>(115,037)</b>	<b>2,686</b>	<b>3,314</b>	<b>12,714,866</b>	<b>34%</b>
<b>SOUTH LUZON AREA</b>	<b>68,422,009</b>	<b>146,066,000</b>	<b>(3,756,558)</b>	<b>5,195</b>	<b>6,238</b>	<b>16,798,647</b>	<b>25%</b>
Laboratory	870,707	1,101,000	12,533	176	176	-	0%
Head Office	20,845,594	675,000	4,105,620	55	88	6,668,185	3%
<b>Grand Total</b>	<b>252,366,565</b>	<b>450,003,200</b>	<b>8,876,710</b>	<b>15,404</b>	<b>20,098</b>	<b>46,256,314</b>	<b>18%</b>

## Best Performers for 2016

**Top 3 Units:**

- 1. Quezon**
- 2. Rizal**
- 3. Narra**

**Top 3 Branches:**

- 1. South Palawan**
- 2. North Palawan**
- 3. North Central Luzon**

**Top Area:**  
**Palawan**





## OPERATIONS FEATURE: **MR. ANDREW FARNIER AGUILA**

**From one road to another, Andrew drove through various races taking on different jobs.** From a motorcycle company to a financing institution and even to China, he never got tired until he discovered the road that would change the course of his life - the one that led him to ECLoF Philippines! Certainly, God has a more special purpose for him.

With his earned credentials and professional experience, Andrew's first assignment with ECLoF was as a Program Supervisor of Narra Unit Office. He recalled it took a lot of courage and faith to be able to pass through the rough times. Narra had been through a lot of challenging times and a strong leader was needed in order to turn around its performance. It required applying the right strategies, building a positive and productive culture, and having an open mind to recognize past mistakes. As a leader, Andrew believes that he should be a good exemplar for his staff to follow. He values role modeling and elaborated *"you show them first and be sure to be right about it and they will believe you."* Keeping this in mind, he adds it is also important to provide space for the staff to be confident with themselves

and be independent from him. He allows his staff to learn from him and discover and develop their own strategies. In his words, *"mold them to become better people, better leader, not to be exactly like you because we are completely different people."* With his leadership and contribution of all the Narra Unit Office staff, their hard work paid off!

***"mold them to become better people, better leader..."***

At present, Andrew is the Branch Manager of North Palawan, handling three Unit Offices; namely Narra, Puerto Princesa and Taytay. He feels proud and humbled at the same time with the recognition and promotion given to him. He knows that alongside this new role is a bigger responsibility. In this journey, he brings with him the love of his family, learning as a Program Supervisor and importantly, his faith in God.

Feeling blessed, Andrew shares this message to his ECLoF family:

"I am grateful especially to Ma'am Rose and Sir Bong for playing a big part in my career here at ECLoF. I will not be where I am today, from when I was in Narra, if not for your encouragement and confidence in me. I wouldn't be as successful as I am now, if they were not there during the course of my struggles as one of the leaders of ECLoF. Thank you for the recognition and trust. They are truly inspiring. For that, I pray to God that I will not fail ECLoF. I will remain trustworthy and loyal to our organization. To my fellow leaders and staff, let us not grow weary in doing what is pleasing to the eyes of God - for ECLoF, for our family, and for ourselves. We should continuously abide the policies and values of ECLoF. We should not stop believing that we can bring change to ECLoF and that we can achieve our individual goals in life if we do not give up easily and we do not give in to temptations to do wrong. Have only good intentions. Let's serve this organization with all honesty and together we will succeed."



# Training Events on Basic Organic Farming

For more than a year now, ECLOF has been visiting various municipalities within its areas of operations to promote organic farming.



San Juan, La Union August 25-26, 2016



Quezon, Palawan November 14-15, 2016



Bauang, La Union (August 30-31, 2016)



Taytay, Palawan  
October 25-26, 2016

Facilitated by the Corporate Planning and Communications Department through Primo S. Suza, Farm Officer, as the resource person, the 2-day training aims to educate farmers on the principles of organic farming and formulation of different organic concoctions, pesticides and insecticides. The participants also get to make organic concoctions and visit organic farms for first-hand experience. For the 2nd half of 2016, ECLOF conducted a total of 6 training events with 364 participants trained.

Date	Area
July 7-8, 2016	Narra, Palawan
August 25-26, 2016	San Juan, La Union
August 30-31, 2016	Bauang, La Union
October 25-26, 2016	Taytay, Palawan
November 14-15, 2016	Quezon, Palawan
December 7-8, 2016	Bauang, La Union

These training events were also conducted in partnership with the local agriculture office, whose Municipal Agriculture Officer (MAO) would usually attend to give encouragement to the farmers.

As a whole, the farmers were encouraged by how simple and basic organic farming is. The training also helped them realize the cost of conventional farming particularly to their health and the environment. One of the farmers said, "Truly, there is a need of action and we must take part!"

## ECLOF Reaches Out to Farmer-Leaders *Farmers Association Leaders' Training and Consultation Meeting*

A training and consultation meeting took off last November 29, 2016 at the Asturias Hotel, Puerto Princesa City, Palawan to enhance the knowledge of farmers associations leaders and members on the different area of the value chain; such as, but not limited to, production, marketing and post-harvest. The activity was attended by around 50 participants coming from different farmers associations and local government units. The objective of the activity was to provide inputs to farmers on emerging opportunities in agriculture from the provincial perspective, marketing and agribusiness opportunities, as well as organic farming. *continued on page 9*



# A DAY IN THE FARM

## L.I.F.E Farm

Last November 11, 2016, ECLOF staff of Palawan Area gathered once again at the EP L.I.F.E. Farm with the objective to engage themselves in farming activities.

The day started with a Prayer and Worship followed by a brief orientation of what needs to be done and groupings. Narra Unit Office was in charge of potting and side dressing, Taytay and PPC Unit Offices were in charge of grass cutting and green house activities, Brooke's Point and Quezon Unit Offices did rice transplanting, and Rizal Unit Office and Head Office staff harvested vermicast and planted vegetables. At the end of the day, tomatoes, hot peppers, bell peppers, and lettuce were planted; seedling trays were celled; plots were constructed and pulverized inside the greenhouse; vermicast was harvested and packed; and another batch of organic materials for vermicast production was prepared. Then, side dressing to different existing crops such as string beans, cucumber, squash and bottle gourd was done; radish, okra, sugar beets and string beans were directly planted in a combined area of 200 sqm; and 3 varieties of rice were transplanted in a 1,500 sqm field. In addition, Farm Officer Mr. Primo Suza demonstrated to the staff the actual process of making "Bokashi", a fermented organic matter.

What a productive day it was and everyone enjoyed the farming activities and company of one another. Good job Team Palawan!



## Demo Farm

ECLOF North Luzon Team participated in a day in the farm last December 9, 2016 in our Demo Farm at Benguet State University (BSU), La Trinidad, Benguet. The activity was organized to support the recovery of the farm that was damaged by Typhoon Lawin. The staff cultivated the land, planted crops, and prepared organic concoctions. At the end of day, all the staff had smiles on their faces having helped in the farm and enjoyed the company of one another.



## Urban Gardening at HO

Before the year ends, HO staff also get to do urban gardening at the The space beside the office. Together, the staff cleaned and planted the area with different plants; such as, Cucumber, Bell Pepper, Hot Pepper, Herbs (Basil & Rosemary), Tomatoes, Lettuce, and Bitter Gourd. Job well done HO team!

# LAKBAY SAKA: CALAUAN TO TANAY

Last December 20, 2016, 15 pineapple farmers/leaders from Calauan, Laguna Unit Office visited pineapple farms in Bugarin, Pililia, Rizal for an exposure.

The visit was intended as a learning activity among the farmers as they share their farming practices with one another. ECLOF also aimed that the activity will facilitate partnerships between them. The farms that were visited were of Mr. Cesar Arellano and Mr. Dondon Diesta, both clients of Tanay Unit Office. Before the day ends, the farmers exchanged contact details with each other for possible partnership in the future, in order to increase quantity and quality in the production of pineapples. We hope this is the start of a productive partnership between them. Success!



## ECLOF Reaches Out

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The first session was on emerging trends or opportunities which was presented by Engr. Haidei Mendoza of the Palawan Agriculture Office. Then, Mr. Antonio Gammad shared the predicament of the farmers of the Municipality of Narra. The sharing focused on the initiative of the local agriculture office in improving local produce despite constraints in the budget.

The second session was presented by Mr. James Amparo, Founder, President and CEO of Yovel East Research and Development Inc. He talked about agribusiness and marketing and cited how his company started and progressed through the years, which greatly inspired the participants.

The third session was given by Mr. Keith Mikkelson, owner of Aloha Farm, an organic farm. The 3-ha farm maintains 55 kinds of vegetables, 33 kinds of herbs, livestock and a fish pond. His talk basically highlighted that organic farm business is also profitable.

To end the day, Mr. Donato G. Alcoba, Jr., ECLOF Development Consultant, facilitated an activity where participants discussed with each other issues and concerns related to farm management and farm improvement.

The day was long but filled with learning and positive experiences for everyone!

# HR HIGHLIGHTS

## HR Policies Orientation

Human Resource Department through the HR Manager, Ms. Marianne Dizon, conducted a series of orientations on HR Policies to Key Officers and new staff of all areas of operations.

Palawan – attended by 25 new Program Officers and FAAs last August 18-19, 2016 in Puerto Princesa City

South Luzon Area – attended by 26 LaQue Branch staff last September 2-3, 2016 in Sta. Cruz, Laguna and 25 GMA Branch staff last September 15-16, 2016.

## One-stop-shop Unit Management Training

November 14-15, 2016  
 ICON Hotel, Timog, Quezon City  
 28 Participants

The 2-day training facilitated by ECLOF Development Consultant Mr. Donato Alcoba, Jr. was attended by Finance and Admin Officers, Program Supervisors, and Sr. Program Officers. The training discussed the 5 levels of leaderships by John Maxwell wherein the participants reflected on which level they were currently at. Then the organizational context of ECLOF was discussed in light of the organization's strategic direction. The participants were also equipped with people and leadership skills and management of multiple products.

## New Supervisors Training

September 8-9, 2016  
 ICON Hotel, Timog, Quezon City  
 16 Participants

Newly appointed Program Supervisors, Finance and Admin Officers, and operations staff groomed to become leaders attended the 2-day training as part of the succession program and expansion plan of ECLOF. Mr. Donato G. Alcoba, Jr., Development Consultant, was tapped to be the trainer.

Mr. Alcoba, imparted to the participants the value of understanding first and foremost the reason they were called to be one of the leaders in ECLOF. Other topics that were discussed were self-knowledge on personal strengths, values and working styles; understanding the many "hats" they needed to wear as part of their role and functions; skills needed in leading a unit; and how to proactively manage people in order to develop a top performing team.

## Finance 101

November 16-17, 2016  
 ICON Hotel, Timog, Quezon City  
 28 Participants

Finance and Admin Manager, Ms. Marites Ngabit, facilitated the training to Finance and Admin Officers, Programs Supervisors, and Sr. Program Officers. During the training, the participants walked through their roles vis-à-vis finance principles and financial statements they need to know. Ms. Ngabit expounded that as leaders, having a good grasp of financial principles and how it is being done will help them evaluate effectively their Unit Office's performance. She made use of case studies to illustrate the different financial principles. These skill and knowledge, she added, will guide them in making better and informed decisions with considerations on the impact and risk to the Unit Offices they are managing.



# LOYALTY AWARD

Santos, Joymie Palongdias	10-Oct-11	Years in Service: 5
Cinco, Johnel Lauron	11-Oct-11	Years in Service: 5
Adova, Ma. Ercille Verallo	17-Oct-11	Years in Service: 5

## HAPPY BIRTHDAY

## NEW HIRES

Welcome to EP!

JANUARY		
Sansan, Angelica Radoc	Ago	January 1
Santos, Gilbert Jorda	Cainta	January 2
BANDAO, JULIA ADISTON	Buguias 1	January 4
NARVASA, DENNIS CARERA	San Fernando	January 6
Laureo, Dave Malvas	Narra	January 7
Aston, Melissa Gapasin	FAD	January 8
MAYAMNES, KRIAM THOR CAFIER	Atok	January 9
Balanon, Jerry Langbis	Buguias 2	January 11
CALDITO, JOB CASTILLO	Calauan	January 13
ROSITO, HARLAN BILL DALUNAG	Buguias 1	January 17
Viray, Artemio Botigalao	Cainta	January 20
MENDOZA, MAYBELLE DEL ROSARIO	San Fernando	January 20
IBÁÑEZ, ANNABEL VILLAR	Tanay	January 21
Dao-anes, Marcing Guidayo	Buguias 2	January 23
BIANGALEN, DENVER MANAGDAG	Buguias 1	January 23
MADINO, NESTOR LINDAWAN	Nueva Vizcaya	January 26
VILLAS, JOLEBERT OCEÑA	Puerto Princesa	January 27
Plaza, Evangeline Leniasan	Quezon	January 31
FEBRUARY		
Eco, Liza Delos Reyes	CPD	February 2
LEAL, LAURENCE LACASANDILE	Ago	February 2
BALLOYAN, EDNA PANGESBAN	Atok	February 3
Flores, Cirilo Ortiguero	Narra	February 4
Agad, Leizl Pautan	CPD	February 7
SOLIMAN, RICHARD COMPA	San Fernando	February 10
Dagupan, Karen Fernandez	Tanay	February 11
Bilanggo, Roy Omas	Buguias 2	February 17
TAPLIN, RANDY SANG-IT	Atok	February 26
Gonzales, Mark Anthony Almirol	Sta. Cruz	February 28
MARCH		
SOBREMONTE, ALLAN JAY ARQUEZA	San Fernando	March 2
LAMBAN JR., SATURIO ESPLANA	Rizal	March 6
GENETA, ROSALYN LEONARD	San Fernando	March 12
COMPALA, MARCIAL MANO	Baguio	March 13
MALAPAYA, CHERRY ANN MACAHASA	Sta. Cruz	March 15
Gabatino, Noreen Bacacao	Buguias 1	March 19
Norman, Clevenson Sapalong	Buguias 2	March 22
ELLANA, ALLEJA CALLEJA	Marikina	March 22
Daplayan, Jovelyn Tomas	Buguias 1	March 25
GAPUZ, REY PACQUIN	Quezon	March 26
APRIL		
Cabasal, Noli Bayani	Rizal	April 1
LLANORA, BETCHIE SABIDURIA	Infanta	April 4
CRUZ, MELANIE RIVERA	Marikina	April 4
Palce, Rolando Globio	Marikina	April 4
SANDOY, JOSEPH ULAT	Brooke's Point	April 8
Gonzales, Michelle Banagod	FAD	April 10
DALIMBANG, RAYMUND RICARDO	Puerto Princesa	April 15
Canao, Abraham Paractao	Buguias 2	April 17
Bautista, Vervic Ganub	Quezon	April 21
Guiang, Ronald Balmores	OPD	April 23
FAMISAN, JULIUS JOHN FAMILARA	Taytay/El Nido	April 23
Roberts, Ivy Arguelles	Quezon	April 24
Lucero, III, Tirso Cosido	Brooke's Point	April 26
ENTIVEROS, ROSIELYN TOMAQUIN	San Fernando	April 30
MAY		
RIVERA, XANDER VONN PULKERA	Buguias 1	May 3
MANAHAN, MARY ROSE NIEVA	Calauan	May 4
Cinco, Johnel Lauron	Quezon	May 5
Dondonayos, Jr., Renato Bernabe	Taytay/El Nido	May 5
Sotto, Michael Caoile	Puerto Princesa	May 6
Lumbag, Jose Mabiayan	Baguio	May 12
OG-ACO, JOBERT SALI-EM	CPD	May 14
MABAYAMBANG, JULIUS NECIO	Puerto Princesa	May 17
RASAY, ERIC FABRICANTE	Cainta	May 19
BACULINAO, ROLAND DONDOYANO	Puerto Princesa	May 20
Villaruz, Albert Lamoste	Narra	May 22
VICTORIA, ROXANNE BRIGENTE	Sta. Cruz	May 23
Bayeng, Ariel Olante	Atok	May 25
REYES, RHIZZEL CATUAN	Tanay	May 27
Lesino, May Rose Gundangan	Buguias 2	May 28
Sab-it, Billy Sales	OPD	May 29
VILLANUEVA, REY HADJIE JUAN	Baguio	May 31
ASUSANO, GABRIEL ABALOS	Marikina	May 31

NAME	Position	Unit	Date Hired
DAYAG, GISELLE TARIO	Finance and Admin Associate	SAU	July 18, 2016
MALAPAYA, CHERRY ANN MACAHASA	Program Officer	Sta. Cruz	August 2, 2016
BANDAO, JULIA ADISTON	Finance and Admin Associate	Buguias 1	August 1, 2016
CALDITO, JOB CASTILLO	Program Officer	Calauan	August 10, 2016
RUPERTO, DARLYN NAPIZA	Program Officer	Sta. Cruz	August 18, 2016
PASONG, SHIELA LAN-EO	Program Officer	Buguias 2	July 18, 2016
LLANORA, BETCHIE SABIDURIA	Program Officer	Infanta	August 22, 2016
CRUZ, MELANIE RIVERA	Program Officer	Marikina	August 23, 2016
CABITAC, JAY-AR RAFAEL	Program Officer	Rizal	August 11, 2016
GILUA, EVENSIR Jr. ONAPAN	Program Officer	Brooke's Point	August 11, 2016
BIANGALEN, DENVER MANAGDAG	Program Officer	Buguias 1	August 10, 2016
SANDOY, JOSEPH ULAT	Program Officer	Brooke's Point	August 11, 2016
ESTEBAN, JEHIEL ORTIGOSA	Program Officer	Taytay/El Nido	August 11, 2016
PICARDAL, LYNNE GRACE PASATIEMPO	Program Officer	San Fernando	August 7, 2016
PALMARES, REX ALLEN ALSOLA	Program Officer	Quezon	August 25, 2016
MENDOZA, MAYBELLE DEL ROSARIO	Program Officer	San Fernando	July 16, 2016
ABELADOR, CARISSA MAE RIMANDO	Program Officer	San Fernando	July 16, 2016
SOBREMONTE, ALLAN JAY ARQUEZA	Program Officer	San Fernando	July 16, 2016
JACOBO, JOHN MARK LOPE	Program Officer	Quezon	August 31, 2016
GAPUZ, REY PACQUIN	Program Officer	Quezon	August 31, 2016
VISTA, EL BONITO BRIONES	Branch Manager	Cainta	September 19, 2016
MABUNGA, FRANKLIN ESPAGADERA	Program Officer	Brooke's Point	September 13, 2016
RIVERA, XANDER VONN PULKERA	Program Officer	Buguias 1	September 16, 2016
CRUZ, MERY CRIST MARTINEZ	Program Officer	San Fernando	September 1, 2016
NARVASA, DENNIS CARERA	Program Officer	San Fernando	September 1, 2016
ENTIVEROS, ROSIELYN TOMAQUIN	Program Officer	San Fernando	September 1, 2016
MABBAGU, JEOFFREY RONQUILLO	MIS Assistant	FAD	October 3, 2016
LORA, JIMUEL ALOLOD	Program Officer	Puerto Princesa	September 9, 2016
DIAZ, PEEJAY ROMERO	Program Officer	Taytay/El Nido	September 8, 2016
FAMISAN, JULIUS JOHN FAMILARA	Program Officer	Taytay/El Nido	September 8, 2016
DELOS ANGELES, ALJUNE RAMIREZ	Program Officer	Taytay/El Nido	September 15, 2016
QUILATES, CLIFFORD MANAOIS	Program Officer	SAU	October 24, 2016
GOTICO, RICEL AMURAO	Program Officer	SAU	October 24, 2016
DE GUZMAN, ROSEANNE GUILING	Program Officer	SAU	October 24, 2016
DE VERA, ALGIE NEVADO	Admin Unit Officer	FAD	October 24, 2016
AGUALIN, MARJUN BALMEDIANO	Program Officer	Nueva Vizcaya	September 30, 2016
TOTANES, JEREMY PAGUSAN	Program Officer	Buguias 2	October 21, 2016
RODIN, ARIEL LARIOSA	Program Officer	Narra	October 1, 2016
MAYAMNES, KRIAM THOR CAFIER	Program Officer	Atok	September 18, 2016
DELA PEÑA, MICHAEL VILLANOZA	Program Officer	Puerto Princesa	October 5, 2016
ZAMORA, CLAUDE NEL UMALI	Program Officer	Marikina	November 28, 2016
RODRIGUEZ, MELANIE SENA	Finance Assistant	Marikina	December 8, 2016
CAÑAVERAL, MARIA LUISA ESGUERRA	Program Officer	San Fernando	October 13, 2016
MACAYAN, CRISTOBAL MOSUELLA	Program Officer	Ago	September 15, 2016
MADAYAG, JOJO TANGALIN	Program Officer	San Fernando	October 13, 2016
GRANDE, REMY ANN AMBI	Finance and Admin Associate	Taytay/El Nido	December 6, 2016

JUNE			
DELOS ANGELES, ALJUNE RAMIREZ	Taytay/El Nido	June 2	
Bacdayan, Amor Balicdang	Nueva Vizcaya	June 4	
GUILANDA, ELISTER POSTINO	Atok	June 5	
MATIONG, ARDEN CHRISTOPHER MAG	Puerto Princesa	June 5	
Suza, Primo Supremo	CPD	June 9	
TUMALIUAN, GILYN MALANA	Cainta	June 10	
Peñas, Samuel Legarda	Quezon	June 11	
ZAMORA, CLAUDE NEL UMALI	Marikina	June 26	
BARQUILLA, MICHAEL JUN TAAS	Rizal	June 29	





## HERASMO ABELONG: MANNA FROM ABOVE

*From the municipality of Quezon, Palawan, Mr. and Mrs. Herasmo Abelong have been serving their community through the many roles they play. Herasmo (50) is a client of ECLOF Philippines-Quezon Unit since 2014.*

With his wife – Miriam, they are managing their three micro-business; namely Instant Ginger with Turmeric and Moringa Oliefera, Catering Service, and Bridal Gown Shop.

Their Instant Ginger with Turmeric and Moringa Oliefera Tea first came into development when they were invited to represent the Municipality of Quezon in the 2011 Baragatan Festival, an annual provincial-wide celebration. During the event, each municipality showcased their local products – both raw and processed. The Abelongs brought raw turmeric and started processing turmeric tea. Mrs. Abelong recalled with excitement the popularity of their product back then. It also helped that turmeric was slowly gaining ground for being a medicinal plant. They won 2nd place in the event which was a big feat as it was Quezon's first win in 10 years. Then, Mrs. Abelong's father suffered from stroke, his second. Because of the complications (he also had diabetes and tuberculosis), his body could no longer sustain and they were advised to try alternative medicine. That's when Mrs. Abelong really proved the medicinal power of turmeric. Their supply of turmeric actually came to them through an opportunity from a Vietnamese exporter. This Vietnamese exporter wanted turmeric from the Philippines because it is the best kind. Mr. Abelong became the buying center, connecting the Vietnamese exporter and the farmers.

However, a few months after, they were reprimanded by the Palawan Council for Sustainable Development (PCSD) to stop because their turmeric are "wild" and so they could not be exported. With the volumes of turmeric produced, Mr. and Mrs. Abelong tried to process them and so now known as "Manna's Instant Ginger with Turmeric and Moringa Oliefera." Up until now, these farmers are their suppliers of native turmeric as well as ginger. These farmers are actually indigenous peoples living in nearby communities of Aramaywan and Berong in Quezon and Ipilan in Narra.

They deliver about 300 kilos every week. Mr. and Mrs. Abelong worked hard to perfect their turmeric tea. They went through a lot of process from getting the right formula to improving their packaging by attending trainings. On the other hand, their catering business also started the same time as their turmeric tea. A relative of their Barangay Captain then wanted to get married, but no place allowed them to because they had lived together first. Mrs. Abelong offered their place to the family and since her husband was also a pastor. Since then, a lot of locals have booked their weddings and other events in their place. Eventually, Mrs. Abelong opened a bridal gown shop because of the increasing demand of their clients.

Through the years, their businesses have grown and flourished. Their turmeric tea has reached other provinces as far as Masbate, Davao and Zamboanga Sibugay and other countries such as Israel through their OFW customers. They have been invited by government agencies to display their products which they see as a marketing opportunity. They have actually been offered by the Department of Science and Technology (DOST) for a loan to buy machines and equipment to improve their production but they are just not persuaded by the increase in electricity it would entail and its implication on the quality and taste

of their turmeric tea. Also, Mrs. Abelong added they are helping their neighbors who supply them firewood. Their turmeric tea has also been constantly pursued by the Department of Trade and Industry (DTI) for their One Town, One Product (OTOP) project. They wanted their Instant Ginger with Turmeric and Moringa Oliefera tea to be the OTOP of Quezon, Palawan. On the other hand, their catering business also provide income to their neighbors, both young and adults. During summer vacation in particular, their young neighbors would flock and help in preparing the place for an event wherein they could try and learn table skirting while having allowance at the same time. Their parents are likewise happy and at peace as their children are spending their time worthily. Clearly through their businesses, Mr. and Mrs. Abelong have provided opportunities to earn to the members of their community; either by hiring their labor or buying their products. But aside from this, they have been very active in the community. Mr. Abelong is currently serving as a Brgy. Captain and pastor of their local church, which he also teaches. He is also an organic farming practitioner and advocate, having organized and encouraged fellow farmers to further their skills in farming. Meanwhile, Mrs. Abelong is a health advocate. She is currently the President of the Tuberculosis Taskforce Federation of Quezon, which was organized by their Municipal Health Office. Previously, she was part of the taskforce on Malaria. Lastly, Mr. and Mrs. Abelong have adopted children who they call blessings from above.

In conclusion, hard work, passion and faith in God are Mr. and Mrs. Abelong's instruments in succeeding in their different endeavors – be it business or community engagements. Their support to their community are their way of fostering their relationship with God.



# CLIENT STORIES

## Marites Galingan:

Mrs. Marites Galingan grew up in a poor family in La Trinidad, Benguet. She's married to Mr. Daniel Galingan and they have three children. The couple started with planting and selling Chinese cabbage and Everlasting in their neighborhood then eventually Malaysian Mums and Chrysanthemum.

In 2000, Mrs. Galingan decided to work overseas in order to help her family get out of poverty. She worked as a domestic helper in Hong Kong. Unfortunately, she was sent home by her boss after only a few months. And so Mrs. Galingan went home to the Philippines with only a little money. She and her husband then decided to invest the little they have in buying seedlings of Malaysian Mums. With the couple's hard work and perseverance, the business thrived and slowly grew.

In 2006, Mrs. Galingan became a client of ECLOF – Baguio Unit. She could still recall the words of her Program Officer back then, "maski maliit na halaga basta't makatulong ito sa inyo at habang lumalaki ang loan dapat kasabay din nito ang paglago ng negosyo."

At present, Mrs. Galingan is not only maintaining a flower farm of Malaysian Mums but has as well ventured into buying and selling. She has a retail store at the night market in Baguio City, which is visited by her regular clients to pick up their orders. She also do direct deliveries with the delivery vehicles she has invested. Her clients in general are the catering and funeral businesses of the neighboring towns of Candon, Santigao, Isabela, Tarlac, and Pampanga. Mr. and Mrs. Galingan have indeed turned their life around for good.

In the middle of this good fortune though, Mr. and Mrs. Galingan continues to be industrious and helpful. The couple are very hands-on on

Unit Office: Baguio



their business. Mrs. Galingan is at her retail store almost every night managing their business. She also provides livelihood as she has a number of people working for her. She supports her fellow flower vendors as well as they give and take to fill in each other's supply needs. Notably, she and her husband were able to invest a 3-storey house for their own family and vehicles for their family and in the business. They are contented with the current trend of their business and they hope to pass it on their children one day.

## Irene Salih: Continuing the Family's Legacy

Irene Jatulan Salih (29) grew up in their family business – production of Miswa noodles. Her parents started the business in 1993 starting with only 3 sacks of flour



Unit Office: Marikina

With their hard work and determination, they managed to grow the business; first, by hiring people to make Miswa noodles then looking for clients to deliver their produce.

Eventually, Irene started to get involved in the business. She, her mother and younger sister manage the business together. But Irene, in particular, serves as the overall liaison officer – making sure that the business is managed properly. She communicates with their clients and secures their business requirements.

ECLOF was introduced to Irene by their friend who is also a client of the organization. She became a client of ECLOF in 2012 for their business. Their Miswa noodles are regularly delivered to repacking companies in Cubao, Quezon City and Taguig. This repacking company in Cubao in particular has been with them since the beginning. They also sell directly to markets using their own label - IJK Miswa. Currently, they employ

14 people; eight of which are noodle makers, 4 are helpers whose primary task is in packaging, and 2 drivers. In a week, each noodle maker consume about 20-35 sacks of flour depending on the orders of their clients. One of their secrets to lasting success of the business then, is proper people management. They compensate their people well and provide their benefits; such as SSS, Phil Health, and house and food allowance. One of their noodle makers actually has been with them for 15 years, starting as a helper then learned to make Miswa noodles. One of their noodle makers is also a working student.

Moreover, Irene and her family take pride that in all of Antipolo, they are the only makers of Miswa noodles. Irene hopes for one day they can finally sell their Miswa noodles in the supermarket under their own label which ECLOF hopes to be part of through its business development program.

# HIRING ANNOUNCEMENT

Operations Manager

Area Manager

HR Officer

IT Specialist/Programmer

Program Supervisors

Internal Auditors

Branch Managers

Finance and Admin Officers  
Finance and Admin Associates

Program Officers

Send application at [career.eclofphils@gmail.com](mailto:career.eclofphils@gmail.com)

## AREA OF OPERATIONS

Head Office: Ground Floor, United Church of Christ in the Philippines Building, 877 EDSA, Quezon City  
Telefax: (02) 961-1600 / Website: [www.eclof.com.ph](http://www.eclof.com.ph)

### NORTH LUZON AREA

#### Abatan Branch

**Abatan Office**  
3rd Floor Mariano Cobcobo Bldg.,  
Abatan, Buguias, Benguet  
0909-113-6335

**Kabayan Office**  
Daal Bldg., Chogong Poblacion,  
Kabayan, Benguet

#### North Central Luzon Branch

**Atok Office**  
Sumakey Bldg., Sayangan, Atok,  
Benguet  
0946-338-0263

**Baguio Office**  
Rm 209 Lyman Ogilby Bldg.,  
Magsaysay Ave. Baguio City  
(074)442-1080

**Nueva Vizcaya Office**  
Cuaserna Bldg. National  
Highway, Brgy. Banggot,  
Bambang, Nueva Vizcaya  
(078)392-1050

### La Union Branch

**Agoo**  
SBC Bldg., P. Verceles St.,  
Consolacion, Agoo, La Union  
(072)607-9993

**San Fernando**  
Uy Bldg., Quezon Ave.,  
Catbangan, San Fernando City

### SOUTH LUZON AREA

#### GMA

**Marikina**  
3rd Floor Maryland Bldg., G.  
Fernando Ave. cor Estrador St.,  
Brgy. San Roque, Marikina City  
(02)646-0798

**Cainta, Rizal**  
4th Floor MORE Business Center,  
No. 2225 KM., 23 Ortigas Ave. Extension,  
Brgy. San Isidro, Taytay, Rizal  
(02)571-1867

**Tanay, Rizal**  
Ft. Catapusan St., Plaza Aldea,  
Tanay, Rizal  
(02) 212-6895

### LaQue

**Calauan**  
Laguna L. Geirosa  
Ave., Calauan, Laguna  
(049)310-1243

**Sta. Cruz, Laguna**  
2nd Floor Ansanpua Bldg. Cailles  
cor. Alfonso St., Poblacion III  
(049)309-3180

**Infanta, Quezon**  
Door B & C, 2nd Floor AQC Bldg.,  
Mabini St., Poblacion 38, Infanta,  
Quezon  
0977-853-3926

### PALAWAN AREA

#### North Palawan

**Puerto Princesa City**  
Unit 5, ARL 111 Bldg., Rizal  
Avenue, Puerto Princesa City,  
Palawan  
(048)434-8045

### Narra

Malvar Ave., Poblacion, Narra,  
Palawan  
0930-491-3410

#### Taytay

Babes Ann Apartelle, National  
Highway, Purok 6, San Lorenzo,  
Brgy. Poblacion, Taytay, Palawan  
0917-110-1255

#### South Palawan

**Brookes Point**  
Modelo 11 Bldg., Narrazid St.,  
District 11, Poblacion, Brookes  
Point, Palawan  
0946-983-4430

#### Quezon

2nd Floor, TGT Bldg., Poblacion,  
Quezon, Palawan  
0907-709-7611

#### Rizal

Lubaton Bldg., Brgy. Punta-Baja,  
Rizal, Palawan  
0909-949-3013



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**E - Excellence**  
**S - Stewardship**