

# Life

A Semi-Annual Newsletter of ECLOF Philippines  
January - July 2023

## 28TH

# GENERAL ASSEMBLY

*A Day in a Farm,  
Client & Staff Trainings,  
new unit offices,  
and more!*

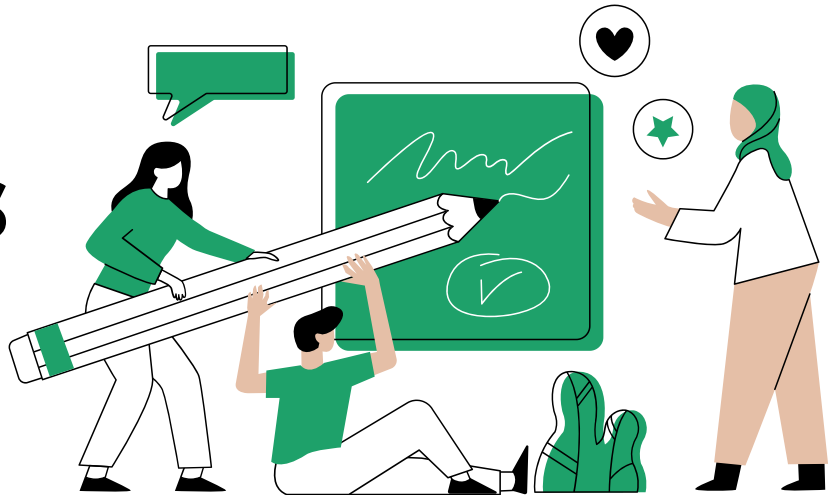


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# UNIT OFFICE OPENING



Famy



Naguilian



# STRATEGIC PLAN CASCADING

North Luzon Area



NCR & South Luzon Area



North & South Palawan Area





## EXPLORATORY MEETING & VISIT WITH TSKI AND MIDAS

Last March 8-11, MIS with OED and CPC flew to Iloilo City to explore possibilities with TSKI's organizational system called "Xavier". It was composed of HR, Operation and Finance Management and Mobile system.

Alongside this visit, EPMI explored a partnership with Microfinance Information and Data Sharing, Inc. (MiDAS). It is a credit bureau for microfinance institutions (MFIs) in the Philippines. Furthermore, MiDAS is the data-sharing system that allows MFIs to submit reports, send inquiries, and retrieve results on borrower information.



## ECLOF ATTENDED THE UCCP DIAMOND JUBILEE CELEBRATION

EPMI attended the Diamond Jubilee Celebration of the United Church of Christ in the Philippines (UCCP) held at SMX Convention, Pasay City last May 25, 2023. This celebration emphasized the 75-year-long positive evolution and constructive transformation of UCCP.

## EXPLORATORY VISIT WITH PHILMECH

On June 1, 2023, EPMI explored possibilities with the Philippine Center for Postharvest Development and Mechanization (PhilMech). It is created and mandated by the Philippine government to generate, extend, and commercialize appropriate problem-oriented agriculture and fishery postharvest and mechanization technologies, practices and systems.





# ECLOF 28TH GENERAL ASSEMBLY



ECLOF Philippines Microfinance Inc's 28th General Assembly, themed "Building Strength in the New Norm," marks a significant milestone as it is the first face-to-face, two-day gathering since the pandemic. Held at Timberland Highlands Resort in San Mateo, Rizal on May 29-30, 2023, the event has brought together members and leaders of the organization. Aside from the meeting of the minds, this remarkable event also paved way to introduce a blended exposure trip and learning session to the attendees.



The program commences with a call to worship, followed with heartfelt songs of praise led by the ECLOF Worship Team. The keynote address was delivered by Rev. Salvador R. Ballesteros, the Diocesan Bishop of Iglesia Filipina Independiente. His keynote speech revolved around the theme of resilience in times of uncertainty and he emphasized the importance of relying on God alone and highlighted that trust is the best cure for fear. Through his inspiring words, he urged the participants to draw strength from their faith, remain steadfast in their beliefs, and confront challenges with unwavering courage. The speech served as a source of motivation for the attendees to navigate the uncertainties of the post-pandemic world with hope and determination, knowing that their trust in God will guide them through any adversity.

The business session followed in the afternoon. Reports were presented by various executives and committees, awards, and recognition of employees and teams with exemplary performance.



On the event's second day, May 30, 2023, is dedicated to field exposure to select EPMI best clients for ECLOF leaders, Board Members and GA Members. Two teams ventured out for this purpose, followed by back-to-back learning sessions for the participants: Social Performance Management for Board Members (led by Mr. Jeffrey Ordoñez), HR Management 101 (led by Ms. Fabi Cariño), and Financial Management 101 (led by our very own Finance and Admin Manager, Ms. Eureka Pesigan) for branch leaders.

Throughout the assembly, attendees seized the opportunity to reconnect, strengthen their bonds, and strategize for a promising future amid the new norm.





## BOARD OF TRUSTEES CLIENT VISITS

On May 30, alongside the organization's 28th General Assembly, the Board of Trustees paid a visit to our loyal clients. Divided into two groups, BOT and some staff dropped by the 4 clients' business addresses.

Team 1 visited Mr. Rhicromel Ricel Bihasa and Mr. Romulo Vargas, who became clients in 2015 and 2016, respectively. Mr. Bihasa started his business by selling wet and dry goods. He then shifted to selling buko when the returns looked more promising. Currently, he has two buko stalls, a tiange, sari-sari store, and two stalls in the market being rented.

Meanwhile, Mr. Vargas started with a junk and scrap business and only sold construction supplies as a sideline. When the demand for it increased, it became his main focus. At present, he has 10 delivery trucks, two hardware shops located in Antipolo and Morong, Rizal, and 15 workers.

On the other hand, Team 2 visited Mrs. Rachel Oppus, who joined EPMI in 2018 to support her chocolate business. In a span of 4 years, she was able to expand it and opened new stores in 2 locations – Antipolo and Taytay, Rizal. With his husband in his aide, they were able to open a restaurant named "Filmayman Restowrante", a Mexican-Filipino-American restaurant located in Cainta, Rizal.

Lastly, Mr. Allan Serrano who has a junk shop joined us in 2019. His enterprise turned progressive and by the following year, he was able to open an additional shop at a different barangay. He was also able to get his house renovated and purchase a motorcycle and a truck to help with the logistics.



# MID-YEAR OPERATIONAL PERFORMANCE

AREA	BRANCH	UNIT OFFICE	PORTFOLIO	LOAN DISBURSEMENT	NET INCOME / (LOSS)	ACTIVE CLIENTS	TOTAL CLIENTS	PAR	RATE
		Buguias	13,378,500.64	12,943,000.00	- 244,545.01	524	664	2,453,134.72	18.34%
	<b>Abatan</b>		<b>13,378,500.64</b>	<b>12,943,000.00</b>	<b>- 244,545.01</b>	<b>524</b>	<b>664</b>	<b>2,453,134.72</b>	<b>18.34%</b>
		Baguio	13,940,349.15	11,299,000.00	344,231.11	764	842	3,360,908.14	24.11%
		Atok	8,169,382.39	6,616,000.00	- 133,881.16	378	456	1,991,098.39	24.37%
	<b>Baguio-Atok</b>		<b>22,109,731.54</b>	<b>17,915,000.00</b>	<b>230,349.95</b>	<b>1,142</b>	<b>1,298</b>	<b>5,352,006.53</b>	<b>24.21%</b>
		Naguilian	6,890,765.49	4,353,000.00	- 1,101,529.86	612	630	3,476,687.49	50.45%
	<b>La Union</b>		<b>6,890,765.49</b>	<b>4,353,000.00</b>	<b>- 1,101,529.86</b>	<b>612</b>	<b>630</b>	<b>3,476,687.49</b>	<b>0.50%</b>
		Bambang	13,665,170.81	5,434,000.00	- 679,498.74	849	868	9,307,659.81	68.11%
	<b>Nueva Vizcaya</b>		<b>13,665,170.81</b>	<b>5,434,000.00</b>	<b>- 679,497.74</b>	<b>849</b>	<b>868</b>	<b>9,307,659.81</b>	<b>68.11%</b>
<b>NORTH LUZON</b>			<b>56,044,168.48</b>	<b>40,645,000.00</b>	<b>- 1,795,223.66</b>	<b>3,127</b>	<b>3,460</b>	<b>20,589,488.55</b>	<b>36.74%</b>
		Cainta	12,539,056.95	11,433,000.00	172,103.19	1,792	1,986	7,221,676.95	57.59%
		Famy	5,399,136.00	9,683,000.00	- 794,143.69	541	575	-	0%
		Tanay	9,276,865.23	12,445,000.00	221,685.28	798	885	1,395,582.23	15.04%
	<b>Cainta-Famy-Tanay</b>		<b>27,215,058.18</b>	<b>33,561,000.00</b>	<b>- 400,355.22</b>	<b>3,131</b>	<b>3,446</b>	<b>8,617,259.18</b>	<b>31.66%</b>
		Marikina	17,430,083.02	15,937,000.00	- 23,805.97	1,862	1,985	8,902,011.02	51.07%
		Quezon City	9,189,840.67	4,223,000.00	- 806,690.17	1,594	1,642	7,590,286.67	85.59%
	<b>Marikina-QC</b>		<b>26,619,923.69</b>	<b>20,160,000.00</b>	<b>- 830,496.14</b>	<b>3,456</b>	<b>3,627</b>	<b>16,492,297.69</b>	<b>61.95%</b>
	<b>NCR</b>		<b>53,834,981.87</b>	<b>53,721,000.00</b>	<b>- 1,230,851.36</b>	<b>6,587</b>	<b>7,073</b>	<b>25,109,556.87</b>	<b>46.64%</b>
		Calapan	22,865,792.46	15,870,000.00	701,506.59	859	932	11,133,240.46	48.69%
	<b>Mindoro</b>		<b>22,865,792.46</b>	<b>15,870,000.00</b>	<b>701,506.59</b>	<b>859</b>	<b>932</b>	<b>11,133,240.46</b>	<b>48.69%</b>
		Infanta	13,772,416.06	17,743,000.00	965,003.88	942	1,048	2,033,546.06	14.82%
		Polillo	15,546,279.72	22,304,500.00	1,222,446.66	838	1,003	448,001.72	2.88%
	<b>Infanta-Polillo</b>		<b>29,268,695.78</b>	<b>40,047,500.00</b>	<b>2,187,450.54</b>	<b>1,780</b>	<b>2,051</b>	<b>2,481,547.78</b>	<b>8.48%</b>
		Sta. Cruz	12,339,970.96	11,987,000.00	113,491.37	1,194	1,313	4,477,533.96	36.28%
	<b>Laguna</b>		<b>12,339,970.96</b>	<b>11,987,000.00</b>	<b>113,491.37</b>	<b>1,194</b>	<b>1,313</b>	<b>4,477,533.96</b>	<b>36.28%</b>
	<b>CALABARZON</b>		<b>64,474,459.20</b>	<b>67,904,500.00</b>	<b>3,002,448.50</b>	<b>3,833</b>	<b>4,296</b>	<b>18,092,322.20</b>	<b>28.06%</b>
<b>SOUTH LUZON</b>			<b>118,309,441.07</b>	<b>121,625,500.00</b>	<b>1,771,597.14</b>	<b>10,420</b>	<b>11,369</b>	<b>43,201,879.07</b>	<b>37.79%</b>
		PPC - Rural	11,526,652.91	8,045,000.00	- 803,120.06	616	659	5,008,516.13	43.46%
		PPC - Urban	10,737,014.42	8,889,000.00	- 332,920.62	862	987	4,423,760.69	41.20%
	<b>PPC</b>		<b>22,262,667.33</b>	<b>16,934,000.00</b>	<b>- 1,136,040.68</b>	<b>1,478</b>	<b>1,646</b>	<b>9,432,276.82</b>	<b>42.37%</b>
		Narra	17,492,670.55	18,234,000.00	1,187,656.99	698	743	1,489,481.55	8.51%
		Aborlan	17,211,651.12	16,679,000.00	1,030,549.06	571	598	1,595,602.12	9.27%
	<b>Narra-Aborlan</b>		<b>34,704,321.67</b>	<b>35,003,000.00</b>	<b>2,218,206.05</b>	<b>1,269</b>	<b>1,341</b>	<b>3,085,083.67</b>	<b>8.89%</b>
		Taytay	21,658,688.66	21,235,000.00	1,640,309.40	932	963	2,224,931.66	10.27%
		Roxas	11,383,733.00	12,369,000.00	- 142,515.16	466	495	-	0%
		El Nido	15,188,966.67	13,982,000.00	1,098,123.56	697	733	2,366,081.23	15.58%
	<b>Taytay-Roxas-El Nido</b>		<b>48,231,388.33</b>	<b>47,586,000.00</b>	<b>2,595,917.80</b>	<b>2,095</b>	<b>2,191</b>	<b>4,591,012.89</b>	<b>9.52%</b>
<b>NORTH PALAWAN</b>			<b>105,198,377.33</b>	<b>99,523,000.00</b>	<b>3,678,083.17</b>	<b>4,842</b>	<b>5,178</b>	<b>17,108,373.38</b>	<b>16.26%</b>
		Quezon	23,581,283.19	24,918,000.00	2,158,339.80	1,049	1,119	1,073,113.19	4.55%
		Rizal	22,478,545.36	22,090,000.00	1,400,930.40	904	988	3,525,839.68	15.69%
	<b>Quezon-Rizal</b>		<b>46,059,828.55</b>	<b>47,008,000.00</b>	<b>3,559,270.20</b>	<b>1,953</b>	<b>2,107</b>	<b>4,598,952.87</b>	<b>9.98%</b>
		Brooke's Point	31,383,315.62	32,209,000.00	3,462,917.75	1,122	1,286	865,289.62	2.76%
		Bataraza	25,808,888.39	22,997,000.00	2,089,662.54	1,078	1,116	3,604,052.39	13.96%
		Española	12,478,309.00	13,413,000.00	- 484,239.82	475	485	15,000.00	0.12%
	<b>BPT-BTZ-ESP</b>		<b>69,670,513.01</b>	<b>68,619,000.00</b>	<b>5,068,340.47</b>	<b>2,675</b>	<b>2,887</b>	<b>4,484,342.01</b>	<b>6.44%</b>
<b>SOUTH PALAWAN</b>			<b>115,730,341.56</b>	<b>115,627,000.00</b>	<b>8,627,610.67</b>	<b>4,628</b>	<b>4,994</b>	<b>9,083,294.88</b>	<b>7.85%</b>
<b>MF TOTAL</b>			<b>395,282,328.44</b>	<b>377,420,500.00</b>	<b>12,282,067.32</b>	<b>23,017</b>	<b>25,001</b>	<b>89,983,035.88</b>	<b>22.76%</b>
<b>HEAD OFFICE</b>		SME/INSTI	9,099,846.66	-	- 2,439,669.87	23	27	9,099,846.66	100%
<b>GRAND TOTAL</b>			<b>404,382,175.10</b>	<b>377,420,500.00</b>	<b>9,842,397.45</b>	<b>23,040</b>	<b>25,028</b>	<b>99,082,882.54</b>	<b>24.50%</b>



# SOCIAL PERFORMANCE DASHBOARD

January - June 2023

Year of Foundation: 1995

Legal Form: Microfinance NGO

Loan Portfolio: ₱ 395,282,328.44

Operational Self-sufficiency: 118%

Number of branches: 14 (26 offices)

Number of staff: 234

Number of clients: 25,001

Category	Indicator	Sub-indicator	Data	Comments
<b>Who do we reach</b>	Outreach	% Women	78%	19,501 ACTIVE female clients EPMI serves predominantly women and rural communities
		% Men	22%	5,478 ACTIVE male clients
		% Youth (15-30 y/o)	12%	3,000 ACTIVE clients marked Youth
		% in Rural	53%	13,521 ACTIVE clients
		% in Urban	21%	5,226 ACTIVE clients
	% or presence of operations located in excluded/poor areas		70%	Most of the unit offices are located in the rural areas.
	% of clients who are vulnerable people	% of clients from agricultural sector / production	45%	Data includes Agri clients only
		% of vulnerable clients by local definition	26%	Data includes MNS-GL clients only
% of women headed households		N/A	Client profiling does not yet include this.	
Poverty profile	Average outstanding loan size /GNI per capita	N/A	Client profiling does not yet include this.	
	Poverty Probability Index (PPI)	N/A		
<b>Customer experience</b>	Client satisfaction	Client retention rate	90%	
		Client satisfaction score	82.00%	Client satisfaction survey
<b>Client protection</b>	Presence of policies and procedures for each CPP (Client Protection Principle)		7	One policy in place for each CPP. Policies and procedures are clearly explained in the Product Manual, and Operations Manual. Policies and procedures are observed by the operations and support staff.
	Number of complaints received in reporting period		4	Concerns regarding Ope personnel/staff
<b>Responsibility to staff</b>	Staff turnover rate		17%	
	Staff satisfaction survey process in place		YES	
	Staff exit interview process in place		YES	
	Gender proportion across the corporation	% of Women on Staff	36%	
		% of Women in Mngmt Position	40%	
		% of Women in Board	43%	
	Capacity building to staff	# of Management staff trained	27	
		# of Non-management staff trained	117	
# of Total staff trained		117		
% of Total staff trained		69%		
<b>Value for clients</b>	Change in vulnerability, income and poverty status (Business value, household assets, cash flow)		N/A	Client profiling does not include this yet.
	Capacity building	Name the thematic fields in which clients are trained	Basics of Organic Farming	Basics of Organic Farming in Palawan (NAR, QZN, RZL)
		# of clients trained	259	
		% of clients trained	1.04%	
	Wider benefits to clients	# of services addressing basic client needs	4	Four major services covering a wide range of activities - Advocacy and Capacity Development: Organic Farming - Client Service Loan - Cash Disbursement - Client Services Activities: <i>Client Recognition (Clients' Day)</i> <i>Health/Medical Outreach</i> <i>Mass Weddings</i> <i>Disaster Relief</i>
		Volume of loan portfolio in those products	₱17,859,573.00	Activity Funding: - Advocacy and Capacity Development: Organic Farming - funded either through donors or Community Fund - Client Service Loan - utilizes funds in general Operations. Neither Loan Portfolio nor Community Fund
		% of loan portfolio in those products	4.52%	
		# of clients benefiting	4,144	Activities - Advocacy and Capacity Development: Organic Farming (259) - Cash Disbursement (Atok - 456, Palawan - 2,107, Polillo - 1,003) - Client Service Loan (P3- 319)
% of clients benefiting		16.58%		
# of services addressing wider community or environmental issues	1	Major services covering a wide range of activities - Advocacy and Capacity Development: Basics of Organic Farming (259 total beneficiaries)		



## MOTHER & FATHER'S DAY





# TRAINING ON BASIC ORGANIC FARMING

Facilitated by the Corporate Planning and Communications Department, in partnership with USAID-Safe Water Project, and Ms. Jen Daco, the PPSAT-TESDA Assessor as the resource person, the two-day training aims to educate farmers and communities on the principles of organic farming and formulation of different organic fertilizers, pesticides, and insecticides. For the First Semester of 2023, ECLOF conducted a total of seven training events with 259 farmers participating and trained.

DATE	LOCATION	PARTICIPANTS
Feb. 20-25	Rizal, Palawan	Batch 1: 55 farmers
		Batch 2: 48 farmers
Feb. 28-Mar. 4	Quezon, Palawan	Batch 1: 28 farmers
		Batch 2: 28 farmers
		Batch 3: 41 farmers
Mar. 27-28	EP Agri-Center, Narra, Palawan	31 farmers
Mar. 30-31	EP Agri-Center, Narra, Palawan	28 farmers

As a whole, farmers and communities trained were enlightened on the benefits of organic farming particularly to their health and the environment.

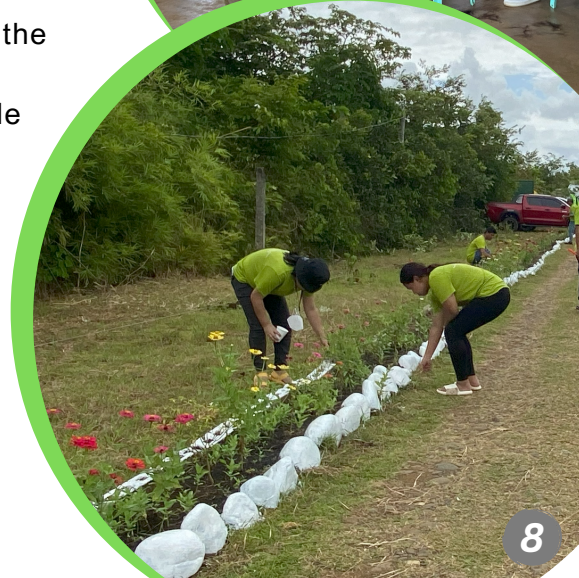
## A DAY IN THE FARM

Last March 17, 2023, ECLOF staff of Palawan Area gathered once again at the EP Agri-Center with the following objectives:

- To establish strong leadership and teamwork through farm activities;
- To expose and reorient ECLOF Staff in farm works and activity; and
- To help Agri Center in the development.

The day started with a Prayer and Worship followed by a brief orientation of what needs to be done and groupings. Roxas and Taytay Units were in charge of vermi facility recovery, PPC Urban Unit was in-charge of planting Calamansi seedlings, Brooke's Point and El Nido Units were in charge of clearing and cutting grass at the front area of the farm, Quezon Unit was in charged of installing markers and signages, Rizal and PPC Rural Units were in-charged of constructing pathway and footbridges, Espanola Unit was in charge of installing compost pit, while Bataraza, Narra and Abrolan Units cultivated and cleared the rice puddy. The Branch Accountants (BAs) and Finance and Admin Assistants (FAAs) were assigned to plant pest barriers in the production area.

After the farm activity, simple games and R&R activities concluded the afternoon wherein staff can relax and be refreshed. Games and presentations per group were facilitated by HO representatives while simultaneously doing the grooming services such as haircut, hair color, manicure and pedicure, and eating pica-pica snacks on the side.





## TRAINING EVENTS

In line with the organization's relentless pursuit of employee excellence and engagement, the HR Department continues to put this goal into action with a myriad of cutting-edge training and learning interventions. As the heartbeat of our workforce's development, HR endeavors to unlock the true potential of every individual within our ranks. With an unwavering commitment to fostering a culture of knowledge-sharing and skill refinement, we delve into the transformative initiatives and programs designed to empower our employees and steer them towards unparalleled professional growth. As of June 2023, we have facilitated the following training events, attended by EPMI branch leaders, Finance staff and selected Head Office representatives.

1. Policy Orientation on Continuing Interest and Finance Policy – January 10, 2023
2. The Role of Brain Health in Empowering Family and Work Life – February 24, 2023
3. Learning Exposure and Insight Trip to Palawan Operations – March 14-15, 2023
4. A Day in A Farm (Palawan) – March 17, 2023
5. Learning Exposure and Insight Trip to NCR Operations – March 20, 2023
6. Learning Exposure and Insight Trip to Baguio Operations - March 22, 2023
7. Global Leadership Summit – March 23, 2023
8. Creating a Memorable Customer Experience & Personality Development – March 24, 2023
9. The Role of Brain Health in Empowering Family and Work Life – May 12, 2023
10. People Management 101 and Finance 101 for Branch Leaders – May 30, 2023

## COVID-19 INTERVENTIONS

In the wake of the global COVID-19 pandemic, our organization has taken significant strides to prioritize the health and well-being of our employees. Understanding the importance of a safe and secure workplace, we have taken proactive steps to prevent the spread of the virus within our offices.

As part of our safety campaign, we have distributed COVID-19 care packages to all employees. These packages include high-quality face masks and vitamins, which are individually packed and distributed to the employees. This year as of May, a total of 236 employees received vitamins and face masks to help in the prevention and spread of COVID-19 and other sickness

Throughout the pandemic, our organization stands firm in prioritizing employees' safety and well-being above all else.





# HR POLICY REVIEW

On April 11–14, 2023, an HR policy review was conducted by the management to enhance and improve employee-related policies and procedures. This activity aims to preserve morale and increase staff retention.



## NEWLY HIRED

### JANUARY

DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.	DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.
9	Randy Gonzaga	Farm Assistant	ENOF	23	Jhon Saint Ortega	Program Officer	Calapan 1
17	Shiela Alipoon	Finance and Admin Assistant	Española	27	Mmedd Genesis Dilan	Program Officer	PPC-2
18	Roman Monterubio III	Program Officer	Nueva Vizcaya 1				

### FEBRUARY

DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.	DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.
13	Laica Fortunado	Finance and Admin Assistant	Tanay	20	Ramoel Leonardo	Finance and Admin Assistant	Marikina 1
13	Josalyn Licayo	Finance and Admin Assistant	Nueva Vizcaya 1	22	Reymond Quilbio	Program Officer	Calapan 1
14	Grandeur Abenojar	Program Officer	Nueva Vizcaya 1	23	Jayson Astodillo	Program Officer	Baguio

### MARCH

DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.	DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.
1	Lelia Mae Sese	Finance and Admin Assistant	Roxas	15	Jefferson Fayo	Program Officer	Tanay
6	Wena Mae Dupingay	Program Officer	Atok	15	Harold Gabonada	Program Officer	Infanta
6	Jerry Magno	Program Officer	Brooke's Point	17	Hanah Delas Alas	Program Officer	Marikina 1
8	Fame Sumayan	Program Officer	QC 1	28	John Kevin Clarete	Program Officer	Infanta
8	Jeffrey Siman Jr	Program Officer	Bataraza				

### APRIL

DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.	DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.
3	Erica Avila	Program Officer	Infanta	11	Jerry Gil Villason	Program Officer	Rizal
3	Mharycris Mirasol	Program Officer	Calapan 1	24	Almira Joy Augusto	Finance and Admin Assistant	Cainta 1
11	Dandy Feliciano	Senior Program Officer	Baguio	24	Dianne Ross De Guzman	Program Officer	La Union 1
11	Marinel Alvarado	Program Officer	Sta Cruz	24	Ronalynd Estandian	Program Officer	La Union 1
11	Hernane Cadenas	Program Officer	Roxas	24	Sheilla Fabula	Program Officer	Calapan 1

### MAY

DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.	DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.
2	Joseph Fortuna	Audit Officer	AUD	24	Julie Ann Pablo	Finance and Admin Assistant	Sta Cruz
15	Rhea Ann Lanto	Finance and Admin Assistant	Calapan 1	25	Geromie Ferrera	Finance and Admin Assistant	Famy
22	Carlos Dagdag	Program Officer	Nueva Vizcaya 1				

### JUNE

DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.	DAY	NAME OF EMPLOYEES	POSITION	UNIT / DEPT.
1	Rochele Jimenez	Finance and Admin Assistant	QC 1	20	Erickson Azucena	Program Officer	Calapan 1
5	Ronrick Banado	Program Officer	Infanta	27	Carlo Cahoy	Senior IT Associate	I.T.
20	Merasol Pantua	Finance and Admin Assistant	Marikina 1				

## LOYALTY AWARDEES

YEARS IN SERVICE	EMPLOYEE NAME	UNIT
10	ALBERT VILLARUZ	NARRA-ABORLAN
10	AMOR BACDAYAN	BUGUIAS
5	JOVIL LABAJO	RIZAL
5	EULHNEL GULANE	BATARAZA
5	JANZEN PATRICK JAVIER	HEAD OFFICE
5	DEXTER BOTRON	POLILLO
5	GEMAR PULVERA	QUEZON
5	WELMER FLORES	ABORLAN
5	CHARMAINE MAGBANUA	TAYTAY
5	CHRISTIAN KARL SAGAD	ABORLAN
5	JUDEE MAE CABAUG	HEAD OFFICE
5	RODEL OTRAS	ABORLAN
5	ANTHONY SAN JOSE	EL NIDO
5	WARREN RETORIA	STA. CRUZ
5	ANJANETH KEY NAZARENO	NARRA
5	DENNIS AWAL	BUGUIAS

## STAFF BIRTHDAYS

Birthdate	Employee Name	Unit	Birthdate	Employee Name	Unit
<b>JANUARY</b>			<b>APRIL</b>		
1/4/1999	Jeraldine J. Coralde	Infanta	4/2/1992	Laurence Dave C. Nario	Taytay
1/4/1986	Ronnie B. Lucilo	Sta. Cruz	4/4/1983	Melanie R. Cruz	MKN
1/9/1992	Kriam Thor C. Mayamnes	Atok	4/4/1998	Khim A. Mensajan	BTZ
1/9/2023	Randy C. Gonzaga	Narra	4/6/1994	Dennis L. Awal	Buguias 1
1/10/1991	Marievic S. Walisan	Buguias 1	4/10/1987	Michelle B. Gonzales	FAD
1/12/1986	Dexter T. Botron	Polillo	4/10/1976	Mary Jane T. Aduna	FAD
1/12/1991	Jezreel O. Molleno	Roxas	4/10/1995	Johson A. Sarmiento	Polillo
1/13/1986	Job C. Caldito	Sta. Cruz	4/12/1993	Christian D. Genegoyo	Rizal
1/15/1979	Virgie B. Puno	EFC	4/12/1997	Maria Eden P. Vega	Infanta
1/15/2000	Jonero Jayvee Nino P. Javarez	Puerto Princesa 2	4/15/1999	Joash Rei A. Gabuco	Roxas
1/16/1996	Kate B. Corporal	Famy	4/16/1989	Samuel D. Tadong	Tanay
1/17/1993	John Phillip D. Muyco	Narra	4/17/1992	Charmaine M. Magbanua	Taytay
1/17/1996	Jeran S. Delos Santos	El Nido	4/17/1992	Jorry E. Herman	Taytay
1/17/1992	John Paul . Lorente	Polillo	4/20/1995	Anthony T. San Jose	El Nido
1/18/1982	Niña L. Lucas	Marikina 1	4/20/1997	Nikka M. Escama	Infanta
1/20/1997	Eulhnel U. Gulane	BTZ	4/21/1983	Vervic G. Bautista	Quezon
1/23/1999	Mary Cris J. Deza	Taytay	4/23/1978	Ronald B. Guiang	OPD
1/25/1997	Rizza M. Masuocol	El Nido	4/24/1985	Jennylyn K. Carandang	QC
1/27/1985	Jolebert O. Villas	Puerto Princesa 1	4/28/1992	Baby Rose C. Sagandal	El Nido
1/27/1987	Leonard John Q. Soliven	Espanola	4/28/1996	Sherman V. Lavilla	Taytay
1/29/1994	Ruben P. Cautibar Jr	Espanola	4/30/1986	Luis P. Nilo	Laguna
1/30/1991	Joanne I. Julian	Polillo	4/30/1988	Jaime G. Guinto	NV
1/31/1987	Evangeline L. Plaza	Quezon			
1/31/1991	Aldrin A. Ola	Aborlan	5/5/1989	Johnel L. Cinco	OPD
<b>FEBRUARY</b>			5/7/1990	Benmar B. Magbanua	Espanola
2/1/1988	Jeremiah I. Barruga	OED	5/8/1986	Perry Jay P. Magon	Taytay
2/2/1976	Liza D. Eco	HRAD	5/11/1984	Amalou Z. Mercado	Infanta
2/3/1994	Angelito D. Delos Reyes	Puerto Princesa 2	5/11/1995	Charlon R. Rubi	El Nido
2/4/1978	Cirilo O. Flores	Aborlan	5/12/1981	Jose M. Lumbag	Baguio
2/5/1992	Lucky Jay D. Encina	Polillo	5/14/1999	Jerry Magno	Brooke's Point
2/7/1997	Monica D. Unsan	Rizal	5/18/1991	Mario Custodio Agudo	Roxas
2/8/2000	Rolhynn Lei C. Blas	Puerto Princesa 1	5/20/1998	Adrano F. Serrano	Taytay
2/9/1988	Robert Stephen P. Macmac	Brooke's Point	5/21/1996	Kenny Mark D. Candelario	Puerto Princesa 1
2/12/1990	Shiela L. Alipoun	Espanola	5/22/1989	Gerlie M. Genovea	BTZ
2/16/1982	Jennifer D. Corpuz	La Union 1	5/22/1987	Ellen R. Ciasico	Marikina 1
2/16/1991	Jovil M. Labajo	Rizal	5/24/1992	Shiela J. Dela Pena	Brooke's Point
2/18/1995	Mark Jhon D. Dias	Rizal	5/30/1992	Eliño B. Aranga	Puerto Princesa 2
2/18/1993	Jeremy B. Venus	Puerto Princesa 1	5/31/1997	Fame Apelado Sumayan	Quezon City
2/23/1989	Raymond D. Corpez	Marikina 1			
2/25/1984	Leonardo Q. Dubao III	Aborlan	6/2/1986	Albert L. Villaruz	Narra
2/26/1990	Randy S. Taplin	Buguias 1	6/4/1988	Amor B. Bacdayan	Buguias 1
2/27/1986	Myra D. Salape	Marikina 1	6/4/1988	Marisol E. Fabian	Quezon
<b>MARCH</b>			6/5/1992	Elister P. Guilanda	Finance
3/3/1989	Raffy G. Admana	La Union 1	6/7/1995	Jinky P. Atopen	Buguias 1
3/3/1998	Davies L. Luto	Nueva Vizcaya 1	6/11/1986	Samuel L. Peñas	Puerto Princesa 1
3/4/1982	Richard B. Martinet	Rizal	6/11/1999	Vincent Leo M. Faminiano	Tanay
3/7/1980	Michelle R. Alvarez	Finance	6/12/1995	Roshel A. Tinay	Baguio
3/10/1999	Fringkerl N. De Leon	Calapan 1	6/16/1989	Bryan C. Usop	Brooke's Point
3/14/1995	Lorelie Claire N. Batoliniao	Tanay	6/18/1990	Ryan A. Sigue	Puerto Princesa 1
3/14/1998	James Rizaldo C. Ramos	Sta. Cruz	6/21/1990	Melmar P. Baylon	Quezon
3/15/1995	Gemar O. Pulvera	Quezon	6/22/1990	Agnes B. Del Mundo	CPD
3/18/1990	Thods C. Alicos	Rizal	6/22/1997	Yhancez Ephraem S. Parado	La Union 1
3/18/1992	Benedict F. Dalacan	Atok	6/22/1998	Mary Joy S. Tabalus	BTZ
3/27/1995	Emelona F. Capoloy	El Nido	6/22/1994	Rolly Boy D. Dionio	Espanola
3/27/1994	Alden F. Valdez	Roxas	6/30/1998	Kareen Joy A. Omayao	Puerto Princesa 2
3/31/1993	Rey Hadjie J. Villanueva	Atok			
3/31/1977	Jhoana Marie I. Meneses	CPD			
3/31/1999	Pedrito E. Zuniga Jr	Polillo			





## LALAINE CARIO: A MODERN SUPERWOMAN

Through ECLOF, Lalaine no longer has to worry about the water supply for the rice field as she was able to buy an electric water pump in 2018. In 2021, she purchased a tricycle which became helpful in the business and as a service. Last year, she was finally able to buy a solar dryer. They don't have to rent dryers from other farmers anymore, which is a big save both in money and time. And lastly, the Carios now live in a comfortable home made of cement and corrugated roof, from having their then simple nipa house.

As a busy woman, Lalaine also held the position of Vice President at the National Irrigation Association (NIA) for four years but stepped down last year as a Board of Director to focus more on her family. She has been a member of the local Women's Association since 2000.

Lalaine Cario's devotion to the people around her is truly an inspiration. She proved that a woman could have a formal job, be an outstanding farmer, and still manage to be a full-time mother. Thanks to his husband's support, she became their family's steadfast superwoman. And in the future, she hopes to grow more in various ways, with ECLOF still assisting her.

Starting her own family at an early age, Lalaine Cario is no stranger to hard work. To provide for her family of six, she works at the Barangay Health Center while managing her family's rice field business on the side.

Based in Quezon, Palawan, Lalaine discovered ECLOF Philippines when orientation was held at the Barangay Center 9 years ago. The products and services offered enticed her, and she immediately applied for a 10-thousand-peso loan as a trial. The borrowed money was then invested into their then-7,000 sqm rice field. Witnessing a great outturn, she decided to continue her relationship with ECLOF. And almost a decade later, she had accomplished many things.



With the help of ECLOF, 2 of her four children were able to finish their studies, while the youngest is soon going to wear a graduation cap as well. From a 0.7-hectare land, the Cario family expanded it with an additional 5,000 sqm., now handling 1.2 hectares of rice field. Lalaine grew her business and decided to invest in livestock. They are currently taking care of pigs, carabaos, and cows.





# AREAS OF OPERATIONS

## HEAD OFFICE

G/F UCCP Building, 877 EDSA Brgy. West Triangle, Quezon City

## NORTH LUZON

<b>ATOK</b>	Sumakey Bldg., Sayangan, Paoay, Atok, Benguet
<b>BAGUIO</b>	Suite 209 Lyman Ogilby Centrum, 358 Magsaysay Ave., Baguio City
<b>ABATAN</b>	Steiner P. Camsol Building, 3rd Floor, Abatan, Buguias, Benguet
<b>LA UNION</b>	26 Aglipay St., Brgy. Natividad (Pop.), Naguilian, La Union, 2511
<b>NUEVA VIZCAYA</b>	G/F Tumaneng Bldg., Heroes Boulevard, Buag (Pop.), Bambang, NV Sattelite Office: D3 Gaddang St., Brgy. Roxas, Solano, NV

## NCR & SOUTH LUZON

<b>MARIKINA &amp; QC</b>	23 Pikador St., Midtown Subd. 1, Brgy. San Roque, Marikina City
<b>QUEDSA</b>	2/F Unit 2B QuEDSA Plaza Bldg., Quezon Ave. cor. EDSA, Brgy. West Triangle, QC
<b>LAGUNA</b>	Sitio Matahimik Duhat, Sta. Cruz, Laguna, 4009
<b>CAINTA</b>	4/F MORE Business Center, 225 Ortigas Ave., Brgy. San Isidro, Taytay, Rizal
<b>TANAY</b>	2/F B & C KC Complex Bldg., Sitio Calbon, Plaza Aldea, Tanay, Rizal
<b>FAMY</b>	2/F Romy's Space Rental Brgy. Batuhan, Famy Laguna, 4021
<b>INFANTA</b>	2/F Door B & C, AQC Bldg. Mabini St., Poblacion 38, Infanta, Quezon
<b>POLILLO</b>	Purok 1 Tanglaw Brgy. Sibulan, Polillo, Quezon
<b>CALAPAN</b>	2 & 3/F Arago Bldg., Macario Adriatico B-4 L-2, Ph. 1 Bonifacio St, Brgy. Ilaya, Calapan City, Oriental Mindoro

## NORTH PALAWAN

<b>TAYTAY</b>	2/F Mercado Bldg., Nat'l Highway, Sitio Montevista, Poblacion, Taytay, Palawan
<b>EL NIDO</b>	Villa Libertad, El Nido, Palawan
<b>ROXAS</b>	2/F Jimenez Bldg., Sandoval St., Barangay III (Pop.), Roxas, Palawan, 5308
<b>PPC 1</b>	U/G Unit C Goland Plaza Bldg., Nat'l Highway, Brgy. San Miguel, PPC, Palawan, 5300
<b>PPC 2</b>	Unit 10 G/F DCRM Plaza Bldg., North Nat'l Highway, Brgy. San Miguel, PPC, Palawan, 5300
<b>NARRA</b>	Malvar Street, Poblacion, Narra, Palawan
<b>ABORLAN</b>	National Highway, Mabini, Aborlan Palawan, 5302

## SOUTH PALAWAN

<b>RIZAL</b>	Punta Baja, Rizal, Palawan
<b>QUEZON</b>	2/F TGT Building, Ifonso XIII Poblacion, Quezon, Palawan
<b>BROOKE'S POINT</b>	Modelo 11 Bldg., Narrazid St., Dist 11 Poblacion, Brooke's Point, Palawan
<b>BATARAZA</b>	YFCP Building, Marangas, Bataraza, Palawan
<b>ESPAÑOLA</b>	Cautibar Bldg., Pulot Ave., Pulot Center, Sofronio Española, Palawan, 5324

## HIRING ANNOUNCEMENT

JOIN  
OUR TEAM

- Agri Center GM
- Agritech Officer
- HR Generalist
- Compensation and Benefits Associate
- Audit Officer
- Audit Associate
- Loan Officer (Luzon-wide)
- Account Officer (EFC)
- Accounting Staff (EFC)

For interested applicants, you may contact the following channels.

Email: [recruitment@eclof.com.ph](mailto:recruitment@eclof.com.ph)

Contact #: [0919-084-5258](tel:0919-084-5258)

Facebook: [www.facebook.com/eclofphilippines](https://www.facebook.com/eclofphilippines)



## VISION

Realizing  
human  
dignity

## MISSION

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

## CORE VALUES

Service  
with  
T - Teamwork  
I - Integrity  
E - Excellence  
S - Stewardship