

Life

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



**Community Outreach • Client Feature
Farm Updates • Staff Training • Year-End Area Gathering**



TABLE OF CONTENTS

I. Organizational Highlight

MiDAS Training	01
EFC Office Blessing	01
ECLOF International Visit	02
ECLOF Sri Lanka Visit	02
Taytay Medical Mission	03
Year-End Thanksgiving	04
Year-End Operational Performance	06
Social Performance Management Report	07

II. HR Highlight

Brain Health Training	08
Product & Policy Orientation	08
Top Performers & Awardees	09
New Hires	10
Birthdays	10

III. LIFE Update

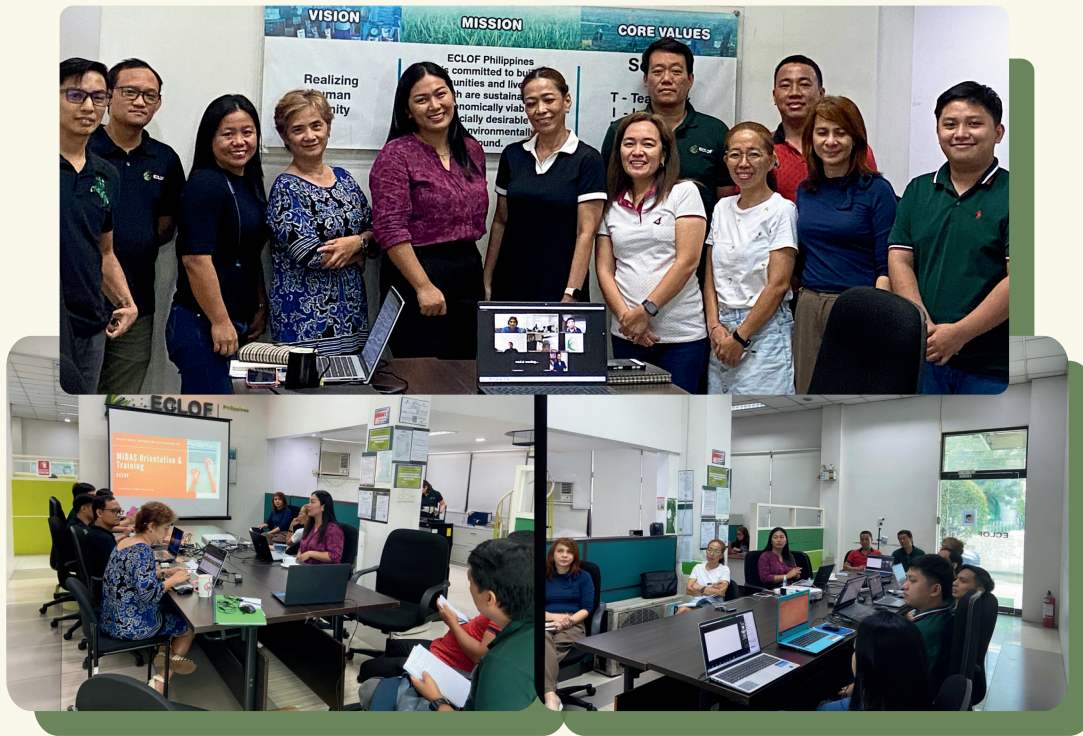
Farm Production & Development	11
ECLOF International & Sri Lanka's visit	12

IV. Client Highlight

Mr. Zaldy Jumagbas <i>"From Teenage Dreams to Reality"</i>	13
---	----

MIDAS TRAINING

On July 27, 2023, ECLOF Philippines and Microfinance Information and Data Sharing, Inc. (MiDAS) held a one-day orientation and training session on the use, benefits, and services of the MiDAS system. This credit bureau is utilized by all microfinance institutions in the Philippines.



EFC OFFICE BLESSING

Last September 8, EPMI's sister company, ECLOF Finance Corp., had their new office blessed. Attended by Head Office staff and EFC's Chairperson, Ms. Christie Rowena Plantilla, everyone celebrated EFC's new chapter and shared optimism for a bright future ahead.





GLOBAL CONNECTIONS AND SYNERGIES



EPMI embraced international collaboration, welcoming ECLOF International's Managing Director, Nicolas Karambadzakis, to our Head Office in October 2023. This meeting paved the way for fruitful discussions on potential synergies between ECLOF International and EPMI in the future. Mr. Karambadzakis also explored the agriculture-related activities at EP Life Farm during his visit to Palawan, deepening the bond between the organizations.

Following this insightful exchange, ECLOF Sri Lanka's team graced us with their presence from November 6-10, facilitating a productive learning exchange. The major objective is to illustrate its best practices and department-by-department operations. The visit was rich with discussions on best practices, promising lasting benefits for both organizations.



As we step into the new year, EPMI remains committed to fostering a culture of growth, learning, and collaboration. The achievements of the past months set the stage for a promising future, where our collective efforts contribute to the empowerment of individuals and communities alike.

ECLOF Philippines **Medical Mission**

Municipal Covered Court, Poblacion, Taytay, Palawan
October 6, 2023, 7:00am

TAYTAY HEALTH, MEDICAL, AND DENTAL OUTREACH

Special thanks to our partners:

Province of Palawan

Provincial Health Office



Northern Palawan Provincial Hospital

Palawan Adventist Hospital

Palawan Medical City



With our commitment to serving our clients better and touching more communities, ECLOF Taytay partnered with Northern Palawan Provincial Hospital, Palawan Adventist Hospital, Palawan Medical City, Palawan Health Office, and the Province of Palawan for the venue, with the assistance of El Nido and Roxas ECLOF staff, last October 6, 2023, for a Medical Outreach – our comeback after 3 years!

ECLOF Philippines has been organizing medical missions since 2016 consistent with the organization's vision – "Realizing human dignity". Access to healthcare is limited in the underserved areas of the country and as such ECLOF Ph has dedicated an annual activity to counter the disparities. This initiative seeks to offer basic health checkups and screening, dental and oral care, raising awareness on sexual and reproductive health issues down to basic family planning, and free snacks, medicines, and vitamins. There was also a colouring activity area provided for children while their guardians were having their checkups.



A total of 430 individuals were served in the outreach from 4-year-old toddlers to the ripest age of 83 years old – an overwhelming number compared to a team of 60 organizers and professionals. Yet, the dedication shown by each ECLOF staff and healthcare provider was more than enough.



It was a meaningful event which holds the promise of seeking a start in fostering a culture of health awareness while also empowering each individuals as they take charge of their well-being.

FESTIVE JOY ACROSS EPMI: CELEBRATING CHRISTMAS WITH HEARTWARMING GATHERINGS

Amidst the hustle and bustle of 2023, EPMI ensured that the spirit of joy and celebration was not left behind.

As the holiday season approached, Christmas became a time for our teams across various operational areas to come together: North Luzon Area (December 7), North & South Palawan Area (December 15), South Luzon Area (December 18), and Head Office (December 22). This is in line with the organization's goal to continuously foster camaraderie and spread the cheery holiday spirit through vibrant Christmas events for all employees.





YEAR-END OPERATIONAL PERFORMANCE (UNAUDITED)

AREA	BRANCH	UNIT OFFICE	PORTFOLIO	LOAN DISBURSEMENT	ACTIVE CLIENTS	TOTAL CLIENTS	PORTFOLIO AT-RISK (PAR)	RATE	
NORTH LUZON		Abatan	11,362,670.21	24,557,000.00	370	474	922,693.67	8.12%	
	Abatan		11,362,670.21	24,557,000.00	370	474	922,693.67	8.12%	
		Atok	7,693,831.31	14,001,000.00	337	403	666,002.31	8.66%	
		Baguio	12,740,988.33	23,835,000.00	499	572	472,828.56	3.71%	
	Baguio-Atok		20,434,819.64	37,836,000.00	836	975	1,138,830.87	5.57%	
		Naguilian	4,089,576.84	9,118,000.00	312	350	791,559.84	19.36%	
	La Union		4,089,576.84	9,118,000.00	312	350	791,559.84	19.36%	
		Bambang	5,469,697.08	11,308,000.00	279	302	740,526.08	13.54%	
Nueva Vizcaya		5,469,697.08	11,308,000.00	279	302	740,526.08	13.54%		
NORTH LUZON			41,356,763.77	82,819,000.00	1,797	2,101	3,593,610.46	8.69%	
SOUTH LUZON		Cainta	6,172,949.93	19,586,000.00	434	662	1,142,423.93	18.51%	
		Famy	8,701,564.00	24,031,000.00	531	594	32,720.00	0.38%	
		Tanay	7,848,907.65	23,370,000.00	382	480	667,199.65	8.50%	
	Cainta-Famy-Tanay		22,723,421.58	66,987,000.00	1,347	1,736	1,842,343.58	8.11%	
		Marikina	7,178,656.01	25,691,000.00	528	696	2,946,346.01	41.04%	
		Quezon City	2,322,564.05	5,951,000.00	321	354	1,504,493.05	64.78%	
	Marikina-QC		9,501,220.06	31,642,000.00	849	1,050	4,450,839.06	46.84%	
	NATIONAL CAPITAL REGION			32,224,641.64	98,629,000.00	2,196	2,786	6,293,182.64	19.53%
		Calapan	12,590,626.20	34,240,000.00	354	424	390,805.20	3.10%	
	Mindoro		12,590,626.20	34,240,000.00	354	424	390,805.20	3.10%	
		Infanta	13,224,437.58	37,057,000.00	561	678	638,052.08	4.82%	
		Polillo	15,485,097.49	43,323,500.00	793	939	1,061,196.49	6.85%	
	Infanta-Polillo		28,709,535.07	80,380,500.00	1,354	1,617	1,699,248.57	5.92%	
		Sta. Cruz	9,030,067.27	24,932,000.00	362	467	611,711.37	6.77%	
Laguna		9,030,067.27	24,932,000.00	362	467	611,711.37	6.77%		
CALABARZON			50,330,228.54	139,552,500.00	2,070	2,508	2,701,765.14	28.06%	
SOUTH LUZON			82,554,870.18	238,181,500.00	4,266	5,294	8,994,947.78	37.79%	
NORTH PALAWAN		PPC - Rural	6,896,837.16	14,924,000.00	286	310	1,767,927.21	25.63%	
		PPC - Urban	8,567,049.71	19,489,000.00	346	401	985,440.90	11.50%	
	PPC		15,463,886.87	34,413,000.00	632	711	2,753,368.11	17.81%	
		Aborlan	12,500,402.34	27,945,000.00	441	457	2,378,231.76	19.03%	
		Narra	15,354,643.19	35,644,000.00	555	591	663,702.19	4.32%	
	Narra-Aborlan		27,855,045.53	63,589,000.00	996	1,048	3,041,933.95	8.89%	
		El Nido	13,064,807.47	28,628,000.00	461	471	273,900.47	2.10%	
		Roxas	16,022,356.17	29,805,000.00	602	621	26,035.84	0.16%	
	Taytay	22,194,107.71	44,431,500.00	817	839	160,094.71	0.72%		
Taytay-Roxas-El Nido		51,281,271.35	102,864,500.00	1,880	1,931	460,031.02	0.90%		
NORTH PALAWAN			94,600,203.75	200,866,500.00	3,508	3,690	6,255,333.08	6.61%	
SOUTH PALAWAN		Quezon	25,325,225.84	52,528,000.00	1,007	1,060	268,819.44	1.06%	
		Rizal	20,653,734.02	44,360,000.00	845	900	255,726.66	1.24%	
	Quezon-Rizal		45,978,959.86	96,888,000.00	1,852	1,960	524,546.10	1.14%	
		Bataraza	23,608,776.37	46,914,000.00	934	973	259,778.37	1.10%	
		Brooke's Point	35,294,853.72	68,414,000.00	1,113	1,206	383,053.72	1.09%	
		Española	16,368,089.00	30,931,000.00	581	608	27,500.00	0.17%	
Brooke's-Bataraza-Española		75,271,719.09	146,259,000.00	2,628	2,787	670,332.09	0.89%		
SOUTH PALAWAN			121,250,678.95	243,147,000.00	4,480	4,747	1,194,878.19	0.99%	
MICROFINANCE TOTAL			339,762,516.65	765,014,000.00	14,051	15,832	20,038,769.51	5.90%	
HEAD OFFICE	HO	SME/INSTI	6,555,874.91	-	15	19	6,555,874.91	100.00%	
GRAND TOTAL			346,318,391.56	765,014,000.00	14,066	15,851	26,594,644.42	7.68%	

SOCIAL PERFORMANCE MANAGEMENT REPORT

YEAR OF FOUNDATION	1995	LEGAL FORM	MICROFINANCE NGO
NUMBER OF BRANCHES	14 (26 OFFICES)	NUMBER OF CLIENTS	15,832
NUMBER OF STAFF	231	LOAN PORTFOLIO	₱339,762,517.00
OPERATIONAL SELF-SUFFICIENCY	134.00%		

CATEGORY	INDICATOR	SUB-INDICATOR	DATA	COMMENTS	
WHO DO WE REACH	OUTREACH	Percentage of Women	70%	9,855 ACTIVE female clients EPMI serves predominantly women and rural communities	
		Percentage of Men	30%	4,218 ACTIVE male clients	
		Percentage of Youth (15-30 years old)	12%	1,727 ACTIVE clients marked as "Youth"	
		Percentage in Rural	85%	11,928 ACTIVE clients	
		Percentage in Urban	15%	2,146 ACTIVE clients	
	Percentage or presence of operations located in excluded/poor areas		85%	Most of the unit offices are located in the rural areas.	
	Percentage of clients who are considered vulnerable people	Percentage of clients from agricultural sector / production		82%	Data includes Agri clients only
Percentage of vulnerable clients by local definition		2%	Data includes MNS-GL clients only		
Percentage of women-headed households		N/A	Client profiling does not include this yet		
CUSTOMER EXPERIENCE	Client satisfaction	Client retention rate	88.75%		
		Client satisfaction score	97.00%	Client satisfaction survey	
CLIENT PROTECTION	Presence of policies and procedures for each CPP (Client Protection Principle)		7	<ul style="list-style-type: none"> 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	
RESPONSIBILITY TO STAFF	Staff turnover rate		16.52%		
	Staff satisfaction survey process in place		YES		
	Staff exit interview process in place		YES		
	Gender proportion across the corporation	Percentage of Women on Staff		36.94%	
		Percentage of Women in Management Position		57.14%	
		Percentage of Women in Board		60.00%	
	Capacity building to staff	Number of Management staff trained		44	
		Number of Non-management staff trained		86	
Number of Total staff trained		130			
Percentage of Total staff trained		60%			
VALUE FOR CLIENTS	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	
		Number of clients trained	2,494		
		Percentage of clients trained	15.75%		
	Wider benefits to clients	Number of services addressing basic client needs		4	<ul style="list-style-type: none"> Four major services covering a wide range of activities Advocacy and Capacity Development: Organic Farming Client Service Loan Cash Disbursement Client Services Activities: <ul style="list-style-type: none"> Client Recognition (Clients' Day) Health/Medical Outreach Disaster Relief
		Volume of loan portfolio in those products		₱12,129,335.00	<ul style="list-style-type: none"> Activity Funding: <ul style="list-style-type: none"> 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
		Percentage of loan portfolio in those products		3.57%	
		Number of clients benefiting		3,932	<ul style="list-style-type: none"> Activities <ul style="list-style-type: none"> Advocacy and Capacity Development: Organic Farming (2,494) Cash Disbursement (Atok - 403, Palawan - 1,960, Polillo - 939) Client Service Loan (P3- 630)
		Percentage of clients benefiting		24.84%	
		Number of services addressing wider community or environmental issues		1	<ul style="list-style-type: none"> Major services covering a wide range of activities <ul style="list-style-type: none"> Advocacy and Capacity Development: Basics of Organic Farming (2,494 total beneficiaries)
		Number of clients covered by the microinsurance program		9,643 (Life Insurance) 28,462 (Loan Insurance)	Total Premium Paid: ₱ 11,506,215.93 Community Fund: ₱ 2,505,751.98
Volume of claims		₱5,353,230.00	<ul style="list-style-type: none"> Instant Death Benefit - 88 Hospitalization - 88 Death Benefit - 66 Loan Benefit - 23 		
Percentage of successful claims		97%			



STRATEGIC LEARNING INITIATIVES

In August 2023, EPMI, in collaboration with APPEND, organized a training session titled "The Role of Brain Health in Empowering Family and Work." This event, held with the active participation of both North and South Palawan teams, welcomed distinguished representatives from Taytay Sa Kauswagan, Inc. (TSKI), Palawan LGU, and various farmer organizations and cooperatives.

The discussions and practical insights shared during this session underscored the significance of mental health wellness and achieving a harmonious work-life balance, setting the stage for a healthier and more productive workforce.



PRODUCT & POLICY ORIENTATION FOR CONTINUOUS IMPROVEMENT

Aligning with EPMI's commitment to excellence, the HR Department conducted Product and Policy Orientation sessions across the organization's operational areas. These sessions, held in North Luzon (August 2023), South Luzon (September 2023), North Palawan, and South Palawan (October 2023), aimed to equip our teams with the latest information and guidelines, fostering a culture of continuous improvement and development.

TOP PROGRAM OFFICER: RODERICK NILASA

Belonging to the indigenous locals of Palawan, Mr. Roderick Nilasa has spent his life on the island from the beginning. Born from hardworking coconut farmers with four other siblings, Roderick or “Derick” for short, is the eldest child of the family. He may not be able to finish his studies in Marine Transportation, but it didn’t deter him from pursuing success. He started his own business to support their family of seven by becoming a medical representative and being a supplier for pharmacies and small clinics for 10 years. While handling his business, he also created a small community church and became a minister in 2010.

When the competition got tenacious, he had no choice but to close the business in 2016 and started applying for jobs. This was the time when his friends, who he still works with at present, informed him of an opening at ECLOF Brooke’s Point Unit Office. Unfortunately, he had already accepted an offer just a few days earlier when ECLOF called him back. He worked in a banana plantation as a Land Canvasser, Internal Relations Officer, and Safety Officer, among other things, for 2 years before the plantation had to close down. For the second time around, he was able to successfully join the organization on the 5th of September, 2018.

With Derick’s vast experience as a medical representative and a minister, talking to people wasn’t a challenge at all. “*Ang microfinance ay hindi pala pahirap sa tao*”, he realized while he was starting as a Program Officer. He shared that his mind opened up to possibilities that ECLOF, being a microfinance, can offer to its clients – “*talagang loan with a purpose*”, he added, since we continuously guide them and give them pieces of advice aside from just being someone who just lends them money and waits for them to pay us back. Derick believes that being able to build a good relationship with his clients is the core of his work.

Around the same time he joined ECLOF, he got inspired to work harder and stay with the organization when he witnessed his peers getting recognition during the 2018 Gathering at Batangas. As a person thirsty for growth, he took the chance during the height of the COVID-19 pandemic to enroll in an online course in Criminology and graduated last December 2022. Now in his 5th year with the organization, he is glad about how much ECLOF helped him to grow more spiritually, and as an individual who seeks to understand himself better, so he can guide his clients, colleagues, and church members as well.

With the little free time that he has as a dedicated employee and minister, he spends it wisely and still inserts time for his hobbies. He used to join drift bike racing so when he quit in 2017, he just enjoyed riding along the road of Palawan with his old pals. He also plays lawn tennis from time to time.

We’re glad to have you in ECLOF, Sir Derick!



TOP SUPERVISOR



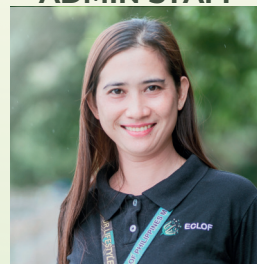
MICHAEL PARREÑO

TOP BRANCH MANAGER



LYNARD JORILLO

TOP FINANCE & ADMIN STAFF



MARISOL FABIAN

TOP BRANCH ACCOUNTANT



EVANGELINE CATINGUB

BEST UNIT OFFICE: BROOKE’S POINT

BEST BRANCH: BROOKE’S-BATARAZA-ESPAÑOLA

BEST AREA: SOUTH PALAWAN

JULY

DATE	NAME	POSITION	UNIT
03	Madel Cabubas	Senior Finance & Admin Associate	Cainta
04	Romar Vincent Cudio	Program Officer	Aborlan
13	Dino Jose Flores Jr.	Program Officer	PPC 1
14	Lucky Bien Dulay	Program Officer	Brooke's Point
17	Silverio Pontoy	Program Officer	Taytay
20	Rhealyn Malines	Finance & Admin Assistant	Buguias
20	Ellah Pastan	Finance & Admin Assistant	Brooke's Point
25	Jonally Perez	Program Officer	Famy
28	Pamela Eunice Barba	Finance & Admin Assistant	Cainta

AUGUST

DATE	NAME	POSITION	UNIT
07	Charmilyn Nalayog	Finance & Admin Head	FAD
07	Janice De Guzman	Executive Assistant	OED
15	Neljune Apungan	Program Officer	PPC 2
23	Filipina Egargue	Program Officer	Famy
29	Romar Tria	Program Officer	PPC 2
29	Joanna Vel Torres	Program Officer	Tanay

BIRTHDAYS

JULY

DATE	NAME	UNIT
JULY 2	Ernest Lucina	Baguio
JULY 4	Noriel Aumentado	Polillo
JULY 5	Jemelyn Banlawe	Baguio
JULY 8	Julia Jorge	Infanta
JULY 9	Jonalou Rivas	Quezon
JULY 10	Rocco Oplas	Baguio
JULY 10	Glenn Cesar Lumentac	Puerto Princesa 1
JULY 15	Julius Tragico	Taytay
JULY 17	Kenneth Lady Lou Muñoz	Puerto Princesa 1
JULY 18	Roche Mendone Agasan	Calapan 1
JULY 19	Jeffrey Siman Jr	Bataraza
JULY 22	Madel Cabubas	Cainta 1
JULY 24	Warren Retoria	Marikina 1
JULY 24	Neljune Apungan	Puerto Princesa 2
JULY 25	Nepthaly Alipoon	Puerto Princesa 2
JULY 25	Lynne Grace Picardal	Laguna
JULY 26	Michael Parreño	Brooke's Point
JULY 26	Jeffrey Zambrano	Brooke's Point
JULY 26	Rayson Bentic	Famy
JULY 29	John Kevin Bendana	Tanay

AUGUST

DATE	NAME	UNIT
AUGUST 2	Welmer Flores	Aborlan
AUGUST 4	Christian Masa	Atok
AUGUST 8	John Paul Tingdan	Quezon
AUGUST 10	Melbert Dulla	BTZ
AUGUST 10	Pamela Eunice Barba	Cainta 1
AUGUST 13	Anthony Ramos	Calapan 1
AUGUST 17	Cristine Agra	Sta. Cruz
AUGUST 18	Lorenzo Bonales	Polillo
AUGUST 20	Lowen Rey Tavera	Espanola
AUGUST 22	Ma. Erille V. Adova	OPD
AUGUST 22	Kim Eisen Fran	Calapan 1
AUGUST 22	Jayvee Goma	Roxas
AUGUST 23	Julie Ann Pablo	Sta. Cruz
AUGUST 25	Rhazel Escama	OPD
AUGUST 25	Nancy Grace Declines	Taytay
AUGUST 26	Carlos Dagdag	Nueva Vizcaya 1
AUGUST 26	Hanlee Castro	Atok
AUGUST 28	Meagan Manibo	Calapan 1
AUGUST 31	Rhea Ann Lanto	Calapan 1

SEPTEMBER

DATE	NAME	UNIT
SEPTEMBER 2	Ariel Rodin	Narra
SEPTEMBER 4	Luz Codio	Baguio
SEPTEMBER 5	Roderick Nilasa	Brooke's Point
SEPTEMBER 7	Janice De Guzman	HRAD
SEPTEMBER 8	Nestor Deramas	Narra
SEPTEMBER 8	Ergene Jay Quilay	Rizal
SEPTEMBER 10	Marbel Bacolod	La Union 1
SEPTEMBER 11	Ellah Pastan	Brooke's Point
SEPTEMBER 16	Jake Bernabeo	Tanay
SEPTEMBER 19	Marian Sacyaten	OED
SEPTEMBER 21	Jovannie Lagata	Quezon
SEPTEMBER 22	Jessa Delos Santos	Famy
SEPTEMBER 24	Charmilyn Nalayog	Audit
SEPTEMBER 24	Jackielyn Dumaling	Nueva Vizcaya 1
SEPTEMBER 29	Juanito Morales	Cainta 1

NEW HIRES

SEPTEMBER

DATE	NAME	POSITION	UNIT
06	Benedick Acobera	Program Officer	Calapan
07	Judy Anne Sayoc	Program Officer	Tanay
21	Daniel Gonzalgo	Program Officer	Tanay
21	Anthony Ramos	Program Officer	Calapan
25	Lorenzo Boñales Jr.	Program Officer	Polillo
26	Michele Villaverde	Finance & Admin Assistant	Bataraza

OCTOBER

DATE	NAME	POSITION	UNIT
09	Dale Rod Renz Avila	HR Associate - Generalist	HRD
12	Lowe Del Ayre Nariz	Program Officer	Laguna
23	Christian Moldino Masa	Program Officer	Baguio

DECEMBER

DATE	NAME	POSITION	UNIT
21	Christia Mae Ramilo	Program Officer	Calapan

OCTOBER

DATE	NAME	UNIT
OCTOBER 1	Michael Viterbo	Famy
OCTOBER 2	Ann Nicole Cerellana	Cainta 1
OCTOBER 2	Ardjed Life Padri	Narra
OCTOBER 12	Ryan Montaño	Quezon
OCTOBER 12	Judee Mae Cabahug	CPD
OCTOBER 14	Richard Ignacio	Taytay
OCTOBER 14	Rhealyn Malines	Buguias 1
OCTOBER 15	Anjaneth Key Ogbinada	Narra
OCTOBER 15	Jonally Perez	Famy
OCTOBER 18	Milford Obal	Narra
OCTOBER 19	Almira Joy Augusto	Tanay
OCTOBER 21	Romar Vincent Cudio	Aborlan
OCTOBER 25	Grandeur Abenajar	Nueva Vizcaya 1
OCTOBER 27	Ester Taguda	Baguio
OCTOBER 28	Lucky Angel Christian Siman	Marikina 1
OCTOBER 29	Archie Zotomayor	Sta. Cruz
OCTOBER 30	Jhona Elaine Ison	Famy
OCTOBER 30	Wena Mae Dupingay	Atok

NOVEMBER

DATE	NAME	UNIT
NOVEMBER 1	Nora Songalia	Cainta 1
NOVEMBER 1	Wilven Parillo	Rizal
NOVEMBER 2	Ryan Blas	Puerto Princesa 1
NOVEMBER 5	Jemmiel Quiman	Quezon
NOVEMBER 6	Noel Lopez	Nueva Vizcaya 1
NOVEMBER 8	Dennis Gatucao	Roxas
NOVEMBER 11	Jerome Hate	Finance
NOVEMBER 11	Winston Ramat	La Union 1
NOVEMBER 11	Josalyn Licayayo	Nueva Vizcaya 1
NOVEMBER 12	Jomar Urmenita	Bataraza
NOVEMBER 13	Kristine Joy Aquino	HRAD
NOVEMBER 13	John Kevin Clarete	Infanta
NOVEMBER 14	Mmedd Genesis Dilan	Puerto Princesa 2
NOVEMBER 15	Filipina Egargue	Famy
NOVEMBER 18	Marinel Alvarado	Sta. Cruz
NOVEMBER 21	Amador Andrada Jr.	Narra
NOVEMBER 21	Hernane Cadenas	Roxas
NOVEMBER 23	Roman Monterubio III	Nueva Vizcaya 1
NOVEMBER 24	Ian De Pedro	Brooke's Point
NOVEMBER 24	Jasmin Bilag	Baguio
NOVEMBER 25	Frezelle Landocan	Baguio
NOVEMBER 27	Sandra Bugtong	Buguias 1

DECEMBER

DATE	NAME	UNIT
DECEMBER 3	Eureka Pesigan	Finance
DECEMBER 4	Lucky Bien Dulay	Brooke's Point
DECEMBER 13	Carlo Cornelio	Bataraza
DECEMBER 14	Dianne Ross De Guzman	La Union 1
DECEMBER 15	Lynard Jorillo	Brooke's Point
DECEMBER 15	Janzen Patrick Javier	MIS
DECEMBER 16	Rodel Obra	Aborlan
DECEMBER 18	Aldriza Mabalot	Buguias 1
DECEMBER 20	Jayson Mejico	Taytay
DECEMBER 21	Renato Roma	Narra
DECEMBER 22	Merylove Callao	Aborlan
DECEMBER 25	Mary Jayne Lagan	OPD
DECEMBER 25	Christian Karl Sagad	Aborlan
DECEMBER 26	James Daryl Maranan	El Nido
DECEMBER 29	Andrew Famer Aguila	OPD

From seed to harvest, LIFE Farm located in Narra, Palawan has been a hub of activity, fueled by dedication, innovation, and a commitment to sustainable practices.

FARM PRODUCTION

RICE PRODUCTION

- Accomplished harvesting of black rice in 1 hectare
- Completed post-harvest activities which include threshing, drying, milling, and bagging.
- Hauling and milling of 8 sacks purchased as activity token for Taytay Health, Medical & Dental Outreach
- Stored 30 sacks of black rice as farm supply
- Acquired planting inputs needed
- Land preparation for 2nd cropping – activities include cultivation, clearing of dikes, and irrigation
- Prepared bed for rice seedlings

VERMICAST PRODUCTION

- Prepared and maintained bed for production
- Harvested around 8 sacks of vermicast for organic vegetable production use

ORGANIC VEGETABLE PRODUCTION

- Continuation of land cultivation in Gardens 1 & 3
- Performed crop & pest management
- Planting of cucumbers, tomato, lettuce, carrots and cabbages
- Acquired planting inputs for organic vegetable production



CROP	VOLUME
Cucumber	30 kgs.
Tomato	50 kgs.
Lettuce	3 kgs.
Cabbage	2 kgs.

FARM DEVELOPMENT

- Clearing of water canal and buffet zone for banana planting
- Installation and improvement of signages
- Monthly weeding and clearing of the front area, pathway, and dormitory
- Planting of additional attractant and repellent at the production area's buffet zone
- Attended the 2nd Provincial Organic Agriculture Congress 2023
- Attended the PGS Consultative Meeting



ECLOF INTERNATIONAL VISITS LIFE AGRI-CENTER

Along with Mr. Nicolas Karambadzakis, ECLOF International's Managing Director's agenda in the Philippines, he also paid LIFE Agri-Center a visit last October 2023.

Mr. Karambadzakis checked the daily farm operations, even trying out planting himself.



ECLOF SRI LANKA VISITS LIFE AGRI-CENTER

ECLOF Sri Lanka's management team not only visited a few of EPMI's unit offices, but also they couldn't miss out on visiting LIFE Agri-Center last November 2023.



This not only highlights our commitment to fostering collaboration but also provides an invaluable opportunity to exchange ideas, share best practices, and forge meaningful partnerships.

MR. ZALDY JUMAGBAS

“FROM TEENAGE DREAMS TO REALITY”

Born and raised by farmer parents and the 6th child of 9 siblings, ZalDY Jumagbas grew up with an adventurous and independent character, yet he shared that he had been business-minded since he was a child. He used to sell snacks since elementary and by the age of 13, he took a gamble and travelled to Manila from El Nido. He stayed with his relatives in Taguig and took different jobs while trying to finish high school.

ZalDY is a hard worker. He never stopped moving and admittedly knows every nook and corner of Manila. He was a canteen staff first, then a QSR kitchen staff, and he also used to sell junk and scrap materials to support himself. In his 12 years of stay in Manila, his last job was as a public service worker until the city changed its mayor. ZalDY found his life partner and then decided to move back to Palawan along with her.

At the age of 25 with experiences ahead of his age, he started his own family. ZalDY has a lot of dreams, including being a reliable provider to his family so he started taking every opportunity that there is. He became a staff in one of the resorts in El Nido, taking possible positions when available – from purchasing to kitchen staff and even housekeeping – he has done it all while also saving up to start his own business, his very own dream.

He started his sari-sari store in 2010 while being employed at the resort for a few years before officially becoming his own boss. He then started hog farming in 2017. As the business was good, the following year he built a 3-room boarding house, or “apartelle” as most commonly called, mainly for tourists on a budget. It is strategically located in front of a glamping site. When the ECLOF El Nido unit office opened in 2019, he became one of the unit’s pioneer members. He immediately invested what he received from ECLOF equally. He was doing so well handling these 3 ventures until 2020 when the lockdown happened when the COVID-19 virus hit.

It was the apartelle that mostly took a hit and had to be closed for quite a long while. Still, by God’s side, an opportunity arose at the El Nido Community Hospital. ZalDY having owned an apartelle, is quite known in the community and with this, the nurses and hospital staff informed him of a canteen area opening in the hospital. He took the chance and shifted his focus to the hospital canteen.



He mostly uses the hogs he raises for the dishes he makes. Since 2020 was a busy time for every hospital, ZalDY took it as another opportunity and started a motorbike rental. The apartelle then re-opened in 2022.

Currently, ZalDY has 4 staff helping him around along with his wife and nibling. They are mainly focused on the canteen hospital for now. As stable as their life is at the moment, ZalDY shares that he still has a lot of plans. He will add 3 more rooms in his apartelle and will build a restaurant at the entrance of their barangay next year. Thanks to ECLOF’s unending support and consideration, the trial and error helped him grow as a better businessman.

AREAS OF OPERATIONS

BRANCH	UNIT OFFICE	ADDRESS	CONTACT #
NORTH LUZON AREA			
BUGUIAS-ATOK	Buguias 1	3/F Steiner P. Camsol Building, Abatan, Buguias, Benguet	0909-113-6335 / 0907-359-2214 / (074) 424-1218
	Atok	Sumakey Bldg., Sayangan Paoay, Atok, Benguet	0946-338-0263
BAGUIO-NV-NAGUILIAN	Baguio	Suite 209 Lyman Ogilby Centrum, Magsaysay Ave., Baguio City	(078) 392-1050
	Nueva Vizcaya	2/F Cuaresma Bldg., National Highway, Bambang, Nueva Vizcaya	(074) 442-1080
	Naguilian	26 Aglipay St., Brgy. Natividad (Pob.), Naguilian, La Union 2511	(072) 687-1290
BRANCH	UNIT OFFICE	ADDRESS	CONTACT #
SOUTH LUZON AREA 1			
MARIKINA-CAINTA-TANAY	Marikina 1	23 Picador St., Midtown Subdivision, San Roque, Marikina	(02) 8646-0798
	Cainta 1	AMJC Building, 2F National Road, Sitio Ilog Pugad, Brgy. San Jua, Taytay, Rizal	
	Tanay	2F B&C KC Complex Bldg., Sitio Calbon, Plaza Aldea, Tanay, Rizal	8636-6790
LAGUNA	Famy	2/F Romy's Space Rental, Brgy. Batuhan, Famy, Laguna	
	Sta. Cruz	Sitio Matahimik, Brgy. Duhay, Santa Cruz, Laguna 4009 landmark: besides JDW Medical Clinic (Pediatrician General Physician), near Ted's Kitchen Laguna	
BRANCH	UNIT OFFICE	ADDRESS	CONTACT #
SOUTH LUZON AREA 2			
INFANTA-POLLILLO	Infanta	2/F Door B & C, AQC Bldg., Mabini St., Poblacion 3B, Infanta, Quezon	0929-219-4030
	Pollilo	Purok Tanglaw, Brgy. Sibulan, Pollilo, Quezon	
MINDORO	Calapan 1	2F & 3F Arago Bldg., Macario Adriatico Blk. 4 Lot 2, Phase 1, Bonifacio St., Brgy. Ilaya, Calapan City, Oriental Mindoro	

BRANCH	UNIT OFFICE	ADDRESS	CONTACT #
NORTH PALAWAN AREA			
PPC	PPC 1 Urban	Upper Ground, Unit C, Goland Plaza Bldg., Nat'l Highway, Brgy. San Miguel, PPC, Palawan 5300	(048) 434-8045
	PPC 2 Rural	Unit 10, Ground flr., DCRM Plaza Bldg., North Nat'l Highway, Brgy. San Manuel, PPC, Palawan 5300	
NARRA-ABORLAN	Narra	Malvar St., Poblacion, Narra, Palawan	0930-491-3410
	Aborlan	2nd Flr., JLA Building, Mabini, Aborlan, Palawan	
TAYTAY-EL NIDO-ROXAS	Taytay	2/F Mercado Bldg., National Highway, Sitio Monte Vista, Poblacion, Taytay, Palawan	0917-110-1255
	El Nido	Brgy. Villa Libertad, El Nido, Palawan	
	Roxas	Brgy. III (Pob.) 5308, Roxas, Palawan	
BRANCH	UNIT OFFICE	ADDRESS	CONTACT #
SOUTH PALAWAN AREA			
QUEZON-RIZAL	Quezon	2/F TGT Bldg., Poblacion, Quezon, Palawan	0907-709-7611
	Rizal	Lubaton Bldg., Punta-Baja, Rizal, Palawan	0909-949-3013
BROOKE'S-BATARAZA-ESPAÑOLA	Brooke's Point	Modelo 11, Building Narrazid St., Dist. 11, Poblacion, Brooke's Point, Palawan	0955-356-4149
	Bataraza	YFCP Building, Marangas, Bataraza, Palawan	
	Española	Cautibar Bldg., Pulot Avenue, Pulot Center 5324, Sofronio, Española, Palawan	

	ADDRESS	CONTACT #
HEAD OFFICE		
HO	G/F UCCP Building, 877 EDSA, Brgy. West Triangle, Quezon City 1104	8459-9712

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