



January - June 2024



Staff Gathering 2024, trainings,  
community linkages, Agri Center  
updates and more



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# EPMI's 2024 Staff Gathering: A Fusion of Fun, Learning, and Camaraderie

ECLOF Philippines Microfinance, Inc. (EPMI) kicked off the year with a resounding celebration of its workforce through a 3-day staff gathering and team-building event held at White Rock Beach Resort in Subic, Zambales from January 17 to 20, 2024. The event was an energizing cocktail of learning and fun-filled activities that ignited the spirit of EPMI's employees and fortified the organization's commitment to its goals.

The gathering commenced with a dazzling **K-Pop Night**, transforming the resort into a vibrant concert venue as employees donned their favorite Korean idol personas. This electrifying opening set the tone for the subsequent days, filled with laughter, competition, and professional development.

Day 2 was a productive and engaging affair for everyone. The morning session delved into the organization's performance in 2023 and outlined the strategic roadmap for 2024 – an ambitious leap towards growth that also highlighted the influence of ECLOF's grassroots approach to providing the needs of its clients. And to further enhance the team's capabilities, breakout sessions on Account Management and Branch Management & Leadership were conducted by the industry experts, **Ms. Rachel Gail A. Cadiogan**, President of EFC, and **Mr. Lauro C. Millan**, a Board





Member and the organization's Officer-In-Charge, respectively. The day concluded with a showcase of employee talents, revealing hidden skills and the creative spirit.

Day 3 took off with an early party-like atmosphere with the Zumba session led by the North Luzon team, followed by the highly anticipated **Palarong EPMI**. The friendly competition fostered teamwork and camaraderie among employees. As the sun began to set, the event culminated in a Music Jam featuring an invited band

and a nostalgic **Retro 60's Era Socialization Night**, allowing everyone to unwind and connect on a personal level.

The 2024 Staff Gathering and Teambuilding was more than just an event; it was a catalyst for renewed energy, strengthened relationships, and a shared vision for EPMI's future. The event uplifted the staff's spirits that will surely promote a positive and supportive work environment. Moreover, the event was also instrumental in reinforcing teamwork among teams, which is just one of the deeply-held

Core Values of the organization that each staff values.

In conclusion, EPMI's 2024 Staff Gathering was a resounding success. It not only celebrated the organization's achievements but also laid the groundwork for future triumphs. By investing in its people, EPMI demonstrated its unwavering commitment to creating a high-performing and employee-centric culture. The event served as a powerful reminder that together, the EPMI team is poised to reach new heights and accomplish remarkable goals.





# ECLOF Philippines Digitalization Project: Staff Skills Development and Enhancement

Bread for the World, through ECLOF International, has generously funded the ECLOF Philippines Digitalization Project. Following the successful implementation of the organization's customized digitalization project with 'EP OneTech,' staff skill development and enhancement have become a top priority.

The main objective of this project is to enhance the knowledge and skills of EPMI branch leaders in digitalization, financial analysis, and essential management skills for effective leadership. To achieve this, the MIS Department conducted a comprehensive 4-day training session on

February 15-16 in Quezon City for North and South Luzon Areas, followed by February 26-27 in Puerto Princesa City for the North and South Palawan Areas.

A total of 34 EPMI leaders and officers participated in these sessions, which included case studies and hands-on exercises to reinforce learning. Through these activities, participants gained a comprehensive understanding of modern methods and their relevance to their roles, improved practical skills in digitalization, enhanced their critical thinking and decision-making abilities, and strengthened their communication skills.





# 1<sup>st</sup> Quarter Meeting and Leaders Workshop

This year's 1st quarter performance reporting took a fresh approach, departing from the usual quarterly meetings. Held at Hop Inn Hotel, Tomas Morato, from April 15-17, 2024, the event combined performance reviews with an engaging workshop. The session, led by OIC and Board member Mr. Larry Millan, kicked off with area and other key leaders tackling detailed case studies in group discussions.

Participants were then divided into 7 groups – by area composed of North Luzon, South Luzon 1, South Luzon 2, North Palawan, and South Palawan, along with the teams from the Human Resources and Agri Center – to develop business plans according to their group for 2024 to 2026. On the third day, they presented both their business plans and 1st quarter performance results. Thoughts and inputs from other leaders were welcomed in each presentation which made the meeting a more dynamic and forward-looking experience.





# Client Service: Mother's Day 2024





# Client Service: Father's Day 2024





# Vietnam Learning Exposure

ECLOF Ph Department Heads and Area Managers participated in a field exposure on rice and vegetable farming in Vietnam, which was facilitated by VietED. VietED facilitates capacity building to small farmers and stakeholders on financial literacy, process mapping, value chain development, product development and branding. Furthermore, VietED facilitates efficient market linkages provide farmers with better access to markets, enabling them to sell their produce at competitive prices.

The main objectives of this exposure is to be exposed to international best practices in agriculture, identify possible product development/enhancement for EPMI's products, and identify risks and be able to learn valuable insights that can be of help to improve operations.

Since the country has a rich agricultural tradition, with a significant portion of the population (70% of the population) engaged in farming activities. The following are the highlights of our field exposures:

- **Rice Farming.** One of the world's leading rice exporters, and rice is a staple food in the Vietnamese diet. The majority of arable land is used for rice cultivation, and farmers often practice multiple cropping, growing two or more crops in a single year. The Mekong and

Red River are crucial to rice production in Vietnam.

Lao Cai (visited province), is one of the most iconic features of rice farming in Vietnam because of the terraced rice fields. These terraces are often considered masterpieces of agricultural engineering. The terraced landscapes of Lao Cai are not only important for agricultural production but also contribute to the cultural and visual identity of the region.

- **Farming Techniques.** While some modern agricultural practices are being introduced, many farmers in Lao Cai still rely on traditional methods such as manual planting and harvesting. Water buffalo/Carabao plowing is also a common sight in the rice fields.
- **Market Linkages.** As per discussion with VietED, many farmers in Vietnam are part of agricultural cooperatives. These cooperatives provide a platform for collective decision-making, bulk purchasing of inputs, and accessing markets as a group, enhancing the bargaining power of small-scale farmers. The local governments play a role in coordinating and regulating the rice value chain, ensuring that market linkages are transparent and fair.





# ECLOF Philippines Microfinance, Inc.

## 29<sup>th</sup> General Assembly:

### Embracing Change Towards Growth



ECLOF Philippine Microfinance Inc. (EPMI) held its 29th General Assembly on May 6, 2024, at The Bayleaf Intramuros, with the theme “Embracing Change Towards Growth.” The event gathered key stakeholders, including board members, staff, and partners, to discuss the organization’s progress and future direction.

The assembly commenced with a spiritually uplifting moment as Rev. Kenneth Aguilera led the attendees in a reflective reading of Psalm 46:1-3 and Philippians 1:3-6. The verses served as a foundation for the discussions that followed, emphasizing faith, resilience, and progress.

A highlight of the event was the keynote address delivered by Dr. Gabriel O. Romero, Executive Director of the Philippine Seed Industry Association, Inc. Dr. Romero emphasized the crucial role of scientifically developed seedlings in ensuring the future of



Philippine agriculture, particularly in the face of climate change. He underscored the importance of making these seedlings accessible to farmers, even in the most remote areas.

Dr. Romero’s address resonated with EPMI’s mission of empowering rural communities through microfinance. The organization recognizes the potential of agriculture as a driver of economic

growth and poverty reduction and is committed to supporting farmers in adopting sustainable and innovative practices.

As EPMI celebrates its 29th year, the general assembly served as a platform to reaffirm its commitment to its clients and to explore new opportunities to contribute to the development of the Philippines.

# Mid-year Operational Performance

OPE DATA			356,361,878.40	378,666,500.00	13,295.00	15,037.00	30,648,282.21	329.95
AREA	BRANCH	UNIT OFFICE	PORTFOLIO	LOAN DISBURSEMENT	ACTIVE CLIENT	TOTAL CLIENT	PAR	PAR RATE
NORTH LUZON AREA		Atok	9,045,104.33	8,729,000.00	376.00	419.00	772,978.33	8.55
		Abatan 1	12,133,873.87	11,986,000.00	383.00	480.00	1,492,283.39	12.30
		Atok-Buguias	21,178,978.20	20,715,000.00	759.00	899.00	2,265,261.72	20.84
		Baguio	16,813,273.61	16,770,000.00	746.00	906.00	1,829,972.60	10.88
		Nueva Vizcaya 1	6,350,858.30	6,145,000.00	318.00	353.00	924,440.30	14.56
		Baguio-NV	23,164,131.91	22,915,000.00	1,064.00	1,259.00	2,754,412.90	25.44
		NORTH LUZON AREA	44,343,110.11	43,630,000.00	1,823.00	2,158.00	5,019,674.62	23.14
SOUTH LUZON 1 AREA		Marikina 1	9,004,733.44	6,848,000.00	679.00	850.00	4,546,457.44	50.49
		Cainta 1	7,055,942.19	8,299,000.00	409.00	538.00	1,079,024.19	15.29
		Tanay	7,864,320.78	9,617,000.00	241.00	315.00	612,765.78	7.79
		Marikina-Cainta-Tanay	23,924,996.41	24,764,000.00	1,329.00	1,703.00	6,238,247.41	73.57
		Infanta	14,015,104.42	16,915,000.00	466.00	559.00	1,186,240.53	8.46
		Polillo	13,845,722.71	17,491,000.00	669.00	802.00	960,439.71	6.94
		Infanta-Polillo	27,860,827.13	34,406,000.00	1,135.00	1,361.00	2,146,680.24	15.40
	SOUTH LUZON 1 AREA	51,785,823.54	59,170,000.00	2,464.00	3,064.00	8,384,927.65	44.49	
SOUTH LUZON 2 AREA		Sta. Cruz	10,671,314.14	13,795,000.00	334.00	435.00	911,049.14	8.54
		Famy	7,437,881.76	10,508,000.00	337.00	475.00	442,460.76	5.95
		Laguna	18,109,195.90	24,303,000.00	671.00	910.00	1,353,509.90	14.49
		Calapan 1	12,453,331.57	17,160,000.00	339.00	432.00	646,537.57	5.19
		Calapan	12,453,331.57	17,160,000.00	339.00	432.00	646,537.57	5.19
		SOUTH LUZON 2 AREA	30,562,527.47	41,463,000.00	1,010.00	1,342.00	2,000,047.47	9.84
NORTH PALAWAN AREA		PPC Urban	8,645,656.74	9,296,000.00	338.00	364.00	1,936,809.74	22.40
		PPC Rural	9,447,273.24	9,279,000.00	349.00	379.00	1,206,448.96	12.77
		PPC	18,092,929.98	18,575,000.00	687.00	743.00	3,143,258.70	35.17
		Narra	15,174,708.90	16,286,000.00	527.00	573.00	645,338.90	4.25
		Aborlan	10,068,945.55	8,369,000.00	382.00	398.00	2,528,215.55	25.11
		Narra-Aborlan	25,243,654.45	24,655,000.00	909.00	971.00	3,173,554.45	29.36
		Taytay	23,188,749.01	24,531,000.00	866.00	906.00	286,987.01	1.24
		El Nido	11,964,675.67	12,751,000.00	378.00	395.00	292,132.67	2.44
		Roxas	15,473,851.11	16,383,500.00	512.00	545.00	57,525.58	0.37
		Taytay-El Nido-Roxas	50,627,275.79	53,665,500.00	1,756.00	1,846.00	636,645.26	4.05
	NORTH PALAWAN AREA	93,963,860.22	96,895,500.00	3,352.00	3,560.00	6,953,458.41	22.86	
SOUTH PALAWAN AREA		Quezon	26,111,015.47	29,227,500.00	992.00	1,073.00	263,220.47	1.01
		Rizal	22,131,617.21	24,468,500.00	916.00	971.00	347,641.21	1.57
		Quezon-Rizal	48,242,632.68	53,696,000.00	1,908.00	2,044.00	610,861.68	2.58
		Brookes Point	37,557,690.49	38,444,000.00	1,126.00	1,181.00	540,633.49	1.44
		Bataraza	24,853,528.98	25,881,000.00	1,016.00	1,057.00	532,988.98	2.14
		Espanola	18,496,830.00	19,487,000.00	581.00	612.00	49,815.00	0.27
		BBE	80,908,049.47	83,812,000.00	2,723.00	2,850.00	1,123,437.47	3.85
	SOUTH PALAWAN AREA	129,150,682.15	137,508,000.00	4,631.00	4,894.00	1,734,299.15	3.22	
MICRO-FINANCE TOTAL			349,806,003.49	378,666,500.00	13,280.00	15,018.00	24,092,407.30	25.89
		Head Office	6,555,874.91	-	15.00	19.00	6,555,874.91	100.00
GRAND TOTAL			356,361,878.40	378,666,500.00	13,295.00	15,037.00	30,648,282.21	125.89



# Mid-year Social Performance Management

**Year of Foundation:** 1995  
**Legal Form:** Microfinance NGO  
**Number of clients:** 15,018  
**Loan portfolio:** ₱349,806,003.00

**Number of branches:** 11 (24 Offices)  
**Number of staff:** 212  
**Operational self-sufficiency:** 117%

CATEGORY	INDICATOR	SUB-INDICATOR	DATA	COMMENTS
WHO DO WE REACH	Outreach	% Women	84%	"12,575 ACTIVE female clients EPMI serves predominantly women and rural communities"
		% Men	16%	2,443 ACTIVE male clients
		% Youth (15-30 y/o)	16%	2,379 ACTIVE clients marked Youth
		% in Rural	77%	11,546 ACTIVE clients
		% in Urban	23%	3,472 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	80%	Data includes Agri clients only
		% of vulnerable clients by local definition	20%	Data includes MNS clients only
	Poverty profile	% of women headed households	N/A	Client profiling does not yet include this.
Average outstanding loan size /GNI per capita		N/A	Client profiling does not yet include this.	
		Poverty Probability Index (PPI)	N/A	
CUSTOMER EXPERIENCE	Client satisfaction	Client retention rate	95%	
		Client satisfaction score	96.00%	Client Feedback forms
CLIENT PROTECTION	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 and a discrepancy in dates on documents
RESPONSIBILITY TO STAFF	Staff turnover rate		11%	
	Staff satisfaction survey process in place		YES	
	Staff exit interview process in place		YES	
	Gender proportion across the corporation	% of Women on Staff	37%	
		% of Women in Mngmt Position	71%	
		% of Women in Board	67%	
	Capacity building to staff	# of Management staff trained	27	
		# of Non-management staff trained	196	
		# of Total staff trained	223	(including resigned staff)
		% of Total staff trained	100%	Teambuilding & Training, Technology Exposure, Learning Exposure, Leadership Exposure.
VALUE FOR CLIENTS	Change in vulnerability, income and poverty status (Business value, household assets, cash flow)		N/A	Client profiling does not yet include this.
	Capacity building	Name the thematic fields in which clients are trained	Project Management Training	Project Management Training (Buguias)
		# of clients trained	34	
		% of clients trained	0.23%	
	Wider benefits to clients	# of services addressing basic client needs	4	"Four major services covering a wide range of activities • Advocacy and Capacity Development: Sustainable 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: Sustainable 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	4144	"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	27.59%	
		# 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)"



# Rice Harvester Project & Progress

The Rice Harvester Project officially kicked off in January 2024, following the approval of the project and the hiring of the project officer responsible for overseeing its implementation. By February 2024, the formulation of project implementation guidelines was completed, laying the groundwork for successful execution.

The procurement phase, which included acquiring the harvester unit, trail bed, and necessary tools, ran from February to May 2024. In March 2024, the project entered its execution phase, and operations officially began.

In support of the project, several key activities were completed during the first half of 2024:

- Support facilities such as a parking area and CCTV were installed.
- Formulation of MEALS (Monitoring, Evaluation, Accountability, and Learning System) was done to ensure continuous project improvement.
- As of June 2024, the project has served a total of 14.15 hectares.
- The team initiated outsourcing for hauling services to establish partnerships and linkages.
- Documents were submitted to potential fuel suppliers (Caltex) to secure partnerships.



- Work commenced on the support and documentation required to acquire an additional harvester unit for future expansion.
- The Harvester Project continues to make significant strides toward improving agricultural efficiency and fostering long-term growth.

## ECLOF Agri Center Updates

### Organic & Rice Production

- Rice pest and crop management (1st cropping of 2024)
- Harvest and sold 29 sacks of RC 18
- Accomplished planting of "Pakbet" Production and Harvest
- Accomplishment of Garden 3 - Peanut Production
- Rice bed preparation and cultivation (2nd Cropping of 2024)
- Bed preparation and sowing of rice seedlings
- Conversion of additional rice production area (1,107 sqm)
- Accomplished partial preparation and planting of salad production at Garden 1.
- Planted papaya and banana as buffet zone of rice and organic production.
- Prepare and planting of black rice for seed supply purpose
- Prepared and fermented organic concoction for farm supply.
- Procurement of planting and other tools for production.





## Farm Development & Management

Significant progress has been made in the Farm Development & Management initiative during the first half of 2024. Key activities include:

- **Social Media Platform Acquisition:** A Facebook page was requested and made to enhance product branding and marketing, aiming to increase farm visibility and reach.
- **Farm Action Plan:** Meetings were conducted to finalize the farm action plan for the 2nd quarter, ensuring strategic alignment with operational goals.
- **Nursery Repair and Rehabilitation:** Cash advances were prepared for the repair and rehabilitation of the nursery, essential for improving seedling

production.

- **Post-Harvest Visitation:** A post-harvest visitation was conducted in Bataraza, Palawan, to assess productivity and gather insights for further farm improvements.

These activities are part of the ongoing efforts to strengthen farm operations, improve productivity, and foster sustainable agricultural growth of the ECLOF Agri Center.

## Partnership & Linkages

- Participated in Agricultural Training Institutes (ATI), LSA

Training for Project Proposal. Held in Dos for Dos, Aborlan Palawan last April 10- 12, 2024. We developed and presented a project proposal titled: "Integration of Freshwater Shrimp in Rice Production". The project proposal is under revision and verification for an additional grant for ATI.

- Meet up and discuss possible MOA with Palawan State University in collaboration with the Municipal Agriculture Office (MAO) for BS Agriculture On the Job training for 2025.
- Initiate ATI farm updates to proper address letters and others.
- Accommodated students from Palawan State University for their farm assessment and interview.







## Water Tank Project for Guisang Farmers Association

ECLOF Philippines visited Brgy. Dalipey, Bakun, Benguet last April to engage with the Guisang Farmers Association in a critical discussion about Atok unit office's proposed water tank project. This initiative is poised to significantly impact the local farming community and the surrounding areas.

During the meeting, ECLOF Philippines and the Guisang Farmers Association reviewed the draft concept paper for the project, focusing on refining the plan, the necessary raw materials, and implementing essential revisions. This collaborative effort aims to ensure that the project will meet the specific needs of the community and contribute to sustainable agricultural practices and the needs of the surrounding community.



The importance of establishing a reliable water source for the farmers cannot be overstated. Access to water is essential for the irrigation of crops, which directly affects the productivity and livelihood of the farmers. Moreover, a consistent water supply is vital for the surrounding communities, as it supports both household needs and other agricultural activities.

The water tank project represents a significant step towards enhancing the resilience and sustainability of the local farming systems. With ECLOF Philippines' support and the active participation of the Guisang Farmers Association, this initiative promises to deliver long-term benefits to Bakun's agricultural landscape and its residents.



## Farmers' Needs Assessment



### SLA Polillo Unit

To better understand the needs of the farming community, a Farmer Needs Assessment was conducted on June 14, 2024. The assessment utilized Focus Group Discussions (FGD) and Key Informant Interviews (KII) with 8 farmer participants involved in rice farming, coconut production, and other high-value crops.

Farmers on the island primarily rely on rain-fed rice farming and coconut production as their main livelihood. During the dry season, they leave the rice fields fallow and shift to cultivating high-value crops such as watermelon, cucumber, and melon, mainly for personal consumption. The Rodarda Cooperative is the key player in the region, actively purchasing the farmers' produce and engaging in value-added initiatives, including abaca manufacturing.



## South Palawan (SPA) - Brooks Point, Bataraza, Rizal, Quezon

In the South Palawan region, EPMI clients are primarily involved in rice farming and the cultivation of high-value crops, including vegetables, pineapple, coconut, and banana. The assessment was carried out on June 11-13, 2024, involving 36 participants in a Focus Group Discussion within the area. Through structured interviews and guided questioning, common challenges were identified.

To address the challenges discussed during the activity, it

is recommended that capacity-building initiatives for farmers be developed, with a specific focus on providing support for women to access alternative income sources and livelihood programs.



## North Palawan (NPA) - El Nido, Taytay, Roxas & PPC2

With the agricultural sector currently encountering numerous significant challenges that require immediate attention, North Palawan is no exception to these issues. Increased government intervention is urgently needed to provide crucial support to our farmers. The low participation of farmers in the (Registry System for Basic Sectors in Agriculture (RSBSA) program is obstructing their access to essential agricultural assistance, impeding their ability to prosper.

Additionally, crop devastation caused by white grubs, fruit

flies, and rice bugs has reached alarming levels, affecting 50-60% of crops. The scarcity of water during the dry season poses a significant obstacle to successful rice cultivation, high-value crop production, livestock rearing, and meeting household water needs. Restrictions on livestock farming, especially piggery, due to environmental concerns in tourist areas, are severely affecting farmers' livelihoods and economic opportunities. Therefore, provision of available biogas technology for the adoption of sustainable energy solutions is advisable.





# Building Strong Partnerships

1

ECLOF Ph Head Office was visited by Small Business Corporation (SBC) last February 16, 2024.



2

ECLOF Ph participated in the National Council of Churches in the Philippines' (NCCP) National Consultation on Disability Inclusion last May 7-8, 2024. The purpose of the consultation meeting is how organizations may include persons with disability in the workplace.



3

ECLOF Ph selected staff attended the Cerise+SPTF Annual Meeting last June 4-7, 2024 with the theme of "Building Responsible Finance Ecosystems: A Summit on Responsible Finance in Action." The annual meeting has two parts: The three-day conference on SEPM and a field visit of MFI's best practices on SEPM.





# Loyalty Awardees for 2024

NO.	UNIT/DEPT	NAME OF EMPLOYEES	POSITION	DATE HIRED	YEARS IN SERVICE
1	Quezon	Evangeline Catingub	Branch Accountant	12/1/09	15
2	La Union	Marbel Bacolod	Branch Manager	3/14/14	10
3	Narra	Milford Obal	Program Officer	6/20/14	10
4	Quezon	John Paul Tingdan	Program Officer	1/17/19	5
5	Brooke's Point	Bryan Usop	Program Officer	1/21/19	5
6	Narra	John Philip Muyco	Program Officer	2/20/19	5
7	Bataraza	Carlo Cornerlio	Program Officer	2/26/19	5
8	Rizal	Ergene Jay Quilay	Program Supervisor	2/26/19	5
9	Rizal	Richard Martinet	Senior Program Officer	2/26/19	5
10	Quezon	Jovannie Lagata	Program Officer	3/11/19	5
11	El Nido	Baby Rose Sagandal	Program Officer	3/14/19	5
12	El Nido	Jeran Delos Santos	Program Officer	3/14/19	5
13	Nueva Vizcaya	Jackielyn Dumaing	Branch Accountant	4/2/19	5
14	El Nido	Charlon Rubi	Program Officer	4/27/19	5
15	Marikina	Mary Cris Deza	Branch Accountant	5/8/19	5
16	Polillo	Julieta Jorge	Branch Accountant	5/21/19	5
17	Finance	Michelle Alvarez	Accounting Officer	5/21/19	5
18	Polillo	Johson Sarmiento	Program Officer	6/6/19	5
19	Polillo	John Paul Llorente	Program Officer	6/6/19	5
20	Tanay	Jake Bernabeo	Program Officer	7/22/19	5
21	Espanola	Leonard John Soliven	Program Supervisor	8/1/19	5
22	Nueva Vizcaya	Noel Lopez	Program Officer	9/9/19	5
23	Taytay	Jorry Herman	Program Officer	10/9/19	5
24	El Nido	Emelona Capoloy	Finance & Admin Associate	10/28/19	5
25	Brookes Point	Robert Stephen Macmac	Program Officer	4/5/21	3
26	Tanay	John Kevin Bendaña	Program Officer	4/5/21	3
27	Head Office	Agnes Del Mundo	Business Dev. Services Officer	6/1/21	3
28	Taytay	Jayson Mejico	Program Officer	7/21/21	3
29	Atok	Jasmin Bilag	Finance & Admin Associate	7/22/21	3
30	Brookes Point	Shiela Dela Peña	Branch Accountant	8/11/21	3
31	Polillo	Lucky Jay Encina	Program Officer	8/16/21	3
32	Polillo	Joanne Julian	Finance & Admin Associate	8/16/21	3
33	Brookes Point	Ian De Pedro	Program Officer	10/26/21	3
34	Buguias	Jinky Atopen	Program Officer	11/5/21	3

# Newly Hired

DATE HIRED	EMPLOYEE NAME	UNIT OFFICE
January 29, 2024	Alvin Antonio Carpentero	ENOF
January 29, 2024	John Stephen Jungco	El Nido
February 14, 2024	Jayson Gain	Calapan
February 22, 2024	Madonna Papica	Narra
March 04, 2024	Rustom Almadin	Buguias
March 11, 2024	Marianne Dizon	HRD
March 14, 2024	Ronald Santos	FAD
March 19, 2024	Samuel Tadong	Tanay
March 04, 2024	Valentina Tangib	Buguias
April 01, 2024	Mark Anthony Gonzales	HRD
April 11, 2024	Chito Alojado Jr.	Marikina
April 29, 2024	Cristal Alacre	CPD
May 02, 2024	Ellen Jane Apolinario	CPD
May 06, 2024	Roxan Magallanes	Atok
May 15, 2024	Verna May Casapao	Calapan
May 15, 2024	Nhoe Charles Namuco	Roxas
May 22, 2024	Rosauro Santos Jr.	Calapan
June 21, 2024	Nonalle Aralar	PPC 1
June 26, 2024	Alaiza Joy Plantilla	Famy



# From the Ground Up – Macario Duller's Journey as a Farming Powerhouse

At 63 years old, Macario Duller stands tall as one of the most successful vegetable suppliers in Laguna. But behind his remarkable success is a story of grit, perseverance, and a deep connection to the land he tills.

Born to farmer parents in Magdalena, Laguna, Macario's life was rooted in agriculture from the very beginning. The youngest of two siblings, he dropped out of high school in his second year to help his parents on the farm. While others pursued formal education, Macario chose the rugged path of a farmer, believing in the land's promise of prosperity.

At 32, Macario's journey took a turn when he met his wife in Pangasinan while buying wholesale farm produce. Their bond grew as they built their family and livelihood together. Today, they have a son, a working student studying Business Management. Although Macario had hoped his son would follow in his footsteps and study Agriculture, he fully supports his son's dreams and is proud of his son's pursuit of knowledge.

Macario's relationship with farming deepened when he joined ECLOF in 2015. Encouraged by his nephew, and after months of careful observation, Macario took out his first loan of ₱23,000. He had already been renting 1 to 2 hectares of land prior to joining ECLOF and continued growing various vegetables. Within a

year, the rewards of his hard work became evident. He rented another hectare and year by year, his farm expanded.

Fast forward to 2024, Macario is now on his 24th loan cycle with ECLOF, managing ₱300,000 in agricultural loan and another ₱300,000 through CSL. His farms now span 12 hectares, and he employs 10 to 20 helpers. From being a small-scale farmer, Macario has grown to become one of the largest vegetable suppliers in Laguna, planting a variety of crops including "pakbet" vegetables, cucumber, kalamansi, and maintaining a hectare of coconut trees. Beyond that, Macario has ventured into carabao milk production. Aside from being a supplier, his strongest aid, his wife, sells their produce in the local market as well.

Reflecting on his journey, Macario shares a simple yet profound philosophy: "Hindi masamang mangutang, basta gagamitin mo sa tama at para sa ikauunlad ng buhay." True to his word, he has made wise investments, building three houses across 3 farm locations and acquiring six vehicles to support his growing business.

"Maganda ang agri," Macario says with a smile. It's a simple statement that encapsulates a lifetime of learning and labor. While many at his age might choose to slow down, Macario remains



healthy, strong, and motivated. His energy is fueled not just by his family's well-being but by the people who rely on him for their livelihood. As their boss, he sees it as his responsibility to continue growing, both for his family and for the community that depends on him.

From a small patch of rented land to a thriving agricultural empire, Macario Duller's story is a testament to the power of perseverance, the value of hard work, and the richness of a life deeply intertwined with the earth.



## 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**

BRANCH	UNIT OFFICE	ADDRESS	CONTACT #
BUGUIAS-ATOK	<b>Buguias 1</b>	3/F Steiner P. Camsol Building, Abatan, Buguias, Benguet	0909-113-6335 0907-359-2214 (074) 424-1218
	<b>Atok</b>	Sumakey Bldg., Sayangan Paoay, Atok, Benguet	0946-338-0263
BAGUIO-NV-NAGUILIAN	<b>Baguio</b>	Suite 209 Lyman Ogilby Centrum, Magsaysay Ave., Baguio City	(078) 392-1050
	<b>Nueva Vizcaya</b>	G/F Tumaneng Bldg. Heroes Boulevard Buag Bambang Nueva Vizcaya	(074) 442-1080
MARIKINA-CAINTA-TANAY	<b>Marikina 1</b>	23 Picador St., Midtown Subd., San Roque, Marikina	(02) 8646-0798
	<b>Cainta 1</b>	AMJC Building, 2F National Road, Sitio Ilog Pugad, Brgy. San Juan, Taytay, Rizal	
	<b>Tanay</b>	2F B&C KC Complex Bldg., Sitio Calbon, Plaza Aldea, Tanay, Rizal	8636-6790
	<b>Famy</b>	2/F Romy's Space Rental, Brgy. Batuhan, Famy, Laguna	
LAGUNA	<b>Sta. Cruz</b>	Sitio Matahimik, Brgy. Duhat, Santa Cruz, Laguna 4009 Landmark: besides JDW Medical Clinic (Pediatrician General Physician), near Ted's Kitchen Laguna	
INFANTA-POLILLO	<b>Infanta</b>	2/F Door B & C, AQC Bldg., Mabini St., Poblacion 38, Infanta, Quezon	0929-219-4030
	<b>Pollilo</b>	Purok Tanglaw, Brgy. Sibulan, Polillo, Quezon	
MINDORO	<b>Calapan 1</b>	2F & 3F Arago Bldg., Macario Adriatico Blk. 4 Lot 2, Phase 1, Bonifacio St., Brgy. Ilaya, Calapan City, Oriental Mindoro	
	<b>Victoria</b>	Poblacion III, Victoria, Oriental Mindoro	0909-623-9724
PUERTO PRINCESA	<b>"PPC South (1 - Urban)"</b>	Upper Ground, Unit C, Goland Plaza Bldg., Nat'l Highway, Brgy. San Miguel, PPC, Palawan 5300	(048) 434-8045
	<b>"PPC North (2 - Rural)"</b>	Unit 10, Ground flr., DCRM Plaza Bldg., North Nat'l Highway, Brgy. San Manuel, PPC, Palawan 5300	
NARRA-ABORLAN	<b>Narra</b>	Malvar St., Poblacion, Narra, Palawan	0930-491-3410
	<b>Aborlan</b>	2nd Flr., JLA Building, Mabini, Aborlan, Palawan	
TAYTAY-EL NIDO-ROXAS	<b>Taytay</b>	2/F Mercado Bldg., National Highway, Sitio Monte Vista, Poblacion, Taytay, Palawan	0917-110-1255
	<b>El Nido</b>	Brgy. Villa Libertad, El Nido, Palawan	
	<b>Roxas</b>	Brgy. III (Pob.) 5308, Roxas, Palawan	
QUEZON-RIZAL	<b>Quezon</b>	2/F TGT Bldg., Poblacion, Quezon, Palawan	0907-709-7611
	<b>Rizal</b>	Lubaton Bldg., Punta-Baja, Rizal, Palawan	0909-949-3013
BROOKE'S-BATARAZA-ESPAÑOLA	<b>Brooke's Point</b>	Modelo 11, Building Narrazid St., Dist. 11, Poblacion, Brooke's Point, Palawan	0955-356-4149
	<b>Bataraza</b>	YFCP Building, Marangas, Bataraza, Palawan	
	<b>Española</b>	Cautibar Bldg., Pulot Avenue, Pulot Center 5324, Sofronio, Española, Palawan	