



JULY-DECEMBER 2024



**Community Outreach – Disaster Response – Farm
Updates – Client Trainings **and many more****



TABLE OF CONTENTS



Organizational Highlights

02

- Account Management Training
- Victoria Unit Office Opening
- Mid-Year Assessment & Workshop
- EPM Meeting & Assessment with MCPI
- Relief Initiatives after Typhoon "Enteng" (Yagi)
- ECLOF Christmas Party
- Year-End Operational Performance
- July - Dec 2024 SEPM Report

02
03
03
04
05
06
08
09

HR Highlights

10

- Grievance Policy Orientation
- Basic Excel Training
- Loyalty Awards, New Hires and Top Performers
- Staff Feature - **Evangeline Catingub-Plaza**
- Client Feature - **Alicia Balmonte**

10
10
11
12
13

Non-Financial Services

14

- Farmer Needs Assessment
- Rizal Medical Mission
- Polillo Tree Planting
- Laptop Beneficiaries

14
15
16
17

Agri Center Updates

18

- Highlights
- 2nd Harvester Blessing

Partnership & Networking

19

- Brooke's Point Joins LGU Tree Planting Activity
- APPEND AND Good Return Project on Gender Equality
- PSIA Visit

19
20
20

Account Management Training

North Luzon Area

Account Management Training (August 21-22, 2024)

Venue: ATI/NTC Regional Training Center-CAR,
BSU Compound La Trinidad Benguet

Strong client relationships are key to business success. Our latest training equips program officers with essential skills in account management, client service, and retention strategies.



South Luzon Area 1 & 2:

Account Management Training (August 1-2, 2024)

Venue: NCCP Conference Room EDSA, West Triangle Quezon City

By understanding client needs and maintaining clear communication, they can build lasting partnerships and drive growth. Effective account management ensures customer satisfaction and long-term success for the organization.



Victoria Unit Office Opening

ECLOF Philippines extended its services to **Victoria**, Oriental Mindoro, opening its new office last July 4, 2024. This milestone is part of our commitment to providing accessible financial and development services to communities.



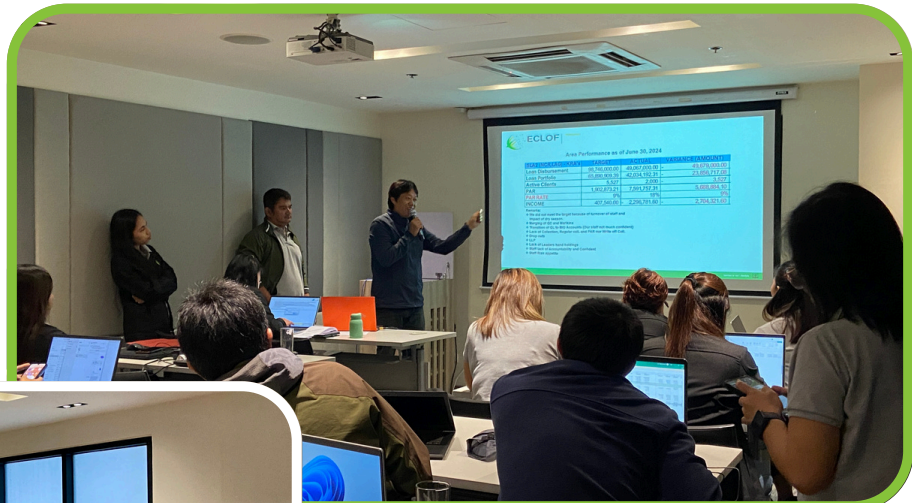
Victoria Unit Office



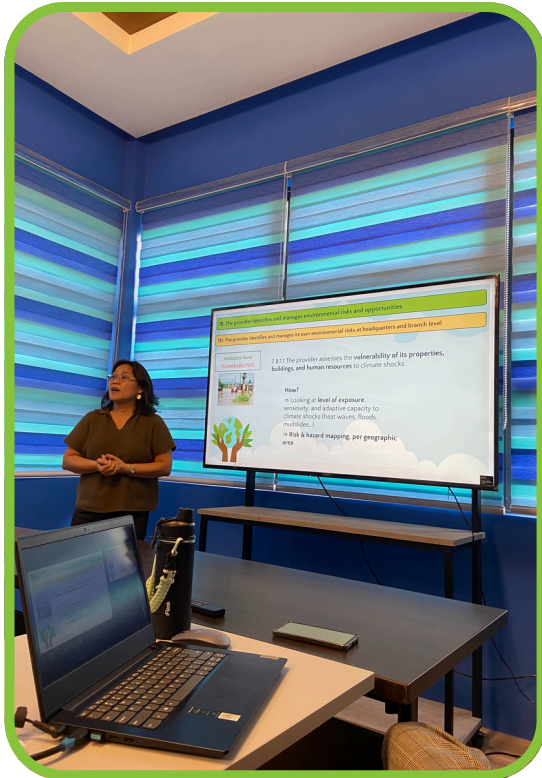
The office blessing was led by **Pastor Oscar D. Lasic** and attended by Mr. Lauro Millan, our staff, and the first set of clients. This expansion will enhance our operations, allowing us to serve our clients more efficiently and effectively.

Mid-Year Assessment & Workshop

The **HO Key Officers** gathered at **Hop Inn Hotel** in July 2024 for a comprehensive Mid-Year Assessment & Workshop.



They spent three days reporting accomplishments and participating in leadership trainings facilitated by Sir Lauro "Larry" Millan.



ECLOF PHILIPPINES EPM ASSESSMENT: KEY FINDINGS AND NEXT STEPS

ECLOF Philippines recently conducted an Environmental Performance Management (EPM) Assessment in partnership with MCPI from August to September 2024 to evaluate its environmental strategies, risk management, and sustainability initiatives. The assessment measured performance based on three key standards under Dimension 7 and scored as follows:

- 7A: Environmental Strategy & Systems (Score: 36)
- 7B: Environmental Risk Management (Score: 45)
- 7C: Environmental Products & Services (Score: 50)

ASSESSMENT HIGHLIGHTS:

Environmental Strategy & Systems (7A)

ECLOF has a documented environmental strategy and governance structure but lacks clear targets, indicators, and impact tracking for its initiatives. The shift from active organic farming promotion to awareness-raising was noted as a gap.

Environmental Risk Management (7B)

ECLOF actively identifies green financing opportunities but needs a more structured approach to assess and mitigate environmental risks, both at the institutional and client levels. Recommendations include hazard risk mapping and stronger integration of environmental risk data into loan processes.

Environmental Products & Services (7C)

ECLOF offers financial and non-financial support for sustainable agriculture but lacks agriculture insurance options and a policy ensuring Good Agricultural Practices (GAP) training for all farmer-clients. Future strategies may include green incentives for sustainable farming and expanding partnerships for eco-friendly initiatives.

By understanding and strengthening its EPM framework, ECLOF aims to enhance its environmental impact while ensuring long-term sustainability for both the organization and its clients.



EPMI's Response Efforts Caused by Typhoon Enteng



In early September 2024, **Typhoon Enteng** (internationally known as Typhoon Yagi) severely impacted the Philippines, causing widespread flooding, landslides, and infrastructure damage, particularly in Luzon and Eastern Visayas.



The storm displaced thousands, claimed at least 16 lives, and disrupted communities, including areas covered by ECLOF Philippines' Marikina, Cainta, Tanay, Sta. Cruz, and Famy units.

In response, **ECLOF Philippines** swiftly mobilized to support affected clients and staff. Emergency relief packages, including food and essentials, were distributed to 28 clients, while loan terms for 39 clients were adjusted to ease their recovery. For staff members whose homes were damaged, ECLOF extended support through relief packages and construction materials.



By prioritizing both clients and staff, ECLOF Philippines underscores its commitment to rebuilding livelihoods and fostering resilience in the face of adversity. Indeed a strong and supported team is essential to serve the community more effectively.



ECLOF Christmas Parties



North Luzon Area

In the midst of a vibrant and demanding 2024, EPMI made sure that the spirit of joy and celebration remained alive.

The approach of Christmas brought teams across the organization together for a heartfelt celebration.

North Luzon Area (December 6), Agri Center (December 11), North & South Palawan Area (December 12), South Luzon Area (December 16), and Head Office (December 20).



South Luzon Area 1 & 2

Because nothing says **'team spirit'** like a little holiday sparkle, the organization brings everyone together for joyful Christmas festivities!



Agri Center



North and South Palawan

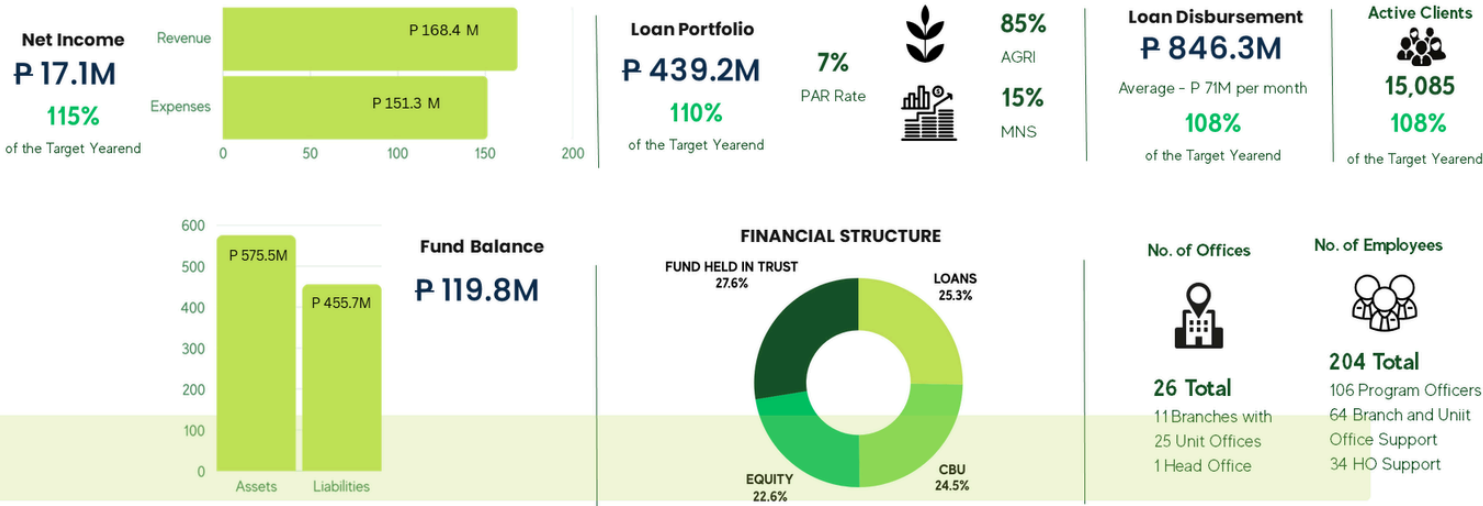


Head Office & EFC



YEAR-END OPERATIONAL PERFORMANCE

DECEMBER 2024 OPERATIONS & FINANCIAL PERFORMANCE AT A GLANCE



P 575.5M

P 455.7M

Assets

Liabilities

Fund Balance

P 119.8M

FUND HELD IN TRUST

27.6%

LOANS

25.3%

EQUITY

22.6%

CBU

24.5%

No. of Offices

26 Total

11 Branches with

25 Unit Offices

1 Head Office

No. of Employees

204 Total

106 Program Officers

64 Branch and Unit

Office Support

34 HO Support

PORTFOLIO QUALITY - 22/30

EFFICIENCY - 16/20

SUSTAINABILITY & STABILITY - 35/35

OUTREACH - 14/15

87/100



ECLOF Philippines Microfinance, Inc. closed December 2024 with a favorable financial performance, achieving a net income of ₱17.1M and surpassing year-end targets with a 108% loan portfolio accomplishment and ₱846.3M in loan disbursements. Serving 15,085 active clients, agriculture remains the core of the portfolio, making up 85% of total loans, maintaining a manageable 7% PAR rate. The organization continues to grow with 26 offices and 204 employees supporting its mission to build communities and livelihoods, which are sustainable through its microfinance services.

09

Organizational Highlights

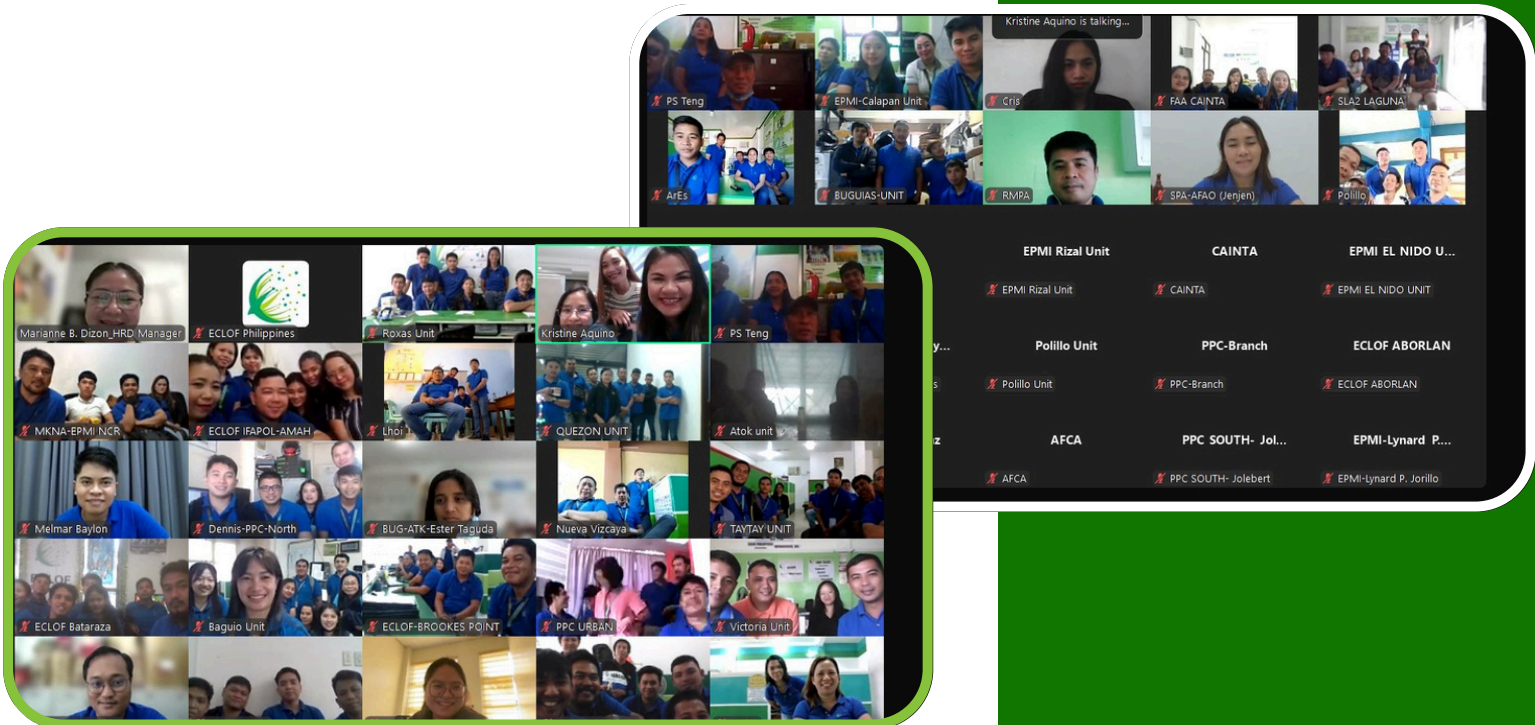
JULY - DECEMBER 2024 SEPM REPORT

Year of Foundation:	1995	Number of Branches:	11 (25 Offices)
Legal Form:	Microfinance NGO	Number of Staff:	204
Number of clients:	16,344	Operational self-sufficiency	112.90%
Loan portfolio:	₱439,164,292.00		

Category	Indicator	Sub-indicator	Data	Comments
Who do we reach	Outreach	% Women	62%	10,182
		% Men	38%	6,162
		% Youth (15-30 y/o)	12%	1,924
		% in Rural	79%	12,860
		% in Urban	21%	3,484
	% or presence of operations located in excluded/poor areas		68%	17 unit offices
	% of clients who are vulnerable people	% of clients from agricultural sector / production	78%	Out of 15,085 active clients, 11,801 are agri clients
		% of vulnerable clients by local definition	48%	12 unit offices
		% 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	
Customer experience	Client satisfaction	Client retention rate	90%	
		Client satisfaction score	95%	Client Satisfaction Survey
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		5	Concerns regarding Ope personnel/staff
Responsibility to staff	Staff turnover rate		26%	
	Staff satisfaction survey process in place		YES	
	Staff exit interview process in place		YES	
	Gender proportion across the corporation	% of Women on Staff	37%	Female 75, Male 129
		% of Women in Mngmt Position	67%	Female 4, Male 2
		% of Women in Board	57%	Female 4, Male 3
	Capacity building to staff	# of Management staff trained	6	
		# of Non-management staff trained	62	
		# of Total staff trained	68	
		% of Total staff trained	33%	68/204
Value for clients	Change in vulnerability, income and poverty status (Business value, household assets, cash flow)			
	Capacity building	Name the thematic fields in which clients are trained		
		# of clients trained	2,521	
		% of clients trained	15.42%	
	Wider benefits to clients	# of services addressing basic client needs	3	Three major services covering a wide range of activities - Advocacy and Capacity Development: Sustainable Farming - Client Service Loan - Cash Disbursement
		Volume of loan portfolio in those products	₱115,100,811.00	Portfolio of CSL and Cash Disbursement
		% of loan portfolio in those products	26%	
		# of clients benefiting	3,169	CSL and Cash Disbursement clients
		% of clients benefiting	21%	
		# of services addressing wider community or environmental issues	2	Two major service covering a wide range of activities - Advocacy and Capacity Development: Sustainable Farming - Non-financial services: Client Recognition (Clients' Day) Health/Medical Outreach Mass Weddings Disaster Relief

Grievance Policy Orientation

The HR Department conducted a virtual Grievance Policy Orientation on October 8, 2024, ensuring all staff were informed. The session covered essential procedures and guidelines for addressing workplace concerns.



Basic Excel Training

On July 14, 2024, the HR Department, in collaboration with the MIS Department as instructors, successfully hosted a Basic Excel Training for our leaders. The session marked a strong start in boosting technical skills and encouraging a more data-driven mindset among our team. It also reflects our commitment to continuous learning, empowering leaders to make faster, smarter decisions in their roles.



Loyalty Awardees for 2024

5 – 15 YEARS

UNIT / DEPT	NAME OF EMPLOYEES			POSITION	DATE HIRED	YEARS IN SERVICE
	LAST NAME	FIRST NAME	MIDDLE NAME			
Tanay	Bernabeo	Jake	Ceria	Program Officer	07/22/2019	5
Espanola	Soliven	Leonard John	Quisquino	Program Supervisor	08/01/2019	5
Nueva Vizcaya	Lopez	Noel	Sabado	Program Officer	09/09/2019	5
Taytay	Herman	Jorry	Edenden	Program Officer	10/09/2019	5
El Nido	Capoloy	Emelona	Fajardo	Finance and Admin Associate	10/28/2019	5
Quezon	Catingub	Evangeline	Plaza	Branch Accountant	12/01/2009	15

3 YEARS

UNIT / DEPT	NAME OF EMPLOYEES			POSITION	DATE HIRED	YEARS IN SERVICE
	LAST NAME	FIRST NAME	MIDDLE NAME			
Taytay	Mejico	Jayson	Balba	Program Officer	07/21/2021	3
Atok	Bilag	Jasmin	Buyacao	Finance and Admin Associate	07/22/2021	3
Brookes Point	Dela Peña	Shiela	Juanites	Branch Accountant	08/11/2021	3
Polillo	Encina	Lucky Jay	Dumpal	Program Officer	08/16/2021	3
Polillo	Julian	Joanne	Ibarra	Finance and Admin Associate	08/16/2021	3
Brookes Point	De Pedro	Ian	Aurello	Program Officer	10/26/2021	3
Buguias	Atopen	Jinky	Palangdan	Program Officer	11/05/2021	3

New Hires

JULY

DATE	NAME	UNIT	BRANCH	JOB TITLE
9	Joshua Jacob Roxas Lasic	Victoria	Calapan	Program Officer
10	Roldan Magsipoc Apolinario Jr.	PPC 1	PPC	Program Officer
17	Vilma Ongotan Factor	Taytay	Taytay	Finance and Admin Assistant

AUGUST

DATE	NAME	UNIT	BRANCH	JOB TITLE
19	Joshua Jacob Roxas Lasic	Victoria	Calapan	Program Officer
22	Roldan Magsipoc Apolinario Jr.	PPC 1	PPC	Finance and Admin Associate

SEPTEMBER

DATE	NAME	UNIT	BRANCH	JOB TITLE
2	Reonald Cajayon	FAD	Head Office	Sr. Admin Officer
9	Angela Kristine Lonto Sales	FAD	Head Office	Accounting Associate
12	Tricia Navalta Rivas	Victoria	Calapan	Finance and Admin Associate
30	Mary Aveno Libantino	Infanta	Infanta	Program Officer

OCTOBER

DATE	NAME	UNIT	BRANCH	JOB TITLE
2	Michael Borais Capiro	Polillo	Infanta	Program Officer
3	Raffy Banaag Madi	Bataraza	Brooke's	Program Officer
21	Aljay Zuñiga Peñamante	Cainta	Marikina	Program Officer
29	Mary Grace Mendoza Cuervo	Infanta	Infanta	Finance and Admin Associate
29	Jeffrey Rirao Granita	Victoria	Calapan	Program Officer
31	Leonard Niel Gagahan Calo	Bataraza	Brooke's	Program Officer

NOVEMBER

DATE	NAME	UNIT	BRANCH	JOB TITLE
9	Alaiza Joy Hernandez Plantilla	HRD	Head Office	Accounting and Admin Associate
10	Abegail Granatin De Leon	Rizal	Quezon	Finance and Admin Assistant
17	Jerico Franquia Reyes	Famy	Sta. Cruz	Program Officer

DECEMBER

DATE	NAME	UNIT	BRANCH	JOB TITLE
3	Sherley Ocbus Laoyan	Atok	Buguias	Finance and Admin Associate
9	Jenny Rose Fider Aguinaldo	FAD	Head Office	Treasury Officer

Top Performers

TOP BM



Lynard Jorillo

TOP BA



Shiela dela Peña

TOP FAA



Shiela Sapitola

TOP PO



Robert Stephen Macmac

TOP PS



Michael Parreño

Top Unit: Brooke's Point Unit Office
 Top Branch: Brooke's Point Branch
 Top Area: South Palawan Area



STAFF FEATURE

From Humble Beginnings to Influential Leadership:

Evangeline Catingub's 15-Year Journey of Faith and Perseverance at EPMI

Evangeline P. Catingub's story at EPMI is a testament to the power of perseverance, faith, and a supportive work environment. Fondly known as "**Jenjen**" by her family and close friends, she began her career in EPMI as a fresh-faced 22-year-old Finance and Admin Assistant in 2009 to her current role as the Area Finance and Admin Officer of South Palawan Area, and her 15-year journey is a narrative of growth, resilience, and unwavering dedication.

Evangeline's initial experience was marked by the stark contrast between thriving units like NLA and the struggling Palawan area, which was grappling with the aftermath of natural calamities. Despite the challenges, she found a sense of belonging in EPMI's Christian values and its commitment to serving farmers.

"As a Christian, EPMI is a Christian organization, so na-encourage ako mag join lalo yung Devotion," she shared, highlighting the organization's spiritual foundation. Her personal connection to the farmers, including her aunt being a client, further solidified her commitment.

One of the most significant moments in her career was witnessing Palawan's remarkable turnaround. With the Head Office's backing, coupled with strong leadership, provided the necessary support for the unit to recover. As one of the youngest members of the team, she looked up to the leaders who paved the way to the area's resilience and remarkable improvement, a core memory that she fondly recalls whenever she is looking for an inspiration to lead. Back then, even in a support role, she felt immense pride in contributing to Palawan area's success.

EPMI's commitment to its employees' professional growth is evident in her own journey. Starting from an entry-level position, she embraced the challenges and opportunities for learning, eventually ascending to her current role. She expressed how grateful she is for all the challenges and the learnings that EPMI has contributed to her personal and professional growth.

However, her journey wasn't without its moments of doubt. Last year, she contemplated leaving, especially after witnessing her close colleagues resigning and good, long-time clients retire. Yet, upon self-reflection, she reaffirmed her purpose within the organization. "*Nung time na ini-evaluate ko yung sarili ko, alam ko na may purpose pa ako kay EPMI kaya I choose to stay,*" she said.



What keeps her motivated after 15 years? The answer lies in EPMI's family-like atmosphere and positive working environment. She considers EPMI her family, and finds contentment in the collaborative and supportive relationships that bridge departmental divides.

When asked about her key takeaways from her time at EPMI, she cited perseverance and the importance of building strong relationships. She also emphasized the value of "*Pakikisama*" (camaraderie) with her colleagues, considering it essential for seamless teamwork towards a common goal.

For those just starting their careers at EPMI, she offers a valuable advice: "**Galatians 6:9 states**, '*Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.*'" She encourages newcomers to focus on the positive, even amidst challenges.

Evangeline's story is a shining example of how dedication, faith, and a supportive work environment can lead to a fulfilling and impactful career. Her 15-year journey at EPMI is a testament to the power of staying true to one's values and persevering through challenges, ultimately reaping a bountiful harvest.

CLIENT FEATURE

Alicia Balmonte was born in **Coron, Palawan**, the sixth of seven siblings in a family of farmers. After graduating from high school, she ventured into business at a young age. At 22, she started her own family with Cesar, and together, they moved to Nangalao, a small island northeast of El Nido with just around 2,000 residents. While raising their four children, Alicia managed a mini grocery store, while Cesar took on labor work on the mainland of Palawan and tended to their one-hectare farmland to support the family.

In 2010, Alicia and her children moved back to the mainland, settling in Taytay, Palawan. However, the farm's income wasn't enough to support the whole family, especially with the long waiting time before each harvest. Seeking a more sustainable livelihood, they decided to try seaweed farming in 2013, following the footsteps of their neighbors.

The Balmonte family started as **laborers**, working for other seaweed farmers. After gaining experience and saving up Php **4,000** as startup capital, they attempted to insert a few longlines in other farms. Their first harvest, however, **only earned them Php 1,000**, making them realize that they needed more capital to build their own farm. This was when **ECLOF Philippines** came into the picture. A family friend introduced the organization to the couple and in July 2021, Alice received her first loan of Php 10,000, marking the beginning of their wonderful journey.

Alicia's daily routine starts before dawn at 4 AM — preparing breakfast and food for the entire day before she and Cesar head to work, managing both their rice and seaweed farm. They return home only by 9 PM. "*Di baleng kami ay maghirap, basta ang mga anak namin ay makaraos,*" (It doesn't matter if we struggle, as long as we secure our children's future) the couple shared. Today, two of their sons are working abroad, while the other two are still studying in Manila.

Since joining **ECLOF Philippines**, their business has flourished. From managing just a few lines, they now own 9 hectares of seaweed farming areas, certified by the Bureau of Fisheries and Aquatic Resources (BFAR). From being laborers to employers, they now hire workers to help with operations. They have also secured regular buyers who pick up the seaweed directly from them. With every harvest, they now earn a minimum of Php 70,000, which helps cover the family's expenses.

With their growing income, they were able to purchase a top-down tricycle and a "puppet" (local term for a small boat) to transport hundreds of kilos of seaweed produce. In 2023, they also expanded their housing lot and renovated their home into a fully concrete structure.

From Hardship to Harvest

Alicia Balmonte's Journey in Seaweed Farming



Now at 49, Alicia still dreams big. She plans to expand their seaweed farm and increase production volume. With her passion for entrepreneurship, she hopes to reopen a store in front of their house, eventually moving to a bigger space near the sea where she can establish a buy-and-sell shop for seaweed, benefiting the local community.

With faith in the Lord as their source of strength, Alicia and Cesar remain dedicated to farming for as long as they physically can — continuing to build a better future for their family and their community.





Farmer Needs Assessment

Diamondback moth, flies, and root nematodes are among the main causes of vegetable yield loss in North Luzon Areas, as identified by the 29 client farmers who participated in the Key Informant Interviews (KII) conducted last **July 9-11, 2024**, in the field and offices. KII is the method used to gather information to manage the farmers' availability of time.

Moreover, the result shows that farmers need relevant training interventions, particularly on controlling and preventing pests and diseases with less use of harmful chemicals. Positively, EPMI helps to contribute to improving farmers' knowledge and adhering to a sustainable environment. It aims to promote best practices in farming using modern technologies without compromising high yields.



Importance should be placed on sustainable practices that can enhance productivity while lowering costs.



Training on soil testing programs should be provided to assist farmers in assessing the nutrient status of their fields. This data-driven method can aid them in making informed choices regarding the use of organic or synthetic fertilizers, ensuring optimal soil health and productivity. Additionally, it is important to organize and make available client field days where participants can gain hands-on experience with organic farming at the Agri Center. These experiential learning opportunities enable farmers to implement organic farming techniques in real-time with support from agricultural experts.

Understanding the importance of soil nutrients and pest management in rice production is crucial for preventing losses caused by pests such as rats, snails, flies, moths, and stemborers. To effectively address these issues, it is essential to enhance the knowledge and skills of farmers through training and practical application.



On **August 12-13, 2024**, a two-day training event was conducted for EPMI client farmers at Alba Farm in Brooke's Point. This event was organized in collaboration with the Unit Staff, Agricultural Technology Officer, Program Officer, and the Local Government Unit - Municipal Agriculture Office (LGU-MAO).



The training was attended by 26 clients and one farm worker, all of whom received certificates, tokens, and training materials. This initiative aimed to improve farmers' knowledge in several areas, including identifying insect pests and diseases, understanding soil physical conditions in rice production, enhancing rice yield quality, and reducing production costs.



On **August 7, 2024**, the Research and Development Officer conducted a needs assessment at the EPMI Aborlan Unit. Seven farmers, primarily focused on rice production, participated in the session. The survey took place at the Aborlan unit office and lasted nearly two hours as a Key Informant Interview (KII).

Most of the attendees are looking to enhance their skills and broaden their understanding of **pest management**, acquire foundational knowledge in organic farming, and improve their comprehension of the soil nutrient needs for their farms. It is recommended to offer training programs on modern rice farming practices, which should include effective water management, pest control strategies, and fertilizer application methods to increase yields.

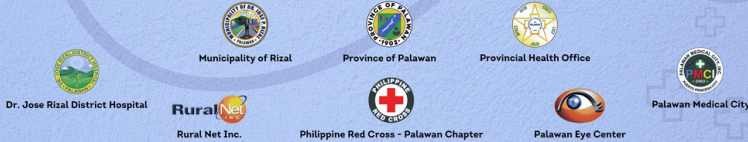
Rizal Medical Mission



Rizal Health, Medical, Dental and Optical Outreach

August 15, 2024
Rizal Municipal Gym

Special thanks to our partners:



The success of the outreach highlights ECLOF's dedication to fostering a healthier, more resilient community while expressing gratitude to its volunteers with tokens of organic black rice from the ECLOF Agri Center



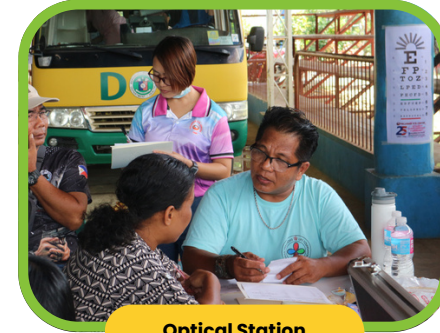
Giving of tokens (Red Cross)



Medical Station



Giving of tokens (Dra. Arcinas - DOH Dental)



Optical Station



Giving of tokens (Dental Assistants)

Red Cross volunteers



Pharmacy Station



Giving of tokens (Dr. Dela Vega - Municipal Health Office)



Dental Station

As the organization continues to advocate for holistic development, initiatives like this reaffirm its commitment to creating meaningful and lasting impacts on the lives of its clients and their families.

As part of its commitment to community advocacy, ECLOF Philippines organized a Health, Medical, Dental, and Optical Mission in Rizal, Palawan, on August 15, 2024. In collaboration with local government units, health offices, and medical institutions, the initiative aimed to improve health access for clients and the community.

With the support of 69 volunteers—29 partners and 40 from EPMI—the event served 333 individuals, surpassing expectations. Services included dental care for 84 patients, optical assistance for 114 individuals (91 received free reading glasses and 75 free eye drops), and general medical consultations. The activity addressed critical health needs, including dry eye syndrome, prevalent in the area.



ECLOF Philippines Staff



Palawan Medical City MedTech volunteers



Polillo Tree Planting



In line with its commitment to community advocacy, ECLOF Philippines organized **"Sowing Hope, Growing Resilience"**, a Mangrove Planting Activity in Brgy. Aluyon, Burdeos, Quezon, on **October 10, 2024**. This initiative aimed to rehabilitate coastal areas impacted by past land expansion and prepare for the increasing frequency of tropical storms in the coming months.

In partnership with Local government offices, the Philippine Coast Guard, and community leaders, 60 volunteers

ECLOF received recognition from the Municipal Environment and Natural Resources Office (MENRO) for its efforts, closing the successful event with a celebratory lunch for all participants.

By restoring vital ecosystems and collaborating with local partners, the organization underscores its commitment to sustainable development and disaster preparedness. This activity also serves as ECLOF's strengthened commitment to our Environmental Performance Management (EPM). But in general, it is a reminder that collective efforts can create meaningful change, to ensure a safer and more sustainable future for generations to come.

(33 partners and 27 from EPMI) planted 2,000 mangrove seedlings in just 1.5 hours. The activity not only revitalized damaged mangrove areas but also expanded the coastal ecosystem.



Laptop Beneficiaries

Bridging Gaps to Empower Dreamers:

EPMI Gift Laptops to Dedicated Students

In August 2024, ECLOF Philippines, with the generous support of the Association of Foundations (AF) and sponsorship from Real LIFE Foundation, turned dreams into reality for 3 deserving students. These young individuals, children of ECLOF clients, were gifted free laptops to aid their educational journeys – an invaluable tool in today's digital age.

Brandon Bobsa-ay is a freshman studying Bachelor of Science in Social Work student at Cordillera Career Development College in La Trinidad, Benguet. He pursued this course due to his drive and passion to serve his community. With his new laptop, Brandon can pursue his studies more efficiently and prepare himself to create a brighter future not just for his family but also to the community.

Ranel Naculangga is from Quezon, Palawan and a 2nd year Bachelor of Science in Agriculture student at Western Philippines University. 3rd out of 9 siblings and born to farmer parents, Ranel displays strong dedication and determination. This opportunity is a step closer to uplifting his family and contributing to the agricultural sector.



John Rey Zumarraga, from El Nido, Palawan, is a 4th year Bachelor in Elementary Education student at Western Philippines University. A working student with a heart of gold, John Rey chose to support his siblings' education first before resuming his own. His resilience and selflessness now find support through this laptop, helping him complete his journey toward becoming an educator.

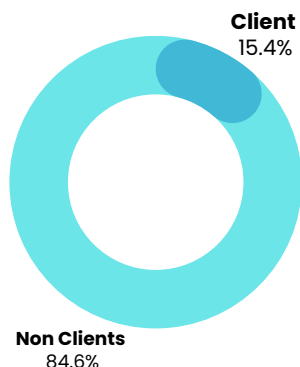


This initiative not only bridges the gap in educational access but also highlights the collaborative efforts of different organizations to invest in the potential of young minds. These laptops are more than just devices – they are tools of empowerment, unlocking opportunities and inspiring these scholars to pursue their aspirations with unwavering determination.

By supporting education, ECLOF hopes to cultivate a future where these students can thrive and in turn, uplift their communities.

Highlights

Harvester Project



Net Income: 228,625.57

Total Operated Area: 206.97 hectares

Partnership & Linkages

- October 10, 2024 – Attended farm validation for Swine Industry Recovery Plan Project conducted by ATI-RTC
- October 14–25, 2024 – Attended and participated in the training of trainers on Farm Business School rice-based enterprise conducted by ATI

- Purchased an additional harvester unit as part of service branding.
- Conducted unit blessing of 2nd Harvester.
- Reached 206.97 target hectares of operated rice farm – Harvester project
- Submitted a project proposal to the ATI-RTC Swine Industry Recovery Program, which was validated last October 2024.
- Participated and enhanced staff capacity on a 12 Days Training on Farm Business School Rice-based Enterprise.
- Facilitated the renewal of certificate as Learning Site of Agriculture under ATI.
- Prepared and conducted the **1st Agri Center Christmas Party**.
 - Organic Vegetable Enterprise
 - Planted Taiwan Chili Pepper
 - Planted Lady Finger Chili Pepper
 - Planted Tomato
 - Planted cucumber
 - Green Manuring of Garden 1
 - Procurement of additional inputs for 2025 production.
 - Procurement of farm supplies
- Rice Enterprise**
 - Harvested 20 sacks of RC 18 rice variety
 - Prepared and delivered Black 200 kgs Rice Variety



2nd Harvester Blessings

In a significant step toward enhancing agricultural efficiency, ECLOF Agri Center held a blessing ceremony last **August 16, 2024** to inaugurate its **2nd harvester unit**. With this new machinery, harvesting will now be faster and more efficient, enabling farmers —both ECLOF clients and non-clients alike — to maximize their productivity and improve their livelihoods. As we continue to strengthen our support for the agricultural community, we remain dedicated to fostering growth, sustainability, and progress in the farming sector.



Brooke's Point Joins LGU Tree Planting Activity

In August 2024, ECLOF Philippines Brooke's Point Unit Office Team joined the "Brooke's Point Arbor Day and National Disaster Resilience Tree Planting Event" organized by the LGU of Brooke's Point in Brgy. Mainit.

The event brought together various organizations and schools, reinforcing the importance of environmental conservation and community resilience for all ages. Volunteers, including representatives from ECLOF Philippines, joined hands to plant a diverse selection of forest trees, contributing to the greening of the area and the long-term sustainability of Palawan's natural resources.

This activity serves as a symbol of hope and commitment to environmental protection, especially in the face of increasing commercialization in rural areas of Palawan. ECLOF Philippines continues to support sustainable development efforts while strengthening its engagement with the local community.



APPEND AND Good Return Project on Gender Equality



ECLOF Philippines, in partnership with **APPEND** and **Good Return** has an on-going collaboration on *"Together for Good Project on Investing for Women"*, focusing on building digital financial capability and creating a gender-equal and socially-inclusive microfinance sector in the Philippines. The main objectives of this project are:

- (1) to co-create, develop, and disseminate effective & engaging gender equality and inclusive campaign materials and resources that can benefit the MFI sector and the general public;
- (2) to supplement the campaigns, a Communities of Practice (CoP) model will be implemented so that Gender Advocates can learn more about the external environment and how they can impact gender norms in their respective contexts;
- (3) to increase the digital financial capability of vulnerable and marginalized groups in the Philippines and equip them with the skills to effectively access and use digital financial services (DFS); and
- (4) to Create a more socially inclusive digital finance sector.

PSIA Visit

On October 15, 2024, the Philippine Seed Industry Association (PSIA) made a visit to the main office of ECLOF Philippines Microfinance Inc. as part of their membership validation process. The visit was conducted by Ms. Hazel Cariaga, Ms. Bing, and Ms. Sol from Harbest Inc. During the meeting, we went over the membership processes, requirements, and associated fees. We also detailed the numerous benefits that come with membership. These include the prestigious Seal of Quality linked to the PSIA brand, recognized as the preferred seed provider by government agencies. Moreover, members can promote new products at PSIA-led seed derbies held nationwide and at the PSIA pavilion during AgriLink events and the upcoming National Seed Technology Park. Members also gain access to the latest technologies through PSIA-organized training sessions and exposure trips. This platform provides excellent networking opportunities and business engagements related to seed sourcing, along with chances to participate in technical working groups of the Seed Council. Additionally, ECLOF can engage in knowledge sharing with international seed organizations such as the Asia Pacific Seed Association (APSA) and the International Seed Federation (ISF).





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BRANCH	UNIT OFFICE	ADDRESS	CONTACT #	BRANCH	UNIT OFFICE	ADDRESS	CONTACT #
NORTH LUZON AREA				NORTH PALAWAN AREA			
BUGUIAS	Buguias	3/F Steiner P. Camso Building, Abatan, Buguias, Benguet	0909-113-6335 / 0907-359-2214 / (074) 424-1218	PPC	PPC South	Upper Ground, Unit C, Goland Plaza Bldg., Nat'l Highway, Brgy. San Miguel, PPC, Palawan 5300	(048) 434-8045
	Atok	Sumakey Bldg., Sayangan Paocay, Atok, Benguet	0946-338-0263		PPC North	Unit 10, Ground flr., DCRM Plaza Bldg., North Nat'l Highway, Brgy. San Manuel, PPC, Palawan 5300	
BAGUIO	Baguio	Suite 209 Lyman Ogilby Centrum, Magsaysay Ave, Baguio City	(078) 392-1050	NARRA	Narra	Malvar St., Poblacion, Narra, Palawan	0930-491-3410
	Nueva Vizcaya	2/F Cuoresma Bldg., National Highway, Bambang, Nueva Vizcaya	(074) 442-1080		Aborlan	2nd Flr., JLA Building, Mabini, Aborlan, Palawan	
SOUTH LUZON AREA 1				TAYTAY	Taytay	2/F Mercado Bldg., National Highway, Sitio Monte Vista, Poblacion, Taytay, Palawan	0917-110-1255
CAINTA	Marikina	23 Picador St., Midtown Subd., San Roque, Marikina	(02) 8846-0798		El Nido	Brgy. Villa Libertad, El Nido, Palawan	
	Cainta	AMJC Building, 2F National Road, Sitio Ilog Pugad, Brgy. San Juan, Taytay, Rizal			Roxas	Brgy. III (Prob.) 5308, Roxas, Palawan	
	Tanay	2/F B&C KC Complex Bldg., Sitio Calibon, Plaza Aldea, Tanay, Rizal	8636-6790	SOUTH PALAWAN AREA			
INFANTA	Infanta	2/F Door B & C, AQC Bldg., Mabini St., Poblacion 38, Infanta, Quezon	0929-219-4030	QUEZON	Quezon	2/F TGT Bldg., Poblacion, Quezon, Palawan	0907-709-7611
	Paillio	Purok Tanglaw, Brgy. Sibulan, Paillio, Quezon			Rizal	Lubaton Bldg., Punta-Baja, Rizal, Palawan	0909-949-3013
SOUTH LUZON AREA 2				BROOKE'S POINT	Brooke's Point	Modelo II, Building Narradid St., Dist. II, Poblacion, Brooke's Point, Palawan	0955-356-4149
LAGUNA	Famy	2/F Romy's Space Rental, Brgy. Batuhan, Famy, Laguna			Bataraza	YFCP Building, Marangas, Bataraza, Palawan	
	Sta. Cruz	Sitio Matahimik, Brgy. Duhat, Santa Cruz, Laguna 4009 (near Ted's Kitchen Laguna)		ESPAHOLA			
CALAPAN	Calapan	2F & 3F Arago Bldg., Macario Adriatico Bldg. 4 Lot 2, Phase I, Bonifacio St., Brgy. Ilaya, Calapan City, Oriental Mindoro	(043) 4419376	ESPAHOLA	Espehola	Cautibar Bldg., Pulat Avenue, Pulat Center 5324, Sofronio, Espahola, Palawan	
	Victoria	Poblacion III, Victoria, Oriental Mindoro	0909-623-9724				

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**