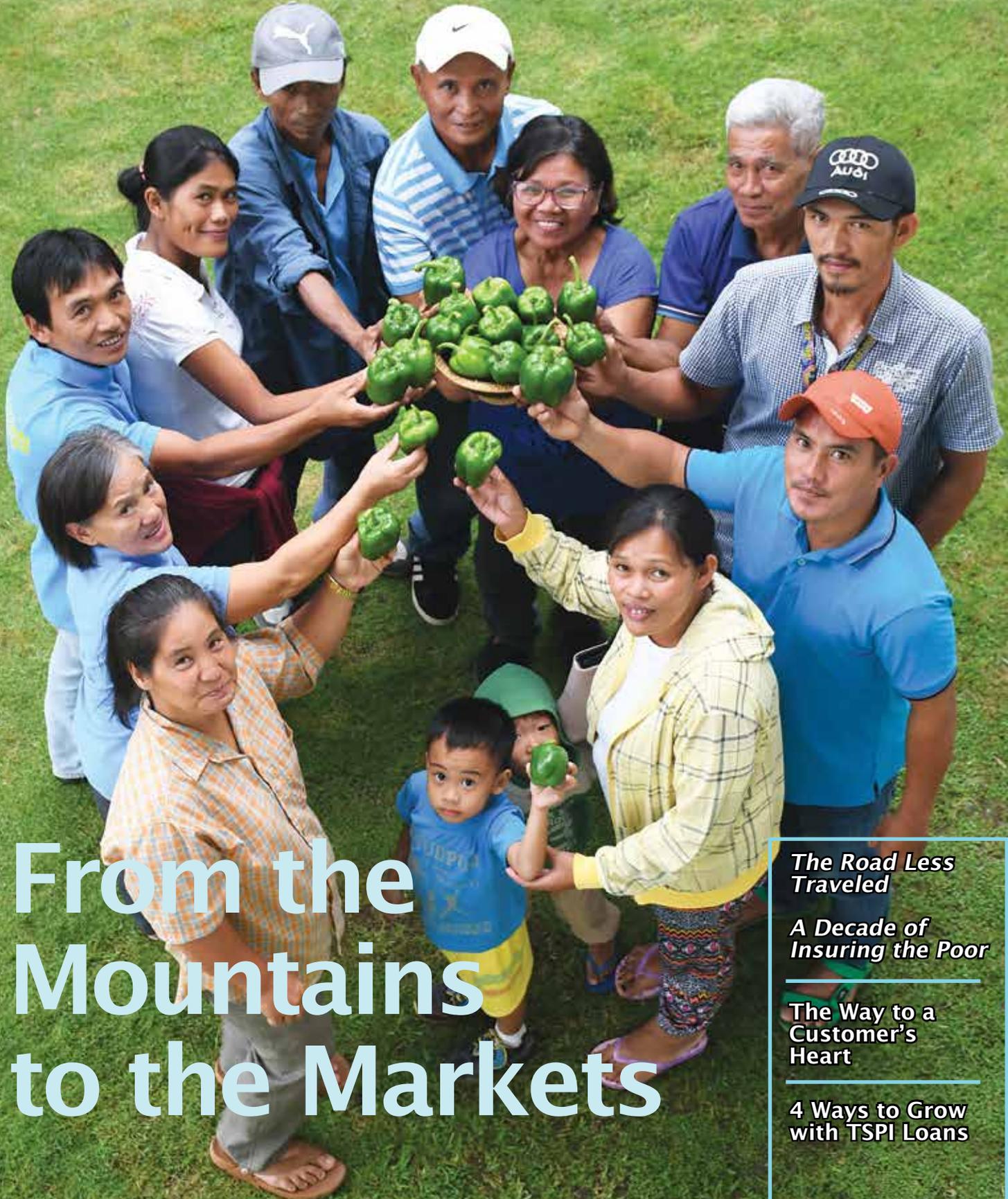


# Tulay Magazine

2017 Annual Report



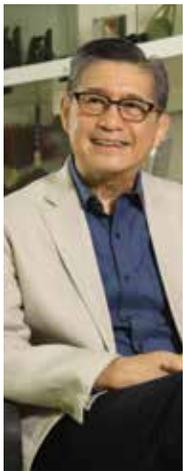
## From the Mountains to the Markets

- The Road Less Traveled*
- A Decade of Insuring the Poor*
- The Way to a Customer's Heart*
- 4 Ways to Grow with TSPI Loans*



## About TSPI

Tulay sa Pag-unlad, Inc. (TSPI) is a Christian microenterprise development NGO that offers a variety of financial and non-financial programs and services to help microentrepreneurs and farmers grow their enterprises.



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## with the Executive Director



As a Christian organization, TSPI believes in fulfilling Christ's commission to give hope and proclaim the good news to those who have less in life, particularly microentrepreneurs and small-holder farmers. TSPI does this through a simple, but powerful message, where they proclaim: *"Mahal ka ng Diyos. Ang iyong negosyo o sakahan ay pagpapala ng Diyos mula sa Kaniyang kabutihan. Iyan ang iyong tulay sa pag-unlad."*

In this interview, TSPI Executive Director Eduardo A. Mendoza shares how the institution continues to support microentrepreneurs and farmers to steward their microenterprises or farms, so that these can become their bridge out of poverty (tulay sa pag-unlad).

### How would you describe TSPI's overall accomplishments in 2017?

We can look at our accomplishments in terms of our outreach of borrowers, as well as the number of borrowers who benefit from our enterprise development programs.

If you plot the borrower outreach of TSPI over the past 5 years, you will see that 2017 is when we resumed our growth initiatives. Prior to 2017, we had intentionally consolidated our outreach in order for our field organization to absorb the many new programs and initiatives that we were rolling out. But starting in late 2016, and through the entire year 2017, we had begun to regain our growth momentum. As a result, TSPI's number of borrowers (not counting delinquent borrowers) stood at 207,858, which was 24% higher than in 2016. Our net loan portfolio was at P2.06 billion, or 23% more than a year ago.

But we believe that our mission goes beyond the simple act of microlending and searching for more borrowers. It is our desire to help our microentrepreneur and farmer borrowers earn more from their enterprises through various skills trainings,

market linkages, and value-chain improvements. Specifically, in 2017 as compared to 2016, we tripled our outreach of borrowers who received enterprise, financial literacy skills and farm technical trainings; all told that was 70,473 TSPI members. Our advocacy for farmers to care for their soil and shift to more organic fertilization resulted to 1,915 farmers availing of the soil analysis service and 2,900 farmers using organic fertilizer. We successfully linked up 2,475 smallholder farmers to sell their produce directly to institutional buyers of cassava, tomatoes, cucumbers, and ginger. This gave them more stable and better prices for their produce, compared to traditional markets. These programs helped generate P4.75 million in cost savings and P8.7 million in additional income for all our farmer and microentrepreneur beneficiaries. Our microentrepreneurs whom we helped directly with specific new business opportunities were able to generate new employment for 1,646 individuals.

More than accounting for how we are doing in terms of improving our own balance sheet and resources, we are focusing more on counting the direct impact of our services on the lives and livelihood of our clients.

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## What major initiatives has TSPI undertaken in 2017?

We made some significant changes in our lending programs. First of all, we appointed program managers to focus on specific loan programs (TKP for microentrepreneurs, TPP for farmers, and TMP for small entrepreneurs). Second, we decided, once and for all, to remove the imposition of group guarantee as a prerequisite to borrowing under our TSPI Kabuhayan Program (TKP).

We also implemented major process changes. We improved our client acquisition process in all programs by simplifying the loan processing cycle, and by making our client orientation process more appealing and informative. We have shifted away from issuing checks to clients for their loan releases, and in its stead, we use the GCash platform of Globe; thus relieving our clients of the need to queue up in banks to encash their loan releases.

Our partnership with TSPI MBI received a big boost when we fully supported their new insurance plan by making it more affordable to the clients who could then pay for their premiums through an installment loan. We also signed a partnership with the Social Security System (SSS) in late 2017 so our members can now become SSS members and pay their monthly contributions through TSPI.

## How did you face the challenges you encountered in fulfilling your mission?

It's a delicate balance between stewarding our financial resources well, while at the same time not losing focus on making a positive impact in the economic, social and spiritual lives of our stakeholders. Especially if you consider that the number of borrowers that we have far outnumbers the number of clients to whom we can effectively provide more wholistic services to. And so while we try to be as efficient and as productive in our financial transactions with borrowers, we want to make sure that sufficient resources in time, money and attention is given to providing the equally important and impactful enterprise services. What we are, however, realizing is that those who deliver loan products cannot and should not be expected to deliver the other enterprise services as well. And it is with this in mind that we need to make an investment in the latter more intentionally if we are to ensure that we have a balance between transactional and transformational outcomes.

## Are you able to engage other organizations to partner with you in your mission? If so, how do you do this?

Oh, definitely. We work closely with the rest of society to achieve greater impact in the lives of our clients.

Institutional partners such as Unilever, Coca-Cola Foundation, the Department of Agriculture, and the Technical Education and Skills Development Authority (TESDA) supported our thrust in delivering capacity building to our members through the various Unilever Kabisig, STAR, and Climate Smart Agriculture forum.

TSPI and our clients also benefit from the strategic shift of local manufacturers to be more inclusive in their business. In 2017, for instance, we were able to open up dealership opportunities to more than 500 Nanays, in partnership with Wrigley and Mars, Doxo Ingredients, CDO, PR Gaz Lite, and Sophie Philippines.

During the year, we also linked up two government-registered farmers groups to deal with institutional buyers of agricultural produce. Thanks to institutional partners such as Jollibee Group Foundation, Global AGRO, RAM Foods, and Sunny Globe, more and more of our farmer members are experiencing larger income than they used to earn by simply selling their produce in the local markets or to the cartel of traders plying their routes.

## How do you keep employees inspired to fulfill TSPI's mission?

In all things, we desire to glorify God. And we remind ourselves that, more than just being a job, our work is a sacred calling. Our frontline personnel wouldn't appreciate that, however, unless they themselves know the God whom we serve, and unless we allow His Holy Spirit to empower us to do the difficult work that we do.

We have a fulltime department that is focused on the spiritual formation and feeding of our entire work force. This, in turn, enables our very own field personnel to be authentic witnesses of God's love to the clients whenever they have center meetings and where they have a chance to share the gospel with the clients.

To do this, our Discipleship Program Development team furnishes a fresh set of weekly reflection guides to be used for the morning devotions in all of our branches.

These guides include inputs on prayer, worship, scripture study, and simple discussion exercises for small groups. Mission-appropriate Bible studies are also sent out to our staff to share and discuss during their weekly center meetings with the clients.

On a bi-annual basis (once every two years), we conduct a weekend retreat for all employees. In 2017, our retreat series was on the theme “God is in control.” This retreat allowed us to reflect on the need to trust in the wisdom and love of our sovereign God, especially when we go through the inescapability of tribulations in our lives.

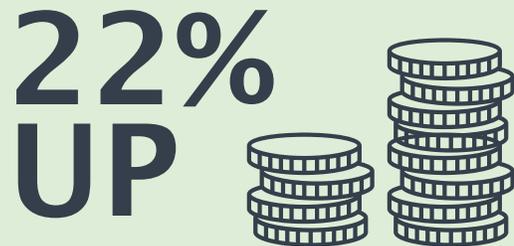
We have also integrated into the training for all new employees an eight-day basic faith formation course called Today God Is First (TGIF). This aims to introduce our new TSPI recruits to the Kingdom Mission of TSPI and to explain the formation process that we have set up at the branch level.

**Lastly, to whom would you attribute TSPI’s success in pursuing its mission for the poor?**

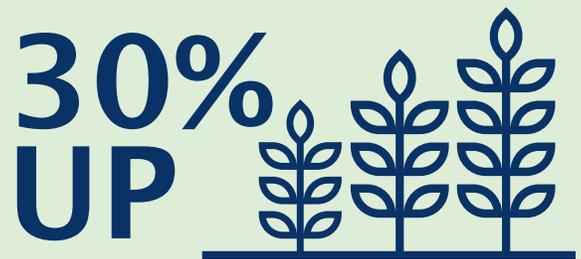
We continue to put our trust in God’s sovereignty, His wisdom, and enduring love. Our joy is knowing that His purpose will prevail. And it is with all humility that we thank the Lord for our bankers and creditors, and for the various government agencies involved in agriculture and community development, for their continuing trust and belief in our ability to sustain our mission. We thank the Lord for the growing number of socially minded corporations who desire to be inclusive in their growth strategies, and who see in TSPI an opportunity to make meaningful transformational impact.

We thank the Lord most especially for the team of dedicated employees who are God’s hands and feet tirelessly plodding the streets and the farm fields to seek out the poor and to bring the good news of God’s kingdom to them. And we thank God for the passion of our Board of Trustees, for their prudence and exemplary governance, and for their zeal to honor God in this service to His beloved poor. May His face continue to shine upon all of us, for His greater honor and glory.

**REACHING OUT MORE  
(2017 VS. 2016)**



**TSPI KABUHAYAN PROGRAM (TKP)**



**TSPI PROGRAMANG  
PANG-AGRIKULTURA (TPP)**

**₱2.06**

**billion,  
23% up**

**NET LOAN  
PORTFOLIO**



**3,561**

**CLIENT-BORROWERS  
TSPI MAUNLAD PROGRAM (TMP)**

**24%  
increase**

**CLIENT OUTREACH**



# FROM THE MOUNTAINS TO THE MARKETS

HOW TSPI BECAME A ‘MATCHMAKER’ BETWEEN A GROUP OF BELL PEPPER GROWERS AND A MAJOR FAST-FOOD CHAIN.

Text: Fatima S. Reyes • Images: Revoli S. Cortez

You can feel the air of excitement among a group of farmers in the mountainous province of Nueva Vizcaya in northern Philippines.

The farmers, organized as Alfonso Castañeda Vegetable Growers Association, Inc. (ALCAVEGA), are busy as bees in preparing for the next harvest of green and plump bell peppers they will supply to one of the country’s biggest fast food chains.

*“Bilang mga magsasaka na may edad na, masaya kaming mabigyan ng ganitong opportunity na hindi dapat palagasin (As farmers in our senior years, we are happy to still be given this opportunity that should not be missed),”* said 65-year-old Grande Agustin.

Tatay Grande and other vegetable farmers in the municipality formed ALCAVEGA in 2017 and took part in Jollibee Group Foundation’s (JGF) Farmer Entrepreneurship Program (FEP). The 15 farmer-members had been securing loans from TSPI under its Programang Pang-agrikultura (TPP). Seeing the growing micro-enterprise, TSPI found a way to improve the small farmers’ income by linking them to the supply chain of institutional buyers such as Jollibee Foods Corporation (JFC).

## FROM FARM TO FAST FOOD

*“Laking pasalamat namin sa TSPI dahil ngayon malaya na kami sa mga middle man. Kaming mga maliliit na farmers directly na makikipag-ugnayan sa food giants ngayon (We are grateful to TSPI because we no longer have to go through the middle man. Small farmers like us can now sell to and coordinate directly with food giants),”* said Wilfredo Gonzales, 61, president of the farmers’ group.

The road to getting accredited by Jollibee was a long and arduous one. Virgiliano Olbinado, 69, was among those who endured months of going to and from various villages, long commutes, and seemingly endless negotiations with government offices. After a year of patience and hard work, ALCAVEGA secured a mayor’s permit and registration documents with the Securities and Exchange Commission and the Bureau of Internal Revenue.

ALCAVEGA’s biggest challenge, however, is improving its capability to meet the big volume and high quality standards of Jollibee on a regular basis. The group realizes it has to comply with set quality standards to guarantee the steady sales of their produce.

On its first attempt to provide JFC with samples of its green bell peppers, ALCAVEGA was unable to meet JFC’s product



standards on the required 6 kilograms. Most of the produce were oversized and overweight. Heavy rains also destroyed some of the crops.

It was also hard for the group to convince other farmers to help ALCAVEGA because of doubts to its ability to increase their yield and earn higher income from growing green bell peppers.

## LESSONS LEARNED

The farmers of ALCAVEGA, however, do not give up that easily. Committed to turn a setback into a comeback, the group put their thinking caps on and engaged in learning.

*“Nanonood ako ng YouTube videos para makita ‘yung bagong techniques sa pag-aalaga ng bell pepper. Dina-download ko at shine-share sa kapwa kong farmer (I watched YouTube videos to discover new techniques in growing bell pepper. I also download the videos and share them with my fellow farmers),”* said Tatay Grande.

The thirst for knowledge enabled the farmers to understand the benefits of using tunnels and plastic mulches to achieve high-yielding bell peppers. Having the protected structure allows them to warm the soil, advance harvest maturity, minimize insect attacks, and improve pepper yield and quality.

Agricultural technologists from the local government also helped them through training, monitoring progress, and providing technical assistance in soil and nutrient requirements. TSPI’s loan assistance also enabled the farmer-members to buy the materials they need.



““  
 We are grateful to TSPI because we no longer have to go through the middle man. Small farmers like us can now sell to and coordinate directly with food giants like Jollibee.”

“*Sa sama-sama naming pagtutulungan at pagtitiyaga, kumpanyansa akong maibibigay namin sa Jollibee ang target na 500 kilograms ng green bell pepper per delivery (Through teamwork and persistence, I am confident that we will be able to supply Jollibee with the target of 500 kilograms of green bell pepper per delivery),”* said Tatay Grande.

**BUILDING WEALTH**

ALCAVEGA has to deliver the quality samples to Jollibee by the end of September or early October. Despite the challenges, what keeps the farmers going is the unwavering support from the people around them.

“*Kapag nawawalan kami ng pag-asa, kapag kami nagiging desperado na, hindi nagsasawa ang TSPI na itulak kami na magpursigi para magtagumpay (Whenever we lose hope and feel desperate, TSPI never fails to encourage us to work harder to succeed),”* said Tatay Virgiliano.

Tatay Grande, Tatay Virgiliano, and Tatay Wilfredo are all determined to make the most out of the venture. But the ALCAVEGA farmers are not training their sight on becoming millionaires, but on the long haul. They want to build their wealth and savings to provide for their family’s needs, send their children to good schools, and ensure their well being. “*Para ‘pag magkasakit kami, may madudukot kami pang-ospital (So when we get sick, we can afford to pay for hospitalization),”* said Tatay Grande.

There’s also a lot riding on the shoulders of the ALCAVEGA farmers. By serving as role models, Tatay Wilfredo believes they can convince and empower more farmers to follow in their footsteps. “*Ipapakita namin sa kanila na kaya namin. Bibigyan namin sila ng suporta para sabay-sabay kaming matututo, lalago, at aangat (We will show them that we can do it. We will give them much needed support so we can all learn, grow, and succeed together),”* he added.

# THE ROAD LESS TRAVELED

TSPI TACKLES THE CHALLENGE OF BRINGING FOOD FROM THE FARMS TO THE MARKET.

Have you ever eaten at a Jollibee store and wondered how the bell peppers on your favorite spaghetti got to your plate? Ask Tess Perfecto, Enterprise Development Services director at TSPI, and you'll learn it takes a village to bring these ingredients to the market. And in an archipelago like the Philippines, the journey from the farm to your table can be very arduous.

Of the estimated five million farms in the country, two-thirds are classified as smallholder farms averaging about 2 hectares each, according to the Department of Agriculture. These are simple subsistence farms that single families manage. They work for months, brave the country's fickle weather, and bear the high cost of transporting their goods. They are left at the mercy of middlemen taking advantage of their desperation to eke out a living to ironically put food on their own dinner table and pay off their debts.

This sad reality prompted TSPI to pursue a mission that goes beyond providing loan assistance to subsistence farmers. Through its Market Linkage Program, the organization helps farmers and microenterprises grow their livelihood sustainably.

Ms. Perfecto says TSPI employs a three-pronged strategy: building farmers' capacity, linking them to bigger and more stable markets and less costly suppliers, and setting up value-chain infrastructure that will help expand their business or increase their income.

To achieve its lofty goal of addressing poverty, TSPI realizes it needs partners that can mobilize greater resources. Serendipity led it to the doorstep of the Jollibee Group Foundation (JGF), the corporate social responsibility arm (CSR) of Jollibee Foods Corporation (JFC). "We attended a forum and learned about Catholic Relief Services (CRS) Philippines' partnership with JGF. CRS introduced us to JGF and that's how we got to be invited to their training program," Ms. Perfecto says of the meet-up.

Being the largest quick-service food chain in the country that has a daily requirement for raw ingredients, JFC is in a unique position to assist small farmers achieve a more sustainable livelihood. Sharing this mission, TSPI became one of the organizations that helps link farmers to the supply chain of institutional markets under the Farmer Entrepreneurship Program (FEP) of JGF. Its representatives participated in FEP's training program in 2012 to teach farmers how to raise their productivity, gain skills in enterprise management, as well as improve access to credit. "JGF saw that we at TSPI are willing to learn and devote resources as a microfinance institution," says Ms. Perfecto.

On its pilot year in 2012, TSPI sent staff to learn FEP's approach. TSPI identified 100 farmers from four upland barangays in Catanauan, Quezon province that can supply young ginger to a Japanese buyer. This venture served as a "training ground for TSPI in dealing with the farmers on the ground and with institutional buyers. We've learned a lot since," adds Ms. Perfecto.

Today, TSPI continues to be one of two microfinance NGOs considered to be a Lead Institutional Partner of JGF in implementing the FEP. It has since organized bell pepper and calamansi growers in Regions 2 and 3 into farmer enterprises.

**5 LESSONS** from TSPI's journey:

## 1 START WITH: WHAT DOES THE MARKET WANT?

You cannot start with the supply side (i.e., what the farmer can produce). We need to identify the right buyer and use this to motivate the farmers to meet the market demand.

## 2 LOOK FOR FARMER SUPPLIERS WITH THE RIGHT MINDSET.

Farmers are used to being "producers" rather than "entrepreneurs" so there must be a mind shift to entrepreneurship so they would know how to be responsible for their farm inventory or paying credit. They must be willing to learn and unlearn.

## 3 TEACH FARMERS HOW TO MEET STANDARDS.

The usual challenge is that local farmers are oftentimes unwilling to undergo training and meet the buyer's specific requirements. Some would rather sell their harvest to any middleman who come to them, and get paid immediately in cash. On the other hand, institutional buyers impose certain standards on the produce (size, look, quantity, consistent delivery and commitment). Though this may be a tedious process for the farmers, institutional buyers become stable markets, especially during seasons when traders or middlemen stop buying due to oversupply.

## 4 ORGANIZE FARMERS AS A COMMUNITY.

Confidence building is important so farmers can encourage and help one another in dealing with the market. Organizing them into a formal association or cooperative is key as institutional buyers need volume and sustainability of quality supply. Under Jollibee Group Foundation's Farmer Entrepreneurship Program, farmers need to organize themselves into a cluster of 10-15 members to qualify.

## 5 BUILD GOOD RELATIONSHIPS WITH OTHER STAKEHOLDERS.

To sustain the farmers' enterprise, building a strong alliance of organizations to support the farmer organization is needed. So partnering with various stakeholders is important. Your local government unit has access to national government grants or subsidies that can assist farmer organizations. Other non-government organizations can also help in organizing and registering cooperatives or associations and in capacity building of the farmer enterprise. There are also private enterprises that provide technical assistance to farmers.

# THE BRIGHT STAR IN MALABON



Text: Alane A. Ty • Images: Revoli S. Cortez

Neither rain nor storm can dampen the spirit of Yolanda “Yoly” Perez.

Living on the fringes of the perennially flooded Artex Compound in Malabon City, *Nanay Yoly* has quite the neighborly personality. Her ready smile and cheerful greetings draw customers to her *sari-sari* store. She also brings happiness with her merchandise: simple toys, candies, and an assortment of good eats.

The 56-year-old entrepreneur rents a one-room dwelling with a leaky roof and a front area converted into a selling space. She lives with her 90-year-old mother and an older sister who recently retired from work overseas.

*Nanay Yoly* opened her store in 2005 when she herself retired from office work to stay home and take care of her mother, who has glaucoma. At the time, hers was the only store that leads into a compound where some 200 families live.

Looking to improve her business, *Nanay Yoly* joined TSPI in 2011. “*Hindi pa ako nag-loan noon kasi iniisip ko kung paano ako makakabayad* (I didn’t take out a loan at first because I was worried about how I would be able to pay),” she said. Now, she is the treasurer of the TSPI Kabuhayan Program (TKP) center 35512 in her area.

When fire razed the compound five years ago, many families moved out to where *Nanay Yoly* lived. “*Nagtayo din sila ng mga tindahan kaya humina ang kita ko* (They all put up their own stores so my sales suffered),” she lamented.

Despite the stiff competition, her entrepreneurial spirit soared. She made a tactical decision to rethink her merchandising strategy. From the traditional soy sauce, toothpaste, and sardines, she re-stocked her shelves with 10-peso kiddie toys like sparkly clay, jackstones, and liquid soap bubble.



## Perfect Match

*Nanay Yoly* found out about Coca-Cola’s STAR Program through TSPI. Always on the lookout for ways to help their microfinance clients grow their business, TSPI partners with various organizations and private companies that can provide programs beneficial to its clients.

“*Sabi ng TSPI, meron daw paaral para malaman namin kung paano humawak ng business. Sabi ko, aba, okay ito* (TSPI told us about this training on how to manage our business. I thought that was a great idea),” *Nanay Yoly* said.

The STAR (for Sari-sari Store Training and Access to Resources) Program, a partnership between the multinational beverage firm Coca-Cola and the Technical Education and Skills Development Authority (TESDA), provides 12 sessions of entrepreneurship training, financial education, and peer mentoring for women micro-entrepreneurs who own and operate *sari-sari* stores and *carinderias* (small eateries).

Started in 2011, the program is part of Coca-Cola’s initiative to enable Filipino women to become self-sufficient as they become better business owners and help strengthen their own economic situation, as well as that of their local community.

## Bright Future

From STAR, *Nanay Yoly* learned how to keep daily sales records, manage inventory, balance income and expenses, and employ merchandising techniques. The most important thing that STAR taught her: “*Huwag magpautang* (Don’t



extend credit),” she said. She also learned to diversify; she does good business selling snack foods like *siomai*, French fries, fried cheese sticks, and hotdogs.

Her smile brightened up when she spoke about her dream. “*Gusto ko talaga magkaroon ng bigasan, mga anim na klaseng bigas. Siguradong mabenta iyan* (I want to be a rice dealer, at least six kinds of rice. That’s a sure sell),” she said.

Surely, no future is too bright and no star too far out to reach for this irrepressible entrepreneur who’s aptly named *Yoly*.

# DANCING WITH TIME AND TIDES



Text: Geri Alessandra S. Osorio • Images: Revoli S. Cortez

“Money doesn’t grow on trees,” or so people say. But not for 42-year-old Rowena Manalo, who has been turning dead or discarded tree branches into a thriving business.

For over 10 years now, *Nanay* Rowena (“Weng” to her friends) has been running a driftwood store that doubles into an events styling company with husband, *Tatay* Roel.

Their store, located just off the highway in the town of Longos in the City of Bacoor, Cavite, is a quaint space teeming with various forms of wood – from polished furniture, to intricately constructed archways, to raw timber. To an outsider, this may all seem like a knotted mess — but not for the Manalo couple. Using different types of wood, the couple builds arches and other displays that serve as décor in debuts, weddings, birthday parties, and other special occasions.

## A Unique Journey

Unlike the journey of a driftwood that never found its port, got worn, beaten, and gave up, *Nanay Weng’s* is a story of tenacity and faith.

Before she got into the driftwood business, *Nanay Weng* relied on her *sari-sari* store business for her family’s daily needs. One day, a friend asked if she would be willing to take over a small driftwood stall. After mulling it over, she realized that selling driftwood would yield more profit than running a *sari-sari* store.

*Nanay Weng* thus kicked off her new business venture with a capital of P5,000, which she borrowed from a loan shark. She was paying exorbitant interest until the day she found out about TSPI through its other clients. She readily tapped TSPI’s more secure and more competitive loans to grow her driftwood enterprise. She also attended its seminars on business management, accounting and finance to learn more about running her business.



*Nanay Weng prides herself for having a livelihood that creates less waste and tries to do as little harm as possible to the environment.”*



But life wasn't all sunshine and rainbows for *Nanay Weng*. In 2014, she faced her toughest challenge as both an entrepreneur and a wife. Her marriage fell through the cracks and she was left alone to fend for her family. Feeling hopeless and discouraged, she broke off her deal with TSPI. Her children also had to stop schooling for two months.

Realizing that her kids had no one else to hang on to but her, *Nanay Weng* decided to get back on her feet. She partnered with another driftwood seller and opened their own shop. Things were going smoothly until her business partner tried to kick her out of the partnership and deny her the profit. They eventually parted ways, one of the best decisions *Nanay Weng* said she has made as this enabled her business to flourish further. As things started to look up, she also got reunited with her husband.

#### **Her Winning Faith**

Putting her life in order gave *Nanay Weng* enough confidence to win the Citi Microentrepreneurship Green Sustainable Business Award. The award recognized her environment-friendly business that uses driftwood and other resources that wash up on the shore, saves trees, and turns wooden scraps from carving into firewood for

bakeries. *Nanay Weng* prides herself on having a livelihood that creates less waste and tries to do as little harm as possible to the environment.

Today, *Nanay Weng* continues to reap the fruits of her labor. Her driftwood business now has three branches and a regular clientele. Her events styling company, which Tatay Roel supervises, gets booked almost every day. *Nanay Weng* oversees the stores and coordinates with clients. Not only is she able to send her own children to decent schools, she also supports the education of less-fortunate kids.

To get to where she is today, *Nanay Weng* had to traverse a difficult road. Still, her faith in God and in herself have not once waned. The winds may knock her down and obstacles may come her way, but *Nanay Weng* has endured and emerged only braver and wiser.

Her story is like a piece of wood, once adrift in the sea but crawled its way back on land, each wrinkle enriched by time and her dance with the changing tides.

# THE WAY TO A CUSTOMER'S HEART

SUCCESS COMES IN A BOWL OF BONE MARROW FOR THIS 'MOM-PRENEUR.'



Text: Fatima S. Reyes • Images: Revoli S. Cortez

Every waking day for 12 hours, non-stop from 3 a.m., Alma Rocal goes to the market to buy ingredients, prepares, cooks and serves her famous *bulalo* (bone marrow stew) to customers who flock to her restaurant for a bowl of comfort.

By 3 p.m. closing time, *Nanay* Alma is exhausted but smiling. It was another sold-out day for her thriving Almad's Bulalohan restaurant, which had humble beginnings from a small *turo-turo* (stall).

"*Nakakawala ng pagod kasi sold out na, tumubo ka pa, nakakaipon ka pa* (My exhaustion fades away because, we not only sold all our food, we also made a profit and boosted our savings)," she says.

Who would have thought that this 37-year old entrepreneur, who now serves hundreds of customers daily, was once a malnourished street child?

## FROM BOTTLES TO *BULALO*

"*Araw-araw at gabi-gabi kumayod ang ina ko sa pagtitinda ng mga gulay para lang mapalaki kami at mapag-aral* (My mom worked day and night selling vegetables just so she can provide for our needs at home and in school)," she recalls. But when her mother could not pay the rent and lost her vegetable stall at the wet market, the family faced tough times. *Nanay* Alma says they had to walk long miles to scavenge for used bottle jars and make do with meager earnings of P50 to P100 to get by.

Inheriting her mother's love of food and cooking, she started selling dishes like *ginisang munggo* (mung bean soup) and *pinakbet* (mixed vegetables) on the street. "*Pero dinadaan-daanang lang kami. Sinubukan naming mangutang sa mga kakilala kaso ni-reject kami. Hindi sila nagtiwala na kaya naming magbayad* (But people just walked past us. We tried to borrow money to grow the business but we got rejected. Everyone doubted that we could pay them back)," says the single mom.

“Knowing that someone trusted that we can pay them back and gave us this opportunity boosted our motivation. Finally somebody showed us compassion.”



### BUSINESS EXPANSION

Perseverance, however, is in the Rocal family's blood. *Nanay Alma* tried her luck in Taiwan and worked as a factory worker for three years. She was able to earn money to send home and support the family's small food restaurant. She also met kind-hearted people who lent her money. The family sought TSPI's help when they finally decided to expand and add bulalo and native chicken to their menu.

Upon referral by her sister, also a TSPI client selling *kakanin* (native cakes), *Nanay Alma* availed of a P100,000 loan under TSPI's Maunlad Program (TMP) to support the growth of her enterprise. She repays TSPI more than P11,000 monthly.

*"Nabuhayan kami ng loob na may nagtitiwala na sa amin at binigyan kami ng pagkakataon. May nagpakita ng malasakit (Knowing that someone trusted that we can pay them back and gave us this opportunity boosted our motivation. Finally somebody showed us compassion),"* says *Nanay Alma*.

### PAYING IT FORWARD

Her steady stream of customers now includes local government officials and staff. But as her *bulalo* business grew, *Nanay Alma* had to face her first test: her 66-year old mother suffered two heart attacks. Her 68-year-old father also suffered from kidney failure and has been on dialysis.

These obstacles, however, only strengthened her faith in God and emboldened her to work even harder so she can take good care of her parents and her only son. She yearns for a better future for her family and hopes for a simple and comfortable life.

Overwhelmed with gratitude over her business' success, *Nanay Alma* pays it forward. Her simple *bulalohan* has 11 staff and employs more people when there are events to cater to. When her staff needs assistance, especially when their children get sick, *Nanay Alma* offers them food and money.

The secret to *Nanay Alma's* success? The way she treats her customers. She offers everyone her respect and empathy. Old and sickly elders as well as street children come to her restaurant asking for just the bulalo broth, but *Nanay Alma* would give them the whole dish, complete with plates and a table to eat.

*"Kung sinuman ang nagugutom at walang pera, papasukin mo at pakainin mo. Busugin mo (Whoever is hungry but without money to buy food, let him come in. Feed him until he is full),"* she would tell her staff.

For this simple act of kindness, *Nanay Alma* is reaping heaps of success. Her *bulalohan* is now on expansion mode, and will soon serve customers even at night. *Nanay Alma* also plans to buy land and put up a mini pavilion for events like family gatherings, baptisms, weddings, and more.

For *Nanay Alma*, a piping-hot bowl of *bulalo* is a surefire way to get to a customer's heart. *"Wala nang mas sasarp sa pakiramdam na papalapit ka pa lang, nakangiti na sila. Masarap na galangin at respetuhin para sa isang bagay na ginagawa mo ng buong puso. (Nothing beats making customers smile with a hearty meal of our bulalo. It's good to finally be respected and trusted for something you truly love),"* she adds.

# 4 WAYS TO GROW WITH TSPI LOANS

Text: Katrina Anne G. Pascual

TSPI offers a range of collateral-free small business loans and livelihood assistance programs to help microentrepreneurs as well as farmers reach their full potential. Behind these product and service offerings is TSPI's entrepreneurial mission to help clients grow from having a backyard business into being a bigger player in the marketplace, and in the process improve their lot.

What are the initial steps you can take to building your microenterprise? Here are some useful tips:

## 1 BOOST YOUR BUSINESS.

Raise the income of your *carindaria* or small canteen, fresh fruit and vegetable stall, mini bakery, with the help of the TSPI Kabuhayan Program (TKP). We offer collateral-free loans of up to P50,000, payable weekly in six months to microentrepreneurs whose business has been in operation for at least three months. A borrower can qualify by forming a group of three to 30 members or by joining an existing group. While they belong in a group, they are solely liable for their personal loan instead of group guaranteed loans. TKP also offers enterprise skills trainings for its members.



## 3 EXPAND YOUR MICROENTERPRISE.

Do you feel it's high time for your business to grow? Make expansion a reality for your microenterprise through the TSPI Maunlad Program (TMP), offered to TKP clients gearing up for growth. This loan ranges from P30,000 to P300,000, payable in 3 to 24 months. For loans above P100,000, a collateral is required. TMP is a loan product with individual accountability and flexible repayment schedule aligned with clients' cash flow. TMP loans can also be availed by new clients who desire to grow their existing business, of at least two years. TMP also offers business skills trainings and enterprise supplier linkage opportunities.



## 2 TILL THE LAND.

Plant rice, corn or other crops, raise hogs or poultry, or build a fish pond. The TSPI Programang Pang-agrikultura (TPP) provides much-needed funds for production inputs and labor of up to P200,000 at a maximum of five hectares per farmer. A borrower can qualify by forming a group of three to 30 members or by joining an existing group; though they belong in a group, they are solely liable for their personal loan instead of group guaranteed loans. The loan is also covered by crop insurance, credit and life insurance. It also promotes improved yield through programs on soil analysis and other technical training and support. TPP also assists farmers to access new markets.



## 4 ENHANCE YOUR QUALITY OF LIFE.

All TKP, TPP and TMP borrowers can also avail of other TSPI loans such as educational assistance, housing and sanitation, and healthcare, as well as microinsurance. These enable families with limited resources to reap the other benefits of being a TSPI client beyond business.



Running a micro business can be a truly exciting and fulfilling stage of your life. Even with microloans within reach, it's important to properly assess your true financial need, why you need a loan, and how you can maximize the use of the loan. Good financial planning, after all, goes a long way in determining your chances of success in growing your business or farm.

# A DECADE OF INSURING THE POOR

Text: Katrina Anne G. Pascual • Image: Albert M. Labrador

In times of death and disability, the poor bears the brunt. Low-income families, people with special disability, and the elderly often have little to no shield against the crushing medical bills and other expenses that arrive when a family member falls ill or dies unexpectedly.

Fortunately, there's microinsurance to offer a glint of hope. For as low as P240 a year, a TSPI member can get insurance coverage through the TSPI Mutual Benefit Association, Inc. (TSPI MBAI). In 2017, TSPI MBAI celebrated its 10th year of being an instrument of God's love and faithfulness by protecting clients from financial burdens such as in the time of death.

"People usually consider insurance as an extra obligation. But they slowly realize its worth when they see another member of the community receiving insurance benefit and enabling the family to pay off existing debt," says Leander Aguinaldo, deputy director for operations at TSPI MBAI.

The company started as a partnership between TSPI and a renowned insurance provider in the 1990s. In 2007, TSPI made it a wholly owned subsidiary as part of its mission of alleviating poverty.

In January 2017, TSPI MBAI launched a revitalized microinsurance menu through Kaagapay Plans, providing wider coverage and a lineup of benefits of up to P80,000 for natural death and up to P200,000 for accidental death through three life insurance, two loan insurance, and one golden life insurance products. Today, 120,000 members are enrolled in Kaagapay Plans.

As of end-2017, TSPI MBAI has 352,218 principal members (excluding dependents) and P51 million in paid claims. It has distributed microinsurance benefits to 1,435 TSPI members and 771 dependents as of last year.



Leander Aguinaldo, Deputy Director for Operations, TSPI MBAI

People reaching the age of 66 typically find their insurance terminated because of their vulnerability to sickness and death. While some local insurers offer coverage up to 70 years old, this comes at a dear price.

"It's ironic how people get abandoned at this time of their life," Ms. Aguinaldo says. "This is why we responded to members' clamor for a product of this kind and made it as affordable and as responsive as possible to this delicate need."

Through TSPI MBAI's Golden Life Insurance Plan (GLIP), no one gets left behind. Any TSPI member who has availed of the Basic Life Insurance Plan (BLIP) is eligible to upgrade his or her coverage to GLIP for a first-year premium of P1,850 and succeeding annual payments of P950 in the next nine years.

These microinsurance services, more than being proof of God's miraculous work, prove that one simply needs a *kaagapay* (reliable companion) to weather any storm, adds Ms. Aguinaldo.

## A DECADE OF GROWTH

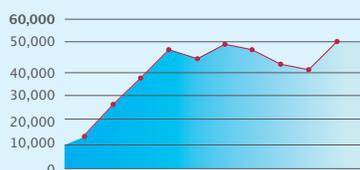
### TOTAL ASSETS

(in thousands Php)

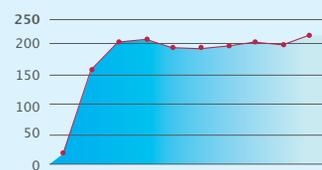


### BENEFITS DISTRIBUTED

(Claims paid in thousands Php)



### MANPOWER



# THE *KULOTS*' LIFE-CHANGING TOILET

FOR THIS AETA FAMILY, A SIMPLE TOILET BRINGS MORE THAN JUST RELIEF; IT IS ALSO A SYMBOL OF HOPE AND PRIDE.



Text: Fatima S. Reyes • Images: Revoli S. Cortez

Mary Ann Baclay and her husband are used to a hard life.

In Nueva Ecija, they scavenged wood and sold charcoal to make ends meet. But seeing no future in this kind of livelihood, the couple decided to relocate their Aeta family to Sitio Mauricia in Bamban, Tarlac in the hope of finding better opportunities.

With the help of her relatives in Tarlac, *Nanay* Mary Ann was able to join a group of borrowers under TSPI's Kabuhayan Program (TKP). They availed of collateral-free loans of up to P30,000, payable from three to six months on a weekly basis. The Baclays used the money to process and sell fruits and vegetables like banana, avocado, taro roots, and camote tops, pocketing around P3,000 to P5,000 a week.

In between planting and selling fruits and vegetables and raising their children, *Nanay* Mary Ann thought there was something urgent they needed in their home to ensure her family's health and safety.

"*Ang CR (comfort room or toilet) namin ay 'yung gubat.*

*Mahirap kasi kung saan-saan dumudumi 'yung tatlong anak ko. Walang panghugas kundi dahon ng saging. Natatakot pa ako kasi baka habang dumudumi sila, baka makagat pa ng ahas (The forest was our toilet. It's difficult because my children just poo outside whenever they wish. We only had banana leaves for wiping. I feared for my children's safety because they might get bitten by snakes while defecating),"* she says.

Her dream to own a toilet grew when she came to a relative's house. "*Nakita kong may CR na 'yung Auntie Agnes ko kaya nainggit ako. Sabi ko, 'gusto ko rin 'yun para sa mga anak ko' (I got jealous when I saw that my Auntie Agnes already has a toilet of her own. I wanted that for my children, too).*"

## HEALTH IS WEALTH

*Nanay* Mary Ann tried to seek assistance but got rejected because assessors could not find her home in Sitio Mauricia. Fortunately, TSPI was willing to go the extra mile to reach her family and extend a P10,000 toilet loan under its Housing and Sanitation Loan Program.



“

We do not want a life of luxury. We just want simple things. We want a brighter future for our children.”

“Nagpapasalamat po kami sa TSPI kasi kahit Kulot po kami, hindi po nila kami hinusgahan at binigyan ng pagkakataon sa pamamagitan ng pautang (We are very grateful to TSPI because even though we are Aetas, they did not judge us and gave us the opportunity through loans),” Nanay Mary Ann says.

More than having four walls and a toilet of their own, Nanay Mary Ann is grateful for the access to proper sanitation. The family is slowly breaking the habit of defecating in the open and shifting to healthy practices such as hand washing and maintaining a clean environment.

Seeing her family’s own toilet and constant water source for the first time, Nanay Mary Ann could not contain her happiness. “Komportable na kaming dudumi sa sarili naming CR. May sarili na rin kaming tubig panglinis. Di na kailangan tumakbo papalabas ng mga anak ko kapag sumasakit tiyan nila (We feel more comfortable using our own toilet. We now have our own water supply to properly clean ourselves. My children no longer have to go out into the open when they need to defecate),” she adds.

#### SIMPLE LIVING

The Baclays’ toilet is now a source of pride and joy — and with it comes dreams of better health, higher income, more education, and greater societal inclusion.

Their children will be more motivated to go to school, now that their surroundings are cleaner.

“Hindi naman namin hangad ang marangyang buhay. Simple lang ang gusto namin. Magandang kinabukasan para sa mga anak namin (We do not want a life of luxury. We just want simple things. We want a brighter future for our children),” says Nanay Mary Ann.

She also wants to see the same transformation in her neighbors. She believes that a cleaner environment will not only benefit the community’s health, but also empower her neighbors to take advantage of opportunities to uplift their lives.

“Yung ibang Kulot sinasabihan ako na yumayaman na daw ako. Kasi nakita nila ‘yung bahay at CR. Pero sabi ko sa kanila, sa tulong ‘yan ng TSPI. Kayo rin, kaya n’yo magkaganyan. Kailangan lang magsipag (Some of my fellow Aetas told me I was already rich when they saw my house and toilet. I told them I had these with TSPI’s help. They can also have their own house and toilet with patience and determination),” Nanay Mary Ann stresses.

# MEET OUR BOARD OF TRUSTEES

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Our Board of Trustees is made up of recognized leaders across many areas of expertise. They represent the broad diversity of our membership and generously contribute their time, talent, and energy to further the pro-poor and Christ-centered mission of TSPI.



Our founder, Mr. **David Bussau**, left a successful business career at the age of 35 to pioneer the concept of providing marketplace solutions for social problems. His foundation, Maranatha Trust and Opportunity International Australia, has given birth to 15 international movements addressing a broad spectrum of social issues in developing countries, including health, education, nutrition, water, microfinance, persecution, leadership, sex trafficking, and professional governance of not-for-profit organizations.

David is renowned for his innovative and creative approach to post-disaster rehabilitation, contending that wealth creation and the power of market forces will accelerate poverty alleviation and nation building. He serves as a consultant to multinational firms and has a team of dedicated colleagues based in Asia who implement and monitor programs.

He challenges the old development paradigms and encourages fresh, exciting, audacious and bold out-of-the-box entrepreneurial ideas to liberate the poor. David wants to ignite the creative spark in people to release the amazing potential in each one of us to live more dynamic, fulfilling and purpose-driven lives.

**Atty. Lamberto L. Meer** served TSPI as Corporate Secretary before he became our **Chairman**, following in the footsteps of his late father-in-law, former Vice President of the Philippines Emmanuel Pelaez, who was also Ambassador to the U.S. as well as TSPI Chairman. Atty. Meer is the Managing Partner of Meer, Meer & Meer, a 67-year-old law firm founded by his grandfather, father, and uncle. He is also a convener of the Pilipino Movement for Transformational Leadership, one of the largest coalitions of Christian organizations in the Philippines focused on forming, supporting, and electing competent Christian servant leaders.



Our President, Mr. **Rene E. Cristobal**, is founder and Chairman of the Board of a group of companies that has been providing overseas employment to Filipino professionals, technicians, and maritime crew members in both land-based and sea-based sectors, mainly to European and American contractors and shipowners, since 1978. He founded and chaired the Association of Professionalism in Overseas Employment (ASPROE) composed of non-fee charging and ethical POEA-licensed recruitment agencies. For this work, his companies have received awards from the POEA, DOLE, and the Office of the President that elevated them to the "Hall of Fame." Most recently, he was honored with a knighthood in the Order of Orange of Nassau (The Netherlands). He was also founder and chairman of the Philippine-Netherlands Business Council (now Dutch Chamber of Commerce in the Philippines). He organized and chairs a joint venture for the "turnkey" construction of feedmills in the Philippines with the Van Aarsen International of Holland. He is also the co-founder and Vice-President of the Bagong Bayani Foundation, Inc. which gives honors to outstanding overseas Filipino workers. Mr. Cristobal is also a former member of the Board of Governors of the Employers' Confederation of the Philippines (ECOP). He served as chairman of ECOP's Corporate Social Responsibility and now belongs to its Council of Leaders, with appointment as special adviser on labor migration to the ASEAN Confederation of Employers (ACE). He is also CEO of companies involved in integrated engineering services, manufacture of innovative construction materials, and advocate for the development of bamboo plantation and processed products such as charcoal and activated carbon.





Our Corporate Secretary, Atty. **Cornelio C. Gison**, concurrently serves as Vice Chairman of TSPI Mutual Benefit Association, Inc. He also sits in the Board of Advisers & Audit Committee of Metropolitan Bank & Trust Co. He served the government as Undersecretary for Revenue Operations of the Department of Finance, Acting Commissioner of the Bureau of Internal Revenue, and Consultant of the Philippine Deposit Insurance Corp. Prior positions also include being President of the Capital Markets Integrity Corp. of the Philippine Stock Exchange, and a Partner and Head of Tax Practice of top auditing firm SGV & Co. Atty. Gison obtained his Bachelor of Law degree at the Ateneo de Manila University and his Masters in Comparative Law at the University of Pennsylvania.



Our Treasurer, Ms. **Juanita D. Amatong**, has been in government service for most of her life. She served as Secretary of Finance before she was appointed as a member of the Monetary Board in 2006 to 2011. She is currently a member of the Board of Directors of a rural bank, in addition to teaching public finance and international finance in Silliman University, a Protestant-affiliated school in Dumaguete City where she started her career as a teacher and served as a Board of Trustee for 20 years.



Mr. **Eduardo A. Mendoza** concurrently serves as **Executive Director and CEO** of TSPI, as well as President and CEO of TSPI Mutual Benefit Association, Inc. and Chairman of the TSPI Employees Cooperative. He is also Director and Chairman of the Audit Committee at PHINMA Property Holdings Corporation. Prior to TSPI, he was the President of First Metro Asset Management, Inc. and was Vice President for Strategic Services at its parent firm, First Metro Investments Corporation.

Mr. Mendoza is active in various faith-based organizations such as Ang Lingkod ng Panginoon, where he served as Chairman of the Board of Trustees for 12 years; Ang Ligaya ng Panginoon; Pilipino Movement for Transformational Leadership; and the Foundation for Adolescent Development. He holds a Bachelor of Science in Management Engineering degree at the Ateneo de Manila University and a Master in Business Administration degree at Stanford University in California, USA.



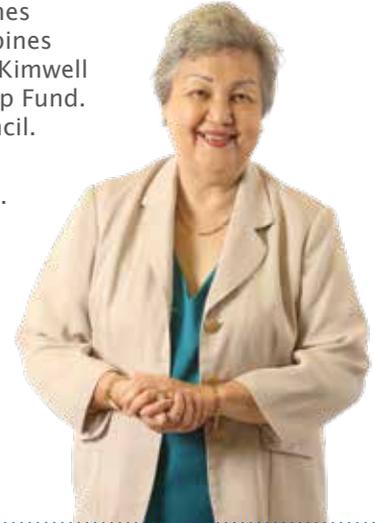
Other Members of our Board of Trustees are the following:

Mr. **Jose D. Fider** is a Service Team Member of Tahanan Ng Panginoon, an outreach program that helps several poor communities in Metro Manila. He is also a Trustee of Puso Ng Ama Foundation, a non-profit organization serving the youth in the former Payatas dump site, and of COJ Catholic Progressive School, a non-profit school established by a faith-based organization. He is also currently President of BFL Bookstores Inc. and Trans Access Corp. Mr. Fider took up Bachelor of Science in Business Administration at the University of the Philippines.

# MEET OUR BOARD OF TRUSTEES *(CONT'D.)*

Ms. **Mercedes B. Kimwell** is a Certified Public Accountant (CPA) by profession. She served in various faith-based organizations, namely: Iglesia Evangelica Metodista en Las Islas Filipinas Bible College (President and Trustee); the National Council of Churches in the Philippines (Corporate Treasurer and Member of various committees); and Youth for Christ Philippines (Member, Board of Directors). She was also Founder and Administrator of the IEMELIF Kimwell Endowment Fund, and a Member of the Board of Trustees of the Bartolome Scholarship Fund. She was a former Member of the TSPI Mutual Benefit Association, Inc.'s Advisory Council.

Ms. Kimwell has a Bachelor of Science in Business Administration degree, Major in Accountancy, from the University of the East, where she graduated Magna Cum Laude. She also holds a Master of Science degree in Accounting from the same university.



Mr. **Ricardo G. Lazatin**, a reputable senior banker, accumulated a wealth of experience from his 43 years of occupying top management and executive-level positions in banking, finance and investments, of which 31 years were spent with three major universal banks and two major finance companies in the Philippines. Aside from his previous Board affiliations, he currently sits in the Board of 13 private corporations, five in which he also serves as President.



He is also currently the Chairman and President of Tahanan ng Panginoon Foundation and Trustee and Corporate Treasurer of Ang Ligaya ng Panginoon Foundation, Inc. He has been actively involved in the Financial Executives Institute of the Philippines (FINEX), FINEX Foundation and Philippine Finance Association (PFA) for the past 32 years and has been a recipient of various FINEX and PFA Presidential Merit, Service and Lifetime awards.



Mr. **Alberto M. Malvar** has been engaged in environmental and community development work in the mountains of Antipolo, Rizal for the past 30 years. At age 40, he left the corporate world and answered God's calling to begin a full-time reforestation mission in the Upper Marikina Watershed in an effort to minimize the destructive effects of typhoons to Metro Manila.

To achieve sustainable forest protection, he and his family founded Mount Purro Nature Reserve, a social enterprise pioneering sustainable travel, and MPNR Foundation, an organization that advocates the rehabilitation of the Upper Marikina Watershed through the empowerment of the upland communities living within, especially the Dumagats. Both organizations are key in his relentless pursuit of his overarching dream of a flood-free Metro Manila and a thriving Upper Marikina Watershed that functions as the "Lungs of Metro Manila."

**Dr. Abraham F. Pascual** is Chairman of the Board of Pascual Laboratories, Inc. (PascualLab). He also currently sits in the Board of Directors of four other companies, in addition to PascualLab and Tulay sa Pag-Unlad, Inc. These are: L & I Development Corp., Agape Development & Research Corporation, Halang East Corporation, and Octten Holdings Inc. Dr. Pascual has been a recipient of several awards: Golden Shell Rising Award from the Department of Trade and Industry, the Philippine Marketing Association's Agora Awardee for Outstanding Achievement in Entrepreneurship (Large Scale), Go Negosyo's Most Inspiring Bulakeño Entrepreneur, and the PLDT and Go Negosyo's MVP Bossing Awards.





**John Paul C. Perrine** currently serves as Chairman & CEO of UGP Ltd. Co., which owns and manages several farms in the Mindanao in joint venture with local partners. UGP has been successfully operating farms in conflict areas of the Bangsamoro Autonomous Region in Muslim Mindanao since 1996. Mr. Perrine is also Chairman of Hineleban Foundation Inc. which advocates the restoration of the mountain rainforests of Mindanao and works with indigenous communities to restore their traditional cultural role as custodians of the forest.



**Ma. Luz A. Planas** served for 38 years at the Bank of the Philippine Islands before retiring as President and CEO of BPI Forex Corp. She is currently involved in various civic and religious organizations as a member of the Board. Her notable contributions include the renovation of the Resurrection of our Lord Parish in BF Parañaque and the greening projects of BF West Executive Village in Parañaque City. In her hometown, Roxas City, she partnered with the local community to build the new Pueblo de Panay. During her past time, she joins dancing competitions here and abroad.



**Florencia Gozon Tarriela** holds the distinction for being the first woman chairperson of the Philippine National Bank and the first Filipina to serve as Vice President of Citibank N.A. A former Undersecretary of the Department of Finance, she has won several accolades, namely: Go Negosyo 2018 Woman Intrapreneur Awardee, Most Outstanding Citibank Philippines Alumni Awardee for Community Involvement, and Distinguished Lady Banker awarded by the Bank Administration Institute of the Philippines. She currently plays an active role as FINEX Foundation Trustee and an Institute of Corporate Directors (ICD) Fellow.

As an entrepreneur, she is the proud owner of Flor's Garden, a natural learning center and butterfly and bird sanctuary located in the hills of Antipolo, Rizal. Aside from being a natural farmer and an avid environmentalist, Flor is also a co-author of several inspirational books.

She received her Bachelor of Science in Business Administration, major in Economics degree from the University of Philippines and a Master's Degree in Economics from the University of California, Los Angeles.



**Mr. Terry G. Winters** serves as Chairman and Non-Executive Director of several Australia-listed and private companies and charities. He is currently Chairman of Converge International Pty Ltd., Intelledox Pty Ltd., and TasmaNet Pty Ltd. He also serves as a Director of Redflex Holdings Limited, Future Fibre Technologies Limited, and Many Rivers Microfinance Limited, and was immediate past Chairman of Seeing Machines Limited.

After working for Motorola for 10 years, he founded Link Telecommunications Pty Ltd. in 1983 and was CEO and/or Chairman of Link at different times until 1999 when he sold his interest in the company. He led the creation of Optus Communications Pty Ltd from 1989-1992 and remained on the Optus board until 1995. Mr. Winters spent over 17 years on various boards within the Opportunity International Network before ending his term as global Chairman in 2010.

# A LIFE IN CHRIST, ONE MORNING DEVOTION AT A TIME



The goal is to have a faithful journey in the busy workplace. Regardless of good and bad days, we come back to the Lord.”

*Text: Katrina Anne G. Pascual • Images: Albert M. Labrador*

Prayer isn't always about hurdling life's challenges; one should come to the Lord and cultivate a relationship with Him, in good times or bad.

This belief lies at the heart of the Discipleship Formation Program, introduced in mid-2015 at TSPI to drive staff toward a life of prayer and daily devotion to Christ. The program takes the shape of *Landas ng Alagad ni Kristo tungo sa Buhay na Araw-araw Yumayabong*, or LAKBAY (“journey” in Filipino). It aims to promote spiritual growth among staff and integrate Christian learnings into the organization's operations.

TSPI's 139 branches spend the first 30 minutes of their day for praise and worship, Bible verse reflection, and various kinds of faith-building activities. Mondays are devoted to thanksgiving, Tuesdays for intercession and revealing prayer intentions, Wednesdays for reviewing the Biblical topic of the week for sharing at the center meetings, Thursdays for formation talks, and Friday for general sharing and discipleship. Every last Friday of the month, TSPI branches would hold breakfast fellowship, feasting over a potluck meal, and sharing the goodness of the Lord.

The Head Office conducts a Wednesday Morning Devotion every week from 7 to 8 in the morning. The first week is allotted for Holy Mass, the weeks in between for preaching by an invited pastor or guest speaker, and the last week reserved for personal sharing time.

“The goal is to have a faithful journey in the busy workplace,” explains Mario Galvez Jr., who heads TSPI's

Discipleship Program Development Team. “We meet clients every day. There are good and bad days, but regardless, we come back to the Lord the following day as a branch.”

The discipleship program aims to emulate a Sunday-school or campus-ministry format in which the activities are open, fun, and conversational while integrating Bible verses that speak to people's life experiences.

“There is a continuous call for us to reach out to our clients with the word of God, whether it be through the devotional materials that our department provides or through casual encouraging conversations like, ‘*Kaya ninyo ‘yan, ‘Nay*’ (‘You can do it, Mother’). The light of God's love should permeate our every client meeting,” says Mr. Galvez.

Lourdes Guban of Malasiqui branch in Pangasinan considers her job at TSPI an answered prayer, as it allows her to glorify the Lord while earning a living. Noridee Boac, area manager of Ilocos Sur 1 in the North Region, said the morning devotion has helped her “calm down, be humble, and always seek God” in her life decisions.

“It's a way for us to be more open to each other as co-workers, to know how we can help and lighten each other's burdens,” adds Rod Michael Toledo of the Nasugbu branch in Batangas.

TSPI's Client Value Formation is another work in progress, aspiring to enrich clients' spiritual growth as well as increase their knowledge in business through a fresh *Usapang Paglago* devotion material every week. Its goal is to make the clients' relationship with the Lord their guide in conducting business — showing honesty in every

transaction, being proper stewards of the talent and resources God entrusts to them, and showing His love to every customer that comes their way.

“We want to promote the center meetings from being a venue for transactions to also an opportunity where faith and character of the clients are developed,” Mr. Galvez says.

The discipleship team maximizes social media to extend its impact to employees even outside of the scope of the morning devotions. Campaigns expressed in hashtags such as #ThankYouMonday, #PrayerTuesday, #TalkThursday, and #MDlights promote the Christian discipleship culture of TSPI in a whole new dimension.

Through faithful discipleship, the likes of Annabele Castellones, area manager of Tarlac 2 in the North Central Region, have been enlightened by God’s grace to both earn a living as well as bring the good news. “It’s heartwarming to hear that many staff and clients only start to experience the Bible here at TSPI. Every day I’m reminded of His words: ‘The harvest is abundant, but the laborers are few.’ I’m blessed to be one of those workers in Christ.”



## Vision

to see people live Christ-centered lives with dignity, sufficiency, integrity and hope; demonstrating this through love and service in their families and communities.

## Mission

provide individuals, families, and communities the opportunities to experience fullness of life in Christ through Christian microenterprise development.

## Core Values

guide our relationship with all our stakeholders, employees, and the conduct of our services to clients. These are: Servanthood, Stewardship, Integrity, and Excellence.

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