2018 HIGHLIGHTS
The Peace and Equity Foundation (PEF) 2020 Scale-up Strategy entailed, among others, the expansion and replication of successful social enterprise (SE) models. A review of sample SEs, however, revealed that while there is improvement in the economic situation of beneficiaries, impact was found to be scattered and loosely related with the growth of the enterprise. PEF then implemented an area-focused development strategy to connect social enterprises and enablers across the value chain of priority agricultural commodity crops -- cacao, cane sugar, coconut and coffee, otherwise known as C4 -- and integrate basic social services.

In 2018, PEF pursued opportunities to:
- Support and engage more than 2,000 households in priority impact areas, in partnership with 15 social enterprises
- Train 50 farmers on good agricultural practices
- Customize capacity development interventions ranging from financial systems installation and business planning to governance policy development
- Collaborate with resource institutions to demonstrate farming models, build water systems, and design a culturally-responsive Shari’a financing
- Nurture and facilitate learnings on best practices in C4, coastal resource management, leadership development, stakeholder engagement, risk management, among others.

To align with the area development approach, PEF reinforced its organizational structure and competencies; developed information systems; and strengthened governance policies and internal controls.

While PEF continues to seek partnership opportunities, the volatile financial market presented challenges in ensuring funds are sufficient to deliver PEF’s mission. Funds disbursed for programs and operations totaled PHP 171.62 million for the year.

This report shows examples of how PEF’s search for innovative models and initiatives is helping us rethink how we define, design, and deliver interventions and how we can advance more promising solutions to the communities we serve.
In 2018, PEF provided PHP 141 million (M) in loans and grants for 62 projects on social enterprises, basic social services, capacity building, network strengthening, and disaster relief operations.

Livelihood and employment-generating ventures in C4 continue to be the biggest portfolio with PHP 64 million (50%) financial assistance going to production, processing, trading and marketing activities.

SE investments totaling PHP 58 million will support and engage more than 2,000 households in priority impact areas, in partnership with 15 social enterprises.

Where bitter turns sweet

It was only in the early 90’s that the Salazar family started planting cacao and joined the Mabuhay Farmers Multipurpose Cooperative, a local cooperative that eventually joined the Chokolate de San Isidro, Inc. From a two-hectare lot planted with corn, the family now has eight (8) hectares of fully planted land area gradually acquired through the years.

The Salazar’s cacao farm is one example of a successful diversified farming that has ensured food for the family. Besides cacao, the family has also planted other fruit trees like mangosteen, durian, rambutan, lanzones, bananas, coconut, and coffee, to mention a few.

Their family business thrives because of their untiring drive to make sure that their produce reaches their suppliers on time. They also involve other farmers during harvest season. Looking back at how the family started, the Salazars has indeed gone a long way.

Life is sweeter for sugarcane farmer

Albert Domeo, a 53-year old cane sugar farmer, hails from Barangay Tapi, Kabankalan, Negros Occidental. Just like other cash-strapped farmers, Albert has no capital to buy and operate his 1.25-hectare sugarcane farm. He was once hooked to loan sharks to sustain farm operations.

Albert is one of the 85 farmers from Kabankalan who enrolled their small farm lands to block farming through Crossing Ibas Farmers Credit Cooperative (CIFCC). In two years, Albert’s crop production increased by 40% with net income of PHP33,000. With fund assistance from CIFCC, he was able to buy fertilizers for his farm and learned the proper and most efficient way to plant sugarcane. His adoption of high-yielding varieties, proper nutrient management, and good cultivation resulted to higher yields.

Indeed, life is sweeter for Albert. His income from the block farming now covers his family’s needs and supported his four children’s education. Three of them are now professionals and one is graduating next year.
Collaborate

By complementing efforts, greater resources are unlocked and maximized to multiply benefits for partner communities.

- Nineteen barangays of Barili, Cebu or nearly 2,500 household consumers are now guaranteed clean and safe water that flows on tap 24/7 with the rehabilitation of the community’s water system in partnership with the Coca-Cola Foundation and the local government.

- Cocolink, Inc., together with PEF and industry experts, established a 10-hectare techno demo farm to boost coconut production in San Isidro, Davao del Norte.

- PEF linked the Coalition of Municipal Fisherfolks of Zamboanga Sibugay with Yakap at Halik Multipurpose Cooperative for technology transfer on sustainable aquaculture methods and practices to coastal communities in Padre Burgos, Quezon.

- PEF maintains an active role in various convergence initiatives: as cluster lead for the promotion of livelihood and employment generation under the Zero Extreme Poverty 2030 Coalition and convenor for the development of Shari’a financing in Mindanao.

Water taps no longer run dry

With abundant sources of fresh water from most of the town’s rivers and watershed areas, water shouldn’t be scarce in Barili. Yet, Kauswagan Water Services & Sanitation Cooperative (KAWSSCO) struggled to provide enough potable water to nearly 2,500 household consumers.

Acting on these challenges, KAWSSCO partnered with PEF and Coca-Cola Foundation to rehabilitate and upgrade Barili’s water systems in 2017.

Along with the construction of a water reservoir and the installation of transmission and distribution pipes and a gas-chlorinator, the project also looked into the development of Mayana falls as a new water source to increase supply. It also allowed KAWSSCO to source bulk water from the Mantayupan river channel that stretches to the Mantayupan Falls.

To conserve the watershed, the coop’s consumer-members are required to plant at least three native tree seedlings every year in identified watershed areas located in Barangays Mantayupan, Mayana, and Hunob.

KAWSSCO’s household consumers in Barili’s 19 barangays and over 10,000 households more are now guaranteed clean and safe water that flows on tap 24/7.

Learning Shari’a compliant microfinance

Shari’a-compliant financing follows the doctrines of the Islamic moral and religious laws.

A learning tour was held in Jakarta and Yogyakarta, Indonesia on April 22-30, 2018 to learn solutions and approaches in providing sustainable livelihood and services to rural and poor Muslim communities in Mindanao.

Representatives from PEF, Mindanao microfinance institutions, Center for Agriculture and Rural Development Mutually Reinforcing Institutions, and Bangsamoro Development Agency attended the seven-day study program.

Dompet Dhuafa, a Ramon Magsaysay Awardee, facilitated the visits to partner cooperative sites and lending operations. The team was also shown how their social enterprise model of Shari’a-based microfinance strengthened Islamic cooperatives and microfinance systems.

Since 2012, PEF invested PHP20.5 million in Mudarabah (profit sharing) schemes with the current Shari’a partners and around PHP2 million in grants for capacity-building, organizational development and knowledge sharing for on-the-ground social development partners in Mindanao.

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On May 2-4, 2018, PEF through its Social Enterprise Institute organized a training program on good agricultural practices (GAP) on coffee production to partner social enterprise in Ifugao. Almost 20 farmers from Hojap Multipurpose Cooperative attended the training. The farmer field schools (FFS) approach was facilitated by Jeni Rimando of Ola Organic Coffee Farm, an accredited farm school for coffee. FFS is an innovative, participatory and interactive learning approach that emphasizes problem solving and discovery-based learning.

The training hopes to improve the farmers’ incomes through the adoption of sustainable practices and international quality standards to boost domestic coffee output. The farmers learned how to create organic inputs, how to go through accreditation and certification processes, and plan other income opportunities.

Farming is essentially a lifelong livelihood for most farmers, and the need for continuous learning is important as any other industry.

PEF designs capacity development interventions that are adequately tailored to the requirements of the SEs through training, mentoring and learning exchanges.

Twelve (12) capacity development interventions initiated for nine (9) SE partners ranging from financial systems installation and business planning to governance policy development.

The benefits of good agricultural practices were taught and demonstrated to 50 coffee farmers in Ifugao. This would guide production systems towards sustainable agriculture and translate it to generating more income.

Twenty (20) organizations also benefitted from training on organizational integrity and enterprise development to enhance knowledge and skills of around 40 enterprise managers and technical personnel.

As part of PEF’s continuing efforts to improve access for poor Muslim Filipinos, six (6) Shari’a-compliant microfinance institutions participated in a learning exchange with Dompet Dhuafa, the largest philanthropic organizations in Indonesia, and Center for Agriculture and Rural Development Mutually Reinforcing Institutions, one of the leading microfinance institutions in the Philippines.
Promote

PEF puts strong emphasis on nurturing a learning-centered culture to enhance critical thinking and creativity towards better programs and services. This approach extends to PEF’s different publics to inspire social entrepreneurship and innovative solutions in building development models that work.

- Support to knowledge and networking events featuring best practices in C4, leadership development, risk management and community development among others enriched PEF’s own organizational learning and knowledge base.
- PEF linked with Roots Katipunan, a network of young social entrepreneurs, to foster collaboration among aspiring next generation and seasoned social entrepreneurs.
- Internally, action learning sessions are being embedded in routine meetings to surface experiences and lessons that must translate to better decisions and improvements in policies, programs and processes.
- That SE works for the poor is a key message that PEF strives to deliver consistently through online and offline communication platforms. Total media value increased to PHP 9.1 million compared to PHP 6.8 million prior year; online engagement metrics showed increase in audience reach; and invitations to speak on SE in briefings and conferences suggest recognition of PEF as subject matter advocate and enabler.

Preparing the next gen of social entrepreneurs

Jamie Ocampo, a young social entrepreneur who founded the social enterprise Tsaa Laya, is also the brains behind Roots Katipunan, a co-working space and lifestyle store for entrepreneurs, NGOs, and creative individuals.

PEF partnered with Roots Katipunan for the leadership development of young social entrepreneurs to inspire social entrepreneurship and innovative solutions to societal problems among the youth. This community of practice will provide entrepreneurial capacity building, market access and impact funding. The program also hopes to build fellowship and further strengthen the network of aspiring and seasoned social entrepreneurs supporting each other.

During the kick-off meeting on September 29, 2018, Roots Katipunan gathered 14 of its fellows to work on scaling up through the “growth center” concept. The topics included a needs assessment of the individual enterprises and the possibility of Roots Katipunan spinning off into a social enterprise cooperative.

Learning cacao

Known to have the biggest chunk of cacao production in the country, Davao region naturally boast of active cacao stakeholders, some of whom gathered in a Cacao Learning Exchange organized by PEF in Davao City on November 23-24, 2018.

Over 30 participants from 15 organizations and cooperatives from Mindanao learned cacao farming and production. They discussed best agricultural practices adopted by successful cacao entrepreneurs; the problems being faced by the farmers and how cacao farmers can improve the quality of cacao; and strategies that can make a demo farm work.

The event was capped with a visit to the cacao farms and production area of Chokolate de San Isidro, Inc. where the visitors were not only treated to steaming hot delicious ‘Sikwate’ but were also shown the cacao hills bearing bountiful fruits.

PEF fosters conversations and learning about a variety of topics of interest to stakeholders and partners in building development models that work.
PERFORMANCE MEASUREMENT

A results-based management framework adopted in 2017 is now being cascaded and applied deliberately in institutional/program planning and assessments, anchored on key performance indicators. This required re-calibration of monitoring and evaluation systems that will track and measure results. An automated Project Information System will be deployed as a major data processing center and decision dashboard.

STAFF LEARNING & COMPETENCY DEVELOPMENT

• Individual development plans, integrating technical and non-technical competencies, were crafted to improve staff engagement and performance. The design uses the 70-20-10 learning model which is a combination of on-the-job training, social learning and structured development activities. PEF staff dedicated a cumulative total of 3,770 hours (or 11 days) in informal and formal development activities.

• Thematic sessions on stakeholder engagement, financial analysis, leadership, performance management, internal control and fraud, knowledge management, business writing, and branding were also held to enrich performance of relevant tasks.

GOVERNANCE AND INTERNAL CONTROL

• As an organization that puts premium on learning for better governance, a midstream strategy review provided the Board and staff the chance to reflect and re-examine existing as well as emerging opportunities and challenges in implementing the social enterprise approach halfway into the 2020 strategy.

• To support organizational values of accountability and transparency, key policies governing corporate communications, information technology, projects by trustees and related interests were developed.

• PEF also intends to start converting the wealth of knowledge from internal and project audits (22 completed in 2018) from simply surfacing control weaknesses to extracting best practices and lessons for designing appropriate capacity development interventions and process/policy improvements.
### C4 Social Enterprises
**PHP 64,360,437**

**COCOA**
- Cocoa nibs processing and organic fertilizer production
  - Davao del Norte
  - Rehoboth Agricultural Cooperative
  - PHP 500,000

- Cocoa production
  - Zambalanga del Norte
  - Sindangan Faccar Community
  - Multipurpose Cooperative
  - PHP 5,425,000

- Cocoa production
  - Zambalanga del Norte
  - Talay Small Coconut Farmers
  - Multipurpose Cooperative
  - PHP 1,997,800

- Cocoa farm rehabilitation
  - Zambalanga del Norte
  - Job Success Cacao Farms, Inc.
  - PHP 2,000,000

- Kakao Ooneke 2018
  - Cacao Industry Development
  - Association of Mindanao, Inc.
  - PHP 190,000

- Marketing & networking support
  - Chocolate de San Isidro
  - Marketing & networking support
  - PHP 4,440,000

**COCONUT**
- Decaffitated coconut production
  - Samar
  - Loco Asenso
  - PHP 500,000

- Nuts trading
  - Leyte
  - Kalipayan ng Malili na Manggalingan ng Pilipinas
  - Agricoop
  - PHP 520,000

- Coconut-cacao farm rehabilitation demonstration
  - Davao del Norte
  - Localink, Inc.
  - PHP 2,350,000

**COFFEE**
- Coffee trading
  - Bukidnon
  - Mindanao Farmers Association
  - PHP 1,348,000

- Coffee beans processing
  - Bukidnon
  - Kadayawan Coffee Roasters, Inc.
  - PHP 2,600,000

- Coffee farm inputs and tools
  - Bukidnon
  - Upper Galiben Coffee Growers Association
  - PHP 200,000

- Coffee trading
  - South Cotabato
  - Joscual Trading
  - PHP 250,000

- Coffee trading
  - Davao del Sur
  - Yakap at Halik Multipurpose Cooperative
  - PHP 4,108,428

### Non-C4 Social Enterprises
**PHP 64,099,013**

**BASIC SOCIAL SERVICES**
- Water system rehabilitation and expansion
  - South Cotabato
  - Tribal Leaders Development Foundation, Inc.
  - PHP 4,701,013

- Water system rehabilitation and expansion
  - South Cotabato
  - Maguindanao Development Foundation, Inc.
  - PHP 1,750,000

- Water system upgrading
  - Bukidnon
  - Mapayag MNLF Farmers Multipurpose Cooperative
  - PHP 5,500,000

- Water system expansion
  - Polawan
  - Palawan Center for Appropriate Rural Technology
  - PHP 4,050,000

- Rice processing
  - Camarines Sur
  - Sagit al na Kristiyanoong Kamundidal
  - PHP 10,390,000

- Banana chips processing plant construction
  - Eastern Samar
  - Triple L Food Products
  - PHP 850,000

- Bag manufacturing
  - Multiple areas
  - Rags2Riches, Inc.
  - PHP 2,000,000

### OTHERS
- Rice consolidation
  - Agusan del Sur
  - Agusan Pinoy Producers Cooperative
  - PHP 5,000,000

- Marketing of agricultural products
  - Multiple areas
  - Global Wellness and Organic Corporation
  - PHP 15,000,000

- Colamansi-based products processing
  - Eastern Samar
  - Island’s Best Food
  - PHP 990,000
### General Development Support
PHP 9,168,880

#### NETWORK STRENGTHENING
- 46th Annual General Assembly
  - Association of Foundations
  - PHP 200,000
- Social Development Celebration and 27th General Assembly
  - Caucus of Development NGO Networks
  - PHP 653,400
- 14th National Cooperative Summit
  - Philippine Cooperative Center
  - PHP 500,000
- Strategic planning workshop and general assembly
  - Save Sierra Madre Network Alliance, Inc.
  - PHP 66,580
- ZEP 2030 communication campaign
  - Zero Extreme Poverty 2030
  - PHP 100,000

#### CAPACITY BUILDING
- Updating of Ancestral Domain Sustainable Development and Protection Plan
  - Tribal Leaders Development Foundation, Inc.
  - PHP 247,900
- NGO Leadership Transition: Design and testing of capacity building activities and approaches
  - Association of Foundations
  - PHP 1,870,000
- Workshop on the fundamentals and ideals of cooperatives
  - CODIS Federation of Cooperatives
  - PHP 75,000
- Planning workshop on Impasugong Indigenous Peoples Legislative Agenda 2018-2021
  - Impasugong Tribal Council
  - PHP 10,000
- Calamianes Community Managed Water Systems Summit
  - Partnership of Philippine Support Service Agencies, Inc.
  - PHP 50,000
- Training for Leyte cooperatives
  - Eastern Visayas Cooperative Federation
  - PHP 50,000
- Capacity building for the sustainability of member networks and base organizations
  - Caucus of Development NGO Networks
  - PHP 5,346,000

### Disaster Risk Reduction, Relief, Rehabilitation
PHP 3,813,780

#### MAYON VOLCANO
- EMERGENCY RELIEF OPERATIONS
  - Coalition for Bicol Development
  - PHP 500,000
  - Juboken Enterprises, Inc.
  - PHP 160,000

#### SUPER TYPHOOON OMPONG RELIEF OPERATIONS
- Shountoug Foundation, Inc.
  - PHP 100,000
- Save Sierra Madre Network Alliance, Inc.
  - PHP 50,000
- Upper Cabiten Coffee Growers Association
  - PHP 50,000

### PROJECT FUNDING PER REGION

**LUZON**  
PHP 34,334,360

**VISAYAS**  
PHP 23,230,000

**MINDANAO**  
PHP 54,768,350

**MULTIPLE AREAS**  
PHP 29,109,400
2018 FINANCIAL HIGHLIGHTS

Status of the Fund
As of December 31, 2018, the total fund balance dipped to PHP 2.09 billion from its beginning of year balance of PHP 2.13 billion. The net decrease of PHP 42.76 million can be traced to the following:

a) Unrealized losses on market prices in common stocks in the amount of PHP 92.54 million;
b) The change in our investment strategy to align with the new accounting standards of the Philippine Financial Reporting Standards 9 resulted to reversal of prior year’s market gains in preferred shares and bonds in the amount of PHP 13.44 million. In our current investment strategy, these securities are now classified as held-to-maturity investments;
c) Net reserve fund disbursed for operating expenses in the amount of PHP 8.42 million;
d) Net unrealized gains due to revaluation of investments in real estate PHP 66.94 million;
e) Net reversal of provision for bad debts in the amount of PHP 4.70 million.

The Foundation’s Board decided to defer the implementation of the provision for annual inflation until the market recovers. The provision is made in order to keep intact the value of the Original Endowment Fund of PHP 1.318 billion established in 2001 and as a source of fund for programs and operations during unfavorable financial conditions.

The local and international financial markets remain volatile due to political and macroeconomic conditions. As such, the Finance and Investments Committee decided to reduce PEF’s holdings in common stock while increasing our investments in bonds and preferred shares that have attractive interest rates and 34% of which are tax-free. PEF’s investments in real estate are now valued at current market prices.

The Finance and Investments Committee with the assistance of the fund managers are always mindful of the movements of the markets and will take appropriate measures to respond to changing market conditions as these happen.

Summary of Disbursements and Sources of Funds for 2018
A total of PHP 171.62 million was disbursed in 2018. Disbursements were applied for the following purposes:

- Investments to partner organizations in the form of project loans totaled PHP 93.87 million;
- Grants extended to SE and other general development programs amounted to PHP 20.02 million;
- The cost incurred in project development, monitoring and evaluation totaled to PHP 23.46 million;
- Expenses incurred for capacity building and technical assistance totaled to PHP 8.82 million;
- An additional amount of PHP 10.59 million was spent for knowledge management, research and SE advocacy;
- General and administrative expenses amounted to PHP 14.86 million.

To fund the programs and operations of the Foundation as indicated above, sources were generated from the following:

- Project reflows in the form of principal payments and interest on loans received from partner organizations totaled PHP 100.75 million;
- Net realized income from dividends, interest and trading gains from investments in marketable securities such as stocks and bonds, amounted to PHP 58.88 million;
- The remaining balance of PHP 11.99 million was generated from the Reserve Fund. The fund is set aside to cover cost of operations in the event of adverse financial conditions.
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Fritzdane O. Jariol

INTERNAL AUDIT AND CONTROL

Araceli B. Esconde, Manager
Bianca Mae V. Babiera
Leonor Isabel C. Galvez
Benedict Errol Y. Purcia
A CALL TO

scale up

PEF seeks to partner and invest in social entrepreneurs and organizations with working business models; mentors who are eager to share their expertise; and impact investors who are keen to work with us in building sustainable communities.

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