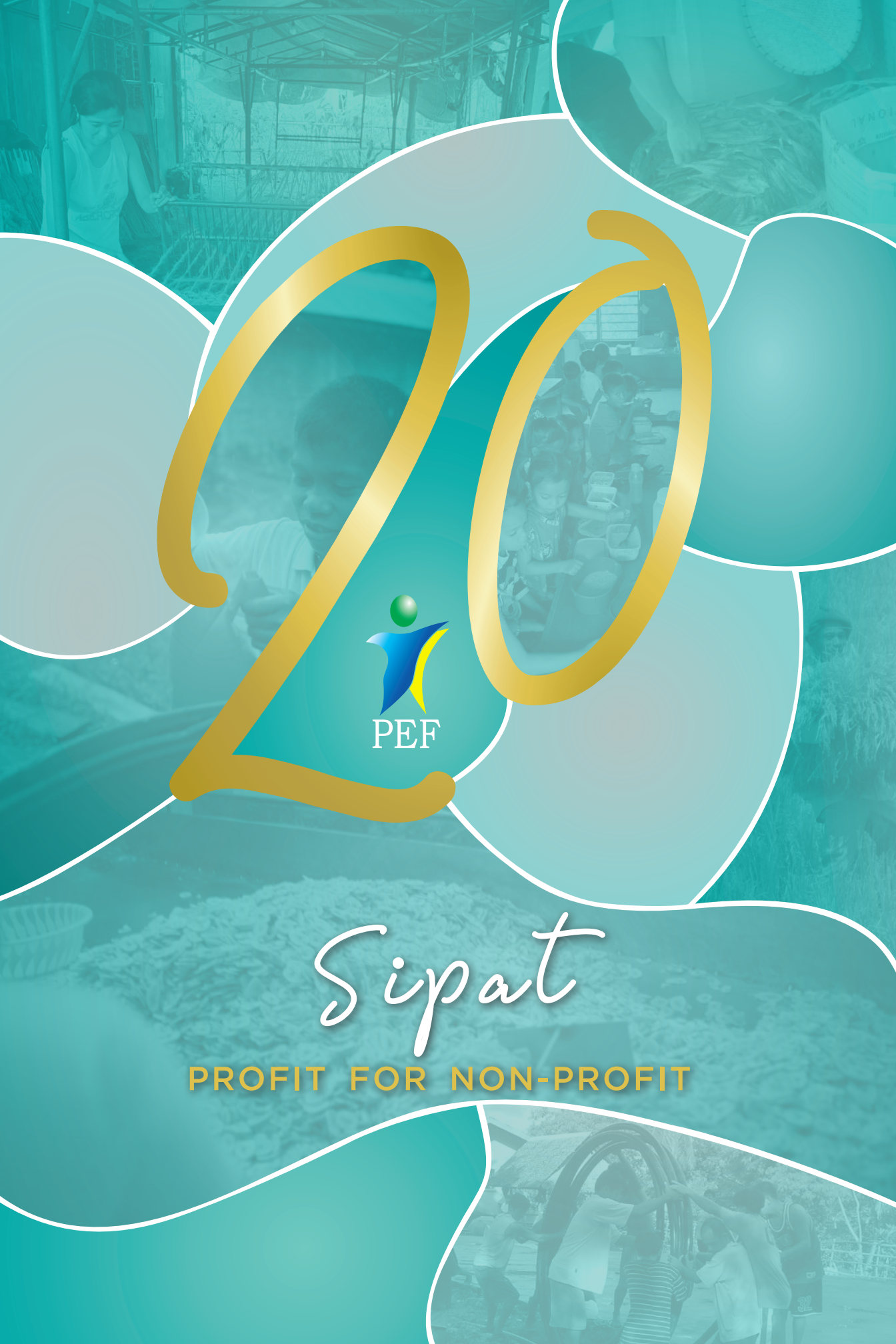


20



Sipat

PROFIT FOR NON-PROFIT



About the title

Sipat

/ˈsɪpət/, [ˈsɪ.pɛt]

n. 1. looking to see if it is straight or level; 2. act of sighting or aiming

Sipat refers to a deeper and more expanded way of looking at the world, thus calling to mind how the Peace and Equity Foundation has been able to harness its insights and experience to catalyze social change while staying true to its vision to empower the poor toward the greater good.

Sipat seeks to capture how PEF has consistently demonstrated its unwavering commitment to its mission and vision over 20 years through the stories of the individuals and organizations with whom it shares the ambition to help build a society that is free from poverty.

“**Profit for Non-Profit**”, meanwhile, alludes to the origin of PEF’s endowment fund and how profit generated from the capital markets was in turn conscientiously invested in poverty alleviation projects.

It also points to the twin goals of a social enterprise, which is the current focus of the PEF: To leverage business solutions such as generating revenues to address social ills such as pervasive poverty.

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ISBN: 978-621-95727-1-2

Published by:

Peace Equity Access for Community Empowerment Foundation, Inc.

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Sipat

PROFIT FOR NON-PROFIT

About Sipat

Sipat captures within its pages the valuable experience gained and the notable lessons learned by the Peace and Equity Foundation (PEF) over its first 20 years, as well as the innovative strategies that it implemented as part of the larger effort to rid the country of the scourge of poverty.

Sipat, which means an act of sighting or aiming in Filipino, is also an acronym for the core values of PEF: Service orientation and commitment, Innovation, Participation, Accountability, and Transparency, which have combined to drive us relentlessly toward our mission to promote socioeconomic solutions, build capacities and foster collaboration toward a collective impact.

To better illustrate the journey that PEF undertook from 2001 to 2021, this commemorative book was divided into four major parts.

Our Creation recounts the beginning of PEF -- the motivation behind its conception and its evolution towards what it is today.

It also narrates the story of Marissa Camacho, her passion, and her unwavering commitment to help the marginalized.

Our Contributions features the “voices from the ground.” These are the stories shared by our partners and the role PEF played to enable them to thrive and support their communities.

Our Challenges covers the lessons learned by PEF as it maximized the use of the funds entrusted to it, decided on strategic investments, implemented innovative approaches, and forged collaborative partnerships that have left an enduring mark on the communities that it supported.

Our Commitment is about our drive to realize our aspirations, guided by our mission and the values that continue to inspire us.

The succeeding sections shine the spotlight on the partner organizations and peers who have worked with and stood by us as we took on this challenging journey, as well as the civil society leaders who helped shape PEF into the robust institution it is today.

Likewise detailed here is the growth of the fund entrusted to us, and the social investments we made over the years that have in turn helped hundreds of thousands of Filipinos, who are always front and center of all that we do.

I would also like to pay tribute to the storytellers, without whom this book would not be possible.

I would like to acknowledge the following partners for their support and cooperation: Claret Samal Foundation, Inc., Minol Women’s Association, Katotohanan, Pagkakaisa at Serbisyo-Small Enterprise and Economic Development Microfinance Inc., Julio and Florentina Ledesma Foundation, Global Organic and Wellness Corporation, Juboken Enterprises, Aras-asan/Unidad Waterworks and Sanitation Association, HealthDev Integrative Clinics Inc., Saradit na Kristiyanong Komunidad Farmers Corporation, Yakap at Halik Multipurpose Cooperative Quezon 2, Keytodac Coffee Growers Association, and Kabuhayan sa Ganap na Kasarinlan Credit and Savings Cooperative.

I would also like to thank the following people for sharing PEF’s story, the defining moments, and valuable lessons learned over the years: Fr. Noel Vasquez, Archbishop Tony Ledesma, Ben Abadiano, Dan Songco, Dodoy Magdolot, Bobby Calingo, Aris Alip, Chicklette Toledo, Veronica Villavicencio, Ric Torres, Cauchie Garcia, and Peter Nabong.

Sipat is not only about PEF, the organization. It is also about the people bound together by a common cause and their selfless dedication to make a difference. We salute their



unwavering pledge to build a just and equitable society for the country and the Filipino people.

May our story be an inspiration for all of us to do even more for them.


SENEN C. BACANI
Chairperson, Peace and Equity Foundation

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Our Creation

1

Creation to evolution

When the Peace Equity Access for Community Empowerment Foundation, Inc., or the Peace and Equity Foundation, was founded, the use of the word “peace” in its name was deliberate, as was “empowerment.” The idea was if Filipinos are able to take care of their families, then there will be peace. To help make that happen became one of the missions of PEF.

PEF was established in October 2001 with a clear mandate: To manage and preserve the value of the PhP1.3-billion endowment fund raised by the Caucus of Development NGO Networks from the issuance of the Poverty Eradication and Alleviation Certificates (PEACe Bonds) and harness them to fund programs that will enable the poor to liberate themselves from poverty.

To do this, it would work with civil society organizations that are already helping the poor and marginalized by providing high-impact financing and technical assistance, as well as by promoting appropriate technologies and networking among relevant stakeholders who can help development partners achieve their respective poverty reduction objectives.

Because of the sheer magnitude of the nation’s poverty problem, PEF certainly had its work cut out for it in its early years.

According to the 2000 Family Income and Expenditures Survey, more than 31 million Filipinos lived below the poverty threshold. This meant that a Filipino family of five in 2000 needed PhP4,835 a month for sufficient nutrition and other basic needs.

And while the Philippines posted steady economic growth, the poverty incidence even worsened. The number of families living below the poverty line increased to 33.7 percent of the population in 2000 from 31.8 percent in 1997.

The condition was most felt in rural areas, where poverty incidence figures rose to a staggering 46.9 percent from 44.4 percent in the same period. The worst were noted in the Autonomous Region of Muslim Mindanao, where 66 percent of the population was found to be poor; Bicol Region, 55.4 percent; and Soccsksargen, 51.1 percent.

Clearly, PEF had to act fast. But to best deploy its finite resources, it had to have in place the right people, the right partners, and the right organizational structure.

“Initially, we began to organize ourselves. We had to set up a management structure. We also set up the priority: that PEF is for social development of poor communities.”
- Fr. Noel Vasquez, first PEF Chair



As it was building its team, PEF identified in 2003 its 28 priority areas where it would concentrate its resources, both human and financial, to make the most impact.

The choice of the 28 areas was based on income, health, education, and other socioeconomic indicators, as well as the presence of development partners that PEF could help to scale up or innovate, through additional funds, network or expertise.

PEF went even further and devised, with the help of its partners, a comprehensive poverty map of the target areas using bright colors inspired by billiard balls. This poverty map was the brainchild of PEF’s first executive director, Enrico Garde.

The poverty map, an innovative concept brought by PEF to the

grassroots, sought to answer the question, “How do we select our priority areas?”

Poverty maps are simple visual tools that show the interrelationships and patterns of poverty in an area. Using them, PEF, its partners, and other stakeholders, including the local government units, would know exactly where to concentrate their assistance and what kind is needed to make the most difference.

By 2004, PEF had drawn up poverty maps for the provinces of Marinduque, Romblon, Bohol, and Negros Occidental. Also finalized were those for Negros Oriental, Eastern Samar, Biliran, South Cotabato, Sarangani, and Zamboanga City.

To help implement as many of its target poverty reduction programs

as possible, PEF worked through Partnership and Access Centers. These acted as the nerve center in target areas through which PEF can work closely with its strategic partners including NGOs, people's organizations, cooperatives, and faith-based groups that are directly implementing the programs related to livelihood and employment, basic social services, and community empowerment.

However, due to factors including the limited capacities of both PEF staff members and partners and design inadequacies of some programs, not all PACs performed as expected.

The PAC strategy was let go by 2005, a part of the PEF's birth pains. The lessons learned in financial management, monitoring and evaluation, and project implementation, led PEF to shift toward supporting social enterprises by its tenth year in 2011.

The shift was also due to the realization that households had a better chance of making it out of poverty if they had sustainable livelihoods in the form of the assisted projects and interventions such as microfinance.

Corroborating these was PEF's own reflection that it cannot be everywhere and everything to everyone, unlike in its early years when it ventured into a wide range of poverty alleviation projects across the country.

Based on the experience culled from its first ten years, PEF knew it had to focus its interventions even more if it were to make an impact and achieve the objectives it set out for itself. It could not afford to spread itself too thin.

And so, social enterprise, or SE, which at the time was not the buzzword it is today, became the preferred model for

inclusive and sustainable growth. Its adoption in strategic areas marked a major turning point in the history of PEF.

"The shift not only enabled PEF and its partners to uplift the bottom poor. It spurred people, households, and communities to engage in long-lasting economic activities."

- Archbishop Antonio Ledesma, former PEF Chair¹

The challenge was how to make social enterprise work for the poor, how to apply the tools of business, such as productivity and efficiency, to solve social problems such as poverty.

1 Ledesma, A.J. (2015) Why Social Enterprise? Attempts at Social Enterprise. Peace and Equity Foundation





First to be included in PEF’s circle were nine enterprises, chosen for their potential to grow if provided with PEF assistance specifically in capacity development, networking, use of appropriate technology, marketing, and customized financing.

In 2013, PEF created Peace and Equity Holdings (PEH) primarily to give SEs access to long-term financial investments that would give them permanent working capital and the ability to buy long-term assets to help them expand operations.

“Social entrepreneurship synthesizes the business model’s primary motivation of profit and the social mission of civil society toward inclusive and sustainable development.”

- Benjamin Abadiano, former PEF Chair²

PEF continued to implement and strengthen its social enterprise-led, area-focused approach over the next few years.

Building on its initial attempts and valuable lessons from the operations of and involvement in social enterprises, PEF transitioned into the more focused mandate of scaling up.

Indeed, while the challenges presented by the agriculture sector, from inadequate technologies to limited productivity, poor farming practices, and declining production areas, are deep-seated and complex, the PEF recorded early markers of progress from implementing programs to help farming households improve their incomes through the area-focused, social entrepreneurship-led strategy.

Special emphasis was placed on four priority commodities – cacao, sugarcane, coconut, and coffee, collectively called “C4” – so chosen by PEF because they were already grown in many communities where PEF wanted to concentrate its resources on because they needed help most and showed greatest potential for growth.

With continued interventions, PEF believes that the best for the growing network of social enterprises is yet to come.

From commodity-centered approach, PEF has since shifted its focus to specific areas, based on their poverty situation, priority needs, partnerships, and the local organizations that will serve as delivery channels for support to the community.

“To be able to create impact and create successful models, we have focused our efforts and resources on chosen geographical areas. That’s where we are now, supporting social enterprises, having collaborative partners on the ground to have self-sustaining mechanisms in place.”

- Senen Bacani, current PEF Chair

Thus, PEF begins the next chapter of its history with a renewed desire to convert into action those poverty reduction ideas anchored on social entrepreneurship, and most importantly, into results in keeping with its unchanging vision to be a catalyst for good.



2 Abadiano, B.D. (2015) Preface. Attempts at Social Enterprise. Peace and Equity Foundation

THE BEGINNING: FACING THE POVERTY CHALLENGE

The Peace Equity Access for Community Empowerment Foundation (or Peace and Equity Foundation, PEF) was established to manage a Php 1.3 billion endowment fund raised by the Caucus of Development NGO Networks (CODE-NGO) for civil society-led programs that would empower the poor and the marginalized in Philippine society.



2002



2003



2004



2005



2006



2007



2008



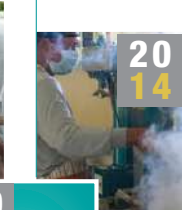
2009



2010



2011



2012



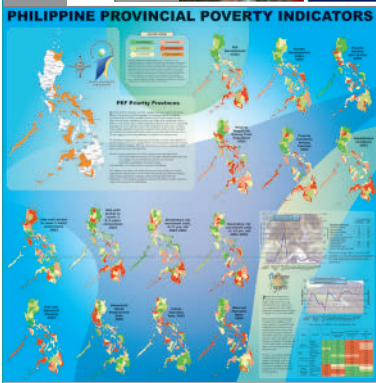
2013



2014



2015



POVERTY MAPPING: REACHING THE POOREST COMMUNITIES

PEF's first task was to identify which poorest communities to reach and how to prioritize them. Using a participatory process of assessing key poverty indicators, PEF identified priority provinces in which it would concentrate its efforts and resources. A poverty map shows interrelationships and patterns of poverty in an area... brings together groups to work together towards sharing of resources and a clearly articulated plan for the people's progress in the area.

PARTNERSHIP AND ACCESS CENTERS CASTING A WIDE NET

To reach the greatest number of poor communities, PEF worked with Partnership and Access Centers (PACs). With the poverty map, the PAC formed a clearer understanding of local poverty conditions. In the process, the consortium developed partnerships with local stakeholders. Three pilot PACs were formed in Cotabato, Cebu and the Cordillera Autonomous Region.

WIDENING ACCESS TO EVERYDAY NEEDS

PEF has been supporting projects that respond to the problem of pervasive poverty in its different challenging facets. It works closely with people's organizations, non-government organizations, cooperatives, faith-based groups and similar entities engaged in poverty alleviation involving livelihood and employment, basic social services and community empowerment.

PARTNERSHIPS FOR INNOVATIVE FINANCING

PEF continues to find new ways to widen its development outreach.



Microfinancing to Remove Barriers to Renewable Energy



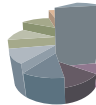
Microenterprise Development in Mindanao



Guarantee Fund for Microfinance

CROSSING THE PHP 1 BILLION MARK

Amidst the tremors of a global financial crisis, PEF flexed its development financing modes to preserve capital but still extend outreach to 8,000 households, with Mindanao receiving the highest share for microfinance projects. Cumulatively, assistance reached 1.034 billion.



BRIDGE TO A BRIGHTER FUTURE

About a kilometer away from the town center of Maluso, Basilan is a cluster of shanties that stand on thin wooden stilts in the middle of the sea. A 400-meter footbridge connected the resettlement site of the Samal Bajaus and the town proper which made going to school, selling their catch, and availing medical care easier. The taytayan became a symbol of their striving for a more decent life.

INVESTING IN LOCAL CAPACITIES

PEF tested the convergence approach to localization in selected provinces. This required strong collaboration with local governments and the private sector. The result is a locally-defined poverty reduction agenda.

BOUNCING BACK FROM DISASTER

Rebuilding lives and communities after a major disaster remains part of PEF's commitment. Communities have come together around their common interest in restoring security, safety, physical infrastructure and a sense of stability.

SHARPER FOCUS BETTER TARGETING

A promising pattern among assisted projects reveals that poor households would have a better chance of making it out of poverty if they had sustainable livelihood. Social Enterprise became the potential model for inclusive and lasting growth.

BUILDING THE SE ECOSYSTEM

An SE needs to mobilize and draw resources from its ecosystem to grow, be viable and sustainable. PEF started to invest in five components to grow the enterprise - capacity development, networking, appropriate technology, marketing, and customized financing.



TAKING THE CS ROUTE

Five flagship commodities were chosen to hasten economic development in rural areas, particularly in the agricultural sector.

In the same year, the Peace & Equity Holdings was established to serve as an investment platform for SEs that have high-growth potential.



SCALING UP!

After 15 years, the numbers tell us that experience and lessons laid the groundwork for the next stage. The potential good of social enterprises remains exciting. Early markers that social and economic benefits indeed reach the poor are inspiring.

Together with our partners, we continue to stand up to the task of finding and supporting sustainable solutions to lasting development for the communities we serve.

CONNECTING THE DOTS

To create a more focused and deeper impact at the household level, PEF started to shift to an area-focused approach connecting social enterprises and enablers across the value chain of priority agricultural commodity crops and integrating basic social services.

ADAPTING TO THE CHANGING NORMAL

The COVID-19 pandemic brought significant volatility and uncertainty to PEF, partners, and communities. Despite the unprecedented challenge, PEF continued supporting community social enterprises while helping in the fight against COVID-19 through initiatives that benefitted thousands of affected households in 12 areas around the country.

REVISITING OUR FIRST SE COMMUNITIES

PEF revisited its first enterprises to find out if its investment has produced sustainable livelihoods for the more than 2,500 target households. Better product pricing, improved production processes and newly-acquired skills are early signs of progress.

DRIVING GROWTH IN THE VALUE CHAIN

Influenced by the increasing poverty incidence in agricultural households, PEF put greater emphasis on developing agricultural social enterprises that are focused on four priority crops (C4) — cacao, cane sugar, coffee, and coconut.

COMMODITY TO COMMUNITY

PEF saw markers that through its work, social and economic benefits are making a positive change in the communities it serves. By adopting an area-focused approach, PEF seeks to be more responsive to communities' aspirations, opportunities, and challenges.

BUILDING RESILIENT, SELF-SUSTAINING HOUSEHOLDS

The lessons from the implementation of the SE strategy and the COVID-19 challenges have led PEF to set forth a vision of self-sustaining and resilient households in partner communities. Grounded on these experiences, PEF will push for more innovation and collaboration that can create socio-economic enterprise solutions that make meaningful changes to households and communities.

PEACe Bonds come into being

The year 2001 was a pivotal year of much toil, trouble and turbulence for the Philippines. But it also marked the beginning of a new government and a turning point toward greater self-reliance for civil society.

January saw the departure of Pres. Joseph Ejercito Estrada, driven out following mass street protests over charges of massive corruption, and the assumption into power of his Vice President, Gloria Macapagal-Arroyo.


Then in March, the Moro Islamic Liberation Front declared a ceasefire, putting a temporary end to heightened conflict in the island of Mindanao that had been spurred by Estrada's declaration of an all-out war against separatist and terrorist groups.

Against this backdrop of chaos, the Caucus of Development NGO Networks, the country's largest aggregation of non-government organizations with seven national and five regional networks representing more than 2,500 NGOs, peoples' organizations and cooperatives, was in the thick of preparations to tap the capital market and raise funds to bankroll its members' projects, most of which were geared toward ridding the country of the blight of poverty.

PEF Priority Provinces

- Cagayan
- Quezon
- Camarines Norte
- Camarines Sur
- Marinduque
- Oriental Mindoro
- Albay
- Sorsogon
- Romblon
- Masbate
- NCR
- Northern Samar
- Samar
- Eastern Samar

- Negros Occidental
- Negros Oriental
- Bahol
- Palawan
- Zamboanga del Norte
- Zamboanga del Sur
- Zamboanga Sibugay
- Lanao del Sur
- Cotabato
- Maguindanao
- Sarangani
- Basilan
- Sulu
- Tawi Tawi




Funds Approved by Region, 2001-2009

National	154.73M, 15%
Luzon	267.46M, 25%
Mindanao	404.04M, 38%
Visayas	237.81M, 22%

Funds Approved by Project Type 2001-2009

Others/R & D	12M, 1%
Renewable Energy	11.31M, 1%
Investment/Equity	37.5M, 3%
Basic Services	175.72M, 16%
Partnership & Access Centers	201.36M, 19%
Relief Assistance	12.6M, 1%
Social Capital	104.26M, 10%
Livelihood & Employment	519.68M, 49%



www.pef.ph

If you had ₱1.3 Billion, what could you grow?

265,310 micro credit and livelihood opportunities

177,745 people provided with potable water

44,852 families aided during disasters

2,653 homes provided with solar lighting

Almost 10 years later, the Peace and Equity Foundation Endowment Fund continues to bear fruit for thousands of Filipinos.

The endowment fund raised from the Peace Bonds has changed 1.5 million lives in 10 years. Today, the fund is worth ₱1.5 Billion. Imagine how many more projects can be nourished, and how many more dreams can thrive.

10

11

The decision to dive into the capital markets was prompted by the stark realization at that time that NGOs could no longer rely on the international donor community to underwrite their operations.

Funds that came in fast and thick in the aftermath of the EDSA People Power revolution of 1986 were fast drying up, partly because of donor fatigue but also because of the changing priorities of foreign governments and institutions.

Civil society thus had to immediately explore alternative means to keep funds flowing in, because while foreign funds had trickled to the bare minimum, massive social development work still needed to be done. The country, after all, remained in the firm grip of alarming poverty levels, with one in every three families deemed living below the poverty line at that time.

From this urgent need to become more self-reliant to pursue poverty alleviation programs was born the groundbreaking Poverty Eradication and Alleviation Certificates or PEACe Bonds that were issued on October 18, 2001.

Among those who championed the PEACe Bonds cause were the late CODE-NGO Chairperson Marissa Camacho and then CODE-NGO National Coordinator Dan Songco. They relentlessly pursued discussions with partners from within and outside the vast civil society network, including advisors Rizal Commercial Banking Corp., RCBC Capital, CAPEX Finance and Investment Corp. and SEED Capital Ventures, Inc. to make the fundraising exercise happen.

CODE-NGO and its financial advisers worked with the Bureau of the Treasury (BTr) and Department of Finance officials to develop zero coupon bonds that had not been issued in the Philippines. After the design of the bonds was completed and all the regulatory requirements were attended to, BTr decided to auction the new debt papers to the market.

RCBC, an authorized government securities eligible dealer and acting as the agent of CODE-NGO, was able to secure PhP35-billion worth of these zero coupon bonds from the auction of the BTr wherein investors will get the principal and accumulated interest after the 10-year maturity period of the bonds. From the financial exercise,

CODE-NGO was able to raise a total of PhP1.48 billion from the PEACe Bonds that matured in 2011.

A tenth of the proceeds from trading gains was set aside as a trust fund for the sustainability of its network members with the bulk of PhP1.3 billion allocated as an endowment fund, the first of its kind that was meant specifically for projects and programs that will empower the poor and marginalized in Philippine society.

Songco said that the NGO community put on the table its main capital, its credible track record in social development work, as well as the “goodwill” from EDSA 2.³

These were leveraged to bring in funds needed to ensure the continued implementation of worthy projects geared toward alleviating pervasive poverty that had long blighted the Philippines.

Given the responsibility of handling this endowment fund -- and ensuring that only the interest earnings would be spent for poverty reduction and empowerment programs of worthy partners from civil society -- was the

Peace Equity Access for Community Empowerment Foundation Inc. or Peace and Equity Foundation.

Since its founding in October 2001 with the sacred mission to manage and preserve the value of the endowment fund while providing crucial development financing to civil society organizations that address the needs of the urban and rural poor, PEF has been able to deliver on its mandate despite the daunting challenges and obstacles it encountered over the past 20 years.

Exactly how the funds were used is clearly spelled out in the audited statements of PEF, which should assure those who invested in the bonds -- and those who were initially critical of the debt paper -- that the funds had been and continue to be used as intended, bringing in more than the promised returns in terms of lives changed and fortunes improved.

3 Newsbreak 2002 in Rappler 2011

Marissa Camacho, a true patriot

(1953-2021)

Ma. Socorro “Marissa” Camacho was, by all accounts, a veritable force of nature.

Driven by a passion to make a difference and to help solve the pervasive problem of poverty, Camacho drew on her abilities and extensive network to pursue anti-poverty programs for most of her short but meaningful working life.

She also championed the cause of partnership and networking as she fervently believed it was the best way to know or appreciate more what other organizations are doing and the issues they are working on so that everybody can learn from experiences.

Camacho was a Sociology graduate of the University of the Philippines with an MBA from Ateneo de Manila University. During her career in the social development sector, she was involved in such notable non-profits as the Ramon Magsaysay Award Foundation, PinoyME Foundation, Jollibee Group Foundation, Association of Foundations, and CODE-NGO.

She dedicated her life to bringing positive change among poor Filipinos, and to honor her, PEF launched the Marissa Camacho Fund during its 20th anniversary on November 25, 2021.

The Marissa Camacho Fund is a special fund for advancing women entrepreneurship and developing a new breed of leaders who will steer the future of social development, two advocacies that Marissa was passionate about.

“Marissa is not only a friend, but also our partner in our continuing quest to improve the lives of disadvantaged and struggling Filipino families,” Dan Songco said as he led the unveiling of the details of the fund.

Part of the fund is a Php20-million perpetual fund designated to microfinance institutions supporting women entrepreneurs, or community-based programs related to women empowerment in the field of entrepreneurship. Another Php2-million fund will be earmarked for leadership development, which will be used to help develop the next generation leaders; finance innovative youth-led, community-based social enterprises; and a professorial chair grant to a chosen university.

“Marissa will always be remembered for her passion and grit in her advocacies, and the Marissa Camacho Fund will continue her legacy,” PEF Executive Director Roberto Calingo said.

“Marissa is not only a friend, but also our partner in our continuing quest to improve the lives of disadvantaged and struggling Filipino families.”



Our Contributions

2

Passion finds expression in concrete actions

In a village in Mabini, Bohol, some 80 households no longer have to travel far to get clean water, thanks to a band of committed women who worked doggedly to put up their own water distribution system.

Up north, in a small town in Quezon's remote Bondoc peninsula, a close-knit and vibrant religious community is showing that faith and entrepreneurship can thrive side by side thanks to a microfinance

operation that has since expanded to other thriving businesses.

Then south in Cagayan de Oro City, a model socialized housing project is rising, soon to become the home of a community of Muslim and Christian women united in wanting to have their own homes in a safe and dignified environment.

These are some of the many stories of lives fundamentally changed,

communities greatly improved, and innovations unlocked as a result of the efforts undertaken by the Peace and Equity Foundation (PEF) in fighting poverty in the Philippines over the past 20 years.

PEF has been instrumental in having farmers come together to put up their own marketing services company, in cooperatives being able to provide affordable healthcare and financial services to poor and marginalized

communities, and in fledgling social enterprises being able to employ business solutions to solve chronic social ills.

How PEF became a catalyst for change with the funds entrusted to it is discussed in the stories that follow. The cases are rich in variety and in complexity. They are a source of our inspiration and give us reason to carry on our mission despite the challenges that may still come our way.





394 feet of hope

Mention Basilan and chances are that negative images will come to mind, no thanks to frequent news about the social and political conflict that has hounded parts of the Philippines' southern territories.

And if it is not conflict that puts it in the news, this island-province off the southern coast of Zamboanga peninsula and the largest and northernmost island of the Sulu archipelago, is also known for its people's crippling poverty.

Basilan is among the country's poorest provinces, especially among the Samal Bajau, one of its major ethnolinguistic groups, along with the indigenous

Yakan and the later entrants Tausug and Chavacano, as well as the Sama-Banguingi.

The Samal Bajau (which means "children of the sea") live in stilt houses along the seashore, keeping themselves apart from other groups. Their villages are normally hard to reach so the people have very limited access to government services such as healthcare and education. Very few Bajau children graduate from high school, much less from college.

Fortunately, the Claretian Missionaries of the Philippines decided to take action in 1996 when they put up the Claret Samal Foundation, Inc.

Bajaus naturally shy away from land because we get everything we need from the sea. This self-imposed isolation, coupled with poverty, has made us always feel inferior to other tribes. However, it cannot be denied that many government services require us to step on land from time to time. Thus, access to land is important."

(CSFI) to "help build a Samal Bajau community founded on their indigenous culture."⁴

"The Foundation's establishment started a long process of community organizing and leadership formation," explained Fr. Dennis Tamayo, the Foundation's founding director.

In 2005, CSFI, with funds from the Peace and Equity Foundation (PEF), planned to build a footbridge in Teheman village, the biggest Samal Bajau community in Basilan's Maluso town.

Why a footbridge? Of all the problems besetting the Samal Bajau and of all the possible ways to help them with their problems, why a footbridge?

As can be read in "A Samal-Bajau Bridge to a Better Life" (Morallas, 2005), which appeared in the 2005 PEF Annual Report:

"To feel the necessity of a sturdy footbridge, one has to live in a house that stands above the sea and to have no other

means of transportation but a banca. The banca is not motorized; one has to paddle from the sea to the river (which is possible only during high tide; otherwise, the precious banca gets stuck in the mud) to reach the market, the school, or the sari-sari store."

Realizing the benefits such a bridge would give them, the Samal Bajau gave full support during its construction. The men helped the hired laborers put up columns and walkways and the women paddled their bancas to and from dry land to ferry construction supplies, and food and water for the workers.

Once finished, the new bridge gave fresh hope to the Teheman village and the Samal Bajau. It gave them easier access to land, which in turn opened new opportunities for accessing healthcare, education, and commerce, among others. More Bajau children could go to school, even high school. And interaction with their land-dwelling counterparts was now made more possible.

⁴ Morallas, A. M. (2005). A Samal-Bajau Bridge to a Better Life. Peace and Equity Foundation 2005 Annual Report.



“Bajaus naturally shy away from land because we get everything we need from the sea. This self-imposed isolation, coupled with poverty, has made us always feel inferior to other tribes. However, it cannot be denied that many government services require us to step on land from time to time. Thus, access to land is important,” shared Flordeluna Jawali, the facilitator for Bajau elementary and high school students in Maluso.

As facilitator, Florentina’s job is to ensure that students attend school. She is one of only four college graduates from the Maluso Bajau. But that is soon to change with 10 Bajau students now currently in college.

As of June 2022, Maluso had around 200 elementary and high school Bajau students, 29 attending central school. Thanks to the footbridge, the chances of more being able to make it past Grade 10 have significantly increased.

The community so appreciated the completed 394-foot span they soon planned to expand it themselves.

After the bridge, more projects followed for the Maluso Bajaus. CSFI partnered in 2017 with the Yellow Boat of Hope Foundation to establish the Yellow Boat School of Hope -- the first ever school in the Teheman community site.

With school now much nearer, more Bajau children in Teheman could attend classes while those from other

settlements were ferried from home and back in bancas donated by the Yellow Boat of Hope Foundation.

The school only catered at first to pre-school, kindergarten, and Grade 1 children. Later, students up to Grade 4 could be accommodated when more classrooms were built.

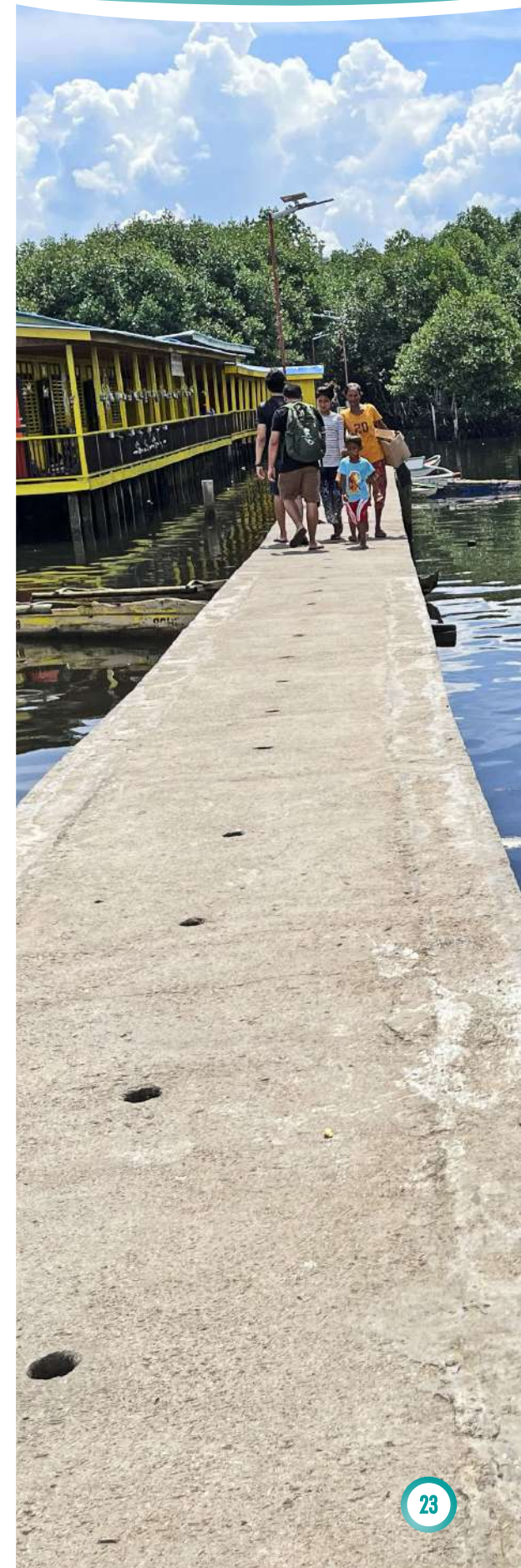
With better access to education, Bajau children can now hope for and dream of a brighter future, in part due to the financial assistance and partnership provided by PEF.

Bella Narke, Edita Jarane, Jomari Bai Rulla, and Risa Juhan are all Grade 4 students at the Yellow Boat School of Hope. Bella and Edita dream of becoming teachers while Jomari and Risa want to become doctors. All of them want to finish their studies to be able to help their families and be of service to others.

A generation ago these dreams of the Maluso Bajau would have remained just dreams. Parents had only wanted their children to work or get married as soon as they reached puberty.

However, other factors are still preventing children from going to school regularly.

“Apparently, Bajau parents still need to see the value of education. With poverty staring them in the face on a daily basis, their children’s education often takes a back seat on their list





of priorities. That is why we are continuously coming up with initiatives to encourage the kids to go to school,” revealed Fr. Jeffrey Rasay, CSFI coordinator.

Among these initiatives is a daily feeding program for students of the Yellow Boat School of Hope. Each day, students get a free lunch of porridge prepared by CSFI college scholars. Funds for these “manna packs” are provided by CSFI from sales of Bajau products, such as woven items and dried fish, and proceeds from the rental of boats.

The Bajaus of Maluso have indeed come a long way since their bridge was built. The bridge has enabled this once-isolated community, although still poor and marginalized, to see the possibility of crossing over to a better life.

Partner	Claret Samal Foundation, Inc. (CSFI) was founded in 1996 by Claretian missionaries to cater to the needs of the Samal-Bajau in the island of Basilan, through livelihood and educational support. Its office is situated in the town of Maluso.
PEF Support	PhP2,432,618 Basic social services <ul style="list-style-type: none"> • PhP1,979,240 grant for the building of Samal-Bajau Bridge Livelihood development <ul style="list-style-type: none"> • PhP333,378 grant for product marketing • PhP120,000 grant for product design training
Reach	375 households



From a water project flows a better life

Chanda Ladaran, resident of the fourth-class town of Mabini in Bohol, recalls how she used to set out at dawn and walk an hour to join the long water queue at the nearest community water well. It would often be dusk by the time she made her way home carrying the water her family needed for the next few days. And after the water was used up, it was back again to the water queue for Ladaran.

“Ang hirap hirap kasi ang layo ng pag-iigiban. Tapos minsan wala na rin halos tubig, lalo na pag tag-init. Iinit din talaga ulo mo, masakit pa sa katawan. Kalahating araw mauubos doon sa

pagpila. Punta mo umaga, pag uwi eh gabi na,” shared Ladaran, 37.

(It was difficult because the water source was far. Sometimes water supply is low especially in summer. You’re sure to lose your temper and get an aching body. You leave in the morning and return late in the day. You spent most of that time in the queue.)

Fortunately those days are gone. Ladaran and 64 other women members of the Minol Women’s Association (MWA) worked to secure a PhP200,000 grant from the Peace and Equity Foundation (PEF) to build their own water system.

At that time in 2003, PEF was fulfilling its poverty reduction mandate through local partners in the provinces, and one of its earliest partners was the Bol-anon United Sectors Working for the Advancement of Community Concerns (BUSWACC). PEF had identified Minol town as one of its priority communities. So in 2006, BUSWACC used PEF funding to support the women's project and bring water directly into Minol's 87 households.

MWA president Jessilita Espinosa said the water system's benefit to the community was immeasurable. It went beyond just the convenience of turning on the tap and having drinking water come out of it.

"Napakasaya kasi less na lahat, barwas ang pagod, barwas ang stress. Pagbukas mo ng gripo, nandoon na. Marami ka pa iba magagarwa, maglinis, mag washing machine. Malaking tulong talaga siya," Espinosa shared.

(We're so happy because things are easier. We've less work and less stress. You can do more, like clean and use the washing machine. It's really been very helpful.)

Espinosa said that it was the women's responsibility in the community to ensure there was water in the household. It was why the women were so single-minded in working to qualify

"Napakasaya kasi less na lahat, barwas ang pagod, barwas ang stress. Pagbukas mo ng gripo, nandoon na. Marami ka pa iba magagarwa, maglinis, mag washing machine. Malaking tulong talaga siya."

for and then win financial assistance from PEF. They stood to gain the most from the project.

PEF had already seen that one of the most serious problems plaguing Bohol's poor communities was the lack of water. This insight was based on PEF's innovative poverty mapping, which allowed it to have a sharp focus on a community's most urgent needs. Thus, it had already committed to supporting projects that help expand people's access to potable water.

The women's association in Minol was first formed in 1999 through the efforts of the local government unit and national agencies. One of its early projects was small-scale lending, distributing profits as yearend dividends. It also organized seminars for its members, who were mostly stay-at-home wives and mothers. Seminars on cutflower production and duck-raising were held to give members a chance at starting new livelihoods.

But what the women really wanted was a solution to their water problem.



The men who dominated the local councils did not see this. They even discouraged the women from applying for the PEF grant, citing previous leaders who had tried but failed to install a single public faucet. The women were determined to prove the naysayers, including some of the husbands, wrong.

When the chance came to apply for the grant, the women did not hesitate to put together the paperwork needed to get evaluated. They pursued the grant relentlessly until they got it. They were so eager to start the system running they had it finished a month ahead of schedule. They also saved on costs by providing sweat equity and getting the best suppliers, using the saved funds to put up another reservoir.

Each household contributed PhP2,000 in installation fees. Water was now

sold at PhP10 per cubic meter, and households spent only about PhP50 a month on water consumption.

But over the years, parts of the pipe system have been damaged and with some connections broken, only 20 households from the original 87 now get direct supply. But the other members are still able to get water from their family members or neighbors, so the situation is still a far cry from the old days.

"Yung plan is to bring the network back up to 87 pag may materials na ulit. Kailangan mag-replace ng mga tubo. Napakamahal din tapos yung plumber namin eh busy rin. Pero may plano rin na mag-expand," Espinosa said.

(The plan is to restore the system's number of clients to 87 when materials



are available. We need to replace the pipes, which are quite costly. Also our plumber is still busy. But we also plan to expand.)

Of 19 water systems put up in Bohol with the help of BUSWACC and PEF, the system in Minol is the only one still operating, due in no small part to the women's dogged determination to not go back to how things used to be.

The Minol women are aware that the water systems in other places have deteriorated due to lack of adequate maintenance and collection issues.

Funds drained away until nothing was left to keep their systems running.

The Minol association benefited greatly from the training they received through PEF and BUSWACC. They had taken lessons in basic accounting, record keeping, organizational development, and even team building, a skill needed so members could work effectively together and with others to achieve their common goals.

"Di nila kami pinabayaan," said Espinosa.

(They didn't leave us behind.)

With more time now on their hands and more energy, MWA members are looking to develop new trades such as rag-making and retailing.

Alvin Acuzar, who headed BUSWACC at the time of the partnership with PEF, said the experience with MWA showed the benefits of properly identifying a community's exact needs. By knowing through the poverty mapping exercise that access to potable water was the top concern in Minol, the partners were able to maximize the use of limited financial and human resources.

Also, by tapping BUSWACC as its conduit, PEF got a better feel of what was happening on the ground without having to stay there all the time.

In essence, Acuzar said BUSWACC acted as a "mini-PEF," thus, was better able to meet the needs of people's organizations such as MWA, ultimately helping remove Bohol from the list of poorest provinces in the Philippines and raising the standard of living of people like those in the much-improved Brgy. Minol.

Partner

Minol Women's Association (MWA) was organized in 1999 by the Department of Agriculture from the Rural Improvement Club in Mabini, Bohol, for projects such as small-scale lending and livelihood activities. The association is currently managing a Level III water system in the municipality.

PEF Support

Basic social services

- PhP628,158 grant for water system construction and environmental rehabilitation

Reach

87 households



Overcoming challenges to serve a growing roster of grateful clients

A house can provide shelter from the elements, but it is not enough to shield people from life's harsh realities.

This lesson was learned the hard way by Katotohanan, Pagkakaisa at Serbisyo-Small Enterprise and Economic Development Microfinance Inc. (KPS-SEED Microfinance, Inc. or KPS-SEED). Nevertheless it managed to turn its fortunes around to be of greater service to disadvantaged communities.

In 1986, right after the EDSA Revolution -- the peaceful people's uprising that toppled the dictatorship of Ferdinand E. Marcos -- KPS Association, the precursor of KPS-SEED, organized some 300 poor families who were victims of forcible eviction in General Santos City in South Cotabato. Some had been living in government-designated danger zones, others in lands meant for commercial development, while others were victims of landgrabbing.

In 1992, KPS helped them acquire house-and-lots through a socialized housing assistance program under the then newly-minted Urban Housing and Development Act.

That would have been the end of it. But KPS saw that when the families faced a major financial crisis, their first fallback was to sell their hard-won property, thus defeating the purpose of tenurial security. The families needed not only a house but financial security as well.

Thus in 1997, KPS initiated a savings and loan program. The initial fund of PhP500,000 came from the Philippine Action for Community-led Shelter Initiatives, Inc. (PACSII) through the initiative of the late Fr. Norberto Carcellar.

The KPS management studied several savings and loan models for providing beneficiaries additional capital for their business enterprises as well as access to financial services in times of crisis.

They looked at the model used in Payatas, Quezon City, Metro Manila. In this model, resources were pooled then used to loan out to community members. However, they noted management and bookkeeping flaws in the Payatas system.

They then turned to the Grameen microfinance model of Bangladesh that had been successfully implemented

abroad. To ensure repayment, this model used peer pressure and shared responsibility among small groups of borrowers.

Convinced that the Grameen model would work in their case, KPS-SEED was formally established in 2003. The microfinance pilot program ran for a year and began with five mothers, with support from the Peace and Equity Foundation (PEF), Notre Dame Resource Center, and the Mahintana Foundation.

Almost immediately, the unit was beset with problems in payment collection mainly due to poor credit investigation. Facing a low borrower repayment rate, it had problems paying back its own loans.

KPS-SEED then asked for help from CORDAID, with PEF serving as guarantor. While CORDAID assistance was being worked out, PEF provided funding support of PhP2-million. Eventually, in 2005 CORDAID released PhP5 million to KPS-SEED.

Still, collection and management issues continued to seriously plague KPS-SEED. Sourced loans at one point accounted for as much as 80 percent of its portfolio.

To prevent further bleeding, KPS-SEED made the difficult decision in 2008 to suspend operations,

address its shortcomings and assess its strategy. Drastic measures were taken. People were let go to make the organization leaner, branches were merged, recording practices revised, and the Grameen model abandoned in favor of a system that made individual borrowers responsible for their own loans.

“We shifted from the Grameen model to a more market-oriented approach because we realized that the Grameen design was not a viable fit with our partner communities’ way of doing things. Members in good standing refused to be burdened by those who

were delinquent in their payments,” explains Rodrigo Olarte Jr., current KPS-SEED Executive Director.

These measures succeeded in bringing KPS-SEED back from the brink of bankruptcy.

The revitalized KPS-SEED has since expanded to 17 branches, reaching as far as Cebu City in the Visayas. It has 170 employees and has serviced some 45,000 regular clients over the years, 18,000 of whom are regular borrowers, while the rest are occasional borrowers or savers.

“Before KPS-SEED, we relied mostly on fishing for our livelihood, sometimes renting out containers to the vendors. Now, we buy the fishermen’s catch and sell them to market stalls.”

It has today over a PhP100-million loan portfolio that has supported social enterprises and bankrolled the growth and expansion of its clients’ enterprises. It now also offers microinsurance, which helps cushion its clients from unplanned events or calamities.

Today, KPS-SEED handles several credit lines from partners such as CORDAID, BPI Banko, PCFC, LandBank, SeedFinance, and PEF, which never left its side.

Under the Strengthening Off-grid Lighting with Appropriate Renewable Energy Solutions (SOLARES) Project, an electrification and livelihood project by Mahintana Foundation and PEF, with funding assistance from the European Union, KPS-SEED was able to get PhP3-million and PhP10-million loan assistance from PEF in 2019 and 2020, respectively, for its microfinance activities and capacity development interventions to strengthen financial management, compliance reporting, and governance.

The organization finds fulfillment in seeing its income assured and its fortunes improved. But more than that, in knowing it is now in a stronger position to change people’s lives for the better.





Noemi Faeldin, 54, a member for over 18 years of the Banwalan Sta. Cruz Small Fishers Association (BANCRUZFA), was able to build her own house and put a child through college while running a small eatery funded through loans from KPS-SEED.

Thelma Millana, 64, a member of BANCRUZFA for 18 years, now has a fishtrading business, a junk shop, and a store.

Arsenia Gonzales, 64, a member of BANCRUZFA for 18 years, also runs a successful fishtrading business, thanks to KPS-SEED loans.

Elizabeth Teofilo, 54, a member of BANCRUZFA for 11 years, runs a flourishing vegetable stand. KPS-SEED loans not only enabled her to put up and expand her business, but she said it also helped fund her daughter's wedding.

Jose Pagalan, 60, a member of the KPS-SEED Board of Trustees, and chairman of BANCRUZFA, now owns a boat and operates a store, an eatery, and a boarding house, again through loans from KPS-SEED.

KPS-SEED was not spared the adverse effects of the COVID-19 pandemic that hit the Philippines in

2020. The strict government lockdowns forced its operations to a halt. Fortunately, the organization's strong fiscal position enabled it to hurdle the worst of the crisis and even managed to assist members in the form of rice and basic food assistance.

KPS-SEED has come a long way from its beginnings in 1986. It learned from

its mistakes and built on its successes, which have allowed it to continue serving those with less in life. It accomplished this with the help of its members and steadfast partners such as PEF, who are one with KPS-SEED in its mission to free the poor from the bonds of poverty.

Partner	Katotohanan, Pagkakaisa at Serbisyo-Small Enterprise and Economic Development Microfinance Incorporated (KPS-SEED Microfinance Inc.) is a non-stock and non-profit microfinance institution established in 2003 in General Santos City by the urban and rural poor women of KPS Inc., its mother organization. It currently has 17 branches in Mindanao and Visayas and serves 12,000 clients.
PEF Support	PhP40,850,000 Microfinance/Enterprise development <ul style="list-style-type: none"> • PhP2-million loan; PhP400,000 grant for microfinance (2002) • PhP5-million loan; PhP150,000 grant for upscaling microfinance assistance (2004) • PhP10-million loan; PhP300,000 grant for microfinance and enterprise development (2007) • PhP10-million loan for scaling up microfinance project (2012) • PhP3-million loan for provision of microloans for SOLARES communities in Maitum, Sarangani (2019) COVID-related assistance <ul style="list-style-type: none"> • PhP10-million loan for Micro-Restart Loan Program (2021-2023)
Reach	1,300 households



From devastation rises a model Muslim-Christian community

Typhoon Sendong in 2011 holds the record for being the worst typhoon to hit the Philippines during that year. It devastated large areas, including several regions in the Visayas and in Mindanao. To a group of Muslim and Christian families in Cagayan de Oro City, Typhoon Sendong was the worst but also the best thing that happened to them.

It was the worst times for these families who once lived along the river but lost their homes and possessions to the rampaging river's floodwaters. But

it was also the best times because the disaster paved the way for the families to come together and build a new, improved, and safer community where they can live with each other in peace and in prosperity.

The project was successful due in no small part to the leadership of Cagayan de Oro Archbishop Emeritus Antonio J. Ledesma, a church leader highly-regarded even outside Roman Catholic circles, and deemed one of the most credible voices in social development.

The families who lost their homes to Typhoon Sendong had come to the archbishop for help. By divine coincidence, the archbishop's own family ran a foundation that has built mass housing projects in his native province of Negros Occidental.

The Julio and Florentina Ledesma Foundation Inc. has patented and piloted in the city of San Carlos a system that made building mass housing projects easier and cheaper. The system has also been used in Bacolod and other places in Negros island.

Key to the system are specially-designed interlocking compressed earth blocks or ICEBs. These blocks were inspired by technology found by Dr. Billy Tusalem, director of the Julio and Florentina Ledesma Foundation, in his travels in France.

Dr. Bill said that homes built with ICEBs are structurally sound while costing only about PhP578,000 per 51.4-square-meter unit compared to PhP892,000 using conventional materials. He also said that ICEBs have been internationally recognized as an alternative to traditional hollow blocks and are also more environment-friendly. This made it the most promising technology in building socialized housing for the Typhoon Sendong victims.

The Muslim-Christian Women Homeowners' Association Inc. (MCWAOA) united behind this novel project under a groundbreaking

framework of a public, private and people partnership. The project would build 223 housing units.

"It was a joint development work from the very beginning. The purpose was not so much to be a capitalist but to contribute to human development," stressed Dr. Bill.

The work to build decent housing for the poor came to life with the help of partners such as the Peace and Equity Foundation (PEF), the local government of Cagayan de Oro City, Social Housing Finance Corp., the Diocese of Cagayan de Oro City Social Action Center, and the Julio and Florentina Ledesma Foundation Inc.

PEF became involved in the project through the intercession of Archbishop Ledesma, also a former PEF chairperson. PEF involvement was crucial in the development of the ICEBs as it was one the first to believe in the project and bankroll its development.

Initially, it released a PhP4-million loan which the foundation used as capital to start the mass production of the ICEBs. Part of the funds was also used to train community builders for the quick transfer of the technology to other places where it was needed. The technology went from Negros Occidental to other areas of the Visayas and then to Luzon and to Northern Mindanao, where the pioneering ICEBs became part of something even bigger.

“Housing is a basic need for families. Building housing is also about building the community itself.”

This is because, with thousands urgently needing relocation and safe shelter in the aftermath of Sendong, the Cagayan de Oro archdiocese through its social action center, and with the city government, had been seeking ways to find new homes for the typhoon victims. In early 2012, the diocese had helped a group of women survivors organize themselves to start their own housing project.

The group of women – half Christian and half Muslim who were neighbors

in their former community -- was linked up in 2014 with the city government under Mayor Oscar Moreno. At that time, the mayor had already found and allocated a site where new houses could be built and even provided with water and electricity; and these are being sustained by the current Mayor Rolando A. Uy.

In 2018, the Social Housing Finance Corp. got involved and had the women’s project covered under the government’s community mortgage program. This made low-cost government loans with 2-6 percent interest rates available to the prospective homeowners.

Thus the needs for the Cagayan de Oro housing project were found – land for relocation, financing, and

homes designed which people could immediately move into and call their own. It would have an average floor area of 51.4 square meters within a 60-square-meter lot, and with utilities installed. Recipients would get easy loans from government with a 30-year payment scheme that would not overstrain their monthly budget.

The process had been long and complicated, but the 223 women-leaders comprising the homeowners association have persevered despite seemingly insurmountable challenges and are now seeing the proverbial light at the end of the tunnel.

More than a decade since Typhoon Sendong hit, the families are about to move into their new duplex-style homes in a well-planned relocation site

of about three hectares developed by the local government.

And for the Muslim and Christian women, the homes mean much more to them than just a safe place to live in. It means the beginning of a new and better chapter in their lives, allowing them to dream big not just for themselves and their families but their own multifaith and peaceful community.

Johanisah Guro, for example, recalls how her family was nearly drowned by the fast-rising floodwaters. It was now impossible to think of returning to their old homes by the river. Others in her community had relocated to Marawi City but later returned because of the siege in that city in 2017.

She considers it a blessing that Archbishop Ledesma listened to the pleas of Muslims like her for a new and permanent home. That their homes in the relocation site are about to be finished fills her with joy. She can’t wait to move in and start anew and with her neighbors prove that Muslims and Christians can live side by side in peace and working for shared prosperity.

Through the Muslim-Christian Women Housing Project, the Muslim women also want to debunk nasty stereotypes that Muslims are hotheaded or are war freaks, an image unfortunately reinforced by the 2017 Marawi siege.



“We want to remove that impression of us. *May* generalized *na* perception *sa amin*. *May* discrimination. *Makakita lang yung iba ng naka veil eh iniisip* Isis *agad*,” lamented Sittie Nassipa B. Cader, a director of the MCWFOA.

(We want to remove that impression of us. There’s always a generalized perception against us, a discrimination. They think we are members of Isis only because we wear veils.)

Omairah Mardan, President of the association, is confident, however, that these negative images will eventually be replaced with that of a peaceful and self-reliant community living in dignity in homes they own.

Mardan admits that in the long years after Typhoon Sendong, the group sometimes came close to quitting. But the women’s desire for change, independence and owning decent homes led them to the finish line.

The women also admit that meeting the loan amortizations will be challenging because the cost is double the usual cost for socialized housing. But the look and feel of the houses nearing completion inspire them to work hard and meet the payments. The cost, they believe, will be worth it.

“The feeling of having my own home is overwhelming, for it is true that a home is not just a home. It is where the heart is,” stressed member Shaleha Hamimah Guro.

Archbishop Ledesma could not agree more. This is why housing for the poor has become one of his and his family’s main advocacies.

“Housing is a basic need for families. Building housing is also about building the community itself,” he stressed.

Partner	Julio and Florentina Ledesma Foundation (JF Ledesma) is a private, non-stock non-profit corporation operating in Visayas and Mindanao and was organized in May 1974 to assist the sugar industry through research and development. Among its programs are institution building, training and consultancy, housing development, and enterprise development.
PEF Support	PhP19,925,500 Basic social services (Housing) <ul style="list-style-type: none"> • PhP4-million loan; Php500,000 grant for socialized housing construction (2002) • Php15-million loan; Php425,500 grant for socialized housing construction (2004) Research <ul style="list-style-type: none"> • Technical support for technology development
Reach	5,202 households



Linking farmers to mainstream markets

A number of *muscovado* sugar producers, organic rice growers, and non-government organizations banded together in 2009 to form Global Organic and Wellness Corp or GlowCorp. It had a combined capital of some PhP270,000.

The new company’s main mandate was to find a direct market for their products and to take back the income opportunity they usually lost to unscrupulous traders.

GlowCorp traces its roots to the marketing assistance program funded and implemented by the Philippine

Development Assistance Programme, also one of its main investors. It registered as a for-profit corporation the following year and immediately went to work finding more markets for the partners’ produce starting January 2010. General manager Bernie Berondo was at the helm.

Organic rice and *muscovado* sugar were GlowCorp’s core products, which fit in with the rising demand for more environment- and health-friendly products.

Berondo sent out business proposals to potential outlets that can absorb

the partners' increasing output. Not all responded but some did. Other than the usual cooperatives and fellow NGOs, new markets including supermarkets and bakeshops eventually opened up.

GlowCorp got a much-needed boost when it was named one of the winners of the Business in Development Challenge Philippines, organized by Citi in the Philippines and the Philippine Business for Social Progress.

The recognition raised GlowCorp's profile and led to the fateful meeting with Sunnywood Corp., one of the biggest rice distributors in

supermarkets and at that time also looking for new products to sell.

Sunnywood was GlowCorp's first major client. And from it GlowCorp realized it had to meet the high-quality standards of its institutional clients. Its partner-farmers had to raise their standards in order to penetrate these profitable markets.

"Quality was what we needed to improve to satisfy the requirement of the market. That was not in the consciousness of the organic farmers. Thankfully, Sunnywood guided us through the process. That is the beauty of partnerships. Slowly, through ups and downs, we were able to improve

and then deliver on our orders," shared Berondo.

During its first year of operations, GlowCorp recorded sales of PhP1.3 million. This grew to PhP8.3 million the following year. By the end of the third year, GlowCorp was making a profit, but only after it addressed challenges of collection, quality control, and expense management.

By 2013, sales had surged to a whopping PhP32 million, and the farmers and incorporators were getting more than a fair return on their labor and investment. Gross sales further

“Working capital was what we really needed, and PEF gave us that. Then aside from that, they also linked organic rice and tablea producers to us.”

rose in 2014 to PhP47 million when it posted a monthly supply of 140 tons each of organic rice and *muscovado* sugar under the Prime Organics brand.

More than turning a profit, the incredible growth in sales showed the viability of the idea that the farmers can indeed link up with mainstream markets with help from partners such as the buyers, the marketers, and the funders such as the Peace and Equity Foundation (PEF), which provided much-needed working capital in the critical years.

In 2013, PEF extended to GlowCorp a credit line of PhP6 million and gave a PhP500,000 grant which GlowCorp used to acquire and implement an accounting system to better track income, expenses, and cashflow. It also helped the company apply for a License to Operate from the Food and Drug Administration and provide training for its suppliers on good manufacturing practices.

The following year, GlowCorp applied for and got an increased credit line of PhP15 million with PEF.



“Working capital was what we really needed, and PEF gave us that. Then aside from that, they also linked organic rice and tablea producers to us. We were able to get additional products,” said Berondo, “There were also times when we were able to attend international trade fairs, and they spent for that. That relationship between PEF and us was really a great help, aside from the monetary support.”

He added that PEF’s faith in GlowCorp went a long way in encouraging them to persevere through the peaks and valleys of the fledgling business, which was a trailblazer in the field of organic rice and *muscovado* sugar.

“You really need to go through challenges, especially in the development stages,” Berondo stressed. These include struggles with getting buyers to pay on time and the never-ending search for customers who can immediately take in the farmers’ output.

What also kept them going was their unwavering belief in the value of their products and their network of hardworking farmers.

The steady increase in the income and the number of farmers benefiting from GlowCorp likewise provided an added incentive to persevere. And it is good that GlowCorp did, as by 2019, it posted its best performance yet with gross sales of PhP84 million and a net income of PhP4.7 million.

It had enough momentum to get even better numbers in the succeeding years. But when the COVID-19 pandemic hit, mobility restrictions hampered the company’s delivery systems and caused the skyrocketing of freight or shipping costs, thus shrinking its net income.

The supply chain disruptions also affected GlowCorp’s ability to find new sources of processed goods such as calamansi from partner-farmers in Guiuan, Eastern Samar. Developing a broad network of partner-farmers was part of its efforts to widen its product base and also act as a social entrepreneur itself and market the products of other farmer groups and peoples organizations.

“We are proud to say that we also support our farmers, help them make a decent profit,” said Berondo.

But GlowCorp expects to help them and its core farmers earn an even better profit in the coming years as the COVID-19 pandemic wanes and the economy shows signs of renewed life and consequently, the return of robust demand for its products.

It had also become a much stronger enterprise than when it started and expects to “graduate” from PEF’s financial assistance program by the end of 2023. However, PEF might still stay on as investor, a possibility that had been envisioned in previous years.

But in the meantime, GlowCorp remains ambitious and committed to jacking up its revenues in 2022 to

an ambitious PhP115 million, with the bottom line estimated to hit at least PhP7 million. This will be aided in part by increasing its presence in e-commerce sites such as Shopee.

It has plans of acquiring a warehouse in Cavite and is negotiating with other NGO partners for a loan for its continued expansion, especially as demand for organic and healthy products becomes even more acute now because of the lessons from the COVID-19 pandemic.

GlowCorp’s products are now in 950 outlets of Puregold, SM, Robinsons, Shopwise, The Marketplace,

Walmart, Citimart, Magic Retail, Metro Gaisano, LCC Supermarkets, Prince Retail, Kultura, KCC Malls, Colonnade Malls, Island City Malls, and All Day Supermarkets.

“We are also heartened that commercial banks are now interested in helping us because now we have a track record we can show them,” said Berondo.

Indeed, the best is yet to come for GlowCorp, and that spells only good news for farmers who are finally getting the income and the dignity they deserve.

Partner	Global Organic and Wellness Corporation (GlowCorp) was formed in 2010, through the support of the Philippine Development Assistant Program, by nine (9) cooperatives, farmers associations, and NGOs eight farming cooperatives as a marketing arm of organic farmer organizations operating in different parts of the country. Today, GlowCorp is a market distributor of globally-competitive organic, natural, and healthy products with a network of more than 6,500 farming households 2,000 farming households, and small-scale producers.
PEF Support	PhP95,050,000 Enterprise development <ul style="list-style-type: none"> • PhP21-million credit line for marketing of organic products (2016-2019) • PhP2-million credit line for warehouse renovation and equipment acquisition (2018) • PhP72-million credit line for marketing of organic products (2018-2022) • PhP50,000 grant support for Anuga Food Trade Fair (2015)
Reach	6,500 households



Technology, innovation turn trash into treasure

The coconut tree is called the *tree of life* because all its parts have value. The meat is edible and can be made into *copra*, an ingredient in coconut oil and soap. The leaves are used for roofing or walling material. The trunk provides cheap and sturdy lumber. The shell of the coconut is made into charcoal. Even the husk is used as fuel for cooking.

Recent innovations have further raised the value of the coconut husk. And Juboken Enterprises, based in Camalig,

Albay, has been at the forefront of these innovations in the Philippines.

Juboken was established in 1994 by Dr. Justino R. Arboleda, former dean of the Bicol University's College of Agriculture. Dr. Arboleda turned entrepreneur to prove that technologies developed in universities can become viable business ventures.

A finding from Bicol University's many research projects showed that coconut fiber possesses almost the

same strength, flexibility, and durability as abaca fiber. All it takes is to strip the fiber from the husk in a process called decortication.

Dr. Arboleda designed a decortivating machine specifically for this purpose. Then he enlisted local handicraft makers to make the fiber into twine. The local manufacturers are experts in abaca fiber and needed little training to shift to making coconut twine.

"Coconut husks were once mainly used as fuel in the copra-making process. There was so much of it that a lot ended up being thrown away. The discovery of coconut fiber as a viable alternative to abaca changed how farmers look at coconut husk," explains Agnes Nebres, who manages the Juboken facility in Camalig.

Being made into twine is the coconut fiber's first step in its journey toward maximum usefulness. It can be used in so many ways.

Its first foray into prominence was through the coconet or erosion control nets used in slope protection and keeping roads safe from

landslides caused by soil erosion and natural disasters.

Coconets have proven to be more effective in preventing landslides than rip-rap walls or concrete wall barriers because its organic properties make it cling to soil and rock. Adding vegetation like vetiver grass further increases the net's holding capacity.

At the peak of the demand for coconets, Juboken produced 800 rolls per week (one roll = 50 meters). Most were exported, while the Department of Public Works and Highways (DPWH) acquired the rest.

With increased demand came the need to raise the enterprise's capitalization. The Department of Agriculture provided support for equipment, but Juboken had to source the rest of its operating expenses elsewhere.

This is where the Peace and Equity Foundation (PEF) came in. PEF released a PhP10-million loan to Juboken to cover production expenses such as employee salaries and payment to subcontractors.



However, coconet was becoming such a viable product that many players soon joined the fray, taking away market share from Juboken.

“We used to have 70 percent market share, but now it is down to 50 percent,” Nebres shared.

With the growing competition in the coconet market, Juboken created new applications for cocofiber. Gardening materials such as cocofiber pots, cocofiber wattle, and cocopeat have become popular among gardening enthusiasts. Mattresses stuffed with coco fiber are also gaining popularity.

Producing gardening materials became a lifeline for Juboken at the height of the COVID-19 pandemic. Government imposed strict lockdowns made many people turn toward gardening to fight boredom and stress, and to grow vegetables in their home gardens.

With more players in the market, the once abundant “throw-away” coconut husk soon saw a shortage. Also, coconut farmers were discouraged from harvesting due to the fluctuating prices of copra in the world market. Fewer nuts, thus fewer husks.

Juboken soon had to source its raw material from Quezon province, which raised transport costs.

Also, Juboken found that many of its small subcontractors -- those with no buffer capital to tide them over while waiting for payment from Juboken –

stopped taking work from Juboken due to the latter’s delayed payments. Juboken mostly had institutional buyers, which stretched out their payments, resulting in Juboken’s delay in paying its subcontractors.

Those with spare funds, other income sources, or access to bridge financing, continued to subcontract with Juboken. These subcontractors stayed loyal because they became successful while working with Juboken over the years.

Agapita Mora, 68, a resident of *Barangay* (village) Cabraran Pequeño in Camalig, has been a subcontractor for Juboken since it started in 1994. Like many of Juboken’s subcontractors, she used to produce abaca handicrafts. Now she makes twine from coco fiber.

Depending on the availability of fiber, Agapita and her workers produce 5,000 rolls of 12-meter-long ropes a week (the equivalent of 12 truckloads), for which they are paid Php1.50 to Php2 per rope.

Because of her advanced age, she now focuses on making hanging coco planters, making about 10 such planters a day. Working as a Juboken subcontractor covered Agapita and her family’s needs over the years and enabled her to help her neighbors earn extra income.

“I was widowed at 45 and became my family’s sole breadwinner. Juboken’s timely offer of subcontracting work



enabled me to build my own house and put all my five children through school. It helped us a lot,” Agapita shared.

Benito and Leni Abellano of Barangay Matanag, Legazpi City, share the same story. The couple have been subcontractors for Juboken since 2015. The couple make ropes and weave coconets. At peak production levels and depending on the availability of raw material, they and their villagemates can produce 800 twines a day or 25 rolls a week.

Although not on a scale such as Agapita’s, the Abellano couple also credits Juboken for helping them with their livelihood, particularly after

Benito suffered a stroke and could no longer work as a tricycle driver.

Competition and reduced supply have affected the enterprise’s sales and profitability, but it cannot be denied that Juboken pioneered the cococoir enterprise in the Philippines.

Dr. Arboleda and his team have shown that a university project can not only be a profitable enterprise but also a source of livelihood for others, with the help of partners such as PEF.

Indeed, one man’s trash can become another man’s treasure. All it takes for that transformation to happen is innovation, as proven by an academic and visionary who dared to dream big.

Partner	Juboken Enterprises is an Albay-based company established in 1994 as a pioneer in using coco fiber nets in slope protection, river and shoreline rehabilitation, and erosion control. Its sister company, Coco Technologies Corporation, was formed in 1999 to focus on bio-engineering projects and marketing coco coir and peat-based products.
PEF Support	PhP25,355,000 Enterprise development <ul style="list-style-type: none"> • PhP10-million loan for coconets production • PhP15-million credit line for mattress production from waste coconut husk Disaster reduction, relief, and rehabilitation <ul style="list-style-type: none"> • PhP160,000 grant for Mayon explosion evacuees (2021) • PhP95,000 grant for Typhoon Rolly relief assistance (2021) COVID-related support <ul style="list-style-type: none"> • PhP100,000 grant for food relief (2020)
Reach	590 households



Community unites for safe and affordable drinking water

Access to safe drinking water is one of the daunting challenges facing marginalized communities in both rural and urban Philippines.

This situation is made more ironic in Cagwait, Surigao Del Sur, which once had a thriving forest and boasts of abundant freshwater sources that feed into the scenic Cagwait beach, known as the “Boracay of Caraga”⁵ and host to the annual Kaliguan festival.

Cagwait’s forests are all but gone today and potable water has become difficult to come by. To address the residents’ growing need for safe and affordable drinking water, the Aras-asan/Unidad Waterworks and Sanitation Association (AURWSA) was established.

Before this, the community was getting its water from a private distributor that however mismanaged the business and racked up unpaid loans with the

⁵ CARAGA, officially the Caraga Administrative Region and designated as Region XIII, is an administrative region in the Philippines occupying the northeastern section of Mindanao. It comprises five provinces: Agusan del Norte, Agusan del Sur, Dinagat Islands, Surigao del Norte, and Surigao del Sur.

government's Local Water Utilities Administration (LWUA).

To prevent a disruption of the water service, members of AURWSA asked to take over management of the water distribution. A lengthy litigation process followed, but the association eventually took control of the distribution system.

One of the first items in the new management's agenda was to have water delivered directly to households.

Rizalina Cagape, who served as cashier for both the former management and AURWSA, said that very few consumers had faucets inside their homes (level 3) during the time of the private distributor. Most households

got their water from outdoor faucets located in strategic areas in the community (level 1).

"Converting to level-3 water distribution became a priority of the new management," Cagape said.

AURWSA was able to accomplish this through a PhP750,000 loan facilitated by parish priest Fr. Teodomero Acero.

But as its subscriber base grew, and dry spells were affecting water supply, AURWSA had to make new plans for the dry months.

"We were sourcing our water from a spring and two reservoirs. During the dry season, these sources would see a major drop in discharge. We needed to

build new reservoirs," said Remiberto Andoy, AURWSA chairperson.

To start off the project, AURWSA took out a PhP2.17-million loan from the Peace and Equity Foundation (PEF) in 2016. It also received a PhP2.18-million grant from the Coca-Cola Foundation Philippines Inc. via its Agos-Scaling Up Project for Social Enterprises for Water Services.

With these funds, AURWSA launched its Rehabilitation and Expansion of Water System project. The Coca-Cola grant was spent to construct a mini-dam while the PEF loan covered piping and distribution costs.

Besides opening a new water source, the project also aimed to add a third *barangay* (village) to its service area. In the beginning, AURWSA was distributing water only to two barangays, Aras-asan and Unidad. The new project targeted the addition of a third, Tubo-Tubo.

The mini-dam was built at Camuning Creek, in Barangay Tubo-Tubo, around four kilometers from Barangay Aras-asan center. Project implementation started in February 2017 and completed in August of the same year.

Now AURWSA could reliably distribute water from two of its existing reservoirs – Aras-asan Timber Company and Barangay Waterworks Association – and install a secondary distribution line to Barangay Tubo-Tubo, thereby increasing the number of customers covered.

"We used to get our drinking water from faucets along the road," said Pamela Vasquez, resident of Barangay Tubo-Tubo. "We walked a half-kilometer to take a bath and do our laundry in the creek. Now, it is more convenient. We can have our meals on time because we do not need to get water from so far away."

Having water that is safe to drink is important to residents because water-borne diseases are common in the locality.

The local government in Cagwait also runs a water distribution service. But only AURWSA's water passed a

We used to get our drinking water from faucets along the road. We walked a half-kilometer to take a bath and do our laundry in the creek. Now, it is more convenient. We can have our meals on time because we do not need to get water from so far away."





bacteriological and physical chemical examination at the San Francisco Water District Laboratory in Agusan del Sur.

As a result, many businesses needing safe water for their operations, including restaurants, bakeries, mini-groceries and water refilling stations, have subscribed to AURWSA's services.

Among its clients are six water refilling stations, not a small feat considering the size of the municipality. These are Pepino Purified Drinking Water, Leopoldo's Refilling Station, RJ Refilling Station, JIS Refilling

Station, Limshe Refilling Station, and Bantugan's Refilling Station.

Evangeline Montemayor, resident of Purok San Francisco, Aras-asan, said that since getting her water from AURWSA, she and her family no longer got skin allergies.

The association now counts 1,140 customers from about 100 members when it started. With sound financial management, it has been able to fully pay its PEF loan in March 2021.

Like most businesses, AURWSA was affected by the unprecedented COVID-19 pandemic. "We could not

collect from households with positive cases so we had a backlog in collection. But our operations were not as affected as the other enterprises," said Chairperson Andoy, who also doubles as AURWSA's head of maintenance.

The association recognizes that more challenges lie ahead. It covers only three of Cagwait's 11 *barangays*⁶. And while it has over 1,000 subscribers now, Cagwait has a population of over 21,747.⁷

"We still have a lot to do to provide safe drinking water to more of our townmates. We have more initiatives in the pipeline and hope that more partners like PEF and Coca-Cola Foundation continue to support us in our endeavors," said Sarah Urbiztondo, AURWSA board member and Secretary.

Partner	Aras-asan/Unidad Rural Waterworks and Sanitation Association (AURWSA), Inc. is a non-stock, non-profit organization duly registered with the Securities and Exchange Commission (SEC). It was organized in 1991, with the mission of providing potable water supply at low cost among its members in Cagwait, Surigao del Sur.
PEF Support	PhP4,350,000 Basic social services (Water) • PhP2,170,000 loan, PhP2,180,000 grant for rehabilitation and expansion of water system (In partnership with Coca-cola Foundation Philippines, Inc.)
Reach	969 households

⁶ PhilAtlas (<https://www.philatlas.com/mindanao/caraga/surigao-del-sur/cagwait.html>)

⁷ Ibid



Bringing vital healthcare closer to the poor

Healthcare in the Philippines has long been criticized as being too expensive, thus too many poor people are likely to die without ever seeing a doctor.

Fortunately, organizations such as HealthDev Integrative Clinics Inc. (HDIC) are helping bridge the wide gap that separates the poor from the lifesaving medical services they need and deserve. HDIC is an alternative healthcare provider based inside the Ateneo de Manila University in Quezon City. It is a full-service multispecialty and stand-alone diagnostic and treatment center established in 2007.

HDIC traces its roots to Health Alternatives for Total Human Development Institute Inc. or HDI, which in turn was a spinoff in 1990 from the urban health movement and rural community-based health program management of Lingap para sa Kalusugan ng Sambayanan or LIKAS, its mother organization.

HDIC started out as only one of the HDI's main programs. It catered mainly to the basic health needs of factory-based workers, delivering conventional and traditional modalities of care.

basic healthcare services, including laboratory work such as basic blood chemistry, and dental services.

A major turning point came in 2006, when its longtime funder declared it would soon pull out its support in order to concentrate its resources in Mindanao.

HDI staff, consultants and leaders immediately conducted a strategic planning to determine how they were going to sustain operations -- bankroll the community-based programs, cover operating expenses and buy equipment they needed.

That meeting led to a decision to spin off the clinical arm into what became HDIC, according to HDIC President, Dr. Merce Tuaño.

HDI provided a seed capital of PhP500,000 and donated all the existing clinic equipment and fixtures, providing a strong enough springboard from which to start. The restructuring also involved the people, which enabled HDIC to start afresh.

In 2007, HDIC was formally registered as a stand-alone clinic that stood for affordable yet sustainable healthcare services that integrated traditional and alternative medical regimens. It offered the basic range of medical, dental and laboratory and acupuncture services that were tapped by the academic, religious and CSO communities within and around the Ateneo complex in Quezon City as well as affiliated organizations.

It was a critical part of HDI's work. It also provided occupational health and safety training, developed and pilot-tested health system delivery models, and trained local government and community health leaders in urban and rural areas about health governance.

HDI was able to operate mainly as a social development organization because it had adequate support from a German NGO, the Arbeiterwohlfahrt. The stable financial lifeline enabled HDI to offer socialized fees for its services and give training programs in different parts of Luzon.

In Batanes, it established a social health insurance project, and in the City of Antipolo, it helped put up a community- and school-based sanitation project. In 1998, it struck an expanded partnership with Ateneo to provide its employees with



“We provided them with customized packages that range from PhP180 to a complete package of PhP980 at that time. We started off with 1,000 client beneficiaries, a number that grew over the years.”

From this already extensive pool of clients that comprised its high- and middle-income market, it partnered in 2010 with the Kasagana-Ka Development Center Inc., a social development NGO that seeks to create a vibrant economic and social infrastructure in urban poor communities.

The new partnership with Kasagana-Ka allowed HDIC to offer its services to a wider network of beneficiaries that can pay only by installment. These services as well as the payment mechanisms were customized to suit people’s capacity to pay. This way, the disadvantaged could get the services they needed at a price they could still afford.

“We provided them with customized packages that range from PhP180 to a complete package of PhP980 at that time. We started off with 1,000 client beneficiaries, a number that grew over the years,” Dr. Tuaño said.

In 2015, HDIC went into a financing partnership with the Peace and Equity Foundation (PEF) for the purchase of a mobile clinic worth PhP2.6 million. This enabled HDIC to extend its services directly to Metro Manila’s poor communities.

“PEF gave us very good terms. We never missed a payment. We were able to pay it in full in 2019, after three and a half years,” said Dr. Tuaño.

Operating the mobile clinic allowed HDIC to reach those communities that needed quality healthcare and offer them tailor-fit packages and payment mechanisms that were based on the people’s financial capacity. The affordable packages gave HDIC a chance to provide healthcare to those long denied it while still being able to keep its operations going.

The COVID-19 pandemic stopped HDIC’s momentum, however. The government’s mobility restrictions

forced a halt in the mobile clinic operations. In the most severe lockdowns during the first months after March 2020 when COVID-19 first struck the Philippines, no patients could come to the clinic because Ateneo had closed its gates to outsiders.

“Even if healthcare was considered essential, we could not see any patients because we were inside a university. For the rest of that year, our revenues were down by as much as 60 percent. We even incurred a deficit,” said Tuaño.

The following year was not much better because of the government’s imposition of strict quarantine restrictions whenever cases surged. Very few patients could come to the clinic while the mobile clinic was also still hampered by varying levels of mobility restrictions.

“It was so difficult. There were times when some of the staff would not get



their salaries on time. We are just so lucky that some stayed. *Tulongan lang. Iba yung volunteerism,*” said Tuaño.

(We helped each other. We encouraged volunteerism.)

HDIC was fortunate to have been able to secure bridge financing from PEF. With this lifeline, it kept itself afloat long enough to see its bottomline slowly improve and patients become comfortable again visiting a clinic for their health needs.

“Things are picking up but it is still difficult. The good thing is that the university is open again. The employees and students are back. And now we are looking at new packages to offer our partners. We also recently linked again with our microfinance partner and other cooperatives and NGOs,” said Tuaño.

She stressed that the focus will always be on the marginalized groups. For many of them, HDIC is the safe place to get healthcare services they find too intimidating or too expensive to get

elsewhere. With HDIC, they get the primary care that can save their life.

“One time we had a patient, a male in his 50s. He had his first blood test with us. It showed that his sugar was double the normal level. He also had high cholesterol and high blood pressure. *Doon lang niya nalaman labat and what he needed to do. Ilan pa ang mga ganitong Pilipino,*” said Tuaño.

(That was when he found out about his condition and what he needed to do. How many more Filipinos are like him?)

To serve people like this patient is HDIC’s vision and Dr. Tuaño believes it can be done through partnerships with more groups like cooperatives and other non-government organizations aside from PEF.

“Our roots are from our NGO. So the need to serve will always be there. We just need to balance our for-pay and socialized services so we can survive and sustain operations,” she said.



Breaking the cycle of debt

The town of Libmanan was considered Camarines Sur’s rice basket even during Spanish times. Its farmlands are extensive and get water abundantly from natural and man-made irrigation canals.

But while rice production and trading have made the town prosperous, its rice farmers continue to be mired in poverty because rice production remains largely in the control of *compradors* or the big traders.

The traders give out loans so farmers can buy seeds and fertilizers, and also

have funds to tide them over until the harvest. At harvest time the farmers have to sell their produce to the trader but at the price set by the trader. After their loans are deducted from the meager proceeds, farmers are often left with very little, or even find themselves in debt to the trader.

This system perpetuates the cycle of debt and poverty prevalent among those who produce the town’s most valuable commodity.

A ray of hope has been fortunately provided by the Caritas Diocese of

Partner	The HealthDev Integrative Clinics Inc. (HDIC) was established in 2007 as an offshoot of the Health Alternatives for Total Human Development Institute, Inc. or HealthDev to provide a comprehensive alternative healthcare program in urban poor communities in Metro Manila that is safe, effective, research-based, personalized and systematic.
PEF Support	PhP2,890,000 Basic social services (Health) <ul style="list-style-type: none"> • PhP2,640,000 loan for mobile clinic service (2015) • PhP250,000 loan for annual physical exams service (2021)
Reach	2,500 households

Libmanan (CDL), which has long been at the forefront of efforts to bring down the poverty level in the municipality, especially among rice farmers.

“We are a rice-producing area, so most of our farmers are rice farmers, and most of them are poor. Thus, we concentrated our efforts on them,” explained Fr. Granwell “Dawe” Pitapit, former assistant parish priest and former CDL Executive Director.

Early CDL interventions, with assistance from the Bicol Consortium for Development Initiatives (BCDI), focused on sustainable agriculture systems and organic rice production, hoping that the higher-priced organic rice and crop rotation would yield higher earnings for farmers, apart from benefiting the environment.

The initiative started on one-third of a hectare, with funding from Spanish Agency for International Development Cooperation or AECID.

“When we started, our focus was on education and health, not on the economic benefit for the farmers. It was only when we had surplus production that we started selling to the traders,” Fr. Dawe shared.

To their dismay, the organic rice they sold to the trader was lumped together with other rice varieties, thus negating the project’s purposes. They realized, and told the funder so, that they wanted to buy back the organic produce to ensure it was not mixed with chemically-grown rice. But they did not get the capital they needed to do it. So in subsequent harvests, the farmers preferred to use the organic rice they produced for their own consumption.



An opportunity opened at the Department of Agriculture (DA) in 2014, with its Agri-Pinoy Rice Processing Center (RPC) project. The DA planned to establish two facilities that can each process 1.2 tons of rice per hour.

Fr. Dawe requested from the then DA regional director that one of the facilities be placed in Libmanan. There was only one problem -- Libmanan had no organic rice producers’ association. So, Fr. Dawe committed to organize one.

With support from Pondo ng Pinoy and Peace and Equity Foundation (PEF) for organizing activities, the result was not one but 18 farmers’ organizations with a total of 684 members from the municipalities of Libmanan, Cabusao and Pamplona.

Thus, the Saradit na Kristiyanong Komunidad Farmers Corporation

(SKKFC) was born, a corporative social enterprise with its member-organizations as owners and with member-farmers part of its Board of Directors.

PEF and PinoyME Foundation provided SKKFC the working capital to buy *palay* and be able to offer credit for farm inputs. Sadly, the farmers were so indebted to the *compradors* that most of those who took out loans from SKKFC soon defaulted on them. This left SKKFC in debt to PEF by PhP7 million, and with only PhP350,000 for working capital. To make matters worse, a client’s PhP9-million check bounced.

Fortunately, then Vice President Leni Robredo helped connect SKKFC to the Agriculture Credit Policy Council (ACPC), which agreed to provide through its action-research Project ASCEND, a zero-interest loan on working capital and farm production.



Photo from Atty. Leni Robredo Facebook page



SKKFC then embarked on strengthening its organizational capabilities and fiscal measures.

At present, SKKFC is actively giving compradors stiff competition. Because it offers a higher buying price, more farmers now want to sell to the corporative.

“We are buying a lot; our bottom line may be low because we have a higher buying price, but it’s okay because the real bottom line for us is to improve the lives of farmers,” Fr. Dawe said.

Now, SKKFC has plans of gaining a bigger share of the organic rice market.

Part of its 10-year plan is to expand its organic rice production area to 1,000 hectares and to sell directly to Manila and the export market. SKKFC organic rice is currently sold to Sunnywood Superfoods, Inc., under its Jordan’s and Harvester’s brands,

and GlowCorp. with its market brand Prime Organics.

The corporation wants to build a bigger rice processing facility. While it has grown as a rice integrator, it still can only absorb 10 percent of all rice (organic and regular) grown in Libmanan. Targeted to open by 2024, SKKFC’s bigger facility can accommodate produce from 5,000 hectares of riceland, and will cover not only Libmanan, Cabusao and Pamplona, but also other adjacent rice-producing towns such as San Fernando and Milaor.

Current problems in the rice industry, such as the effect of importation brought about by the Rice Tariffication Law and increasing prices of fertilizers, are challenging SKKFC’s lofty plans.

Notwithstanding these threats and difficulties, SKKFC’s impact on the lives of rice farmers in Libmanan is indisputable.

“SKKFC’s higher buying price and lower lending rates really helped us. If we relied on compradors, we wouldn’t make a profit and would actually be in debt.”

Nestor Molina used to work abroad because he did not want to end up like his father who was still farming in his late 70s. Now he finds fulfillment as well as profit in being a rice farmer. His father left him six hectares; he now farms 12 hectares.

“SKKFC’s higher buying price and lower lending rates really helped us. If we relied on *compradors*, we wouldn’t make a profit and would actually be in debt,” Molina shared.

Laura Latorre, who farms 45 hectares of riceland, credits SKKFC for helping her help her tenants and farmworkers.

“I take out loans for my tenants and farmworkers, which at 0.5 percent interest a month is very easy for them to pay and is a big help to their families,” she said.

The story of SKKFC is still evolving. But it has shown that good intentions coupled with an entrepreneurial approach can be used as a formula to get people out of poverty.

Partner

Saradit na Kristiyanong Komunidad (SKK) Farmers Corporation

is a company of rice farmers in Libmanan, Camarines Sur. Its rice processing complex started in 2014 as a partnership project of the Caritas Diocese of Libmanan (CDL), the social action and development arm of the local church, the Department of Agriculture, and its affiliated line agencies.

PEF Support

PhP7,895,000

Enterprise development

- PhP7 million loan for revolving working capital for rice processing center (2015)
- PhP390,000 grant for sustaining rice processing center operations (2018)

Disaster reduction, relief, and rehabilitation

- PhP155,000 grant for Typhoon Usman relief assistance
- PhP350,000 grant for Typhoon Rolly housing repairs

Reach

684 households



Faith in action: Empowering fisherfolk

A close-knit and vibrant religious community in a small town in Quezon's Bondoc peninsula has shown that faith and entrepreneurship can thrive side by side.

The Samahan ng Tatlong Persona Solo Diyos, a group that traces its origins to the foothills of mystical Mt. Banahaw, started its microfinance operations in 2008. With an initial capital of PhP18,000 contributed by 80 members, the fledgling institution went into rehabilitating *sari-sari*

(neighborhood) stores in and around *Barangay* Walay in Padre Burgos, Quezon.

After a year, Yakap at Halik microfinance opened a branch in San Francisco on the southern end of the Bondoc peninsula, its first outside Padre Burgos.

In less than 10 years, the small microfinance entity has grown into a thriving business enterprise. The renamed Yakap at Halik Multipurpose

The cooperative now also has a fishtrading business, given that Padre Burgos and the rest of Bondoc peninsula have rich aquatic resources and fishing is a main source of livelihood of the people.

It was also inevitable that Yakap at Halik would venture into projects to strengthen the fisheries in the area. In 2018, Yakap at Halik shifted its focus to the aqua business, its first partnership project with the Peace and Equity Foundation (PEF).

The project introduced coastal resource management and social enterprises to improve the living conditions of poor fisherfolk households in the town of Padre Burgos.

Initially targeting 40 beneficiaries, the project components included provision of new boats and fishing gear, support to fishpond and fishcage operators, and mangrove reforestation.

The project created a huge impact.

The peninsula's fisherfolk used to travel to as far away as Cavite and Bataan to cast their nets. They endured months away from their families, and faced the risk of accidents at sea and potential violence from other fishers like them also simply eking out a living.

"We could not fish in Tayabas Bay from January to May. The northeast monsoon drives the fish far from the shore and we do not have the big boats to get to them. We would set sail for Cavite or Bataan in January and work

Cooperative Quezon 2 today runs a grocery, a hardware store, *copra*-buying operations, and microfinance operations with branches in as far as Batangas province.

"Our initial aim was only to build the microfinance business. But we realized that if people borrow money, they must be using it for something. We saw that many borrowers used the money to build, expand, or repair their houses. So we put up a hardware store," explained Yakap at Halik's general manager Armel Amparo.



We used to earn around PhP300 a day, now we can earn as much as PhP7,000 a day.”

as deep-sea fishing crew for a living,” recounted Robert Domingo, 58.

“We would suffer mechanical breakdowns along the way, be threatened by local fishers who think we are taking their livelihood away, work and sleep in deplorable conditions, and always feel homesick,” he added.

Having bigger fiberglass boats today, the fishers of Bondoc can work around Tayabas Bay almost year-round. If they cannot go out to sea, their fishponds and fishcages provide a continuous supply of fish, prawns, crabs, and oysters they can sell in the market.

Part of the project with PEF has been the protection of the local mangroves. Now these mangroves provide the people with fish, crab, and prawn fingerlings for their fishponds and fishpens and which now they even sell to other operators.

“We used to earn around PhP300 a day, now we can earn as much as PhP7,000 a day,” shared Alex Ofaria, a member of Yakap at Halik’s Board.

PEF provided a PhP3.5-million loan and PhP1.25-million grant to Yakap at Halik for the initiative (covering boats, gears, fishponds, fishpens, and mangrove reforestation). All beneficiaries of loans for boats and gears were able to repay their loans within the designated three-year payment period.

To make sure that the fishers are equipped to manage the fishponds and fishpens, PEF sought the expertise of community leader Roberto “Tadz” Ballon, a Ramon Magsaysay Awardee known for his efforts to revive the coastal areas around Sibuguey Bay.

Everything was turning for the better for the fishers of Yakap at Halik, until the COVID-19 pandemic struck.

The stringent government-imposed lockdowns prevented the fishers from going out to sea. Having better boats did not matter. Although they still had their fishponds and fishcages, their main product and moneymaker – grouper – had also lost its biggest market, the restaurants, all also ordered temporarily closed.

However, with the fishers’ entrepreneurial spirit awakened, they refused to yield to the adversity. Instead, they shifted to milkfish or *bangus* production, the fish in demand in Filipino households.

Even after COVID-19 has come under control, the demand for grouper has still not fully returned. But the fishers are shifting to another fish

variety – not due to demand this time but in response to climate change. They are trying out growing seabass which, unlike milkfish, is less susceptible to changes in water temperature.

To date, Yakap at Halik manages a total of 70 hectares of fishponds in two barangays of Padre Burgos. The cooperative also keeps fishcages at sea and in the many rivers that traverse the municipality.

With its initiatives yielding significant benefits to members and

non-members alike, congregants or not of the Samahan ng Tatlong Persona Solo Diyos, the cooperative has lived up to its name in a spectacular fashion.

Yakap at Halik is Filipino for hug and kiss, acts of affection that make people feel good and uplifted. This goes to show that faith, hard work, and a little help from friendly donors can go a long way in uplifting people’s lives.

Partner	The Yakap at Halik Multipurpose Cooperative Quezon 2 (Yakap at Halik) was formed in 2008 by members of the Samahan Ng Tatlong Persona Solo Dios of Mount Banahaw to address the economic needs of its members and communities in Padre Burgos and its nearby towns in Quezon. Aside from microfinance, Yakap at Halik also engages in copra trading, piggery, junk shop, and food processing.
PEF Support	<p>PhP5,450,000</p> <p>Enterprise development</p> <ul style="list-style-type: none"> • PhP3,500,000 loan for establishment of enterprise development; provision of fishing gears (2018-2022) • PhP600,000 grant for livelihood support (2018-2022) • PhP300,000 grant for mangrove reforestation (2018-2022) <p>Capacity building</p> <ul style="list-style-type: none"> • PhP350,000 grant for technical support (2018-2022) <p>Disaster reduction, relief, and rehabilitation</p> <ul style="list-style-type: none"> • PhP312,500 grant for relief support for Typhoon Rolly victims (2020) <p>COVID-related support</p> <ul style="list-style-type: none"> • PhP137,500 grant for COVID vaccination support (2021-2022)
Reach	<p>40 households for enterprise development</p> <p>1,200 households for COVID-19 and relief assistance</p>



Coffee producers navigate bumpy road to viability

Lebak’s upper valley – home to a cluster of coffee-producing villages – lies only 30 kilometers from the Lebak town center. But it takes roughly two hours’ travel from the town center to reach it.

That is because the road leading up to Lebak’s mountain villages is bumpy and unpaved. This is not exactly a unique problem, and more the norm in far-flung municipalities of the Philippines.

And yet the area makes a significant contribution to the economy. Lebak,

the southernmost municipality of Sultan Kudarat, is the province’s third top coffee producer, with 3,838 hectares of coffee areas maintained by 3,000 farmers and a production volume of 6,473 metric tons (MT) of green coffee beans (GCB) in 2016.⁸

Before settlers from Luzon arrived in Lebak, the indigenous Manobo population planted mostly corn and root crops in the upper valley. But the newcomers wanted a crop planted once but would give economic benefits for years to come.

8 Keytodac Coffee Growers Association (KCGA) report, October 2020, Peace and Equity Foundation



“They initially thought of planting coconuts but the soil condition was not ideal for it. So they turned to coffee,” shared Elmor Jay Seguma, the current manager of the coffee producers’ cooperative, and a direct descendant of the first coffee farmer in the area.

Since then, coffee has become a reliable cash crop for the farmers of upper valley, an area composed of *Barangays* Bululawan, Capilan, Villamonte, and Keytodac.

But they had to depend on traders to lend them funds for production and

sustenance and to buy their coffee beans. This dependence was one of the main reasons why farmers in the upper valley stayed poor, despite raising high-value crops.

“Traders held us by the neck. They charged unfair interest on our loans. If we borrowed PhP1,000, we had to pay it back and add one sack of coffee beans as interest,” shared Reynaldo Ostan, who started the Keytodac Coffee Growers Association in 2008 with 43 other coffee farmers.

The KCGA was registered with the Department of Labor and Employment in 2012.

“We decided to form an organization so we can access government assistance and be less dependent on traders,” said Ostan, who became the first KCGA chairperson. This decision paid off.

The Department of Agriculture (DA) gave them a tractor which they used for hauling freshly harvested beans from their farms to the consolidation site, also where they have their office and meeting area. With their collective power, they were able to negotiate with traders for better prices.

And in 2016, they partnered with PinoyME Foundation to enhance their organization’s capacity and gain more access to credit and markets. With this partnership, KCGA got a PhP500,000 credit line, which they

used to consolidate 17 MT of GCB which they then sold to Nestlé.⁹

In 2018, the Peace and Equity Foundation (PEF) came in and provided working capital for trading, post-harvest facilities, and capacity-building interventions.¹⁰

These interventions continued under the Strengthening Off-grid Lighting with Appropriate Renewable Energy Solutions (SOLARES) Project, implemented with the support of the European Union and other local organizations in the area.

However, the KCGA was not able to maximize the assistance, mainly due to inefficiencies in business operations and inexperience in running an enterprise. Business plans were not operationalized and business strategies were unclear, which led to underutilization of the working capital.

The organization’s leadership was largely responsible for the setback. The association’s bylaws provided that elections be held every year. But from 2016 to 2019, no elections were held, thus enabling the then chairperson to stay too long, which eventually led to several challenges.

But like most problems, it was eventually resolved. The fed-up members asserted their rights and elected new officers in July 2020.

⁹ Keytodac Coffee Growers Association (KCGA) report, October 2020, Peace and Equity Foundation

¹⁰ Ibid.



With a more committed and efficient leadership and the help of its government and non-government partners, the organization was able to forge a stronger business relationship with Nestlé. They can now get better prices for their coffee beans compared to those offered by traders.

“We get daily Nestlé updates on the buying price of coffee and thus we know at which price to buy from our members. For instance, if Nestlé buys a kilo of coffee beans at PhP105 and traders buy at PhP90 to PhP92, we can offer PhP93 to PhP94 and still make a profit. Nestlé also gives incentives which we can pass on directly to members,” shared GM Seguma.

With a 4.5-ton truck given by the DAR, they can now deliver directly

to Nestlé’s buying facility in Tacurong City at less cost and even with a small volume.

“We used to rent a 12-tonner truck so we had to consolidate 12 tons before we could make a delivery. Most of the time, by the time we had the 12 tons the price of coffee would have gone down. Now, with a smaller truck, we can fill it up more quickly, deliver sooner and get the best price,” said KCGA vice-president Alfredo Tagalogon.

The COVID-19 pandemic affected coffee production because the farmers were not allowed to go to their coffee farms, and traders stopped operations due to the government-initiated lockdowns.

The members faced a rice supply shortage, so the association took out a PhP100,000 loan from PEF to buy rice and distribute it to members.

Now back on track and again on a good footing, KCGA is still beset by challenges but of a good kind. It needs more capital because even non-members now want to sell their beans to the association because of the good price it offers.

It also needs to acquire more equipment like mechanical driers and dehullers to improve the quality of its beans and command a better price in the market.

The prospects for continuing with improvements and scaling-up are

good. PEF has partnered with the government’s Philippine Rural Development Project (PRDP) so that in the proposed next cycle for KCGA, PRDP would assist with facilities and equipment while PEF would continue to provide mentoring and organizational support.

The road has been long and bumpy, but KCGA has shown that with commitment, motivation, and support from government and private partners, a viable and sustainable business enterprise based on a valuable cash crop can benefit those who produce it and improve their lives.

Partner	Keytodac Coffee Growers Association (KCGA) is an Agrarian Reform Beneficiary Organization (ARBO) stationed in Brgy. Keytodac, Lebak, Sultan Kudarat. The organization was registered with the Securities and Exchange Commission in March 2020 through the assistance of the Department of Agrarian Reform. Currently, they have 108 members whose main livelihood are coffee and corn farming.
PEF Support	PhP7,208,000 Enterprise development <ul style="list-style-type: none"> • PhP3,100,000 loan, PhP1,008,428 grant for coffee enterprises (2018) • PhP1,500,000 grant for coffee and corn consolidation and marketing support (2019) • PhP1,500,000 grant for coffee and corn consolidation and marketing support (2020-2021) COVID-related assistance <ul style="list-style-type: none"> • PhP100,000 loan for working capital for consumption loan
Reach	170 households



Extending a lifeline to urban poor communities

Nila Serrano had been successfully operating a *carinderia* (food stall) in Payatas for over 13 years, serving an average of 100 customers a day. And then the COVID-19 pandemic struck in March 2020, slashing the number of her customers to 25 a day.

Serrano was fortunately thrown a lifeline by Project Karinderya, a program her cooperative launched at the height of the devastating public health crisis in 2020. The cooperative was Kabuhayan sa Ganap na Kasarinlan Credit and Savings Cooperative or K-Coop.

In this unique program, K-Coop gave out vouchers to some 200 households in several selected urban poor communities. The households could then exchange these vouchers for safe and nutritious food prepared by a cluster of *carinderias* in Payatas, Fairview and Commonwealth in Quezon City.

Serrano's stall was included in the program. It helped the needy but it helped her also, Serrano said. It was beneficial to all. Her income grew by 50 percent with it, which then let her expand and set up a noodle house to attract new customers.



“Malaki ang aking pasasalamat sa K-Coop at sa iba pang mga organisasyong tumulong sa amin dito sa Payatas,” she added.

(I'm very grateful to K-Coop and other organizations that helped us here in Payatas.)

Project Karinderya was the latest in a series of programs conceived and spearheaded by K-Coop, which was registered in 2016 to help improve the quality of life of its members in urban and peri-urban communities through

credit and savings programs and services.

K-Coop is a proud part of the Kasagana-Ka Synergizing Organizations and was spun-off from Kasagana-Ka Development Center, Inc. to clearly separate the social development from the income-generating programs.

“Naisip na kasi ‘nung 2014 na if we want empowerment, then the model is not just microfinance but a cooperative so that the beneficiaries will own the



operations. *Dapat sila ang may-ari, balik sa kanila yung kita nila* from their interest in the share capital and then the patronage refund,” former K-Coop General Manager Maria Anna De Rosas-Ignacio said.

(We thought in 2014 that if we want empowerment, then the model is not just microfinance but a cooperative so that the beneficiaries will own the operations. They should be the owner and earn from the interest in the share capital and the patronage refund.)

But while the cooperative is very much a for-profit organization, it does not stray from its social development roots.

This is why K-Coop jumped at the opportunity to join hands with other civil society organizations wanting to go into food distribution to help those badly hit during the early days of the COVID-19 pandemic.

“Sabi namin tamang tama, kasi yung resulta ng survey namin noon eh ang daming nagugutom na mga members and marami ring walang hanapbuhay. Tapos meron na ring concept noon ng super carinderia, ‘yung turuan ang mga nanay to distribute food. We just tweaked that concept tapos naging Project Karinderya,” De Rosas-Ignacio said.

(The collaboration came at a good time. Our survey showed that many households were going hungry and lacked any livelihoods. There’s also this super *carinderia* project that teaches mothers to distribute food. We just tweaked that concept to become Project Karinderya.)

K-Coop already knew where the *carinderias* and the needy communities were, so it was uniquely positioned to get the nutritious food to where it was needed, and fast. It knew that the most vulnerable communities simply had no time to wait.

And with funds from partners such as Peace and Equity Foundation (PEF). K-Coop forged ahead.

It created a cluster of 10 *carinderias* in each community and gave the mandate for each *carinderia* to feed 20 customers one nutritious meal a day worth PhP50 for 30 days. Each cluster got to serve at least 200 individuals daily. A total of 46 clusters were set up, with a total of 410 *carinderias*.

“PEF always comes in the beginning. It was one of the first to give us the needed funds that came up to PhP300,000 per cluster, that’s for 200 people for 30 days,” said De Rosas-Ignacio.

Other partners joined in. Jollibee Foods Foundation gave instructions about pricing, food handling and customer service, while K-Coop’s sister organizations helped in the implementation.

The groundbreaking project lasted about two years until March 2022.

De Rosas-Ignacio said Project Karinderya was inspiring because the partnership among NGOs and people’s organizations gave them a common aspiration to help the less fortunate and to do it in a way that truly involved the communities.

“Yan talaga ang approach namin, binababa sa community. Sila ang naghahanap ng paraan, ng solution. I-connect lang namin sila sa resources. We have a general concept but the action, the communities do it all,” she said.

(Involving the community has always been our approach. The communities look for ways and solutions. We then connect them to where resources may be found. We have a general concept but the communities do all the action.)

Project Karinderya was such a success it led to the launch and rollout of

the Project Singkong Sabaw, where K-Coop offered a starting fund of PhP2,500 to anyone interested in selling nutritious and delicious soup at PhP5 a serving. The challenge was to come up with a great product at a price affordable to as many people as possible.

And K-Coop is happy to report that a number of intrepid microentrepreneurs among its ranks rose to the occasion and earned from the Project Singkong Sabaw. The project was again made possible in part with PEF support.



PEF was one of the earliest partners of K-Coop, which has grown over the years to 48,000 members, almost all women. Most reside in urban poor communities, mainly relocation sites for former informal settlers, where families earn an average of PhP10,000 a month.

Before the pandemic, over 99 percent of the borrowers paid back their loans on time. During the pandemic, K-Coop staff members could not go to collect payments because of strict mobility restrictions. This led to operating losses because K-Coop had to continue spending for overhead costs even during the pandemic.

Now with the pandemic on the wane and activities gradually returning to normal, K-Coop has been able to make up for lost time and resume its savings and loans operations that are crucial to members such as 46-year-old Gina Gadaingan of Payatas.

Gadaingan is a single mother of six, raising them with earnings from a canteen and a *sari-sari* (neighborhood) store which she opened with the help of loans from K-Coop.

“Yung unang PhP5,000 loan nagamit ko para makapagbenta ng bayong sa mga palengke. Nabebenta lahat. Ganoon talaga pag marami kang anak, dapat meron kang plano,” said Gadaingan, who was introduced to K-Coop by her neighbors who were also members of the grassroots savings and loans cooperative.

(I used the first PhP5,000 loan to sell bayong (baskets) in the market. They always sold out. You need to have a plan if you have many children to feed.)

Because she made her loan payments religiously, she was soon able to borrow bigger amounts. Now she is on her 10th loan cycle which entitled her to borrow PhP145,000. She used half of it to secure a right to put up a house in the community and to furnish it.

“*Napakaswerte ko sa K-Coop. Makakapagpatapos rin ako ng aking mga anak,*” she said.

(I’m so lucky with K-Coop. My children will soon be graduating.)

Her story is one of thousands of stories of renewed hope and progress among the growing legion of members of K-Coop, which is open to anyone who can invest at least PhP100 to buy a share. It thrives on microfinance, which means members get microloans.

The difference is that earnings from the microfinance operations go back to the cooperative, entitling members to a share in any profit posted at the end of the year.

“We aim to bring the membership up to 100,000. You need the big numbers to make the organization sustainable. That is part of risk management. It is always a numbers game to strengthen the organization,” said De Rosas-Ignacio.



She considers PEF instrumental in the strengthening of K-Coop, which traces its roots to 1985 when the Foundation for Development Alternatives (FDA), an NGO engaged in community-based organizing, capability-building, advocacy, and networking for urban poor concerns, started its Alternative Socioeconomic Program (ASEP) with around 200 beneficiaries in the municipality of Sapang Palay in Bulacan.

The ASEP eventually became the Kasagana-Ka Development Center Inc. that then evolved into a formal microfinance institution in 2002. It quickly grew from strength to strength with financial support of PEF, which extended the funds it needed for relending as microloans to its beneficiaries.

By 2013, KDCI's client-beneficiaries had increased to 22,000. It had a net worth of about PhP80 million due to its various loan products that covered the target communities' basic needs from health to housing, insurance protection and livelihood.

The KDCI's Board of Trustees then started exploring the possibility of establishing a cooperative in order to give the financial benefits of the microfinance operations back to the client-beneficiaries. Thus K-Coop was established in 2016. It took on most of the microfinance and economic support initiatives KDCI had been doing since it started.

Today, K-Coop has five program pillars: health, shelter, social protection, education and environmental sustainability.

De Rosas-Ignacio said that it wants to strengthen these pillars through the power of partnerships that it saw with Project Karinderya.

“Because of the pandemic, we learned the value of tie-ups with other civic organizations and LGUs. We need to become more serious about it. Sanay kasi kami ng sariling kayod. But during the pandemic we saw that with partnerships, we were able to do well, with CSO collaboration, and with PEF again. So itutuloy tuloy namin ang mga tie-ups and collaboration,” she said.

(Because of the pandemic, we learned the value of tie-ups with other civic organizations and the LGUs. We need to become more serious about it. We are more used to working alone but during the pandemic, we saw that with partnerships, we were able to do well, with CSO collaboration, and with PEF again. We will continue these tie-ups and collaboration.)

That spells great news for current and future members of K-Coop.

Partner

Kabuhayan sa Ganap na Kasarinlan Credit and Savings

Cooperative (K-COOP) is a cooperative registered with the Cooperative Development Authority in February 2016. K-COOP is part of a group of organizations known as KASAGANA-KA Synergizing Organizations which also include Kasagana-Ka Development Center, Kasagana-Ka Mutual Benefit Association, and Kasagana-Ka Employer Employee Provident Fund.

K-Coop aims to improve the lives of marginalized households in urban communities in Metro Manila and nearby provinces through economic and social empowerment with microfinance as its strategy for members to gain access to collateral-free credit.

PEF Support

PhP5,675,000

Microfinance

- PhP5-million loan for restarting microfinance activities (2020-present)

COVID-related support

- PhP300,000 grant support for Project Karinderya (2021)
- PhP375,000 grant for equipment support on the vaccination rollout (2021-2022)

Reach

200 households

Our Challenges

LESSONS LEARNED

3

Lessons that make us thrive

The Peace and Equity Foundation has overcome more than its fair share of challenges since it was established in 2001 with a primary mandate to ensure that the over PhP1.3-billion fund entrusted to it be put to the best possible use.

It has managed to overcome sudden and radical shifts in the political, economic as well as social landscape of the country. PEF attributes this to its unwavering commitment to stewardship or good governance, the strategic investments it has made, the collaborative partnerships it forged and the firm belief in the value of innovation, or openness to evolve according to best practices and to pivot quickly to respond to changing circumstances.

Non-government or civil society organizations who likewise hope to survive and thrive can take a page from PEF's playbook to improve their chances of implementing their worthy advocacies over the long term.

Indeed, given the gravity of and even worsening poverty situation in the aftermath of the COVID-19 pandemic, the Filipino people need to see more of these civil society organizations succeed despite the huge obstacles thrown their way.

There are ways to do just that, and PEF shares valuable lessons from its own journey through many peaks and troughs that it hopes will enable other organizations with the same objective of social development to adapt as they too forge their own path toward sustainability.

1 STEWARDSHIP: Taking good care of the money

Even before PEF was formally established in 2001, the civil society advocates and leaders behind it made one thing absolutely clear: the PhP1.3 billion in proceeds from the PEACe Bonds to be entrusted to it should be judiciously used; every peso must be accounted for and deployed to bring in the best possible return, be it in lives changed, incomes improved, or funds repaid with interest.



In 20 years, PEF has not strayed from this mandate. It managed not only to maintain the fund but even grow it while investing millions of pesos in thousands of projects across the country, and helping improve the lives of hundreds of thousands of poor households in its target communities.

Its finances stayed intact primarily due to its strict adherence to financial standards put in place from the beginning.

These mainly provide that the capital fund be kept whole as much as possible while the interest earnings are to be invested in selected projects and programs that pass through certain sets of conditions. This would ensure that PEF would be in the business of social development for the long haul.

The standards apply to the entire process, from deciding where to spend the money to tight project monitoring to ensure that every centavo went where it should.

Stick to standards.

“Stewardship is a very big deal for us,” stressed PEF Executive Director Robert Calingo. “We are very particular about how funds are used from day one. We have always been conscious that there is a public interest component because we are using money raised from the investing public.”

An internal audit system was added later to further strengthen its financial system. This served PEF well when the PEACe Bonds – which had already matured and fully paid for – came under scrutiny and when its own operations were evaluated for potential partnerships.

The former PEF chair Fr. Noel D. Vasquez SJ, who was among those who participated in a performance review of the organization, said the spirit of accountability permeates the organization, which has helped gain the trust of its partners and stakeholders.

“The performance audit has been done very meticulously. This is a business, after all, and we try to make it as efficient as possible,” Vasquez said. “We wanted good people and a good management of things,” including the use of the funds it was allowed to use.

Tap experts.

To get the highest yield from the core fund it held, PEF has tapped the services of professional fund managers, chosen for their expertise in extracting the most interest income from the fund which has already grown to PhP2.1 billion by April 2022.

The fund managers are enjoined to prepare meticulous monthly reports so that the PEF Board, specifically its finance committee, is aware of the fund’s performance, where the funds are invested and the mix of funds for proper diversification.

PEF considers itself fortunate indeed that it has always had a committed finance committee that keeps a watchful eye on the returns on investment. By leveraging on their knowledge of the financial world, PEF can navigate through sometimes choppy financial waters ensuring the sustainability of its operations.

PEF has also been able to maintain its brain trust over the past 20 years because of the care that has been taken to ensure that succeeding members of the finance committee – all willing to devote the right time and expertise – are aware of PEF’s mandate to ensure policy continuity.

For the funds PEF is allowed to use, it has drawn up rules on disbursement and regulation, meticulously ensuring that the bulk of the money should go to communities that need them the most.

About 70 percent is currently invested in partners either as capital investment or in the form of technical assistance or a loan package; 10 percent goes to the management of the partners such as the cost of capacity development and monitoring; another 10 percent for administrative

Strike a balance.

expenses including salaries of the PEF secretariat; and the balance goes into knowledge management to ensure that the institutional lessons are codified for future reference.

When choosing its project partners, PEF has a bias for those with track records in the priority areas dictated by PEF’s five-year strategic plans.

For example, when PEF shifted its focus to projects involving coconut, cacao, cane sugar and coffee, it looked at specific partners already involved in these areas, the market participants, and then evaluated their specific needs to determine their potential to be able to use help from PEF.

Priority in the selection of those who might receive PEF funds is given to organizations that have been operating successfully for at least three years and have a good governance structure in place. It also looks at the people behind these organizations and the partnerships they have forged.

Always observing its mandate to judiciously handle its funds, PEF provides funds to those who have the best chance at succeeding in meeting their objective of helping improve people’s lives. For PEF, pesos are not created equal. If placed with the right project or partner, they can bring in more than financial returns.

PEF limits its exposure to a single borrower in order to minimize its financial risks. These limits are not fixed and are adjusted depending on the nature of the particular project. It will logically have a bigger exposure to infrastructure projects such as machines or warehouses that prospective partners need to bring their operations to a higher level and help a bigger number of people. Once PEF reaches an internal threshold, it seeks other partner organizations for possible counterpart funding, thus putting the lending risk under control.

Collection efficiency has also been strengthened. But as with its lending policies, PEF also adjusts its rules in collection, especially for target communities that are mainly in farming.

Among farmers, cash from operations comes after harvest. So collection has to be done at the end of the harvest season, not every month. Even then, repayment periods may be adjusted whenever delays are unavoidable or when disasters occur, such as typhoons that damage the farmers’ crops.

Be nimble.

The bottom line is that PEF does all that it can to help its beneficiaries repay their loans while keeping intact its own sustainability metrics.

The PEF system which balances the need to protect its fund and the mission to use it to catalyze social change has held up well over the past 20 years. It has disbursed almost PhP2.4 billion for numerous projects, rolling over payments to be disbursed anew to others needing help.

The COVID-19 pandemic hit PEF hard, as it did most economic ventures. It incurred market losses on its fund investments, just as other pooled funds did. Its collectibles increased because its borrowers were likewise adversely affected by the mobility restrictions put in place to contain the spread of the disease. It had to slow down on fund approvals while the uncertainties persisted caused by the economic and public health crises spawned by COVID-19.

Save for rainy days.

With declining COVID-19 cases and the gradual easing of mobility restrictions, lending activities have been picking up.

Project partners whose operations almost ground to a halt during the pandemic have slowly ramped up to their pre-pandemic levels.

But the pandemic has left behind indelible lessons for PEF. And one of these is to always be nimble and adaptable to changing circumstances such as financial crises that inevitably slash investment returns and make it more difficult for borrowers to make good on their payments.

By adjusting, such as by reallocating funds to chase the best possible returns and extending repayment periods to help borrowers, PEF reinforces its position as a reliable partner that allots about PhP120 million a year for lending to partner-borrowers. It is indeed when times are at their worst that PEF feels it is most needed. During those times, it cannot afford to stop operations, but must proceed with the right amount of caution.

PEF has also learned that it pays to religiously set aside funds for the proverbial rainy day. It is PEF policy to set aside funds for emergencies, about PhP35 million a year. Its adherence to this policy put it in a good position to weather the pandemic.

“We’ve been adjusting the fund for inflation to protect its real value. After 20 years, the endowment fund has reached more than PhP2 billion,” Senen Bacani said.

Indeed, PEF can survive a three to five-year downturn – and any future shock -- because it has set aside enough funds to continue pursuing its mission, thanks to the value of stewardship.

2

STRATEGIC INVESTMENTS: Betting big on progress

PEF is in the business of using the money entrusted to it to help partner-organizations fulfill their own individual mission to help improve the lives of the poor and the marginalized.



It does so according to strict financial rules and regulations designed to ensure the proper and sustainable use of finite funds. But while it follows these tenets, PEF has kept a healthy appetite for risk, which means investing in ideas that show great potential but have yet to be fully formed.

Taking these calculated risks is also part of PEF’s mandate to promote socioeconomic solutions, build capacities and foster collaboration toward collective impact.

The underlying belief is that many good ideas or programs out there are being nurtured by credible organizations but need a little bit of a financial push from institutions like PEF, ready and willing to take a chance on them.

“We consider these as strategic investments we must and need to make. Good programs might not get donor support only because they are just on the conceptualization stage. But we bet on the proof of concept. That is our role,” said PEF Executive Director Roberto Calingo.

Keep a healthy appetite for risk.

Making the first bet or unang taya has become one of PEF’s defining features. It is proud to have been at the start of vital programs that would not have taken a life of their own.

One of the early projects it invested in was with Initiatives for Dialogue and Empowerment through Alternative Legal Services (IDEALS). The program was

to assist families in recovering vital government papers such as birth certificates and pension fund records in Samar and Leyte after the devastation wrought by supertyphoon Yolanda in 2013.

Calingo said that IDEALS sought help in reconstructing these papers because without these important documents the people hit by the disaster could not claim the benefits due them.

“We liked the concept so we helped. It grew big and it was eventually funded. But we were the first to see the value of the project,” he added.

PEF is also proud of its Sharia financing project, a partnership with microfinance industry leader Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI) led by Dr. Aristotle Alip. It was born out of the call of Archbishop Tony Ledesma, also one of PEF board members, for the institution to contribute to the recovery efforts of communities in conflict-ridden areas in Muslim Mindanao.

After a series of discussions and much deliberation, the solution proposed was to bring banking and financial services closer to the people through microfinance. This would help the people stay away from informal lenders who charge exorbitant interest rates, and also give the people access to savings and loans products that others outside of Muslim Mindanao often take for granted.

CARD MRI considered it essential to give special attention to the Muslim communities as part of its vision of eradicating poverty. Dr. Alip explained that three of the country’s poorest provinces are in Muslim Mindanao. The poorest are in the Bangsamoro region where three of five people are deemed poor.

“A second reason is financial inclusion. We want everybody to be involved. In the Muslim communities, religious and cultural dimensions always affect their lack of financial inclusion. This affects their productivity and standard of living,” he added.

CARD had to figure out how to provide financial services that conform to Sharia law which, among others, prohibits the charging of interest, which on the other hand is the lifeblood of microfinance and other conventional financial and banking systems.

But with the help of PEF and its partnership with the Ramon Magsaysay Awards Foundation, CARD managed to connect in 2018 with Dompfet Dhuafa, a Ramon Magsaysay awardee recognized for their work on Sharia financing in Indonesia.

According to Alip, to be quick in addressing the needs of the Muslim communities, there is a need to learn from the experiences of the already successful models, like the one from the Dompfet Dhuafa.

Do not reinvent the wheel. Learn from others.

Such a Sharia financing project had not been implemented in Mindanao but PEF again saw a potential, especially with CARD driving the project.

This gave birth to the Paglambo Project. It started with two units composed of members from 56 Muslim families in Marawi City in Lanao del Sur and Shariff Aguak in Maguindanao. Today, the network has grown to 54 with more than 76,000 members, with a capital buildup of PhP164 million and an astonishing repayment rate of 99.35 percent.

Dr. Alip said the program got off the ground and then steadily snowballed to where it is today because of the solid support of partners such as PEF that have the resources needed to make a groundbreaking program succeed.

Dr. Alip said PEF brought to the table the pesos and centavos necessary “to make things happen.” And things certainly happened, even if there is still some way to



go before the program can be considered “fully compliant.” There is still a need for a law and a council of elders to be convened.

But it is on the way there, and hopes are high that more milestones will be achieved further down the road. Part of the credit goes to the early investment in the project made by PEF.

PEF took the same path with the project to put in place solar energy-driven social enterprises in the Philippines in partnership with the Ramon Magsaysay Awards Foundation and the SELCO team from India.

PEF was there in the first phase, which involved developing the roadmap, creating alliances and mobilizing partners, initially in the pilot areas in Metro Manila and later in Luzon (Agoon, La Union), Visayas (Carles, Iloilo) and Mindanao (Maluso, Basilan). A fifth one was added in Calauan, Laguna, as the project was being implemented. The project has gone through succeeding phases as the project expanded and plans are in place to implement it in more areas over the next five years.

As expected, however, not all investments have panned out. Some projects did not progress beyond the concept stage for various reasons.

One of these was PEF’s stake in block farming in Negros Occidental. To support the block farms, PEF provided three small farmers’ groups in Kabankalan City a PhP5.7-million each in loan facility and a PhP375,000 grant to raise the productivity of sugarcane farms of agrarian reform beneficiaries.

High risk can mean high rewards.

But the groups incurred losses, and plummeting sugar prices aggravated the situation. The losses were due to the practice of “polevaulting” -- selling to

traders rather than to the farmers’ groups -- delinquency, and lack of financial and administrative controls.

In entering any venture, it is important to learn and understand the industry dynamics. PEF learned this lesson the bitter way in the sugar fields.

But these are risks PEF is willing to take, explained Calingo. As in any other investment, high risks can mean high rewards. As PEF progressed in 20 years, it got better at minimizing the risks it took.

“What we do is seed an idea we think will be big. When we have faith in a project, we say *tayaan* natin, or let’s invest and see how it will work. Because when they succeed, we succeed with them,” said Calingo.

Ensuring that strategic investments pay off also involves not just spotting the next great big idea, but also regularly reviewing ongoing and completed projects to check which ones reached their full potential, and which ones did not.

Fr. Noel Vasquez explained that PEF undertakes strategic planning regularly, about once every five years, to align the strategic thrusts to the prevailing priorities. It is important to recalibrate strategies as needed to ensure that PEF will always be relevant to its stakeholders, or those who will be affected by either the success or failure of a specific program.

Spot for the next big idea.

Regular evaluation also helps PEF sharpen its evaluation tools to minimize risks and resulting losses.

One of the products of such an exercise is PEF’s decision to eventually focus on social enterprises. Not only have they proven to be effective and a cost-efficient means of social development, but they have also become the subject of growing expertise on the part of PEF.

Over the past 10 years that PEF has been concentrating on social enterprises, it has accumulated enough valuable experience and learning from projects throughout the country that it is now able to better determine which interventions work and which do not.

Recalibrate as needed.

The renewed thrust is to propagate what have been proven to be effective on the ground.

“The risk capital is quite high, but we have some comfort to go on the learnings together. We have the resources to do that,” Calingo said.

3

INNOVATION:

Remaining steadfast while embracing change

PEF stayed relevant to the needs of the society it has chosen to serve over the past 20 years and is primed to remain so over the foreseeable future because it has embraced the need for constant and deliberate change.

By absorbing the lessons learned from past projects and strategies, PEF was able to pivot as needed to maximize the use of the now over PhP2 billion in resources placed in it to care for and grow.



Innovation has indeed been key to its survival, showing that it pays to not fall in love with a single approach to development and instead be open to new ways of doing things to meet the unchanging objective of poverty alleviation and improvement of Philippine society.

When it started, for example, PEF was bent on going where the poorest Filipino communities were. And even then, it applied its passion for innovation by using color-coded local poverty maps to show exactly where they are in the town or in the province.

Do not fall in love with a single approach.

“It was easily understood and was a big innovation at that time. Now there are a lot of poverty maps being used, but when we started, we were the only ones doing it. We are continuing to evolve that now so that the local governments will know who the poor are and the available resources that can be used to help them,” explained PEF Executive Director Roberto Calingo.

The poverty maps provide the local governments as well as their current and prospective partners with baseline data on which to build their own poverty

alleviation or community assistance programs. These provide empirical data for proper planning, consequently leading to the best use of limited time and human and financial resources.

Because the information used to create the poverty maps come from official government surveys or data, they could not be assailed and thus civil society could challenge LGUs and government agencies when it comes to the proper allocation of resources, to ensure that the poorest and most vulnerable would get their share.

PEF introduced another innovation some years after its inception with the setting up of the Partnership and Access Centers (PACs). These acted like a mini-PEF in target areas with the idea that by having a direct presence in the areas, the quality and speed of the response to the communities’ needs will be better and faster.

“PACs hastened the processes in project approvals. Since they were closer to the communities, PACs can see the communities’ pressing needs better and conduct credit investigation faster,” said Dodoy Magdolot, PEF General Assembly member and former chair of Coalition of Social Development Organizations in South Cotabato, a PAC in Mindanao.

There were two types of PACs, those created by PEF and those formed in partnership with local institutions that PEF believed to be equipped to handle the diverse and massive needs of the poor communities. Both were innovations in themselves as these brought NGO services and expertise closer to the people who needed them the most.

According to former PEF Executive Director Veronica Villavicencio, the PACs allowed PEF to balance its resources and attention and to respond better to the direst needs in the target communities.

Leadership is key to success.

Some PACs thrived, but not all, for reasons such as inadequate resources and the lack of specific skills needed by communities to implement the projects they wanted to pursue.

Looking back, Villavicencio said that entrepreneurial leadership was key to the success of PACs. Those that thrived had leaders who, for example, could see and pursue market opportunities, kept organizing and building capacities of the



people's organizations they partnered with, be they farmers, fishers or small traders. They were also those who were able to rally collaborative partnerships with other NGOs, cooperatives, LGUs, banks and other institutions needed to implement the identified programs.

“There should be strong mechanisms for monitoring and mentoring,” said Magdolot.

The lessons from the PACs experience as well as those from the initial years helped inform PEF's succeeding medium-term strategy. These include the need to have strong implementing partners on the ground coming from the ranks of people's organizations and civil society and close collaboration with the concerned LGUs.

PEF learned through experience that with these ingredients in place, complex social development projects have a greater chance of success, as measured in terms of sustainability, lives changed, and incomes increased. It realized that providing just financial resources is not enough to make a project work. Collaboration is an equally, if not more, important factor.

These lessons were then applied as PEF initially narrowed its focus on enterprise development at the end of its 10th year.

As it shifted, it got involved in different enterprises but later modified its approach to do area-based commodity development, specifically coffee, cacao and coconuts in target areas.

The idea was to operate in a cluster of communities with both high poverty incidence and a great potential for enterprise development. By going to specific areas, PEF could make a bigger and more visible impact.

To do this, PEF began collaborating more closely with local government units, local experts and partner institutions to unleash the potential of budding enterprises.

Then along the way it saw the wisdom in further refining its focus to center on social enterprises, which as usually defined are those that use the principles of business to solve social ills such as poverty.

According to former PEF senior officer Ric Torres, PEF's shift to social enterprises was smooth because PEF already learned the needs of its partners, such as in looking for markets for their products and beefing up capacity for financing and business development.

“The capacity of PEF to address the needs of its partners is a persistent challenge, thus there is always a need to innovate. Poverty mapping and PACs were innovations. The new organizational structure after I left was also an innovation. So, the challenge is always how to create innovative strategies to respond to changes,” Torres said.

As PEF ends its 20th year and begins a new chapter, it has rededicated itself to bringing out the potential of social enterprises across the country through partnerships and leveraging its network and financial resources.

We cannot do it alone.

Collaboration will be key.

“We must be part of a collective change and to be part of a bigger change we need to collaborate. Over the years we have had a lot of humbling realizations and one of them is that we need to be part of a bigger system. We cannot do it alone,” said Calingo.

Indeed, for its target social enterprises to thrive, PEF sees itself in a modified role as akin to that of a social entrepreneur, who must be able to build a common agenda among key actors on the ground – engaging households, partnering with other social enterprises, local governments and other development agencies and institutions to understand grassroots concerns and secure co-ownership to effectively implement the right interventions on the ground.

From its area-focused, social enterprise-led approach, PEF has learned that deploying financial and human resources by themselves is far from enough. Contributing to the work of lifting households out of poverty needs the resources, strengths and cooperation of critical partners on the ground.

This is the essence of PEF’s pursuit of collaborative and energized ecosystems or social infrastructure, which is part of PEF’s thrust to always be on the lookout for new and better ways of doing things while staying true to its core values and mission to improve lives.

Innovation, after all, has always been a strength of PEF, Torres stressed.

“It has a very dynamic board. It has also been the strength of the staff. And also, innovation has been the strength of the partners – being grounded,” said Torres, “And PEF should continue to lead the innovation in the CSO sector. Keep innovating, but PEF should not forget why we’re here.”

4

COLLABORATIVE PARTNERSHIPS: Forging alliances for collective impact

The sheer magnitude of the various challenges confronting Filipinos means that not a single organization, not even the national government, would be able to solve them alone.

PEF knows this all too well and believes that the smallest progress would require the concerted efforts of an entire range of individuals and organizations, which can nevertheless be called on to unite behind a common and worthy cause.

This is why PEF has invested in alliances and partnerships from the day it formally came into being in 2001. Forming and strengthening collaborations is in its DNA and is one of its core strengths, having been born out of a coming together of individuals and institutions bound by a common vision of a better and more progressive Philippines.



The smallest progress requires concerted efforts.

When it became apparent, for example, that there was a growing need for a new generation of social development advocates to succeed the leaders who were honed by the years under the martial law dictatorship and came out of the People Power Revolution of 1986, PEF partnered with the Association of Foundations to develop a training program.

PEF financed the conception of the program as well as the crafting of the modules, and it led to the teaching of several batches of social development leaders, initially from the ranks of corporate foundations before branching out to others in civil society.

The seeds planted over the implementation of the Lead to Serve program have started to bear fruit to the benefit of society.

Another example of a prolific partnership is the one nurtured with the Ramon Magsaysay Awards Foundation, with whom it worked to develop, among others, solar energy-driven social enterprises for poor rural and urban communities.

The Ramon Magsaysay Transformative Leadership Institute contributed its capacity to design and manage the complex process involved in the replication of these working solar energy solutions in India and in the Philippines. It also kept the three-way partnership project team in control of the project's direction, pacing and outputs.

PEF also brought in Dr. Harish Hande and his SELCO India team, which guided the design of the project and provided technical advice on how to implement the program, which is about harnessing the power of solar energy to improve the lives of the poor, in the five pilot sites. PEF shouldered the cost of the international travel of the SELCO team to the Philippines as needed for specific activities.

The collaboration aims to record notable gains. The Luzon pilot project in Agoo, La Union, for example, seeks to pave the way for the use of alternative lighting solutions for the fisherfolk of Sta. Rita village. In Mindanao, on the other hand, the aim is to use solar energy solutions for cold storage and processing of fish catch, such as drying, smoking, canning or bottling.

The target beneficiaries in the Visayas, on the other hand, are to be given access to submersible lamps that fisherfolk can use to increase their potential catch and thus improve household income.

The initial 50 households in Montalban, Rizal, meanwhile, were set to be provided with solar alternatives to the kerosene lighting used by *sari-sari* (neighborhood) store operators, who can also earn extra by renting out the portable solar LED lamps which are safer and more affordable than kerosene lamps.

That SELCO, the enterprise under the tutelage of Ramon Magsaysay awardee Dr. Hande, has expressed willingness to help the Philippines craft a plan for the



increased use of solar energy by the poor households that need it the most is testament to PEF's unique ability to gather like-minded groups and individuals who can achieve more as a group rather than as individuals.

During the pandemic, the power of partnerships was put on full display again. PEF heeded the call to help partner local government units implement their COVID-19 vaccination and community assistance programs so that the people will not go hungry, even amid the most stringent of lockdown measures.

PEF initially financed the secretariat that helped coordinate and consolidate support for LGUs, beginning with Caloocan and then later replicated in Batangas.

This was during the first few months since the start of the lockdowns imposed in March 2020. It included basic support such as the provision of computers to help the LGUs monitor and register people for aid distribution and later for vaccination.

From its COVID-19 response, the priorities of PEF and its partner local governments evolved to include livelihood assistance, which proved to be a lifeline to many community residents who could not go to work because of the restrictions.

PEF Executive Director Roberto Calingo underscored the importance of partnering with the local government to make the programs more sustainable and easier to roll out since there is buy-in and full support from the leaders who have a direct stake in the welfare of their constituents.

The local government is a critical partner.

Civil society has traditionally shied away from fully engaging with local and national governments with its long-standing role as a foil or a check against government as well as a filler of gaps in official government response.



The Mandanas ruling, which increased the share of local government units in the national budget and paved the way for the devolution of more functions to the LGUs, has opened opportunities for greater engagement. LGUs, after all, are under great pressure to provide services to their constituents and may lack the capacity to do so. Civil society can help cover these gaps by offering their expertise in various fields.

PEF is in a strong position to be a partner of choice as it has no political affiliation, enabling it to work across the political spectrum. It has also demonstrated over the past 20 years its ability to work over the medium to long term since social development projects need some time before they take root.

With its strong financial muscle, it is in a unique position to be able to invest over a longer gestation period.

“PEF is capable of doing that. We have the size and the necessary resources. That is one of our advantages. We can adopt a multiyear approach,” said Calingo.

Such a long-term approach is especially crucial for the partnerships that PEF continues to forge with social enterprises across the country as part of its vision to foster the growth of these small yet powerful engines of positive change.

But even as PEF has decided as a strategy to focus on social enterprises, it has not and will not turn back on opportunities to build alliances in other fields given how much needs to be done to solve the crippling problem of poverty that has long beset the Philippines.

As Calingo said, while PEF may not be the expert at everything, it does have friends and allies in many fields here and abroad that it can call on for help where and when it is needed.

For instance, at the height of the COVID-19 pandemic, PEF became part of COVID-19 warriors, a group of civil society organizations that banded together to coordinate the pandemic response.

One of the projects PEF supported is a household baseline monitoring system to help implement an equitable and effective distribution of relief goods/efforts in *barangays* that really needed help in Metro Manila. It later proved to be a lifesaver for *barangays* reached by PEF. This project demonstrated yet again PEF’s ability to readily enter into productive alliances with like-minded individuals and institutions, both from the government side and civil society, as well as from among its beneficiaries.

It is indisputable evidence of the power of partnerships that PEF has relied on for 20 years and will continue to bank on in the years to come.

Our Commitment

4



One of the Peace and Equity Foundation's key learnings over the past 20 years is that poor households must get involved in long-lasting economic activities to improve their chances of getting out – and staying out – of poverty.

This is why PEF decided as early as on its tenth year to focus its time, resources and efforts on nurturing and strengthening social enterprises.

The premise is that business tools and solutions, such as bringing the rural communities' products and services to the target market to maximize profit and do away with layers of middlemen, can indeed be harnessed to solve social ills.

Such strategy has already paid dividends for PEF in terms of improved lives and empowered communities thus maximizing the impact of its extended funds and technical assistance. This in turn has prompted the timely decision to double down on its work with social enterprises as it enters its third decade of helping improve Filipinos' lives through impact investing.

SHARPENING THE STRATEGY

The PEF Board of Trustees formalized this commitment and direction in its new five-year strategic plan beginning 2021.

The unexpected COVID-19 pandemic that first struck the Philippines in March 2020, however, and the resulting economic and public health crises forced a radical rethinking of the original plan, to ensure that it remained relevant and responsive to the more pressing needs given the unprecedented devastation caused by the disease.

The debilitating and protracted pandemic reversed much of the gains over the past few years in reducing poverty and in fact worsened it and further widened the already big gap between the haves and the have-nots in the Philippines.

More Filipinos were rendered jobless as enterprises were forced to shut down. Hunger incidence doubled as quarantine restrictions hampered the flow of goods and services and government resources were shown to

be woefully inadequate to meet the citizens' needs. This left the private sector and civil society to fill in the gaps.

This bleak picture strengthened the PEF's commitment to contribute meaningfully and effectively in resolving these pervasive social problems made acute by the pandemic, by harnessing its resources and maximizing what it has learned over the past 20 years.

EXPANDED VISION

Building on the insights from the challenges and opportunities of the COVID-19 pandemic and having learned from its experiences under the Scaling Up Strategy 2016-2020, the PEF Board set forth a vision of self-sustaining and resilient households in partner communities. At the very least, poor households in the partner communities can improve their well-being and prepare and protect themselves from adverse political, economic and social conditions as well as external shocks such as the COVID-19 pandemic that would prevent them from surviving and thriving.

This means expanding its work from just focusing on economic enterprises as the primary vehicle for improving lives to creating an environment that will improve the poor households' access to social benefits such as adequate healthcare and quality education, by building partnerships with government, the private sector and other NGOs.

As PEF has concluded, merely improving the income of the poor households in target communities is not enough. With climate change coming forcibly into effect, the need for diversification of income is one of things PEF is looking into to help make communities and households more resilient.

To make a more lasting impact, holistic development must be nurtured and allowed to flourish to better equip them for lasting prosperity.

An agricultural community, for example, will be able to maximize or multiply the gains from its work if PEF can encourage the

VISION

Self-sustaining and resilient households in partner communities.

local government to be a partner in providing them with adequate healthcare and fertilizer and seed subsidies.

NEXT STAGE

Thus, in the next stage of PEF's evolution, it has taken on a new mission: "As a steward of an endowment fund, PEF promotes socioeconomic solutions, builds capacities, and fosters collaboration towards collective impact."



MISSION

As a steward of an endowment fund, PEF promotes socioeconomic solutions, builds capacities, and fosters collaboration towards collective impact.

This mission statement addresses the need to develop together the non-economic and economic infrastructure that will be able to respond to needs of target households in partner communities. It also emphasizes the PEF's role as a synergist, an enabling organization that develops capacities, serves as a catalyst and fosters collaboration to bring people toward one goal for maximum impact. At the same time, it is aligned with one of PEF's founding mandates, which is to manage and preserve the value of the endowment fund that was entrusted to it.

The values that will guide PEF as it takes on this bigger role, however, have not changed:

1. **Service orientation and commitment**, which means adopting and practicing a mission of service to the poor and placing the wellbeing and interest of the poor households and communities above oneself or one's organization.
2. **Innovation**, which means always seeking better ways and solutions and promoting successful models and building on best practices of social entrepreneurship.

3. **Participation**, which means being open to diverse and divergent cultures and sectors that are willing to participate in democratic processes and share knowledge and technology that will support self-reliance for the poor and opportunities for the disadvantaged. It also means encouraging primary stakeholders – poor households, sectors and communities – to participate constructively in the development processes affecting them.
4. **Accountability**, which means prudent stewardship of resources entrusted to it and diligent monitoring and reporting of how these resources have been used or disbursed.
5. **Transparency** or the openness to evaluations and knowledge-sharing with partners, and willingness to share the results and lessons learned with a wider group of development stakeholders.

RESILIENT COMMUNITIES

Leveraging on its learnings and experience over the past 20 years, PEF has decided to embark on a mission to help build resilient communities, which means continuing to provide households with economic assistance but going a step further by seeking collaborations with local institutions to improve partner communities' access to basic social services and social protection.



After all, as PEF has seen for itself, poor households' ability to survive and thrive rest not just on their economic status but also on other factors such as accessing safe and affordable water, quality healthcare and education for their children.

PEF will therefore continue to anchor its initiatives on the social entrepreneurship strategy and use this as a catalyst to enhance its ecosystem approach, wherein each element contributes to the overall resilience of the community.

This "systems" view emphasizes the role of collaboration and partnerships, such as between PEF and people's organizations as well as the government and the private sector, since no single institution can achieve the goal of having resilient communities by working alone.

"A single NGO cannot do much. We need to have different partners. Since we in PEF are into livelihood, we have to partner with people who are engaged in health and education to make it a holistic approach," Senen Bacani said.

Working with the local government will be crucial in achieving the Foundation's desired outcomes in the partner communities, Bacani added.

PEF sees itself in the role of not just a funder and partner but also an orchestrator of actors and initiatives working toward shared goals, as catalyst in development and investment in innovative solutions and as a leader in advancing development interventions.

Its track record over the past 20 years puts PEF in a unique position to lead such collaborative efforts and it fully intends to take on the responsibility in the name of the many rural households across the country that continue to be burdened by poverty, worsened by the COVID-19 pandemic.

As it does so, PEF has committed to not losing sight of the values that have guided it through the peaks and valleys of development work as well as its primary mandate to extract the most value from every peso under its stewardship through valuable work in communities that need help the most.

5

Our Partners

- A**
- A Foundation for Growth, Organizations Upliftment of People
 - Abag Kalambuan
 - Abai Weavers Multi-Purpose Cooperative
 - ABS-CBN Bayan Foundation
 - Abuyog St. Francis Xavier Credit Cooperative
 - Action for Community Empowerment Association
 - AdvoCafe
 - Advocate for Philippine Fair Trade
 - Aganan River Federation of Irrigators' Association
 - Agbalogo Farmers Multi-Purpose Cooperative
 - Agnaga Multi-Purpose Cooperative
 - Agpanabat Multi-Purpose Cooperative
 - Agricultural Cooperative Development International/ Volunteers in Overseas Cooperative Assistance
 - Agri-Aqua Development Coalition Mindanao
 - AgriCOOPh Federation
 - Agricultural and Rural Development for Catanduanes
 - Agriterra Philippines
 - Agro-technical Assistance and Livelihood Opportunities in the North
 - Agus Pinoy Producers Cooperative
 - Ahon sa Hiras
 - AIM-Mirant Center for Bridging Societal Divides
 - Akaba Ltd. Design Co.
 - Aksyon para sa Kapayapaan at Katarungan Center for Active Non-Violence
 - Aksyon sa Kahandaan sa Kalamidad at Klima
 - Aktibong Nagsusulong ng Alternatibong Kultura
 - AL HIJR Farmers Multi-Purpose Cooperative
 - Al Mujadilah Development Foundation
 - Al Qalam Institute for Islamic Identities and Dialogue in Southeast Asia
 - Al Wataniya Credit Cooperative
 - Alalay sa Kaunlaran Multi-Purpose Cooperative
 - Albay Partnership and Access Center
 - Alcoy Multi-Purpose Cooperative
 - Alicia Neighborhood and Municipal Employees Livelihood Multi-Purpose Cooperative
 - Allasuki Farmers' Cooperative
 - Alliance for Land & Livelihood for Rural and Urban Poor
 - Alliance for Marketplus Synergy
 - Alliance for Sustainable Partnerships and Initiatives in Renewable Energy
 - Alliance of Romblon Poverty Alleviation Developmentalists
 - Alterdev Services Foundations
 - Alternative Indigenous Development Foundation
 - Alternative Planning Initiatives
 - Alternative Systems for Community Development Foundation
 - Altiora Quaero Foundation
 - Alumar Women's Organization
 - Alyansa Tigil Mina
 - Amazing Foods Corporation
 - Amihan National Federation of Peasant Women
 - An Tandaya Foundation
 - Anak-Dagat Multi-Purpose Cooperative
 - Anak-Pawis Shoreline Labor Service and Multi-Purpose Cooperative
 - Animo Puppet Theater
 - Antipas Credit Cooperative
 - Antique Development Foundation
 - Antique Federation of Non-Government Organizations
 - Aquinas University Foundation
 - Aras-asan Unidat Rural Waterworks Systems Association
 - Archdiocesan Commission on Social Apostolate
 - Archdiocese of Cagayan de Oro with Growth, Organizational Upliftment of People
 - Argao Development Multi-Purpose Cooperative

Arnold Janssen Kalinga Center
 Asia America Initiative
 Asia Pacific Peace and Prosperity Initiative
 Asian Alliance of Appropriate Technology Practitioners
 Asian Partnership for the Development of Human Resources in Rural Areas
 Asian Social Enterprise Incubator
 Assisi Development Foundation
 Association of Differently-Abled Persons in Iloilo Multi-Purpose Cooperative
 Association of Disabled Persons-Iloilo
 Association of Foundations
 Association of Mountaineers in the Cordillera
 Association of Persons with Disabilities
 Association of Rural Community Workers
 Asturias Multi-Purpose Cooperative
 Asuncion Association of Differently Abled Persons
 Ateneo Center for Economic Research and Development
 Ateneo Center for Social Policy and Public Affairs
 Ateneo de Davao Social Research, Training and Development Office
 Ateneo de Manila University Development Studies Program
 Ateneo De Manila University: Pathways to Higher Education Program
 Ateneo School of Government
 Atikha Overseas Workers and Communities Initiative
 Atok Arabica Coffee Growers Marketing Cooperative
 Atos Farmers Marketing Cooperative
 Aurora Multi-Purpose Cooperative
 Aweca Foundation
 Ayala Foundation

B

Baba's Foundation
 Bacbacan Multipurpose Cooperative
 Bacolod City Cooperative Development Council
 Bagong Liwanag Multi-Purpose Cooperative ng Batasan
 Bagong Silang Consumers Cooperative
 Bagong Silang Development Cooperative

Baguio Center for Young Adults
 Bahandi Producers Association of Eastern Visayas
 Balaquid Agrarian Reform Beneficiaries Multi-Purpose Cooperative
 Balay Integrated Rehabilitation Center for Total Human Development
 Balay Mindanaw Foundation
 Balay Alternative Legal Advocates for Development of Mindanaw
 Balucuc Women's Multi-Purpose Cooperative
 Balutakay Coffee Farmers' Cooperative
 Bangwayin Farmer Beneficiaries Multi-Purpose Cooperative
 Banilad Bacong Farmers Multi-Purpose Cooperative
 Bank of the Philippine Islands Foundation
 Bansalan Cooperative Society
 Bantayan Fabric Multi-Purpose Cooperative
 Banton Multi-Purpose Cooperative
 Barangay Alapang Multi-Purpose Cooperative
 Barangay Bagong Silang Consumer Cooperative
 Barangay Batiano Small Coconut Farmers' Organization
 Barangay Iberica Cassava and Pineapple Producers and Processing Association
 Barangay Luz Homeowners Multi-Purpose Cooperative
 Barangay Rizal Small Coconut Farmers' Organization
 Barangka Credit Cooperative
 Basey Women's Resource Network Association
 Basilan Island Partnership Access Center
 Batanes Barangay Health Workers Federation
 Bato Balani Foundation
 Bayan Academy
 Bayan Credit Cooperative
 Bayani Brew
 Bayanihan Linis-Tanim Multi-Purpose Cooperative
 Bayanihan Millennium Multi-Purpose Cooperative
 Bayanihan sa Halapitan Multi-Purpose Cooperative
 Bayawan Multi-Purpose Agricultural Kilusang Bayan
 Bayog Valley Farmers Multi-Purpose Cooperative
 Benguet Network of Development-oriented People's Organization

Benigno S. Aquino Jr. Foundation
 Bergante Multi-Purpose Cooperative
 Bicol Center for Community Development
 Bicol Federation of Dairy Cooperatives
 Bicol Initiatives for Community Health Development
 Bigay Buhay Multi-Purpose Cooperative
 Bigkis Lakas Pilipinas Pederasyon Ng Mangingisda
 Biliran Provincial Union of Cooperatives
 Birhen ng Lourdes Parish Credit Cooperative
 Birhen Sakota Development Foundation
 Black Artists in Asia
 Blessed Community of Persons with Disability
 Blessed Ville Homeowners Association
 Bohol Association of Non-Government Organizations
 Bohol Initiatives on Migration and Community Development
 Bol-anon United Sectors Working for the Advancement of Community Concerns
 Bongo Island Fishermen and Seaweeds Planters Multi-Purpose Cooperative
 Boracay Ati Multi-Purpose Cooperative
 Bosc Sustainable Enterprise and Economic Development
 Bote Central
 BP Operation Compassion International
 British Council Philippines
 Brokenshire Integrated Health Ministries
 Buayahan Mothers' Association
 Bubog Development Cooperative
 Bugkalot Casecnan Coffee Producers Cooperative
 Bugkalot Coffee Company
 Bukidnon Cooperative Bank
 Buklod Unlad ng Batangas
 Buklurang Lakas Mangingisda
 Bulacan, Sigasig ng Layan at Kapatiran Multi-Purpose Cooperative
 Bunawan Brooks Women's Cooperative
 Bunga Agrarian Reform Beneficiaries Multi-Purpose Cooperative
 Bunga Libertad Fishermen and Rural Improvement Club

C

Cabacungan Primary Multi-Purpose Cooperative
 Cabibihan Agrarian Reform Beneficiaries Multi-Purpose Cooperative
 Cabinuangan Small Coconut Farmers' Cooperative
 Cabugayan Corn Farmers Association
 Cabug Fisherfolks and Farmers Cooperative
 Cacao Industry Development Association of Mindanao
 CAFIS
 Cagayan Tribes Mission for Children and Youth Development
 Cahriba Alternative School Foundation
 Cainta Homeowners Water Service and Multi-Purpose Cooperative
 Calancan Bay Fisherfolk Federation
 Camaca Multi-Purpose Cooperative
 Camarines Norte Sustainable Development Alliance
 Camotes Multi-Purpose Cooperative
 Campao Occidental Fishermens' Association
 Can-Avid Women's Association
 Canlaon City Vendors Credit Cooperative
 Capiz Small Coconut Farmers Marketing Cooperative
 Capiz Vendors Multi-Purpose Cooperative
 Capiz-Roxas Islamic Foundation
 Caritas Diocese of Libmanan
 Caritas Social Action Center of Gumaca
 Carles Multi-Purpose Cooperative
 Carmen Multi-Purpose Cooperative
 Cartwheel Foundation
 Catholic Organization for Relief and Development
 Catholic Social Service Center
 Caucus of Development NGO Networks
 Cavite Institute
 Cebu Federation of Dairy Cooperatives
 Cebu Peoples' Development Cooperative
 Cebu Uniting for Sustainable Water Foundation
 Center for Advancement and Strengthening Community
 Center for Advocacy and Participatory Governance
 Center for Agrarian Reform, Empowerment and Transformation
 Center for Agriculture and Rural Development

Center for Disaster Preparedness Foundation
 Center for Emergency Aid and Rehabilitation
 Center for International Trade Expositions and Missions
 Center for Island Resource Development
 Center for Social Concerns and Development
 Central Philippine University College of Agriculture
 Centro Bayotbot Farmers Multi-Purpose Cooperative
 Childhope Asia Philippines
 Chocolate de San Isidro
 Christians for Social Reforms
 Ciabu Primary Multi-Purpose Cooperative
 CitiHub
 Civil Society Counterpart Council for Sustainable Development
 Claret Samal Foundation
 Clever Heat Clean Technology Solutions
 Climate Change Congress of the Philippines
 Coalition for Bicol Development
 Coalition of Social Development Organizations in South Cotabato
 Coca-Cola Foundation Philippines
 Coco Asenso
 Coco Deli Coconut Products
 Coco Husk Innovations
 Coconut Industry Cluster Link
 Cocolife Multi-Purpose Cooperative
 Coco Technologies Corporation
 CODIS Federation of Cooperatives
 Community Awareness and Services for Ecological Concerns
 Community Management Institute
 Community Organizers Multiversity sa Mindanaw
 Community Organizing Davao Experience Foundation
 Community Volunteer Missioners
 Community Water Service Cooperative of Bagong Silang
 Community-based Health Services Association- Mindanao
 Compostela Market Vendors Multi-Purpose Cooperative
 Concerned Countryside People Multi-Purpose Cooperative

Consortium of Bangsamoro Civil Society
 Consuelo Foundation
 Cooperative Bank of Agusan Del Norte - Butuan City, Santiago Branch
 Cooperative Bank of Cotabato
 Cooperative Bank of Leyte
 Cooperative Bank of Misamis Oriental
 Cooperative Education Foundation Ilocos Norte
 Cooperative Enterprise for True Economic Reform Multi-Purpose Cooperative
 Cooperative Health Management Federation
 Cooperative Insurance System of the Philippines
 Cordillera Multi-Purpose Cooperative
 Cordillera Network of Development NGOs and POs
 Cordillera Studies Center
 Cotabato Mill District Development Council Foundation
 Crossing Ibos Farmers Credit Cooperative
 CSO and Private Sector Coalition
 Culion Foundation

D

Daanglungsod, Guiwang, San Agustin Rural Waterworks and Sanitation Association
 Daguit Farmers Multi-Purpose Cooperative
 Dagup Igorot Association
 Dairy Confederation of the Philippines
 Dairy Development Foundation of the Philippines
 Dakitan-ong Pundok
 Dalareich Food Products
 Dana Foundation
 Danao-Atotes-Matobato Multi-Purpose Cooperative
 Dancalan Ilog Waterworks and Agro-Industrial Multi-Purpose Cooperative
 Datal Bob Muslim T'boli United Farmers Association
 Datal Tampal Farmers' Cooperative
 Datu Bangkaya Traders' Multi-Purpose Cooperative
 Davao Region Coconut Industry Cluster
 Dawani Multi-Purpose Cooperative
 Department of Energy
 Department of Trade and Industry
 Development for Indigenous Women Association

Diliman Foundation
 Diocesan Social Action Commission of the Diocese of Baguio
 Dipolog Sikap Women's Multi-Purpose Cooperative
 Disaster Preparedness and Response Interventions for Victim Empowerment
 DOLE Philippines
 Dolores Development Cooperative
 Don Bosco Foundation for Sustainable Development
 Don Bosco Youth Center-Calauan, Salesian Society of St. John Bosco
 Dumarao Waterworks and Sanitation Association

E

E-Search Information and Resource Center
 Earth Life Store Supply (ECHOstore)
 Eastern Samar Social Development Organization
 Eastern Visayas Cooperative Federation
 ECHOsi Foundation
 Economic Resource Center for Overseas Filipinos
 Educ4All Lending / Invest Ed Philippines
 Educational Discipline in Culture and Area-based Development Services
 Eisenhower Fellows Association of the Philippines
 Empowering Civic Participation in Governance
 Environmental Broadcast Circle
 Environmental Legal Assistance Center
 Esperanza Market Vendors Multi-Purpose Cooperative
 Euro Credit Cooperative
 European Climate Foundation
 European Union
 Extension Farmers Multi-Purpose Cooperative

F

Fair Deal Multi-Purpose Cooperative
 Faith Adventist Academy
 Families and Children for Empowerment and Development Foundation
 Family Brotherhood Fishing and Farming Association
 Farmers Development Cooperative
 Fatima Multi-Purpose Cooperative

First Consolidated Bank Foundation
 Federation of Matigsalug-Manobo Tribal Council
 Federation of Multi-Sectoral Alliance for Development Negros
 Federation of People's Sustainable Development Cooperative
 Federation of Senior Citizens Association
 Federation of United Mindanawan Bangsamoro Women Multi-Purpose Cooperative
 Feed the Children Philippines
 First Agrarian Reform Multi-Purpose Cooperative
 First Consolidated Cooperative along Tañon Seaboards
 First Consolidated Cooperative in Toledo City
 Fishers and Changemakers
 Fonus Cebu Federation of Cooperatives
 Forest Foundation Philippines
 Foundation for the Philippine Environment
 Foundation for Agrarian Reform Cooperatives in Mindanao
 Foundation for Entrepreneurial Development
 Foundation for Growth, Organizational Upliftment of People
 Foundation for Media Alternatives
 Foundation for Sustainable Society
 Foundation for the Development of the Urban Poor
 Foundation of Our Lady of Fatima Center for Human Development
 Foundation of Our Lady of Peace Mission
 Fresh Start Organic and Natural Food Store
 FriendlyCare Foundation
 Full of Grace Organic Agriculture Producers

G

Galing Pilipino Movement Foundation
 Gantimpala Theater Foundation
 Gasan Vendors Multi-Purpose Cooperative
 Gaston Z. Ortigas Peace Institute
 Gata Daku Multi-Purpose Cooperative
 Gelacio Yason Foundation Family Farm School
 GIOS - Samar
 Gising Bayan Foundation

Global Environment Facility
 Global Wellness and Organic Corporation
 Golden Star Multi-Purpose Cooperative
 Got Heart Foundation
 Grand Innovation Industries
 Gratia Plena Social Action Center
 Great Women Philippines Corporation
 Green Forum - Western Visayas
 Green Initiatives
 Green Life Coco Products
 Greentropics Coffee Enterprise
 Grow Lambo Multi-Purpose Cooperative
 Growth, Organizational Upliftment of
 People Foundation
 Gugma Han Maqueda Bay Uguin-Undong Han
 Organisasyon Samarnon
 Guiamalia Farmers' Multi-Purpose Cooperative

H

Hacienda Malaga Cuenca Agrarian Reform Cooperative
 Hacienda Montana Village Homeowners' Association
 Handicraft of Aklan Multi-Purpose Cooperative
 Haribon Foundation for the Conservation of
 Natural Resources
 Health Alternatives for Total Human Development
 Institute
 Health Innovation Multi-Purpose Cooperative
 HealthDev Integrative Clinics
 Healthy Sweets
 Help from Home
 Hidaya Multi-Purpose Cooperative
 Higi Consultancy Corporation
 Hikaban Community Development Cooperative
 Hinatuan Passage Partnership for
 People Empowerment
 Hiniusang Katauhan Sa Bantayan Cooperative
 Hiniusang Mag-uuma sa Catmodaan
 Hinusang Kababayan-an nga Mopanday alang
 sa Kalambuan
 Hiwas Catandungan
 Hiyas Unlad Parent's Association
 Hojap Multi-Purpose Cooperative

Holy Spirit Center of Tarlac
 Holy Spirit Social Center
 Household Savings and Credit Cooperative
 Hugod Aklanon Producers Association
 Hybrid Social Solutions

I

Ifugao Network of Development NGOs & POs
 Igabas Goat-Raisers Association
 Ilaw at Pag-asa ng Bayan
 Ilaya Sustainable farmers Association
 Iloilo Caucus of Development NGOs
 Iloilo People's Habitat
 Ilonggo Producers Association
 Impact Hub Manila
 Impahanong-Amosig Higaonon Tribal Community
 Impasugong Tribal Council
 Infanta Integrated Development Assistance
 Initiatives for Dialogue and Empowerment through
 Alternative Legal Services
 Inner City Development Cooperative
 Insol Development Foundation
 Institute for Democratic Participation in Governance
 Institute for Development and Econometric Analysis
 Institute for Migration and Development Issues
 Institute for Philippine Cooperatives and
 Social Enterprise Development
 Institute for Social Change and Urban Development
 Institute for Social Entrepreneurship in Asia
 Institute for the Development of Educational and
 Ecological Alternatives
 Institute of Politics and Governance
 Institute of Primary Health Care-Davao Medical School
 Foundation
 Institute on Church and Social Issues
 Integral Development Services Philippines
 Integrated Mindanaons Association for Natives
 Interface Development Interventions
 International Center for Innovation, Transformation,
 and Excellence in Governance
 International Institute of Rural Reconstruction
 Ipil Action Group

Ipuan Farmers Multi-Purpose Cooperative
 Isabela Foundation — Christian Children's Fund
 Isla Bila Bila
 Island Best Foods
 Islas Ecology Development Advocacy Foundation
 Isulan Grains Multi-Purpose Cooperative

J

Jacque's Garden
 Jaime V. Ongpin Foundation
 Jesuit Volunteer Philippines
 JF Ledesma Foundation
 Job Sunrise Cacao Farms
 John J. Carroll Institute on Church and Social Issues
 Joint Enterprise Development for the
 Indigent Foundation
 Jollibee Foundation
 Joscual Trading
 Josefa Segovia Foundation
 Juboken Enterprises
 Julio and Florentina Ledesma Foundation
 Junior Chamber International Philippines
 Justice Economy Environment & Resources Multi-
 Purpose Transport Service Cooperative

K

Kaabag sa Sugbo
 Kaagap Multi-Purpose Cooperative
 Kaanib Foundation
 Kababaehan para sa Kinabukasan
 Kababaihan Para sa Kalayaan ng Bayan
 Kababayan-an Alang sa Teknolohiya Nga Haum sa
 Kinaiyahan ng Kauswagan
 Kabalikat Para sa Pagpapaunlad ng
 Baseco Compound
 Kabalikat ng Botika Binhi
 Kabalikat para sa Diyos at Bayan Multi-Purpose
 Cooperative
 Kabinnulig Para Iti Panagdur-As Ti Abra
 Kabuhayan sa Ganap na Kasarinlan Credit and
 Savings Cooperative

Kadtabanga Foundation for Peace and
 Development Advocates
 Kagawasan Multi-Purpose Cooperative
 Kahikukuk Brgy. Renewable Energy and Community
 Development Association
 Kahugpungan sa Mag-Uuma sa New Panay La
 Esperanza Multi-Purpose Cooperative
 Kahugpungan Sang Mga Mag uuma sa New Panay ug
 La Esperanza Multi-Purpose Cooperative
 KALAHI Multi-Purpose Cooperative
 Kalamansig Coffee Industry Development Council
 Kalamansig Farmers Agricultural Development and
 Marketing Association
 Kalasag Farmers Producers Cooperative
 Kalimudan Foundation
 Kalinga Mission for Children and Youth Development
 Kalipunan ng Maliliit na Magniniyog ng
 Pilipinas Agricoop
 Kalsada Coffee Roasters
 Kalusugan Alang sa Bayan
 Kamandiman New Corella
 KAMANEPLA Multi-Purpose Cooperative
 Kanalo Multi-Purpose Cooperative
 Kapisanan ng Magsasaka, Mangingisda at
 Manggagawa sa Pilipinas
 Kapunungan Alang sa Malambuog Katilingban
 Kapunungan Alang Sa Kauswagan Sa Kasadpan-Sugbu
 Kapunungan sa Gagmay'ng Mangingisda
 sa Concepcion
 Kapunungan sa mga Inahan alang sa Kaugmaran
 Kapunungan sa Nagpakabanang Inahan
 Kapununganag Katilingbanon Kalambuan sa
 Ilaud Association
 Kapwa Greens Lifestyle
 Kapwa Upliftment Foundation
 Kasagana-Ka Development Center
 Kasanyangan Foundation
 Kasilak Development Foundation
 Katilingbanong Pamahandi sa Mindanao Foundation
 Katipunan ng Magsasaka sa Hacienda Roxas
 Agri-Based Multi-Purpose Cooperative

Katiyakap
 Katotohanan, Pagkakaisa at Serbisyo - Small
 Enterprise and Economic Development
 Katutubong Kamay Handicrafts
 Katutubong Samahan sa Cagayan Valley
 Katutubong Samahan sa Pilipinas
 Kaulanguhan Agrarian Reform Beneficiaries
 Multi-Purpose Cooperative
 Kausayan Formation for Community Development
 Kauswagan Development Cooperative
 Kauswagan Water & Sanitation Service Cooperative
 Kauyagan Savers Multi-Purpose Cooperative
 Keytodac Coffee Growers Association
 Kiamba Micro Entrepreneurs Multi-Purpose Cooperative
 Kilo-Kilo Senior Citizens Multi-Purpose Cooperative
 Kilusan Para sa Pagpapaunlad ng Industriya
 sa Pangisdaan
 Kinabalan, Landayan, Kalisig Multi-Purpose
 Cooperative
 Kipalili Agrarian Reform Beneficiaries Multi-Purpose
 Cooperative
 Kitagas Tribal Community Multi-Purpose Cooperative
 Kitanglad Integrated NGOs
 Koalisyon ng Katutubong Samahan ng Pilipinas
 Kooperatiba ng Maliliit na Magniniyog ng
 Brgy. Kanapawan
 Kooperatiba ng Pamayanang Kristiyano ng Mapaya
 Kooperatiba ng Sambayan ng Banal na Krus
 KUMALAPPA
 Kutawato Coalition of Development NGOs

L

La Frutera Community Development Foundation
 La Libertad Weavers' Association
 La Salle Brothers, Employees, Teachers Credit
 Cooperative
 La Trinidad Organic Practitioner Multi-Purpose
 Cooperative
 Laak Multi-Purpose Cooperative
 Labo Progressive Multi-Purpose Cooperative
 Lake Sebu Indigenous Women Weavers Association

Lamac Multi-Purpose Cooperative
 Lampus Maasin Credit Cooperative
 Lamut Grassroots Savings and Development
 Cooperative
 Lanao Foundation
 Landan People's Multi-Purpose Cooperative
 Lao Integrated Farms
 Lapay Agrarian Reform Beneficiaries Multi-Purpose
 Cooperative
 Lapuyan People's Multi-Purpose Cooperative
 Lava-an Multi-Purpose Cooperative
 League of Corporate Foundations
 Legal Rights and Natural Resources-Kasama
 sa Kalikasan
 Leyte Rural Advancement Programmes
 Libjo Community Multi-Purpose Cooperative
 Liguasan Youth Association for Sustainable
 Development
 Lihok Pilipina Foundation
 Lingap Para sa Kalusugan ng Sambayanan
 Lipting Farmers' Association
 Little Margos Barangay Renewable Energy and
 Community Development Association
 Lobo Community Development Center
 Local government units in priority areas
 Logpond Mangingisda Association
 Looc Agrarian Reform Beneficiaries Multi-Purpose
 Cooperative
 Looc Cabugayan Agrarian Reform Beneficiaries
 Multi-Purpose Cooperative
 Love All Maassinhon for Progress, Unity and Service
 Maasin Credit Cooperative
 Lucena Diocesan Social Action Center
 Luma Multi-Purpose Cooperative
 Lumad Mindanaw Peoples Federation
 Lundag Eskaya Tribe Multipurpose Cooperative
 Lupah Sug Advocators for Peace and Development
 Lusong United Farmer's Association
 Lusrai Multi-Purpose Cooperative

M

Macasabat-siad Federation
 Mag-ugmad Foundation
 Maglangit Moro Farmers and Fishermen
 Integrated Multi-Purpose Cooperative
 Magpet Agro-Industrial Resources Cooperative
 Maguindanao Development Foundation
 Mahintana Foundation
 Makabuhay Rotary Village Corps Multi-Purpose
 Cooperative
 Makulapnit Multi-Purpose Cooperative
 Malabog Integrated Enterprises Development
 Cooperative
 Malabuyoc Multi-Purpose Cooperative
 Malayang Lapian ng Kababaihan
 Malibago Barangay Waterworks Association
 Multi-Purpose Cooperative
 Maligaya Farmers Multi-Purpose Cooperative
 Maligaya Rubber and Farmers Multi-Purpose
 Cooperative
 Maligo Multi-Purpose Cooperative
 MALUTASCAMU Fishermen's Multi-Purpose Cooperative
 Mambusao Federation of Farmers Multi-Purpose
 Cooperative
 Manabo Development Foundation
 Manga Fishermen Multi-Purpose Cooperative
 Mangool Active Mothers' Association
 Mangyan Mission
 Manibad Multi-Purpose Cooperative
 Mapalad Multi-Purpose Cooperative
 Mapayag MNLF Farmers MPC
 Maragusan Banana Growers Multi-Purpose Cooperative
 Maranding Women Investors Multi-Purpose
 Cooperative
 Marawi Development Multi-Purpose Cooperative
 Marikina Valley Medical Center
 Mariga Lupa Multi-Purpose Cooperative
 Marinducare Foundation
 Marinduque Butterfly Council
 Marinduque Diocesan Development Cooperative Office,
 Sacred Heart Pastoral Center

Marinduque National Government Officers and
 Employees Multi-Purpose Cooperative
 Marinduque National High School Employees Multi-
 Purpose Cooperative
 Marinduque Organized Ventures Services
 Marine Aquarium Council
 Matabang Multi-Purpose Cooperative
 Matalingkas na Agraryong Grupong Sararo Para sa
 Kauswagan kan Camarines Sur
 Maurang Agrarian Reform Beneficiary Multi-Purpose
 Cooperative
 Maximo T. Kalaw Institute for Sustainable
 Development
 Medalla Milagrosa Village Phase 1 Homeowners
 Medalla Milagrosa Village Phase 2 Homeowners
 Mediation Network for Sustainable Peace
 Mendoza Waterworks and Sanitation Association
 Metro South Cooperative Bank
 Miarayon—Lapok—Lirongan Talaandig Tribal Association
 Microfinance Council of the Philippines
 Microinsurance MBA Association of the Philippines
 MicroVentures
 MILAMDEC Multi-Purpose Cooperative
 Mindanao Alliance for Self-Help Society - Southern
 Philippines Educational Cooperative Development
 Center
 Mindanao Coalition of Development NGOs Network
 Mindanao Integrated Network Development Center
 Mindanao Land Foundation
 Mindanao Microfinance Council
 Mindanao Tulong Bakwet
 Mindanao Working Group in Reproductive Health,
 Gender and Sexuality-Ateneo de Davao
 Mindanawon Initiatives for Cultural Dialogue
 Mindoro Farmers Resource Center
 Minol Women's Association
 MIRIAM Foundation - MIRIAM
 P.E.A.C.E. (Public Education and Awareness
 Campaign for the Environment)
 Mlang Multi-Purpose Cooperative

Mogpog Municipal Officials and Employees
Multi-Purpose Cooperative
Monark Foundation
Mount Apo Foundation
Movers Club of Malimono
Mt. Paraya Sustainable Development
Multi-Sectoral Alliance for Development –Negros
Muslim Center for Alternative Rural Development
Muslim Lumad Farmers Association
Muslim Mulbog Multi-Purpose Cooperative
Muslim Tboli United Farmers Association

N

Nabunturan Agrarian Reform Communities Integrated
Cooperative
Naga City People's Council
Naga, Rawis, Villa Corro, Looc Mangrove Fisherfolk
Association
Nagdilaab Foundation
Nagkahiusang Inahan sa Hinlayagan Ilaya
Nagkahiusang Mag-uuma sa Nueva Granada
Nagkahiusang Pundok Alang sa Kalikupan
Nagkaisang Magsasaka nang Caibiran
Consumer's Store
Nagkakaisa Multi-Purpose Cooperative
Nagkakaisang Damdamin ng Magkakapitbahay
Nagkakaisang Magsasakang Caibiran Multi-Purpose
Cooperative
Nagkakaisang Tribu ng Palawan
Nalus Farmers and Fishermen Development
Cooperative
National Commission on Indigenous People
National Commission on Muslim Filipinos
National Confederation of Cooperatives
National Congress of CMP Originators and
Social Development Organizations for
Low-Income Housing
National Cooperative Movement
National Council of Social Development Foundation
National Federation of Cooperatives of Persons
with Disability

National Federation of Women's Clubs of
the Philippines
National Resilience Council
Nationwide Confederation of Cooperatives
Natonin Disabled Association
Negosyong Pinoy Finance Corporation
Negrense Volunteers for Change Foundation
Negros Oriental Network of Non-Government
Organizations
Negros Women for Tomorrow Foundation
Network of Initiatives in the Countryside for
Empowerment in Mindanao
New Bataan Water Services Cooperative
New Bucana Purok 4 Fishermen Multi-Purpose
Cooperative
New Earth Grassroots Alternative Development Center
New Harvest Multi-Purpose Cooperative
Ngibat Farmers Association
NORFIL Foundation
Nortehanon Access Center and Seed Producers
Association of North Samar
North East West South Multi-Purpose Cooperative
Northern Luzon Federation of Cooperatives and
Development Center
Northern Negros Mango Growers Association
Northern Samar Federation of Multi-Purpose/
Agri-Based Cooperatives
Northern Samar Provincial Access Center
Northville 1 Homeowners Association
Novadeci Institute for Social Services
Nueva Vizcaya Court No. 13 Order of the Amaranth

O

Oblates Notre Dame Hesed Foundation
Occidental Negros Agrarian Reform Beneficiaries
Cooperative
Old Rizal Rice Farmers Multi-Purpose Cooperative
Old Sta. Mesa Savings and Credit Cooperative
Oleras Multi-Purpose Economic and Development
Cooperative
Omaganhan Farmers Multi-Purpose Cooperative

One Renewable Enterprises
Organic Certification Center of the Philippines
Organic Options
Organic Producers Trade Association Cooperative
Organization for Partnerships, Teamworks and
Initiatives on Opportunities for Nature Stewards
Organization for Training, Research and
Development Foundation
Oriental Mindoro NGO/PO Network
Oslob Multi-Purpose Cooperative

P

PAC Community Consortium
Pacific Farmers Livelihood Developers
Pag-asa sa Paglaya Multi-Purpose Cooperative
Pag-asang Bicolnon Foundation
Pagbabago Pilipinas Foundation
Pagkaiusa sa mga Kapunungan sa mga Inahang
Nagpakabana sa Bohol
Pagkakaisa ng Kababaihan para sa Kalayaan
Paglaum Consolidated Multi-Purpose Cooperative
Pagtambayayong Foundation
Palanan Wilderness Development Cooperative
Palanggalan Farms Multi-Purpose Cooperative
Palawan Center for Appropriate Rural Technology
Palawan Network of NGOs
Pambansang Kilusan ng mga Samahang Magsasaka
Pambayanang Federasyon ng Maliliit na Magniniyog
ng Infanta
Pampanga Disaster Response Network
Panaghiusan Alang sa Kaugalingnan ug Kalingkawasan
Panaghiusang Mag-uuma sa Cabangahan
Panaghugpong sa mga Gagmay ng Bayanihang Grupo
sa Oriental Multi-Purpose Cooperative
Panagtagbo Mindanao
Panamao Development Initiatives
Pangao-an Home Owners Multi-Purpose Cooperative
Pantukan Multi-Purpose Cooperative
Participatory Research, Organization of Communities,
and Education towards Struggle for Self-Reliance
Partnership and Access Center - Albay
Partnership of Philippine Support Service Agencies
Pasacaday Manobo Association
PCCCI Cooperative Development Center
Peace and Development Advocates League-
Davao del Sur
Peace Foundation
Pecuaría Development Cooperative
People Development Institute
People, Plants, Research and Development
People's Campaign for Agrarian Reform Network
People's Economic Advancement for Community
Empowerment Foundation
People's Fair Trade Assistance Center
People's Investment Multi-Purpose Cooperative
People's Recovery, Empowerment Development
Assistance Foundation
People's Alternative Livelihood Foundation of Sorsogon
People's Alternative Study Center for Research and
Education in Social Development
Petron Foundation
Philippine Agency for Community and Family
Philippine Agrarian Reform Foundation for
National Development
Philippine Association for Intercultural Development
Philippine Business for Social Progress
Philippine Center for Traditional and Asian Medicine
Philippine Center for Water and Sanitation -
International Training Network Foundation
Philippine Christian Foundation
Philippine Coffee Alliance
Philippine Coffee Board
Philippine Coffee Guild
Philippine Coconut Authority
Philippine Community Organizer's Society
Philippine Consortium on Migration and Development
Philippine Cooperative Center
Philippine Council for Islam and Development
Philippine Council for NGO Certification
Philippine Development Assistance Programme
Philippine Disaster Resilience Foundation
Philippine Economic Society

Philippine Ecumenical Action for Community Empowerment Foundation
 Philippine Family Farmers Agri Fishery Forestry Cooperatives Federation
 Philippine Fiber Development Industry
 Philippine Foundation for Resource Management
 Philippine Misereor Partners – Bicol Cluster
 Philippine Misereor Partners – KIDMACO Cluster
 Philippine Misereor Partnership - Eastern Visayas Cluster
 Philippine Misereor Partners – Negros Cluster
 Philippine Misereor Partners – Panay Cluster
 Philippine Misereor Partnership
 Philippine Partnership for the Development of Human Resources in Rural Areas-National
 Philippine Partnership for the Development of Human Resources in Rural Areas-Mindanao
 Philippine Partnership for the Development of Human Resources in Rural Areas-Visayas
 Philippine Rice Research Institute
 Philippine Science High School Foundation-Mindanao
 Philippine Social Enterprise Network
 Philippine Task Force for Indigenous Peoples' Rights
 Philippine Watershed Management Coalition
 PICOP Christ Centered Cooperative Institute - Cooperative Development Center
 Pilipina
 Pinag-isang Samahan sa Bundok Bulusan
 Pinagsaragpuan Yang mga Grupo Yang Mga Tagbanua
 Pindasan Multi-Purpose Cooperative
 Pinoy Lingap Damayan Multi-Purpose Cooperative
 PinoyME Foundation
 Pitad
 Polytechnic Foundation of Cotabato and Asia
 Pondong Batangan Community Foundation
 Prelature of Libmanan Development Foundation
 Prelature of Marawi
 Prenza Multi-Purpose Cooperative
 PROCESS-Bohol
 Provincial Alliance of NGOs and POs for Development
 Puerto Galera Tourism Sector Coordinating Association
 Pulse Asia

Purok Himaya Community Association
 Pusod
 Pusuac Multi-Purpose Cooperative
Q-R
 Quezon Manobo Tribes Association
 Rabobank Foundation
 Rags to Riches
 Rainbow Intervention Center for Autism Foundation
 Ramon Aboitiz Foundation
 Ramon Magsaysay Award Foundation
 Reconciliation Center Parents Association
 Self-Help Society
 Redeemer Multi-Purpose Cooperative
 Reform and Peace Movement in the Philippines Foundation
 Rehoboth Agricultural Cooperative
 Relief and Children's Alternative Program Foundation
 Religious of the Good Shepherds Outreach Program
 Relocation Community Homeowners Association
 Resource Alliance
 Revitalize Indigenous Cordilleran Entrepreneurs
 Riverside Women Multi-Purpose Cooperative
 Rizal Multi-Purpose Cooperative
 Romblon Barangay Nutrition Scholars Multi-Purpose Cooperative
 Romblon Telecom Employees Credit Cooperative
 Roots Collective
 Route+63 Sustainable Travels
 Runggiyan Social Development Foundation
 Rural Enterprise Assistance Center Foundation
 Rural Improvement Club Federation of Kape Maramag
 Rural Missionaries of the Philippines - Southern Mindanao
 Rurungan sa Tubod Foundation
S
 Sacred Heart Institute for Transformative Education Foundation
 Sagada Sunflower Honey Cooperative
 Sagnap Multi-Purpose Cooperative
 Saleng Parents Association

Salug Small Coconut Farmers Multi-Purpose Cooperative
 Sama-samang Lakas ng Mamamayan sa Tambakan
 Samahan ng mga Mangingisdang Naglalayon ng Sentrong Kaunlaran sa Pangkabuhyan
 Samahan ng mga Nagkakaisang Mamamayan ng San Antonio
 Samahan ng Nagkakaisang Mangyan Alangan
 Samahan ng Nagkakaisang Pamilya ng Pantawid
 Samahang Layko
 Samahang Mangingisda ng Panisihan
 Samahang Mangyan ng Tinis-an
 Samar Center for Rural Education and Development
 Samar Rural Communities Assistance Program
 Sandhana Institute
 Sampak Small Farmers Association
 San Isidro Multi-Purpose Cooperative
 San Lorenzo Ruiz Socioeconomic Development Foundation
 San Miguel (Dumalag) Multi-Purpose Cooperative
 San Miguel Multi-Purpose Cooperative
 San Nicolas Waterworks Association
 San Rafael Multi-Purpose Parish Cooperative
 San Remegio Unified Cooperative
 San Vicente Ferrer Parish of Tumahubong
 San Vicente I ARB Multi-Purpose Cooperative
 Sandigan ng Magsasaka
 Saradit na Kristyanong Komunidad Farmers Corporation
 Saranay Multi-Purpose Cooperative
 Sarangani Province Empowerment and Community Transformation Forum
 Sarmiento Foundation
 Save Sierra Madre Movement Network Alliance
 SeaCrop Feeds and Fertilizers Technology Center Multi-Purpose Cooperative
 SeaCrop Multi-Purpose Cooperative
 Seed Core Agri- Industrial Corporation
 SELCO Foundation
 Sentro ng Alternatibong Lingap Panligal
 Sentro Sa Maayong Magbalantay
 Sewers for Equity and Welfare Producers Cooperative

Shontoug Foundation
 Sibol ng Agham at Teknolohiya
 Sibonga Multi-Purpose Cooperative
 Sibunag Seaweeds Growers and Traders Association
 Sigaboy Farmers Cooperative
 Sikap-Roque Homeowners Association
 Silingang Dapit sa Mindanao
 Simag Foundation
 Simbahang Likod ng Bayan
 Simon of Cyrene Children's Rehabilitation and Development Foundation
 Sindangan Facoma Community Multi-Purpose Cooperative
 Sinondojan Multi-Purpose Cooperative
 Sirao Farmers Multi-Purpose Cooperative
 Sitio Tugulan Multi-Purpose Cooperative
 Sky Foundation
 Small Dried Fish Association
 Small Household Action for Rural Economic Development Toward Healthy Environmental Management
 Social Action Center-Apostolic Vicariate of Jolo
 Social Action Center-Archdiocese of Cagayan De Oro
 Social Action Center-Diocese of Bayombong
 Social Action Center-Diocese of Calbayog
 Social Action Center-Diocese of Legazpi
 Social Action Center-Malaybalay, Bukidnon
 Social Action Center-Diocese of Pampanga
 Social Action Center-Iligan City
 Social Action Center-Diocese of Talibon
 Social Action Center-Prelature of Infanta, Quezon
 Social Action Foundation-Diocese of Masbate
 Social Enterprise Development Partnerships
 Society of the Sacred Heart and Sacred Heart Institute for Transformative Education
 Socio Pastoral Action Center Foundation
 Socorro Empowered People's Cooperative
 Solar Solutions
 Southeast Asian and Japanese Youth Program Banyuhay 2001
 South Cotabato II Electric Cooperative
 Southern Partners and Fair Trade Center

St. Isidore, St. John Visanney, Immaculate Conception, and Sto. Nino Conferences of St. Vincent de Paul of Vinzons
 St. Joseph Multi-Purpose Cooperative
 St. Joseph the Worker Multi-Purpose Cooperative
 St. Maria Goretti Foundation
 St. Vincent Ferrer Parish Multi-Purpose Cooperative
 Sta. Catalina Multi-Purpose Agricultural Cooperative
 Sta. Catalina Multi-Purpose Cooperative
 Sta. Catalina Small Coconut Farmers Multi-Purpose Cooperative
 Sta. Cruz Credit Cooperative
 Sta. Fe Multi-Purpose Cooperative
 Storom Multi-Purpose Cooperative
 Subanen Multi-Purpose Cooperative
 Subaspa Multi-Purpose Cooperative
 Subasta Integrated Farmers Multi-Purpose Cooperative
 Sugar Industry Foundation
 Sulangon Rural Waterworks and Sanitation Services Cooperative
 Sultan Kudarat Coffee Council
 Sultan Kudarat Electric Cooperative
 Sunrise Multi-Purpose Cooperative
 Surigao Economic Development Foundation
 Sustainable Cooperation for Equitable Enterprise Development
 Sustainable Growth for Rural Venture
 Sustainable Integrated Area Development Initiatives in Mindanao Convergence for Asset Reform and Regional Development
 Synergeia Foundation

T

Tabang Mindanaw
 Tabugon Livestock and Poultry Raisers Association
 Tagbanua Educational Foundation of Lamane
 Tagbanua Tribe of Coron Island Association
 Tahanang Walang Hagdanan
 Tambal Small Farmers and Farm Workers Association
 Tambulilid Relocation Site Cooperative
 Tangkalan Agricultural Multi-Purpose Development Cooperative

Tangub City Multi-Purpose Cooperative
 Tanjay Community Cooperative
 Tao-Kalikasan Foundation of the Philippines
 Task Force Mapalad
 Tawi-tawi Family Life Foundation
 Taytay Sa Kauswagan
 Teach for the Philippines
 Technical Assistance Center for the Development of the Rural and Urban Poor
 Technology Outreach and Community Help Foundation
 Technominds Easco
 The Churner Group
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 Tibud sa Katibawasan Multi Purpose Cooperative
 Tinabanan Healthy Women Organization
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 Tommuanan Development Foundation
 Topdac Multi-Purpose Cooperative
 Torrijos Loom Weavers
 Torrijos Municipal Employees Association
 Touch Foundation
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 Tres Marias Agrarian Reform Beneficiaries Association
 Tribal Christian Agricultural Multi-Purpose Cooperative
 Tribal Cooperation for Rural Development
 Tribal Filipino Apostolate
 Tribal Filipino Program of Surigao del Sur
 Tribal Leaders Development Foundation
 Triple L Food Products
 Tropical Institute for Climate Studies
 Tropical Prime Coir Corporation
 Trowel Development Foundation
 Tublay Federation of Multi-Purpose Cooperatives
 Tubod Peoples Cooperatives
 Tuburan Small Fishermen Association
 Tugdaan Mangyan Center for Learning and Development
 Tulay na Lupa Water Service Association
 Tulong-Kalinga
 Tumandok Craft Industries

U

University of the Philippines Foundation
 Ubay Dairy Multi-Purpose Cooperative
 Ugnayan ng Mamayan ng Lungsod at Nayon Association
 Ugnayan ng mga Magsasaka sa Quezon
 Union Agrarian Reform Beneficiaries Multi-Purpose Cooperative
 Union of Metro Manila Cooperatives
 United Blind Masseurs and Associates Cooperative
 United Maligang Farmers Multi-Purpose Cooperative
 United Nations Development Programme
 United Saguarian Multi-purpose Cooperative
 United States Agency for International Development
 United Sugar Planters of Davao Credit Cooperative
 Unity and Cooperation Foundation of Lanao del Sur
 University of Bohol Community Development Foundation
 University of the Philippines College of Social Science and Philosophy Student Council
 University of the Philippines Foundation
 Unlad Kabayan Migrant Services Foundation
 UP Administration Research and Extension Services Foundation
 UPICOB Balikatan Multi-Purpose Cooperative
 Upland Marketing Foundation
 Upper and Lower Magbay Multi-Purpose Cooperative
 Upper Cabiten Coffee Growers Association
 Urban Poor Associates
 Urban Poor Coordinating Council-Palawan
 Urban Poor Institute for Community Building
 Uswag Development Foundation
 Uygongco Foundation

V-W

Valencia Fiber Producers Marketing Cooperative
 Veterans-Christian Women Association
 Villa Anunciado Samahang Nayon
 Villa Vicenta Agrarian Reform Beneficiaries Multi-Purpose Cooperative

Villeview Lumbia Homeowners Association
 Virgen del Rosario Homeowners
 Visually Impaired Brotherhood for Excellent Service
 VRV Management and Property Consultancy
 Waqaf Foundation
 Wesleyan Brotherhood Association Multi-Purpose Cooperative
 Western Leyte Foundation for Agro-Rural Entities
 Western Mindanao State University
 Western Samar Development Foundation
 Western Visayas Network of Social Development NGOs
 Women Indigenous Focus for Enhancement
 Women Multi-Purpose Development Cooperative
 Women of Matacong Empowered Now
 Women Rural Improvement Club
 Consumers Cooperative Women's Association in the Barangays
 Women's Media Circle Foundation
 Women's Federation for World Peace- Philippines
 Workers' Assistance Center
 World Wide Fund for Nature Foundation-Philippines

X-Z

Xavier Agricultural Extension Service Foundation
 Xavier Science Foundation
 Xavier University College of Agriculture
 Yakap at Halik Multi-Purpose Cooperative Quezon 2
 Yakap at Halik Multi-Purpose Cooperative Batangas 1
 Yamog Renewable Energy Development Group
 Zamboanga Coalition of Development NGOs
 Zamboanga-Basilan Integrated Development Alliance
 Zero Extreme Poverty 2030 Coalition
 Zero Waste Recycling Movement of the Philippines Foundation

6

Our Leaders



The Peace and Equity Foundation (PEF) is governed by movers and shakers in different sectors of Philippine society, with known leadership experience to push forward PEF's vision.

The nine-member Board of Trustees is composed of one eminent person in social and economic development; three civil society leaders from national NGO/PO networks; three civil society leaders from Luzon, Visayas and Mindanao NGO/PO networks; one business sector leader; and one basic sector leader.

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Abp. Antonio J. Ledesma, SJ DD, 2008 to 2014
Benjamin D. Abadiano, 2014 to 2019
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PEF Executive Directors

Enrico O. Garde[†], 2002 to 2004
Veronica V. Villavicencio, 2004 to 2010
Roberto R. Calingo, 2011 to Present

7

Funding Our Mission

Since its founding, the Peace and Equity Foundation has set forth ways and means to preserve the value of the endowment fund, while sustaining its efforts to improve the well-being of poor households.

PEF's Finance and Investments Committee has undertaken steps to make the vision of self-sustaining and resilient households possible.

First, regular reviews are done to assess the current market conditions to guide the committee in its investment decisions. Financial policies and guidelines are also reviewed to keep up with the prevailing economic climate.

Second, PEF formulates short-term and long-term objectives to manage the endowment fund. Part of it is allocated to long-term equity investments, from which proceeds will fund the Foundation's future programs and operations.

Third, an important component of PEF's investment strategy is

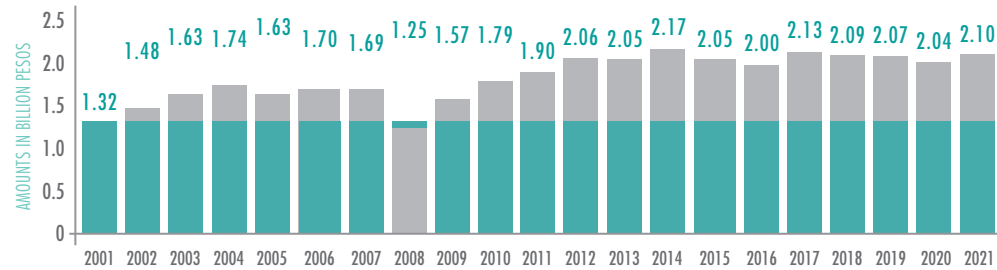
the diversification of its portfolio. PEF invests in various financial securities like equities, corporate and government bonds, preferred shares, and real estate. A diversified portfolio allows for multiple income streams, sustainable revenues over a long-term horizon, and management of downturns.

Despite unfavorable economic conditions the country experienced, PEF has efficiently managed its fund while sustaining its mission, as seen during the global recession in 2008, and the COVID health crisis in 2020.

The value of the endowment fund grew from PhP1.3 billion in 2001 to PhP2.097 billion in 20 years. Over the same period, the fund earned more than PhP2.5 billion and was used to disburse PhP2.4 billion in loans, grants, and equity investments to some 1,000 partners across the country.

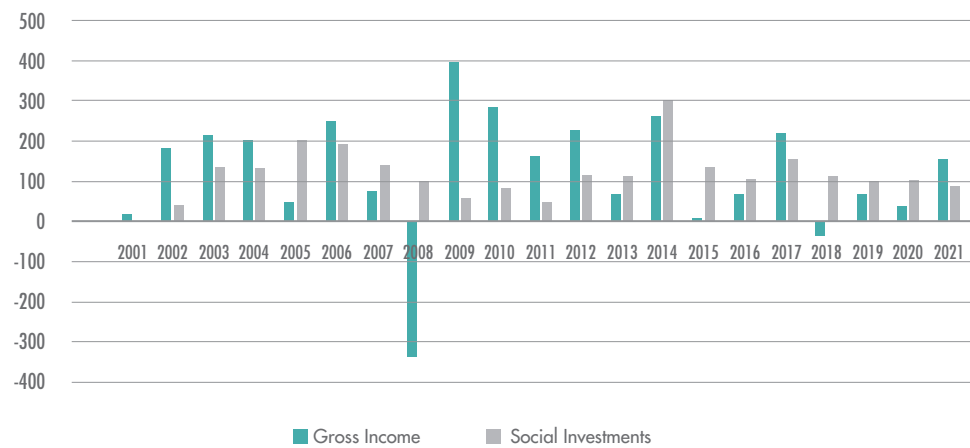
GROWTH OF ENDOWMENT FUND

Comparative Total Fund Balance
For years 2001-2021
(in billion pesos)



INCOME AND SOCIAL INVESTMENTS¹¹

Investment Income and Social Investments
(in million pesos)



2001-2021



456,000
households



1,000
partners



PhP 2.4
billion

After 20 years, numbers tell us that experience and lessons laid the groundwork for the next stage. Early markers that social and economic benefits indeed reach the poor are inspiring.

¹¹ Loans, grants, and investment in equity.

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