

## ANNUAL REPORT FY 2016-2017



# MESSA FROM THE CHAIRI

Ensuring we leave a legacy of sustainability for future generations is the main objective why we do what we do: from helping save the Amburayan River and the mossy forest in Mt. Purgatory, to building the capacities of barangays in disaster preparedness and response, supporting livelihoods, and partnering with business in contributing to the United Nations' Sustainable Development Goals.

The year was marked by several milestones which we would like to share with you.

ECOLOGICAL ENHANCEMENT UNIT. This year, two of our projects, Protecting and Defending the Amburayan River Basin and Watershed through Good Governance and Active People's Participation, and Saving Mount Purgatory were completed. The Amburayan River project was handed over to the Department of Environment and Natural Resources Environment Management Bureau, the provincial governments of Benguet, Ilocos Sur and La Union and the 15 municipalities traversed by the river. The Saving Mount Purgatory project, on the other hand, was turned over to the Bokod, Benguet local government unit.

The Saving the Amburayan River Project, supported by the USAID Phil-Am Fund, closed with the signing of the Memorandum of Agreement that sealed the commitment of all stakeholders to continue managing and protecting the Amburayan River. The three-year project undertook river and watershed protection activities that benefitted 32,439 households in 115 covered barangays and worked for its designation as water quality management areas in the Upper and Lower Amburayan River.

The Saving Mount Purgatory project capacitated the Association of Bokod Adventurers and Eco-guides (ABADEG) to sustain their role in protecting Mount Purgatory through ecotourism. Trails, green infrastructure, integration of green technologies to prevent forest fires and environmental degradation, improvement of forest patrol, development of their ecotourism products and updating of their forest management plans were among the components supported by the Forest Foundation Philippines (formerly Philippine Tropical Forest Conservation Foundation).

We continued to partner with AES Philippines Power Foundation to bring safe water access to communities in Masinloc and Candelaria, Zambales with the Building the Capacities of AES Communities on Sustainable Water System Management Project. The construction of a level 2 water system that can cater to 1,000 households in Barangays Bani and Taltal, Masinloc was completed while the Candelaria water system association continued to be assisted this year.

We were also commissioned by World Food Programme to implement phase 5 of their Disaster Response Programme "Barangay Capacity Building Activities" for 50 barangays in the nine municipalities of Sta. Teresita, Pamplona, Rizal, Sta Praxedes and Camalaniugan in Cagayan Province; Kapangan, Kabayan, Sablan and Bokod in Benguet Province. Simultaneously, we facilitated Water Search and Rescue, Mountain Search and Rescue and Seasonal Livelihood Programming Tool Training for some of these municipalities.

# GE JAN AND PRESIDENT

ENTERPRISE DEVELOPMENT. We always believe that budding small entrepreneurs, with their families' welfare foremost in their minds, are capable of improving their sources of living. Through microfinance, we helped them fuel their enterprise by equipping them with small amounts of capital and providing free training for them to succeed. We've seen them grow their businesses and also become motivation for others that anything can be achieved. In turn, they paid it forward by helping their communities and providing jobs.

In September 2016, we extended our microfinance program to La Union with a branch office at Bauang that had 490 clients as of the end of our fiscal year. We are grateful to the University of Melbourne Microfinance Initiative for extending technical assistance along this and in training our staff.

As of June 2017, our year-end portfolio was P13.69M with a year on year repayment rate of 99.74% and portfolio at risk of 6.9% computed on the balance of loans past due for at least one day. Active clients totaled 2,236 and borrowers numbered 1,689 by the end of the fiscal year. Our 2016 Progress out of Poverty Index showed that our program was able to increase its outreach to 1.36% from 0.57% poor households in Benguet. Likewise, outreach in La Union province increased to 0.03% from 0.02% in 2015.

A major change implemented during the year was the spinning-off of our microfinance operations to the Jaime V. Ongpin Microfinance Foundation, Inc. in compliance to the requirements of the Bureau of Internal Revenue for donee institutions and the provisions of R.A. 10693 or the Microfinance NGOs Act.

SPECIAL PROJECTS. We continued to implement the corporate social responsibility program of PMFTC, Embrace, through the Program for the Poor, Project H.E.E.D (Health, Education, Environment and Disaster Management), Anti-child labor project, Bridge scholarship, Empowering Women Fight Poverty, Empowering Farmer Cooperatives and other short term projects. PMFTC approved eleven of our proposals with a total grant of P42.2M during the fiscal year.

PMFTC received the Silver Stevie Award for the Corporate Social Responsibility Program of the Year in Asia and Oceana for Commitment to Empower Communities Program Towards Environmental Sustainability and a Bronze Stevie Award on Agricultural Labor Practices: Ending Child Labor in Tobacco-farming Communities, both projects implemented by JVOFI in their behalf.

MOVING FORWARD. As we move forward to our 37th year, we are proud of what we have accomplished and have great expectations for the coming years. The support we garner from our donors and stakeholders and the challenges we encounter meld us and make us stronger to face new opportunities. Together, we will continue our efforts to ensure that we pass on a legacy of sustainability to more generations.

Ray Dean Salvosa Chairman Reinaldo A. Bautista, Jr.
President

# ENTER DEVELOR ssist impoverished househ improve their incomes



TOTAL CLIENTS 2,236 BORROWERS

1,689

LOAN PORTFOLIO REPAYMENT RATE PHP 13.69M

99.74%

PORTFOLIO ATRISK

6.9%

### TOTAL INSURANCE CLAIMS



Country Bankers: PHP147,200.00 K-Kalinga: PHP6.070.00

### PROGRESS OUT OF **POVERTY INDEX**

1.36% from 0.57% in Benguet 0.03% from 0.02% in La Union



## CLIENTSTORY



She points to a wall in her house where their pictures are, photos craftily framed and neatly hanging on the wall. "That's what I spent my first loan with JVOMFI; I started with a photo framing business". And she goes on with her story, as she parades the products she makes and sells. She showed us

a bottle of crystallized honey she got from her beekeeping business. bottles containing compost used as fertilizers for organic farming, a gallon of fermenting mango vinegar, a sack of rice they got from their organic farm and on their rooftop are ornamented with different plants, a sight to behold for any urban gardening enthusiast. "I also do networking, member of a cooperative and look after our farm in Alaminos, Pangasinan", she continues.

If there is any name synonymous to the word "woman entrepreneur" it would be Mrs. Vilma Corpuz. She believes that not because you did not succeed at first, you stop trying. Make it a challenge to strive harder.

Mrs. Vilma "Vi" Corpuz, is one of the most valued clients of Jaime V. Ongpin Microfinance Foundation Inc. She started in September 2004 with an initial loan of 5,000 pesos. She spent her first 5,000 pesos to fund her photo framing business. From her initial loan she now reached her 15th cycle. She has been with JVOMFI for 13 years and proudly showed us her certificates from different trainings she had under JVOMFI.

She is thankful to JVOMFI for not just lending to her and providing training for entrepreneurs like her to invest the loans properly. Through the trainings she received from JVOMFI she was able to put up her numerous "sidelines" as she calls it, and gained approximately 200,000 pesos from it. Now that her children are all done with schooling, she re-invests 100% of her profits and savings from these sidelines for other business ventures. Aside from these sidelines, she looks after their organic farm. They now have four employees assisting them in their business.



Mrs. Corpuz also involves herself in community service. Together with the Pines City National High School Batch 80, they send 12 indigent students to school as their scholars. She is an active member of her church, joins activities such as medical missions, and extends help to other women by teaching them livelihood skills such as cooking, baking and organic farming.

Someday she hopes to receive the highest accreditation for their farm to be an agri-tourism site. She hopes to reach this dream and also advices budding entrepreneurs to first have passion. According to her, without passion, whatever business a person enters into will not be sustainable. Second, focus; do not mind any distractions or even negative comments to stop you from reaching your goal. And third, never stop learning.



### PROTECTING AND DEFENDING THE AMBURAYAN RIVER THROUGH GOOD **GOVERNANCE AND ACTIVE** PEOPLE'S PARTICIPATION

2 Technical Working Groups (TWG) formed (Lower Amburayan River System & Upper Amburayan River System)



75 DENROs deputized



31,128 Seedlings planted in 15 municipalities

2 Proposals for the designation of the Amburayan River as Water Quality Mangement Area (WQMA) submitted to EMB-Central Office.

Membership to Regional Development Council in Region 1 and participation to the Watershed and Environmental Sectoral Committee - Regional Development Council Cordillera Administrative Region



2 Public Consultations for the approval of the WQMA proposal for the designation of the Amburayan River

15 Municipal and 3 provincial sustainability plans created and integrated in the Annual Investment Plans

13 Billboards installed & 12 Monitoring boards turned over



2 Trainings on Community Led Sanitation conducted



1 Project Impact **Evaluation Conducted** 

COMPLETED THE WEBSITE: WWW.AMBURAYANRIVERBASIN.COM



### SAVING MT. PURGATORY

2,400 Coffee seedlings planted

240 Pandan propagules planted



30 Bamboo propagules planted



45 Tourist guides capacitated on Customer Service



Installed green breaks, vegetative fences, and cleared kms of trail

### 22 Capacitated on mushroom propagation

Contracted 3 Bantay Gubat

Provided protection equipment, 5 Units handheld radio, 22 raincoats 1 digital camera to tour guides

### BUILDING THE CAPACITIES OF AES COMMUNITIES ON SUSTAINABLE WATER SYSTEM MANAGEMENT PROJECT

Completed construction of water treatment facility & and ferrocement tank that cater to 1,000 households



### BARANGAY BUILDING ACTIVITIES UNDER DISASTER RESPONSE PROGRAMME



50 Barangay operation LISTO assessment conducted







### PMFTC CORPORATE SOCIAL RESPONSIBILITY PROGRAMS

COMMUNITY MANAGEMENT FUND

ANTI CHILD LABOR CAMPAIGNS

BRIDGE SCHOLARSHIP PROGRAM

**EMPOWERING** WOMEN TO FIGHT POVERTY

SHORT TERM PROGRAMS

EDUCATION

3 schools provided school implements 13 schools provided LCDs and hard drives 12,727 school children provided school bags

6 schools refurbished 49 scholars supported 151 school chairs distributed

### **ACCESS TO HEALTH SERVICES**

15,837 individuals benefited from medical and dental missions

209 chilren enrolled in feeding program

1 institution provided with medical equipment

2 barangays provided with Health Tools and Equipment



### ENVIRONMENT

254,024 assorted fuelwood planted

8,065 bamboos propagules propagated

3 ecosystems protected

### DISASTER RELIEF AND PREPAREDNESS



153 individuals trained on Emergency Response and Preparedness

6 established evacuation plans and simulation drills 4,192 families availed feeding after experiencing disasters

### LIVELIHOOD AND WOMEN EMPOWERMENT

7 livelihood packages released 850 individuals trained on livelihood ... 1,026 women trained on Visioning & Planning, Leadership training and values re-orientation, Member savings generation/resource mobilization 354 individuals capacitated on Bania Weaving

38 women trained on soap making 140 out-of-school youth trained on basic carpentry, electrical, food processing and organic gardening

66 Youth trained on basic carpentry & electrical and basic food processing 193 Project C2C Capacity Building Training

### ANTI-CHILD LABOR CAMPAIGN



7,348 children participated in music sports and computer enrichment activities 40 CBTF (community based task force) for child labor organized

350 CBTF members capacitated

63 billboard installed on child labor awareness

6,168 Summer School Program/Off-farm Activities

# **PROJECT**STORIES



### A COMMITMENT SEALED

"Today, we will just end a chapter of the story but the next day we will have to open a new chapter." A take away statement Dir. Reynaldo Digamo of the

Environment Management Bureau – Cordillera Administrative Region (EMB-CAR) mentioned during the Sustainability Memorandum of Agreement entered on the 27th of June 2017. This was signed by the governors of the Provincial Local Government Units of Benguet, La Union and Ilocos Sur, Regional Directors of EMB-CAR, EMB-Region 1, Department of Environment & Natural Resources (DENR) CAR and Region 1.

"Seventy nine project partners witnessed and continued to show their support to the project's on going goal—protecting and defending the Amburayan River. It was indeed well voiced that great responsibility comes in with the memorandum that was signed. As stated by Mr. Eugenio Gonzales, Chief of Party, USAID PhilAm Fund, the memorandum is not just an ideal but a necessity.

With the project's end, everyone expressed their gratitude—thanking each and every one for their support and zeal. As mentioned by Hon. Crescendo C. Pacalso, Governor of Benguet, "This project would not be a success without the cooperation of the people implementing and believing in the project. We are here because we have committed and accepted the big challenge in front of us by protecting, defending, preserving, conserving and improving the water quality of the Amburayan River System."

In addition, the activity also aimed to inform the project stakeholders of the Best Practices and Lessons Learned shared by the partners as basis for actions and decisions in formulating plans and programs that will support environment-related activities.

"We will need champions to continue the good work that has been done by the Jaime V. Ongpin Foundation Inc. With that, I hope we will all rise up to that challenge of continuing the governance of the survival of not only this watershed but also our own survival," Mr. Gonzales said in his message.

### BRINGING WATER TO THE COMMUNITIES

Despite being bordered by bodies of water, Barangays Bani and Taltal in Masinloc, Zambales still struggle to have access to safe water. Yellowish, rusty and dirty were the words they used to describe the water drawn from water pumps which threaten their overall health and hygiene. Acquiring safer water is also costly and time-consuming since they have to travel by tricycle to get water.

It has always been a dream for these communities to have ready, accessible and safe water. To make this a reality, AES Philippines Power Foundation in partnership with Jaime V. Ongpin Foundation, Inc., together with the different people's organization and barangay local government units (BLGU) in these areas worked for months to bring safe water to their communities.

May 30, 2017 marked the turn over of the level II water system to Barangays Bani and Taltal. Present at the event were representatives from different stakeholders of the project who signed the memorandum of agreement; BANCWA



Executive Director Cynthia Pantoñal, and JVOFI Executive Director Maria Rosario R. Lopez. The signing was witnessed by Bani Punong Barangay Efren Edillor, Taltal Punong Barangay Rodel Elamparo, Mayor Arsenia Lim of Masinloc, Zambales, AES Plant Manager Arsaf Mansha, AES Expansion Project Director Don Gray.

Barangays Bani and Taltal, host communities of AES Philippines, now have access to safe water.

#### WATER SYSTEM.

From the Lauis River, which serves as their water source, the water is pumped to the treatment facility. The water then goes into the sedimentation tank where solid elements in the water are allowed to settle. The water then goes through three stages of filtration tanks: first is the silica tank; second is the activated carbon tank, where smell and color of water are removed; then last filtration tank is the ionizer where the water is disinfected. From the treatment facility, a 1-kilometer water pipe travels to the ferrocement (FC) tank where water is stored. From the FC tank, pipes are connected to the taps installed in strategic areas in Bani and Taltal for everyone's access.



### MOVING FORWARD.

A second FC tank is to be constructed as soon as another lot is identified for it. At a discharge of 100 gallons per minute, the current FC tank can cater to 1,000 households. The community water associations have undergone training to manage the water system and connect the individual households to the main distribution line.

Although access to water is now within their reach, the communities were reminded to take care of their water and their water source. This is not a one-man's job and everyone is mandated to ensure that the water is available and sustainable even for the next generations.

In her message, Mayor Senyang Lim reminded her constituents to manage the water system with transparency and accountability to ensure the sustainability of the project.

### RAY OF HOPE FOR BESIEGED MARAWI





As the news broke out last May 2017, the whole nation was shaken to hear of the siege in Marawi City, Lanao Del Sur. The citizens tuned in to different news platform to get an updated broadcast of what was happening. The siege didn't end in a few days nor weeks. It displaced a lot of

residents, destroyed homes, businesses and took the lives of our soldiers and innocents.

With no clear end to the Marawi siege, its residents and the soldiers coming from different areas did not just have their lives at stake. Having meager basic resources such as food was a concern. There were reports of people having died of hunger and many of those who survived were said to be experiencing mental health issues.

In this time of attrition, PMFTC Inc. willed to help through its corporate social responsibility program under EMBRACE,

"2016 Program for the Poor", implemented by Jaime V. Ongpin Foundation, Inc. The program had a component on Disaster / Emergency Relief which it extended nationwide to disaster stricken communities. The program has always been at the forefront of helping displaced families during typhoons, earthquakes and fires, giving relief and providing healthcare.

During the height of the Marawi Siege, many internally displaced persons (IDP) who were dispersed to different evacuation centers were supported by PMFTC Inc. through relief distribution consisting of food packs, hygiene supplies, mats and blankets and medical missions. Food items were turned over to the LGU, through the Armed Forces of the Philippines (AFP), for the people of Marawi City. The assistance of the AFP and the Lanao del Sur Provincial Office was sought in the identification of the beneficiaries and distribution of the food items as security was a concern and they had the access, mobility and security to deliver the goods. Food packs contained 2 kilos of rice, half a kilo of sugar, powdered milk, noodles and canned goods for each family of evacuees.

Although the plight of the residents in Marawi is not yet over, and rebuilding could take a while, we hope that through implementing projects like this, we were able to give them a ray of hope.

### NETWORKS AND LINKAGES

### NATIONAL

Association of Foundations Microfinance Council of the Philippines, Inc. Philippine Council on NGO Certification Partnership of Philippine Support Service Agencies

Baguio City Local Development Council

Baguio Regreening Movement

### LOCAL

Benguet Province Local Development Council
Benguet Province Environment &
Natural Resources Council
Benguet Province Peace and Order Council
Cordillera Network of Development NGOs
and POs
Department of Environment and
Natural Resources - Cordillera Administrative Region
Department of Environment and
Natural Resources - Region I
Department of Labor and Employment- Cordillera
Administrative Region
Department of Labor and Employment- Region I
Department of Labor and Employment- Region I
Department of Social Welfare and Development

Administrative Region
Environment Management Bureau - Region I
Ilocos Sur Local Development Council
La Trinidad Local Development Council
Regional Cooperative Development Council

Environment Management Bureau - Cordillera

### PARTNER GOVERNMENT AGENCIES

Department of Agriculture

Department of Environment and Natural Resources

Department of Health

Department of Interior and Local Government

Department of Public Works and Highways

Department of Tourism

Environment Management Bureau - Central Office

National Commission on Indigenous Peoples

National Economic Development Authority

National Irrigation Administration

National Power Corporation

Natural Water Resources Board

#### PARTNER NGOS AND BUSINESS SECTOR

Aboitiz Foundation, Inc.
Benguet Laboratories
Embrace
Gerry Roxas Foundation, Inc.
Forest Foundation Philippines

Forest Foundation Philippines Universal Leaf Philippines

### PARTNER ACADEME

Benguet State University

Don Mariano Marcos Memorial State University

Ilocos Sur Polythechnic State College

University of Baguio

University of the Cordilleras

University of Northern Philippines

University of the Philippines - Baguio

University of Science and Technology of Southern

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### VISION

Resilient communities nurturing their environmental capital, harnessing their spirit of cooperation and enterprise and helping alleviate poverty -- ensuring a legacy of sustainability for future generations.

### MISSION

Guided by the principle of holistic development, JVOFI shall help communicties build their capacity to uplift theri quality of life, through programs that preserve ecological integrity & enable access to economic resources.

### **PROJECT AREAS**



















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