

S  **M** **B**
A   **N**
 **H** **A**  **N** 

ANNUAL REPORT 2019



Table of Contents

- 1 About TSPI MBAI, Vision & Mission
- 2 Year-End Report
- 4 Microinsurance Products
- 5 Members' Benefit Program
 - Sambayanihan
- 7 Financial Highlights
- 8 Board of Trustees
 - and Senior Management Team
- 12 Stories of Beneficiaries
- 13 MBA Valued Partners

Branch Directory

About the Cover

SAMBAYANIHAN, a word formed by combining samba (worship) and bayanihan (community spirit), denotes the theme of this Annual Report. It expresses TSPI's call for staff, clients, Management, Board of Trustees and partners to come together in bringing good news to the poor through its lending and microinsurance, microenterprise development, values formation and social development programs – all for the glory of God!

Samba equates service to others with giving glory to God. This is what we state in our pledge, "Higit sa lahat, hangarin nating mabigyan ng papuri ang Diyos (Above all, our purpose is to give glory to God)". It is commanded in 1 Corinthians 10:31: "So whether you eat or drink or whatever you do, do it all for the glory of God."

Bayanihan embodies the deeper meaning of sama-samang responsibilidad (collective responsibility). Beyond lending and microinsurance, TSPI gives its staff and clients the opportunity "to demonstrate love and service in their community" through activities beneficial to the clients and their families. This is the core of TSPI's mission.

*Bringing good news
to the poor,
delivering them
out of poverty*

About the **TSPI MBAI**

TSPI Mutual Benefit Association, Inc. (TSPI MBAI) is the microinsurance arm of TSPI NGO. It provides microinsurance benefits to the employees, clients and their dependent family members in case of death, accident and illness. It was registered as a non-stock, non-profit organization on August 31, 2005. It was granted a license by Insurance Commission on December 22, 2006.

VISION

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

MISSION

We are one with TSPI in providing opportunities to experience fullness of life in Christ to individuals, families and communities that we serve by giving access to microinsurance products and social development services.

2019 marked TSPI Mutual Benefit Association, Inc. (TSPI MBAI) 14th year of our dedication to serve our member clients with the grace of God. For the coming year 2020, TSPI MBAI shall focus on "3S" - Stewardship, Synergy, and Social Responsibility.

Stewardship is our sustained advocacy of utilizing efficiently and managing effectively all resources that God provides for the betterment of His creation. TSPI MBAI shall ensure taking care of its valuable assets - the member clients, its financial resources, the employees and all its many stakeholders.

Synergy through Christ-centered cooperation will deepen working relationships within the TSPI Group. This is achieved by insourcing with Tulay sa Pag-unlad, Inc. (A Microfinance NGO) some common business operations, particularly in the areas of Information Technology, Human Resources, Legal, Internal Audit and Customer Service of TSPI MBAI microinsurance products and services with the microinsurance enrollment forms and benefit claims processed in TSPI NGO's 124-branches strong network.

Social Responsibility has been strengthened with our deep commitment to serving our loyal member-clients and the communities where they live. With the launching of the TSPI Sambayanihan Program in October 2019, TSPI MBAI social development services completed in the last quarter of 2019 the following major activities:

- 1) Kalusugan Karaban** - a medical mission wherein about 400 individuals availed of free medical check-up, optical diagnosis with free eyeglasses plus dental services administered by volunteer medical doctors and staff.
- 2) Musmos Bangong Alaga** – the TSPI MBAI hygiene kits were distributed to the children of members of the farmer association in Nueva Ecija supervised by TSPI NGO.
- 3) Serbisyong Segurado** - this is in partnership with SSS officials to promote SSS membership and its benefits through organized on-site SSS briefings and registration made available to member-clients held in select TSPI NGO branches.
- 4) Gintong Alaala** – TSPI MBA awarded cash to the beneficiaries of the deceased TSPI MBAI loyal senior member-clients as a form of financial assistance.
- 5) Mani, Butong pakwan ATBP (MBA) Padala** – TSPI MBA sent food during the wake of the deceased member client.

Aside from social development services, TSPI MBAI Sambayanihan Program also has many initiatives geared toward values formation, enterprise training and development, health and sanitation as well as disaster and medical assistance programs.

FINANCIAL HIGHLIGHTS

TSPI MBAI NET Income for 2019 was Php 83 Million derived from Net Operating Income and stable earnings from the Investment Portfolio. Total Earned Premium registered at Php 216 Million collected from 247,658 member clients. Total Claims released amounted to P 64.35 Million serving 2,088 beneficiaries. TSPI MBAI Total Assets stood at Php 1.26 Billion primarily comprised of very liquid investments in Government Securities and Triple AAA Corporate Bonds held in the Investment Portfolio. Total Liabilities was P300 Million while Total Fund Balance was at P963 Million as of December 31, 2019.

MOVING FORWARD

With a strong financial position, expanded Sambayanihan Social Development Services Program in 2019, an established Corporate Governance framework and good Customer Service, TSPI MBI Board of Trustees and management and employees remain committed to its Christian values, embracing the highest level of ethical standards and best practices of good corporate governance. We believe that through good corporate governance and addressing consistently the needs of our member-clients, we have defined our strategic directions for the next 3 years (2020-2022) with “3S” toward the upgrade of policies and procedures, automation of processes and introduction of new products with a conscious effort that our plans are delivered within agreed timelines.

We shall also give priority to the development of a robust Customer Service System. This will be achieved by our plan to collaborate with our member-clients by encouraging them to become our partners in the delivery of microinsurance products and services to our less privileged communities using simplified digital-based services and the creation of new delivery channels so we can reach more families. In doing so, we will be one with TSPI NGO in providing opportunities to experience the fullness of the life in Christ to individuals, families and communities that we serve by giving access to microinsurance products and social development services.


Alice Z. Cordero
President & CEO


Ma. Luz A. Planas
Chairperson, Board of Trustees

Microinsurance Products

TSPi MBI's insurance plans are called "KAAGAPAY PLANS". The term "kaagapay" is a combination of the Filipino words "ka" meaning associate/fellow and "agapay" which means to assist or to be by one's side. Members can avail the following:

1. Kaagapay Basic Life Insurance Plan (BLIP)

It is a mandatory insurance with a premium of P240 per annum. The coverage includes death and accidental death benefits, accidental dismemberment/disablement and total and permanent disability. It covers both the member and qualified dependents. Members have equity value equivalent of P120 or 50% of the premium.

2. Kaagapay Life Plus Insurance Plan (Life Plus)

It is an optional plan with a premium of P240 per annum and a benefit twice as that of BLIP. It can be availed up to 5 units per member at any given time.

3. Kaagapay Life Max Insurance Plan (Life Max)

It is an optional plan with a premium of P650 per annum. The coverage includes death, accidental death, hospital income and total and permanent disability benefits. It can be availed up to 5 units per member at any given time.

4. Kaagapay Golden Life Insurance Plan (GLIP)

It is an optional plan for those who have been BLIP members for at least six (6) years prior to reaching the age of 66. The premium of P9,950 is payable in 10 years. The coverage is up to age 100.

5. Kaagapay Credit Life Insurance Plan (CLIP)

It is a mandatory credit plan for members that offers both life and credit life insurance benefits. The premium is P1 per thousand of loan availed per week.

6. Kaagapay Mortgage Redemption Insurance (MRI)

It is a mandatory credit plan for members that covers the outstanding loan amount of the client. The premium is P10 per thousand of loan availed per year.

Members' Benefit Program

SAMBAYANIHAN

The Members' Benefit Program of TSPI Mutual Benefit Association, Inc. (MBAI) is implemented jointly with the TSPI microfinance organization and other partners. It covers a wide range of community activities for the benefit of microentrepreneurs, farmers, couples, children, youth, senior citizens and calamity victims. These activities are classified into five areas: values formation, enterprise training and development, health and sanitation, disaster and medical assistance and other benefits.

The objectives of the Members' Benefit Program are:

- To give additional benefits to TSPI MBAI members, on top of the Life and Credit Life insurance programs, by allocating resources for community activities;
- To promote the social service component of sama-samang responsibilidad (SSR), or collective responsibility, so that members give one another not only financial but also social and spiritual support; and
- To encourage the staff and client leaders to cooperate in serving members, their households and their communities.

Sambayanihan Community Activities

A. Values Formation

1. Usapang Paglago

This activity aims to help members grow and deepen their relationship with God and their fellow brethren. It is an interactive sharing among TSPI clients on Bible based principles. The activity is conducted during weekly center meetings and facilitated by the Account Officer.

Usapang Paglago encourages members to become passionate followers of Christ and have strong commitment to building healthy relationship with a Christ-like approach as revealed in the scriptures.

TSPI has been ministering to clients on a weekly basis since 1992.

2. Debosyon Kay Kristo

TSPI client leaders play an important role in values formation of members. Debosyon Kay Kristo is a one-day retreat designed for client leaders.

The objective is for them to re-focus their relationship with God and appreciate His everlasting grace. Having experienced what God has done in their lives, they can also be blessings to their families and the communities (center) they serve. They also become partners of TSPI in instilling discipline through joint responsibility in imparting spiritual values.

3. Kasalang Bayan

Marriage is the foundation of a strong Christian family. TSPI believes in the importance of marriage as part of value formation. The formation of a value system is established by the parents. Kasalang Bayan will give opportunity to select couples to receive the blessings of a God-centered wedding rite.

4. Batang Kristiano

Dedication of children to God is an important life event among Christians because baptism is a declaration of faith. TSPI supports this through Batang Kristiano for selected couples who would like their children baptized by an officiating minister.

5. Serbisyong Segurado

Through TSPI's partnership with Social Security System (SSS) and Philhealth, TSPI assists members in availing social security and access to health services. Through Serbisyong Segurado, special orientation and on-site registration will be conducted. Re-orientation and enrollment to other TSPI MBAI microinsurance programs will also be part of this activity.

B. Enterprise Training and Development

1. Usapang AGREE

Usapang **A**grikultura **G**amit ang **R**esponsableng pagsasaka, **E**pektibong pamamaraan at **E**kspertong teknolohiya (AGREE) refers to training activities for TSPI Programang Pang-agrikultura (TPP) members, which started in 2016. The objective of the training program is to help farmers increase their income derived from farming through good agricultural practices, use of technology and financial literacy. TSPI also ties up with private institutions and government agencies in tapping agri-business opportunities and market linkages for the farmers.

2. Usapang Pag-unlad

“Usapang Pag-unlad” is a set of training activities for TSPI Kabuhayan Program (TKP) and TSPI Maunlad Program (TMP) which started in 2012. Training modules were designed to help clients improve their business skills so they can grow their livelihood. It also teaches TSPI clients to be God-centered in managing their businesses.

C. Health and Sanitation

1. Kalusugan Karaban

Kalusugan Karaban is a medical mission project for TSPI members and their families. This program aims to provide medical assistance to members with limited access to healthcare. This is organized in partnership with and support from institutions, volunteer medical teams and the local government.

2. Senior Moments

Senior Moments is a health program for senior citizen members of TSPI. It seeks to encourage seniors to take better care of their health through seminars. The program also makes arrangements for basic vaccination, as well as physical activities and social events.

3. Musmos Bangong Alaga

Musmos Bangong Alaga is a health program for children of TSPI members. This is conducted using the “adopt-a-barangay” program. Vitamin supply and hygiene kit will be distributed to the children in close coordination with the Barangay Health Workers.

D. Disaster and Medical Assistance

1. Alalay sa Kalamidad

Alalay sa Kalamidad is designed to provide assistance for members residing in areas under a “state of calamity” as declared by the government. TSPI may coordinate donations in cash or in kind to help members recover.

2. Alalay sa Nasunugan

Financial assistance will be provided to TSPI members who are fire victims.

E. Other Benefits

1. Tulay Iskolar

Tulay Iskolar is a scholarship program which helps spouses and children of members to enrol in a technical course or skills training and prepare them for employment. This is done by TSPI in partnership with Technical Education and Skills Development Authority (TESDA) or an accredited national training institute.

2. MBA Padala

TSPI provides food items to the bereaved families during the wake - Mani, Bread Atbp. (MBA).

3. Gintong Alaala

Gintong Alaala is given to beneficiaries of senior members who are TSPI borrowers enrolled in the Golden Life Insurance Plan (GLIP) of TSPI MBAI. This is a way of showing gratitude to members who stayed with TSPI even in their senior years.

Financial Highlights

TOTAL ASSETS

2017 Php 1.01 Billion	2018 Php 1.07 Billion	2019 Php 1.26 Billion
---------------------------------	---------------------------------	---------------------------------

AMOUNT OF CLAIMS PAID

2017 Php 50.93 Million	2018 Php 68.31 Million	2019 Php 64.35 Million
----------------------------------	----------------------------------	----------------------------------

MEMBERSHIP

2017 352,218	2018 299,402	2019 247,658
------------------------	------------------------	------------------------

Number of Claims Beneficiaries

PRINCIPAL MEMBERS

2017 1,435	2018 1,486	2019 1,294
----------------------	----------------------	----------------------

DEPENDENT SPOUSES

2017 640	2018 731	2019 667
--------------------	--------------------	--------------------

DEPENDENT CHILDREN

2017 131	2018 151	2019 127
--------------------	--------------------	--------------------

Board of Trustees

Ma. Luz A. Planas
Chairperson

Served for 38 years at the Bank of the Philippine Islands (BPI) before retiring as president and CEO of BPI Forex Corp. She is currently involved in various civic and religious organizations as a member of the board. Her notable contributions include the renovation of the Resurrection of our Lord Parish church in BF Parañaque and the greening of BF West Executive Village in Parañaque City. In her hometown, Roxas City, she partnered with the local community to build the new Pueblo de Panay. She is a passionate dancer, joining competitions here and abroad.



Atty. Cornelio C. Gison
Vice Chairman



Concurrently serves as the Vice Chairman of TSPI Mutual Benefit Association, Inc. while sitting in the Board of Advisers & Audit Committee of Metropolitan Bank & Trust Co. He served the government as Undersecretary for Revenue Operations of the Department of Finance, Acting Commissioner of the Bureau of Internal Revenue, and Consultant of the Philippine Deposit Insurance Corp. He is former president of the Capital Markets Integrity Corp. of the Philippine Stock Exchange (PSE), and partner and head of Tax Practice of top auditing firm SyCip Gorres Velayo (SGV) & Co.

Atty. Gison obtained a Bachelor of Law at the Ateneo de Manila University and his Masters in Comparative Law at the University of Pennsylvania.

Florencia G. Tarriela
Treasurer

Holds the distinction of being the first woman chairperson of the Philippine National Bank (2005 to present) and the first Filipina to serve as vice president of Citibank N.A. A former Undersecretary of the Department of Finance, she has won several accolades, namely: Go Negosyo 2018 Woman Intrapreneur Awardee, Most Outstanding Citibank Philippines Alumni Awardee for Community Involvement, and Distinguished Lady Banker awarded by the Bank Administration Institute of the Philippines. She plays an active role as trustee of FINEX Foundation and fellow at the Institute of Corporate Directors (ICD). As an entrepreneur, she is the owner of Flor's Garden, a natural learning center and butterfly and bird sanctuary located in the hills of Antipolo, Rizal. Aside from being a natural farmer and an avid environmentalist, she is also a co-author of several inspirational books. She received her Bachelor of Science in Business Administration, major in Economics from the University of Philippines and a Master's in Economics from the University of California, Los Angeles.



Board of Trustees

Rene E. Cristobal Member



Founder and Chairman of the Board of REC Group of Companies, a provider of overseas employment to Filipino professionals, technicians, and maritime crew members in both land-based and sea-based sectors, mainly to European and American contractors and shipowners since 1978. He founded and chaired the Association of Professionalism in Overseas Employment (ASPROE), composed of non-fee charging and ethical recruitment agencies licensed by the Philippine Overseas Employment Administration (POEA). His companies have received awards from the POEA, Department of Labor and Employment (DOLE), and the Office of the President, and have been elevated to the "Hall of Fame". Most recently, he was honored with a knighthood in the Order of Orange of Nassau (The Netherlands). He is also founder and chairman of the Philippine-Netherlands Business Council (now Dutch Chamber of Commerce in the Philippines). He organized and chairs a joint venture for the "turnkey" construction of feed mills in the Philippines with the Van Aarsen International of Holland.

Mr. Cristobal is also co-founder and Vice-President of the Bagong Bayani Foundation, Inc. which honors outstanding overseas Filipino workers. He is a former member of the Board of Governors of the Employers' Confederation of the Philippines (ECOP), former chairman of ECOP's Corporate Social Responsibility (now headed by its Council of Leaders), while serving as special adviser on labor migration to the ASEAN Confederation of Employers (ACE). He is also CEO of companies involved in integrated engineering services, manufacture of innovative construction materials, and advocate for the development of bamboo plantation and processed products such as charcoal and activated carbon.



Juanita D. Amatong Member

Has been in government service for most of her career. She served as Secretary of Finance from December 2003 to February 2005, before she was appointed as a member of the Monetary Board in 2006 to 2011. She is currently a member of the Board of Directors of Rodriguez Rural Bank, Inc. In addition, she is a Professor of public finance and international finance in Silliman University, a Protestant-affiliated school in Dumaguete City, where she started her career as a teacher and served as member of the Board of Trustees for 20 years.

Other Members of the Board of Trustees

Ms. Marlyn A. Ayuyao
Employee Representative



Ms. Marlyn L. Ayuyao started as Branch Manager in TSPI Paniqui Branch in November 2003. For more than 16 years, she has handled different positions in the Operations Group until she was assigned as Region Head for North Central. She worked with Prime Savings Bank before joining TSPI.

Ms. Rosalinda A. Gragasin
Client Representative (North Region)



Ms. Rosalinda A. Gragasin or "Nanay Tata" is the client representative of the North Region. She is from Paniqui Branch and has been an active TSPI member for 11 years. She is currently a Center Secretary and a TAAS agent. She is an AVON dealer and is also engaged in rice retailing business.

Ms. Bonifacia C. De Chavez
Client Representative (South Region)



Ms. Bonifacia C. De Chavez or "Nanay Feyth" is the client representative from the South Region. She is from Candelaria branch for 11 years and serves as a Center Treasurer and a TAAS agent. She is a former Barangay Secretary now spends time taking care of her corn farming business.

Ms. Modesta G. Flores
Client Representative (Central Region)



Ms. Modesta G. Flores or "Nanay Modi" is our client representative from the Central Region. She is from Taguig branch and has been with TSPI for 15 years. She is into direct selling, room rentals and also operates an auto repair shop.

MBAI *Senior Management Team*



Alice Z. Cordero

Executive Director

Ms. Cordero also serves as Executive Director of Tulay sa Pag-unlad, Inc. - A Microfinance NGO. She gained her management and leadership expertise through her solid career in banking. She was Philippine National Bank's First Senior Vice President (FSVP) until April 2019 and was appointed as the Chief Compliance Officer (CCO) of the Bank in June 2010 with oversight of the Parent Bank, including all the subsidiaries, affiliate and foreign branches. She also served as the Corporate Governance Executive of the Bank. From 2008-2019, she served as Director and presently as Adviser of the Association of Bank Compliance Officers (ABCOMP). She obtained her Bachelor of Science in Business Economics from the University of the Philippines, and earned units in Master's in Business Administration from the Ateneo Graduate School of Business.

Prior to joining PNB, she was the CCO of Allied Banking Corporation (ABC) from 2007 to 2010. She worked with Citibank N.A. - Manila Branch for almost 20 years, from 1988 to 2007, and held various senior positions in the Consumer Banking Group, including Compliance and Control Director from 1999 to 2005 and concurrent Regional Compliance and Control Director for the Philippines and Guam in 2004. Her 40 years of banking experience include working for Philippine National Bank (PNB) from 2010 to 2019, ABC (1979-1983; 2007-2010), First National Bank of Chicago-Manila Branch (1983-1986), Far East Bank and Trust Company (1986-1988) and Citibank N.A.-Manila Branch (1988-2007), where she held department head positions in Credit Policy, Credit and Research Management, Financial Control, Corporate Regulatory Reporting, Asset Strategy, Business Development, Risk Management and Compliance.



Atty. Leonarda D. Banasen
Director, Claims and Legal
and Corporate Secretary



Ms. Nelia A. Nayve
Director, Finance and
Administration



Ms. Sherry Lou A. Salazar
Director, Operations
and Marketing

Ang TSPi MBAI, Tunay na **KAAGAPAY**

TSPi Naquilian Branch

Lorenzo Difuntorum, a jeepney driver, and his family were preparing to celebrate his second child's graduation for an Accounting degree on May 2, 2019. His wife, a sari-sari store owner and TSPi member for 10 years, had just acquired a multi-purpose loan to cover the cost of graduation requirements, as well as expenses for their third child's thesis defense, also in accounting, and the education fees of their youngest. Their eldest, a college graduate working abroad, had come home to Tuddingan, Naguilian, La Union, for the celebration.

However, what was to be a joyous occasion turned into a tragedy. While Lorenzo was checking repairs on his jeepney, a wayward softdrinks delivery truck suddenly rammed into their store, hitting his wife, who was then carrying several bottles. She died on the spot. Lorenzo's left foot was also hit and severely damaged, requiring several operations that kept him in hospital for almost a month.

Lorenzo and his children survived by the grace of God, and the benefits from their TSPi Kaagapay Insurance amounting to P563,726.50 was a big help.

"Dahil sa insurance, nakapagpagamot ako at naipagpatuloy ng dalawang anak ko ang kanilang pag-aaral. Naipagpatuloy rin namin ang aming munting negosyo. Kung wala yung benepisyong yun, hindi ko alam kung papaano kami mabubuhay. (The insurance benefits funded my hospitalization and medical treatment, and the education of my two children. We were also able to keep our small business. Without the funds, I don't know how we could have survived.)"



TSPi Bagong Silang Branch

Joel Vedeja had been employed as maintenance personnel at the oxygen manufacturing plant in Llano, Novaliches for 27 years, but his salary was not enough to support his wife and four children. In June 2018, his wife, Genevieve, became a member of TSPi. She took out a business loan to purchase more goods for her sari-sari store and an educational loan for her children. Both Joel and Genevieve appreciated the affordable microinsurance offered by TSPi, as part of the loan program.

The family had been doing well when one day Genevieve had a severe cough, and was diagnosed with tuberculosis pneumonia. She was confined in hospital for several days. Only two days after she was discharged, she complained of difficulty breathing and had to be rushed back to the hospital. Two more confinements followed, but she never recovered. After the last procedure, she died.

The hospital bills ran up to P45,000. Thankfully, the family received a total of P130,000 in benefits from their TSPi Kaagapay microinsurance.



"Salamat sa Panginoong Diyos at sa TSPi! Sa tulong pinansiyal na aming nakuha sa insurance ni Genevieve, nabayaran ko nang buo ang P45,000, at ang natira ay ginamit namin sa pang-araw-araw na gastusin. Yung ibang benepisyo naman ay para sa aking mga anak at itinabi ko sa bangko para sa kanilang pag-aaral sa kolehiyo. (Thank God and TSPi! With the benefits from Genevieve's insurance, I was able to pay for the hospital bills in full, and the rest went to our day-to-day expenses. I put some of benefit amount in the bank for my children's college education.)"

TSPI Gapan Branch

Resty Cristobal is the husband of Sulita, a TKP member since 2017. On October 2019 Sulita leveled up to TMP under Gapan Branch. She had a steady business sewing school uniforms, bridal gowns, and gowns for rent. Her shop was located in Sapang, Jaen, Nueva Ecija. Her husband Resty was staying in Bustos, Bulacan, where their child was studying.

On November 29, 2019, while Sulita was on her way to visit her husband and child, she met an accident and was rushed to a hospital. The severity of her injuries left her brain dead, the doctor told her husband. On December 2, 2019, Sulita died at the age of 41. Resty could barely comprehend what was happening. How could he cope?



As Sulita's beneficiary, Resty received P370, 397.63. TSPI MBI also paid for his wife's outstanding balance in TSPI. The money that he received from TSPI allowed him to pay all their financial obligations, with enough left for their children's education. He is so thankful to TSPI because the benefit can even cover for their future concerns.

"Sa kanyang pagkawala nawalan rin ng ilaw ang aming tahanan. Subalit ang aksidente ay hindi natin maiiwasan. Sa panahon na kailangan namin ng tulong pinansyal at emosyonal, marami ang dumamay. Isa ang TSPI MBI sa nagbigay sa amin ng malaking tulong nang natanggap namin ang insurance benefit. Sinagot na rin nila ang naiwang balanse ng aking namayapang asawa. Malaking tulong po ito sa aking mga anak dahil ito po ay gagamitin nila sa kanilang pag-aaral. Lubos-lubos po ang aking pasasalamat sa TSPI. (Losing your wife is losing the guiding light of the home. But accidents happen. In our moment of deep financial and emotional need, many came to our aid. One is TSPI MBI, which extended substantial assistance through insurance benefits and also took care of my wife's unpaid balance. It is such a big help for my children because the amount we received will be used for my children's education. Thank you very much to TSPI)."

MBAI Valued Partners



Asian Actuaries Incorporated



Bank of the Philippine Islands (BPI)



BPI Asset Management

BPI Asset Management and Trust Corporation



BPI Capital Corporation

BPI Capital Corporation



BPI Family Savings Bank

BPI Family Savings Bank



Insurance Commission (IC)



Metrobank

Metropolitan Bank & Trust Company (Metrobank)



Philippine National Bank (PNB)



Microinsurance MBA Association of the Philippines, Inc. (RIMANSI MIMAP)



RIMANSI Mutual Solutions Insurance Agency, Inc.

RIMANSI Mutual Solutions Insurance Agency, Inc. (RIMSII)



TSPI Tulay sa Pag-unlad, Inc. (A Microfinance NGO)

Tulay sa Pag-unlad, Inc. (A Microfinance NGO)



UnionBank

Union Bank of the Philippines (UBP)

TSPI Branches

North 1A
Urdaneta
Umingan
Tayug
Pozzorubio

North 1B
San Fabian
Manaoag
Mangaldan
Dagupan

North 1C
Bugallon
Lingayen
Mangatarem

North 1D
Calasiao
Malasiqui
San Carlos
Bayambang

North 1E
Alaminos
Bolinao
Dasol

North 2A
Baguio
Agoo
Rosario
Tubao

North 2B
Bauang
Naguilian
San Fernando
Bacnotan

North 2C
Balaoan
Bangar
Sta Cruz, Ilocos
Candon

North 2D
Narvacan
Vigan
Vigan
Magsingal
Cabugao

North 2E
Pinili
Batac
Laoag
Pasuquin
Dingras

North Central 1A
Camiling
Gerona
Paniqui
Moncada

North Central 1B
Tarlac
Capas
Apalit
San Fernando, Pam.

North Central 1C
San Jose
Guimba
Talavera
Sto Domingo, NE

North Central 1D
Gapan
Palayan
Cabanatuan

North Central 2A
Solano
Santiago
Cabarroguis

North Central 2B
Alicia
Cabatuan
Cauayan

North Central 2C
Roxas
Ilagan
Tuguegarao

Central 1
Las Pinas
MSO/Parañaque
Taguig

Central 2
TSPI Corporate
Center Branch
Quezon City

Central 3
Bagong Silang
Tondo
Malabon
Valenzuela
San Jose Del Monte

Central 4
Sta Maria
Balagtas
Malolos
Baliuag

South Central 1
DBB
Indang
Balayan
Nasugbu

South Central 2
GMA, Cavite
Biñan
Cabuyao
Tanauan
Batangas City

South Central 3
Sta. Cruz Laguna
Siniloan
Nagcarlan
San Pablo

Quezon 1
Candelaria
Sariaya
Tiaong
Tayabas

Quezon 2
Pagbilao
Agdangan
Catanauan
Mulanay
Unisan

Quezon 3
Atimonan
Lopez
Calauag
Sta. Elena
Tagkawayan

Bicol 1
Lobo
San Fernando, CS
Naga
Calabanga
Goa

Bicol 2
Pili
Nabua
Iriga
Polangui
Ligao

Bicol 3
Tabaco
Daraga
Bacacay
Legazpi
Sorsogon
Irosin

Contact us!

www.tspi.org



partners@tspi.org



[@TulaySaPagunladInc](https://www.facebook.com/TulaySaPagunladInc)



2363 Antipolo St., Guadalupe Nuevo,
Makati City, Manila, Philippines



 **TSPI** MUTUAL BENEFIT
ASSOCIATION, INC.

 **TSPI** Tulay sa Pag-unlad, Inc.
(A Microfinance NGO)