



2024 ANNUAL REPORT



Stewardship
Synergy
Simplicity



ABOUT THE COVER



The cover of the 2024 Annual Report is inspired by the three-pronged guiding principles of Stewardship, Synergy, and Simplicity.

We were given all of God's creation to care for and make it more fruitful. That is Stewardship. In our work, we have various resources at our disposal to help uplift our colleagues and clients, and to share the love of God. We must manage these resources responsibly so that, by making the most of what we have been entrusted with, we do God's work on earth.

As a robust organization of unique and diverse individuals, TSPI's work relies on Synergy. Our strength lies in our diversity as an organization. Our collaborations and engagements with like-minded partners who share our advocacies makes it easier to reach our common goals.

We welcome and apply innovative technologies and thinking to simplify processes through our transformation programs. We serve clients who have simple dreams—we do everything to help them reach their aspirations to have self-dignity, to be sufficient while boosting efficiency in providing them services.

As we live our purpose in life, we need to make an account of how well we performed our sacred responsibility. Hand in hand, stewardship, synergy, and simplicity will help TSPI achieve its vision and mission.

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OUR STORY

Tulay sa Pag-unlad, Inc. (TSPI) formerly TSPI Development Corporation, was established on October 30, 1981 as the pioneer of the Philippines' microfinance industry by Maranatha Trust founded by businessman David T. Bussau. It is a Christian, non-stock, non-profit microfinance NGO engaged in social development programs and services to fulfill Christ's commission to proclaim the Good News of His saving grace and kindness to the poor. In partnership with other institutions, it works towards poverty alleviation by supporting the livelihood of microentrepreneurs, agropreneurs, and communities of indigenous people. Along with being beneficiaries of social services programs, their spiritual well being is also nurtured. TSPI believes that these microenterprises and farms are God's blessings to the clients and their bridge to progress (tulay sa pag-unlad).

As of December 31, 2024, TSPI had served 152,031 clients through its 119 branches with 116 Sambayanihan Centers all over Luzon. TSPI has a total asset of P1.29 Billion and total loan portfolio funds of P1.07 Billion.

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

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

CORE VALUES

STEWARDSHIP

as the cornerstone of Corporate Governance where prudence and wisdom that demonstrates faithfulness and obedience to the gospel-Driven mission must be seen in all levels of the TSPI organization.

SERVANTHOOD

modeled on Christ, as the beacon of the kind of a servant heart in His commitment to serve the poor.

INTEGRITY

as the burning lamp to light every member of the organization to do what is right despite the cost, even when no one is looking, and consequently gain a strong position of trust from all its stakeholders

EXCELLENCE

as a way of life in the TSPI community, by cascading all of the aforementioned three core values.



PROGRAMS & SOCIAL SERVICES

TSPI NGO continues to provide working capital for microentrepreneurs through livelihood loan programs. Through its microinsurance arm, TSPI Mutual Benefit Association Inc. (MBAI), TSPI NGO's clients and employees are also given access to microinsurance and credit life insurance.



TSPI Kabuhayan Program (TKP):

For individuals with livelihood/microenterprise operating for at least 3 months, committed to collective responsibility, we provide collateral-free loans of up to Php 50K, payable up to 6 months on a weekly basis.



TSPI Maunlad Program (TMP):

For businesses operating for at least two (2) years with a minimum capital of Php 60K, we offer loans from Php 50,001 to Php300K, payable up to 3 to 24 months on a monthly basis.



TSPI Programang Pang-Agrikultura (TPP):

For agropreneurs committed to collective responsibility, agri-loans are provided to individuals up to Php150K for a maximum of five hectares. For an agropreneur group, Php300K is the maximum loan amount. The loan is payable in lump sum at the end of the cropping season for rice and corn within 12 months. For high-value crops, the loan is payable in four (4) to six (6) months on a monthly basis.



For housing improvement, water source installation, and electrical connection, we offer this program to clients with existing business loans (TKP, TMP, TPP) payable in 6 to 12 months with weekly repayment.



Education Loan Assistance Program (ELAP)

For clients' children and immediate family members in pre-elementary to post-graduate levels or taking special courses, TSPI NGO offers loans of up to Php20K to clients with existing business loans, payable in three (3) to six (6) months with weekly repayment.



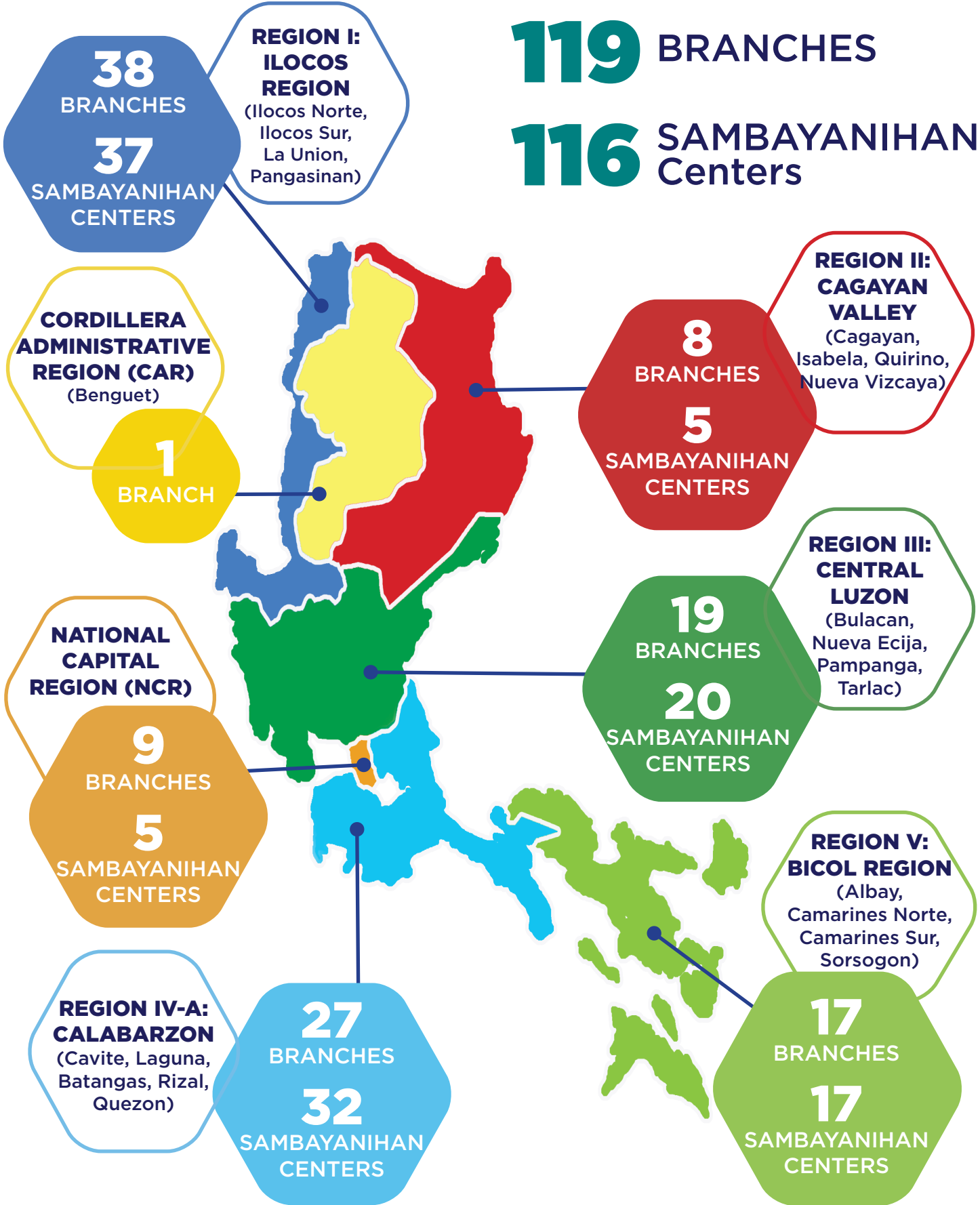
Microinsurance and Credit Life Insurance Program (CLIP):

TSPI Mutual Benefit Association, Inc. (TSPI MBAI) offers highly affordable microinsurance plans for TSPI clients, employees, and their immediate family members.

PRESENCE & REACH

119 BRANCHES

116 SAMBAYANIHAN Centers





MESSAGE FROM THE CHAIRMAN

ATTY. LAMBERTO L. MEER
Chairman

As stakeholders of TSPI, we are called to a **commitment of stewardship**. This calling is our grateful response to God's generosity for all the resources that He has entrusted to us. The work we do is our faith in action.

At its core, **stewardship** means recognizing that everything we have—our skills, our talents, our knowledge, our time, our family, the community we serve, the people we work with—all are blessings from God. Keep in mind that "the earth is the Lord's, and everything in it, the world, and all who live in it." (Psalm 24:1, NAB)

We believe we are **caretakers**, entrusted with the responsibility of managing resources in a way that reflects God's love for each of us.

TSPI, as a Christian microenterprise development institution, plays a very special ministry work. Every one of us is called to become **Christ's humble servant** and an effective witness of the Father's heart. In the process, we are empowering families and fostering dignity.

1 Peter 4:10 says: "As each one has received a gift, use it to serve one another as **good stewards** of God's varied grace." God gathered together select individuals to serve Him through our organization. Coming from different backgrounds, we bring our skills, charisms, and ways of doing things. Whether you work in administration, finance, training, or in the communities, your role is vital, and your gifts are needed. Indeed, each of us has been given a wealth of gifts to be used to **serve one another**. The beauty of our work is in the synergy

of these varied talents that each has, so that we are able to work to complement each other, just as God meant for us.

May each decision we make be guided by integrity, prayer, and a **deep sense of accountability** - to the organization and ultimately, to God.

We are a microfinance NGO, a beacon of hope for our clients and a strong protection for our Luzon-wide workforce. We have been **entrusted with many resources** that include our employees and clients who are considered valuable assets. Aside from meeting their needs, we also help them grow and reach their full potential as they undertake their own journey as stewards. We do all of these things to bring glory to God by honoring Him in our lives and making a **lasting positive impact** on others.

God wants us to experience and express His love, presence, and purpose in all aspects of our lives. In John 10:10, Jesus said: "I came so that they might have life and have it more abundantly." (NAB) May He work through us so that we will all experience fullness of life in Christ. **Let us allow Him to truly be our shepherd, to lead our lives, following with immense faith.**

As we **continue this mission**, let us be ever mindful that we are mere stewards of all that we manage. Let our work, everything we do, be **a testimony to the transformative power of God's love**.

MESSAGE FROM THE PRESIDENT

MR. RENE E. CRISTOBAL
President



We look back on all the **resources** and **opportunities** that we have been blessed with, and we are **grateful**.

At the heart of what we do at TSPI is this: everything we have is a **gift from God**, entrusted to us to steward wisely and faithfully. With this, we extend financial support to agroprenuers and micro entrepreneurs to enable them and their families to have sustainable livelihoods and live with dignity.

In the parable of the talents (Matthew 25: 14-30, NAB), we are reminded that God calls us to **invest what He has given us** for the sake of His Kingdom.

Integral in our work, we **disciple our clients** to help them grow in faith and obedience to God's commandments, and to develop a deeper relationship with God, their families and communities.

The foundation of our daily activities, the TSPI Transformation Framework, **puts God at the center** of all our actions; and we endeavor to empower our clients to live in the same way. To complement this framework, the Sambayanihan concept came into fruition with five sustainability pillars: **samba** (worship), **bayan** (nation), **bayani** (hero), **bayanihan** (community), and **anihan** (harvest). These are demonstrated through our programs and services, which provide economic enablement in conjunction with spiritual transformation. Through Sambayanihan, we worship and work together under God's guiding force to achieve **wholistic transformation**.

We are progressing toward our goal for the **Sambayanihan movement** to build the "Golden Bridge", linking like-minded individuals who value sharing God's blessings. This enables them to deepen and strengthen their relationship

with God and with each other. TSPI shall be the "Golden Bridge" to bring the **Good News** of love, stewardship and excellent service through **volunteerism** and **shared responsibility** among our stakeholders. The initial 40 Sambayanihan Centers, used as special places to encounter God and to conduct social services, substantially increased to 116. The marked growth signifies that the Sambayanihan concept has evolved into a "movement", gaining traction and fostering a collaborative spirit among clients and communities. This way, we are able to **make others feel blessed with our generosity**.

This concerted effort - from our employees to clients to partners - helps in creating a ripple effect. We are sowing the belief that upliftment, purpose, and prosperity are part of God's plan for all people. And it all begins with **faithful stewardship**.

As we look ahead, let us continue to be good stewards to inspire our colleagues and clients to do the same. We will **carry on with expressing gratitude** for all that He has given us. For we know and trust that God will bless our efforts and grant us abundance.

Finally, let us be guided by these words:

Show yourself as **a model of good deeds** in every respect, with integrity in your teaching, dignity, and sound speech that cannot be criticized, so that the opponent will be put to shame without anything bad to say about us. (Titus 2:7-8, NAB)

May we remain devoted to serve with open hearts, knowing we are part of something far greater than ourselves - a divine calling to **bring hope, empowerment, and most of all, God's love to all those we encounter**.

YEAR-END REPORT

2024: A Year of Responsible Growth, Stronger Partnerships, and Focused Service

As TSPI marked its 44th year of transforming the lives of Filipino micro entrepreneurs, families, and their communities, we remain humbled by **God's faithfulness** that has sustained us through every season. Across all these decades, God's grace has been our consistent source of strength, enabling us to **remain steadfast in our mission** even amid challenges and change.

Guided by Christ's example of loving kindness to the poor, TSPI continued to support clients through **financial and social development programs**, and the nurturing of their **spiritual well-being**. We took to heart this calling to uplift lives holistically, bringing transformation to families and communities that we serve.

Stewardship, Synergy, and Simplicity in Service

TSPI remains deeply mindful that every resource entrusted to us is a gift: a sacred responsibility to be managed with integrity, accountability, and care. As stewards of these resources, we are committed to using them wisely and purposefully, not only to **uplift the lives of our colleagues and clients** but also to **reflect and share the love of God** in all that we do.

Our journey reminds us of the power of working together. With **synergy**, impact is multiplied beyond what we can accomplish on our own. In 2024, TSPI continued to **strengthen strategic partnerships** through collaborative initiatives that reflect its commitment to wholistic transformation and inclusive growth. In partnership with the **Wholistic Transformation Resource Center**, TSPI supported Kasalang Bayan in Antipolo, a values formation initiative under the Sambayanihan Program. This activity sponsored members seeking to formalize their unions—removing barriers related to documentation and coordinating with concerned institutions. The initiative emphasized marriage as a sacred commitment and a key foundation for strong, resilient families.

In the area of sustainable agriculture, TSPI's Farmers' Entrepreneurship Program (FEP), in collaboration with the **Jollibee Group Foundation**, helped our farmers belonging to five (5) various farmer groups to achieve individual **Philippine Good Agricultural Practices (PhilGAP)** certification. These recognitions, conferred by the Department of Agriculture, affirmed the program's impact in promoting safe, responsible, and market-oriented farming.

TSPI also advanced knowledge-sharing efforts and strengthened local partnerships to support livelihood development. During Women's Month, it partnered with **Standard Chartered Bank** for the Babae, Bilang Negosyante seminar in Tondo, equipping 59 women with essential business skills and entrepreneurial tools. TSPI was also honored by the **local government of San Manuel, Tarlac**, as an Outstanding Partner for supporting white onion farmer groups now supplying major markets such as **Jollibee Foods Corporation**. Further recognition came during the 2024 Labor Day Festival in **Ilocos Sur**, where TSPI was commended for its participation in job fairs and local economic development activities. These collaborative efforts underscore the value of synergy in achieving shared goals and driving measurable, community-based outcomes.

Anchored on the principle of **simplicity**—serving individuals with simple dreams—TSPI continued to invest in **digital transformation** to simplify processes, increase operational efficiency, and improve service delivery. The organization's long-standing commitment to **financial inclusion** took a significant leap forward in 2024, building on its multi-year digital roadmap. TSPI scaled the deployment of its mobile and online platform, TSPI CLICK Plus, giving clients real-time access to loan accounts, insurance, and Capital Build-Up (CBU) services from the comfort of their homes. The tool empowered account officers to process reloan applications more efficiently, freeing up time for fieldwork, business development, and client support. With the integration of INSTAFIN core banking and a strategic migration to Google Workspace and TRACES for secure cloud-based collaboration, TSPI ensured seamless communication, enhanced data access, and greater staff productivity across 119 branches and 116 Sambayanihan Centers nationwide.

These efforts translated into reduced turnaround times, from five days to one, while **decreasing operating costs** and **improving gross revenues**. Digital processes also created **opportunities** for internal capacity-building and **career development**, with eligible staff receiving compensation adjustments ranging from 30% to 50%. Training programs enabled digital champions within the organization to cascade knowledge and support end-users, including clients and agents.

For these efforts, TSPI was recognized as a **Digital Champion in the Microfinance Institution (MFI) Category** at the **3rd Digital Financial Inclusion Awards (DFIA)**, validating its vision of combining innovation with purpose. TSPI remains resolute in expanding its digital capabilities by embracing automation and cloud-based technologies to ensure that even the simplest dreams of the underserved can be realized through efficient, client-centric service.

Financial Performance and Key Strategies

At the end of 2024, total loan releases, composed of livelihood loan programs and social welfare loan programs, were at Php 1.97 Billion, compared to Php 2.45 Billion in 2023.

Net income stood at Php 4.88 Million versus Php 21.39 Million in 2023. Client outreach was at 152,031, with only a slight decrease from 177,624 in 2023. Total assets were valued at Php1.29 Billion and Php 1.30 Billion for 2024 and 2023, respectively. Total loan portfolio funds at Php 1.07 Billion in 2023 remained the same for 2024.

To enhance overall performance, TSPI is adopting an integrated strategy focusing on these key areas: growth, performance, and operational efficiency.

Driving growth. One of the priorities is the implementation of a 70-30 strategy, with 70% of efforts directed toward improving productivity by increasing the number of new clients, and 30% focused on reducing the Portfolio-at-Risk (PAR). This approach ensures sustainable growth while maintaining the financial health of the organization.

To support this growth, TSPI is enhancing the visibility of products and services via Facebook, with the aim of increasing awareness, engaging potential clients, and building a stronger presence in the digital space.

TSPI has **established Digi-Center** to introduce solutions to promptly serve clients who have yet to be assigned to an existing center. This allows for faster onboarding and a better client experience.

To further encourage loan availment and community engagement, TSPI is actively implementing the **Sambayanihan Programs**, initiatives aimed at attracting new clients through various activities.

Continuous **sustainability programs** are also important for driving long-term company growth especially in a rapidly changing business landscape. These are being done through valuable partnerships, PAR (Poverty Alleviation Recovery) Healing Program and Sambayanihan Centers.

Valuable partnerships with local and global entities provide **Special Loan Programs**. These collaborations help acquire new clients, offer new digi-based livelihood programs and launch new social media campaigns, which reach out to more employees, clients and partners. In addition, lower interest rate is offered with defined customer base supported by capacity-building training. **PAR Healing Program** is TSPI's way of God-centeredness of embracing clients with long outstanding loan dues to overcome financial challenges attributed to national state of calamities - typhoons, flooding linked to climate change, national disasters, volcanic eruptions, lingering health problems, slowdown of economic activities and need for clients to shift doing business via digitalization. And the **Sambayanihan Centers** are part of TSPI's aspiration to properly respond to client needs with structured, transformation programs, sustainable social services and delivery of digital knowledge to augment livelihood income.

Strengthening performance. TSPI is aiming at **employee career development** and providing opportunities to enhance organizational impact. By investing in training, mentorship, and career growth, TSPI intends to improve employee skills, boost morale, and increase productivity.

Training and mentoring help increase employee engagement and encourage **a culture of continuous learning**, which could lead to higher productivity and profitability. Both are also significant factors in the implementation of effective succession planning. This contributes to developing internal talent within TSPI, facilitating knowledge transfer, and fostering affirmative leadership practices. Such form of guidance enables potential successors to acquire essential skills, knowledge, and the confidence to seamlessly transition into leadership roles, ensuring business continuity and improved performance.

Incentives are also offered to both employees and clients based on accomplishments. These rewards are meant to build motivation, encourage results, and reinforce a performance-driven culture. With incentivizing, the following could beneficially impact TSPI's effectiveness: higher volume, positive word-of-mouth marketing through referrals, customer base expansion and employee retention.

Enhancing operational efficiency. To ensure the delivery of quality service from day one, TSPI is enhancing its training program for probationary field staff, equipping them with the tools and knowledge needed to succeed in their roles.

The newly created **Credit Cycle Management Department (CCMD)** will handle telemarketing and tele-collection to help generate new leads and boost loan outreach. These are meant to increase sales by enhancing customer engagement, lead generation, and debt recovery.

These **strategies** are all about empowering TSPI to grow into a stronger, more responsive organization that truly listens to the needs of our clients, supports our staff, and remains ready to serve communities with compassion and commitment.

TSPI Transformation Framework

Under the leadership of our Senior Management and Board of Trustees, we remain focused on our mission of stewardship, where each of us is called to act with purpose, embracing our role and responsibilities as faithful stewards.

At the heart of TSPI is its **Transformation Framework**—a living embodiment of our commitment to uplift the lives of our clients as well as our employees with their families and communities. We continue to witness and build upon our Transformation Framework to sustain TSPI's programs and services, and ensure that the organization continues to flourish and bear meaningful fruit.

Rooted in **God-centeredness**, TSPI's Transformation Framework aims to develop God-fearing and socially responsible micro entrepreneurs and agropreneurs. Our core values of Stewardship, Integrity, Servanthood, and Excellence keep alive the spirit and purpose of our work across communities.

The four elements of the TSPI Transformation Framework with TSPI Transformation in Action are: economic sufficiency, client competency, financial probity, and relational maturity.

Economic sufficiency is achieved by providing access to sustainable livelihood loan programs through micro-loans, micro-savings, micro-insurance and other basic services such as healthcare, housing and sanitation loans leading to their financial stability.

Member client competency is enhanced through capacity-building programs focused on financial literacy, business skills, and decision-making ability. These initiatives equip participants with practical knowledge and tools to better manage finances, grow their enterprises, and make informed choices for long-term sustainability.

Financial probity is strengthened through lending programs integrated with values formation, safety nets, and food security initiatives. These are designed to instill credit and savings discipline while promoting ethical business practices, fostering a more responsible approach to livelihood development.


Relational maturity is acquired when clients have deepened their relationship with God, strengthened family ties, and built meaningful connections within their communities. This transformation promotes wholistic personal growth rooted in faith and shared values as being taught in the TSPI discipleship program.

The impact of the Transformation Framework on the lives of clients, their families, and communities is what drives the sustainability of TSPI's programs and services.

ATTY. LAMBERTO L. MEER
Chairman

MR. RENE E. CRISTOBAL
President


TSPI Financial Performance Summary



Total Assets

20232024


Php1.30 BillionPhp1.29 Billion



Total Portfolio Funds

20232024


Php1.07 BillionPhp1.07 Billion



Loans Released

20232024


Php2.45 BillionPhp1.97 Billion



Outreach

20232024


177,624152,031



Financial Self- Sufficiency

20232024


105%102%



Operational Self-Sufficiency

20232024


103.28%97.00%



Net Income

20232024

Php21.39 MillionPhp4.88 Million


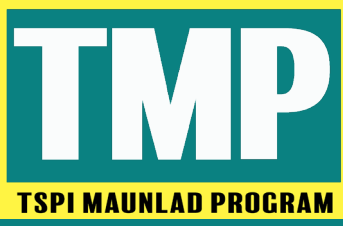



Branches



20232024

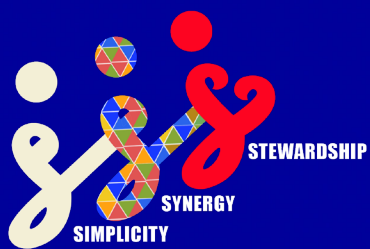
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A. Livelihood Loan Programs (As of December 2024)

	No. of Loan Releases	Loan Release (Php'000)	Portfolio (Php'000)
	108,905	1,859,905	682,160
	No. of Loan Releases	Loan Release (Php'000)	Portfolio (Php'000)
	15	1,280	2,241
	No. of Loan Releases	Loan Release (Php'000)	Portfolio (Php'000)
	1,368	54,155	27,849
TOTAL	No. of Loan Releases	Loan Release (Php'000)	Portfolio (Php'000)
	110,288	1,915,340	712,250

B. Social Welfare Loan Programs (As of December 2024)

	No. of Loan Releases	Loan Release (Php'000)	Portfolio (Php'000)
	2,084	47,640	39,929
	No. of Loan Releases	Loan Release (Php'000)	Portfolio (Php'000)
	4,316	3,528	3,058
TOTAL	No. of Loan Releases	Loan Release (Php'000)	Portfolio (Php'000)
	6,400	51,168	42,987



STEWARDSHIP

A core value of TSPI, we are all required to be good stewards of all the resources He has entrusted to us. Let us reflect on Christ-centered leadership—one marked by humility, faithfulness, and service. As we help clients start or grow their livelihood, we also show and share the love of Christ with them while helping them develop strong character and values.

Re-igniting Our Mission at the TSPI Operations Leadership Conference 2024



TSPI Managers together with TSPI Executive Director Ms. Alice Z. Cordero (in yellow pants) during the Operations Leadership Conference 2024 at Mount Purro Nature Reserve on June 22, 2024.

TSPI successfully held its Operations Leadership Conference 2024 at **Mount Purro Nature Reserve** on June 21-23, 2024. It brought together leaders and team members from across the organization for three days of reflection and reconnection. With the theme **“Stewardship, Synergy, Simplicity: Re-igniting Our Mission,”** the conference focused on the spiritual and operational principles that continue to strengthen TSPI's mission.

The event opened with reflections on **Christ-centered leadership**, reminding participants that true leadership is a lifestyle rooted in a relationship with Jesus and marked by humility, faithfulness, and service.

A discussion reinforcing TSPI's mission emphasized the importance of experiencing the fullness of life in Christ through Christian microenterprise development. As we help clients start or grow their businesses, we also **show and share the love of Christ** with them while helping them develop strong character and values.

This underscored the role of TSPI as **a good steward**: recognizing that everything we have comes from God and using it in a way that honors Him. We always use time, talents, and resources for the service of God.

Succeeding sessions highlighted the core values of **Excellence, Integrity, Stewardship, and Servanthood**, urging leaders to align personal goals with organizational purpose. With emphasis on synergy and Christ-like accountability, the talks called everyone to lead with faith.

Stewardship calls us to faithfully manage what God has entrusted to us—time, skills, and resources—with a heart that seeks to honor Him and uplift others. Throughout the conference, breakout group sessions provided opportunities for honest sharing and deeper insights on our respective experiences, reinforcing our mission of stewardship and **shared purpose**.

Leading with TRUST

“The spirit of commitment is alive,” said Executive Director Alice Z. Cordero as she addressed TSPI's leaders. She reminded everyone that when it comes to faith, TSPI is unwaveringly Christ-centered.

As the organization continues to grow and serve more communities, Ms. Cordero encouraged leaders to embody TRUST: be **Transparent, Risk-conscious**, have **Unity** of decisions, be grounded in **Stewardship**, and always ready to **Take Responsibility**.

“When you don't know what to do next [in certain situations], just think TRUST GOD,” she advised.

Ms. Cordero also urged TSPI leaders to stay disciplined and open to growth, especially through digitalization and improved systems. “At TSPI, we are very liquid, with no borrowings because we've empowered our clients to **save, to build, and to give back**,” she said, citing the 50% portfolio now funded by microsavings.

She reminded everyone that **discipline and discipleship** go hand in hand, and that obedience—whether to policies or to God's plan—is a form of love. “Our concept of discipleship is unique. We find happiness in everything we do. Discipline must be embraced by everyone, because it includes respect to corporate standards,” she said.

In closing, she gently challenged everyone to keep trusting in God's purpose: **“God's not giving up on you**. Don't give up either. At the end of the day, we just want to experience the love of God.”

“When you don't know what to do next [in certain situations], just think TRUST GOD.”

Ms. Alice Z. Cordero
Executive Director

Recognizing outstanding leaders and teams

In a special awarding ceremony held during the TSPI Operations Leadership Conference 2024, outstanding leaders and teams were recognized for demonstrating Stewardship, Synergy, Simplicity, with the aim of delivering wholistic service to as many less privileged clients in the community.

As our awardees received recognition, their Stewardship took centerstage and reminded us that being a **good steward begins with the heart**. We are called to be selfless, faithful, and committed to multiplying the resources entrusted to us and using them **for God’s glory**.

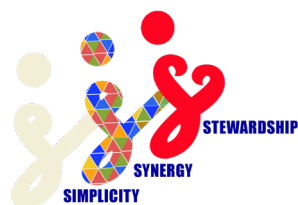
<div>Best Branch Manager</div> <div>Bernard V. Santos Bugallon Branch</div> <div>For leading the best-performing branch with the highest portfolio and achieving zero portfolio at risk for 2023</div>	<div>Best Area Manager</div> <div>Dia C. Zagala South 1A</div> <div>For consistently leading a high-performing area with a controlled portfolio at risk and strong overall portfolio in 2023</div>	<div>Best Sector Head</div> <div>Lorena F. Hernandez South 1</div> <div>For successfully leading a high-performing sector, maintaining both controlled portfolio at risk and good portfolio quality for 2023</div>
<div>Operations Leaders Team Award</div> <div>Ilocos Sur Area</div> <div>For their excellent service and active support in promoting local economic development through participation in the province-wide job fair</div>	<div>Most Innovative Branch</div> <div>TSPI Mangaldan Branch</div> <div>For successfully establishing and maintaining three fully utilized Sambayanihan Centers and embracing digitalization, including supporting a client who was recognized as a Digital Financial Inclusion Awardee in 2023</div>	<div>Best Sambayanihan Service</div> <div>Nagcarlan and Indang Branches</div> <div>For conducting Kasalang Bayan events in collaboration with ministry partners, sustaining fully utilized Sambayanihan Centers, and fostering values transformation within the community</div>
<div>Top 3 Performing Branches</div> <div>Bugallon, Tayabas, and Lingayen Branches</div> <div>For achieving the highest good portfolio with controlled/ zero portfolio at risk, highest loan release, zero fraud, above-standard branch manpower, zero staff turnover, and being fully digital with 100% TAAS collections and 100% e-wallet disbursements for 2023</div>	<div>Grand Slam Award</div> <div>Bugallon Branch</div> <div>For consistently excelling across all key performance indicators and embodying the highest standards of TSPI’s mission and values</div>	<div>Outstanding TSPI Loan Program Award</div> <div>TPP Program Team</div> <div>In special recognition for successfully working with farmer groups, resulting in a powerful combination of discipleship transformation and sustained profitable operations for the farmers</div>



TSPI Managers during the Operations Leadership Conference 2024 at Mount Purro Nature Reserve on June 21, 2024.

*“Glorify the Lord with me;
let us exalt His name together.”*

Psalm 34:3, New International Version (NIV)

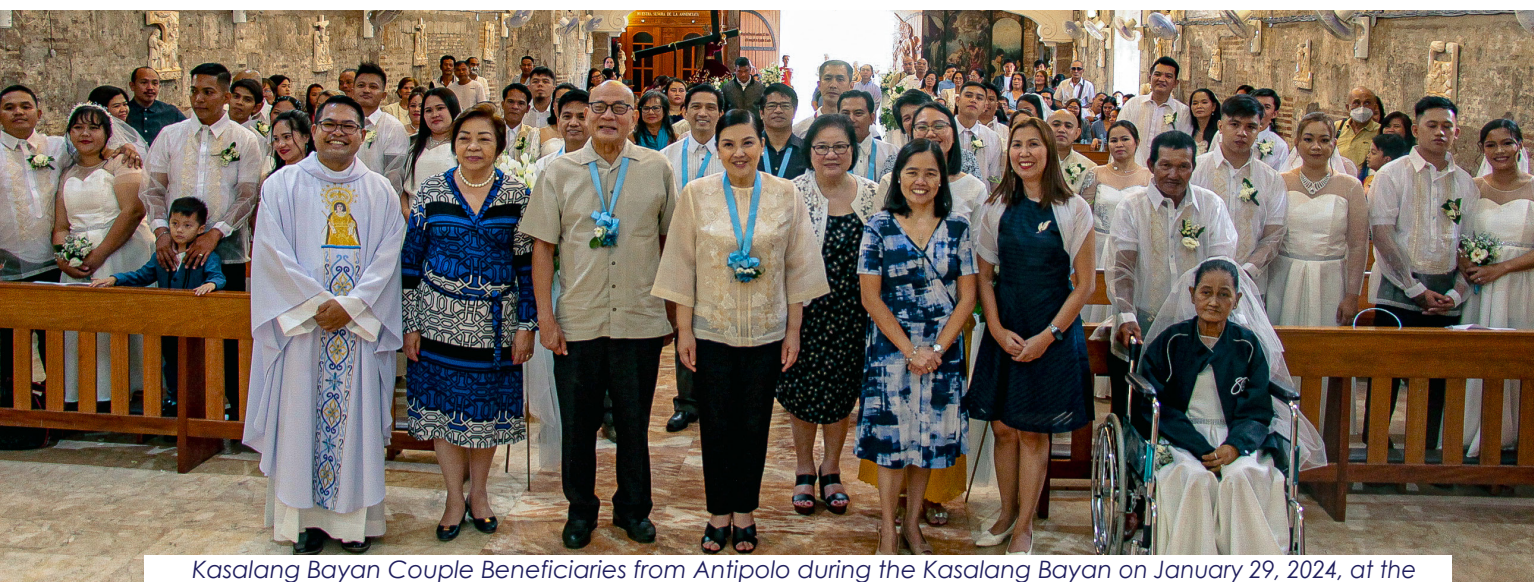


SYNERGY

For the benefit of our clients and organization, we have entered into **strategic and mutually beneficial partnerships** with international and local organizations. Our global Partners like Jollibee Group Foundation (JGF) and Wholistic Transformation Resource Center (WTRC) and other local Partners like Local Government Units (LGUs) and foundations are rooted in shared value for lifting up the lives of our stakeholders.

KASALANG BAYAN:

Towards the Fullness of Client-Couples' Lives



Kasalang Bayan Couple Beneficiaries from Antipolo during the Kasalang Bayan on January 29, 2024, at the Nuestra Señora de la Annunciata Parish Church in Antipolo, Rizal.

In order to truly nurture each human being, all aspects of that person must grow and develop. The values formation initiative of TSPI's Sambayanihan Program was initiated with guidance from the **Wholistic Transformation Resource Center Foundation, Inc., (WTRC)**, a non-stock, non-profit Christian organization committed to addressing the full spectrum of human needs—from spiritual, emotional, physical, social to economic.

Sponsored by the **TSPI Mutual Benefit Association, Inc.**, a Kasalang Bayan or mass wedding was held for 16 TSPI client-couples on January 29, 2024, at the **Nuestra Señora de la Annunciata Parish Church** in Antipolo, Rizal.

It was a truly momentous occasion for the couples whose union has finally been blessed by God, who will surely now keep them in His loving embrace. **Holy Matrimony** is one of the sacraments of the Roman Catholic Church.

"Kahit matagal na panahon na ang lumipas sa pagsasama nila, hindi pa rin nawawala ang pagsamo't dalangin na sana maisakatuparan ang pangarap na maikasal sa simbahan at tunay na nakikinig ang Diyos sa ating mga panalangin," [Though they have been living together for a very long time, the aspiration and fervent wish that they will be married in the Catholic church has persisted. And the good Lord listens and grants our prayers.] said the officiating priest, Fr. John Jay Magpusao.

Beaming with joy and in full appreciation of the relevance of this blessing to their lives, the couples walked together hand in hand toward a more beautiful chapter of their lives together—as a couple and as a family.

This **Sambayanihan activity** sponsors members who would like to sanctify their union, including in securing and processing all the necessary documents in preparation for the church wedding, pre-wedding seminars, logistical coordination with the municipality and church offices, until the wedding day itself.

Many couples are hindered from formalizing their union due to lack of financial means, especially because they would like to celebrate with their family and friends in a special and big way. **Marriage** is a foundational aspect of people's lives.

It is a sacred commitment and an institution that is a source of emotional and communal support. By sponsoring weddings, TSPI affirms the **value of love and partnership** as essential elements in personal well-being and an important stronghold in our society.

This is further proof of TSPI's support for the **wholistic development** of individuals and families.

TSPI helps couples celebrate their love and **build strong, enduring foundations for their family life**. This is only one of many TSPI activities that show what it means to truly care for the whole person.

Blessed Unions

On March 15, Mr. Bussau attended a **Holy Mass** at the TSPI Head Office with the 16 TSPI client-couples who were married on January 29 at the Nuestra Señora dela Annunciata Parish (also known as Boso-Boso Church) in Antipolo City. The parish Priest Fr. John Jay Magpusao officiated the mass wedding.

Mr. Bussau encouraged TSPI to start a program on **Family Core Values Formation**. This is to enable couples living together, who have yet to be married, to receive God's blessing

TSPI President Rene Cristobal inspired the couples with the message that the **deep love** of husband and wife for each other will get them through tough times that may come their way.

On March 21, Mr. Bussau visited TSPI couple-beneficiaries at the **Nagcarlan, Laguna branch**. He was a Board Member of WTRC, the sponsor of the mass wedding; it was officiated by Fr. Eduardo Arupo on August 1, 2023 at the **San Bartolome Apostol Parish Church**. Each couple received a post-wedding gift—a copy of their wedding day portrait. To strengthen their Christian family life, these newlyweds are now members of the **Couples for Christ (CFC)** organization at the same parish.

The TSPI couple-beneficiaries expressed their gratitude for the opportunity to finally have their unions blessed in the Catholic Church through the **Kasalang Bayan**. According to them, **this also deepened their relationship with God**.

Through spiritual and physical fortification, **TSPI and its partners work together** for the betterment of society. This demonstrates that collaborations grow and thrive among individuals **having unity of thought and values** as they strive for the greater good.



TSPI Collaborates for Communities

San Miguel Foundation - Better World Smokey Mountain



Clients of TSPI Tondo Branch with TSPI personnel and TSPI Founder and Chairman Emeritus Mr. David T. Bussau during his visit to San Miguel's Foundation's Better World Smokey Mountain (BWSM) in Brgy. 128, Balut, Tondo Manila on March 14, 2024.

Charity begins at home, so the adage says. TSPI builds on the basic unit of society, the family, to benefit the wider community and ultimately, society. Through various projects, it endeavors to improve the economic situation and enrich the lives of clients as well.

Near Neighbors

On March 14, 2024, TSPI Chairman Emeritus - David Bussau together with TSPI Executive Director Alice Cordero, Executive Director and TSPI Board of Trustee Toto Malvar visited the Tondo Sambayanihan Center hosted by the **San Miguel Foundation's Better World Smokey Mountain (BWSM)** in Brgy. 128, Balut, Tondo, Manila.

It was a day well-spent in dialogue with San Miguel Corporation Vice President and San Miguel Foundation Executive Director Kin Lichauco.

Built by SMC, the building is located in the middle of 30 tenement buildings and located beside the Estero de Vitas. It hosts five organizations, **as co-partners**, with the same purpose: to help people in the name of God.

- **AHA Learning Center**, represented by Teacher EJ Lapira, Managing Director, teaches children.
- **Upskills+ Foundation Inc.**, represented by Mary Rose Armario, Project Lead, provides livelihood opportunities.
- **Project Pearls**, represented by Jonalyn Andia, a community mothers, gives livelihood opportunities and scholarships to children who lack the means to finish their studies.
- **Sandiwaan Center for Learning**, represented by Fr. Benigno Beltran, Executive Director, conducts Alternative Learning System (ALS) training for working students and out-of-school youth.
- **TSPI**.

Mr. Bussau spoke with seven TSPI clients who proudly told him about their various businesses. One of them, Gina Antonio, a TSPI client for 14 years, has supported her four sons mainly from earnings of her streetfood business. She has been running her business for 12 years. The 44 year-old widow had to pivot during the COVID outbreak. After the pandemic, she was able to resume stall operations at a busy section within her community.

Lolita Estinor, 63, has been a TSPI client for eight years. The mother of four has been running a junk shop in Tondo for all 30 years that she has resided there. Jovy Angeles, 57, has been running a sari-sari store for seven years and has been a TSPI client for 14 years.

They were animated as they how more people in the community were earning from their entrepreneurial endeavors, especially those who benefited from microinsurance claims. These were used for their homes and businesses-to improve their living conditions.

In the face of all of these bright spots, TSPI's Sambayanihan Programs will further extend to serve more communities in Tondo.

In the face of all of these bright spots, **TSPI's Sambayanihan Programs** will further extend to serve more communities in Tondo.



TSPI Founder and Chairman Emeritus Mr. David T. Bussau talked with one of the clients of TSPI Tondo Branch during his visit to San Miguel's Foundation's Better World Smokey Mountain (BWSM) in Brgy. 128, Balut, Tondo Manila on March 14, 2024.



Teacher EJ Lapira of AHA Learning Center spoke with TSPI Founder and Chairman Emeritus Mr. David T. Bussau during his visit to San Miguel's Foundation's Better World Smokey Mountain (BWSM) in Brgy. 128, Balut, Tondo Manila on March 14, 2024. Also in photo, TSPI Board of Trustee Mr. Alberto Malvar and Fr. Benigno Beltran of Sandiwaan Center for Learning.



Participants actively participated the workshop during the “Babae Bilang Negosyante” Seminar at the Better World Smokey Mountain (BWSM) on March 23, 2024.

EMPOWERING WOMEN THROUGH SYNERGY: A Celebration of Women's Month

In celebration of Women's Month, TSPI invited women to a **transformative event** meant to uplift and **empower women entrepreneurs**. The TSPI Sambayanihan Center Tondo branch's “Babae Bilang Negosyante” Seminar was held on March 23, 2024 at the **Better World Smokey Mountain**, Brgy. 128 in Tondo, Manila.

The gathering brought together 59 women for one shared goal: to gain the tools, inspiration, and support needed to begin or grow their respective businesses. With an emphasis on synergy, the event became an active space where **dreams** were nurtured, **visions** were clarified, and **confidence** was built.

The program was thoughtfully designed to address women's mind, body, soul, and spirit. It began with spiritual sustenance from Pastor Duane Garcera, Ministry Partner of TSPI Tondo branch.

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Practical guidance followed as Anna Marie dela Torre, Manager for Corporate Affairs and Marketing of **Standard Chartered Bank (SCB) Philippines** stimulated their entrepreneurial leanings with important concepts and practical advice on **marketing** and **entrepreneurship**. Among the topics she discussed were: effective product sales; the **4Ps** of product, price, place, and promotion; the **4Cs** of customer-centered, cost, convenience, and communication; passionate love for business; self-confidence; visions for future of business; and planning business **SMART** (Specific, Measurable, Achievable, Realistic, Time-bound).

The women also engaged in small group discussions, where they forged **deeper connections** and gained **valuable insights** from each other through a hands-on vision board activity. They reflected on the present state of affairs, visualized their goals and aspirations for the future, and laid out concrete steps to achieve them. The creative process excited the women, facing the possibility of transforming their conceptual dreams into actionable plans.

TSPI client Nanay Gina Estinor Antonio of Center 93, who runs her own food stall, spoke about the struggles she faced in starting her own business. She shared how she was **able to weather the challenges** that came her way. She found a catalyst of hope through the TSPI MBI microinsurance claim, which she used as seed money to start her own business. Her cheerful disposition and service with a smile exemplify what **faith, support, and determination** can accomplish. Her story of overcoming adversity moved and inspired the women in attendance to maintain a positive outlook and cope with challenges.

The event underscored the **power of community** and **collaboration**. The women were encouraged to build synergy. It was an event steeped in empowerment, with women supporting each other, growing together, and holding each other accountable. Overall, it was a truly nurturing activity.



Participants together with Standard Chartered Bank (SCB) Philippines and TSPI Personnel during the “Babae Bilang Negosyante” Seminar at the Better World Smokey Mountain (BWSM) on March 23, 2024.



TSPI Farmer Groups Honored for Agricultural Excellence

On September 6, 2024, five farmer groups who are part of the **TSPI's Farmers' Entrepreneurship Program (FEP)** were recognized during the **"Regional Awarding and Recognition of PhilGAP Certified Farms in Central Luzon."** Held at the **Heroes Hall in the City of San Fernando, Pampanga**, the event celebrated the commitment of farmers to uphold sustainable and safe agricultural practices.

The Department of Agriculture-Regional Field Office III's Regulatory Division bestowed the prestigious recognition on farms that have successfully earned the **Philippine Good Agricultural Practices (PhilGAP) Certification**. Administered by the Bureau of Plant Industry (BPI), this certification upholds the integrity of food safety, environmental care, and public health.

The following groups received their awards: **MASIFAGCA** (Magsalisi Farmers and Growers of Calamansi) from Jaen, Nueva Ecija; **Tucop Farmers Association** from Tucop, Dinalupihan, Bataan; **Marcos Villagers' Palayan City Farmers Agrifarm Corporation** from Palayan City, Nueva Ecija; **Pagbiagan Multipurpose Cooperative** from Mataranoc, San Manuel, Tarlac; and **Ungab Farmers' Association** from Cuyapo, Nueva Ecija.

TSPI North Central Sector Head Lorena Mandanas and Area Manager Maricel Venturina represented the firm during the ceremony. Their presence underscored the vital support that TSPI plays in empowering smallholder farmers with financial assistance, entrepreneurial guidance, capacity-building, and advocacy for sustainable practices.

At the heart of this celebration is **synergy**—the dynamic interaction between TSPI, the farmers, and government institutions. With valuable support from the **Jollibee Group Foundation (JGF)**, TSPI's Farmers Entrepreneurship Program acts as a bridge, linking farmers with critical resources and knowledge **to thrive in modern agriculture**. The farmers bring their dedication, expertise, and willingness to innovate, while government agencies like the Department of Agriculture provide guidance and recognition that validate their efforts.

Sixty year-old Emmie Marques Macaso has always lived in Jaen. Her husband was initially the farmer in the family. Eventually, she and her son also took on farming. Currently, she is the owner of Emelita's Farm and also serves as president of MASIFAGCA. She has been a TSPI client since 2018. When the MASIFAGCA farmer group started attending **training sessions sponsored by JGF**, she admits, they were unsure if they could meet the criteria for farm-partners set by **Jollibee Food Corporation (JFC)**. However, when they found out that they were chosen among the fastfood's preferred suppliers, she was elated.

In meeting the **PhilGAP requirements**, she admits that the learning curve was steep, since many of their farmer members were already set in their ways, and they were unsure how getting certified would benefit them. Still, they appreciated the shift in practices and mindsets because this led them **to adapt better farming practices**. "The reason we sought certification was because Jollibee requested it, since we were dealing with food, something that people will consume. It was a big help because we now value what inputs go into planting food items. **They gave us the opportunity to improve**," she said in Tagalog.

The awards serve as a validation for the farmers as well as an inspiration for other farmers to pursue similar certifications, thereby raising the overall standard of Philippine agriculture.

The recognition is a **testament** to what can be achieved when **purpose-driven organizations and dedicated individuals work** hand-in-hand toward a **common goal**.



TSPI CELEBRATES SYNERGY BY SUPPORTING LOCAL ECONOMIES

Tulay sa Pag-unlad, Inc. (TSPI) continues to champion collaboration and community empowerment through active involvement in driving local economic development and uplift standards of living. **Staying true to its mission**, TSPI remains committed to partnerships that embody the spirit of **Sambayanihan**.



TSPI Sector Manager Lorena Mandanas received the Plaque of Recognition for TSPI during the 115th Founding Anniversary celebration of San Manuel, Tarlac on Feb. 25, 2024.

Partnerships for sustainable agriculture

On February 25, 2024, TSPI was honored as an **Outstanding Partner of the Local Government Unit (LGU)** of San Manuel, Tarlac, during the town's 115th Founding Anniversary celebration. TSPI's support has helped mobilize farmer groups and strengthen their economic resilience. Five accredited farmer groups in San Manuel now supply white onions to **Jollibee Foods Corporation**, namely: **Pagbiagan Multi-Purpose Cooperative, Ungab Association, Segundu Association, Marcos Association, and Tucop Association**. This achievement marks a significant step toward making their agri-business ventures sustainable and market-driven.

Sixty year-old Eulogio Cabiles has been a farmer for 40 years in San Manuel, Tarlac. He has farmed rice, tobacco, and corn. In 2014, he received the National Gawad Saka Award as Outstanding Corn Farmer from the Department of Agriculture.

In 2023, he attended TSPI's Farmer Entrepreneurship Program. He is also president of the Pagbiagan Multi-Purpose Cooperative, which was awarded 2nd Outstanding Cooperative by the Provincial Government of Tarlac in January 2024. Cabiles attests to how **TSPI linkage with Jollibee** has helped **improve the lives of members**. "In the past, when we dealt with traders, they would drive the prices very low, without regard to the welfare of farmers. But since we have been supplying white onions to Jollibee, **we have been treated fairly**. They consider our cost of production and add twenty percent, regardless of the prevailing farmgate price," he said, in Tagalog. In fact, many farmer members have been able to renovate their bamboo houses to concrete ones and fund the education of their children. Some have even purchased their own motorcycles. "The farmers are very happy!" Cabiles said.



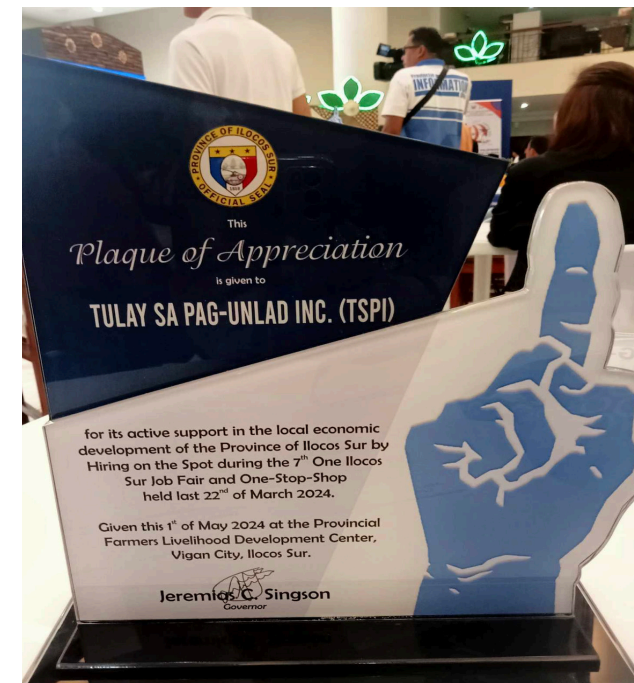
This success highlights the **power of synergy**—where TSPI, local government, and private sector collaboration converge to produce tangible results in the agriculture sector. By empowering farmers with access to financial tools and viable market linkages, **TSPI helps transform subsistence livelihoods into thriving, community-based enterprises**.

Partnerships for community development

TSPI's dedication to inclusive economic growth was also celebrated during the **2024 Labor Day Festival** held on May 1 in Vigan City, Ilocos Sur. Held at the **Provincial Farmer's Livelihood Development Center**, the event had the theme, "Sa Bagong Pilipinas: Manggagawang Pilipino, Kabalik at Kasama sa Pag-aseenso." TSPI was commended for its **proactive involvement** in local initiatives and was awarded three recognitions: for sponsoring the "Hiring on the Spot" segment at the 7th One Ilocos Sur Job Fair on March 22, 2024; for its participation as a hiring employer during the 2024 Labor Day Job Fair; and for its support of the Local Economic Development (LED) Activity during the 8th One Ilocos Sur Job Fair.

By taking part in job fairs like these, TSPI opens **employment opportunities** and also strengthens the local economic fabric. As one of 30 companies and organizations that participated, TSPI's commitment to hiring local talent reinforces its role as a partner in **sustainable development** and **social impact**.

TSPI proudly celebrates **synergy**: uniting local governments, businesses, and communities toward shared progress. Through its programs and partnerships, it maintains a strong stance in promoting **financial inclusion, sustainable livelihoods**, and a **better quality** of life for Filipino families.



TSPI and Dr. Nicanor D. Montoya Foundation, Inc.: Synergy for Health

Believing that our **bodies are temples of the Holy Spirit**, TSPI continues to uphold the importance of health through its **Sambayanihan Program**. In coordination with the **Dr. Nicanor D. Montoya Foundation Inc.**, medical missions were conducted to deliver primary medical care in order to address health needs in underserved communities.

On October 10, 2024, TSPI hosted a successful medical mission for 570 beneficiaries at **TSPI's Sambayanihan Center** in Brgy. San Francisco, Bugallon, Pangasinan. This initiative **united efforts** from the **Local Government Unit of Bugallon, Barangay San Francisco**, and the **Federation of Christian and Muslim Volunteers Brigade Cops Rescue-Bugallon Chapter**.

The **TSPI Employees' Cooperative** also distributed hygiene kits to 50 children, while storytelling sessions led by Pastora Mar Yaneza of the **Passion of Christ Church Inc.** of Lingayen brought joy and inspiration.

Meanwhile, the TSPI Vigan Branch organized a **Medical Mission** on Oct. 11, 2024 at the Caoayan Auditorium in Caoayan, Ilocos Sur. About 606 persons from nearby barangays availed of the free medical services.



Dr. Nicanor Montoya Foundation Inc. personnel and TSPI Personnel during the "Serbisyong Medical" at TSPI Sambayanihan Center in Coayan Auditorium in Caoayan Ilocos Sur on October 11, 2024.

Dr. Nicanor Montoya Foundation Inc. personnel and TSPI Personnel during the "Serbisyong Medical" at TSPI Sambayanihan Center in Brgy. San Francisco Bugallon Pangasinan on October 10, 2024.



Photo taken by :
Dr. Nicanor Montoya Foundation, Inc.

TSPI Vigan Branch Manager Monika Mendoza and HR Specialist Cristina Oribello conducted a **Bible study** and **Hygiene Orientation** for children. They also distributed 60 hygiene kits sponsored by the **TSPI Employees' Cooperative**.

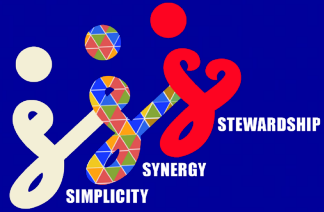
This was an overwhelming success due to the combined efforts of TSPI and various organizations in Ilocos Sur: the **Caoayan Local Government Unit, Caoayan Regional Health Unit Medical Team** led by Dra. Edna Rabena and nurses, **Barangay Health Workers of Callaguip** and **Anonang Menor (both in the municipality of Caoayan)**, and **Ora West in Bantay**.

The following medical professionals from the Dr. Nicanor D. Montoya Foundation Inc. shared their time and expertise for these medical missions: Dr. Voltaire Victoria, Dr. Agnes Vargas, Dr. Virgie Pascua, Dr. Fernando Peraldo, Dr. Juliet Recidoro, pharmacists Cristina Ambrosio and Beng Esteves, nurse Romeo Dilag, and ophthalmologist AJ Caponpon.

The event provided free medical consultations, medicines, supplements, and eyeglasses. Beyond healthcare, the missions also extended their impact with free haircuts, feeding programs, and job fairs.

This medical mission highlights TSPI's commitment to **wholistic development** by fostering **physical, spiritual, and social well-being**. Through meaningful collaboration and shared faith in action, TSPI and its partners continue to bring vital services to communities in need, affirming **that caring for the body is a sacred duty**.

SIMPLICITY



Through digital transformation, we have revolutionized our operations and simplified processes--without losing the human touch. The goal of such technological advancements is to restore the dignity of our clients and employees through improved quality of life. With reclaimed valuable time, they are now able to spend more time with their families. We have leveraged digitalization to help us achieve our goals for the benefit of each member, stakeholder, and employee of TSPI.

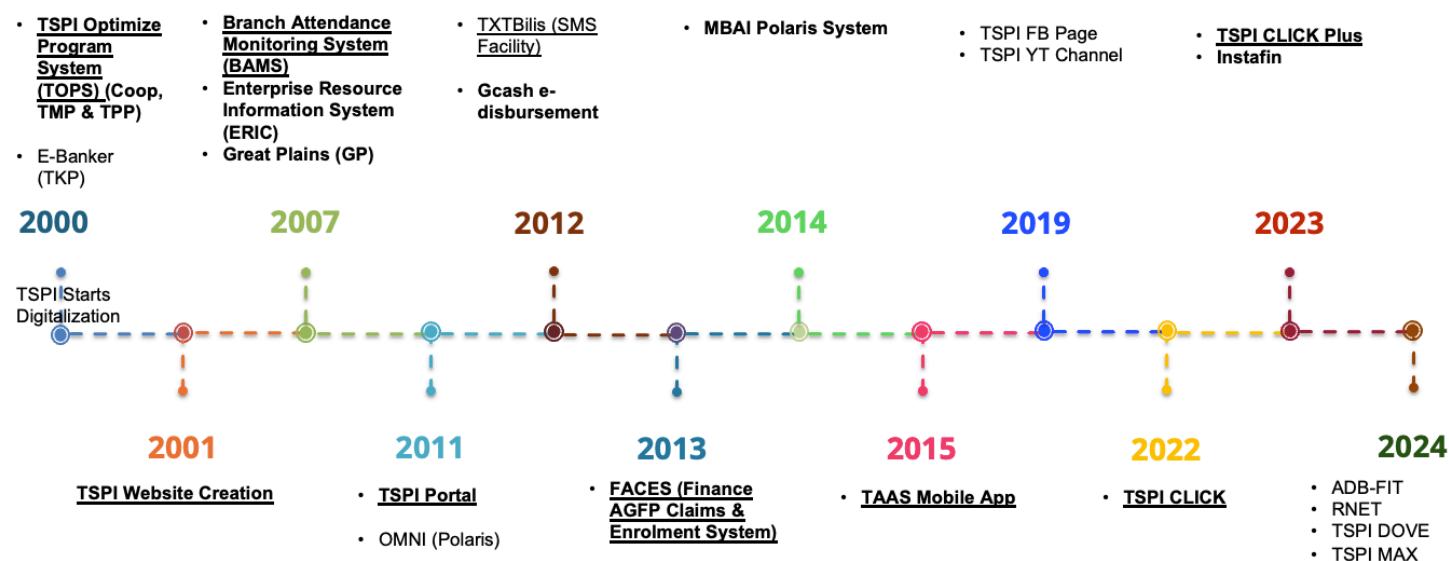
TSPI's Digital Transformation: Empowering Communities

In its mission to serve the marginalized and uplift Filipino families through its various services, TSPI initiated--and continues to pursue -- **a bold digital transformation journey** driven by a **commitment** to enhance service delivery and empower both their clients and employees.

The status quo, while effective in the past, would be insufficient to meet the evolving needs of our growing client base. Many of TSPI's clients, especially in rural areas, faced challenges in accessing timely financial services. The hassles of travelling, hefty expenses, long wait times, and limited communication channels hindered clients from making the most of the opportunities available from TSPI.

Motivated by the desire to serve them better, TSPI launched a **comprehensive assessment** of its systems and developed a multi-year **digital roadmap** for digital transformation. With the support of dedicated partners and stakeholders, TSPI began upgrading its systems and rolling out mobile and online platforms that allowed clients to access loan services, monitor repayments, and maximize other features--anytime and anywhere.

TSPI's Digitalization Journey:



Since 2000, TSPI has invested in sustainable digital transformation programs in IT advancement with 11 major systems of which seven (7) systems are TSPI in-house developed. TSPI manages 6 social media accounts - Facebook, FB Marketplace, Operations FB Group, YouTube and Google Workspace.

In 2000, TSPI took the first step in its commitment to adopt digital solutions by implementing the **E-Banker Core System**. This laid the groundwork for all future advancements.

Since 2000, TSPI has invested in sustainable digital transformation programs in Information Technology advancement with 11 major systems, of which seven systems were developed in-house. TSPI In-house systems are: TSPI Optimize Program System (TOPS), Branch Attendance Monitoring Systems (BAMS), TSPI Portal, TXTBilis (SMS Facility System), Finance AGFP Claims and Enrollment System (FACES) now called Treasury AGFP Claims and Enrollment System (TRACES), TSPI Agent Account System (TAAS) Mobile App, and TSPI Check, Loan, Insurance, Capital Build-Up, Kaagad (CLICK). Almost every 10 years, TSPI implemented digital core systems namely: **E-banker, Polaris** and **InstaFin**.

- 2014** - TSPI developed an in-house micro insurance system for its Mutual Benefit Association (MBAI), called **MBA Polaris System**, which resulted in proper monitoring of member enrollment by those who avail of micro insurance.
- 2015** - **TSPI TAAS** mobile application, automating the posting of client's payment through the accredited agent partners, supervised by TSPI Account Officers.
- 2022** - TSPI launched **TSPI CLICK**, a comprehensive web and mobile application that provides easy access for clients and staff 24/7 anywhere; purpose is to manage loans, CBUs, and insurance information for accounts and insurance policies to remain current and active, respectively.
- 2023** - TSPI CLICK was upgraded to **TSPI CLICK plus**, which allows existing clients to apply for loans directly through the platform.
- 2024** - **TRACES**, an internal reporting system that has been enhanced and fully integrated with the Agricultural Guarantee Fund Pool for monthly collection of payment from farmers. TSPI employees have access to their own **Google Workspace**, which has vastly improved internal communications.

As a result of its digital transformation efforts, TSPI was awarded at the **2022 GCash Digital Excellence Awards** in pioneering digital finance programs and **Digital Champions - MFI Category** at the Third Digital Financial Inclusion Awards last December 2024.

As of Dec 31, 2024, TSPI's digital footprint extended to 119 branches and 116 Sambayanihan centers--all of which make full use of these innovative systems.

All of these endeavors are motivated by **TSPI's care for clients and employees**. Without the hassle of spending time and money to personally appear at the TSPI branch, clients are able to make better use of their resources. The CLICK app gives them better access to their accounts.

Digitalization has freed up time spent by employees on tedious paperwork to focus on **quality time with their families**. The training that they received has also leveled up their skills and expanded **career growth opportunities** which could be translated into an increase in employee compensation ranging from 30% to 50%.

TSPI is unwaveringly committed to stay ahead of digital transformation **to empower more Filipinos** with knowledge and aptitude in making full use of technological advancements.

More innovations will be undertaken to modernize systems and to provide better, **more efficient service** for the benefit of transforming the lives of staff and clients. Moving forward, one of the most-awaited initiatives in digitalization is the upgraded version of TSPI CLICK plus on which the **Devotion, Outreach, Values formation and Empowerment (DOVE)** transformational tool will be embedded. Clients will have easy access to devotional and inspiring e-materials. It is with great hope as they learn from DOVE, they will be able to put their learnings into practice and eventually **empower their communities**.

Beyond Meeting Needs:

Nanay Gina Antonio and Nanay Jessica Lavarias

Food is a basic human need. With assistance from TSPI, two of its women clients meet this need and have exceeded expectations to enrich their own lives and those around them as well.

Rising from challenges

Forty-four year-old Nanay Gina Antonio of Tondo, Manila has been a client of TSPI Tondo Branch since 2011. At the time, she and her husband took out an **initial loan of P8,000** to engage in a junk shop business, ferrying scraps daily between Cavite and Caloocan using the motorcycle they purchased using some of the loan amount. However, this business failed because they were unable to assess the impact of expenses on their initial investment.

Nevertheless, their persevering spirit prevailed; soon, the couple **embarked on a new endeavor**. Nanay Gina used the remaining savings of P4,000 to start a street food stall in their community. It was a fortuitous move since their neighborhood, Barangay 128, located in what used to be Smokey Mountain, is densely populated. It is always bustling with people who need to satisfy their need for food. In no time, she built a loyal customers base who kept her stall busy.

In 2018, Nanay Gina's life greatly changed. Her husband, Manuel, passed away after a road accident. Nanay Gina was left to care for four young sons on her own. She was devastated by the sudden loss. After a period of grieving, **she was determined** to do her utmost to provide for her sons' needs and those of her own. The funds she received from TSPI, her husband's insurance benefit of P60,000 and P20,000 working capital, eased the financial burden.

She needed to **stand strong** for her family, thus, she focused more on her business. Her neighbors regularly bought street food lovingly prepared by Nanay Gina. She sold it consistently throughout the day, every day without fail.

When the pandemic hit, she had to close up shop due to social distancing measures to avoid the spread of the virus. Nanay Gina eventually found a way to **augment her income** by selling eggs and loaves of bread to her neighbors. By doing this, she was able to earn a living and adhere to health protocols at the same time.

In 2021, when pandemic restrictions started to ease, Nanay Gina slowly restarted her streetfood stall with P20,000. She expanded her menu to include halo-halo (in which the ingredients are proudly homemade). This resulted in lower investment margins and **higher profits** for Nanay Gina. She has also branched out to serving bulk orders of "kakanin" or rice cakes like "puto" and "sapin-sapin" online. Nanay Gina leverages **grit** and **determination** to grow her business. There may be days when sales are low; however, she strongly believes that nothing is beyond the reach of **someone who believes in her own capabilities and thinks positively**. Hence, she greets every day and her customers with a smile.

What Nanay Gina earns supports herself and her three children who are still in school: one in college and two in elementary school. As a responsible mother, she is willing to sacrifice everything for her children to have **a brighter future**, a simple yet profound dream that every Nanay in TSPI would want to achieve.



Nanay Gina Antonio shared her experience as microentrepreneur during the "Babae Bilang Negosyante" Seminar at Better World Smokey Mountain on March 23, 2025.

Expanding a simple idea

Meanwhile, Nanay Jessica Lavarias of Calasiao, Pangasinan has been a TSPI client for 14 years.

She has always been **resourceful**. Her husband lost his job at a restaurant during the pandemic, so they started a small food business in July 2020, selling two items fresh lumpia and chili oil under the name El Bonita's Canteen. They built a modest following at first, thanks to product quality and consistency.

By September 2020, Nanay Jessica tapped **social media marketing**; need met opportunity and her client base ballooned. From 15 customers per day, El Bonita's Special started averaging 50 customers per day. She has also expanded menu offerings to include various food items to satisfy the diverse tastes of her market.

Now, she averages 150 customers, 30 percent of whom are online customers. Aside from social media, online payment options also vastly helped her business grow and thrive.

In addition, Nanay Jessica now **employs more than a dozen staff members** to meet the demands of her flourishing business. To share the benefits with her neighbors, she hires them to deliver the food orders to clients. Her **generosity** extends to those around her, based on her strong faith.

Beyond her neighborhood, Nanay Jessica **conducts outreach activities** for those in need. She shares her blessings by engaging in various socio-civic projects, including **feeding programs** in various places and **offering financial assistance** to disadvantaged youth in her locality who are pursuing their studies.



Nanay Jessica Lavarias during the 3rd Digital Financial Inclusion Awards where she won in the Microentrepreneur category on December 2024

Lessons learned

"Kailangan lang ay sipag at tiyaga. Kahit anong pagsubok, kailangan lang ay tatag ng loob at self-confidence na kaya mong malampasan ang lahat. (All you need is **diligence** and **perseverance**. Any challenge, you can overcome with **fortitude** and **confidence** that you will rise above it.)" Nanay Gina said.

Nanay Jessica, who won at the **Digital Financial Inclusion Awards** under the **Microentrepreneur Category** in 2024 is motivated to help her neighbors, both near and far. "Sabi ko sa Diyos, yung binigay niya sa amin na business ay unexpected blessing talaga. (I told the Lord, this business is an unexpected blessing given to us.)"

These women have shown great resolve in pursuing a **dignified way of living** and **providing for their families**. They have used their resourcefulness and relied on their faith to overcome challenges. They also **walk daily** in faith to make the most of their situation in life, remembering **Christ's commission** to love our neighbors.

Nanay Gina and Nanay Jessica are examples of TSPI clients who embody the value of **Stewardship**. Provided resources **thrived under their care**, benefitting themselves and those around them. They are typical micro entrepreneurs who have **simple dreams: a better future for their families** and **inspiration to uplift people** that surround them, **beyond meeting their needs**.

BOARD OF TRUSTEES



“
I started TSPI with like-minded individuals guided by the conviction that wealth creation and the power of market forces will accelerate poverty alleviation and nation-building.

David T. Bussau
Founder and Chairman Emeritus

Mr. Bussau is the founder of Maranatha Trust, Opportunity International Australia and 15 international movements, including Wholistic Transformation Resource Center Foundation Inc. (WTRC) in the Philippines. He is a consultant of multinational firms and has a team of dedicated colleagues in Asia that implements and monitors development programs.

Mr. Bussau is renowned for his innovative and creative approach to post-disaster rehabilitation. He wants to challenge old development paradigms and the creative spark in each person to release their potential to live more dynamic, fulfilling and purpose-driven lives.



“
I believe that we are called by God to serve others through TSPI because God loves us and He will never forsake us.

Atty. Lamberto L. Meer
Chairman of the Board of Trustees

Atty. Meer is the Managing Partner of the law firm Meer, Meer & Meer. He is actively involved in various ministries, including the Pilipino Movement for Transformational Leadership (PMTL), Ligaya ng Panginoon Community (LNP), Couples for Christ (CFC), and Brotherhood of Christian Businessmen and Professionals (BCBP).

Atty. Meer is passionate about how God has changed his life as well as those of his family members and the members of TSPI. Through TSPI, he firmly believes, we are all working for the purpose that God has called us.

“

I believe that TSPI gives us every opportunity to follow God's command to 'love one another', through our work of helping those who are in need.



Dr. Abraham F. Pascual
Vice-Chairman of the Board of Trustees

Dr. Pascual was a recipient of the Golden Shell Rising Award from the Department of Trade and Industry (DTI) in 1997, Philippine Marketing Association's Agora Award for Outstanding Achievement in Entrepreneurship (Large Scale) in 2001, Go Negosyo's Most Inspiring Bulakeño Entrepreneur in 2008 and PLDT and Go Negosyo's MVP Bossing Award in 2013.

Dr. Pascual introduced many innovations to Pascual Laboratories, Inc. (Pascual Lab), L & I Development Corp., Agape Development & Research Corporation, Halang East Corporation and Octten Holdings Inc. He brings the same visionary leadership to his participation in the board of TSPI.

“

The purpose of TSPI is to serve God by helping and serving His people. In that way, they may know Him.



Rene E. Cristobal
President

Mr. Cristobal is a Member of the TSPI Mutual Benefit Association, Inc. (TSPI MBAI) Board of Trustees, and President of the TSPI Microfinance NGO. He is also a Member of Employer's Confederation of the Philippines (ECOP), of which he was a former member of the Board of Governors and former Chairman of its Corporate Responsibility.

He is the Founder and Chairman of the Board of REC Group of Companies and the Association of Professionalism in Overseas Employment (ASPROE). Mr. Cristobal is also co-founder and Vice President of the Bagong Bayani Foundation, Inc.

Mr. Cristobal is passionate about putting God at the center of all activities at TSPI, especially, through Sambayanihan. His extensive experience in human resource management infuses love and worship into our programs and services.



“When we do our work excellently, we give thanks to our Lord God who gave us the talents and resources to accomplish our mission. The work we do is a blessing from our Lord.

Ricardo G. Lazatin

Treasurer

Mr. Lazatin is also a Member of the TSPI Mutual Benefit Association, Inc. (TSPI MBAI) Advisory Council. He has been in the banking industry for more than 45 years. He is the President/Chief Executive Officer (CEO) of Power Source Group Dev. Corp and several subsidiaries and affiliates; President and Senior Managing Partner of CEOs, Inc.; Senior Partner in Argosy Advisers Inc.; President/CEO of Home Funding Inc.; President/CEO of Argosy Finance Corp and Vice Chairman of GSN Land Inc. He is an active lifetime-member of the FINEX, FINEX Foundation and Philippine Finance Association (PFA).

He is actively involved in ministry work as the Chairman and President of Tahanan ng Panginoon Foundation as well as Trustee and Corporate Treasurer of Ang Ligaya ng Panginoon Foundation, Inc. His expertise in and passion for financial literacy enlivens the work of TSPI for its clients.



“In the years that I have served TSPI, I have witnessed the changes that our concerted effort with our clients and partners, as well as with government and non-government entities, can make lasting impact and sustainable development in our lives.

Atty. Cornelio C. Gison

Corporate Secretary

Atty. Gison is TSPI Board Corporate Secretary and concurrently Vice-Chairman of TSPI Mutual Benefit Association, Inc. (TSPI MBAI) Board of Trustees.

He is of Counsel of Salvador, Llanillo and Bernardo Law Office. He is also a Member of the Board of Trustees of Andrew Gotianun Foundation, Inc.; Panel of Arbitrators, International Center for Settlement of Investment Disputes, World Bank Arbitration Body, Washington D.C.; and Tax Committee, Filinvest Group.

Atty. Gison served as Undersecretary for Revenue Operations of the Department of Finance and was Acting Commissioner of the Bureau of Internal Revenue and a Tax Consultant of Philippine Deposit Insurance Corp and Power Sector Assets and Liabilities Management (PSALM). He was the former President of the Capital Markets Integrity Corp, a member of the Philippine Stock Exchange Group.

Upon joining TSPI, Atty. Gison realized that his mastery of tax law would benefit not only the organization but the entire country.



“I see TSPI always working hard to keep as many under its flock to serve the Lord.

Carlos Rheal B. Cervantes

Mr. Cervantes is an investment banker with over 29 years of experience in finance and banking. He is Treasurer and Chief Financial Officer/Chief Operating Officer of PowerSource Group Holdings Corp. and its subsidiaries; President and Chairman of Accessus Lending Company, Inc.; Executive Vice President and COO of Argosy Finance Corp. and Home Funding (SPC), Inc.

He is a firm believer that good governance, transparent decision-making, and prudent risk management are all essential in both personal finances and business ventures. And through these, we can make positive contributions to society.

“It is an honor to do the Lord’s work here on earth through TSPI. We have been gifted with a beautiful world, and we can only hope to keep it as God intended: to nurture each creation, great and small, for His greater glory.

Raymond Daniel H. Cruz Jr.



Mr. Cruz is the Director of WeGen Laudato Si, an energy company that helps Catholic dioceses transition to renewable energy, in response to the challenge of Pope Francis in his encyclical, “Laudato Si”.

He is national president of the Catholic Bishops Conference of the Philippines-Episcopal Commission of the Laity-Sangguniang Laiko ng Pilipinas and Executive Director of Philippine Catholic Charismatic Renewal Services (PhilCCRS); Director of Leadership Development and Mission at Ligaya ng Panginoon Community and Catholic Coordinator of Purpose Driven Ministries Southeast Asia.

Mr. Cruz brings his advocacy for ecological efforts and for God’s people to his involvement in TSPI. He proves that TSPI is a seedbed for faith in action.



TSPI is not just the work we do, but the profound ripple effect it generates in the communities we serve. Rooted in Christian values, we instill empowerment, and foster an environment defined by prosperity, dignity, and sustainable progress.

Richard D. Dagelet Jr.

Mr. Dagelet is a member of the Advisory Council of TSPI Mutual Benefit Association, Inc. (MBAI). He is Founder, Chairman and CEO of eScience. He also founded Smart Solutions, E-Store Exchange and Secure Payment Networks. He has been in the IT industry since 1999.

He is a coordinator at Ang Ligaya ng Panginoon Community (ALNP), a Resource Speaker in the Marriage and Parenting course of ANLP, Director of Sandiwaan Learning Center in Tondo, Manila, and Founder/Director of Internet of Things. He volunteers for TSPI because he finds parallels in it with his lifelong work in empowering persons and communities.



TSPI's objectives of humanistic empowerment really struck a chord with me. I fully believe that with the resources, including human resources, that we have been entrusted with, we can make a lasting impact in the lives of our fellow Filipinos.

Xenia R. Legaspi

Ms. Legaspi has more than 36 years of humanitarian work. She had previously been part of the World Vision Development Foundation for more than 25 years.

She has worked in leadership and oversight capacities on various grant projects funded by international grant-giving bodies like the United States Agency for international Development (USAID), United States Department of Labor (USDOL), United States Department of State, Canadian International Development Agency (CIDA), Foundation for International Development and Relief (FIDR-Japan), Isuzu Motors, Ltd. (Japan), Department of Foreign Affairs and Trade (Australia), Bill and Melinda Gates Foundation, Korea International Cooperation Agency (KOICA), Telefonica Foundation and "la Caixa" Foundation (Spain).

A community development worker at the core, she has an in-depth understanding of child-wellbeing, community organization, and transformational development. She brings all of these to her engagement with TSPI, as we continue to serve communities all over the country.



I truly believe that the Lord has called each one of the members of TSPI to a higher purpose. Through our day-to-day tasks, we become instruments of God's loving mercy to the people we work side by side with and those we serve.



Jose D. Fider

Mr. Fider is the Vice-Chair of the Board of Trustees Risk Committee.

He is a Service Team Member at Tahanan ng Panginoon and a Trustee of Puso ng Ama Foundation and of Cradle of Joy (COJ) Catholic Progressive School. He is the President of BFL Bookstores Inc. and Trans Access Corp.

After upheavals in his personal and professional life, that brought him humbly to the feet of God, he made an impassioned plea that changed his life. Now, he feels that his life's purpose is being fulfilled through TSPI.



My service in TSPI is an extension of my strong convictions that we should care for all of God's creation as a long-term solution to uplifting people.



Alberto M. Malvar

At the age of 40, Mr. Malvar left the corporate world and responded to God's calling to begin a full-time reforestation mission in the Upper Marikina Watershed in an effort to minimize the destructive effects of typhoons on Metro Manila. Together with his family, he founded the Mount Purro Nature Reserve (MPNR), an eco-park and a social enterprise pioneering sustainable travel destinations. They established the MPNR Foundation, an organization that advocates the rehabilitation of the Upper Marikina Watershed through the empowerment of the upland communities living within the watershed.

In 2024, he received the Lux in Domino Award from the Ateneo de Manila University, in recognition of his outstanding contributions to society and embodiment of the highest ideals of the Ateneo community.

His environmental preservation and development work in Antipolo, Rizal has been running for over 30 years. He has learned that "If you want to take care of the forest, you have to take care of the people." This same principle has extended and guided his work with TSPI.



Working for TSPI is about working for an institution that reaches out to clients so they can have better lives and eventually, enjoy the fullness of life.

Ma. Luz A. Planas

Ms. Planas is the current Chairperson of the Board of Trustees of TSPI Mutual Benefit Association, Inc. (TSPI MBAI).

Ms. Planas is the Chairperson of VA Alvarez Realty Corp. and a Board Member of the BF West Homeowners Association. She was President and CEO of BPI Forex Corporation.

She is actively involved in various civic and religious organizations as a Board Member. Her noteworthy contributions to community development include the renovation of the Resurrection of our Lord Parish Church in BF Parañaque and the greening of BF West Executive Village also in Parañaque City. She draws from her wellspring of experience in outreach activities to contribute to achieving TSPI's vision.



I firmly believe in being and doing good, wherever I am. Through TSPI, I am able to contribute to this good work of giving each person his or her own dignity and giving them the tools to live up to their full potential.

Florencia G. Tarriela

Ms. Tarriela is the Treasurer, Board of Trustees, of Tulay sa Pag-unlad Mutual Benefit Association, Inc. (TSPI MBAI).

Ms. Tarriela is a recipient of the Asian Heroes Award 2024. She was the first woman Chairperson of the Philippine National Bank (PNB) and the first Filipina Vice President of Citibank N.A. She was a former Undersecretary of the Department of Finance and was an Alternate Monetary Board Member of Bangko Sentral ng Pilipinas (BSP), Land Bank of the Philippines (LBP) and the Philippine Deposit Insurance Corporation (PDIC). She was also President of Bank Administration of the Philippines, Independent Director of PNB Life Insurance, Inc. and Director of Bankers Association of the Philippines.

She made a commitment to TSPI because of the shared values and beliefs with colleagues who have become friends and even family. Her decades of service in TSPI have made her well-rounded and reminded her of the value of integrity, which is incidentally one of TSPI's values, and the importance of knowing and loving Jesus Christ.



Each of us was put on this earth to do God's work in concrete ways. TSPI is proof positive that people, working together toward common objectives and motivated by the same love of God and His creation, can only harvest the good that we have planted.

Anna Isabel C. Sobrepena



Ms. Sobrepena is an award-winning writer and editor, and seasoned public speaker. She was 2019 Most Influential Filipina Thought Leader and Innovator by the Foundation for Filipina Women's Network (FWN) in Paris, and 2018 Asia Leaders Awards Editor of the Year.

She was editor in chief of Lifestyle Asia and previously edited True North, a Christian lifestyle magazine (nominated for best community magazine in the Catholic Mass Media Awards). She edited several books, including "Wives are Lovers, Too" and the "Ang Ligaya ng Panginoon 40th Anniversary Commemorative Book". She publishes coffee table books about the good in our country and our people. She is also a sought-after speaker on Christian living and improving communication in marriages. She has found in TSPI resonance with her own strong convictions on family values and Christian living.



TSPI is consistent in our commitment to bring God to everyone. As long as you are God-centered, you believe in what God has given you and you use the resources the right way, then you will succeed whatever comes to you.

Alice Z. Cordero Ex-Officio Member



Ms. Cordero, as TSPI Executive Director, is BOT Ex-Oficio Member. She serves concurrently as the President and Chief Executive Officer of TSPI Mutual Benefit Association, Inc. (TSPI MBAI), the microinsurance arm of TSPI.

She gained management and leadership expertise through her solid career in banking. She was First Senior Vice President of the Philippine National Bank, where she also served as the Corporate Governance Executive. At present, she is Adviser of the Association of Bank Compliance Officers (ABCOMP).

Ms. Cordero has a strong foundation in the banking sector, which benefits and complements her work at TSPI, as we strive to make positive changes in the lives of Filipinos who are at the margins.

Senior Management Team



Alice Z. Cordero
Executive Director



Robert Anthony D. Sia
Head, Finance & Comptrollership



Atty. Leonarda D. Banasen
Head, Legal Group



Lorna M. Asuncion
Head, Treasury and Investment Group



Jennifer C. Abastillas
Head, Alliance and Program Management Group



Rexchell A. Querido
Head, Operations Group



Jesse G. Delima
Head, Management and Information Technology Services Group

OPERATIONS GROUP

Rexchell A. Querido

Head

Dick A. De Vera

Head, North Region

Magda D. De Chavez

Head, South Region

Jessiebel R. Jutie

Sector Head, North 1

Vincent I. Mangabat

Sector Head, North 2

Eleazar S. Landero

Sector Head, Central 1

Lorena M. Mandanas

Sector Head, Central 2

Lorena F. hernandez

Sector head, South 1

Magda D. De Chavez

Officer-in-Charge, South 2

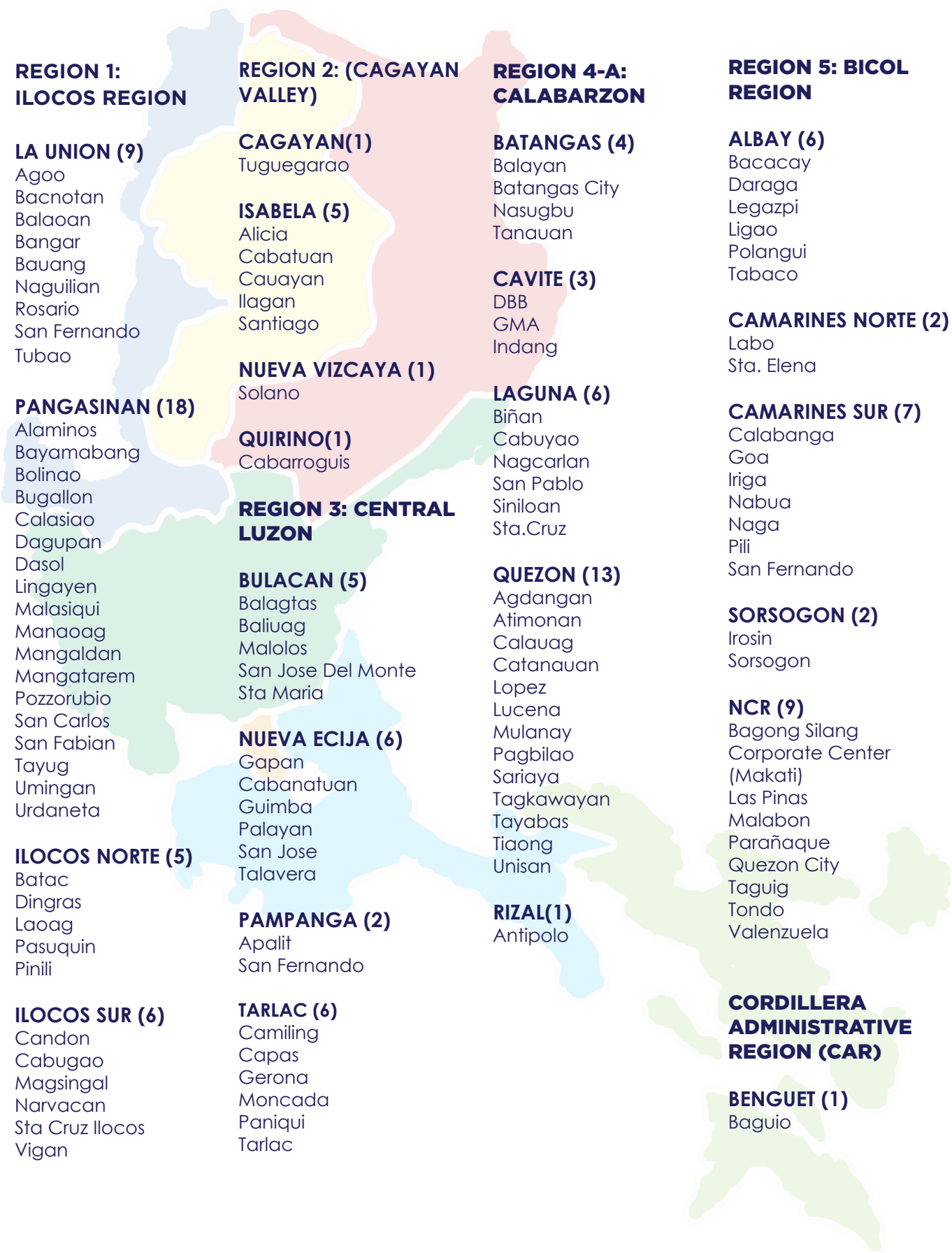
Adel G. Ramos

Sector Head, South 3



Central Sector during the TSPI Operations Staff Recollection and Sector Rally.

LIST OF TSPI BRANCHES



VALUED ALLIANCE & PARTNERS

MEMBERSHIP AND NETWORK

Alliance of Philippine Partners in Enterprise Development, Inc. (APPEND)
Employers Confederation of the Philippines (ECOP)
Microfinance Council of the Philippines, Inc. (MCPI)
Opportunity International

REGULATORY BOARD

Microfinance NGO Regulatory Council (MNRC)

BANKING AND FINANCIAL INSTITUTIONS

Bank of the Philippine Islands (BPI)
BPI Asset Management and Trust Corporation
G-Exchange, Inc.
Landbank of the Philippines (LBP)
Philippine National Bank (PNB)
Standard Chartered Bank Philippines
Union Bank of the Philippines (UPB)

NON-GOVERNMENT ORGANIZATIONS

AHA Learning Center
Dr. Nicanor D. Montoya Foundation, Inc.
FINEX Research and Development Foundation, Inc.
Hapinoy Inc., (MicroVentures Foundation)
Jollibee Group Foundation, Inc. (JGF)
Mt. Purro Nature Reserve Foundation, Inc (MPNR)
Project Pearls
Rotary Club of Makati
San Miguel Foundation, Inc. (SMFI)
Sandiwaan Center for Learning
Standard Chartered Foundation
Water.org Philippines
Wholistic Transformation Resource Center Foundation, Inc. (WTRC)

GOVERNMENT AGENCIES/ CORPORATIONS

Department of Agriculture - Bureau of Plant and Industry (BPI)
Philippine Guarantee Corporation (PHILGUARANTEE)
Philippine Health Insurance Corporation (PhilHealth)
Small Business Corporation
Technical Education and Skills Development Authority (TESDA) - Cavite

LOCAL GOVERNMENT UNITS

Municipal Agricultural Office, Dinalupihan, Bataan
Municipal Agricultural Office, Palayan City, Nueva Ecija
Office of the Barangay Captain, Brgy. 128 Smokey Mountain, Tondo, Manila
Office of the Barangay Captain, Guadalupe Nuevo, Makati City
Office of the Mayor, Palayan City, Nueva Ecija
Office of the Mayor, San Manuel, Tarlac

PRIVATE CORPORATIONS

Collins International, Trading Corporation (CITC)
Concreat Holdings Philippines, Inc. (formerly CEMEX Holdings Philippines, Inc.)
Jollibee Foods Corporation
Mansfield International Inc. (MII)
Medicard Philippines, Inc
Pascual Laboratories, Inc
Republic Cement Services, Inc.

TSPI PLEDGE

God loves us.

Our work at TSPI is a blessing from His graciousness.

We are part of the organization and its mission.

It is our duty to serve with great honor and dignity so we can help in the mission of spreading to our members the **goodness of our God**, for them to **experience the true love of God**, and for their business and farms to progress.

All these through our continuous obedience and **faithfulness to Christ**, and most of all, **our desire to glorify God**.

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