

# Patuloy sa Misyon, Patuloy sa Paglilingkod!







## About the Cover

TSPI's culture of Sama-samang Responsibilidad (SSR) or collective responsibility is driven by the spirit of God's love and care for one another. The cover shows the sketch of the TSPI Sambayanihan sculpture made by the renowned Filipino artist Eduardo Castrillo in 2011. It represents the TSPI SSR culture, the spirit that fuels the unwavering commitment of the organization to reach out to the less privileged and of the clients to help and uplift one another. In so doing, TSPI works as "one body with many parts" with Christ as the head. It shows a masterpiece of strength, displayed through the value of working together towards the mission of bringing good news and hope to the communities. Most of all, with the desire to glorify God ("samba"), everyone serves with honor, dignity and gratefulness ("bayanihan"). Pressing on towards the mission, no matter what the odds may be.

**Patuloy sa Misyon, Patuloy sa Paglilingkod!**



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*Bringing  
good news  
and hope to the  
communities*

## About TSPI

Tulay sa Pag-Unlad, Inc. (TSPI) is a Christian microfinance non-government organization engaged in social development services in order to fulfill Christ's commission to proclaim the Good News of His saving grace and loving kindness to the poor (Luke 4:18). Established on October 30, 1981, it works with other institutions in helping to alleviate poverty by training microentrepreneurs and small farmers to grow and sustain their business and livelihood, while nurturing their spiritual wellbeing. TSPI field personnel are guided to bear witness to God's love and be a channel of His blessings.

## Core Values

We value Servanthood, Stewardship, Integrity and Excellence in delivering our services to our clients and in dealing with our employees, partners and other stakeholders.

- Servanthood** - Each one working with a servant heart.
- Stewardship** - Each one taking responsibility as faithful steward.
- Integrity** - Each one doing what is right despite the cost even when no one is looking.
- Excellence** - Each one working for the glory of God.

## 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.



## 2020 Year-end Report

### A NOTE OF GRATITUDE:

# Patuloy sa Misyon, Patuloy sa Paglilingkod

(Carrying on with the Mission and Service)

Many looked forward to 2020 as the year of "perfect vision". Indeed, the year has set our eyes on the "essentials" that we should be truly grateful for, even though it was punctuated by the pandemic. In TSPI, we are grateful for: (i) how the organization has demonstrated its resiliency to face the challenges through enhanced resource management and operational efficiency initiatives, (ii) the business continuity program that allowed the organization to keep the employees engaged and to support them, (iii) the challenges turned into opportunities that reinforced positive changes, such as streamlined processes and realigned programs according to the needs of clients, and (iv) the accelerated digitalization program including the aggressive use of social media platforms.

## Financial Performance

Year 2020 started with promising results in terms of loan releases and collections. However, due to lockdowns in the NCR and nearby provinces, especially during the first and second quarter, TSPI has practically operated for just eight months. TSPI generated revenues amounting to Php 383.96 million from continued offering of major livelihood programs, although it declined by 44% as a result of lower borrowings from clients. Moreover, expenses were rationalized while coping with the situation, which resulted to 19% reduction in operational and administrative costs, i.e. from Php 637 million to Php 517 million. The year ended with a deficit of Php 139.88 million. Remediation on loan accounts have to be implemented and expected credit losses of Php 111 million have to be recognized. Thankfully, about 91% of the clients (157,725) were reached out and they continued to benefit from TSPI's programs and services.

TSPI's total assets as of December 31, 2020 amounted to Php 1.39 billion, composed of Php 1.13 billion total current assets and Php 261.27 million noncurrent assets. Its current assets primarily consisted of 73% net loan receivables (Php 827.92 million). Its total gross outstanding loan portfolio stood at Php 1.17 billion. Portfolio at Risk (PAR) is up at 40% (Php 470.60 million) from 20% in 2019, as a result of the pandemic's impact on clients' business and livelihood. The PAR portfolio allocated to TSPI's exposure to agricultural loans are secured by the Agricultural Guarantee Fund Pool (AGFP). The past due and impaired accounts are 75% provisioned. Overall, we are grateful that most of the organization's financial assets are classified as high grade and that it remained afloat with liquidity ratio of 1.3X and solvency ratio of 1.6X.

## Anchored on Transformation Framework

The Senior Management and the Board of Trustees (BOT) rallied its employees to work together in the spirit of "Sambayanihan" - working together to serve others for the glory of God. The attitude of gratitude drove everyone to continue to serve as part of one body and to remain focused on the mission. Gratefully, TSPI's transformation framework served as the organization's solid foundation and anchor throughout an unsteady year. With its foundation built on God-centeredness, TSPI took a stance of appreciating and building on what was on hand, while coping and carrying out its business continuity strategies. With eyes fixed on its role in the transformation process of God-fearing and socially responsible micro-entrepreneurs and farmers, the culture of collective responsibility propelled the organization to keep its commitment to serve the clients and protect its workforce.

The four key elements in TSPI's transformation framework served as the guideposts for the initiatives taken by the organization internally and in partnership with other community-oriented institutions:

### Economic Sufficiency

Although the lockdowns suspended the operations of most livelihoods and businesses, TSPI focused on supporting those that thrive in the communities such as the sari-sari stores, online selling of essential products and food-related business. Credit policies and processes were also aligned to better fit the financial capacity and loan requirement of the clients to help them recover and start new livelihood. These were the Sikap Loan, enhanced Agri-loan, Credit Line Facility and Express Loan. Microinsurance services were also kept intact and accessible, as well as the savings program as part of the loan package. At the back end, digitalization project was fast-tracked with the aim to serve clients more efficiently and effectively.

### Member Client Competency

With limited face-to-face interaction, online platforms were tapped to offer and train clients on timely livelihood opportunities. Series of webinars on direct selling and managing sari-sari stores were conducted. Urban vegetable gardening also started specifically in Metro Manila branches to promote household food security and potential livelihood opportunity. Social media platforms were also maximized as venue for health awareness campaign and sharing of messages that build competence and bring hope among clients. This includes regular sharing of the Word of God and client success stories amidst the pandemic.

### Financial Probity

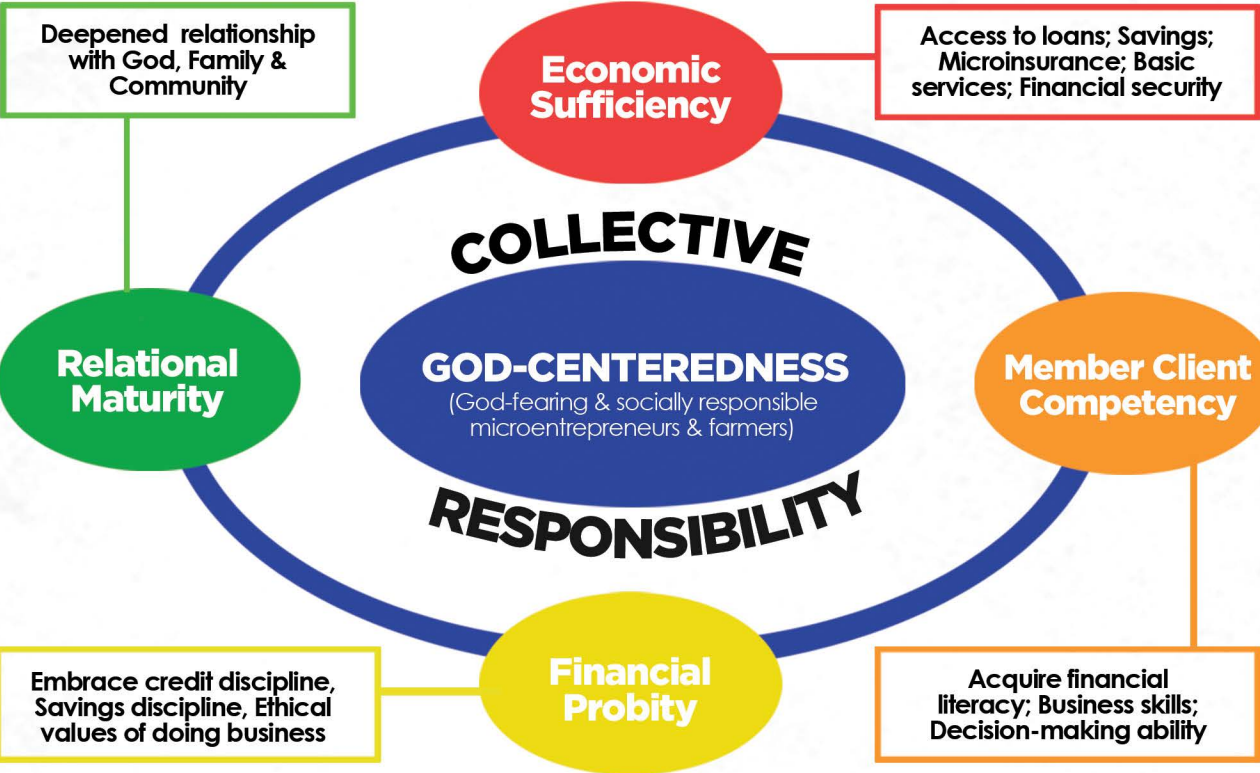
A Special Loan Payment Option was offered to clients who were financially struggling so that they may continue to benefit from TSPI programs. This helped clients maintain a good credit record and discipline, it being a major element in TSPI's livelihood programs. In compliance with the Bayanihan Act 1 (March 2020) and Bayanihan Act 2 (July 2020), TSPI prudently implemented a debt relief program providing qualified clients with four (4) payment options. The organization also resorted to innovative ways to reach out to clients through Telemarketing, TeleCollection and enhanced Customer Care Services. Field staff were equipped to be able to coach clients on the proper use of their savings and the value of healthcare and life insurance.

### Relational Maturity

It is a common realization that the pandemic brought people to deeper consciousness on the value of family, community and most importantly, of faith and hope in God. TSPI has always been intentional in conveying and conducting activities that will help clients build a growing relationship with God and to demonstrate it through love and service in their family and community. Discipleship programs continued and leveled-up through the use of social media platforms. Bible verses and prayers are regularly shared through the facebook page and chat groups with clients. Online weekly morning devotion and discipleship webinars resulted to a faster and better outreach, which focuses on having a deeper relationship with God and love for others.



TSPI Transformation Framework



TSPI was astute in responding to the needs of the employees at the onset of the pandemic. It was a major component of the Business Continuity Program, which allowed the organization to continue to reach out to its clients. Health and safety of the employees were given first and foremost importance by ensuring that all the branches are compliant to the health and safety protocols. A Safety Officer was dedicated for each branch and all employees were trained and certified on the proper execution of health and safety protocols. Financial support was extended to employees through advanced pay-outs of salaries (March 2020 and April 2020) and 13th month pay (April 2020). Emergency loan was also offered with 0% interest up to 24 months payment term. Work from home arrangements with telecommuting agreements were allowed, as needed. More importantly, discipleship programs continued to be implemented. The Senior Management monitored the health and working condition of the employees on a daily basis.

Unchanging Mission, Under the New Normal

The new normal set forth new opportunities and means to serve the less privileged, yet, the mission remains the same – to provide individuals families and communities with opportunities to experience fullness of life in Christ through Christian microenterprise development.

The target sector for microfinance and microenterprise development has expanded with local and global economy weighed down by the pandemic. On top of the microentrepreneurs and marginalized farmers as the main sectors served by the Microfinance Industry, oversees Filipino worker (OFW) returnees and formerly employed individuals also need livelihood support. In 2020, government statistics recorded about 800,000 OFW returnees and 75% reduction in deployment. Furthermore, unemployment rate reached a record-high of 10.3% in 2020, which doubled from 5.1% in 2019. In response, TSPI will pursue to establish Sambayanihan Centers in the communities to bring the mission closer to the communities through: (a) immersed interactive transformation programs for deeper relationship with center leaders and clients; (b) wider community coverage for better outreach; (c) engaged families as TSPI advocates for expanded access to programs & services; (d) area-based operation for lower branch overhead; and (e) regular market presence of field sales personnel for increased market share & better customer service.

As TSPI embarks on its 40th year of service in 2021, we will carry on the mission and we will continue to serve at a new height, with a humble heart. Remembering that in 2020, we learned even more to “rejoice always, pray continually and give thanks in all circumstances”\* because we survived the pandemic. More importantly, because we were privileged to continue serving and are humbled in seeing how God works in and through us. Patuloy sa Misyon, Patuloy sa Paglilingkod! To God, we give all the glory!

  
ATTY. LAMBERTO L. MEER  
CHAIRMAN

  
MR. RENE E. CRISTOBAL  
PRESIDENT

*\* Rejoice always, pray without ceasing, give thanks in all circumstances; for this is the will of God in Christ Jesus for you.*

1 Thessalonians 5:16–18



# Message from the Chairman



## Forever Grateful for God's Everlasting Love!

ATTY. LAMBERTO L. MEER  
Chairman

Gazing back at 2020, absolutely not a typical year, what ultimately transpired was a great experience of God's everlasting love. Behind all the adverse circumstances is a God whose unconditional love and faithfulness made TSPI not just survive but remain to be a channel of blessings and a bearer of hope for both its employees and clients. It was a year of encountering God's unfailing love as written in Romans 8:35 "Who shall separate us from the love of Christ?"

The eruption of Taal Volcano highlighted the start of the year. It was soon followed by the COVID-19 pandemic hit bringing unimaginable impact economically, socially and emotionally to everyone. The strong typhoons did not miss the year causing widespread damage and severe flooding in Metro Manila, Cagayan and Bicol. TSPI, like any other organization, was shaken by all these catastrophes. Yet, believing that the God of love is in full control, TSPI pressed on with its mission and focused on meeting the needs of its people and the communities it serves.

In 2020, as it has been through the years, TSPI anchored its work on the mission of bringing the Good News and hope to the communities. It started with taking care of the workforce – its committed servants, so they in turn, can take care of the clients. Ensuring that the employees are safe, productively engaged and provided support for financial and emotional needs was a well-defined priority, even in the midst of uncertainties. While some companies had to let go of their people, TSPI was determined not to lose a single employee. Having an intact workforce enabled TSPI to hold "the rope of love and hope" to which its clients can cling to for their survival and recovery. Customer service programs utilizing social media platforms were developed and successfully put in place. TSPI was able to reach out to clients, those doing well and struggling alike. They were provided with opportunities to recover and grow their livelihood while at the same time helping them to be spiritually strong. Unfathomably, God has sustained TSPI with "the rope of love and hope" who is God Himself.

It is indeed a privilege to join God in what He is doing. The year has all the more proven the firm foundation and the calling of TSPI. Truly, "nothing will be able to separate us from the love of God that is in Christ Jesus our Lord" (Romans 8:38-39). We are forever grateful for God's everlasting love. By His grace, we are able to keep and live by our calling - *Patuloy sa Misyon, Patuloy sa Paglilingkod!*

*\*visualize people crossing a rampaging river clinging onto a rope*

# Message from the President

## Rooted to serve with love and a grateful heart!

RENE E. CRISTOBAL  
President

With great challenges due to the pandemic and beyond, we in TSPI focus our eyes on God's love and amazing grace, all the time. We are grounded in our transformation framework that is anchored on loving God and serving others. This strong foundation enable us to survive crisis.

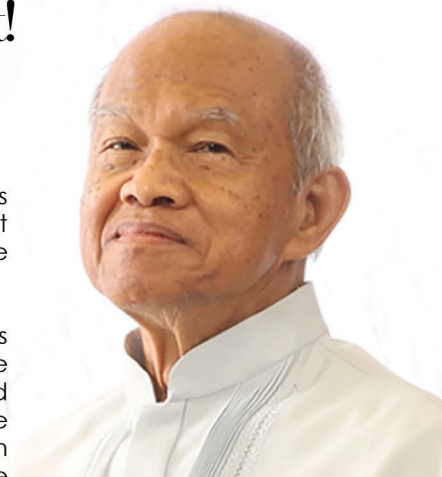
Year 2020 magnified the spirit of gratefulness and servanthood in us. The lockdowns laid us within the grace of God to see the many blessings and opportunities to move on and pursue the Kingdom Mission to love our neighbor. As a Christian non-profit organization, we realized all the more that we are rooted to love and serve others - especially the poor who are affected the most by the pandemic. In TSPI, we always try every means to reach out to each and every client so we can continuously convey to them the love of God, which is our hope in difficult times.

We are grateful for the Sambayanihan spirit that keeps TSPI motivated and work in fellowship as an organization. "Samba" or worship, is our utmost response to God's love and blessings. Translated into action, it is putting God first and embracing Christ's legacy and deeds. "Bayanihan" signifies the community spirit. It is this sense of belongingness that in unity, we are able to demonstrate love and service to others. Sambayanihan, worshipping God and working together, has enabled TSPI to touch lives throughout the years:

- We are moved and grateful to our clients for their good stewardship, resiliency and God-centeredness by embracing the culture of sama-samang responsibilidad. Even faced by their own personal challenges, they not only find ways to make their livelihood thrive but also able to serve other members and the community. Members themselves create livelihood and employment opportunities for others, become collecting agents and micro-insurance coordinators and do their own community outreach to help the needy.
- We are touched and thankful to our employees for their dedication to the mission and passion to serve, especially when it is highly called for. Though they have their own fears, they geared up to reach out to clients. They adopted to new technologies, adjusted to new working environment, embraced new responsibilities and equipped themselves with much needed information, more so with prayers and word of God.
- We are pleased and appreciate our valued partners for wholeheartedly supporting our clients and their communities. In partnership with private and government organizations, as well as networks supporting the microfinance industry, we are enabled to continue serving our clients. In addition to providing access to livelihood programs, TSPI embarks into series of business skills training and health and safety information campaign with support from partners. Likewise, TSPI jointly implements with partners the sambayanihan outreach programs (relief goods and hygiene kit distribution), sustainability and environmental protection programs (urban gardening), and market linkages program for our farmer groups.

Indeed, we believe God can turn everything into blessing. We are humbled and forever grateful, remembering how God continuously paves the way for us to keep our calling to love Him and to serve others. With a grateful heart, this is our response to the Great Commandments to "love the Lord your God with all your heart and with all your soul and with all your mind" and to "love your neighbor as yourself" (Matthew 22:36-39).

***Patuloy sa Misyon, Patuloy sa Paglilingkod! Tayong lahat ay tulay sa pag-unlad!  
Sa Diyos ang Papuri!***





# Microfinance Operational Highlights

TSPI's operational performance for 2020 shows, on the one hand, the serious impact of the pandemic to the organization and its clients, as also experienced by the entire microfinance industry. However, in retrospect, TSPI is only but grateful and amazed on how it was able to sustain the delivery of its livelihood programs and services for such a tough year, to say the least. More so, TSPI is privileged for being able to extend the much needed help to its clients as well as employees and contribute in individual, family and community resiliency and recovery.

The key performance highlights below are products of basically just an eight-month operations for 2020. Lockdowns in the NCR and nearby provinces especially from first to second quarter have practically limited or in some places completely restricted TSPI operations. Adjustment to the new normal and localized lockdowns for the rest of the year continued to slow down business activities, hence making the delivery of microfinance services to affected areas more challenging. Nonetheless, with TSPI's steadfastness to find ways to serve its clients and trusting that God will make a way, it ended up grateful for the year's accomplishment. The performance indicators are certainly way beyond what the figures express. While full recovery may take time, overall TSPI is grateful and hopeful to press on towards its mission to serve the less privileged.

Key Performance Indicator	
TOTAL ASSETS	
2019	2020
Php 1.76 Billion	Php 1.39 Billion

TSPI's main asset is its loan portfolio. TSPI was able to keep it to 79% compared to previous year through its risk management measures including the implementation of special loan payment options and grace period on loan payment for affected clients, aligned with the Bayanihan Act. Most of the financial assets of the organization is classified as high grade (low probability of default).

Key Performance Indicator	
TOTAL PORTFOLIO	
2019	2020
Php 1.43 Billion	Php 1.17 Billion

The 82% retention of the loan portfolio by end of 2020 indicates how TSPI was able to keep its accounts and active connection with clients. TSPI adopted new platforms such as TeleCollection and virtual center meetings to stay connected with clients.

Key Performance Indicator	
LOANS RELEASED	
2019	2020
Php 3.48 Billion	Php 1.34 Billion

The pandemic has curtailed the disbursement of loans, especially higher loan amounts. Nevertheless, it has also opened opportunities for TSPI to enhance and align programs and processes to support clients. It includes offering of smaller loan amounts and speedy loan processing and release.

Key Performance Indicator	
OUTREACH	
2019	2020
173,803	157,725

Understandably, some clients deferred from borrowing and temporarily withdrew from the program during lockdowns. Yet, TSPI achieved a 91% total client retention, which proved that most microentrepreneurs continued to need support for their livelihood as the local economy became more dynamic. Some clients also shifted to more essential products and business like small store/vending and online selling.

## Microfinance Operational Highlights

Key Performance Indicator	
FINANCIAL SELF-SUFFICIENCY (FSS)	
2019	2020
131%	76%

TSPI maintained sufficient liquidity and mostly relied on internally generated funds for the delivery of programs and services. It has significantly saved on the cost of funds, since the need for external borrowings have declined. Credit lines are preserved and partner banks are open for financing support.

Key Performance Indicator	
OPERATIONAL SELF-SUFFICIENCY (OSS)	
2019	2020
109%	75%

TSPI managed to sustain operations at 75% OSS level through cost-saving mechanisms in daily operations without having to implement measures that will affect employment status of people, as its most important asset.

Key Performance Indicator	
NET INCOME	
2019	2020
Php 32,964,062	Php (139,877,389)

TSPI had a good start in 2020 in terms of loan releases and collections. Yet, as a result of the COVID-19 pandemic, gross revenue declined by 43% due to significantly lesser and lower borrowings from clients. Remediation on loan accounts have to be implemented and expected credit losses of P111 million have to be recognized. Thus incurring a net loss by end of the year. Nonetheless, it was cushioned by the reduction in expenses of about 19%.

Key Performance Indicator	
BRANCHES	
2019	2020
124	122

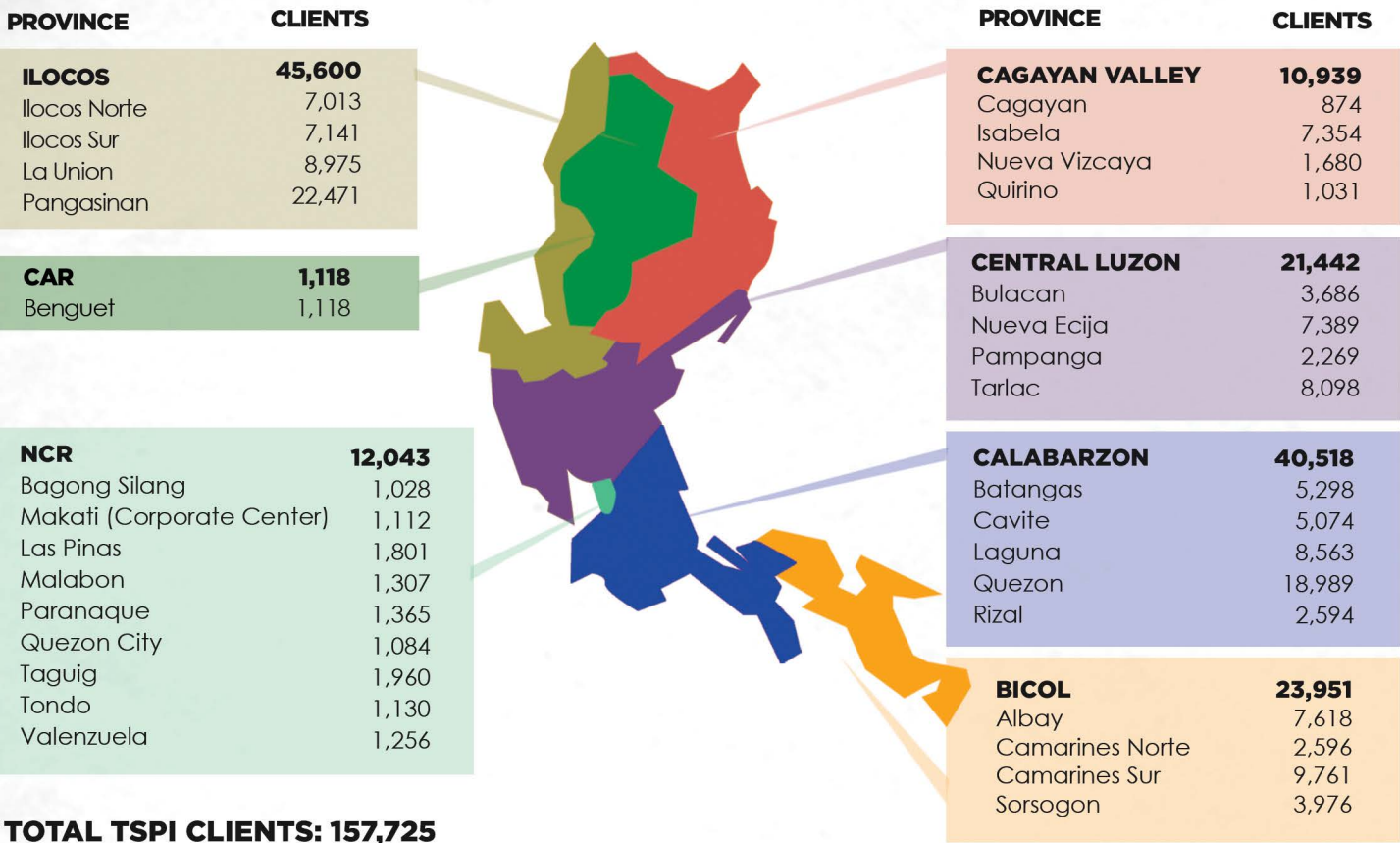
TSPI remained to be over a hundred branch strong. Though branch merging was done in one area to rationalize operation, Branch life and community centers are being explored for more efficient operations with locations closer to the clients.

Key Performance Indicator	
EMPLOYEES	
2019	2020
1,406	1,077

TSPI is determined to keep all its employees amidst the challenges brought by the pandemic. Flexible work arrangements and virtual platforms are maximized for health and safety without compromising the quality of service. Nonetheless, some employees opted to resign as their best option during pandemic and for other personal reasons.



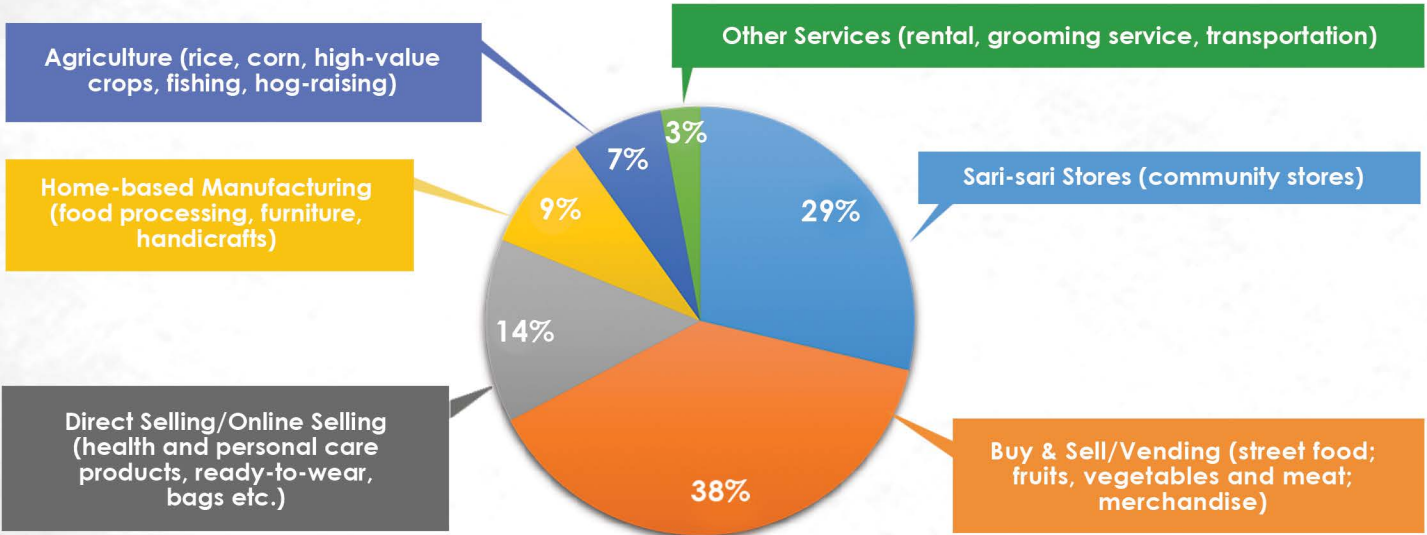
NUMBER OF CLIENTS PER PROVINCE



TOTAL TSPI CLIENTS: 157,725

Note: There are 2,114 clients in Valencia, Bukidnon under special supervision.

CLIENT DISTRIBUTION PER TYPE OF LIVELIHOOD



A. LIVELIHOOD LOAN PROGRAMS

LOAN PROGRAMS	No. of Loan Releases	Amount of Loan Release (Php)	Loan Portfolio (Php)
TSPI SIKAP Loan Program (TSLP)	5,336	26.22 M	19.50 M
TSPI Kabuhayan Program (TKP)	87,168	909.43 M	747.83 M
TSPI Maunlad Porgram (TMP)	1,756	94.38 M	81.39 M
TSPI Programang Pang-agrikultura (TPP)	602	18.78 M	119.65 M
TOTAL	94,861	1,048.81 B	968.37 M

B. SOCIAL LOAN PROGRAMS

LOAN PROGRAMS	No. of Loan Releases	Amount of Loan Release (Php)	Loan Portfolio (Php)
Home Improvement and Sanitation	2,803	82.83 M	92.19 M
Microinsurance	4,027	0.97 M	0.82 M
Healthcare	146	0.51 M	0.43 M
Educational	730	9.54 M	5.51 M
Multi-purpose	20,807	173.70 M	75.31 M
Hog fattening	1,143	20.30 M	20.40 M
Others	5	-	11.27 M
TOTAL	29,656	287.85 M	205.93 M

C. DISCIPLESHIP AND TRAINING PROGRAMS

DISCIPLESHIP	Sessions	Period Conducted	Participants
“ThinkTalk” - Mental Health Awareness Series	20	Oct.	All employees
“FinTalk” - Biblical Financial Literacy Series	45	Nov.-Dec.	All employees
Sambayanihan - First TSPI-wide Online Fellowship with Pres. Rene Cristobal	1	Oct.	All employees & clients
Living Intentional Discipleship Program	52	Jan. - Dec.	All employees & clients

TRAINING FOR CLIENTS & EMPLOYEES	Sessions	Period Conducted	Participants
Collection & Negotiation Skills	10	Oct.	All Operations employees
Serving & Caring for Our Clients Amidst Tough Times	2	Nov. - Dec.	All Operations employees
Express Loan Release Facility (ELRF)	10	Dec.	All Operations employees
Health and Safety Certification:			
- Covid Health & Safety Protocol	4	May - Jun.	All employees
- Philhealth Program Orientation	2	Jun.	Support Group (TeleCollectors)
Livelihood Training (sari-sari stores & direct-selling)	20	Jan-Feb., Jul-Nov.	800 NCR plus clients
Urban Agriculture Training	2	Oct. & Dec.	205 NCR employees & clients



# TSPI Family Activities

## ALL ABOUT UPLIFTING CLIENTS AND EMPLOYEES



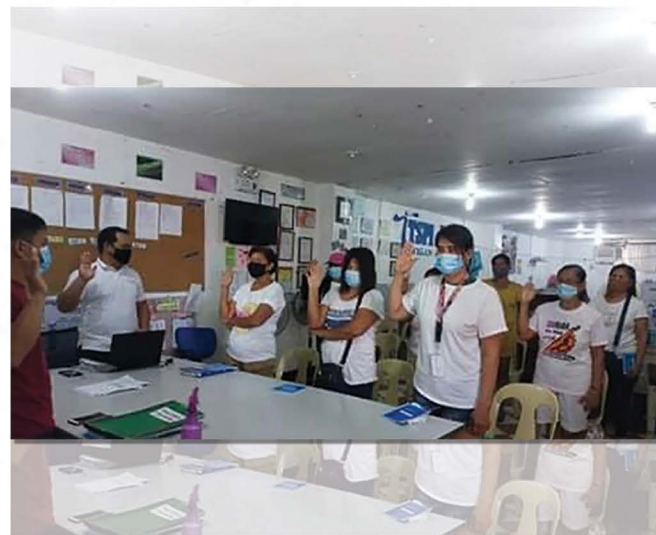
In TSPI, 2020 will be remembered as a year of gratitude. As bleak as it was, the year was still full of hope as it was graced and highlighted by...

- H**and-holding and keeping the connection with clients and employees
- O**ffering excellent customer service
- P**artnering with organizations who share the mission - Sambayanihan
- E**xtending support through grace period
- F**urthering programs for business recovery and membership recovery
- U**plifting employees' welfare
- L**iving the Message of Hope

### Hand-holding and keeping the connection with clients and employees

TSPI values connection with its clients and employees. Checking on everyone's condition was an instant response to the lockdowns through regular "kamustahan" by mobile phones and online platforms.

Though it appeared restricting from the start, it eventually paved the way for "borderless" connection with its clients and employees through virtual platforms. The restrictions in face-to-face client center meetings led to a more accessible "just a click away" chat groups and other virtual meeting platforms. Everyone got used to the terms links, meeting IDs and passcodes to join events. With a much simplified way of organizing gatherings and information sharing through webinars, reaching out to clients and employees became more efficient. TeleMarketing and TeleCollection activities also became effective tools to touch base with clients, including those who withdrew, yet had the need for help, especially for those situated in difficult to reach or restricted areas. "Kamustahan", as a genuine act of caring has indeed gone a long way.



### Offering excellent customer service

TSPI established its customer care service system for easy access and quick response to concerns of clients, including prospective and withdrawn clients. It has defined guidelines to ensure quick and proper response within 24 hours or within 5 days for complex concerns from the time the concern/s were communicated. A Customer Care Service Manager also ensures that these are processed and translated into policy recommendations.

The status of individual concerns is monitored and reported to respective Team Heads on a daily basis. Interested individuals may easily inquire about the programs and services offered by TSPI through chat messages or phone calls especially in the absence of Branch personnel in case of lockdowns. For 2020, around 1600 concerns were received and addressed. It also included some requests for assistance of former employees. Moreover, new clients were recruited to the programs and new centers (group of clients in a community) were formed through the collaboration of the Customer Care Service Officer and the Branches.



### Partnering with organizations who share the mission - Sambayanihan

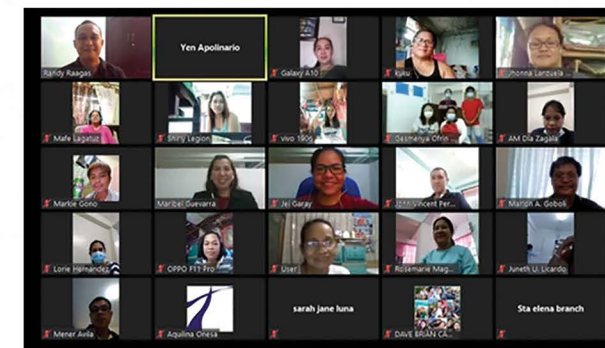
Sambayanihan was derived from two words, "Samba" and "Bayanihan", these were used to describe how service was delivered to members during the pandemic. It means helping one another and working together to serve others for God's glory. Hand-in-hand, TSPI collaborated with three organizations to help our clients get by in terms of their essential needs.



**TSPI- Mutual Benefit Association, Inc (TSPI - MBAI)** distributed Php 1M worth of hygiene kits (alcohol, face mask, soap and disinfectant) to 14,199 members and conducted a series of Health Information Campaign in all branches. It also provided Free Basic Life Insurance Program (BLIP) Renewal to at least 200,000 members.



**Bureau of Plant Industry (BPI) - Department of Agriculture** worked hand-in-hand with TSPI in the project of "Ahon Lahat, Pagkaing Sapat Kontra Covid-19 (ALPAS COVID -19)." This aimed to ensure the availability of fresh vegetables in urban areas, which led to the Urban Gulayan Project in nine (9) Metro Manila branches.



**Livelihood opportunities and skills training** were conducted for micro-entrepreneur clients to sustain, recover or start new businesses. This was in partnership with **Mansfield International Inc. (MII), Glorious Lifestyle Direct, International Inc. (GLAD), Sophie Philippines and Unilever, Philippines.**

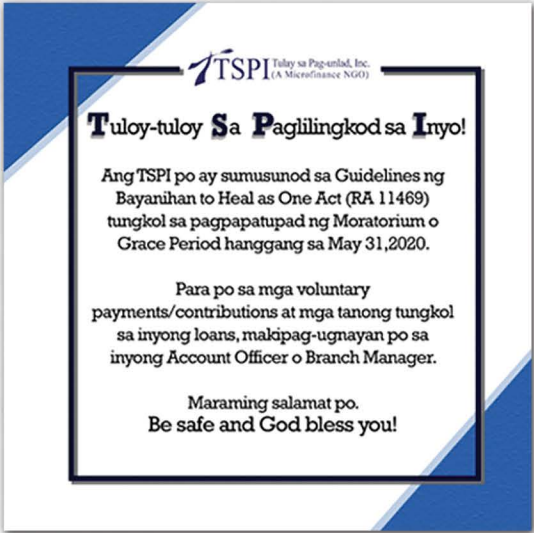


**Wholistic Transformation Resource Center (WTRC)** distributed a total of 75 sacks of rice to 1,250 clients (mostly senior citizens) in Metro Manila branches.



**Jollibee Group Foundation (JGF)** continued to provide market linkage support to farmer groups (ALCAVEGA, Inc. and MASIFAGCA Pangkabuhayan, Inc.).





Extending support through grace period

TSPI adhered to the directives of the National Government to provide moratorium on loan payments under the Bayanihan to Heal as One Act (Bayanihan 1) and Bayanihan to Recover as One Act (Bayanihan 2). Financial institutions including microfinance NGOs were mandated to provide clients with a 30-day mandatory grace period either for all loans with principal or for interest within the community quarantine period, or both. Additional 60 days were given to clients who were affected financially by the pandemic.

TSPI implemented a Debt Relief Program providing qualified clients with four options to pay under the Special Loan Payment Option. Clients were assessed based on the status of their business and overall capacity to pay. The ultimate objective is to keep the clients in the program so that they can continue to avail the benefits. To support client's livelihood, one of the four options allows a top-up amount or an additional to principal balance, with the combined amount to be considered as a new loan.

Furthering programs for business recovery and membership recovery

Lockdown and prolonged community quarantine paved the way for businesses within the community to find a new niche. Sari-sari store owners, fish and vegetable ambulant vendors, direct sellers eventually saw new opportunities and strategies to sustain and grow their livelihood. More so, many of them were also inspired to be of service to the community through their business. To continue helping, TSPI offered new loan programs and further enhanced its processes to align with the needs of the clients, especially under the new normal:

- Sikap Loan Program, August 2020 - The program supported 5,336 clients who needed a smaller loan capital, this translated to a total loan release of Php 26.22 million.
- TSPI Programang Pang-agrikultura - There were 602 farmers with diversified income sources, who availed of the loan. The total loan release was Php 18.78 million at 0% portfolio at risk.
- Credit Line Facility, August 2020 - A total of 1,336 clients qualified for multiple availment under a credit line facility. Total loan release is Php 21.35 million.
- Express Loan, December 2020 - The program benefitted 271 clients through a "same day loan release" scheme with a standard amount of Php 3,000 for Sikap loans and Php 7,000 and Php 10,000 for TKP loans. The total loan release amounted to Php 2.59 million.
- TSPI Agent Account System (TAAS) – Eligible clients/center leaders were certified as TAAS Agents to expand the loan collection facility, especially in the barangays under lockdown. There were 712 TAAS agents with a total collection of Php 918 million from 120 branches.

Natatagalan ka ba sa loan release?

Sa TSPI SIKAP Loan, 24 hours lang, release na ang loan mo!

Cash para sa pandagdag puhunan, pambili ng gamit sa negosyo o para sa pagpapalago ng negosyo?

KAYA YAN SA

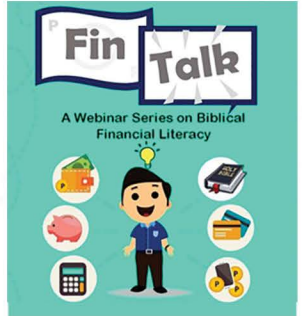
EXPRESS LOAN



Uplifting employees' welfare

Employees' welfare is of utmost importance to TSPI. It is being concerned with their overall health and safety, financial security and most importantly, their spiritual growth. Various initiatives were put in place to support employees to keep them engaged and productive.

- Health & Safety Programs - These consisted of Vitamin C distribution at the onset of the pandemic, compliance with health & safety protocols at the head office and branches, issuance of certification to all employees on Health and Safety protocol following the Department of Health (DOH), Department of Labor and Employment (DOLE) and Local Government Units (LGU) guidelines, regular release of online advisories, daily monitoring of attendance and health condition of employees by Group Heads and providing additional mobile load for AOs to limit face-to-face interaction.
- Financial Support - Advance salary credits (March 30 & April 15) and the early release of 13th month pay (April 1 & 15), secured employees with needed resources for essential needs. Access to financial Assistance from DOLE COVID Adjustment Measures Program (CAMP) were facilitated. Emergency Employee Loan at 0% interest payable up to 24 months was also offered where 159 employees benefitted. This was a total of Php 1.6 million loans released.
- Work-from-home Arrangement – This allowed employees to return to their hometown and to work from home with Telecommuting Agreements to keep them safe and productive.
- Training Programs – Online training/Webinars were conducted to better equip all field personnel to adapt to the new normal. Among the first training modules were on collection and negotiation skills, serving and caring for our clients amidst tough times and express loan release facility.
- Discipleship Programs - Series of webinars were conducted. It aimed to strengthen and grow their relationship with God and their brethren. This included webinar series on: "ThinkTalk" - Mental Health Awareness, "FinTalk" - Biblical Financial Literacy, Sambayanihan Talk" by Pres. Rene Cristobal, which started the series of weekly online devotions and the Living Intentional Discipleship series for all branches.



Living the message of hope

Bringing Good News to the poor and less privileged is TSPI's battle cry. The above highlights of the year 2020 were not as planned. It is by God's grace that each fell into place, along with the desire of the organization to address immediate and evolving needs of both clients and employees despite uncertainties. As such, the year also highlighted the great blessings of having leaders who are firmly anchored in loving God, which is manifested through loving and serving others, a highly committed workforce who willingly adjusted and responded to the needs, and clients who did their part to reach out to others despite being in need themselves.

Keeping the mission in mind and living it out during trying time, where clients, employees and the organization were all at stake, have proven that the hope we profess is real. As Romans 15:13 says...

*"May the God of hope fill you with all joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit."*



# Programs and Services

TSPI offers a broad range of financial and social services programs which integrate spiritual values formation as well as financial literacy and livelihood skills development. The programs are designed to equip clients to become God-fearing and socially responsible microentrepreneurs. In the process, solidarity and collective responsibility are also instilled among them.

**Livelihood Loan Programs** serve as financial tools that support the sustainability and growth of clients' microenterprises and farm production activities that enable them to maximize business opportunities.



## TSPI SIKAP LOAN PROGRAM (TSLP)

is a livelihood assistance program that provides loans requiring small working capital ranging from Php 1,000 to Php 4,999 payable in three to six months on a weekly basis. It is offered to new clients, existing clients and Balik-TSPI clients who want to re-start or sustain existing livelihood. The required documents are simplified and loan applications are processed within 24 hours. The individual should be a member of a group that is committed to collective responsibility. Members are also provided with micro insurance benefits and access to other loan programs such as healthcare, education and housing and sanitation.



## TSPI KABUHAYAN PROGRAM (TKP)

is a livelihood assistance program that provides collateral-free loans of up to Php 50,000, payable in three to six months on a weekly basis. To qualify, individuals with livelihood or microenterprise operating for at least three months must join other borrowers to form a group of up to 30 members. The group is committed to collective responsibility on individual loan of members, as a way of instilling credit discipline and fostering group solidarity. Members are also provided with microinsurance benefits and access to other loan programs such as healthcare, education, housing and sanitation.



## TSPI MAUNLAD PROGRAM (TMP)

is a loan program offered to microentrepreneurs who have higher capital requirement. It is open to both existing TKP clients and new clients with business that has been continuously operating for at least two years and a business capital of at least Php 60, 000. TMP offers loans ranging from Php 30, 000 to Php 300, 000, payable in three to 24 months. The repayment schedule is flexible with weekly, semi-monthly and monthly options based on client's cash flow. Collateral is required only for loans above Php100, 000. Members are also provided access to microinsurance benefits and other loan programs such as healthcare, education, housing and sanitation.



## TSPI PROGRAMANG PANG-AGRIKULTURA (TPP)

is an agriculture lending program that offers production loan for rice, corn and high-value crops. It provides small farmers with more affordable funds for the cost of farming inputs and labor up to Php 200,000 for a maximum of five hectares. Generally, the loan is payable in lump sum at the end of the cropping season or in multiple payments during harvest for high-value crops. To qualify, members must be part of a group with maximum of 30 members. The group is committed to collective responsibility on individual loan of members, as a way of instilling credit discipline and fostering group solidarity. Members are also provided with micro insurance and crop insurance benefits. They also have access to other loan programs for water pump installation, other agri-related livelihood activities, healthcare, housing, and sanitation.

**Social Loan Programs** help our clients address the basic needs of their household. They also contribute to higher productivity and protect clients' capital for livelihood through access to other financial facility for non-business related needs.



## HOME IMPROVEMENT AND SANITATION LOAN PROGRAM (HISLP)

is a loan facility for housing and toilet improvement, water source installation and electrical connection fee. Loan amount ranges depending on the available maximum exposure per program payable in six months to three years.



## HEALTHCARE LOAN PROGRAM

is offered to clients in partnership with Philhealth through its program for organized groups. This gives members and their dependents access to personal healthcare services. Clients have the option to pay their health insurance premium through TSPI, either in the form of cash deposit, withdrawal of capital build-up (CBU) or loan payable up to six months, with weekly repayment.



## EDUCATIONAL LOAN ASSISTANCE PROGRAM

offers loans for any school-related expenses of clients' children who are in pre-elementary to post-graduate level. The amount of loan depends on the educational level, at a maximum of P20,000 payable in three to six months, with a weekly repayment schedule. Special training courses for clients and immediate family members can also be covered by this program.



## LIFE INSURANCE AND CREDIT LIFE INSURANCE PROGRAMS

Microinsurance Services are offered to our employees, members and their immediate families through TSPI Mutual Benefit Association, Inc. to help cushion the effects of disability or death of family members.



# Microinsurance Products

TSPI MBI 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.





# Board of Trustees

The TSPI Board of Trustees (BOTs) is composed of God-fearing and highly respected individuals of various expertise. Their advocacies are aligned with the God-centered mission of the Organization to serve the less privileged and marginalized sectors and to bring them the good news for God's glory.



## David T. Bussau | FOUNDER AND CHAIRMAN EMERITUS

Mr. Bussau is TSPI's Founder and Chairman Emeritus. He left a successful business career at the age of 35 to pioneer the concept of providing marketplace solutions for social problems, which include health, education, nutrition, water, microfinance, persecution, leadership and sex trafficking. He also actively promotes good governance among not-for-profit organizations.

He 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 serves as a consultant to multinational firms and has a team of dedicated colleagues in Asia who implements and monitors development programs.

Mr. Bussau is renowned for his innovative and creative approach to post-disaster rehabilitation, contending that wealth creation and the power of market forces will accelerate poverty alleviation and nation-building. He challenges the old development paradigms and encourages fresh, exciting, audacious and bold out-of-the-box entrepreneurial ideas to liberate the poor. He wants to ignite the creative spark in people to release the amazing potential in each individual to live more dynamic, fulfilling and purpose-driven lives.

His inventive mind and passionate heart brought him a number of recognition through the years, namely: Australia's 10 Most Creative Minds (2000), Order of Australia Medal (2001), Ernst & Young Social Entrepreneur of the Year Award (2003), The First Social Enterprise to be inducted into the World Entrepreneur of the Year Academy in Monte Carlo, Monaco (2003), Australian of the Year Finalist (2005), Special Humanitarian Award in Singapore (2005), Hilton Distinguished Entrepreneur of the Year Award in USA (2005), Australian Council for International Development Sir Ron Wilson Human Rights Award (2006), Beta Gamma Sigma Medallion for Entrepreneurship in USA (2007), Senior Australian of the Year Award (2008) and Asia CEO Non-Profit Leadership Team of the Year Finalist in the Philippines (2010).

## Atty. Lamberto L. Meer | CHAIRMAN

Atty. Meer is the Chairman of the Board of Trustees since 2001. He has been serving in TSPI since September 1984 where he was Corporate Secretary prior to becoming the Chairman. He succeeded the former Chairman Emmanuel N. Pelaez, His Excellency Vice President of the Philippines and Ambassador to the United States, who was his father-in-law. Currently, he is also the Chair of the BOT Executive Committee.

Atty. Meer is the Managing Partner of Meer, Meer & Meer, a 69-year-old law firm founded by his grandfather, father, and uncle. He has a deep passion for transformation work, evidenced by his active involvement in various ministries. He is the Convenor of the Pilipino Movement for Transformational Leadership (PMTL) from 2015 to present. It is one of the largest coalitions of Christian organizations in the Philippines whose focus is to form, support, and elect competent Christian servant leaders. His previous positions in line with transformation work were: Senior Head Coordinator of Ligaya ng Panginoon Community (LNP), Chapter Head of Couples for Christ (CFC), and EXCOM Member of Brotherhood of Christian Businessmen and Professionals (BCBP).

Atty. Meer is a graduate of AB Economics (Cum Laude) and Bachelor of Laws (LL.B.).



## Dr. Abraham F. Pascual | VICE CHAIRMAN

Dr. Pascual, Vice Chairman of the Board of Trustees, joined the TSPI Board of Trustees in July 2007. He is the Chair of the BOT Governance Committee.

He is a multi-awarded entrepreneur. He was a recipient of the Golden Shell Rising Award from the Department of Trade and Industry (DTI) in 1997, Philippine Marketing Association's Agora Awardee 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 Awardee in 2013.

Dr. Pascual's entrepreneurial expertise made him a backbone to various entities. He is the Chairman of the Board of Directors of Pascual Laboratories, Inc. (PascualLab). He also sits as Member of the Board of Directors to four other companies, namely, L & I Development Corp., Agape Development & Research Corporation, Halang East Corporation, and Octten Holdings Inc.

Dr. Pascual completed a Ph.D. in Pharmaceutical Chemistry.

## Rene E. Cristobal | PRESIDENT

Mr. Cristobal, President of the Board of Trustees, has been serving TSPI since October 2000. He is also a Member of the TSPI Mutual Benefit Association, Inc. (TSPI MBAI) Board of Trustees, and Member of Employer's Confederation of the Philippines (ECOP).

He is the Founder and Chairman of several companies such as Board of DCL Group of Companies, established since 1978, which provides overseas employment to Filipino professionals, technicians, and maritime officers and crew members in both land based and sea based sectors, mainly to European and American contractors and ship owners; Association of Professionalism in Overseas Employment (ASPROE), composed of non-fee charging and ethical recruitment agencies licensed by the Philippine Overseas Employment Administration (POEA); Philippine-Netherlands Business Council (now Dutch Chamber of Commerce in the Philippines), Family Wellness Center, Inc. (NGO), Knights of Individual Direct Scholarships Foundation (KIDS) accredited by the King Baudouin Foundation of Belgium and Multi-Savings & Loan Association (MULTISLA) for local and overseas employees. Other key organizational involvements include: Organizer and Chairman of joint venture for the "turnkey" construction of feed mills in the Philippines with the Van Aarsen International of Holland; Co-founder and Vice President of Bagong Bayani Foundation, Inc., who honors outstanding overseas Filipino workers (OFWs); Special Adviser of Labor Migration to the ASEAN Confederation of Employers (ACE); Board of Governors of ECOP; Chairman of ECOP's Corporate Social Responsibility; Commissioner of Commission on the Protection/Welfare of the Filipinos Overseas ("Gancayco" Commission) created by, then, President Fidel V. Ramos and Board of Trustee of Philippine Bible Society and of Young Men's Christian Association (YMCA) of the Philippines and Y's Men's Club (Manila & Makati).

He is also the Founder and Chief Executive Officer (CEO) of several profit and nonprofit organizations in agriculture & natural farming; innovative construction materials; property development; publishing & social media; intellectual property & copyrights; awareness & prevention of drug addictions; training of addiction counselors; and scholarship programs in public high school. He is also an advocate for the development of bamboo plantation and processed products such as charcoal and activated carbon and construction materials.

His companies have received awards from the POEA, Department of Labor and Employment (DOLE), and the Office of the President, and elevated to the "Hall of Fame." He was also Bishop Nicolas Villegas Zamora Awardee, the highest award for lay persons in the IEMELIF (The First Indigenous Evangelical Methodist Church in the Philippines); and Chairman of the Board of its Cathedral in Tondo, Manila. Most recently, he was honored with a knighthood in the Order of Orange of Nassau (The Netherlands).

Mr. Cristobal attained a BBA degree (Cum Laude) in the University of the East in 1955, Master of Arts in Economics (candidate) from the same university, and a graduate of the Second Advanced Management Program in the Far East conducted by the Harvard University Graduate School of Business in 1957, Baguio City, as predecessor of Asian Institute of Management (AIM).





## Ricardo G. Lazatin | TREASURER

Mr. Lazatin, Treasurer of TSPI Board of Trustees, joined the Organization in June 2017. He is presently the Chair of BOT Risk Committee and Vice Chair of BOT Investment Committee. He is also a Member of the TSPI Mutual Benefit Association, Inc. (TSPI MBAI) Advisory Council.

His more than 45 years in the banking industry made a mark through the top management and executive level positions he held in various companies. Currently, 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 spent more than 30 years in three major universal banks and two major finance companies in the Philippines. His previous positions include: Senior Vice President & Group Head of Far East Bank & Trust Co; President/CEO of FEB Leasing & Finance Corp.; Executive Vice President & Group Head of Rizal Commercial Banking Corp. (RCBC); Director of Private Development Corporation of the Philippines (PDCP); Director/Board Member of several other private corporations; President of Philippine Finance Association; Vice President of Financial Executives Institute of the Philippines (FINEX) and Vice President of Asian Leasing Association. He is also involved in other socio-civic organizations.

He is an active lifetime-member of the FINEX, FINEX Foundation and Philippine Finance Association (PFA) meriting various FINEX and PFA Presidential Merit, Service and Lifetime awards for several years. He is also actively involved in ministry works as the Chairman and President of Tahanan ng Panginoon Foundation as well as Trustee and Corporate Treasurer of Ang Ligaya ng Panginoon Foundation, Inc.

Mr. Lazatin is a graduate of Bachelor of Science in Commerce (Summa Cum Laude) and earned units in Master's degree in Business Economics.



## Atty. Cornelio C. Gison | CORPORATE SECRETARY

Atty. Gison joined TSPI Board of Trustees on March 6, 2006. He is concurrently serving as a Corporate Secretary of TSPI and as 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 in different capacities of various groups: Board of Trustees, 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. He was a Member of Metrobank Advisory Board, Member/Consultant of its Audit Committee and Partner and Head, Tax Practice of SGV & Co.

He was Director of FDC Development and Filinvest Land, and a Founding Member of the Board of Trustees of Philippine Council for NGO Certification (PCNC). He also served as the Corporate Secretary of Philippine Business for Social Progress.

Atty. Gison also served the government as Undersecretary for Revenue Operations of the Department of Finance under two administrations (Estrada and Arroyo) from 2000 to 2003. He also had a brief stint as 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 also the former President of the Capital Markets Integrity Corp, a member of the Philippine Stock Exchange Group from 2013 to 2017.

Atty. Gison has Bachelor of Laws degree (LL.B.) and a Masters in Comparative Law (LL.C.M) on a fellowship grant. He was a Bar Topnotcher in 1963.

## Juanita D. Amatong

Ms. Amatong started her service as a Member of the TSPI Board of Trustees in June 2012. She is the Vice Chair of BOT Audit & Compliance Committee. She is also a Member of the Board of Trustees of TSPI Mutual Benefit Association, Inc. (TSPI MBAI).

She is a passionate public servant. She 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 of Bangko Sentral ng Pilipinas from 2006 to 2011. She was also a Member of the Board of Directors in the World Bank, Washington, D.C. from 1996 to 1998. Until April 2021, she was Member of the Board of Directors of Banko ng Kabuhayan (formerly Rodriguez Rural Bank, Inc). In addition, she is an Adjunct Professor of Public Finance and International Finance in Silliman University. It is 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. She now serves as a Member of the Board of Trustees of the Silliman University Foundation Medical Center.

Ms. Amatong completed a Bachelor of Science in Business Administration, Master's Degree in Economics and Public Administration and a Ph.D. in Social Science.



## Board of Trustees

## Jose D. Fider



Mr. Fider started serving as a Member of the TSPI Board of Trustees in August 2010. He is the Vice Chair of BOT Risk Committee and the Chair of Risk Sub-committee: Board IT Governance Committee.

His heart to see advancement and growth among the poor extends through his passionate service in various ministries. He is a Service Team Member at Tahanan ng Panginoon, an outreach program that helps the poor communities in Metro Manila. He is also a Trustee of Puso ng Ama Foundation, a non-profit organization serving the youth in the former Payatas dump site, and of Cradle of Joy (COJ) Catholic Progressive School, a non-profit school established by a faith-based organization. Currently, he is the President of BFL Bookstores Inc. and Trans Access Corp.

Mr. Fider took up Bachelor of Science in Business Administration at the University of the Philippines.

## Alberto M. Malvar

Mr. Malvar's service in TSPI as a Member of the Board of Trustees started in June 2012. At age 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 to Metro Manila. Together with his family, he founded the Mount Purro Nature Reserve (MPNR), an eco-park and a social enterprise pioneering sustainable travel destination. MPNR promotes a lifestyle of stewardship, simplicity, and sharing. 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, particularly the Dumagats. Both organizations are vital to his pursuit of an overarching dream of a flood-free Metro Manila and a thriving Upper Marikina Watershed that functions as the "lungs of Metro Manila".

His environmental preservation and development work in Antipolo, Rizal has been running for over 30 years highlighting God, Nature and People as the true measures of genuine community development.

Mr. Malvar is a graduate of AB Economics with earned units in Masters in Business Administration.



## Ma. Luz A. Planas

Ms. Planas joined TSPI Board of Trustees in October 2000. She is the Chair of BOT Audit and Compliance Committee. She 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., where she formerly served as the Treasurer (1995- 2006). She is currently a Board Member to the BF West Homeowners Association.

She was previously with the Bank of the Philippine Islands (BPI). She became President and CEO of BPI Forex Corporation from 1999 to 2004. She is actively involved in various civic and religious organizations as a Board Member. Her noteworthy contributions in 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 also partnered with a local community at her hometown in Roxas City to build the new Pueblo de Panay. She is a passionate professional dancer joining competitions locally and abroad.

Ms. Planas obtained degrees are Bachelor of Arts (A.B.), Major in Humanity and Bachelor of Business, Major in Accounting.





# Board of Trustees

## Florencia G. Tarriela

Ms. Tarriela's service with TSPI as Member of the Board of Trustees started in October 2003. She is the Chair of the BOT Investment Committee and the Vice Chair of the BOT Governance Committee. Presently, she is the Treasurer, Board of Trustees, of Tulay sa Pag-unlad Mutual Benefit Association, Inc. (TSPI MBAI).

She holds the distinction for being 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 also held several key positions as President of Bank Administration of the Philippines, Independent Director of PNB Life Insurance, Inc. and Director of Bankers Association of the Philippines.

Her other current undertakings include: Adviser of the Philippine National Bank (PNB); Independent Director of LT Group, Inc.; Director of PNB Capital and Investment Corporation; Independent Director of PNB International Investments Corporation; Columnist of "Business Options" of the Manila Bulletin and "Financial Executives Institute of the Philippines (FINEX) Folio" of Business World; Director/Vice President of Tarriela Management Company; Director/Vice President/Assistant Treasurer of Gozon Development Corporation; Life Sustaining Member of Bankers Institute of the Philippines and FINEX; Fellow at the Institute of Corporate Directors (ICD), Trustee of FINEX; President of Flor's Garden and Natural Haven's Inc., and Director of Makati Garden Club.

As a banker, entrepreneur and an environmentalist, she has been recognized as the Go Negosyo 2018 Woman Intrapreneur Awardee, Most Outstanding Citibank Philippines Alumni Awardee for Community Involvement (2014), and Distinguished Lady Banker awarded by the Bank Administration Institute of the Philippines. She is also a co-author of several inspirational and gardening books.

Ms. Tarriela obtained her Bachelor of Science in Business Administration, major in Economics from the University of the Philippines and a Master's in Economics from the University of California, Los Angeles.



## Alice Z. Cordero | EX-OFFICIO; EXECUTIVE DIRECTOR

Ms. Cordero joined TSPI in May 2019. She serves concurrent positions as the Executive Director of TSPI and as President and Chief Executive Officer of TSPI Mutual Benefit Association, Inc. (TSPI MBAI) – the microinsurance arm of TSPI.

Ms. Cordero 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 on 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.

# Board Committees

### EXECUTIVE

(Strategy, Policy, Finance, Growth Development)

- 1. Atty. Lamberto L. Meer (Chair)
- 2. Dr. Abraham F. Pascual
- 3. Mr. Rene E. Cristobal
- 4. Atty. Cornelio C. Gison
- 5. Mr. Ricardo G. Lazatin

### GOVERNANCE

(Committee Membership, Related Party Transactions, HR, Advocacy, Transformation)

- 1. Dr. Abraham F. Pascual (Chair)
- 2. Ms. Florencia G. Tarriela (Vice Chair)
- 3. Mr. Alberto M. Malvar
- 4. Mr. Rene E. Cristobal
- 5. Ms. Juanita D. Amatong
- 6. Atty. Lamberto L. Meer
- 7. Mr. Jose D. Fider

### AUDIT & COMPLIANCE

(Internal Controls & Regulatory Compliance)

- 1. Ms. Ma. Luz A. Planas (Chair)
- 2. Ms. Juanita D. Amatong (Vice Chair)
- 3. Mr. Ricardo G. Lazatin
- 4. Mr. Jose D. Fider
- 5. Atty. Cornelio C. Gison
- 6. Ms. Florencia G. Tarriela

### INVESTMENT

- 1. Ms. Florencia G. Tarriela (Chair)
- 2. Mr. Ricardo G. Lazatin (Vice Chair)
- 3. Atty. Cornelio C. Gison
- 4. Ms. Juanita D. Amatong
- 5. Mr. Rene E. Cristobal
- 6. Ms. Ma. Luz A. Planas

### RISK

(IT, Financial, Operational, Fraud)

- 1. Mr. Ricardo G. Lazatin (Chair)
- 2. Mr. Jose D. Fider (Vice Chair)
- 3. Ms. Juanita D. Amatong
- 4. Ms. Florencia G. Tarriela
- 5. Atty. Cornelio C. Gison
- 6. Ms. Ma. Luz A. Planas

Risk Sub-Committee:  
Board IT Governance Committee (BITGC)

- 1. Mr. Jose D. Fider (Chair)
- 2. Mr. Rene E. Cristobal
- 3. Mr. Ricardo G. Lazatin
- 4. Ms. Ma. Luz A. Planas
- 5. Ms. Juanita D. Amatong



# Senior Management Team



**Ms. Alice Z. Cordero** | EXECUTIVE DIRECTOR

- BS Business Economics, University of the Philippines - Diliman
- MBA (Units Earned), Ateneo Graduate School of Business
- Former Chief Compliance Officer, PNB Group, Allied Banking Corp., & Citibank
- Board Adviser, ABCOMP



**Ms. Sandra G. Serapio** | CHIEF FINANCIAL OFFICER

- BS Accountancy (Cum Laude), Pamantasan ng Lungsod ng Maynila
- Certified Public Accountant (CPA), Certified Information Systems Auditor (CISA)
- Philippine Institute of Certified Public Accountant (PICPA), ISACA Philippines
- MA Christian Education (Units earned), Asian Theological Seminary



**Atty. Leonarda D. Banasen** | HEAD, LEGAL & HUMAN RESOURCES GROUP

- Bachelor of Laws, Lyceum of the Philippines
- AB Legal Management, University of Sto. Tomas
- Association of Certified Fraud Examiners (ACFE) Philippines
- Integrated Bar of the Philippines



**Ms. Aquilina G. Onesa** | HEAD, ALLIANCE & PROGRAM GROUP

- BS Human Ecology (Cum Laude), University of the Philippines - Los Baños
- Masters in Entrepreneurship for Social Development (Units earned), Asian Institute of Management
- Certified Microfinance Expert, Frankfurt School of Finance & Management (e-campus)
- Certificate Biblical Financial Studies, Do Well Crown Ministries Philippines



**Mr. Ramil M. Mendoza** | MFI STRATEGIC HEAD

- BS Business Administration, University of the East
- Former Barangay Councilor (2002-2013)
- Member, Barangay Farmers Association



**Ms. Lorna M. Asuncion** | HEAD, TREASURY GROUP

- BSC Major in Accounting, St. Paul College, Quezon City
- Certified Public Accountant (CPA)
- MBA (Units earned), Ateneo Graduate School of Business
- Certified Microfinance Expert, Frankfurt School of Finance & Management (e-campus)
- Philippine Institute of Certified Public Accountants (PICPA)

# Client Success Stories

## Kwentong Tagumpay



**Rechelda D. Estoque**  
Sari-sari Store Owner  
TKP Client, Tubao Branch, La Union

### Transformed to Serve Others

*"Dahil sa Panata at sa Usapang Paglago ng TSPI na itinuturo sa amin, naisip ko na ayusin ko ang aking sarili dahil ako rin naman ang nahihirapan. Pinipilit ko na ngayong gawin kung ano ang nasa kasulatan." (Learning from the TSPI member pledge and Usapang paglago module that is regularly shared with us, I decided to put my life in order, because it is also me who suffer. I am now trying my best to obey God's word.) – Nanay Rechelda*

Nanay Rechelda Estoque admitted that she was once a delinquent member of TSPI. There were occasions when she was not able to pay her weekly dues on time due to over indebtedness. Aside from TSPI, she borrowed money from other MFIs and used a bigger portion of the loan proceeds for her personal needs instead of funding her business. Consequently, she experienced financial problems and her co-members were no longer willing to help her financially.

She had a change in attitude when she was prompted by the member's pledge that says, "God loves me. My business is a blessing from His graciousness. It is my responsibility to manage it properly for the welfare of my family, co-members and community". Though they recite the pledge regularly, its message suddenly dawned on her one day. This change of heart had brought her to a better situation. She became prudent in borrowing money and availed of loans from TSPI only. She learned how to become disciplined, diligent and obedient to the word of God. She eventually regained the trust of her co-members. Later on, she was elected to serve as one of the Center officers and eventually became a Grand Council officer, the branch-wide client organization.

Nanay Rechelda learned the value of good stewardship. Being true to the pledge, she is committed to manage her business properly. Meeting the needs of her customers is her own way of serving her community.

### A Helping Hand in Times of Crisis

*"Kahit mahirap, life must go on. Tuloy pa rin ang laban sa awa ng Diyos." (Though hard, life must go on. We continue to fight, by God's mercy.) – Nanay Noveva*

Nanay Noveva Sucalo's passion for cooking motivated her to start her own business in November 2015 at the age of 38. With her start-up capital of Php 50,000, she renovated a place in Balili, La Trinidad, Benguet and launched her eatery business. In 2017, she joined TSPI Kabuhayan Program (TKP) with an initial loan of Php 10,000. Being a consistent good client, she then graduated from TKP and moved to being a TSPI Maunlad Program (TMP) client with an initial loan of around Php 50,000.

Crisis came when she had to temporarily close her eatery during lockdown. So Nanay Noveva resorted to online selling of packed foods to travellers and to farmers from La Trinidad who sell their harvested vegetables in Baguio. Her business started to pick-up and her inventory was increasing. She was then inspired to extend help to others in various ways and in several opportunities. In one occasion, she helped the vegetable farmers who had a difficult time disposing their crops because of oversupply of vegetables. She helped them by buying a truck of their goods and gave them away to passersby. She also posted it on her facebook account so people would know that she is giving away vegetables for free. She even personally delivered some of the goods to nearby households.

When asked why she was lavishly giving and extending her service, her reply was, "It is better to give. That way, my resources can benefit others." She does not expect anything in return for all her generosity. She leaves everything to the Lord.



**Nanay Noveva and her team**

**Noveva A. Sucalo**  
Eatery Owner  
TMP Client, Baguio Branch, Benguet



## Client Success Stories



### Agent of Love and Service

*"Nagpapasalamat ako sa TSPI at sa mga taong nagbigay ng tiwala. Hindi man ganoon kadali ang trabaho ng isang officer at TAAS agent, pinanghahawakan ko lagi ang tiwala ng mga tao at ng TSPI sa akin at yun ang mahalaga."* (I thank TSPI and everyone who trust in me. Though it is not easy to be a TAAS agent, I keep holding on to the trust that was given me by TSPI and the people around me, that is what matters most.) – Nanay Marijean

Nanay Marijean is a Center Chief and at the same time a TAAS (TSPI Agent Account System) Agent of the branch. She is very grateful for the trust and confidence that TSPI and her co-members gave her to carry out this critical role. She also has several businesses. She plants and sells vegetables, sells personal collection products and retails cell phone load.

As a TAAS Agent with several businesses to manage, serving more than 50 TSPI clients every week is a challenge for her. She ensures that the payments of the clients will be collected, documented and deposited in the bank on time. She has to walk under the heat of the sun, ride on a boat and cross a shaky hanging bridge. Her service as a TAAS Agent is very vital especially during the pandemic. Her customers, especially those living in remote areas, can safely stay at home and need not spend time and money to pay their dues. As such they can continue to avail TSPI programs and services even during the lockdown.

Despite all of her sacrifices, she is committed and delighted to continue fulfilling her responsibilities and serving other clients as a TAAS Agent. She loves what she is doing and her desire is to nurture the trust that TSPI and her clients had bestowed on her. According to her Account Officer, she is so favored to work along with a very dedicated and reliable Center Chief and TAAS Agent like Nanay Marijean.



**Marijean I. Batanes**  
Farmer, Vegetable Retailer & Personal Collection Direct Seller  
TKP Client & TAAS Agent, Pili Branch, Camarines Sur

## Client Success Stories

### Blessed to Bless Others

*"Upang magtagumpay ang kabuhayan, disiplina, sipag, tiyaga at tamang diskarte ang kailangan."* (To have a successful livelihood, discipline, industriousness, perseverance and good strategy are needed.) – Nanay Luz

Nanay Luz is blessed with three growing businesses. She runs a Food Catering Service for special events in their locality and in other areas in Tarlac. She also has an eatery that serves 20-25 recipes for an average of 100 customers per day. It also accepts online orders & does delivery services. Lastly, she has a Sari-sari Store that sells different kinds of merchandise.

Grateful for the countless blessings she received from God, Nanay Luz desires to share these by helping and serving others in her community. She joined a local women's organization where she got involved in doing volunteer services and community projects such as tree planting and visitation to orphanages, among others. She also donates food to the needy and buys produce of her neighbors who have vegetable gardens in their backyard to provide them additional income.

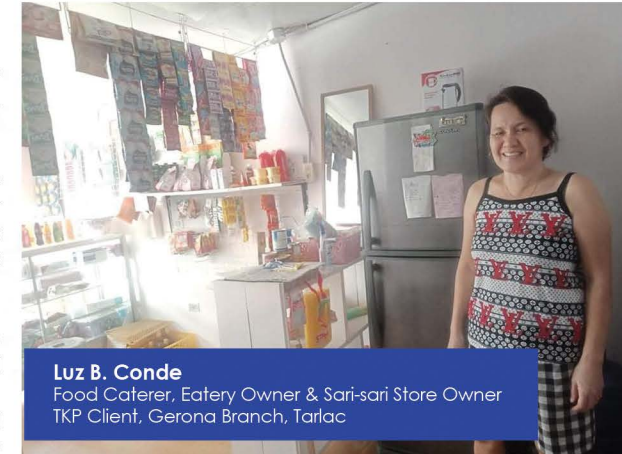
Aiming to help her employees improve their lives, she taught them how to cook and manage their own eatery business. Notably, five of them are already running their own eatery and online selling business. Indeed, sharing her blessings to others is Nanay Luz's way of expressing her gratefulness to God's faithfulness in her life.



EATERY



FOOD CATERING SERVICE



**Luz B. Conde**  
Food Caterer, Eatery Owner & Sari-sari Store Owner  
TKP Client, Gerona Branch, Tarlac



SARI-SARI STORE



**Margarette R. Bustamante**  
Street Food Owner  
Sikap/TKP Client, Balagtas Branch, Bulacan

### Opportunity in Time of Adversity

*"Lagi kong kasama and Diyos sa lahat ng nangyayari at laban ko sa buhay."* (God is always with me in every situation and in every struggle of my life.) – Nanay Margarette

Nanay Margarette runs a small business with a capital of Php 1,000. She sells different kinds of street food and snacks within her community. However, when the community quarantine was declared in March 2020, she had to temporarily stop the operation of her livelihood.

Nanay Margarette's family went through serious financial struggles due to lockdown. They experienced having no source of income for three (3) months because there was no demand for the services of her husband as an electrician. With this situation, they were forced to use up all of their resources to meet the daily needs of her family especially, her two children, ages five and three. That included the small capital of her livelihood.

In October 2021, an opportunity knocked when Nanay Margarette was introduced to TSPI by a relative. With the affordable terms and savings component of Sikap Loan Program, she grabbed the opportunity with the purpose of starting a business again. With Php 2,000 loan, she launched her street food business again. She was blessed to be able to earn a significant amount to augment her husband's income that helped meet the daily needs of the family. The income from her livelihood also helped them pay their outstanding monthly utility bills since the quarantine period.

After 5 months, Nanay Margarette was entrusted with a second loan of Php 5,000 as she graduated from TSPI Kabuhayan Program (TKP). With the additional capital, she was able to increase her inventory and sales that enabled her to triple her daily income. Inspired by this development in her life, she dreams of putting up her own Sari-sari Store someday.



# Valued Partners and Alliances

TSPI is grateful to various government agencies, non-government organizations and private organizations that share the same passion, mission and advocacy to bridge microentrepreneurs and small farmers to progress. Working together with these institutions, in the spirit of joint responsibility (sama-samang responsibilidad), enables TSPI (A Microfinance Organization) to reach out to more clients and to serve them in a more meaningful way. Alliance with these organizations significantly complements TSPI's microfinance, microinsurance, discipleship and social development programs.

## MEMBERSHIP



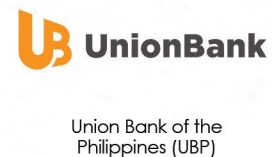
## NETWORK



## REGULATORY BOARD



## BANKING AND FINANCIAL INSTITUTIONS



## NON-GOVERNMENT ORGANIZATIONS



## GOVERNMENT AGENCIES/CORPORATIONS & LOCAL GOVERNMENT UNITS



Agricultural Guarantee Fund Pool (AGFP)



Barangay Guadalupe Nuevo, Makati City



Bureau of Plant and Industry (BPI)



Department of Agriculture



Philippine Crop Insurance Corporation (PCIC)



Philippine Guarantee Corporation (PHILGUARANTEE)



Philippine Health Insurance Corporation (Philhealth)



Philippine Rice Research Institute (Philrice)



Provincial Government of Laguna



Small Business Corporation (SBC)



Social Security System (SSS)

## PRIVATE CORPORATIONS



BAVI (Chooks-to-go)



CEMEX Philippines



Collins Trading International, Inc.



Glorious Lifestyle Direct (GLaD) International, Inc.



Jollibee Foods Corporation



Leoni Agri Corp. (LAC)



Mansfield International Inc. (MII)



Medicard Philippines, Inc.



NUTRI-ASIA



One Clear Vantage Enterprises, Inc. (1CV)



Pascual Laboratories, Inc.



Republic Cement Services, Inc.



Revolutionary Solutions Technologies & Products, Inc. (RSTPI)



Sophie Paris Philippines



Unilever

# Independent Auditor



R.G. Manabat & Co.

KPMG





# SAMBAYANIHAN SONG

Sambayanihan na! (2x)

Chorus:

Sama-sama tayo kaya natin 'to (Tara na!)  
Magkapit-kapit tayo't mag-sambayanihan (Ngayon na!)  
Buong galak tayong lahat ay sumamba (Tara na!)  
Maglingkod sa Diyos at Siya ay papurihan (Ngayon na!)

Verse 1:

Sa 'ting paglilingkod  
Puso ay nalulugod  
Ang ating adhikain  
Matutupad din natin

At sa ating pagsulong  
Tayo ay tulong-tulong  
Mararating din natin  
Mga pangarap natin

Chorus

Verse 2:

Ano mang mga gawain  
Kung gustong pagpalain  
Tayo ay manalangin  
Magpuri sa Diyos natin

Hindi ka mag-iisa  
Kami'y laging kasama  
At sa pag-unlad natin  
Ang Diyos ay pupurihin!

Community Chorus:

Sama-sama tayo kaya natin 'to  
Magkapit-kapit tayo na at mag-sambayanihan  
Buong galak tayong lahat ngayon ay sumamba  
Maglingkod sa Diyos at Siya ay ating papurihan

Music & Lyrics by Jonan A. Bauin/APG - Training

Interpreted by Kazuyoshi N. Sanada / APG; Sarah Jane B. Piedragoza / HRG; Everlasting G. Rosales / HRG

Produced & Arranged by Ptr. Jeryal Manansala



## SAMA-SAMA

We serve together as one body!

## SAMBA

We worship God in all we do!

## BAYANI

We obey and serve God  
as His heroes!

## BAYAN

We are chosen and called  
to God's Kingdom!

## BAYANIHAN

We carry each other's burden and unite for  
the glory of God!

## ANIHAN

We will harvest with songs of joy!

by Rene E. Cristobal, TSPI President



# TSPI Branches

## REGION 1: ILOCOS REGION

### ILOCOS NORTE (5)

Batac  
Dingras  
Laoag  
Pasuquin  
Pinili

### ILOCOS SUR (6)

Cabugao  
Candon  
Magsingal  
Narvacan  
Sta Cruz  
Vigan

### LA UNION (9)

Agoo  
Bacnotan  
Balaoan  
Bangar  
Bauang  
Naguilian  
Rosario  
San Fernando  
Tubao

### PANGASINAN (18)

Alaminos  
Bayambang  
Bolinao  
Bugallon  
Calasiao  
Dagupan  
Dasol  
Lingayen  
Malasiqui  
Manaoag  
Mangaldan  
Mangatarem  
Pozzorubio  
San Carlos  
San Fabian  
Tayug  
Umingan  
Urdaneta

## CORDILLERA ADMINISTRATIVE REGION (CAR)

### BENGUET (1) Baguio

## REGION 2: CAGAYAN VALLEY

### CAGAYAN (1) Tuguegarao

### ISABELA (6) Alicia Cabatuan Cauayan Ilagan Roxas Santiago

### NUEVA VIZCAYA (1) Solano

### QUIRINO (1) Cabarroguis

## REGION 3: CENTRAL LUZON

### BULACAN (5) Balagtas Baliuag Malolos San Jose Del Monte Sta Maria

### NUEVA ECIJA (6) Cabanatuan Gapan Guimba Palayan San Jose Talavera

### PAMPANGA (2) Apalit San Fernando

### TARLAC (6) Camiling Capas Gerona Moncada Paniqui Tarlac City

## REGION 4A: CALABARZON

### BATANGAS (4) Balayan Batangas City Nasugbu Tanauan

### CAVITE (3) Dasmariñas Bagong Bayan (DBB) General Mariano Alvarez (GMA) Indang

### LAGUNA (6) Biñan Cabuyao Nagcarlan San Pablo Siniloan Sta.Cruz

### QUEZON (15) Agdangan Atimonan Calauag Candelaria Catanauan Lopez Lucena 1 Lucena 2 Mulanay Pagbilao Sariaya Tagkawayan Tayabas Tiaong Unisan

### RIZAL (2) Antipolo 1 Antipolo 2

## REGION 5: BICOL REGION

### ALBAY (6) Bacacay Daraga Legazpi Ligao Polangui Tabaco

### CAMARINES NORTE (2) Labo Sta. Elena

### CAMARINES SUR (7) Calabanga Goa Iriga Nabua Naga Pili San Fernando

### SORSOGON (2) Irosin Sorsogon

## NATIONAL CAPITAL REGION (8)

Bagong Silang  
Las Pinas  
Malabon  
Paranaque  
Quezon City  
Taguig  
Tondo  
Valenzuela



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

# Sambayanihan Culture



# TSPI Pledge

**God loves us.**

**Our work at TSPI is a blessing from His graciousness.**

**We are part of the company 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 businesses/farms to progress.**

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

## Connect with us!

**TSPI OFFICIAL WEBSITE:**  
[www.tspi.org](http://www.tspi.org)

**TSPI EMAIL:**  
[partners@tspi.org](mailto:partners@tspi.org)

**TSPI OFFICIAL FB PAGE:**  
[@TulaySaPagunladInc](https://www.facebook.com/TulaySaPagunladInc)

**TSPI YOUTUBE CHANNEL:**  
[Tulay sa Pag-unlad, Inc.](https://www.youtube.com/TulaySaPagunladInc)

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Philippines

**TSPI HEAD OFFICE:**  
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Customer Service:  
0917-830-5017

**TSPI MBAI:**  
0917-595-6563  
(02)8637-2271

