



Sustainable and Value Chain Finance for Smallholder Farmers

2025 MCPI Annual Conference

31 July 2025, 1:30-3:00PM





ECLOF Family = ECLOF International + 14 Member MFIs



Serve the ECLOF mission and target group

Total gross loan portfolio of 45 million USD; 113,500 clients





VISION

Realizing Human Dignity

*ECLOF Philippines envisions a society where human dignity is fully realized,
and people are empowered and released from the bondage of poverty*

MISSION

ECLOF Philippines is committed to building communities and livelihoods, which are sustainable—economically viable, socially desirable, and environmentally sound

CORE VALUES

SERVICE with TIES

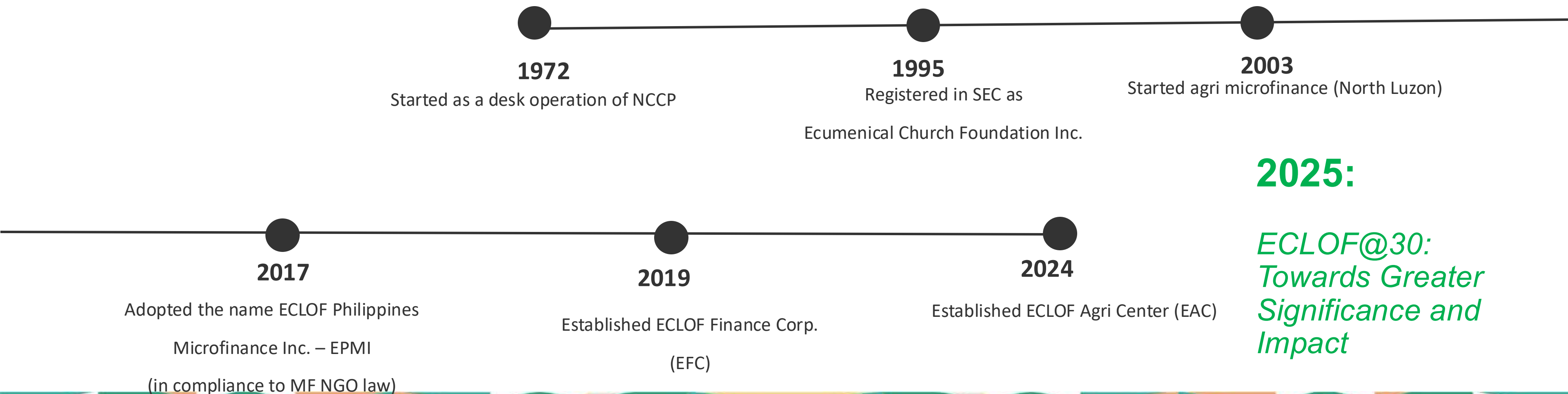
T - Teamwork

I - Integrity

E - Excellence

S - Stewardship

Org Ideals and History



2025:

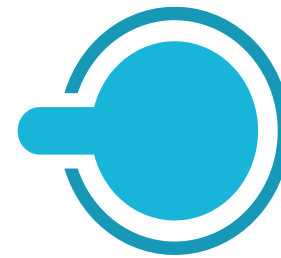
*ECLOF@30:
Towards Greater
Significance and
Impact*



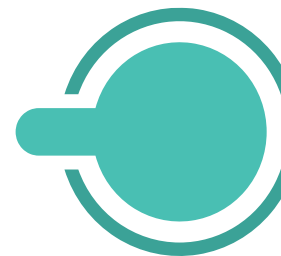


OUR KEY OBJECTIVES

Contribute to food security



Through sustainable agri microfinance operations



- Development and implementation of products and services resulting to deeper impact;
- Client strengthening and capacity building



Supporting, partnering and strengthening the agri sector since 2003 until now has always been at the heart of the organization.





OUR APPROACH

SUSTAINABLE AGRI (PROGRAMS AND SERVICES)



Customized/client centric loan products

- Tailored fit products and services.
- Agri MF & MNS Loans (Micro Negosyo at Serbisyo)
- Regular product review & conduct of market research/study



Client capacity building interventions & value chain support

- Community leaders training on leadership, pest/disease management and control, organic farming, etc.
- Demo farm, partnership with organic practitioners
- Harvester, trucking and market linkaging



Responsible HR

- Staff training on agri and microfinance, intentional learning and development, dedicated staff for Agri-devt and tech support
- (A Day in A Farm)



Social and Environmental Performance Management

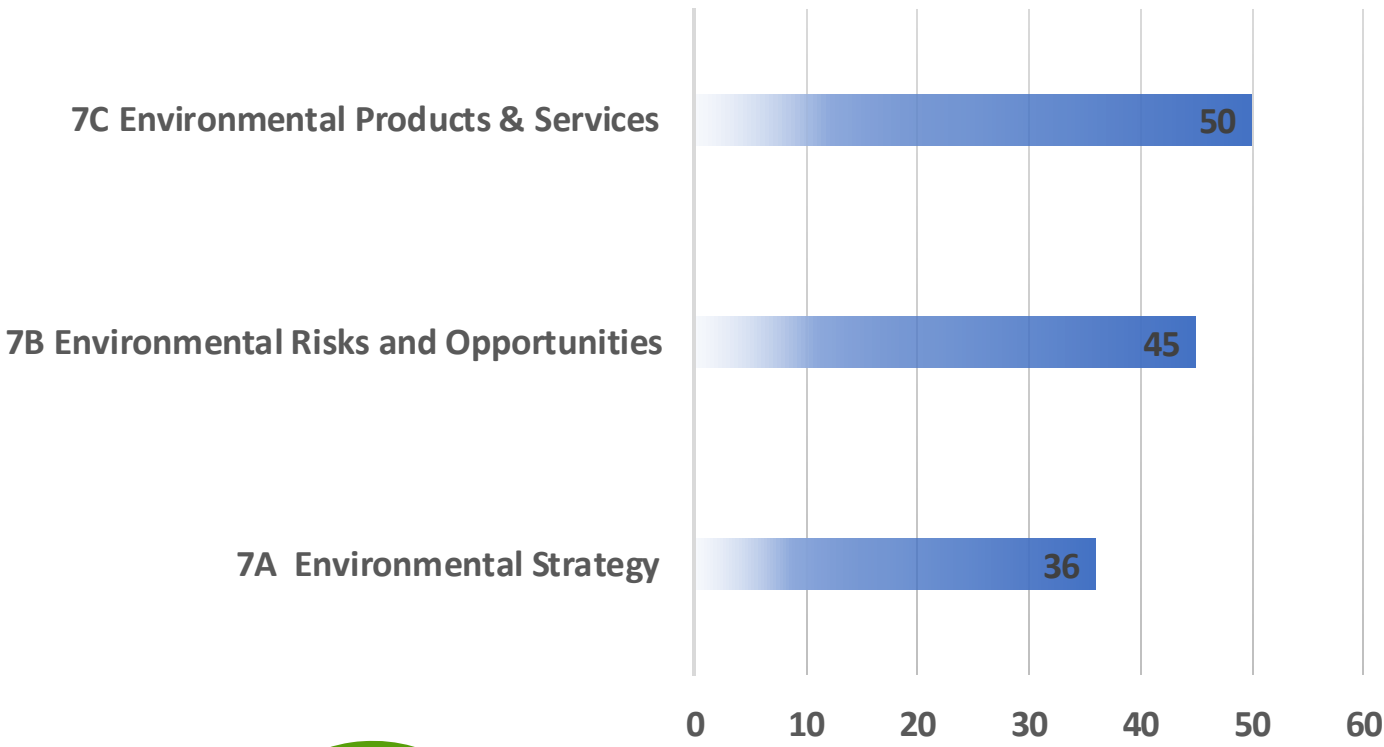
- Participated in 60 Decibels Impact Assessment, Environmental Perf. Mgt.
- Provided client and community services addressing basic client needs such as health & medical mission, water system (Bakun), etc.
- Conducted SP Audit





ENVIRONMENTAL PERFORMANCE MANAGEMENT

EPM ASSESSMENT RESULTS



Overall Score of EPMI

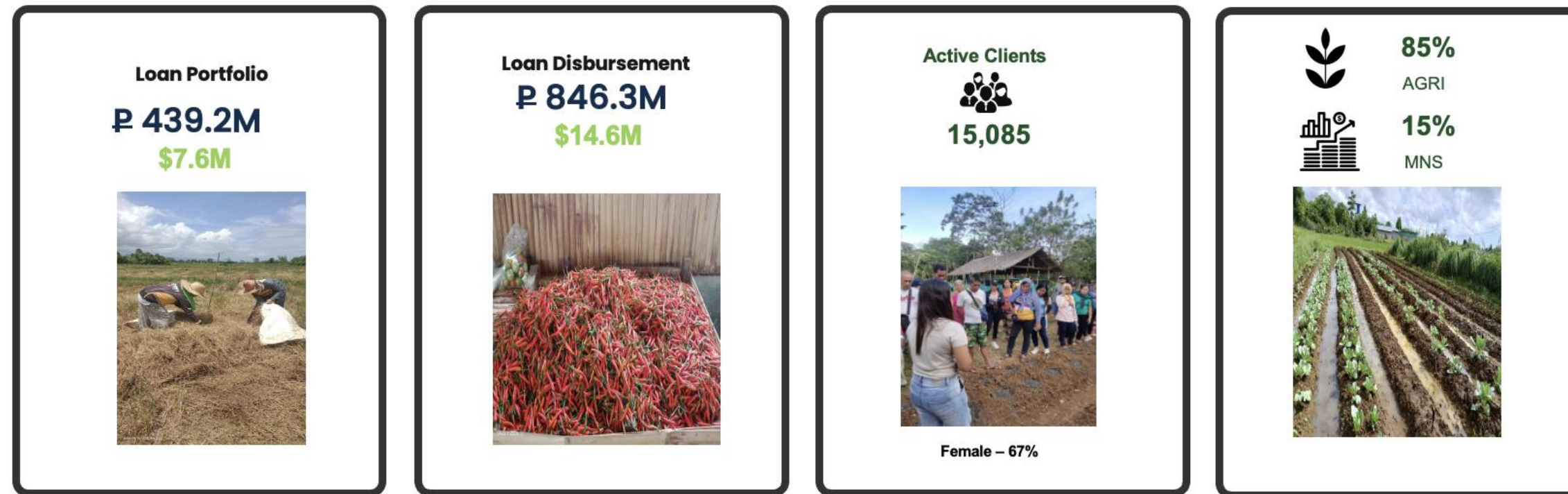


Average Global Score





OUR REACH & IMPACT



SUPPORTED BY ECLOF INTERNATIONAL
60 DECIBELS

- **Business Impact**

94% say their business income increased, with 45% of clients saying it has 'very much increased'.

- **Financial Mgt.**

90% of clients 'strongly agree' that they understand ECLOF Philippines terms & conditions.

Financial stress has decreased for 92% of clients.

- **Household Impact**

96% say their quality of life has improved, with 45% reporting significant improvements.

- **Resilience**

94% say their ability to meet a major expense has improved because of ECLOF.

86% report an increased savings balance. 95% report no reduction in food consumption to make repayments.





ECLOF AGRI CENTER

CULTIVATE. INNOVATE. ELEVATE



The ECLOF Agri Center was established as a dynamic learning hub to promote organic farming under ECLOF Philippines Microfinance, Inc. (EPMI), primarily serving Palawan Province. Acquired in 2014 as a 6.3-hectare forested area, the site has since undergone gradual development, with about two hectares now cultivated. In 2024, a five-year development plan was launched to transform the property into a full-scale agricultural hub for products and services. With this vision, it successfully registered with the SEC.





ECLOF AGRI CENTER COMPONENTS:

High Value and Rice Enterprise



OCCP Certified Organic Producer
from 2018 – 2022
Pursue PGS Accreditation
(Participatory Guarantee System)

Training and Capacity Building



- Agricultural Training Institute – Learning Site of Agriculture
- Partner with USAID-Safe Water (2021 – 2023)
- Partner with Municipal Agriculture Office under Organic Program

Mechanization Project



Harvester (2 units)
Hatid Ani Project (Trucking)
Tractor (Aug2025)





EPMI & AGRI CENTER:



FARM PRODUCTION & DEVELOPMENT



- Training Center
- Rice farming
- Vegetable farming
- Organic concoctions (organic fertilizers, vermi culture)

MECHANIZATION & MARKETING SUPPORT



- Currently harvester, trucking and soon tractor services to be provided to palawan farmers
- Newly established partnership with Jollibee Group Foundation – calamansi farmers in Calapan

TRAINING AND CAPACITY BUILDING



- Various training events conducted Good Agriculture Practices, Organic Training, etc.





KEY CHALLENGES:

1

INHERENT RISKS IN AGRI SECTOR

Climate change
Pricing/Market
Aging farmers

2

INSURANCE & RISK PROTECTION

3

DIGITALIZATION & TECHNOLOGY GAPS

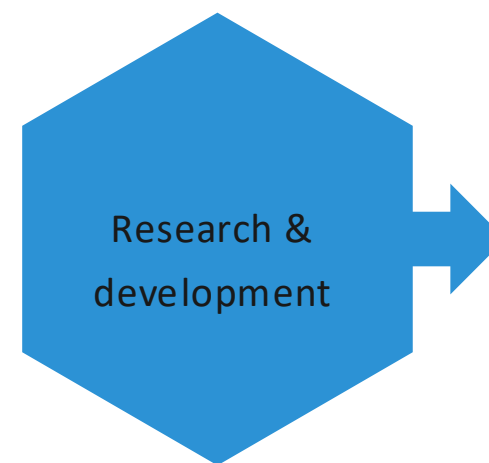
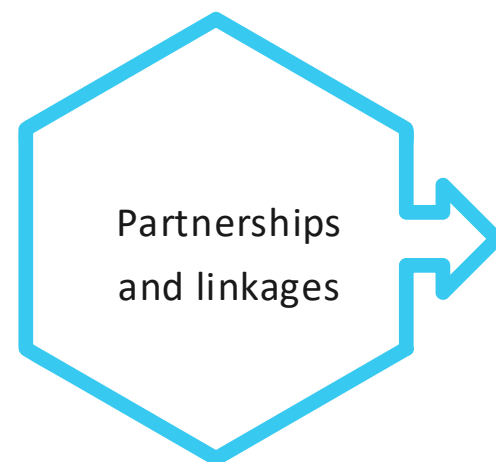
Connectivity issues,
Low digital adoptions &
infrastructure

4

FUNDING & SUSTAINABILITY

Access to funds
Capability to offer and
sustain non-financial
services

NEXT STEPS:



INSTITUTIONAL STRENGTHENING SEPM & Non-financial services

Intensified and sustainable non-
financial programs and services for
clients





Thank You.

