



Helen (Kim) Reyes
Managing Director



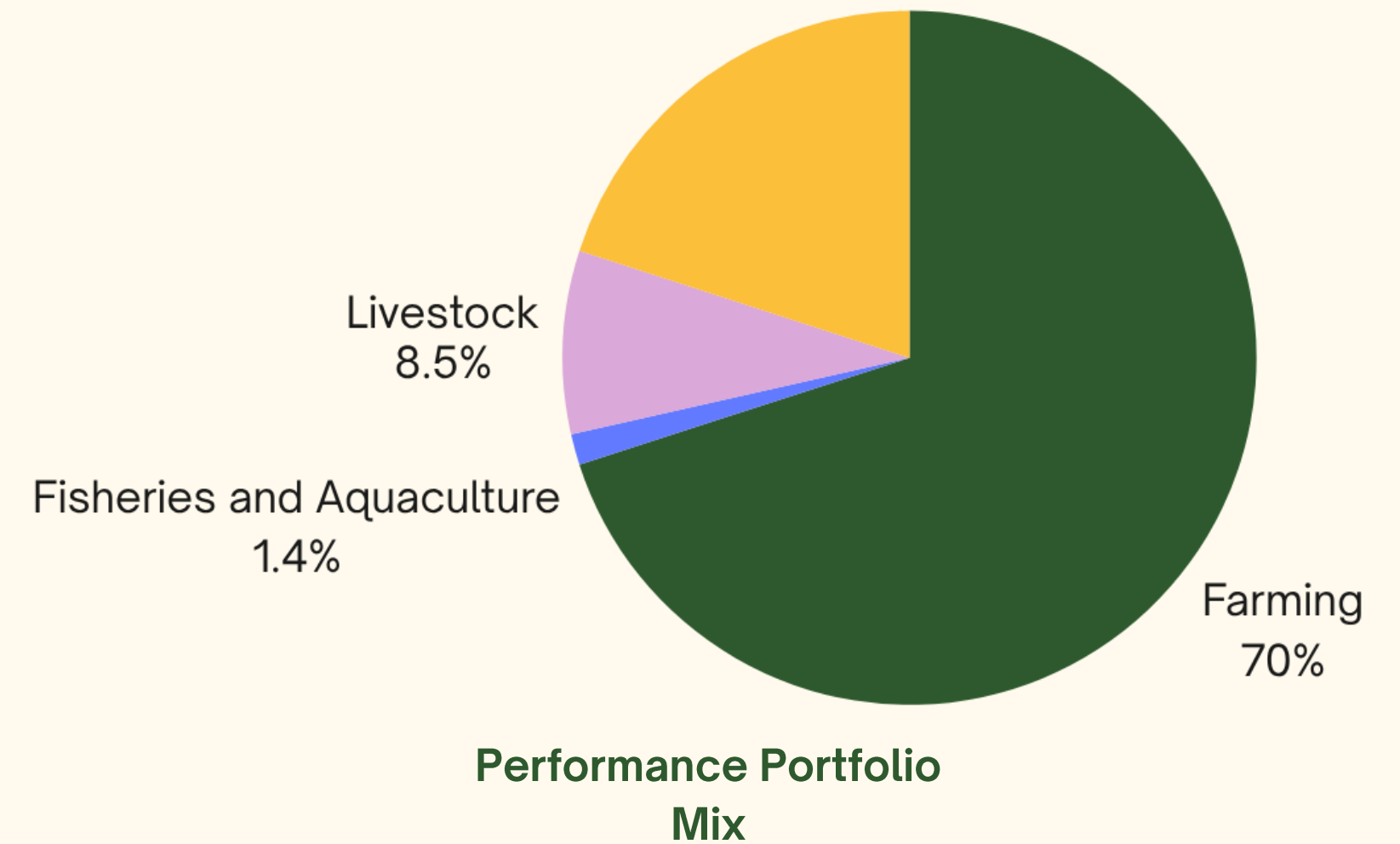


GRF Hublag Microfinance Foundation Inc. started its operations in 1987 by providing ₱500 working capital loans to 400 women entrepreneurs.

Today, it has grown to serve seven (7) branches and 26 farmer associations located in Capiz

- Roxas
- Pontevedra
- Panitan
- Maayon
- Mambusao
- Dumarao
- Balasan

Micro, Small, Medium Enterprises (MSMEs)
20%



>90% Rainfed Individual Farmers



01

**Climate ,Weather Risks,
Soil Degradation from Chemicals**

02

Aging Farmer Population

The farming sector faces challenges from an aging workforce.

03

Inadequate post harvest facilities

04

Supplier Fatigue and Market access

Product compliance failure affecting product demand and sustainability of program.

05

Weak Farmer Organization

Few are members of active cooperatives or associations.

06

Low Access to Farm Technology

Farming is mostly manual and labor-intensive.

Key Challenges

Farmers Struggle from Production to Market Access

From rising costs of inputs to lower than average farmgate prices that their crops are sold, small holder farmers struggle to sustain the economic viability of their operations if no aid is extended.

48

Average
Age of our
Partners

2 HA

Average
Farm Size

Hublag's Agricultural Program: Sustainable and Value Chain Financing Approaches

1



**Innovative partnerships
that value farmers as co-
builders of sustainable
change**

2



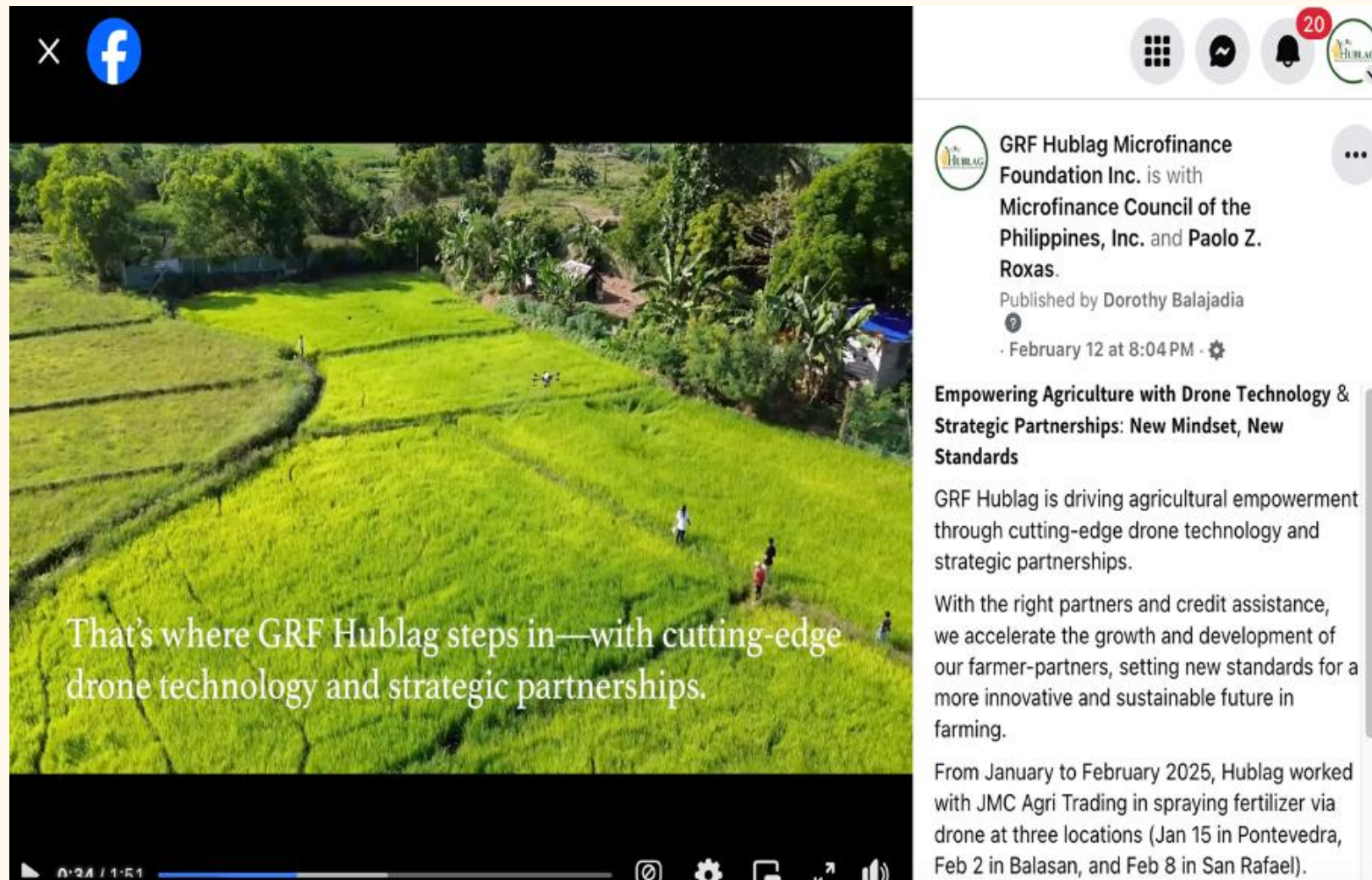
**Emphasizing
Environmental
Sustainability**

3



**Foster
Entrepreneurial
Mindset**

Partnership Building with sustainable suppliers that inspired mindset through demonstrated impact



GRF Hublag Microfinance Foundation Inc. is with Microfinance Council of the Philippines, Inc. and Paolo Z. Roxas.
Published by Dorothy Balajadia
February 12 at 8:04 PM

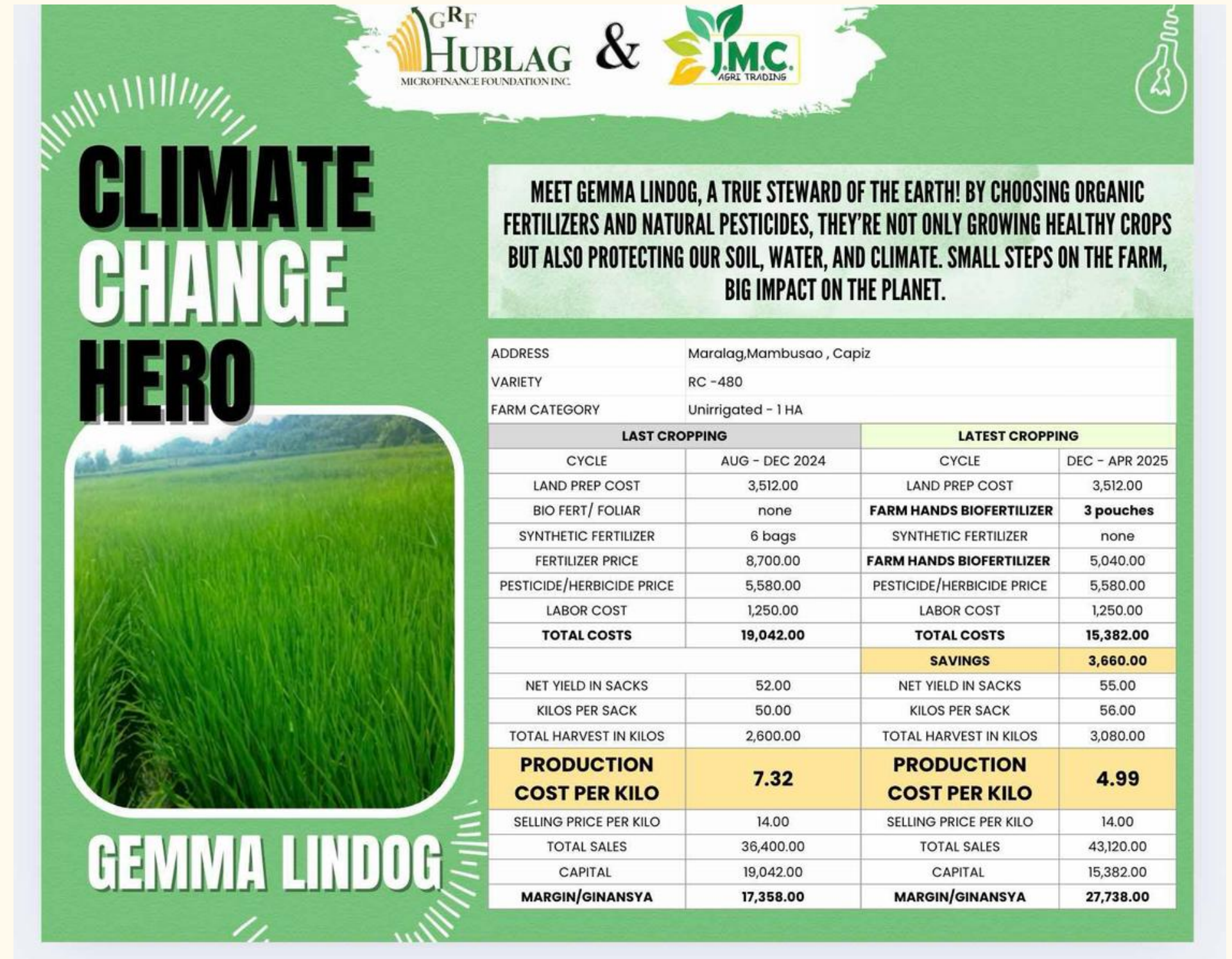
Empowering Agriculture with Drone Technology & Strategic Partnerships: New Mindset, New Standards

GRF Hublag is driving agricultural empowerment through cutting-edge drone technology and strategic partnerships.

With the right partners and credit assistance, we accelerate the growth and development of our farmer-partners, setting new standards for a more innovative and sustainable future in farming.

From January to February 2025, Hublag worked with JMC Agri Trading in spraying fertilizer via drone at three locations (Jan 15 in Pontevedra, Feb 2 in Balasan, and Feb 8 in San Rafael).

CLIMATE LEADERSHIP - Convinced partners to serve as model farms, secured free biofertilizers from suppliers using drones to showcase environmental benefits and leading to lower production costs thus higher income.



CLIMATE CHANGE HERO

MEET GEMMA LINDOG, A TRUE STEWARD OF THE EARTH! BY CHOOSING ORGANIC FERTILIZERS AND NATURAL PESTICIDES, THEY'RE NOT ONLY GROWING HEALTHY CROPS BUT ALSO PROTECTING OUR SOIL, WATER, AND CLIMATE. SMALL STEPS ON THE FARM, BIG IMPACT ON THE PLANET.

LAST CROPPING		LATEST CROPPING	
CYCLE	AUG - DEC 2024	CYCLE	DEC - APR 2025
LAND PREP COST	3,512.00	LAND PREP COST	3,512.00
BIO FERT/ FOLIAR	none	FARM HANDS BIOFERTILIZER	3 pouches
SYNTHETIC FERTILIZER	6 bags	SYNTHETIC FERTILIZER	none
FERTILIZER PRICE	8,700.00	FARM HANDS BIOFERTILIZER	5,040.00
PESTICIDE/HERBICIDE PRICE	5,580.00	PESTICIDE/HERBICIDE PRICE	5,580.00
LABOR COST	1,250.00	LABOR COST	1,250.00
TOTAL COSTS	19,042.00	TOTAL COSTS	15,382.00
		SAVINGS	3,660.00
NET YIELD IN SACKS	52.00	NET YIELD IN SACKS	55.00
KILOS PER SACK	50.00	KILOS PER SACK	56.00
TOTAL HARVEST IN KILOS	2,600.00	TOTAL HARVEST IN KILOS	3,080.00
PRODUCTION COST PER KILO	7.32	PRODUCTION COST PER KILO	4.99
SELLING PRICE PER KILO	14.00	SELLING PRICE PER KILO	14.00
TOTAL SALES	36,400.00	TOTAL SALES	43,120.00
CAPITAL	19,042.00	CAPITAL	15,382.00
MARGIN/GINANSYA	17,358.00	MARGIN/GINANSYA	27,738.00

GEMMA LINDOG

Promote Climate-Resilient Crop for Agricultural Farmers and Sustainable Transport Solutions



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ADLAI Initiative

From Dreams To Reality

This vision for Adlai is no longer an aspiration—it is an inclusive, sustainable agricultural pathway that empowers farmers, promotes health, and nurtures the land.

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GerWeiss Motors

EMPOWERING COMMUNITIES THROUGH GREEN FINANCING

We are proud to announce our partnership with Gerweiss Motors Corporation to offer affordable green financing for 30 e-trikes drivers/operators which is a sustainable solution for local transport operations and micro-entrepreneurs.

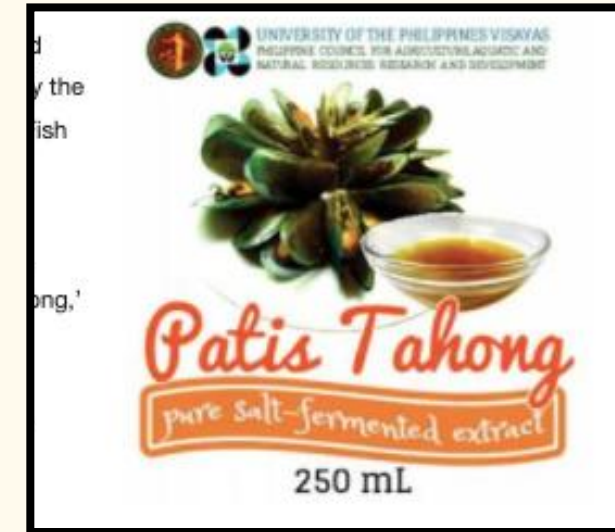
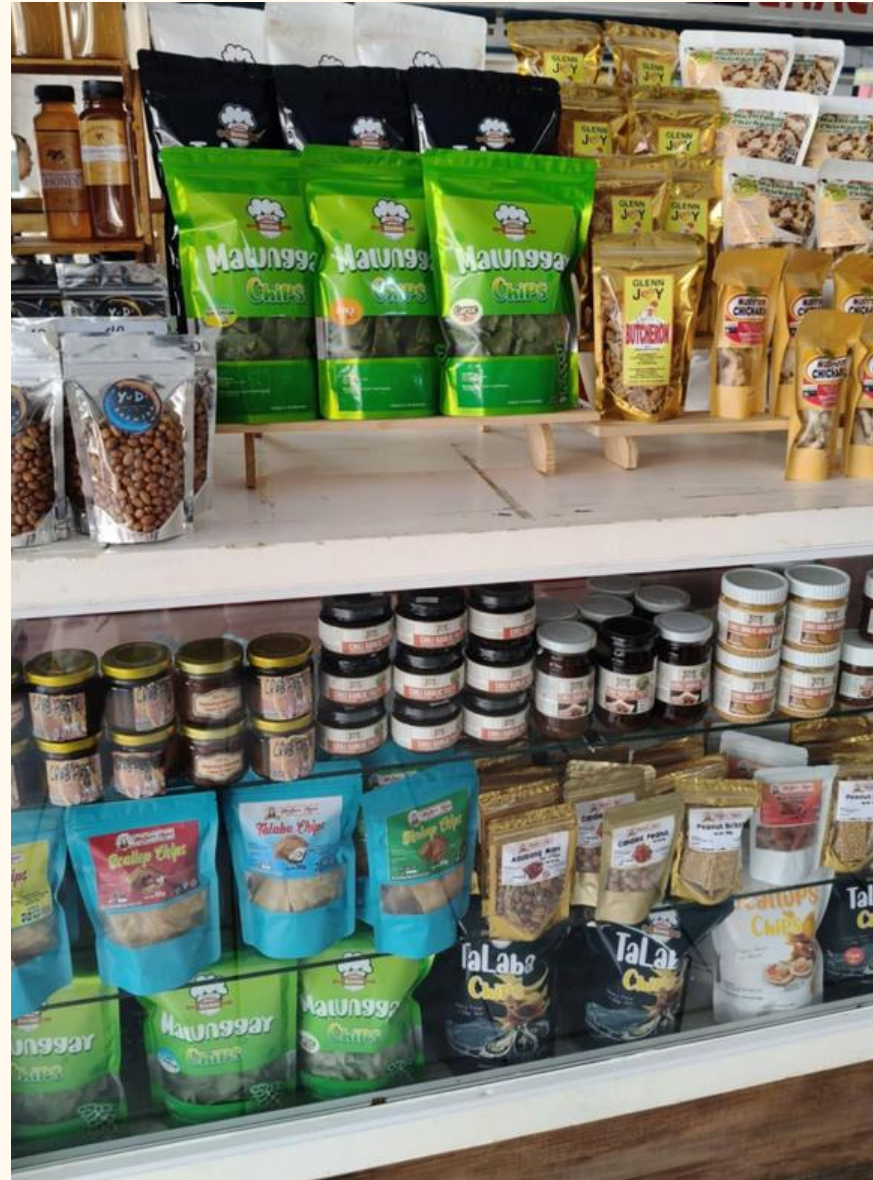
Gerweiss Motors Corporation, the pioneer of e-trikes in the Philippines, has been the longest-operating e-trike company in the country with established operations in Boracay, Coron, and Metro Manila.

"My name is Roselito and I am very happy to be a driver of Gerweiss Etrike since 2016. Previously, I was a single motorcycle driver and now my income has quadrupled. I am a single father with three sons whom now I support without fail. I am now starting to have savings for their college. My experience with Gerweiss has only been good. The company has helped me and has been compassionate to my needs. I believe the e-trike design is one of the best on the island. Gerweiss is continuously updating and modernizing which I believe is making the vehicle safe and comfortable for the drivers and passengers. If given the opportunity, I would love to have an e-trike for my brother to drive!"



Funded the operation of 50 electric tricycles in Boracay, Coron, and Manila, highlighting the benefits of sustainable and eco-friendly transport solutions.

Partnerships with Academe for research and development of agricultural value-adding products



PCAARRD News
LOW-SALT FERMENTED MUSSEL SAUCE
DEVELOPED AS A HEALTHIER ALTERNATIVE TO

Partnerships with Academe for research and development of scientific knowledge promoting sustainable production methods and LGU compliant for oysters and mussel farmers



Transitioning from traditional staking to the tray method for oysters and long line method for mussels. These farming techniques doubled meat yield, resulting in significantly higher income for the farmers.

Partnerships with direct buyers and while promoting entrepreneurial values



Engage Farmers Associations as an Extension of Hublag's Credit Process



Narrative Leadership is GRF partnership with 30 farmer associations, which capacitated the Officers in the Design and Ownership of an Enterprise for long-term success.



Launched the 1st Hublag Farmer Association



Launched the 1st Hublag Farmer Association for Panitan & Roxas Branches



These associations will empower farmers to continue operations independently, strengthen their collective capacity, and sustain the benefits of the association through availment of post harvest facilities and other incentives from the government.



Conduct After-Sales and Community Reinvestment

USAID and Seafood Industry Partners to Hold 1st Responsible Seafood Summit in the Philippines

Sustainable Fisheries Partnership · September 7, 2023



[Manila, Philippines]
– A groundbreaking event will bring together over 170 participants from various sectors to champion

responsible seafood sourcing (RSS) and combat illegal unreported and unregulated (IUU) fishing in the Philippines. The 1st Responsible Seafood Summit aims to foster greater awareness, recognition, demand, and support for responsible seafood sourcing across the seafood industry value chain in the Philippines.

Organized with the support of the United States Agency for International Development (USAID) Fish Right Program, the Summit will be held on Sept. 14, at the Novotel Manila Araneta City and kickstart the official celebration of the 60th Fish Conservation Week in the Philippines.



GRF Hublag Microfinance Foundation Inc.

★ Favorites · July 17 at 10:27 AM · 🌐

GRF Hublag partners with Philippine Tuberculosis Society Inc. (PTSI) the largest private non-government organization engaged in the detection, control, and treatment of tuberculosis in the Philippines since 1910.

A Memorandum of Understanding was signed last July 6 with PTSI Medical Director, Dr. Mariquita Mantalaon and Director Milet, the Engagement Director in Roxas, Capiz .

Kim Reyes, Managing Director of GRF Hublag accepts a stamp collection of PSTI paintings/seals as their gift for their gratitude in supporting their advocacy in raising awareness about tuberculosis, the importance of getting tested and adhering to treatment for all GRF Hublag partners and family.



Reinvested in training and association building while continuously monitoring impact partners' feedback to drive ongoing product improvements using sustainability metric

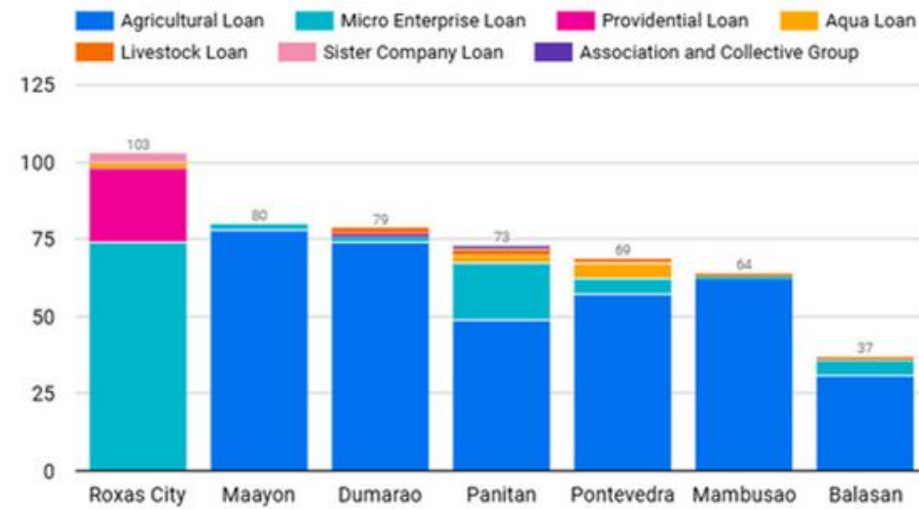
Cultivating Change: How We Transform Farming Through Data Using KoboToolbox

Branch Collections Summary

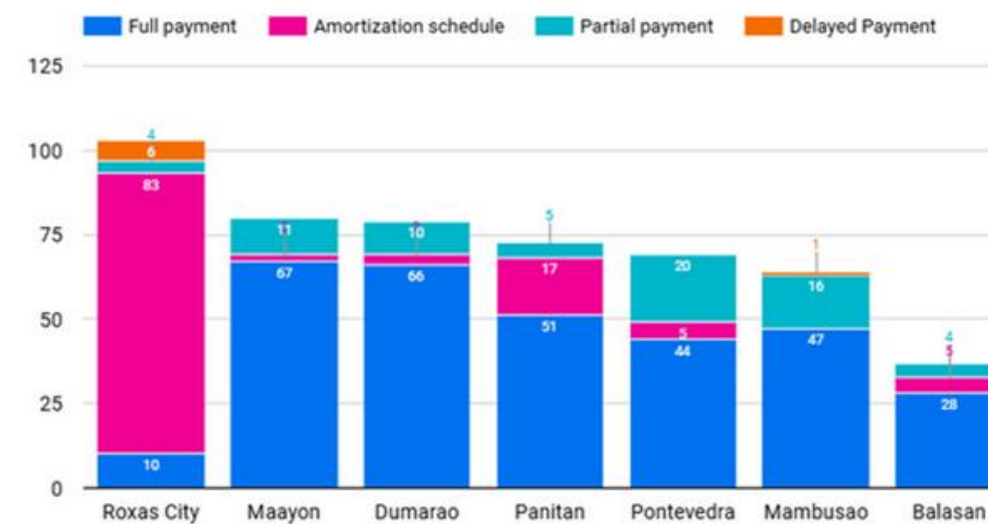
Name of Staff

Branch

Number of Collections Per Branch by Loan Category



Payment Type



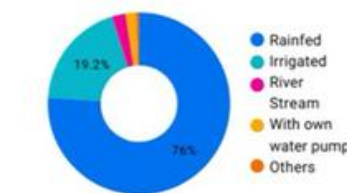
Rice and Corn Farming Income and Yield Analysis (236 Responses/505 Respondents)

Record Count
505

Rice Farming

No. of Responses
174
Number of hectares tilled
402
Number of kilos harvested
1,090,016

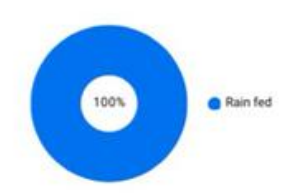
Rice Farming Water Source



Corn Farming

No. of Responses
62
Number of hectares tilled
137
Number of kilos harvested
342,650

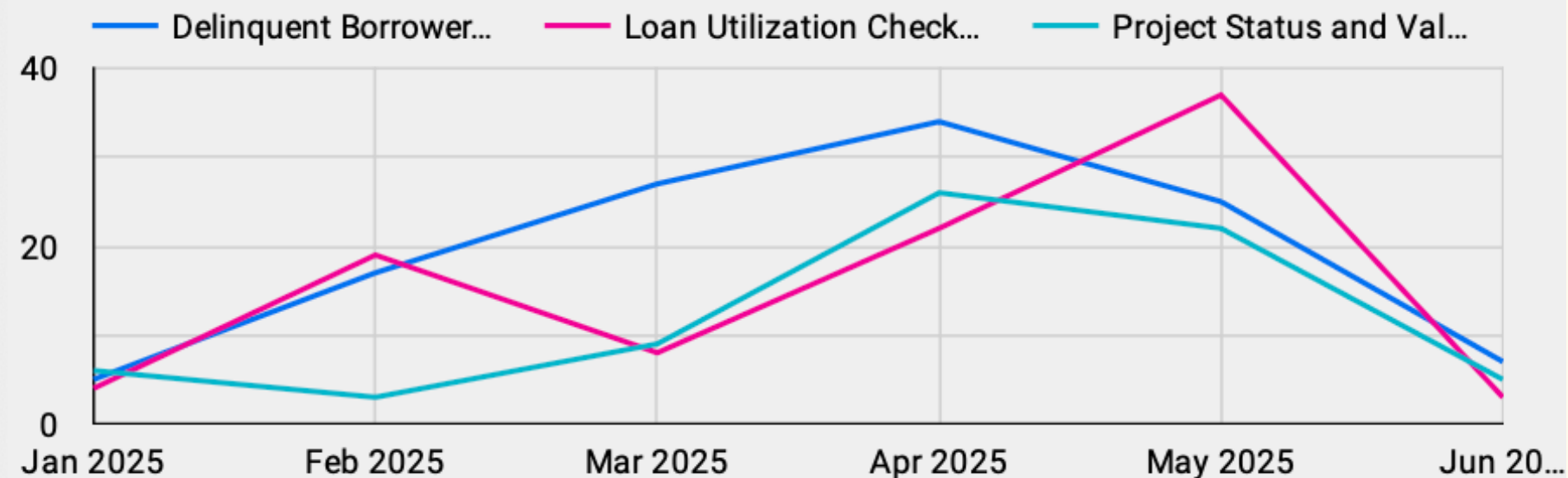
Corn Farming Water Source



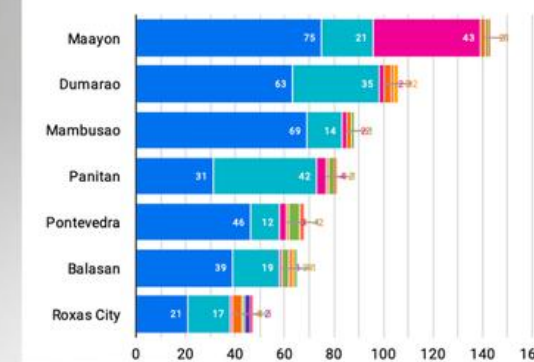
Average Rice Farm Size and Income

Branch	Ave. No. of Hectares	Ave. Kilos Harvested	Declared Income	Potential Income	% of Potential Reached	Applied Loan Amount
Pontevedra	2.12	4,382	50,606	105,223	50.00%	19,976
Panitan	1.85	5,903	79,746	160,719	53.61%	20,439
Mambusao	2.3	7,448	80,887	111,782	72.41%	21,610
Maayon	2.35	4,108	41,340	101,208	39.13%	25,077
Dumarao	2.57	7,557	99,095	139,160	65.45%	20,974

Monitoring Status



Challenges Encountered During Last Loan



Farmers are paid much lower than the DA average farmgate prices of rice and corn affecting their ability to repay loans

Average Farmgate price of Rice/...

Branch Price per kilo

Average Farmgate price of Corn/...

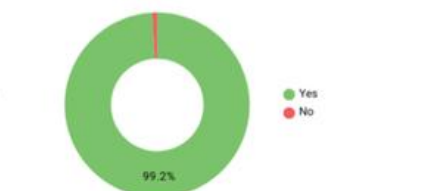
Branch Price per kilo

Partners' Intention to Reloan

Would you like to reloan?



Is loan intended for the same project?



Reason of delayed payment	Record Count
1. Delay of harvest	75
2. Failure of project	29
3. NOT AROUND	16
4. PROMISE TO PARTIAL NEXT MONTH	9
5. PROMISE TO SETTLE NEXT WEEK	5
6. Others	4

LESSONS LEARNED

Trust and Relationship Building are Crucial

Bundled Support with Climate and Market Drives Impacts

Data is Power—but Only if Used Well

Youth Involvement is Limited but Promising

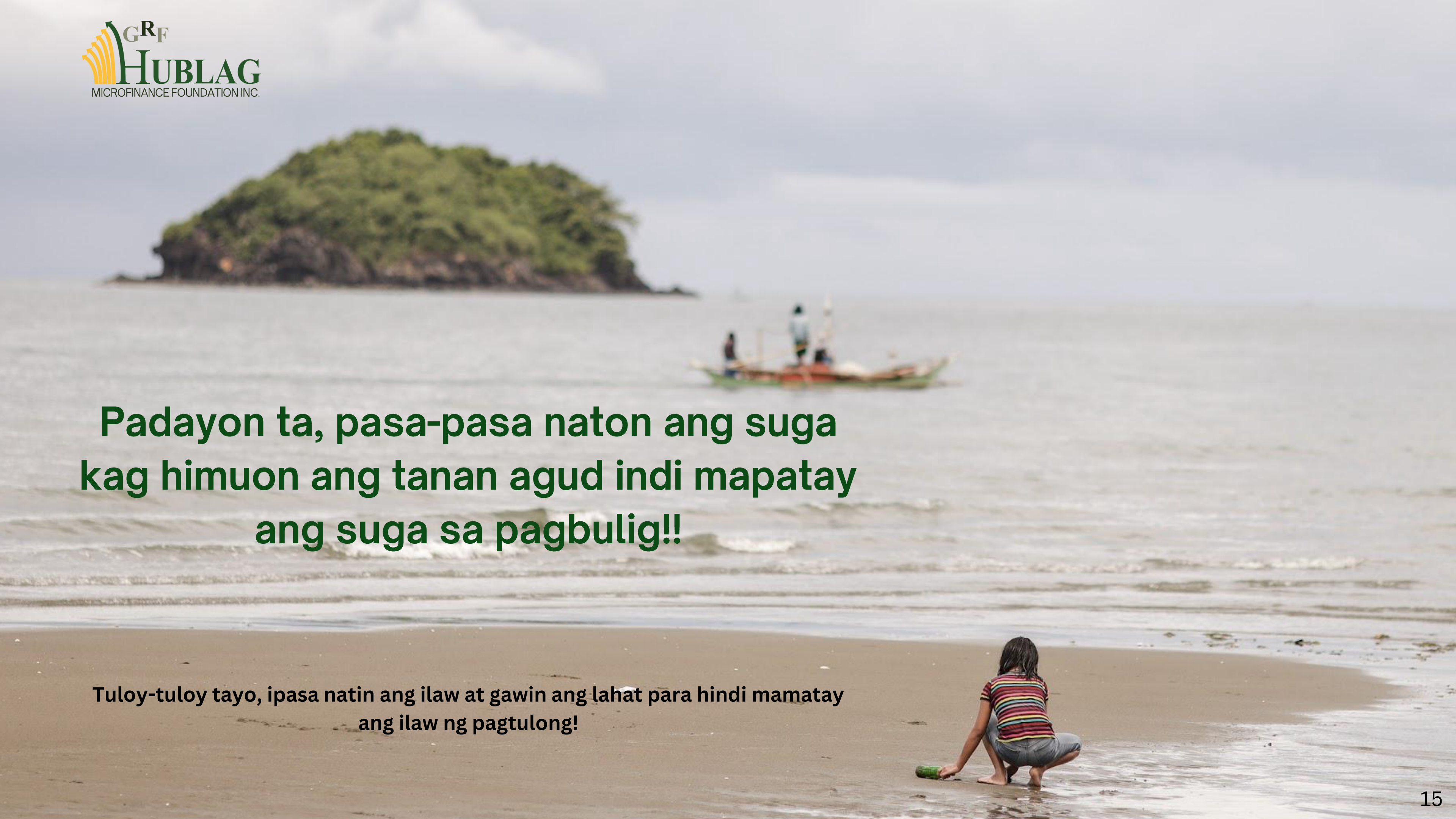
NEXT STEPS

Strengthen Data-Driven Monitoring

Design Climate-Smart Loan Models

Expand Youth and Farmer Associations Initiatives

Replicate the Hublag Model in New Irrigated Areas



**Padayon ta, pasa-pasa naton ang suga
kag himuon ang tanan agud indi mapatay
ang suga sa pagbulig!!**

**Tuloy-tuloy tayo, ipasa natin ang ilaw at gawin ang lahat para hindi mamatay
ang ilaw ng pagtulong!**

