



ANNUAL REPORT

2018

*Many, Lord my God,
 are the wonders you have done,
 the things you planned for us.
 None can compare with you;
 were I to speak and tell of your deeds,
 they would be too many to declare.
 -Psalm 40:5*

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Core Values

- Love of God
- Innovativeness
- Good Governance
- Humility
- Transparency
- Integrity of Creation

Mission

As a Christ-centered organization, we commit to serving communities by providing access to sustainable and inclusive developmental programs and services.

Vision

Communities enlightened by the love of God living in abundance, dignity, peace, and hope.

DECLARING THE LORD'S WONDROUS WORKS!

⁵Many, LORD my God, are the wonders you have done, the things you planned for us. None can compare with you; were I to speak and tell of your deeds, they would be too many to declare.

Psalm 40:5

Beautiful challenges and blessings are what made LIGHT's 2018 a wonderful and fruitful year.

There have been changes and enhancements in both the financial and non-financial products and services of the organization to provide supplementary and better services to its Partner-Clients. In addition, there have been initiated programs and activities to further strengthen the connection and relationship of the organization to all its stakeholders.

This year, we have come to realize the main challenges and points of improvements needed to be addressed in order to fulfill our mission as God's workers toward holistic transformation, most especially for the communities we serve.

Accountability. *As part of God's community of stewards, we have been called to lead our Partner-Clients toward His light and use the resources He has given us in serving His purpose alone. Temptations will knock on our doors every once in a while, but we must never forget the true reason why we have accepted this social mission, and that is to contribute to His Kingdom-building here on earth.*

Consistency. *As we move forward and innovate, we have also been reminded to continuously improve and cultivate the current programs and services we have that contribute to the holistic growth, not just of our Partner-Clients, but of all stakeholders. Its assessment and evaluation are of utmost importance as well. Moving forward with caution should always be practiced so we won't stray from the path toward the goal we have set.*

Capacity-Building. *The people are the best investment any company, or in our case organization, can have. Investing on trainings and other capacity-building programs has been proven to be an effective way to help people grow. Developed capacity-building programs were not just targeted to the employees, but the Partner-Clients and Partner-Mentors have also been provided with such, as they are part of what helps the organization move forward. True enough, God's grace and goodness have been evident this year. Despite of the challenges we faced, we were still able to expand to two new branches, Tagaytay and Cauayan, to broaden our outreach and lead more communities to be enlightened by the love of God.*

Various capacity-building programs have been implemented and attended by the organization's stakeholders, from the Partner-Clients to the Board of Trustees. These trainings and programs ranged from value formation to skills development, to help with the current needs of its target audience.

And the financial and non-financial services of the organization have been continuously being assessed and improved to meet the changing needs of the Partner-Clients.

Knowing what matters more and what to prioritize have been the driving force for the organization to move forward with caution. We have been, once again, reminded not to be overwhelmed with the figures, but look more on the impact it brings to the communities.

We are inviting everyone to be faithful and be role models of our vision, mission, and core values, so that we will not stray from the path given to us by God. And may His grace and wisdom continuously guide us as we encounter new challenges and explore more exciting possibilities for the organization.



Fr. Eddie T. Panlilio

Chairman

MESSAGE OF THE CHAIRMAN

Three years of serving God's people – that is what we have been doing from the very beginning. We have all been called by God to work on this special mission, not because of mere coincidence. We have been chosen, because God knows we can. The question is, have we fully submitted our life into serving God and in fulfilling His purpose for us?

Our purpose here in LIGHT is not merely lending people money. In understanding our vision and mission, we only use our financial and non-financial programs and services as tools in leading God's people toward the light of Christ and into salvation. It is not easy. Whoever said it was? Understanding our goal as an organization may either scare people who aren't prepared yet to carry on God's mission or fill one's heart with enthusiasm, because being God's instrument is a noble job.

Being part of God's army and delivering His message to His people goes beyond our 7:00 AM – 4:00 PM operating hours. Because even when we step out of the office, we will always be connected to the organization that serves the purpose of fulfilling God's mission. That is why God needs us to fully submit ourselves to the mission He has entrusted to us; it goes beyond the four walls of our offices. It is seen in the way we treat our families, in the way we influence our peers, in the way we walk, talk, or even post on social media. Just like how we aim on holistic transformation, being an agent of change in LIGHT is also a holistic and individual call from God.

It is said in 1 John 2:3-11, "And by this we know that we have come to know Him, if we keep His commandments. Whoever says "I know Him" but does not keep His commandments is a liar, and the truth is not in Him, but whoever keeps His word, in Him truly the love of God is perfected. By this we may know that we are in Him: whoever says he abides in Him ought to walk in the same way in which He walked. Beloved, I am writing you no new commandment, but an old commandment that you had from the beginning. The old commandment is the word that you have heard..."

As cliché as it may sound, we should always ask ourselves, "What would Jesus do?" Because if we are to accept and partake in God's mission of nation-building and salvation, we need to walk through the path led by Christ in order to succeed in this mission.

This year, God has truly enriched and blessed the organization. But despite of all the success and progress we have achieved, may we be reminded of how we are but mere servants of God; and that everything we do is all thanks to Him and should be offered only to Him. God can take away all these if our hearts stray from the path He has set. So, let this be a call to everyone to remain steadfast and firm to the mission God has entrusted to us. For it is only through Him that we can serve and be saved.

To God be all the Glory!



Concepcion B. Parantar-Diana
Executive Director

MESSAGE OF THE EXECUTIVE DIRECTOR

The Lord's generosity and support for LIGHT's vision and mission have been evident this 2018. The organization has been blessed with new opportunities and ways to innovate, not to mention the well-developed programs and services we have been using as tools to lead more communities toward the light of Christ, which is our ultimate goal.

American Poet and Civil Rights Activist, Maya Angelou, once said, "One isn't necessarily born with courage, but one is born with potential. Without courage, we cannot practice any other virtue with consistency. We can't be kind, true, merciful, generous, or honest." The mission entrusted to us by the Lord is never an easy one. We have undergone countless challenges and roadblocks, but we never let any of them stop us from moving forward. The courage and strength we have developed throughout the years, helped us become better in becoming one united family.

Through the Lord's grace and goodness, we have accomplished a lot of things that had a positive impact, not only to us, but also to the communities we serve.

This year, we opened two new branches, Tagaytay and Cauayan, to expand our outreach and answer the needs of the communities in the said areas. We have also been continuously improving our financial programs and services, to cater to the observed and assessed needs of our Partner-Clients. As a matter of fact, we have been commended for being responsive to the needs of our bereaved Partner-Clients by providing them timely Microinsurance benefits. Through this, We see that moving forward isn't just about expanding, but it's also improving what we currently have to address the needs of the people we serve.

Our non-financial services have also thrived this year. We have continued the implementation of our major activities, such as the I-Care, Health Symposium, I-Connect: Renewal of Vows, and Usapang Pamilya. Not only that, but our Community Development Program in Carolina, Naga City, has also opened up a community store and started their production of table runners and placemats using second-hand clothes, aside from the Hog-Raising business we initially provided them. They have also continued the virtue of passing on the blessings through donating tables to 5 schools in their area.

Improvements and innovations do not stop with our Partner-Clients. We had the second run of our Partner-Mentors' Retreat this year, which helped strengthen our partnership with them, as they help us in the facilitation of values formation to our Branch Staff and Partner-Clients. Also this 2018, three of our LIGHT Scholars have already graduated; and we have also finally established the Retirement Program for the employees, and as well as provided more technical and leadership skills training from the Board Of Trustees to the Loan Officers. This is because we believe that investing in people is a vital key to success in any organization.

We have, indeed, been blessed with another wonderful year. What a journey it has been. Let us continue to declare the Lord's wondrous works, for He sustained us with His enabling grace. And now, as we march on toward another year of beautiful challenges and exciting potentials, may we never cease to believe and trust in the Lord to guide and protect us, as we move forward toward fulfilling His given mission. All Praises and Glory to Him alone!



Analiza Sabdao
*Growth-Oriented Microenterprise
Loan Program
(Daet Branch)*

Client Story

From Ambition to Social Mission

"What do you want to be when you grow up?"

We've all been asked that question when we were little. But as we grow up, we learn new skills, discover new things to be passionate about, and eventually pursue a different path. Sometimes we may be driven by practicality, sometimes by passion; but wouldn't it be better if we are impelled by both?

Meet Analiza Sabdao, one of our Growth-Oriented Microenterprise Loan (GML) Program Partner-Clients in Daet Branch. She is the owner and founder of Speak English with Anne Tutorial Services, an online English tutorial service provider based in Daet, that has been running for 4 years now.

She confessed that the business was not, initially, part of the plan. In her early 20s, she worked in Hong-kong as a domestic helper. She planned on using it as a stepping stone in getting to Canada, since her husband's family already migrated there. But then she asked herself, "is this what I really want?" She realized that when she gets there, she would be doing the same job. If she wants to land a better one, she knows that she needs to invest and study for a few more years. Aside from the fact that she didn't want to get stuck in the same job, she just knew it's not practical to have to study again. Then an idea popped in her mind – the booming BPO industry in the Philippines would be a great way to start. So, she packed her bags, flew back to the Philippines, and started looking for a job in the BPO industry. "I believe that if you don't like where you are right now, step up and take control. Get out of your comfort zone," Analiza shared.

After getting a job as a call center agent, she was already promoted to Quality Assurance Analyst after just 3 months. She was at the peak of her career, being promoted from one position after another, but then she asked herself another question, "is this all there is to life?" She started researching about other things she can do, and then she stumbled upon the opportunities of online teaching. She knew it wasn't easy to start a new career, since she had been in the BPO industry for 10 years, but she admitted, "I'm very ambitious. I want to be my own boss." Her skills, passion, and desire to succeed pushed her to trying out online teaching. In one of the companies she worked for, she met a guy from Spain who helped put up her own online English tutorial business. He provided her with clients, while she managed the operations side.

Her business thrived peacefully for the first few months; but like every other business, she also experienced challenges. Her partner in Spain stole her idea and built his own website for online English tutorial; while her other staff pirated her clients, so they can work with them home-based and on their own. From 36 employees, she had to trim it down to 9. Imagine that big of a transition! But because of her drive to succeed, she did not let this stumbling moment pull her down. She looked at things from a different perspective, improved her business, and finally decided to get a business loan from LIGHT.

"Back then I didn't believe in borrowing money because I'm a financial advisor and that's against my principle. But I saw that there is such a thing as a good debt, wherein you use it for investments, such as expanding my business. Not only that, through LIGHT, I got to network with different entrepreneurs from all walks of life and I learned a lot from them," shared Analiza.

And because she was looking for more than just a business, but also a purpose, together with her Christian colleagues, they started a weekly Bible Study and Devotion session with the other employees. She even pays for their time just so they can join in and listen to the word of God. Just like LIGHT, she wants to illuminate the light of Christ to the communities, starting from her employees. "If I'm wasting my money on other earthly things, why not put that money here instead, pay my employees' time to attend our Bible Study and Devotion, so I can use God's blessings in my life, to help draw people closer to Him," she further said.

Indeed, Analiza's life is proof that if we remain true to our vision and mission, we can influence others to find their purpose in life too. And just like her, we can be ambitious and we can dream big, but we should never forget that life is more than just money and climbing the corporate ladder. We owe our life to God, so it is just right that we give back and bless others too, by illuminating His light to others even in our own simple ways.



Felicitas Mendoza
AGRI-LOAN PROGRAM
(Baliwag Branch)

Client Story

Super Mom, Wonder Mom

A mother's love is known to be unconditional. Even German psychologist, Erich Fromm, once said, "Mother's love is peace. It need not be acquired. It need not be deserved." From the moment we were known to be conceived, our mothers have always loved us more than their own lives. Remember the old Filipino saying, "Isusubo na lang, ibibigay pa," which translates to how mothers put their kids first before their own needs? Not only do mothers know best, they also want the best for us.

Meet one of our Agri Partner-Clients in Baliwag Branch, Felicitas Mendoza, a single mother of twelve kids. She is, what the younger generation would call, a, "rakitera" – someone who takes on many different jobs in order to survive, or in her case, provide for her family acting both as the mother and the father. She admitted how it had not been an easy journey ever since her husband died of stroke a few years back. "If you're a solo parent, you will think of ways and means to provide for your family. You'll grab every opportunity you can. There's nothing I won't do for my kids," she further shares.

Her husband was a jeepney driver in Manila, back in the days. She went on to praise how hard working her husband is, only going on a rest for a day, and would drive for the rest of the week just to provide for their family. But stress got the best of him as he started to suffer from high blood pressure, and eventually, dying from stroke upon getting home from a day's work.

Losing a life partner isn't easy, especially when you're left with a big family to provide for. But it's not in Felicitas' nature to give up easy. What helped her survive and be stronger, despite the tragedy? She turned to God. She even shared her exact prayer to Him:

"Lord, everything that happens in our lives is your will. I know you will not leave us in our time of need."

For Felicitas, trust in the Lord is very important; so, when another tragedy struck her, this time targeting her livelihood, she knew she can overcome it once again. Knowing how the Philippines is prone to typhoons, Felicitas' farming land is one of the casualties of it. But as luck would have it, she was covered by the crop insurance through LIGHT's Agri Loan Program so recovering after it, may still be hard, but she had help when it comes to the financial side. "LIGHT helped me recover from the damages done by the last typhoon that hit us. I was able to receive the crop insurance from PCIC (Philippine Crop Insurance Corporation) through them (LIGHT)."

And just as the organization illuminated its light to help Felicitas, she gave back through introducing other microentrepreneurs who wish to grow their businesses to LIGHT, and in being a good example of how one should manage their loan and finances. "Some people would just loan whenever there's an opportunity until they get drowned in debt. That's why I make sure that the people in my community who ask for my help would not go through that ordeal. I advise them to only loan what they need and what they can repay; and to also not grab every loan opportunity that comes their way. Just what they need." Not only is she a responsible mother, but she is also a responsible Partner-Client and member of the community because of how she cares both for LIGHT and the people around her.

With her farming business, her other "raket," raising twelve kids, and caring for her community, Felicitas sure has proved how she is, indeed, a real life super hero, the living wonder mom!

Growing with the Community

"Communities enlightened by the love of God, living in abundance, dignity, peace, and hope."

Almost every employee of LIGHT can recite the organization's vision in a heartbeat. And through it, we have been constantly reminded of what our main focus should be - community building through God's love and wisdom. That is one of the reasons why the Community Development program of the organization is such an important aspect in fulfilling our God-given mission in poverty alleviation.

The Carolina Community Farmers' Association (CCFA), registered as a People's Organization (PO) through the Department of Labor and Employment (DOLE) and as the Community Development arm of the organization in Naga City, is the organization's first attempt in organizing and facilitating a community initiative by providing potential Income-Generating Projects (IGP). As of the moment, the community is mainly doing hog raising, while continuously testing and developing other prospective profitable projects like the CCFA Store and the production of table runners and placemats.

Jonathan Teope, one of the CCFA members who does hog raising, sees the value of community building as he used to be a social worker, himself. He was invited by his aunt, who is also a CCFA member, to join because he wants to expand his sources of income, and he believes having a community joining together to uplift and help each other is a good way of addressing poverty.

"My parents wanted me to be a nurse, but little did they know, what they do for a living inspired me to be a social worker instead. My father worked for the Department of National Defense, while my mother used to be a public high school teacher," shared Jonathan.

As American Novelist, James Baldwin, said, "Children have never been very good at listening to their elders, but they have never failed to imitate them." And true enough, Jonathan followed the footsteps of his parents as public servants, instead of merely working for profit.

After graduating in college, he worked as a Social Worker for Bantay Bata, until he was invited to work in a hospital in Makati. While he was in the Metro, he decided to start reviewing for the board exam, and as soon as he passed it, he decided to go back to Bicol to serve as a Social Worker in his hometown, organizing communities for the 4Ps or the Pantawid Pamilyang Pilipino Program of the Department of Social Welfare and Development (DSWD).

It was in 2013 when he decided to resign as a Social Worker and started a sari-sari store, while doing other side jobs such as accepting welding projects. And because it was evident that he is very responsible when it comes to managing businesses and finances, his brother and a close friend lent him money when he decided to dip his toes into farming.

"My mother-in-law was offered a 2.5 hectare land to rent and be used for farming. I saw the potential in agriculture, so I grabbed the opportunity, borrowed money from my brother and from a friend, combined it with my savings, and it's what helped me get started with farming."

Jonathan continued to share how CCFA did not only help him financially, but he learned a lot from the people in the community through the sharing of best practices and devotions during meetings. He further explained, "As long as you're hard working and responsible, you'll benefit a lot from CCFA. They already provide everything we need from the piglets, to the feeds, and an agri tech, should we have any problems with our hogs."

As a way of giving back, the CCFA donated tables to 5 public schools in their area. Through this, they can pass on the blessings they've received from the Lord through our Community Development program.

Jonathan Teope

*CCFA member
(Naga Branch)*



Client Story

The LIGHT of the Family

When we help people through our various financial and non-financial programs and services, we hope that they can also pass on the blessings to others so that we can be all part of God's great mission for LIGHT. But it's not always about enriching just the community all the time. Sometimes, we need to start at the basic unit of our society - our family.

Former Oklahoma state Governor, Brad Henry, once said, "Families are the compass that guides us. They are the inspiration to reach greater heights, and our comfort when we occasionally falter."

A lot of people come and go in our lives, but our family will always stay with us no matter what. They can be our cheerleaders when we need to be pushed in reaching our dreams, our support when we stumble and fall, and our comfort and solace when the world seems to have turned its back against us. That is why it important that we start working on our family, first and foremost, before we desire to influence a bigger community. For April San Miguel, one of our recently graduated LIGHT Scholars who took up BA Major in History in Camarines Norte State College, it has been a goal to help rebuild their family after her sister's passing.

One of April's siblings died from Leukemia a few years ago. She narrated how it was one of the biggest challenges their family had to overcome. Her sister's illness caused a strain in their finances, which led to her parents having more than the usual disagreements, and eventually breaking up after her ate passed away. She thought that was it, that they are never getting back together. So, instead of grieving for the two losses, her mother decided to join LIGHT to help them move on from the tragedies in their lives, and readily provide for the needs of the family.

April witnessed how her mother was empowered by LIGHT to continue moving forward. Aside from the financial provision, which helped with their sari-sari store and buy and sell business, her mother also found a community to be with and learn from in the organization. She was already happy with the positive influence the organization had on her mother, that is why she was even more thankful when she was chosen as one of the organization's scholars.

Aside from the financial assistance she received from being a LIGHT Scholar, she also appreciated the privilege of being able to travel to Baguio and Cebu for the organization's retreat. She further shared how meeting her fellow scholars had been a wonderful experience. They were able to learn from each other and found new friends from different places and walks of life. But the best thing April just can't stop talking about is how being with the organization helped her and her family become whole again. It was a beautiful surprise and blessing she never expected, but is very thankful for.

"Every time I would attend the devotion here in the branch, I would go home sharing what I've learned. And because of this, slowly but surely, my family started becoming whole again." The over-all impact LIGHT had on April's family, made her decide to work and be part of the organization. "LIGHT really had a big impact, not just to me, but to my family, especially. And I want to be part of this family too," April further shared.

April's story is a perfect example of how LIGHT transforms lives, not just financially, but holistically. It hopes to bring more people closer to God, so that they can get to know Him better, His Light, His Love, and His promise of salvation.

April San Miguel

LIGHT Scholar
(Daet Branch)



Scholar's Story

Financial Performance

INDICATORS

	2018	2017
Revenues	PhP 588,878,667	PhP 637,294,473
Assets	PhP 1,280,629,678	PhP 1,192,332,899
Liabilities	PhP 913,039,786	PhP 938,727,291
Fund Balance	PhP 367,589,892	PhP 253,605,608

RATIOS

INDICATORS

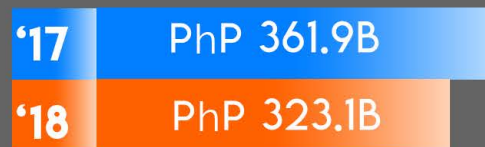
	2018	2017
Operational Self-Sustainability	124.05%	140.76%
CBU to Outstanding Loan Ratio	39.38%	37.33%
LR to Total Assets	64.07%	81.31%
Current Ratio	3.4:1	3:1
Debt to Equity Ratio	2.5:1	3.7:1

Operational Performance

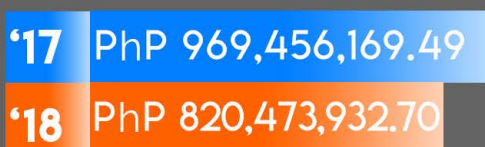
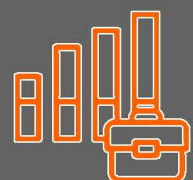
Client Outreach



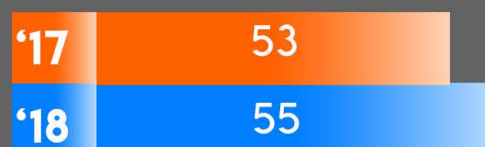
Capital Build-Up



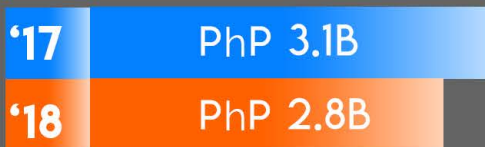
Loan Portfolio



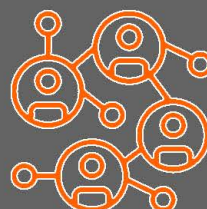
Number of Branches



Total Amount Disbursed



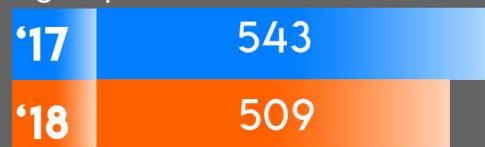
Number of Clusters



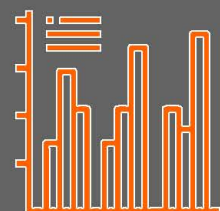
Average Loan Size



Number of Loan Officers, Account Officers, and Agri-Specialists



Portfolio-At-Risk



Total Number of Staff



Year-End Highlights

55

Branches



905

Staff

95,929

Client Outreach



PhP 589M

Operational Income

PhP 2.8B

Total Amount Disbursed



PhP 1.3B

Total Amount of Assets

Year-In Review Organizational

BRANCH DEDICATION



Two branches were opened and inaugurated this 2018 – Tagaytay Branch on March 12, 2018 and Cauayan Branch on March 19, 2018.

CONTRACT SIGNING WITH COUNTRY BANKERS



LIGHT renewed its contract with Country Bankers on June 25, 2018 in support for the organization's Microinsurance Program.

Partner-Clients
enrolled in PhilHealth's
iGroup Program

1,544

86,021

Partner-Clients enrolled
in the Microinsurance Program

Php 1,345,647.77

Total collected amount for the
Loan Recovery Program

Year-In Review **Non-Financial Services**



Cluster Meeting Module

The Cluster Meeting Module, with weekly topics aiming to provide inputs for values formation, had a 22.59% attendance rate during cluster meetings.

Usapang Pamiya

Usapang Pamilya is a quarterly topic discussed by the Partner-Mentors in the branches for the Partner-Clients. For 2018, it had a total number of 11,699 attendees with a 4.84% satisfaction rating.



I-Connect

I-Connect aims to strengthen marriages of Partner-Clients through a renewal of vows activity. For 2018, there was a total of 502 attendees and a 4.81% satisfaction rating for the activity.

Year-In Review **Non-Financial Services**



I-Care

I-Care is a health symposium event for Partner-Clients to get them well-informed on how to prevent/manage lifestyle diseases. For 2018, 14 branches participated in the event with a total number of 2,730 attendees, and a 4.59% satisfaction rating.

Disaster Risk Reduction Management (DRRM)

The DRRM program aims to provide relief assistance to Partner-Clients who were victims of calamities. For 2018, the organization was able to give to to 7,878 beneficiaries.



CCFA (Carolina Community Farmers' Association)

CCFA is the community development arm of the organization that provides assistance through helping finance and develop income-generating projects. As of December 2018, the community was able to build a CCFA store and started producing placemats and table runners. And as part of the community's pledge to give back, they have donated tables to 5 schools in their area.



Year-In Review Non-Financial Services



LIGHT Scholarship Program

The LIGHT Scholarship Program is an initiative of the organization designed to benefit deserving children of the Partner-Clients. As of December 2018, the organization supports 89 scholars and had 3 graduates in 2018.

Cluster Christmas Party

The Cluster Christmas Party is one of the many ways the organization gives back to its Partner-Clients. The event, which was held on December 15, 2018 in all of the organization's areas of operations, had a total of 9,020 Partner-Client attendees.



Year-In Review Staff Development



LIGHT Annual Organizational Retreat

As part of the organization's initiative to spiritually equip and promote camaraderie among its staff, a retreat, with the theme of #WeStand-with-God hailed from Genesis 39:2-3 was organized. The Main Office/-Support Group Staff attended the January 17, 2018 retreat at Taal Vista Hotel in Tagaytay City, while the branch staff had their retreat on their available dates in June 2018 at their respective areas.

MPL Product Manual Orientation

In line with the completion of the Multi-Purpose Loan Manual, a product manual orientation was attended by the Branch Leaders on October 4-5, 2018 at the Sulo Riviera Hotel in Quezon City.



Year-In Review Staff Development



Portfolio Management Training

The Portfolio Management Training was held on June 30 to August 25, 2018, two branches every Saturday. It aims to strengthen the leadership and management skills of the field staff in managing their portfolio.

INSTAFIN Training

The IT Unit, together with the INSTAFIN working group committee, visited the branches of the organization to train its Branch Leaders and Accountants in using our current automated system, INSTAFIN.



Partner-Mentors' Retreat

As part of the organization's intervention to also help its Partner-Mentors grow, a Partner-Mentors' Retreat was held on May 28-30, 2018 at the Mt. Makiling Re-Creation Center in San Bartolome Road, Sto. Tomas, Batangas.

Year-In Review Employee Relations

Annual Summer Outing

A summer outing was organized in the Main Office, and in each area, and was held on April 21, 2018 to promote camaraderie, help battle stress, and improve productivity among staff.



I-Nurture: Tree Planting Activity

The main office staff planted 200 seedlings during its I-Nurture: Tree Planting Activity in Balas Ticio, Brgy. Turo, Magalang, Pampanga on September 28, 2018.

Annual Christmas Celebration

To celebrate the birth of our Lord and Savior, Jesus Christ, the organization facilitated an outreach program to a chosen community as a way of giving back and passing on the blessing for the holiday season.



Development of Retirement Program

As a way of giving back to its employees, the organization developed a retirement program to cater to its retiring employees once they come of legal age for retirement.

**LEAD WITH INTEGRITY AND GOOD GOVERNANCE
IN HELPING COMMUNITIES FOR HOLISTIC
TRANSFORMATION (LIGHT) MICROFINANCE, INC.**

AUDITED FINANCIAL STATEMENT

DECEMBER 31, 2018

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Lead with Integrity and Good Governance For Holistic Transformation ("Light"), which comprise the statements of financial position as at December 31, 2018, and the statements of operation, statements of changes in equity and statements of cash flows for the years then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at December 31, 2018, and its financial performance and its cash flows for the years then ended in accordance with the Philippine Financial Reporting Standard (PFRS).

Basis for Opinion

We conducted our audit in accordance with Philippine Standards on Auditing (PSAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), as adopted by the Board of Accountancy (BOA) under BOA resolution 263-2015, together with the ethical requirements that are relevant to our audit of the financial statements in Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matters

The 2017 financial statements were audited by another auditor, whose reports have been furnished to us, and our opinion, insofar as it relates to the amounts included for Lead with Integrity and Good Governance For Holistic Transformation ("Light") financial statements are based solely on the report of the other auditors.

Responsibilities of Directors and Those Charged with Governance for the Consolidated Financial Statements

The directors are responsible for the preparation and fair presentation of the financial statements in accordance with PFRS, and for such internal control as the directors determine is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with PSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Company to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Company audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on the Supplementary Information Required Under Revenue Regulations (RR) No. 19-2011 and RR 15-2010 of the Bureau of Internal Revenue

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information in Note 22 to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of management. The information has been subjected to the auditing procedures applied in our audits of the basic financial statements. In our opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

**LEAD WITH INTEGRITY AND GOOD GOVERNANCE IN HELPING COMMUNITIES FOR
HOLISTIC TRANSFORMATION (LIGHT) MICROFINANCE, INC.**

(A Nonstock, Nonprofit Organization)

STATEMENT OF FINANCIAL POSITION

DECEMBER 31, 2018

(With Comparative Figures as of December 31, 2017)

(Amounts in Philippine Pesos)



	Notes	2018	2017
<u>ASSETS</u>			
CURRENT ASSETS			
Cash and cash equivalents	6	P 405,901,348	P 200,094,550
Loans and interest receivables - net	7	808,191,924	933,109,112
Non-trade and other receivables - net	7	18,265,013	13,761,810
Other current assets	8	13,261,195	7,891,062
Total Current Assets		<u>1,245,619,480</u>	<u>1,154,856,534</u>
NON-CURRENT ASSETS			
Property and equipment - net	9	26,562,495	33,147,657
Intangible assets - net		56,723	56,723
Other non-current assets	8	8,390,980	4,271,985
Total Non-current Assets		<u>35,010,198</u>	<u>37,476,365</u>
TOTAL ASSETS		<u>P 1,280,629,678</u>	<u>P 1,192,332,899</u>
<u>LIABILITIES AND FUND BALANCE</u>			
CURRENT LIABILITIES			
Trade and other payables	10	P 37,288,354	P 26,765,305
Microsavings	11	323,123,951	361,930,337
Loans and borrowings	12	705,894	1,563,258
Income tax payable		310,404	150,032
Total Current Liabilities		<u>361,428,603</u>	<u>390,408,932</u>
NON-CURRENT LIABILITIES			
Loans and borrowings	12	-	707,176
Retirement benefit obligation	16	33,599,118	29,599,118
Provisions	13	518,012,065	518,012,065
Total Non-current Liabilities		<u>551,611,183</u>	<u>548,318,359</u>
Total Liabilities		<u>913,039,786</u>	<u>938,727,291</u>
FUND BALANCE		<u>367,589,892</u>	<u>253,605,608</u>
TOTAL LIABILITIES AND FUND BALANCE		<u>P 1,280,629,678</u>	<u>P 1,192,332,899</u>

See Notes to Financial Statements.

**LEAD WITH INTEGRITY AND GOOD GOVERNANCE IN HELPING COMMUNITIES FOR
HOLISTIC TRANSFORMATION (LIGHT) MICROFINANCE, INC.**

(A Nonstock, Nonprofit Organization)

STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED DECEMBER 31, 2018

(With Comparative Figures for the Year Ended December 31, 2017)

(Amounts in Philippine Pesos)

	<u>Notes</u>	<u>2018</u>	<u>2017</u>
REVENUES			
Interest income on loan receivables	7	P 514,920,428	P 565,043,269
Other income	14	<u>73,958,239</u>	<u>72,251,204</u>
		<u>588,878,667</u>	<u>637,294,473</u>
OPERATING EXPENSES			
Project costs	15	346,560,073	322,671,463
General and administrative expenses		<u>115,816,902</u>	<u>117,129,672</u>
		<u>462,376,975</u>	<u>439,801,135</u>
EXCESS OF REVENUES OVER EXPENSES BEFORE TAX		126,501,692	197,493,338
TAX EXPENSE		<u>12,315,774</u>	<u>12,947,791</u>
EXCESS OF REVENUES OVER EXPENSES AFTER TAX		<u>114,185,918</u>	<u>184,545,547</u>
OTHER COMPREHENSIVE INCOME			
Item that will not be reclassified subsequently to profit or loss —			
Remeasurement of retirement benefit obligation	17	<u>-</u>	<u>4,214,513</u>
TOTAL COMPREHENSIVE INCOME		<u>P 114,185,918</u>	<u>P 188,760,060</u>

See Notes to Financial Statements.

LEAD WITH INTEGRITY AND GOOD GOVERNANCE IN HELPING COMMUNITIES FOR
HOLISTIC TRANSFORMATION (LIGHT) MICROFINANCE, INC.

(A Nonstock, Nonprofit Organization)

STATEMENT OF CHANGES IN FUND BALANCE

FOR THE YEAR ENDED DECEMBER 31, 2018

(With Comparative Figures for the Year Ended December 31, 2017)

(Amounts in Philippine Pesos)

	Notes	Grants and Contribution	Cumulative Results of Operations	Remeasurement of Retirement Benefit Obligation	Total Fund Balance
Balance at January 1, 2018					
As previously reported	P	1,007,000	P 243,521,203	P 9,077,405	253,605,608
Effect of prior period adjustments		-	(203,634)	-	(203,634)
As restated	P	1,007,000	P 243,317,569	P 9,077,405	P 253,401,974
Donations received		2,000	-	-	2,000
Other comprehensive income		-	114,185,918	-	114,185,918
Balance at December 31, 2018		<u>P 1,009,000</u>	<u>P 357,503,487</u>	<u>P 9,077,405</u>	<u>P 367,589,892</u>
Balance at January 1, 2017					
As previously reported	P	1,002,000	P 140,373,721	-	P 141,375,721
Effect of prior period adjustments		-	(81,398,065)	4,862,892	(76,535,173)
As restated	P	1,002,000	P 58,975,656	P 4,862,892	P 64,840,548
Donations received		5,000	-	-	5,000
Other comprehensive income		-	184,545,547	4,214,513	188,760,060
Balance at December 31, 2017		<u>P 1,007,000</u>	<u>P 243,521,203</u>	<u>P 9,077,405</u>	<u>P 253,605,608</u>

See Notes to Financial Statements.

LEAD WITH INTEGRITY AND GOOD GOVERNANCE IN HELPING COMMUNITIES FOR
HOLISTIC TRANSFORMATION (LIGHT) MICROFINANCE, INC.

(A Nonstock, Nonprofit Organization)

STATEMENTS OF CASH FLOWS

FOR THE YEARS ENDED DECEMBER 31, 2018 AND 2017

(Amounts in Philippine Pesos)

	Notes	2018	2017
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit (Loss) before tax	P	126,501,692	P 197,493,338
Adjustments for:			
Prior period adjustment		(203,634)	-
Interest expense on borrowings	12, 15	150,453	454,113
Interest expense on Capital Build-Up	15	7,567,828	6,523,526
Interest income on bank deposits	3, 14	(569,865)	(291,995)
Interest income on short-term investment	3, 14	(1,417,851)	(51,738)
Retirement Expense	16.1	4,000,000	5,995,924
Pre-Operating Cost		-	-
Loss on write off - AR	15	-	282,000
Loss on write off - LR	15	-	10,030,220
Depreciation and Amortization	9, 15	11,743,839	8,391,661
Operating loss before changes in operating resources and liabilities		147,772,462	228,827,049
Decrease (increase) in loan and interest receivable		124,917,189	(30,747,084)
Decrease (increase) in Advances to Branches		-	-
Decrease (increase) in non-trade and other receivables		(4,503,203)	105,669
Decrease (increase) in other current assets		(5,370,133)	3,903,724
Increase (decrease) in trade and other payables		10,523,049	(7,946,626)
Increase (decrease) in Capital Build-Up		(38,806,386)	15,634,445
Increase (decrease) in loans and other borrowings		(857,364)	(8,097,609)
Cash generated from (used in) operations		233,675,614	201,679,568
Cash received from interest income	3, 14	1,987,716	343,733
Cash paid for interest expense	12, 15	(7,718,281)	(6,977,639)
Cash paid for taxes		(12,155,402)	(12,797,759)
Net Cash From (Used in) Operating Activities		215,789,647	182,247,903
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition/Disposal of properties and equipments	9	(5,158,678)	(13,134,202)
Acquisition/Sale of intangible assets		-	-
Acquisition/Disposal of other non-current assets		(4,118,995)	850,604
Net Cash From (Used in) Investing Activities		(9,277,673)	(12,283,598)
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds/Payment of Loan	12	(707,176)	(1,563,258)
Capital Contributions		-	-
Grants and Donations		2,000	5,000
Increase (Decrease) in Estimated Liability on Litigation	13	-	(491,687)
Net Cash From (Used in) Financing Activities		(705,176)	(2,049,945)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS		205,806,798	167,914,360
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		200,094,550	32,180,190
CASH AND CASH EQUIVALENTS AT END OF YEAR		405,901,348	200,094,550
	P	405,901,348	P 200,094,550

See Notes to Financial Statements.

Partners and Affiliations

Bicol Microfinance Council (BMCI)

Center for Community Transformation (CCT)

Country Bankers Life Insurance Corporation (CBLIC)

Philippine Microfinance for Alternative Development & Empowerment (PhilMADE)

Intellicare (HMO Provider)

Mindanao Microfinance Council Incorporated (MMCI)

Oradian (Instafin)

Philippine Crop Insurance Corporation (PCIC)

PhilHealth

Pioneer Insurance

Rangtay sa Pagrang-ay Microfinance, Inc. (RPMI)

Talete king Panyulung Kapampangan (a Microfinance NGO), Inc.

Board of Trustees



EDDIE T. PANLILIO
Chairman



NOEL B. ALIPIO
Vice Chairman and Corporate Treasurer



ATTY. ANTONIO P. JAMON, JR.
CORPORATE SECRETARY



PTRA. EDITH D. PINEDA
Member

Management Team



CONCEPCION P. DIANA
Executive Director



GRACE D. BAUTISTA
Operations Group Director



PERRY P. PAZ
Institutional Support Group Director



GIRLIE M. TERING-TERING
North Luzon Regional Manager



MICHEL M. ANZANO
South Luzon Regional Manager



IAN MARK B. VILLACRUZ
*Visayas & Mindanao
Regional Manager*



MARY GRACE B. CAMPANER
*Human Resources
Development Manager*



MARIA BELEN M. SISON
*Client Services
Manager*



MACARIO D. DE CASTRO, JR.
Administration Manager



GREGGgy C. CANJA
Finance & Accounting Manager



RICHARD C. DELOS SANTOS
Audit Manager

Branch Directory

NORTH LUZON

Angeles Branch

2F Casa Mitzi Bldg., Sto. Rosario St.,
Sto. Domingo, Angeles City, Pampanga, 2009
(045) 4583162 | angeles@light.org.ph

Baliwag Branch

2F Juzmag Bldg., Plaza Naning,
Brgy. Poblacion, Baliwag, Bulacan, 3006
(44)7980433 | baliwag@light.org.ph

Binangonan Branch

2F 0161 National Road, Brgy. Palangoy, Binangonan Rizal, 1940
(02)7064716 | binangonan@light.org.ph

Capas Branch

2F Trope Bldg., Santo Domingo 1, Capas, Tarlac, 2315
(45)6283878 | ocapas@light.org.ph

Cauayan Branch

2F Oma Building, Rizal Avenue, District 1, Cauayan City Isabela 3305
(078) 625-5379 | cauayan@light.org.ph

Dagupan Branch

2F Assada Center, A.B. Fernandez Ave., Dagupan City, Pangasinan,
2400
(075) 5405741 | dagupan@light.org.ph

Gapan Branch

Unit 304 3F TSI Building, Bucana, Sto. Nino St., Gapan City, 3105
(044) 9511123 | gapan@light.org.ph

Guagua Branch

2F Unity Building, Plaza Burgos, Guagua, Pampanga, 2003
(045) 6242541 | guagua@light.org.ph

Malolos Branch

1215 - ALJ&R Building, McArthur Highway, Sumpang Matanda,
Malolos City, Bulacan, 3000
(044) 7955877 | malolos@light.org.ph

Marikina Branch

2F Sisco Building, Sumulong Highway,
Corner M. Cruz St., Sto. Nino, Marikina City, 1820
(02) 5319853 | marikina@light.org.ph

Meycauayan Branch

2F GM De Guzman Building, Malhacan Hi-Way, Meycauayan City,
Bulacan, 3020
(044) 6933023 | meycayuayan@light.org.ph

Pasig Branch

Unit 5, Ground Floor, #17 RN Building, San Antonio, Shaw Blvd.,
Pasig City
(02) 5318809 | pasig@light.org.ph

Quezon City Branch

Unit 2C & 2D New Domain Plaza,
19 Holy Spirit Drive, Don Antonio Heights, Quezon City
(02) 9624166 | quezoncity@light.org.ph

San Carlos Branch

2F Ger-Nor Building, Martin Posadas Avenue, San Carlos City,
Pangasinan, 2420
(075) 6334668 | sancarlos@light.org.ph

San Fernando, La Union Branch

2F Shania Tower, Quezon Ave., Brgy. Sevilla, San Fernando City,
La Union, 2500
(072) 6820972 | sanfernando@light.org.ph

Talavera Branch

2F Mirador's Building, Esguerra District, National Highway,
Talavera, Nueva Ecija, 3114
(44)9510136 | talavera@light.org.ph

Tarlac Branch

2F JNLB Building, Blk. 4 Juan Luna St., Sto. Cristo, Tarlac City, 2300
(45)4708090 | tarlac@light.org.ph

Tuguegarao Branch

2F Centennial Building, corner Arenano & Blumentrit St., Centro 9,
Tuguegarao City, Cagayan, 3500
(078) 3962478 | tuguegarao@light.org.ph

Urdaneta Branch

2F S. Com Building, Mc Arthur Hi-Way, Orgy. Nancayasan, Urdaneta
City, Pangasinan, 2428
(075) 6334671 | urdaneta@light.org.ph

Valenzuela Branch

Unit 4-C JATSCO Building, General T. De. Leon St., Karuhatan,
Valenzuela City, 1441
(02) 2777468 | valenzuela@light.org.ph

SOUTH LUZON

Balayan Branch

3F EGM III Bldg., Paz St., Brgy. 7, Balayan, Batangas, 4213
(043) 7408844 | balayan@light.org.ph

Batangas Branch

2F R&E Macatangay Bldg., Apacible St., Brgy. 10, Batangas City, 4200
(043) 7274092 | batangas@light.org.ph

Biñan Branch

3F 3A and 3B Raja Cordell Bldg., Blk. 4, Lot 1,
Nepa National Highway, Brgy. San Vicente, City of Binan, 4024
(049) 5113828 | binan@light.org.ph

Calamba Branch

2F J Alcasid Bldg., Business Center, Brgy. Uno, Crossing, Calamba,
Laguna, 4027
(049) 5086427 | calamba@light.org.ph

Daet Branch

2F Sto. Nino Commercial Centers, Dasmariñas St., Btgy. VIII, Daet,
Camarines Norte, 4600
(054) 8850592 | daet@light.org.ph

Dasmariñas Branch

#203 3F GCS Commercial Space, General E. Aguinaldo Hi-Way,
San Agustin 2, Dasmariñas City
(46) 4350179 | dasma@light.org.ph

Gumaca Branch

2f MAJT Building, A. Bonifacio St, Orgy. Pipisik, Gumaca,
Quezon, 4306
(042) 7174957 | gurnaca@light.org.ph

Imus Branch

551 UCPB Building, Gen. Emilio Aguinaldo Hi-Way, Tanzang Luma I,
Imus City, Cavite 4103
(046) 4378205 | mus@light.org.ph

Branch Directory

Iriga Branch Door 206 2F Everest Plaza, Hi-Way 1, San Miguel, Iriga City, Camarines Sur, 4431 (054) 881-7668 iriga@light.org.ph	Davao 3F Door 20 San Pedro Building, San Pedro St., Davao City, Davao Del Sur 8000 (082) 296-7528 davao@light.org.ph
Legazpi Branch 2F 114 Ammin Holdings Building, Penaranda St., Oro Site, Legazpi City, Albay, 4500 (052) 7424631 legazpi@light.org.ph	Digos 2F Besnar Building, Rizal Ave., Digos City, Davao Del Sur 8002 (082) 237-1267 digos@light.org.ph
Lipa Branch 2F Bibon's Auto Supply, 12 Kap-S Luz St., Lipa City, Batangas, 4217 (043) 7574874 lipa@lightorg.ph	General Santos Branch #301 3F Rotunda Building, General Santos City, South Cotabato, 9500 (083) 5523573 gensan@lightots.ph
Lucena Branch 2F Shierelane P. Lucero Building, 80 Quezon Avenue, Brgy. II, Lucena City, Quezon, 4301 (042) 7175817 lucena@lightorg.ph	Iligan Branch 3F Du Point Management Corporation, Roxas Ave., Sairey Hiway, Iligan City, Lanao Del Norte, 9200 (63)2246281 iligan@lightorg.ph
Naga Branch Unit 102 GF Galleria De San Francisco, Penafrancia Avenue, Naga City, Camarines Sur, 4400 (054) 8810301 naga@lightorg.ph	Kabankalan Branch Door 7 & 8 2F ARTM Building, JY Perez Memorial Highway, Orgy, 2, Kabankalan City, Negros Occidental, 6111 (034) 4419368 kabankalan@lightorg.ph
Parañaque Branch 2F Fraltec Building, 8193 Dr. A. Santos Ave., Brgy. San Isidro, Paranaque City, 1700 (02) 8024516 paranaque@light.org.ph	Kidapawan Branch 2F YTEL Commercial Building, Jose Abad Santos St., Kidapawan City, North Cotabato, 9400 (64)2480023 kidapawan@light.org.ph
Pasay Branch Rm. 202 & 203, 2F Cementina Building, 160 A. Arnaiz Ave., (Libertad) Corner, Cuenca Zone 9, Brgy. 69, Pasay City (02) 7720316 pasay@light.org.ph	Lapu-Lapu Branch 4F Meinguito Building, M.L. Quezon Highway, Pusok, Lapu-Lapu City, Cebu, 6015 (032) 2617180 lapulapu@lightorg.ph
Pinamalayan Branch 1F KV Homes Building, Madrid Blvd., Zone 2, Pinamalayan, Oriental Mindoro, 5208 (0977) 8760063 pinamalayan@light.org.ph	Ormoc Branch 2F Avenido Building, San Pedro St., Ormoc City, Leyte, 6541 (053) 5612861 ormoc@light.org.ph
Rosario Branch 3F RRE Building, B4, Lot 14, Costa Verde Subdivision, Tejeros Convention, Rosario, Cavite, 4106 (046) 4727623 msario@light.org.ph	San Francisco Branch 2F Rose Premiere Land Corporation, Obedoza St., Brgy. 4, San Francisco, Agusan Del Sur (085) 8390055 sanfranz@light.org.ph
San Pablo Branch 2F ACM Building, #57 Paseo Arsenio Escudero corner MH Del Filar St., San Pablo City, 4000 (049) 5034706 sanpablo@light.org.ph	Silay Branch 2F LSJ Building, Juan Valencia St, Silay City, (Washington St., Brgy. 3), Negros Occidental, 6116 (034) 4584681 silay@light.org.ph
Sta. Cruz Branch 2F Laguna Good Year Sales Center Building, Falcon St., Orgy. 5, Sta. Cruz, Laguna, 4009 (049) 5019441 stacruz@light.org.ph	Tacloban Branch 3F Room A-304 F. Mendoza, Commercial Complex, 141 Sto. Nino St., Tadoban City, Leyte, 6500 (053) 5238139 tacloban@lightorg.ph
Tagaytay 3F Crisol Building, Brgy. San Jose, Tgaytay City Cavite 4120 (046) 443-7990 tagaytay@light.org.ph	Tagbilaran Branch 2F Lim Limuel Building, Belderol St., Cogon District, Tagbilaran City, Bohol, 6300 (038) 4111674 tagbilaran@light.org.ph
VISAYAS-MINDANAO	
Butuan Branch 2F Rufdy Tiu Bldg., 3, Montilla Blvd., cor. Montilla St., Butuan City, Agusan Del Norte 8600 (085) 8153998 butuan@light.org.ph	Tagum Branch Zaragosa Building, Gante Road, Magugpo West, Tagum City Davao Del Norte, 8100 (084) 2162769 tagum@lightorg.ph
Cebu South Branch 2F Dy Building, South National Highway, Bulacao, Talisay City, Cebu, 6045 (032) 2314818 cebusouth@light.org.ph	



**LEAD WITH INTEGRITY AND GOOD GOVERNANCE IN HELPING
COMMUNITIES FOR HOLISTIC TRANSFORMATION (LIGHT) MICROFINANCE, INC.**

Lot 1-A, Greenville Subdivision, Brgy. San Jose,
City of San Fernando, Pampanga, 2000