

## COMPANY PROFILE

# LIGHT Microfinance, Inc.

*(Lead with Integrity and Good Governance in Helping Communities for Holistic Transformation)*

### *Our Story*

LIGHT (Lead with Integrity and Good Governance in Helping Communities for Holistic Transformation) Microfinance, Inc., is a non-stock, non-profit organization registered on October 27, 2015, as God's way of preserving His ministry in nation-building through poverty alleviation.

With more than 100,000 Partner-Clients and families being served in its 58 branches, and around 1,000 staff nationwide, the organization aims to create an impact through its various financial and non-financial programs and services such as its tailor-fitted microfinance products, disaster preparedness assistance, loan recovery programs, health and nutrition programs, scholarship program, and other community development programs.

The name LIGHT is drawn from John 8:12 when Jesus said, "I am the LIGHT of the world..." as it is only through Him that we can find the true light that will lead us to the right path; and through walking closely with Him can we only illuminate His light to the communities we serve.

### **VISION:**

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

### **MISSION:**

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

### **CORE VALUES:**

#### Love of God

This is about loving God with all heart, soul, mind, and strength—putting God first, making Him the priority in life (Matthew 22:27; Mark 12:30), taking time to worship and serving God (Luke 4:8), desiring Him, to yearn for His righteousness, His Word, His grace, and His goodness (Psalm 42:1; 34:8), listening to His Word (Luke 10:39; Psalm 19:10), and obeying God's commandments (John 14:15, 23; 15:10; 1 John 5:3).

### Innovativeness

This is a gift from God since God's creation is the original innovation—as the world's life started of nothing (Genesis 1:1-31). Human innovation is therefore founded and dependent on God's gift (Exodus 35:31). The ability to do things differently, perhaps in a better way or even doing things that have never been done before must be acknowledged that those are gifts coming from God and are being done for His glory (Colossians 3:17).

### Good Governance

Implementation of good governance requires righteousness and leading the organization based on Biblical principles of justice (Proverbs 21:15), controlling with uprightness and compassion (Micah 6:8), defending the rights of the poor (Proverbs 29:7), caring for the marginalized and protecting people from conflict (James 1:25-27).

### Humility

This is an act of trusting God, getting down one's face saying that he or she is nothing without God, and never tells others how good or smart he/she is. God is always given the credit for whatever great things are being accomplished (2 Chronicles 7:14; 1 Peter 5:6-7).

### Transparency

This means being with the consciousness that God is all-knowing God and He sees everything, and that God is also everywhere that nothing can be hidden from Him (Psalm 139:1-14), and therefore showing truthfulness with a habit of making accurate, trustworthy statements about anything like a business transaction, in life, self, others. Always be honest in the sight of God and men (Psalm 25:9; James 4:6).

### INtegrity of Creation

This means acknowledging that everything seen in the surroundings is owned by God (Psalm 245:1), therefore making an effort to be a good steward of taking good care of this God-given creation since God is also looking after it and caring for it (Deuteronomy 11:12).

## **The People Behind LIGHT**

### The Board of Trustees



**EDDIE T. PANLILIO**  
*Chairman*



**NOEL B. ALIPIO**  
*President*



**ATTY. ANTONIO "BUTCH" P. JAMON JR.**  
*Corporate Secretary/Compliance Officer*



**PTRA. EDITH D. PINEDA**  
*Corporate Treasurer*



**CONCEPCION P. DIANA**  
*Member/Executive Director*



**PERRY P. PAZ**  
*Member/NFS Group Director*

## The Management Team



**CONCEPCION P. DIANA**  
*Executive Director*



**PERRY P. PAZ**  
*Non-Financial Services  
Group Director*



**GIRLIE M. TERING-TERING**  
*Operations Group, OIC*



**IAN MARK B. VILLACRUZ**  
*Human Resource Development  
Department Manager*



**MARIA JASMIN D. CONQUILLA**  
*Internal Audit Department  
Manager*



**GREGGY C. CANJA**  
*Finance and Accounting  
Department, Manager*



**ERWIN C. LIBUNAO**  
*Administration  
Department,  
SDA- Admin Officer*



**MARY GRACE B. CAMPANER**  
*Legal Department  
Manager*



**JASON B. MENDIOLA**  
*OIC Regional Manager*  
*South Luzon Operations*



**MARYNEL V. JUNIO**  
*OIC Regional Manager*  
*Visayas and Mindanao Operations*



**ULEYSSIS F. VILLAFRANCA**  
*OIC Regional Manager*  
*North Luzon Operations*

## *Programs and Services*

### Financial Services

#### **TANGLAW PROGRAM**

The TANGLAW Program is one of the financial tools in helping the community live in abundance and become a blessing to others through the provision of additional and /or start-up capital for business asset/equipment acquisition, business renovation/improvement/ expansion, purchase of supplies or materials and other business-related needs.

#### **AGRICULTURAL LOAN (AGL)**

The AGL product is an individual agriculture production loan aiming to empower and assist income rice farming households.

#### **MICROINSURANCE**

The Microinsurance product of LIGHT is an add-on service that aims to protect its Partner-Clients and their family members in case of sickness and or death through hospitalization benefits, life insurance, and burial benefits.

#### **CBU (CAPITAL BUILD-UP)**

The Capital Build-Up product aims to lessen the financial vulnerability of the Partner-Clients by allowing them to set aside some money for emergency purposes, for future expansion of their current enterprise, or capital for a new business or income-generating project.

#### **SINAG PROGRAM (Stall Market Traders & Ambulant Vendors Improvement Loans Necessary for Business Augmentation and Growth)**

SINAG program is a loan for additional working business capital to market ambulant vendors, traders, and stall owners. The loan is fresh funds that will be used by market traders stalled owners and ambulant vendors in Palengke/Public Market with existing operational businesses that generate daily income like market rice traders, grocery stores, aqua, and livestock meat traders, fruits and vegetable traders, animal feeds (poultry and livestock) supply business, market carenderia and eatery operators, stall owners as well as public market ambulant vendors.

## **HOLISTIC TRANSFORMATION PROGRAMS**

### **CLIENT CARE**

#### **FAMILY LIFE PROGRAM**

##### **1. THEMATIC MODULE**

Thematic Modules are used to inculcate core values and provide solutions and reminders to the common problems encountered by the organization, and to celebrate the nation's monthly observance. It also helps create quality relationships and camaraderie among LIGHT officers and cluster members.

##### **2. USAPANG PAMILYA**

Usapang Pamilya is a bible-based monthly module that shares Christian values on rearing, love, and conflict management among family members. Module development and video production are delegated to the chosen Partner-Mentors and will be uploaded monthly on the organization's official YouTube page and shared on its social media pages.

#### **ENTREPRENEURSHIP AND ENTERPRISE DEVELOPMENT PROGRAM**

##### **1. FINANCIAL LITERACY**

This program aims to modify the mindset and behavior of the Partner-Clients, which will help them become better and more informed decision-makers when it comes to managing their finances. The program will have four stand-alone modules and will each run for two hours facilitated by the Non-Financial Services Group via a Zoom web conference.

##### **2. DEVELOPMENT OF ENTREPRENEURIAL MINDSET**

The organization will be offering Business Enhancement Seminars that will discuss specific business topics, which they will encounter in their daily operations such as marketing, entrepreneurship, online selling, business continuity, and customer service.

##### **3. BUSINESS DIRECTORY AND MATCHING**

The Business Directory is a listing of Partner-Clients with thriving businesses who wish to connect with other entrepreneurs to explore new and additional suppliers, buyers, and/or partners. They will be categorized depending on their niche, location, and activity.



## **HEALTH AND WELLNESS PROGRAM**

### **1. I-CARE**

This program aims to deliver information on the usual illnesses experienced by the Partner-Clients and to provide encouragement to adopt a healthier lifestyle. And since gatherings in big numbers are not allowed yet because of the ongoing pandemic, the organization opted to launch a virtual I-Care activity, instead of its usual symposium-type events. The Virtual I-Care will have two segments – **First Aid**, which is a collaborative video presentation with the branches; and **The Doctor is In**, which will link the social media channels of respected medical doctors, who discuss common ailments and pertinent issues, which are crucial in maintaining good health.

## **SOCIAL SERVICES PROGRAM**

### **1. DISASTER AND RELIEF ASSISTANCE**

The Disaster Relief Assistance was designed to provide crucial, applicable, and timely humanitarian in-kind assistance to qualified Partner-Clients affected by natural or man-made disasters. Partner-Clients with habitable abodes will receive relief goods, while those with uninhabitable abodes will receive Php 3,000 in-kind assistance.

### **2. S.M.I.L.E. (Sharing Meaningful Intentional Love Experiences)**

The SMILE program is the organization's way of reaching out to the poverty-stricken communities in its areas of operations. The chosen host branch will draft a proposed activity, which would be in line with the needs of their chosen community.

### **3. SCHOLARSHIP**

This is an initiative designed to benefit deserving children of the organization's active Partner-Clients, which includes yearly tuition fee subsidies and allowances. Part of this program will be the TECHVOC for out-of-school youths, which aims to allow them to have decent work and a competitive source of income. The primary course to be offered is MICROFINANCE, and upon completion of the course, the scholar may apply for a job vacancy in the organization.

## **STAFF CARE**

## **FAMILY LIFE PROGRAM**

### **1. THEMATIC MODULE**

### **2. USAPANG PAMILYA**

### **3. LOVE, COURTSHIP, AND MARRIAGE**

As God desires that His children enjoy a blissful marriage and family life, the Love and Courtship Course program of the organization aims to teach single people the bible-based principles and guidance on love and courtship, while the Marriage Course will be for the married employees of the organization.



#### **4. FAMILY WORSHIP**

To bring families closer together, the organization will facilitate activities or provide tools that will develop the relationship of its employees to their families.

#### **PASTORAL CARE**

##### **PASTORAL CARE FOR THE STAFF**

##### **1. INTENTIONAL SHEPHERDING PROGRAM**

- a. **Weekly Meetings with the Staff** - One significant factor that created an impact in our values formation program for the past years is the mentoring intervention facilitated by the Branch Partner-Mentors. Based on the evaluation done by the Monitoring and Evaluation Unit, mentoring proved to be working in the branches.

##### **PASTORAL CARE FOR THE PARTNER MENTOR**

##### **1. DIGITAL MENTORING PROGRAM (DMP)**

This is a capacity-building activity for the Partner-Mentors, which will give them a fresh perspective to better serve the Lord's ministry.

##### **2. ON-BOARD TRAINING PROGRAM (OBTP) FOR NEW PARTNER-MENTORS**

This program aims to orient new LIGHT Partner-Mentors about the organization's vision, mission, core values, programs, policies and guidelines, deliverables, and expectations as one of the organization's Partner-Mentors.

#### **ADOPT-A-COMMUNITY (LIWANAG COMMUNITY)**

This program aims to help poverty-stricken communities raise their socio-economic status through the facilitation of values formation activity, teaching the process of visioning, provision of financial literacy seminars, sharing of information about entrepreneurship, and development of a community enterprise.

## NON-FINANCIAL PROGRAMS

### **Farm Production and Tourism**

Promotes organic farming production to leverage available resources that help in increasing the supply of affordable organic agricultural products available to the local market.

### **Training and Development**

Delivers organic and other agricultural training to framers, farmers' enthusiasts, students, local government agencies, and other public and private individuals and entities will be made possible through partnerships with government agencies like the TESDA, DA, DTI, DOST, and other public and private organizations.

### **Community Development**

Provides interventions such as community organizing and partnerships, livelihood and capacity building training, agricultural product dispersals, marketing and consolidation, and market and business linkaging.