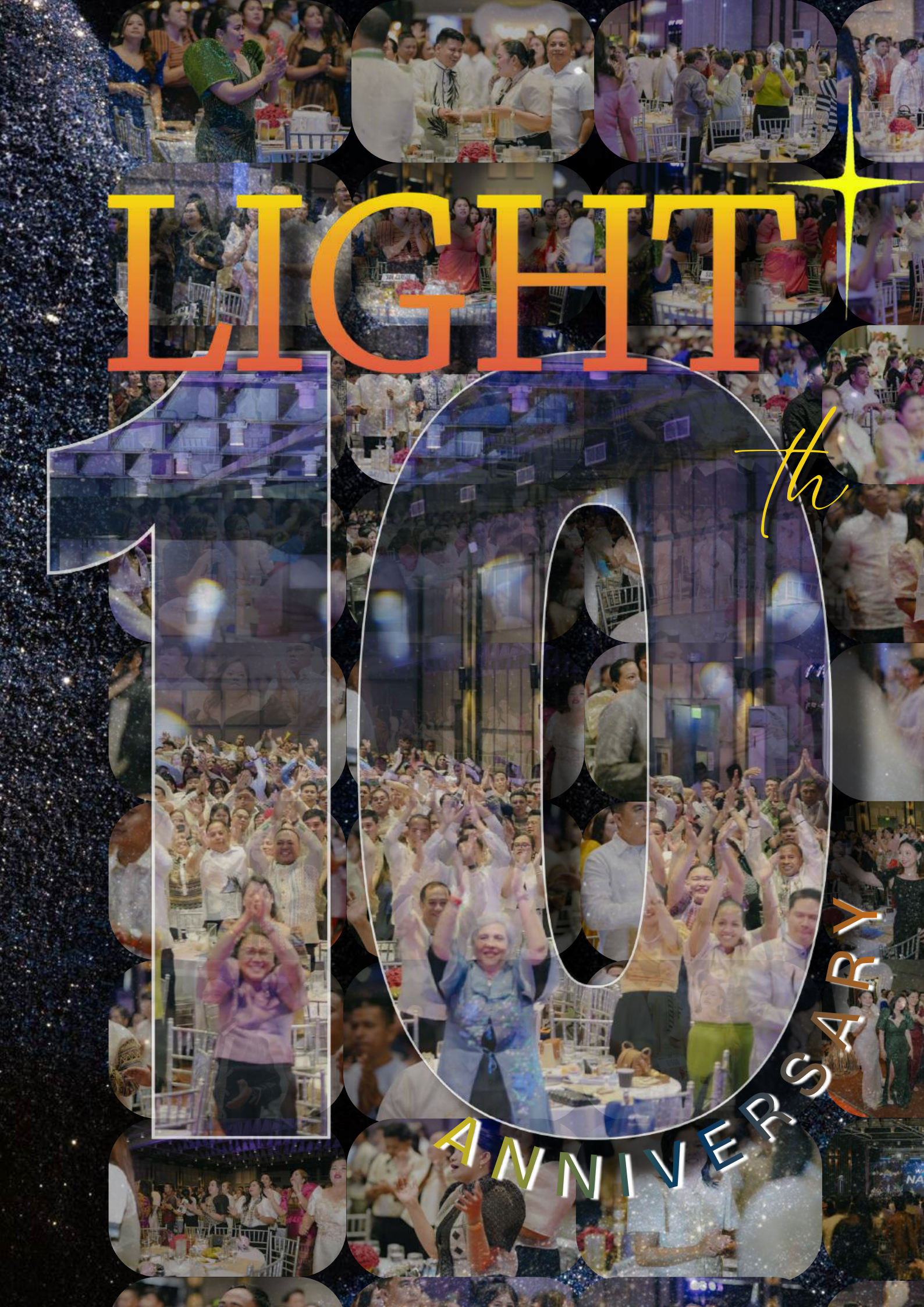




LIGHT

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ANNIVERSARY



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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
Innovativeness
Good Governance
Humility
Transparency
Integrity of Creation

Singing of **NATIONAL ANTHEM**



WELCOME REMARKS



Hon. Vilma Caluag welcomed the attendees by recognizing LIGHT Microfinance for its nationwide impact and the lives it continues to uplift. She shared her experience receiving an international award, emphasizing that true influence comes from inspiring others to do good. She noted that real change begins with what each person can do in their own community, even when doing what is right invites criticism or opposition.

Despite challenges from powerful groups, she remains committed to fighting for what is just, encouraging everyone to persevere in doing good because God is with those who choose courage and integrity.

"I believe na 'pag leader ka, mayroong magagalit at mayroong matutuwa, pero doon ka dapat sa palagay mong tama. Kaya gusto ko kayong i-congratulate dahil alam ko na marami kayong natutulungan at napapabago ang buhay sa pamamagitan ng financial services ninyo. Let us keep doing what is good, and let us keep doing what is right, dahil may Diyos po tayo."

Hon. Vilma Caluag
City Mayor of San Fernando, Pampanga

PRAISE



&



WORSHIP



INSPIRATIONAL MESSAGE



Ptr. Josephus Banzuelo, Transformational Consultant shared that God's sustaining grace is the source of true contentment and strength in every season of life, as reflected in Philippians 4:11–13. He emphasized that effective ministry begins with who we are in Christ, not merely what we do, and that God's grace equips us to serve, persevere, and honor Him even in challenges or limited circumstances, God's grace enables humility, endurance, and transformation—not only in our own lives but also in the lives of those we serve.

Celebrating LIGHT's ten-year journey, Ptr. Josephus reminded us that all growth and impact

are the result of God's favor, and that being part of LIGHT is a call to faithfully serve despite the difficulties, trusting in God's sustaining grace.

"In all things, God's sustaining grace strengthens, shapes, and carries us so we can live out His purpose with humility, endurance, and contentment. Kung ang iba po, bumibili ng sasakyan dahil sa payong, tayo po, payong lang ang kaya natin. Pero sa kabila nito, you are doing something great—creating transformation not only for families but for the country. Malayo na ang narating natin sa nakalipas na sampung taon, at ito'y lahat dahil sa biyaya at sustaining grace ng Panginoon. Let us always remember, kahit tayo ay work in progress, ang ginagawa natin ay may malalim na impact, first and foremost dahil sa gawain ng Diyos."

Ptr. Josephus Ed "Jeb" Banzuelo
Transformational Consultant

REFLECTION *of* ATTENDEES



“Hindi lang po tayo ‘hinire’ ng LIGHT; tinatawag tayo ng Panginoon para maging tulay ng pagbabago. Hindi lang po ang sarili natin ang ma-transform kundi pati ang komunidad na pinaglilingkuran natin. Kahit ano man pong trials o pagsubok na dumating sa buhay natin, kapit lang tayo sa Panginoon—doon natin makikita ang favor, blessings, at kindness ng Diyos. Hindi natin kayang tumayo sa sarili nating lakas, kundi sa pananampalataya at biyaya ng Panginoon.”

Aniefyn Cajegas
OIC, Unit Supervisor - TAGUM Branch

“Ang grace ng Diyos ay patunay ng Kanyang kapangyarihan na magbago ng ating buhay, hindi man tayo karapat-dapat. Binibigyan Niya tayo ng pagkakataon na ma-heal, maging humble, at baguhin ang ating mindset. Sa pamamagitan ng Kanyang grace, naiinspire tayo na mas magpursigi, mag-excel, at mag-transform ng buhay ng mga tao at komunidad na ipinagkatiwala sa atin sa ministry na ito.”

Keziah Sapul
Branch Accounting Assistant - PINAMALAYAN Branch



“Dapat ang lahat ng ginagawa natin ay mag-reflect sa buhay ng Panginoon sa atin. Huwag tayong maunang ma-discourage; sa halip, hingin natin sa Panginoon ang encouragement para magpatuloy at maisakatuparan ang Kanyang kabutihan sa bawat buhay na ating hinahawakan. Ang liwanag at humility natin ay makikita sa bawat gawa natin, at ito ang magtuturo sa atin sa tamang daan.”

Pastor Frederick Canan
Partner-Mentor - MANGATAREM Branch

ACKNOWLEDGEMENT OF ATTENDEES



OPENING Remarks



Ptra. Edith Pineda, Corporate Treasurer, opened the celebration with heartfelt gratitude and joy, welcoming everyone to LIGHT Microfinance, Inc.'s 10th Anniversary. She reflected on the organization's beginnings—a vision to empower communities and bring dignity, sustainability, and hope—and affirmed that the decade-long journey is a testimony of God's continuous work. Citing Philippians 1:6, she emphasized that what God started in LIGHT, He will complete. She honored the Board of Trustees, management, and dedicated staff across Luzon, Visayas, and Mindanao, acknowledging their sacrifices, including those who traveled far just to celebrate. She expressed deep appreciation for the unity of leaders, staff, clients, and partners, noting how God's goodness and faithfulness have sustained the organization through many challenges. She encouraged everyone to remain strong, faithful, and guided by the Holy Spirit as they continue the mission entrusted to LIGHT MFI.

“LIGHT Microfinance, Inc. was born out of a vision to bring financial empowerment to overlooked communities and to illuminate pathways toward dignity, sustainability, and hope. At kahit gaano karaming hamon ang dinaanan natin, nananatili ang katotohanan na kung ano ang inumpisahan ng Panginoon sa LIGHT, tatapusin Niya. Hindi po ito gawa ng lakas o galing natin, kundi gawa ng biyaya at Espiritu ng Diyos. Kaya mga ka-LIGHT, let us remain strong and faithful, because God is good, God is faithful, and He will sustain us for many more decades to come.”

Ptra. Edith Pineda
Corporate Treasurer



AVP of LIGHT MFI'S 10-Year Journey

The Audio-Visual Presentation traces LIGHT Microfinance's 10-year journey from a season of dispute and deep uncertainty to a story of resilience shaped by faith, courage, and God's sustaining grace. Beginning in 2014, the organization faced repeated conflicts that tested its foundation, yet through God's guidance, a new home and renewed direction emerged in Pampanga. In 2015, LIGHT Microfinance was formally established, rebuilt on principles of integrity, good governance, and holistic transformation, marking a decisive new beginning.

From 2016 onward, the organization steadily grew in both reach and purpose—reopening branches, expanding loan products, strengthening non-financial services, launching scholarships, and caring for staff welfare. Each year carried a distinct theme that reflected God's work in the organization: seasons of building, deepening roots, returning to basics, adapting through the pandemic, embracing digital transformation, strengthening governance, and rekindling the fire of mission. Even amid crises such as COVID-19, natural disasters, and operational challenges, LIGHT continued to serve its Partner-Clients and staff with compassion, innovation, and faith-driven perseverance.

Reaching 2024 and 2025, the AVP highlights renewed courage, discipline, and strategic reforms anchored in Christ. Through strengthened leadership, systems improvement, partnerships, and a clear call to "be strong and courageous," LIGHT stands today not merely as an institution but as a family formed by trials, unity, and shared purpose. The 10-year milestone ultimately affirms that the organization's story is not just about growth or achievements, but a living testimony of God's faithfulness, sustaining grace, and ongoing work through every season.

CONGRATULATORY

Message of Valued Partners & Sponsors



Evelyn Domingo

Bank Head of Sterling Bank of Asia

"Congratulations to LIGHT MFI on reaching this remarkable 10-year milestone. Your name reflects a mission you continue to live out. To the Board of Trustees, top management, and the entire team from Luzon to Mindanao, congratulations. Thank you for trusting and partnering with Sterling Bank of Asia. We look forward to more years of shared service, grace, and blessings."

Marco Ng

External Auditor

"Thank you for inviting us to celebrate this special 10th anniversary. I have seen how you grew from the beginning until today—nakita ko ang ups and downs, the struggles and challenges you encountered, and how you hurdled them because you carry a mission. Each day, in your operations, you are imparting and sharing the grace of God to the marginalized businesses you serve. So, whatever you do, make sure you do it for the grace and glory of God. Thank you so much."



Alma Estolas

President and CEO of RPMI

"Let there be light, and there was light. Noon pa man, paborito ko na ang linyang iyon sa religion class—at ngayon, nakikita ko itong nabubuhay sa LIGHT MFI. For the past ten years, I journeyed with you through struggles, challenges, successes, and even failures. Despite the hardships of sustaining a microfinance NGO, I saw how LIGHT persisted and how courage rose in each of you. Today, I share in your joy, your accomplishments, and your testimony of God's faithfulness. To God be all the glory."

CONGRATULATORY

Message of Valued Partners & Sponsors

Ptr. Jun Cesar
Partner-Mentor from LIGHT Batangas Branch

“Ngayon lang po ako nakakita ng isang kompanya na ang itinataas ay walang iba kundi ang ating Panginoon—and because of that, LIGHT Microfinance continues to succeed. Noong dumating ang pandemya, nakita namin ang puso ng LIGHT—patuloy ninyong inalagaan ang Partner-Mentors at ang staff kahit walang operasyon. Nakita po iyon ng Panginoon kaya patuloy Niya kayong pinagpapala. Naniniwala ako na gagamitin ng Diyos ang workforce ng LIGHT MFI para lalo Siyang makilala ng ating bayan. Long live LIGHT Microfinance, and more years to come.”



Melinda Grace "Aira" Labao
Pioneer Life Inc.,

“Napakalaking karangalan po para sa amin na maging bahagi ng ika-10 anibersaryo ng LIGHT MFI, at higit pa roon, malaking karangalan na sa loob ng halos apat na taon ay nakasama namin kayo sa pagbibigay ng proteksyon sa inyong mga miyembro. Sa panahon ngayon na kaliwa’t kanan ang mga kalamidad, napakahalaga ng tulong na ibinibigay ng LIGHT sa pamamagitan ng seguridad at pag-asa sa mga taong nangangailangan. Congratulations, and may God bless you all.”



PLAQUE of APPRECIATION



CHAIRMAN'S message

Fr. Eddie T. Panlilio, Chairman, expressed his gratitude to everyone for attending, noting that the gathering almost didn't happen. He highlighted the importance of leadership, pointing out that without righteous and generous leaders, any group—family, organization, or nation—can fall into disarray. He shared how LIGHT was born from leadership crises and disputes: the first dispute involved the Board veering away from its mission, and the second involved attempts to turn LIGHT into a family corporation. Through both, the management and staff stood firm, demonstrating moral fiber and commitment to righteousness.

Among Ed emphasized that the organization's success is a testament to God's sustaining grace, calling everyone to complement and support one another, recognize God's hand in their lives, and continue striving with humility. He reminded everyone that LIGHT is a microcosm of the nation, showing that strong, united leadership guided by God can overcome corruption and challenges.



"LIGHT thrives because our people will not take challenges sitting down. We stood firm during disputes, we complemented one another, and we trusted that it was the Lord working through us. Just like Jesus guided His apostles, the Lord guided LIGHT through every challenge, sustaining us through crises, calamities, and even ourselves when we faltered. True progress comes when we recognize God in every moment, when we let Him sustain us, and when we work together to complete one another. No one is complete alone; when we unite in faith, humility, and purpose, we will soar, bearing fruits that last forever."

Fr. Eddie T. Panlilio
Chairman

SERVICE

5-Year Awardees



SERVICE

5-Year TESTIMONIAL Awardees



Philip Bryan T. Pacheco
SDA Unit Supervisor, Malolos Branch

"I feel thankful. I must feel thankful. Dahil sa dami ng challenges, I found my purpose. And that purpose keeps me going. Salamat sa Diyos sa ibinigay Niyang lakas [upang] harapin ang lahat. I thank God for the purpose to touch lives habang nagtatrabaho. Salamat sa guidance Niya, at sa mga pagkakaibigang nabuo through LIGHT. At salamat sa mga experiences na nagpapatatag at sumusubok sa pananampalataya ko sa Panginoon."

Rowena G. Mangona
Account Officer, Binangonan Branch

"Looking back, it's amazing to see how much I've grown, not only in my skills but also in my character and spiritual life. These 5 years taught me perseverance, adaptability, the importance of teamwork and unity, and to become resilient. It feels fulfilling to know that my contributions have become part of the organization's journey and success. I am grateful for the opportunity to learn, for the mentors who guided me, And my colleagues from Binangonan branch, who have become like family to me."



Partner TESTIMONIAL Client's

Rey Ferriols

Partner-Client, San Pablo Branch

Rey Ferriols, partner-Client from Santa Isabel, San Pablo City, shared his journey as a member of LIGHT Microfinance San Pablo City Branch, where he has been active for seven and a half years. He runs a soy milk and tofu business and has grown his livelihood with the help of LIGHT loans, starting with small amounts of P5,000 and P10,000 and eventually reaching P50,000. These loans allowed him to purchase materials and expand his business, providing financial stability for his family.



He shared that his family has been renting for almost 28 years, and through God's guidance and LIGHT's support, they were able to improve their circumstances. Rey expressed deep gratitude to the leadership, loan officers, branch managers, and everyone who supports LIGHT Microfinance's mission of helping people. He also thanked his daughter, who has been working at LIGHT MFI for the past five years, for her encouragement and support. Rey's testimony highlighted the impact of faith, perseverance, and community support in overcoming challenges. He emphasized that the guidance, opportunities, and resources provided by LIGHT Microfinance not only helped his business grow but also strengthened his hope and determination for a better future.

"Simula nang sumali ako sa LIGHT, napakaraming beses na nakatulong sa akin ang mga loan na aking natanggap. Ito ay naging dagdag sa aking hanapbuhay at nakatulong sa pagpapalago ng aking pera. Nang nagsimula ako dito sa LIGHT, wala pa po akong gaanong kabuhayan at nangungupahan lamang kami ng halos 28 na taon, pero sa tulong ng LIGHT, nagkaroon po kami ng sariling kabuhayan. Ako po ay lubos na nagpapasalamat sa pamunuan at sa lahat ng bumubuo ng LIGHT Microfinance. Ipinagpapasalamat ko rin ang pagiging bahagi ng samahan, at ako po'y proud na sabihing, 'Ako ay pinagpa-LIGHT.'"

SERVICE

10-Year Awardees



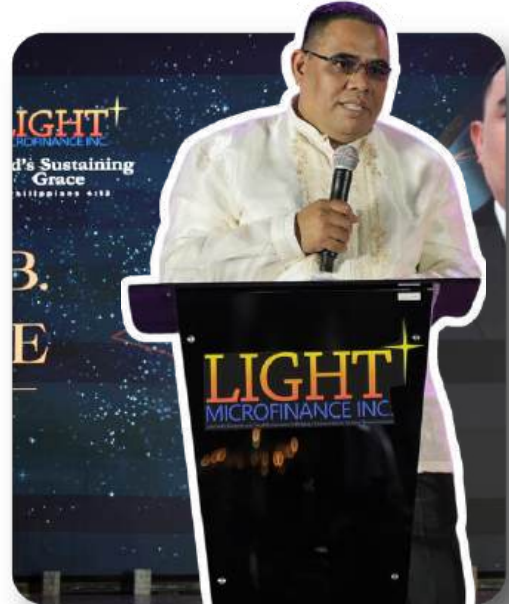
SERVICE

10-Year TESTIMONIAL Awardees

Jorge B. Obogne

SDA - Manager, Dasmarinas Branch

"My journey began on April 22, 2015, at the Imus, Cavite Branch. Back then, I was an unbeliever raised in a family that worshiped idols. But through LIGHT, God stirred something in me—what started as curiosity became a conviction. LIGHT didn't just give me a job; it gave me a path to salvation. And I didn't walk alone. I led my wife, my brothers, and sisters, and today we worship the same faith together, transformed by God through Jesus."



Jeziel S. Manlapaz

Manager, Pasay Branch

"I still have the same reason na may maiambag sa organization—to repay them for taking good care of me, especially during the pandemic. Saan ka makakakita ng trabaho na ang ginagawa mo ay mag-abot ng tulong, not just financially but also spiritually? For me, it's not an ordinary work, but more of a mission entrusted to us by the Lord. It's exciting to be part of an organization that strives for continuous improvement and innovation, ensuring that we are at the forefront of making a meaningful impact. Ang sarap sa pakiramdam na

may anak ng kliyente na nakapagtapos ng pag-aaral, kliyenteng lumago ang negosyo, at higit sa lahat, 'yong kliyente mong ayaw mag-pray noon, ngayon nagvo-volunteer pa."

LIGHT TESTIMONIAL ISKOLAR's

John Mark Guerzon
LIGHT ISKOLAR, Meycauayan Branch

John Mark Guerzon expressed his heartfelt gratitude to LIGHT Microfinance for the unwavering support he has received over the past six years. He shared that the scholarship program became a blessing not only financially, but also spiritually, allowing him to continue his education without the constant burden of financial stress.

Because of LIGHT's generosity, he was able to focus on his dreams, develop his talents, and grow in confidence.



He also highlighted how the organization helped strengthen his relationship with God through outreach programs, retreats, and various spiritual activities that allowed him to reflect, reconnect, and deepen his faith.

John emphasized that LIGHT did not simply invest in his future but also nurtured his character and spiritual life, caring not only about what he could achieve, but about who he was becoming. He concluded by expressing his sincere gratitude and prayed that LIGHT Microfinance would continue to be a blessing to many others, just as it has been to him.

"Your scholarship support has truly been a blessing in my life, not just financially but spiritually as well. Because of your generosity, I was able to continue my education without the constant burden of financial stress. You gave me the opportunity to actually focus on my dreams, to develop my talents, and to grow in confidence. But even more than that, LIGHT MFI helped me strengthen my relationship with God. I was able to reflect, reconnect, and strengthen my faith in ways I never expected. You didn't just invest in my future; you nurtured my soul."

SERVICE

15-Year Awardees



SERVICE

15-Year TESTIMONIAL Awardees



Rysan Peter Caboboy
Accountant, Tacloban Branch

"Nagpapasalamat po ako kay Lord dahil hanggang ngayon, I'm still here. Fifteen years may sound long, pero kapag mahal mo ang trabaho mo, parang ang bilis lang ng panahon. Sa bawat ginagawa natin, may kahulugan. This is not just about numbers; bawat entry sa journal o sa ledger man, may kuwento. Kuwento ng mga pamilyang umaahon sa kahirapan, mga negosyong muling nabubuhay, at kuwento ng mga pangarap na unti-unting natutupad. Every time I see how our work changes lives—how one loan, one small act of service, can make a big difference—doon ko nakikita kung bakit ako nandito until now."



Irene C. Guerrero
Manager, Cebu North Branch

"From the very beginning, I understood that working at LIGHT was more than just providing financial services. It was about touching lives and reaching people for Christ. My heart found joy in serving others, not only by meeting their financial needs but also by ministering to their spiritual hunger. Not long ago, after the organization faced trials, including two corporate disputes, I was asked to choose which leadership to follow. I deeply respected all the leaders who had mentored me, yet I learned to listen to God's conviction and follow where He was leading my heart. I was blessed to work with brilliant and dedicated staff with such good hearts, and I am truly humbled and grateful to this organization, which has molded me not only professionally but also spiritually."

Partner TESTIMONIAL Client's

Virginia Perez

Partner-Client, Binangonan Branch

Virginia Perez, a Partner-Client from LIGHT Binangonan Branch, shared how LIGHT Microfinance played a significant role in helping her family start and sustain their livelihood. Through the financial support they received, she and her husband were able to establish a stable source of income. This support became a vital means for them to provide for their children's education and daily needs. She expressed her appreciation for LIGHT's programs, especially the way the organization genuinely cares for its members.



According to her, LIGHT not only provides capital but also teaches the importance of saving for the future to ensure security for one's family. She also highlighted that the low interest rates made it easier for them to manage their business and gradually grow their income without excessive financial burden.

One of the biggest impacts of the assistance they received was the ability to build a fish cage, which is a structure used in fishing to raise or contain fish as part of their livelihood. This fish cage now serves as a steady source of income for their family, allowing them to earn consistently, save money, and continue supporting their children's education. Through this opportunity, Virginia shared that LIGHT has helped them not only survive, but also move forward with hope and stability.

"Malaki po ang naitulong ng LIGHT sa amin sa pagsisimula ng aming negosyo. Ito po ang naging paraan namin para masuportahan ang aming mga anak sa kanilang pag-aaral. Malaking tulong po ang puhunan na ibinigay ng LIGHT dahil nakatulong ito sa aming kabuhatan at nagbigay-daan para makapag-ipon kami para sa pag-aaral ng aming mga anak."

SERVICE

20-Year Awardees



SERVICE

20-Year TESTIMONIAL Awardees

Michelle A. Alvarado
Area Manager, Laguna/Quezon Area

"LIGHT Microfinance has been more than just a workplace—it has been a second home where I grew not only in my career, but also as a person.

Looking back, I still marvel at how an introvert like me was able to overcome so many challenges. Through all these years, it has truly been by God's grace. This is the place where I found friendship, purpose, and direction, and where I have always felt that I belong and am valued.

LIGHT's mission, together with the people who walk this journey with me—my family, respected mentors, colleagues, friends, and partner-clients—continues to motivate me to serve with the same dedication and heart after all these years. Serving and helping others achieve their dreams through microfinance remains a daily source of inspiration for me."



Harry V. Iso
Manager, Lipa Branch



"Sa loob po ng 20 years, na-realize ko na hindi pala ganoon kasimple. Hindi po ako aabot nang 20 years dito sa LIGHT kung wala akong kapit sa Panginoon. Iyon po ang best factor kung bakit ako tumagal. Ang LIGHT naman po ang humubog kung ano at sino ako ngayon; kung gaano ako katatag at katiwala sa Panginoon.

Ilang beses na pong nalagay sa panganib ang buhay ko--kinasahan ako ng baril, hinarapan ako ng mahabang itak. Pero hindi po ako bumitaw, hindi ko inatrasan dahil gusto kong gampanan ang obligasyon ko sa kumpanya at sa Panginoon.

Sa LIGHT may totoong kinikilalang Diyos."

SERVICE

25-Year TESTIMONIAL Awardees

Josefyn Defa Cruz
Accountant, LIGHT Gensan Branch

"Twenty-five years in service is no small journey. It came with many challenges, and I know I would not have reached this milestone without the guidance of the Lord. I am deeply grateful that throughout my journey, He never grew tired of leading me, allowing me to continue doing what I am called to do. Thank you, LIGHT, for the blessing of allowing me to serve for another year."



PLAQUE OF APPRECIATION *for* BOARD OF TRUSTEES

To honor the men and women whose vision, wisdom, and faith have guided LIGHT Microfinance Inc. and in recognition of their decade of unwavering service and guidance, LIGHT Microfinance Inc. presented the Plaque of Appreciation to the members of its Board of Trustees, in honor of their 10 years of leadership and stewardship.



LIGHT MFI **LAKAN** *at* **LAKAMBINI** 2025

To add festivity and excitement on the program, the attendees gladly participated in choosing the individuals (Lakan at Lakambini ng LIGHT Microfinance Inc) who best embodied the spirit of the celebration – those who carry themselves with confidence, elegance, and of course, that special LIGHT glow!



Branch Performance Presentation

Showcasing the talents of our Ka-LIGHT as they lift up their God-given gifts through their respective branches.



LIPA



BALIWAG



CEBU SOUTH



QUEZON CITY

HAPPY 10th Y-
ANNIVERSARY
LIGHT
MICROFINANCE INC.

Branch Performance Presentation

TAGUM



ANTIPOLO



CAUAYAN



LAPU-LAPU



DAET



DISPUTE

MAIN OFFICE

special performance



BRANCH PERFORMANCE Presentation *Winners*

CHAMPION: **ANTIPOLO**



2ND RUNNER UP: **TAGUM**



3RD RUNNER UP: **CAUAYAN**



2026 Theme's AVP: **God's Sustaining Grace**



The Audio-Visual presentation reflects on LIGHT's 10-year journey, highlighting how a vision to empower communities through microfinance grew from humble beginnings into a mission that now serves thousands. Through challenges and victories, the organization has continually experienced God's sustaining grace, affirming that strength and endurance come not from human effort but from Christ alone, as reminded in Philippians 4:13.

It emphasizes how God's faithfulness is evident in the lives of Partner-Clients, staff, and stakeholders, whose stories of resilience and hope inspire continued service. Anchored in the truth of Romans 8:31, the message affirms that with God on our side, no challenge can prevail.

As LIGHT celebrates its 10th anniversary, the presentation honors God's grace that has carried the organization through the years and looks ahead with gratitude, faith, and trust in His continued provision, recognizing that every milestone is a blessing not earned, but graciously given.

Presentation *of* 2026 Theme

Concepcion P. Diana, Executive Director, reflected on LIGHT's decade-long journey as a work carefully crafted by God—marked by challenges, detours, and growth that revealed His sustaining grace. She emphasized that the organization's progress was never rooted in human ability but in God's faithfulness, guidance, and protection. Every trial became part of His divine design, teaching LIGHT to trust His plan and grow through difficulty rather than comfort.

In introducing the 2026 theme from Philippians 4:13, she highlighted that true strength comes from Christ, not from favorable circumstances. Just as Paul remained faithful despite hardship, LIGHT is called to persevere with the same faith. She reminded everyone that each role in the organization matters and concluded by calling the team to move forward anchored in God's sustaining grace—serving not merely for work or salary, but as part of God's mission, trusting a known God with an unknown future, and giving all glory to Him who began the work and will faithfully complete it.



"Let us commit ourselves to God and His work, for we serve an audience of One. We must acknowledge that God has handpicked us, and we are called to give the best in our service—going beyond the transactional to foster transformational relationships, so that we may truly be a LIGHT."

Concepcion P. Diana
Executive Director

CLOSING REMARKS



In his closing remarks, **Atty. Antonio “Butch” Jamon Jr., Corporate Secretary**, emphasized the importance of celebrating milestones, noting that the 10th anniversary of LIGHT Microfinance is a meaningful reminder of how far the organization has come despite many trials. He recalled seasons when LIGHT’s future seemed uncertain, even facing the possibility of closure, and highlighted how faith in God and the collective effort of everyone in the organization made survival and growth possible. He affirmed that LIGHT is not just an institution, but a community of people who give their hearts and sacrifices to the mission, especially the frontliners who go the extra mile to serve partner-clients.

As the celebration came to a close, he stressed that more than financial services, LIGHT brings Christ’s light, hope, and presence to the communities it serves. He encouraged the LIGHT family to hold on to the unity they experienced and to remain fearless amid uncertainties, trusting that God is with them. He ended by thanking everyone for their dedication, reminding them to stay safe, keep the lessons learned, and remember that they are continually guided by God.

“Importante sa buhay ang pagbibigay ng halaga sa mga importanteng events na ating nararanasan, dahil we can always go back and reminisce—gaya nitong 10th year ng LIGHT Microfinance. Alam ninyo kung gaano kahirap ang tinatahak nating landas. Kung hindi lang sa mahigpit nating pananampalataya sa Panginoon, hindi natin ito kakayanin.

Tuwang-tuwa ako sa ating 10th anniversary dahil naipakita natin na kaya nating labanan ang mga challenges sa ating mga buhay, sapagkat tayo ang buhay ng ating organisasyon.”

Atty. Antonio “Butch” Jamon Jr.

Corporate Secretary

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CONGRATULATIONS LIGHT MICROFINANCE!

From Christ in You, we celebrate your 10th anniversary with gratitude and joy.

Your decade of service has brought light, hope, and empowerment to many. May you continue to grow, inspire, and transform lives with excellence and grace.

Blessings ahead!

"Let your light shine before others, that they may see your good deeds and glorify your Father in heaven."
—Matthew 5:16



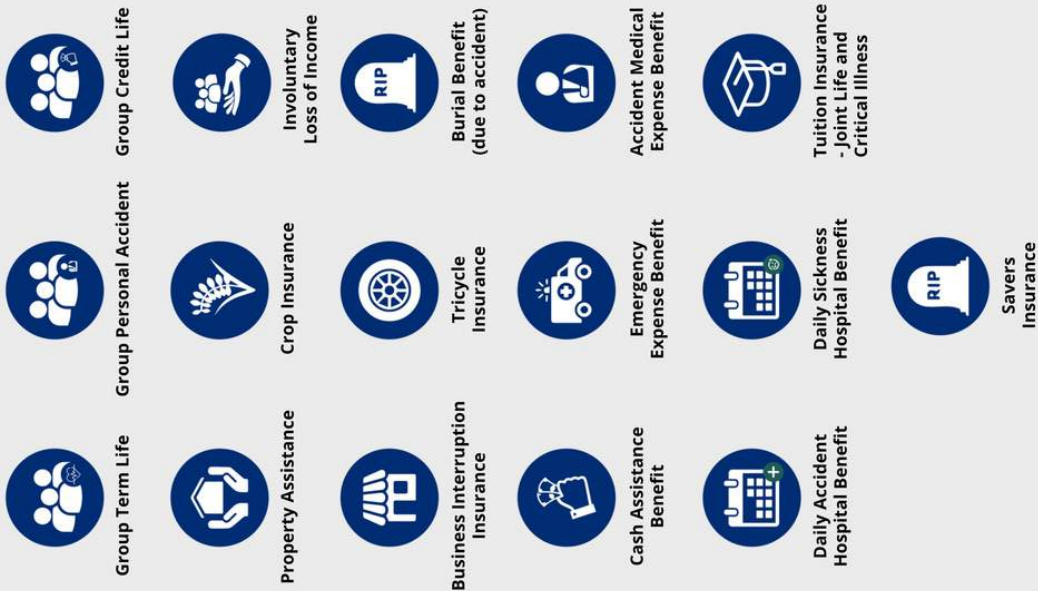
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Mga Benepisyo

Layunin naming makatulong sa bawat Pilipino, higit ang mga nangangailangan, na makabangon agad matapos ng trahedyo. Narito ang mga benepisyo na maaaring i-customize at i-avail ayon sa pangangailangan ng kliyente o organization.



37

Para sa mga katanungan o karagdagang impormasyon, maaaring mag-email sa customermatters.micro@pioneer.com.ph.

Mga Kwentong mula sa Puso



- Rosas Myra Hermosa
Claimant - Sagip Plan
Kabuklod Plan
Malabon City

"Malaking tulong talaga ang microinsurance claim na ito para sa amin. Nagpapasalamat ako nang malaki kasi ito na, maipagawa ko na ang bahay kong nasunog. Sabi ko nga sa asawa ko, wala pang limang libo ang puhunan ko d'yan pero balik sa atin, malaking bagay."



- Hernan Salonga
Claimant
Binhi Crop Insurance
Agusan del Sur

"Kapag may bagyo at nasira ang pananim namin, karaniwan nangungutang kami. Ngayon ang nakuha kong claim sa Binhi, gagamitin ko pambili ng medisina at abono. Malaking tulong ang crop insurance. Kapag na-damage ng bagyo ang pananim ko at wala akong pera, mayroon akong insurance. Ito ang gagamitin ko."

Microinsurance Profile



I-scan ang QR code para makita ang buong department profile.



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Hangad namin na ang bawat Pilipino ay makabangon agad sa panahon ng pagsubok.

Quick Facts



Taong 2007 nang unang ihandog ng Pioneer ang Microinsurance Program.



Noong 2008, ang unang buong taong operasyon ng Microinsurance Program ng Pioneer, 28,760 enrollments ang nakuha nito.



Sa pagtatapos ng 2023, lumago at umabot ang microinsurance enrollments sa halos 23.9 million.



Sa pagtatapos ng 2023, halos 4.4 billion pesos na ang microinsurance claims na nabayaran ng Pioneer. Ito ay tulong pinansyal sa mga indibidwal at pamilyang nakaranas ng trahedya o pinsala dulot ng pagkamatay, pagkaaksidente, o sakuna.



Sa pagtatapos ng 2023, humigit kumulang 89 institusyon tulad ng rural banks, kooperatiba, microfinance organizations, pawnshops, schools, at NGOs ang katuwang ng Pioneer Microinsurance sa paglilingkod sa mga Pilipino.

Kami ay PIONEER sa pagsulong ng microinsurance sa Pilipinas.

Mula taong 2007, katuwang ang aming partners sa iba't-ibang sulok ng bansa, kami ay nagsusumikap malibahagi ang microinsurance sa bawat Pilipino, higit na ang mga nangangailangan. Gamit ang aming kaalaman sa life at non-life insurance, kami ay lumilikha ng mga produkto na makakatulong sa bawat Pilipino na harapin ang iba't-ibang hamon sa buhay tulad ng pagkamatay, pagkaaksidente, pagkaospital, pagkawala ng kita, pagkasira ng bahay sanhi ng sunog, baha, bagyo, at lindol. Bukod sa pagiging matatag na insurance company, kami ay kilala sa patas at mahusay na pagbabayad ng claims.



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joins LIGHT MICROFINANCE INC 10TH ANNIVERSARY CELEBRATION
in partnership with LRTP Insurance Agency Inc.

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GROUP CREDIT LIFE INSURANCE

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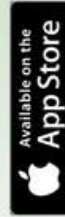
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BASTA CEBUANA, TIWALA!

Mag-sangla, padala, ipon at ang iba pa naming serbisyo sa over **3,500 Cebuana Lhuillier branches** nationwide at **25,000** authorized agents.

How can we help you?



Mag-Sangla



Mag-Padala



Mag-Ipon



ABOUT US

Cebuana Lhuillier is the leading microfinancial services provider in the Philippines. Established in 1953 under Agencia Cebuana and later adopting its trade name Cebuana Lhuillier in 1987, this distinguished Filipino company has been dedicated to fulfilling its vision of empowering Filipinos through accessible financial services. Cebuana Lhuillier's core offerings encompass a wide range of essential financial solutions, including pawning, microinsurance, banking services, loans, customized business-to-business solutions, and money transfer services such as domestic remittance, cash in cash out, bills payment, eload, remit to account, and digital to cash, instapay services. With almost 3,500 branches nationwide, Cebuana Lhuillier continues to be true to its core mission of breaking barriers in finance through effective financial inclusion offerings.



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Our Transformative Purpose is to provide
Peace of Mind for all Mankind

We help you adapt to the unexpected so you can be free from worries
and embrace opportunities life offers. We build from the worse so you
can perform at your best.



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Safe drives make the road all the more enjoyable.

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Cellphone Protect

Get coverage for the gadget you rely on the most.

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Bayaning Guro Protect

Teachers are our heroes, so we do our best to protect them in
our own way.

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Kasambahay Protect

Our ates and kuyas love us like family, so let's protect them
like they're ours.

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MISSION

We will be a leading provider of quality services consistently delivered to institutions, entrepreneurs, and individuals here and abroad, to meet their financial needs and exceed their rising expectations.

We will be a primary catalyst in the creation of wealth for our customers, driven by a desire to help them succeed, through a highly engaged team of competent and empowered professionals, guided by in-depth knowledge of their needs and supported by leading-edge technology.

We will maintain the highest ethical standards, sense of responsibility, and fairness with respect to our customers, employees, shareholders, and the communities we serve.

VISION

Drawing strength from our rich history, we will be the best, most admired, and innovative financial services institution, partnering with our customers, employees, and shareholders in wealth and value creation.

CORE VALUES

RESOURCEFULNESS/ INITIATIVE

EFFICIENCY

We are a bank of great ideas.
And since they can come from
anyone, anywhere, we are open
and responsive.

INTEGRITY

COMMITMENT TO QUALITY

We take the high road
always. Trust is our true
currency, and only the
highest standards will do.

CUSTOMER SERVICE FOCUS

The customer is one of us.
Someone always on our
minds, not someone outside
the building.

HIGH PERFORMANCE STANDARDS

Actions speak loudest.
We proactively get things
done with speed and
direction.

CONCERN FOR PEOPLE

One team,
One Chinabank.
Success requires us to create
and deliver as one. No silos,
only solutions.





***“I can do all things through Christ who
strengthens me.”***

— Philippians 4:13 (NKJV)

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