

2018 Annual Report



Surigao Economic Development and Microfinance Foundation, Inc.



Our Vision

The CSO-leader in poverty reduction and community-based initiatives for sustainable development in Caraga Region

Our Mission

We shall uplift the lives of the marginalized by nurturing micro-entrepreneurs to grow and prosper.

We shall attain sustainable and inclusive growth by initiating programs that will promote sustainable utilization of resources and safer communities.

We shall continually expand our outreach, improve our services and upgrade our capabilities

Our Goals

To improve income and growth of assets/capital of beneficiaries /clients

To attain sustainable development of resources through constructive engagements with POs, CSOs, LGUs and Line Agencies

To align SEDMFI's performance and quality of service to industry standards

To expand our outreach throughout CARAGA Region

Our Core Values

INSPIRE

INTEGRITY

SOLIDARITY

PRO-ENVIRONMENT

RESPONSIVENESS

EXCELLENCE

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BOARD OF TRUSTEES



LEONEL A. SANTOS
President



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BRIEF HISTORY OF SEDMFI



SEDFI pioneers from left to right (B ienvenido C. Ilano, Juanito M. Mendoza III, Domingo P. Iligan and Leonel A. Santos)



Surigao del Norte devastated by Typhoon Nitang in September 11, 1984

The Surigao Economic Development and Microfinance Foundation, Inc. (SEDMFI), formerly Suirgao Economic Development Foundation, Inc. (SEDFI), is a private, non-profit, non-stock and non-political service organization established on January 12, 1985 and registered with the Securities and Exchange Commission (SEC) on June 7, 1985. SEDFI is a duly registered done institution under provisions of BIR-NEDA Regulation No. 1-81.

SEDFI was organized by same group of Surigaonons who founded the Surigao Chamber of Commerce and Industry (SCCI). Mr. Jose L. Cortes, Jr. of Pacific Cement Co. Inc., encouraged the founders to organize a foundation to help in the rehabilitation and development of Surigao del Norte.

September 1, 1984 was a day to remember for all Surigaonons. It was the day when the 280 KPH winds of super typhoon Nitang wrecked houses, farm crops and coconut trees creating immense devastation throughout the province. It was as if the province could never again recover.

In May 1985, SEDFI launched its maiden project-the distribution of 7,200 packets of free vegetable seeds. It also became one of the partners of the Philippine Business for Social Progress (PBSP) for their rehabilitation program in the province.

With support from PBSP, SEDFI pioneered in July 1985, the social credit system in the province which was implemented in the municipality of San Francisco and Barangay Ipil, Surigao City. The Social Credit Project evolved to what is now the microfinance component of the Micro-Enterprise Development program.

In 1996, SEDFI was the Host NGO of the Siargao Island Protected Landscape and Seascape (SIPLAS) Project funded by World Bank that established Siargao and Bucas Grande Islands as a protected area.

On October 15, 2016, the Board of Trustees changed the corporate name of the foundation to conform with Republic Act 10693 or the Microfinance NGOs Act, of which all foundations with Microfinance Program are mandated to include the word "Microfinance" in its corporate and trade name."

Hence, Surigao Economic Development Foundation, Inc. became Surigao Economic Development and Microfinance Foundation, Incorporated which was registered with the Securities and Exchange Commission on January 26, 2017.



Message from the Executive Director

I am so thankful to the Lord that in thirty three (33) years of existence, SEDMFI remains committed to serve more clients in Caraga Region. The opening of one (1) Branch in Trento, Agusan del Sur and the very successful implementation of the Improved Management of SIPLAS Key Biodiversity Conservation Areas (IM SIPLAS KBA) project in Siargao are two of the many achievements in the year 2018 despite the numerous challenges we faced in the operations.

For this year, we conducted more training sessions to our clients and People's Organizations enriching their skills to be more productive and efficient in managing their businesses and responsive to the community needs.

To the Management Team, composed of critical and innovative thinkers, I am positive that whatever challenges that we may encounter, we need to continue working as a team to execute the organizational plan which is our vehicle to drive and deliver the best services to the communities we serve. I pledge to continue the quest for better programs and services for the benefit of staff, clients and People's Organizations.

I am happy and grateful to our Board of Trustees for their untiring support to sustain us. To Community/Center Leaders, Civil Society Organizations (CSOs), Local Government Units (LGUs), Line Agencies and other stakeholders, thank you so much for your trust. May our partnerships thrive and last to reach the common goal in providing a better and happy life to every Family in the Caraga Region.

The patience and dedication that each of us have shown throughout our long journey are what made us strong. Let us continue serving with passion in order to accomplish our Mission.

Once again, thank you for a wonderful and meaningful year we've shared together and to the many fruitful years ahead. God Bless us all.


IMELDA C. WINES
 Executive Director

Our Micro-entrepreneurs Development Program (MEDP) made significant accomplishments this year. These constitute the primary goals of the foundation to expand our outreach throughout Caraga Region, improve income and growth of clients' assets, and align SEDMFI's service performance to industry standards.

A New Branch in Agusan del Sur

Our new branch was opened in the municipality of Trento, Agusan del Sur on May 30, 2018. The launching was graced by Trustee Alicia V. Euseña, Executive Director Imelda C. Wines, and staff from the main office.

The new branch was able to serve 38 communities/barangays within seven (7) months since the start of operations. In addition to Tandag Branch's expansion to San Agustin, Marihatag and Lianga areas, the successful establishment of Trento Branch further increased the number of barangays served.

As of December 31, 2018, we have a total outreach of 45,830 active clients and 745 barangays served, an increase of 7.05% and 22.94%, respectively, from the previous year.

Our good track record and regular engagement with the LGUs were instrumental in the success of opening new branches.



The staff of Trento Branch, Agusan del Sur together with the Executive Director, Imelda C. Wines and Cluster Head, Emma C. Ongayo

Entrepreneurs Exposure and Bench-marking

To enhance entrepreneurial skills, ten (10) of our micro-entrepreneur clients had their Entrepreneurs' Exposure last October 30, 2018 in the municipality of Mainit, Placer and Taganaan, Province of Surigao del Norte.

The participating clients were introduced to some of our successful entrepreneur-clients and given opportunity to witness the actual operations of their business and learn how they manage their respective micro-enterprises.



Client-Exposurists with the members of Rural Improvement Club's Banana Chips Production in Placer, Surigao del Norte on October 30, 2018

The following successful micro-entrepreneurs that were visited by our clients are :

- Marcelita C. Dano for her Merchandise Store and Agri-Production Micro-enterprise in Brgy. San Isidro, Mainit, SdN.
- The Rural Improvement Club (RIC) for Banana Chips Production in Sta. Cruz, Placer, SdN.
- Vivianette Gomomit for her Piggery and Merchandise Store in Taganaan, SdN.

After the exposure, experience sharing was initiated by all the participants. Everyone shared their learning experiences. Some insights/virtues shared by them were:

- *Being prayerful and grateful to God Almighty*
- *Loving the business and having interest in it*
- *Diligence and determination in every endeavor*
- *Love and respect to customers*
- *Transparency and teamwork in the workplace*

Fellowship Among Clients

A. Center Officers Fellowships

The first Center Fellowship was held on December 8, 2018 at Barangay Washington Gym, Surigao City. A total of 122 Center Officers from the 40 Centers in Cluster A participated in the activity.

Various games and fun-filled learning activities were conducted to foster camaraderie. Testimonies on Best Practices were also given by Center Officers whose centers are grand slam winners in the annual Best Center contest.

BOT member Ferdinand P. Sembrano gave the success story of his business venture, the Biologic Computer Sales System, which he started with a small capital that grew and enabled him to open branches in other provinces.

As narrated by the participants, the fellowship gave them the break to have fun and gain significant business insights at the same time.

BOT Member-Sembrano shared his business ventures to Center Officers during the Cluster-A Fellowship on Dec. 8, 2018 @ Brgy. Washington Gym, Surigao City



B. High School Educational Assistance (HISEA) and College Educational Assistance (CEA) Beneficiaries Fellowship

This year's HI-SEA and CEA beneficiaries fellowships were held in three (3) batches for the Cluster C branches: Tandag Branch in April 30, 2018; Siargao Branch in July 25, 2018; and San Jose Branch in August 15, 2018. A total of 222 students attended the fellowship.

Aimed at promoting camaraderie and learning for the beneficiaries, the occasion was filled with fun games and knowledge enhancing activities. Inputs on Children's Rights and Responsibilities were given by our Social Development Officer, Dayanara B. Decena. A Knowledge Fair (Quiz Bowl) on environmental protection, DRR-CCA and SEDMFI's programs and services were participated by student-scholars and their parents/guardians. The beneficiaries were also given time for their testimonies as SEDMFI's scholars.

At the end of the fellowship, the participants were thankful for the opportunity of coming together and having fun with their fellow beneficiaries and parents/guardians. They were also grateful for the knowledge they learned from the inputs and testimonies. HI-SEA and CEA Beneficiaries Fellowship is conducted annually since 2016.



Participants in their Fellowship Game

Annual Best Center Contest

Increase in the number of participating centers in the Annual Best Center Contest was also seen in 2018. A total of 200 functional centers from all over Caraga Region joined this year's competition, 83 centers more than last year's.

Big cash prizes, aside from the recognition as "Model Center", were given to winning Centers which were evaluated based on the following criteria:

- *Loan Repayments-35%*
- *Savings Consciousness- 20%*



*"GRAND SLAMMER"
Sagbayan Center, Brgy. Sagbayan, San Miguel, Surigao del Sur*

- Center House Structure-20%
- Patronage to SEDMFI Products and Services-10%
- Center Functionality-10%
- Members' Community Involvement-5%

This year, ten (10) of the Model Centers were recognized as "Grand Slammer" for winning First Prize for at least Four (4) consecutive years in the contest. These centers are the following;

First Prize Winners for Five (5) consecutive years:

- *Poctoy Center of Brgy. Poctoy, Surigao City*
- *San Roque Center of Brgy. Ipil, Surigao City*
- *Lower Libas-A Center of Brgy. Lower Libas, Taganaan, SdN.*

First Prize Winners for Four (4) consecutive years:

- *Springvilles-Durian Center of Brgy. Luna, Surigao City*
- *Taganito Center of Brgy. Taganito, Carrascal, Surigao del Sur*
- *Embarcadero Center of Brgy. Embarcadero, Carrascal, Surigao del Sur*
- *Esperanza Center of Brgy. Ezperanza, Carmen, Surigao del Sur*
- *Bacolod Center of Brgy. Bacolod, Cagwait, Surigao del Sur*
- *Sagbayan Center of Brgy. Sagbayan, San Miguel, Surigao del Sur*
- *Quezon Center of Brgy. Quezon, Tandag City*

The competition imbibed positive values among the center member-clients such as the value of creditworthiness thru proper management of their finances, the value of Teamwork in doing their center-activities and the sense of responsibility as members of the community by involving themselves in any barangay undertaking.

Community Out-Reach Services

The foundation allocates annually portion of annual surplus for the implementation of community outreach services. Some of these services are as follows:

A. Distribution of Hygiene Kits for School Children

One thousand eight hundred seventy-three (1,873) kindergarten and grade school pupils throughout CARAGA Region became recipients of this year's hygiene kits, 220 pupils more than the previous year. Most of these pupils were coming from schools located in far flung areas where SEDMFI has been operating for many years. The recipients are pupils from the following schools:

- *Alegria Elementary School, Brgy. Alegria, Surigao City*
- *Mahanub Elementary School, Brgy. Mahanub, Gigaquit, Surigao del Norte*
- *Pacuyab Day Care Center, Brgy. Pacuyab, Mainit, Surigao del Norte*
- *Binocaran Day Care Center, Brgy. Binocaran, Malimono, Surigao del Norte*

- *Lower Libas Elementary School, Brgy. Lower Libas, Taganaan, Surigao del Norte*
- *Tinago Elementary School, Brgy. Tinago, Socorro, Surigao del Norte*
- *Sering Elementary School, Brgy. Sering, San Jose, Dinagat Islands Province*
- *Doña Helen Elementary School, Doña Helen, Basilisa, Dinagat Islands Province*
- *Tagmalinao Elementary School, Brgy. Tagmalinao, Cagwait, Surigao del Sur*
- *Burgos Elementary School, Brgy. Burgos, Cortes, Surigao del Sur*
- *Tambis Daycare Center, Brgy. Tambis, Barobo, Surigao del Sur*
- *Tag-ongayo Primary School, Tag-ongayo, Sibagat, Agusan del Norte*
- *Santiago Elementary School, Brgy. Santiago, Agusan del Norte*
- *Magkiangkang Daycare Center, Brgy. Magkiangkang, Bayugan City, Agusan del Sur*
- *Tagubay Elementary School, Brgy. Tagubay, Bayugan City, Agusan del Sur*

To raise awareness on the importance of dental and physical health care, the kids were provided with the basic hygiene supplies such as hand towel, bath soap, rubbing alcohol, baby powder, toothbrush and toothpaste, cotton buds, comb, and nail cutter.

B. Distribution of Bundle of Joy

Living up with the Spirit of Loving and Giving during Christmas Season, all SEDMFI branch staff took time in distributing Bundle of Joy to selected less fortunate families and individuals. The Bundle of Joy is a pack of grocery items and other ingredients for the usual Christmas foodstuffs.

“Handog Pasasalamat 2018” recipients totalled to 1,201 individuals/families, an increase of 66.67% compared to last year’s 721 families. Among this year’s recipients were 75 Senior Citizens of Brgy. Bitaug, Burgos and Brgy. Sta. Paz, Pilar, in Siargao Island, Surigao del Norte and 48 households of the Manobo Tribe in Sitio New Davao, Brgy. Villa Ondayon, Bayugan City.

“In behalf of my fellow Manobos, I thank God that SEDMFI brought us a bunch of joy this Christmas. This is the first time an organization came to our place, withstanding the thirty 30 kilometres distance, the rugged and mountainous terrain and the downpour just to reach our community and share with us their BLESSINGS. Thank you very much SEDMFI and the staff of Bayugan Branch headed by Sir Julito Padilla,” said Jose Pedida, Chieftain of the Manobo Tribe.



Manobo women in their opening ritual/dance during the distribution of Bundle of Joy in the Manobo community in Sitio New Davao, Brgy. Villa Ondayon, Bayugan City on December, 2018

A senior citizen in Siargao Island also said, " We are truly grateful for these Christmas gifts that SEDMFI are giving to us. It is another proof that SEDMFI is not just a micro-finance institution but a social development NGO with community-based programs and services.

Continuing Support and Participation in the Yearly Brigada Eskwela Program of DepEd

SEDMFI is a staunch supporter of the Brigada Eskwela Program of the Department of Education since 2013. Every May and June, SEDMFI branches choose their beneficiary schools to receive gallons of paints, paint brushes and rollers, paint trays and cash for the snacks of the participating parents and teachers. Aside from these, SEDMFI staffs also voluntarily participated in the cleaning of the school surroundings, fixing and repainting of the school buildings and facilities in preparation for the opening of the classes.

This year, 32 Public Schools benefited from SEDMFI's Brigada Assistance. Some of these schools are as follows:

- Togbongon Elementary School, Brgy. Togbongon, Surigao City
- Mahucdam Elementary School, Brgy. Mahucdam, Tubod, Surigao del Norte
- Mansayao Elementary school, Brgy. Mansayao, Mainit, Surigao del Norte
- Plaridel Elementary School, Brgy. Plaridel, Libjo, Dinagat Islands Province
- Doña Helen Elementary School, Brgy. Doña Helen, Basilisa, Dinagat Islands Province
- Sibayoto Elementary School, Sitio Sibayoto, Brgy. Tigabong, Cantilan, Surigao del Sur
- Katugasan Elementary School
- Tagubay Elementary School, Brgy. Tagubay, Bayugan City, Agusan del Sur
- Tagapua Elementary School

For five (5) years of active participation in the Brigada Eskwela of DepEd, our foundation has gained recognition as one of the primary contributors in the success of the said school maintenance activity.

*HO-MF Staff
Participation in
Brigada Eskwela
at Togbongon
Elementary
School, Brgy.
Togbongon,
Surigao City
on June, 2018*



MEDP IN FIGURES

KEY RESULT AREAS

No. of Municipalities/Cities covered
No. of Brgys. Covered
No. of Groups Formed
No. of Centers formed
No. of Functional Centers
Cumulative No. of Clients Served
Total number of active clients

PERFORMANCE

2018	2017
64	57
745	666
1,812	1,586
815	763
432	457
86,337	78,617
45,830	42,810

VALUE-ADDED SERVICES

Clients Incentives
Center Repayment Incentives
Best Center Incentive
Center Officer Giveaways
Micro Insurance
T o t a l

Number of Recipients	Amount Released
20,324	P 924,085.00
1,504	P 1,255,122.00
203	P 2,946,400.00
524	P 40,020.00
4,400	P 1,725,000.00
	P 6,890,627.00

COMMUNITY OUTREACH SERVICES

High School Educational Assistance
College Educational Assistance
Graduation Gift
Hospitalization Benefits
Maternity Benefits
Accident Assistance
Calamity Assistance
Mutual Aid Fund
Burial Assistance
Livelihood Assistance
Hygiene Kit
Bundle of Joy
Brigada Eskwela
Children Feeding (# of center conducted)
Medals of Excellence to deserving pupils / students
T o t a l

Number of Recipients	Amount Released
1,300	P 1,921,500.00
53	P 53,000.00
612	P 452,500.00
1,748	P 1,793,597.00
329	P 97,634.00
149	P 67,020.00
2,462	P 440,234.00
119	P 1,233,154.00
24	P 23,500.00
28	P 103,600.00
1,873	P 226,095.00
1,201	P 222,993.00
32	P 71,257.00
47	P 21,450.00
131	P 5,045.00
	P 6,732,579.00

The SuReCom Program also delivered commendable accomplishments in this year's operation as their projects directly respond to the communities' primary concerns particularly in the conservation and protection of the environment, preparedness and protection against climate change impacts, and good governance.

IM SIPLAS KBA Projects in Siargao Island

The project in Siargao, Surigao del Norte entitled: Improved Management of Siargao Island Protected Landscapes and Seascapes Key Biodiversity Conservation Areas for Sustainable Communities Project (IM SIPLAS KBA) was successfully implemented and completed on October 31, 2018 with flying colours. Among its significant achievements are as follows:

- Three (3) Marine Protected Areas (MPAs) in three (3) barangay sites were established with a total area of 145.9 hectares.
- Two (2) Community Watersheds (CWs) were established with a total area of 82.4 hectares
- Four (4) Municipal Ordinances passed and approved mandating the establishment of the MPAs/CWs and formation of the Bantay Dagat and Bantay Gubat
- Memorandum of Understanding for the Commitment of the LGU for the Integration of the Salient Provisions of the SIPLAS Management Plan into the local resource use and development plan
- Institutionalization of the C4CLE (Cooperation for Coastal Law Enforcement) in Siargao
- 106 PO members engaged and benefiting from the conservation enterprises

The project was funded by USAID-Philippines under the Phil-Am Fund Program in partnership with the Gerry Roxas Foundation. Implementation started in July 2017 in the municipalities of Sta. Monica and Pilar, Siargao, Surigao del Norte.

The project intends to mitigate the destruction and degradation of the area's key bio-diversity thru the expansion of protection area coverage (30 has. fish sanctuaries and 30 has. watersheds), strengthen multi-stakeholders cooperation and participation in the management of SIPLAS, and develop/enhance capabilities of the local partners and communities, specifically the POs.

Duration of the project is one (1) year only but because of significant results and impact to the communities, the project was extended for another Five (5) months.



MPA Establishment with Partner POs in Alegria, Sta. Monica, Siargao on October 14, 2018

The project also helped improve our financial management system. Partner NGO, Gerry Roxas Foundation conducted the NUPAS (Pre and Post Assessment) to help our system become aligned with the industry's standard.

The foundation received commendations for the project's outstanding outputs and contributions to the community served.

Adopt a Watershed Project in Malimono

Another project implemented this year is ***"Adopt a Watershed Project"*** in the municipality of Malimono, Surigao del Norte, particularly the reforestation and proclamation of **Can-agtiw Watershed**. This is a five (5) year project funded by the foundation's own funds in partnership with the Malimono LGU and DENR-CENRO.

The project intends to reforest, proclaim and protect the watershed by providing support to the LGU, particularly in the operation of its Bantay Gubat, reforestation, biological profiling, maintenance and monitoring of the watershed within area of 25 hectares.

It was formally launched on February 24, 2018 with the participation of the SEDMFI BOT and staff, Malimono LGU officials and staff, and DENR-CENRO. Memorandum of Understanding (MOU) among Key Stakeholders was signed, and the Ceremonial Tree Planting was initiated.

In 10 months of implementation, a total of five (5) hectares were planted with 2,000 Endemic Trees. A total of 200 individuals composed of SEDMFI Staff, Malimono LGU, High school students, Religious groups and local residents had participated.



Actual Tree Planting in Can-agtiw Watershed, Malimono, Surigao del Norte

We also initiated the establishment of the watershed Biodiversity Monitoring System on October 2-3, 2018 in partnership with DENR-CENRO. Municipal LGU, Bantay Gubat and some members from the local communities were trained on the system, and they gathered data on the different species of the fauna and flora present in the watershed area. Biodiversity status of the watershed was initially determined through some of the indicator species (fauna & flora) found in the area.

Implementation of this watershed reforestation project is until year 2022. We are confident that the 25 hectares target for reforestation will be attained.

Endemic Trees Nursery

The nursery, which is located in Brgy. Binocaran, Malimono, Surigao del Norte was successfully sustained and maintained since it was established in 2014. It has provided planting materials to the various tree planting/ growing projects of the foundation since the establishment and, economic needs of our Mamanwa partners who are in-charge of the maintenance/daily operations.

The nursery propagated a total of 8,194 wildlings since the beginning of the year. A total of 1,000 wildlings were supplied to the IM SIPLAS KBA Project in Siargao, and another 2,000 wildlings to the Adopt a Watershed Project in Malimono. As of December 2018, the nursery has still 5,194 wildlings available.

Capacitating Clients and POs

Every year, we initiate various orientations, seminars and workshops for our clients and PO's to further increase their level of awareness in the following concerns:

- Good Governance
- Meeting Management
- Leadership & Team Building
- Disaster Risk Reduction Climate Change Adaptation
- Financial Literacy

This year 1,565 Clients/PO's participated in the above orientations/seminar-workshops. Participants have gained important learnings in the management of their center/organization, and finances.



People's Organization (Farmers' Group-Villariza) of Malimono, Surigao del Norte in their Team Building Activity

Capacity Building for clients were coordinated with our MED Program personnel, particularly in the identification of client participants, food and venue. Since we started this initiative in 2016, there were already 5,979 Clients/POs participated in specified orientations, seminars and workshops.

From the results of the activity-evaluations conducted, participating clients/PO's were grateful for the learning-opportunities given to them. Impact assessment will be conducted in 2019 to gauge the contribution of these seminar-workshops in the perspective of the participants.

Partnership and Networking with CSOs, LGUs and Line Agencies

Our continuing efforts for collaboration and networking with the CSOs, LGUs and Line Agencies were sustained, particularly the Hinatuan Passage Development Alliance (HIPADA), Civil Society Organizations Network (CSONET) and LGU Development Councils and Caraga Regional Development Council.

As the HIPADA Secretariat for eleven (11) years, we have successfully carried out the following administrative concerns:

- Coordinated and documented one (1) HIPADA Council Meeting on January 30, 2018
- Coordinated and documented two (2) Technical Advisory Group Meetings on April 18, 2018 and November 16, 2018
- Coordinated and documented one (1) Marine Protected Area Network Meeting on April 6, 2018 with proceedings.

We also continued to support the CSONET. We provided them with financial and technical assistance in the conduct of the Barangay Orientation on the DBM Handbook on the Participation of CSO in the Local Budget Process. Seven (7) Barangays in Surigao City were provided with the above orientation where participating BLGUs and CSOs learned the importance of Civil Society Organizations (CSO) participation in the preparation and implementation of their community's annual budget.

This partnership with our partner LGUs, Line Agencies and Local CSOs helped us in our advocacy for Environment Protection, Conservation, and Good Governance.

Representatives from Civil Society Organizations and Barangay Officials of Barangay Orok, Surigao City during the Orientation on the DBM Handbook on the Participation of CSO in the Local Budget Process held at Barangay Gym, Barangay Orok, Surigao City on September 10, 2018



When SCLA Library management was turned-over to SEDMFI in 2016, we envisioned the library to become a more inter-active learning facility equipped with modern learning tools and technology so that children will find their experience in the library more pleasant, interesting, enjoyable and relevant.

We have renovated, upgraded and air-conditioned the Library. The Library was divided into two (2) rooms and added one more toilet. Room 1 is for reading and inter-active activities, while Room 2 is for reading and space for the future Computer learning facilities. This computer learning facility is scheduled to be operational in 2019.

To generate more children's patronage, we forged partnership with Brgy. Washington LGU for regular monthly visits of their Day Care Center pupils. The monthly regular visits will help develop children's reading habits, grammar and desire for learning through reading, audio-visuals, educational toys, coloring books, solving puzzles and indoor games that promote teamwork as well as mental and physical skills.

During summer, children participated in various activities like origami making, story telling, flash card, games, chess, etc.



The Pupils of Day Care Center of Brgy. Washington during their learning visit in SCLA

We hold annual Christmas party participated by our regular library visitors. We also donated 75 pieces of story and coloring books to our partner Day Care Center.

In 2018, we recorded 4,790 visits of pupils, ages 3 to 12 and above, an increase of 19% from visits of pupils in 2017.

SCLA has become a more interesting venue for learning. Children stayed in the library to read some books, solve puzzles, watch audio-visuals, play chess and other educational games or do their school assignments.

SCLA cultivates the spirit of fun in learning, making children become more interested to visit the library as a conducive place for discovering knowledge, interests, talents, creativity and developing clean social relationships.



Children's Regular Visit in the Library



THE SEDMFI WORKFORCE

150 REGULAR STAFF (99_{MALE} & 60_{FEMALE}) **10** PART TIME

9 PROJECT STAFF

3 PROBATIONARY



Every year, we make sure that our staff are equipped with updated skills and knowledge needed to be fit and efficient in their assigned task.

Several training activities were provided to them and as observed, participants have acquired significant learnings needed in their actual day to day work. Enumerated below are the trainings and seminar-workshops conducted in 2018.

PARTICIPANTS	DATE	TRAINING/ACTIVITIES
Agri-micro with Exposure to Successful MFI	October 10-12, 2018	Agri-Micro Credit Officer, Branch Head, Cluster Head, Executive Director and Farmer-clients
Effective Program Implementation Phase 2	October 5-6, 2018	46 participants composed of Credit Officers, Account collectors and Remedial Management Staff
Effective Collection Strategies	March 19, 2018	All Branch Heads and Program Management committee Members
EXTERNAL TRAININGS		
Corporate Governance and Board Committee Orientation Workshop	November 2018	Human Resource Head, Executive Director
Leadership Skills Training for Managers and Supervisors	June 1-2, 2018	6 participants composed of Branch Heads and Field Supervisors
Risk Management Training for Microfinance Institution	May 2-3, 2018	Human Resource Head, Executive Director and Board of Trustee

OUR MEMBERSHIP AND ACCREDITATION



CARAGA

Department of Social Welfare
and Development (DSWD)



Philippine Partnership for the Development
of Human Resources in Rural Areas

REGIONAL DEVELOPMENT COUNCIL**(RDC) CARAGA REGION***Private Sector Representative (PSR) since 1995**Co-Chair, Economic Development Committee (RDC-EDC)**Member, Social Development Committee (RDC-SDC)**Member, Regional Land Use Committee (RLUC)***DEPARTMENT OF SOCIAL WELFARE AND DEVELOPMENT****(DSWD)****CARAGA REGION***Member, Social Welfare & Development Learning Network**(SWD L-Net)**Member, Area Based Standard Network (ABSNET)***PROVINCIAL DEVELOPMENT COUNCIL (PDC)****SURIGAO DEL NORTE***Co-Chair, Economic Development Committee (PDC-EDC)***PROVINCIAL DISASTER RISK REDUCTION AND MGT.
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COMMITTEE (CTC DC)***Co-Chair*

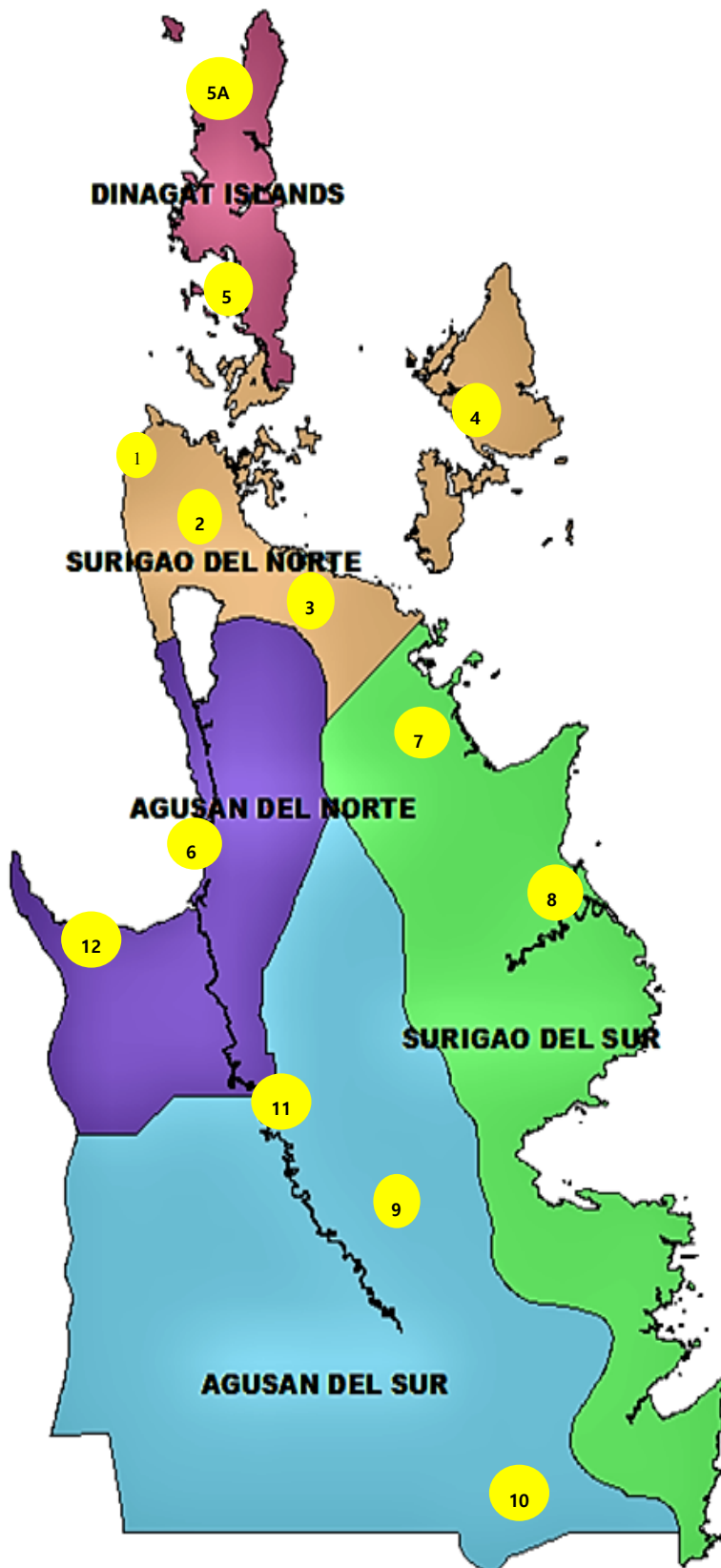
**OUR
PARTICIPATION IN
LOCAL SPECIAL BODIES
AND NATIONAL LINE
AGENCIES**

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THANK YOU

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Sta Cruz, Placer, Surigao del Norte

3. Claver Branch

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Claver, Surigao del Norte

4. Siargao Branch

Barangay. 5, Dapa , Surigao del Norte

5. San Jose Branch

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