

MESSAGE FROM THE CHAIRPERSON



The year 2022 marked a significant period of growth and resilience for the ECLOF Philippines Microfinance, Inc. (EPMI). Despite the economic uncertainties brought about by the global pandemic, EPMI remained steadfast in its commitment towards the empowerment of families and communities through viable, sustainable and environmentally sound livelihoods.

The financial performance manifested improvement through growth and stability.

While we have a minimal increase in client outreach, active clients increased.

Despite the challenges in filling up staff positions especially those at the field level, the commitment and persistence of the staff remained untainted. To that, various capacity building activities were initiated to respond to their continuing development.

ENOF

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However, as with any endeavour, EPMI also faced challenges along the way. The COVID-19 pandemic presented unprecedented obstacles, affecting the livelihoods of many of our clients and testing our resilience as an organization. Nevertheless, we have responded swiftly and proactively, adapting our operations, introducing digital solutions, and implementing support mechanisms to mitigate the impact on our clients and staff.

Whatever EPMI has achieved in 2022, sincere gratitude goes to all who have contributed to its success. Together, we will continue to strive for

A handwritten signature in black ink, appearing to read 'Minnie Anne M. Calub'. The signature is stylized and cursive.

Minnie Anne M. Calub
Chairperson Board of Trustees