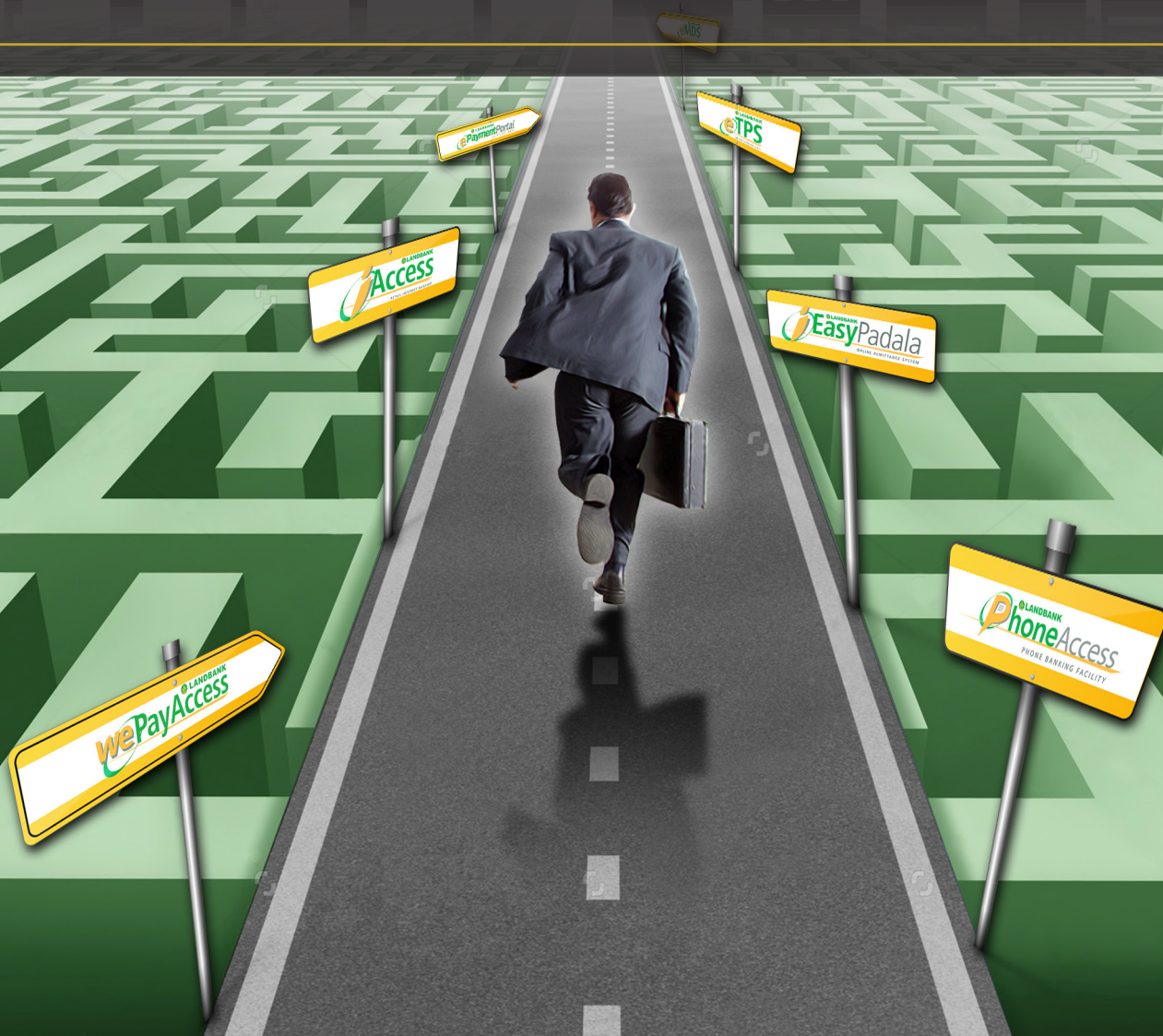


# HARVEST

A quarterly publication for LANDBANK Clients and Partners  
Vol. XI, No. 2 June 2016

## CUTTING TO THE CHASE THE EASE OF DOING BUSINESS IN PHL



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LANDBANK San Juan (Batangas) EO brings Batangas locations to 11

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# Letter from the Editor

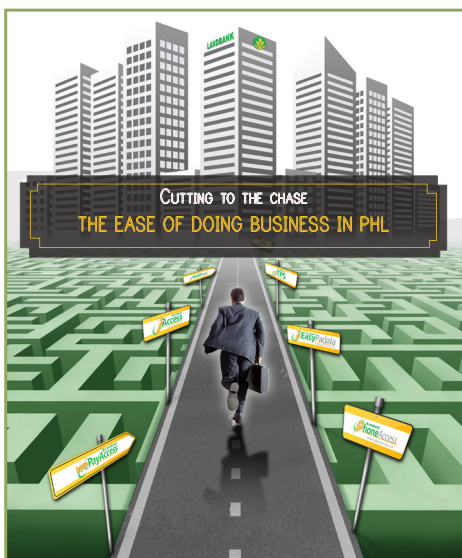
Entering the midyear mark, our country is filled with anticipation and high expectations about the promise of bigger and better things that go hand in hand with a new presidency and administration set. Our belief in transformative change – from our country's leaders down to our own conscious acts of self-improvement is stronger, now more than ever.

LANDBANK has always been a big proponent of helping our fellow Filipinos reach their full potential and experience a life deserving of their hard work and resilience amidst the socio-economic trials of daily life. As the National Government and private sectors push for more competitiveness, particularly in creating a conducive environment for local and foreign business opportunities to thrive, we are proud to be part of this undertaking that allows us the opportunity to reach out to millions by way of responsive financial products and services.

This issue highlights the electronic channels of LANDBANK that offer clients better banking experience, helping them connect to other agencies and various entities in a more effective, faster and cost-efficient manner. We also continue to bring to scale our responsibilities to communities in need, toward environmental preservation, and education with the conduct of regular CSR programs.

Expect more from us as we welcome another chapter in our own backyard – the changing of the guards, so to speak here at LANDBANK. As always, we look forward to your continuous support as we embrace change anew.

CATHERINE ROWENA B>. VILLANUEVA  
Editor-in-Chief



## About the Cover

Doing our part in bringing ease and convenience to our clients through better banking facilities, we have created a path that enables people to connect with various markets across the nation for their financial needs. Through LANDBANK's electronic channels, we hope to bring to par our nation's competitiveness level with that of other economies, delivering faster and reliable services 24/7.



## PARTNERSHIPS AT WORK

# LANDBANK is highest GOCC remitter, turns over P6.6B dividends check



In ceremonies held at Malacañan Palace during the 2016 GOCC Dividends Day last May 26, Philippine President Benigno S. Aquino III welcomed LANDBANK Executive Vice President for Operations Sector Andres Sarmiento who turned over a check for P6.6 billion representing cash dividends from LANDBANK's 2015 earnings.

LANDBANK is the highest cash dividend remitter to the national government for the fourth straight year. The Bank reported a net income of P13.3 billion in 2015, higher by 10 percent from P12.1 billion in 2014.

Under RA 7656, government-owned and -controlled corporations (GOCCs) and government financial institutions are required to remit at least half of their annual net earnings as dividends to the national government. The dividend should be in the form of cash, stocks or property.

A total of P42 billion was recently remitted by 54 GOCCs to the national government during the event.

Philippine President Benigno S. Aquino III shakes hands with LANDBANK Executive VP Andres Sarmiento during the 2016 GOCC Dividends Day on May 26, 2016.

## LANDBANK to power DOST oneStore.ph payment solution



Leading the signing of the Memorandum of Understanding and representing DOST Secretary Mario Montejo is Assistant Secretary Dr. Urdujah Tejada (seated, 2nd from left). Beside her are (from left) LANDBANK First Vice President (FVP) for Card and e-Banking Group Randolph Montesa, President and CEO Gilda Pico, and FVP for South NCR Branches Group Ramon Monteloyola. Behind them are (from left): DOST Region 2 Director Sancho Mabborang, LANDBANK Directors Victor Gerardo Bulatao, Tomas de Leon Jr., Crispino Aguelo and Domingo Diaz, and Executive Vice President for Corporate Services Sector Julio Climaco Jr.

The Land Bank of the Philippines officially sealed its partnership with the Department of Science and Technology (DOST) at the signing of the Memorandum of Understanding (MOU) for the oneStore.ph Project last March 14, 2016 at the LANDBANK Plaza, Malate, Manila.

Initiated by DOST Secretary Mario Montejo and developed by DOST Region 2, oneStore.ph is an e-commerce web application that provides a marketing platform for DOST-assisted micro, small, and medium enterprises (MSMEs) around the Philippines under its Small Enterprise Upgrading Program (SETUP). It offers customers an effortless shopping experience and gives retailers simple and direct access to the largest customer base in the country.

Under the MOU, LANDBANK will serve as the payment solution system of the oneStore.ph project through its ePayment Portal which will provide a secure and convenient payment platform while facilitating operational and cost efficiencies for seller-MSMEs. — from DOST-STII Media Service



Based in Tuguegarao City, Cagayan, oneStore.ph is an E-commerce Web Application that operates nationwide and caters primarily to Philippine consumers.

oneStore helps the Department of Science and Technology's assisted MSMEs widen the scope of their target market. It can help deliver economic growth and increase business opportunities.

oneStore provides customers with an effortless shopping experience and retailers with simple and direct access to the largest customer base in the Philippines.

Website: <https://onestore.ph> Email: [support@onestore.ph](mailto:support@onestore.ph) Phone: +639057934431



# LANDBANK Mobile LoanSaver to cover mandated sectors and private sector



LANDBANK President and CEO Gilda Pico and PLDT, Smart and Voyager Innovations Chairman Manuel Pangilinan during the event for the LANDBANK Mobile LoanSaver. With them are (l-r): Voyager Innovations Managing Director and Head Lito Villanueva, then LANDBANK First VP for Lending Programs Management Group Leila Martin, Executive VP for Agricultural and Development Lending Sector Cecilia Borromeo, Smart President and CEO Orlando Vea, and PLDT and Smart Head of Enterprise Executive VP Eric Alberto.

The LANDBANK Mobile LoanSaver (LMLS) will expand its reach with the help of digital technology company Voyager Innovations.

From government employees, the LMLS is set to include farmers, fishers, small businessmen, migrant workers and private sector employees in its client coverage. Voyager Innovations will continue to serve as the enabling technology of the service by providing the digital and mobile platform for LMLS.

"We are scaling up so we can serve more Filipinos through digital technologies. This is in line with our mission of enabling financial inclusion by getting more people to use electronic transactions," said LANDBANK President and CEO Gilda Pico.

Launched in August 2014, the initial offering of LMLS was limited to salary loans for government employees. So far, total loans processed under the program has already amounted to almost P9 billion corresponding to almost 60,000 loan applications from government employees.

Voyager Innovations Chair Manuel Pangilinan said the program "is paving the way for a better and more democratized access to the banking system."

The expansion in loans is consistent with the Bank's efforts to further strengthen its credit support, particularly for key sectors and projects with high development impact.

According to LANDBANK Executive Vice President for Agricultural and Development Lending Sector (ADLS) Cecilia Borromeo, "We strive to keep our focus in bringing access to credit to the marginalized sectors and other development players. Digitizing all these loan processes would bring about further cost and operational efficiencies for faster, cheaper, safer and fully transparent banking transactions and these would ultimately benefit our customers."

## Pasig City LGU employees join LMLS availers

Meanwhile, employees belonging to the Pasig City Government will now be able to avail the LMLS experience after entering into an agreement with LANDBANK.

"LANDBANK's mobile-based loan facility and its auto-save deposit feature will allow city government employees to grow their savings while they settle their loans," said Pasig City Mayor Maribel Eusebio during the event.

Reiterating the Bank's commitment to ensure ease of transactions in addressing the financial needs of LMLS availers was LANDBANK Executive Vice President for Branch Banking Sector (BBS) Jocelyn Cabreza. She said, "LANDBANK will keep on innovating to make banking and other services more convenient and accessible to our clients – especially among our fellow public servants like you."



Signing the Memorandum of Agreement are LANDBANK Executive VP for BBS Jocelyn Cabreza and Pasig City Mayor Maribel Andaya-Eusebio (seated, 2nd and 3rd from left, respectively). Beside them are (from left) LANDBANK First VP for South NCR Branches Group Ramon Monteloyola, and Pasig City Treasurer Marita Calaje, and Acting Human Resources Development Officer Milagros Tan who signed as witnesses. Also present at the signing are other members of the Pasig City Council, including Vice Mayor Christian Bernardo (4th from right) and Councillor Rosario Martires (far right); and other LANDBANK Officers, namely (from left): Aristeo Razon of Pasig City Hall EO, Violeta Constantino of Pasig C. Raymundo Branch, Rhodora Carvajal and Mylene Macapagal of South NCR Branches Group.



# POEA-LANDBANK deal to make pre-departure loans available for SoKor-bound OFWs



(Seated, from left) POEA Administrator Hans Leo Caddac, DOLE Secretary Rosalinda Dimapilis-Baldoz, LANDBANK President and CEO Gilda Pico and Executive VP for Branch Banking Sector Jocelyn Cebreza during the agreement signing for the OFW Pre-departure Loan program. They are joined by DOLE Undersecretary Nicon Fameronag, Human Resources Development Services (HRDS) Korea Director General Im Jongjin, LANDBANK Directors Crispino Aguelo, Victor Gerardo Bulatao, Tomas de Leon Jr. and Domingo Diaz, First VP for Overseas Remittance Group Renato Eje, First VP for South NCR Branches Group Ramon Monteloyola, Assistant VP for Overseas Remittance Marketing and Support Department Reo Andarino and South Korea Overseas Representative Officer Leover Loyola.

Overseas Filipino Workers (OFW) bound for South Korea will soon be able to worry less about not having money on hand while they get settled abroad with the OFW Pre-departure Loan (OPL) program by LANDBANK and the Department of Labor and Employment (DOLE) - Philippine Overseas Employment Administration (POEA).

The OPL aims to provide financial assistance to departing OFWs to cover mobilization costs and to support their families while waiting for their remittances. "We welcome this opportunity to contribute to POEA's target deployment under the government-to-government hiring program by assisting Filipinos in their pre-deployment expenses," said LANDBANK President and CEO Gilda Pico during the signing.

The loan program will be pilot tested with Filipino workers covered by the Employment Permit System (EPS) in partnership with the Korean Ministry of Employment and Labor. "If we are successful in our EPS sector, we see every reason for other OFWs to also get access to this OPL facility, through the auspices of LANDBANK," said DOLE Secretary Rosalinda Dimapilis-Baldoz. Once successful, the OPL program will be expanded to help more Filipino workers bound for other countries.

Through the OPL, DOLE and POEA hope to deploy more Filipinos to meet South Korea's labor quota for the Philippines which rose to 6,800 this year from 4,600 in 2015. The OPL will be available to OFWs with valid contracts under POEA's government-to-government arrangement. The loanable amount will cover mobilization costs such as Visa fee, plane fare, processing fees, and other necessary pre-departure expenses determined by POEA. It will be paid in 12 equal monthly amortizations with a fixed interest rate of 10 percent per annum.

FROM FINANCIAL INCLUSION EFFORTS TO CHAMPIONING THE ENVIRONMENT, HERE ARE SOME OF LANDBANK'S RECOGNITION FROM INDUSTRY PEERS.

## LANDBANK 2015 CALENDAR CITED WITH PHILIPPINE QUILL AWARD OF MERIT

LANDBANK took home a Merit Award in the recently concluded Philippine Quill Awards for its 2015 Desk and Wall Calendars entry under the Communications Skills Category.

The winning Calendar featured caves found in different parts of the country. Accepting for the Bank was the Corporate Affairs Department (CAD) as headed by First Vice President Catherine Rowena Villanueva.

The Quill award is the third for the project as it also won for Printwell, Inc., the 2015 wall calendar print service provider, the Print Excellence 2014 Award from Printing Industries Association of the Philippines, Inc. It also won for Studio 5 Designs, Inc., the creative service provider, the Award of Merit for design from Graphis Publications, an international award giving body that recognizes the best in design, advertising, photography and illustration.

The Philippine Quill Awards 2015 was held at the Marriot Hotel on May 17, 2016.

LANDBANK First VP Catherine Rowena Villanueva is flanked by Corporate Affairs Specialist Joselito Ramos (left) and Corporate Affairs Officer Melissa Calimag.

Opposite page, (from l-r): Top photo -- PDEX President and COO Antonino Nakpil, BSP Managing Director Chuchi Fonacier, LANDBANK VP for Rates and FX Trading Department Christine Mota; Securities and Exchange Commission Commissioner Ephyro Luis Amatong, LANDBANK Assistant VP for Capital Markets Trading Department Ma. Francia Titar, First VP for Investment Banking Group James Aldana, Deputy Treasurer of the Philippines Sharon Almanza, and PDEX Chairman and CEO Crisol. Middle photo: LANDBANK First Vice President (FVP) for Card and e-Banking Group Randolph Montesa with Infinia Services and Solutions Business Director for South East Asia Dilip DS. Bottom photo: Maynilad President and CEO Ramoncito Fernandez, LANDBANK First VP Catherine Rowena Villanueva, Executive Director for LANDBANK Countryside Development Foundation, Inc. Gaudioco Carlos Garcia VI, and National Water Resources Board Executive Director Dr. Sevillo David Jr.



## 11TH PHILIPPINE DEALING SYSTEM ANNUAL AWARDS

SHANGRI-LA HOTEL, MAKATI CITY

HONORS INDUSTRY PLAYERS AND REGULATORS, RECOGNIZING MARKET ACHIEVEMENTS AND THE VALUE OF PARTNERSHIP THAT SUSTAINED THE ORGANIZED MARKET FOR THE PAST DECADE



### 2<sup>ND</sup> PLACE SPOT FOREIGN EXCHANGE DEALERS

The Top 5 Spot Foreign Exchange Dealer awards are given to Foreign Exchange Dealer Banks that generated the most trading volume for the year as measured by the total USD/PHP volume turnover transacted by USD amount.

### 5<sup>TH</sup> PLACE FIXED-INCOME DEALING PARTICIPANTS

The Top 5 Fixed-Income Dealing Participant awards are given to Dealing Participants that have generated the most trading volume for the year as measured by the total volume of securities transacted by face amount.

## SMART AWARDS ASIA

CARDS AND PAYMENTS ASIA 2016 CONFERENCE, SINGAPORE

### ASIAN BANK OF THE YEAR

FINANCIAL INCLUSION EFFORTS AND SUPPORT FOR FARMERS, AGRI- AND AQUA-BUSINESSES, AND MICRO, SMALL AND MEDIUM ENTERPRISES

LANDBANK First Vice President for Cards and e-Banking Group Randolph Montesa received the award. He also represented LANDBANK as a speaker in the conference. He discussed "Promoting Financial Inclusion and Poverty Reduction through G2P (government-to-person) Electronic Payments." The LANDBANK Mobile LoanSaver (LMLS) was also a finalist for the Best Mobile Banking Application.

SMART Awards Asia honors companies and individuals who have transformed their respective industries and provided real value back to their customers.



## WORLD WATER DAY AWARDS 2016

NOVOTEL MANILA, ARANETA CENTER, QUEZON CITY

### KAMPEON NG KATUBIGAN

CORPORATE SOCIAL RESPONSIBILITY PROGRAMS (CSR): MANILA BAY SUNSET PARTNERSHIP PROGRAM AND ADOPT-A-WATERSHED PHASE II

Both LANDBANK CSR programs were cited for promoting greater access to clean water, as well as environmental responsibility and creating awareness on the role of water in meeting all development needs.

Now on its second year, the World Water Day Awards (WWD) is organized by the Maynilad Water Services Inc., the National Water Resources Board and the Department of Environment and Natural Resources (DENR). The nomination of the CSR programs came from DENR.

The WWD Award recognizes the initiatives and development efforts of individuals, organizations, communities and government and private agencies involved in water and environment sustainability.





## EASE OF DOING BUSINESS



# EASING THE WAY TO BUSINESS OPERATIONS AND CUSTOMER SATISFACTION

## HOW LANDBANK IS HELPING THE COUNTRY'S BUSINESSES DELIVER CONVENIENCE, SAFETY AND SPEED

As the country's top industries and markets progress toward more efficiency and innovation to cater to a dynamic economy, the National Government, too, has the important responsibility of ensuring that the products and services that enterprising sectors provide are more than just sufficient to meet the needs of the people. The way business is done in the country must be able to accommodate and comply with standards that merit global acceptance.

The ability of the Philippines to compete with other nations is crucial to opening new opportunities that can provide more jobs, more infrastructure, and an overall enhanced quality of living for many Filipinos. Attracting both local and foreign investments to establish a business presence hugely points to the level of trust in the Philippines -- to provide an economic environment that can facilitate stability and success in the long term.

Before any business can prove its mettle in the local economy and win over clients, a country for its part, must demonstrate its own capability to satisfy or guarantee a smooth transition or beginning through easy and straightforward processing of requirements in opening and operating a business.

In the last couple of years, the Philippines has climbed in its ranking in the Ease of Doing Business Report by the World Bank (WB) Group. From 134th place in the WB's 2010 list, the country has moved to 103rd place as of early 2016 (based on 2015 performance). The WB ranking, released annually, currently reviews 189 economies when it comes to the ease of doing business.

### INDICATOR SETS (2015)



RANKS

**161**

Starting a business



**124**

Dealing with construction permits



**16**

Getting electricity



**108**

Registering property

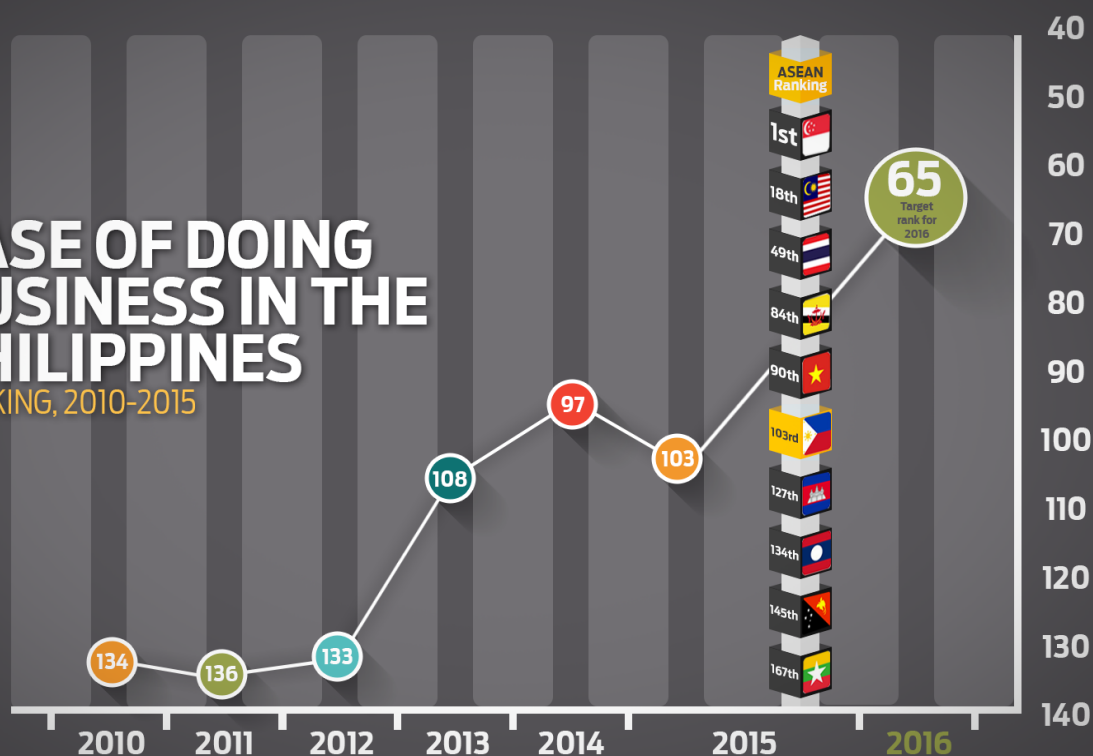


**104**

Getting credit

# EASE OF DOING BUSINESS IN THE PHILIPPINES

RANKING, 2010-2015



## EASE OF DOING BUSINESS ASEAN Rankings

- 1 > SINGAPORE 1st
- 2 > MALAYSIA 18th
- 3 > THAILAND 49th
- 4 > BRUNEI DARUSSALAM 84th
- 5 > VIETNAM 90th
- 6 > PHILIPPINES 103rd
- 7 > CAMBODIA 127th
- 8 > LAO PDR 134th
- 9 > PAPUA NEW GUINEA 145th
- 10 > MYANMAR 167th

At the same time, said improvement reflects a weaker performance of the Philippines against ASEAN (Association of South East Asian Nations) counterparts. In the country's WB 2015 report, it showed the Philippines at 97th place, which means a drop in ranking by six places.

In efforts to boost the country's standing, both private and public sectors have been engaged in providing improved business processes, such as enforcing shorter turnaround periods for certain transactions. For instance, according to the Securities and Exchange Commission, from the standard 34 days in order to "start a business", the public can expect to complete the task in eight days. This was made possible through integrating various applications, with the government cutting back its requisite 16 steps down to just six.

With the streamlining and application of new technology and other enhancements to client and public services, the country is targeting a considerable leap to 65th place in the ease of doing business ranking in 2016.

LANDBANK, for its part, is helping ease the flow of financial transactions by linking various markets through technology. With a clear understanding



**154**  
Protecting  
minority investors



**127**  
Paying  
taxes



**65**  
Trading  
across borders



**124**  
Enforcing  
contracts



**50**  
Resolving  
insolvency

of the value and impact of customer satisfaction in any business, LANDBANK is continuously embracing digital innovation in its product offerings and services to clients.

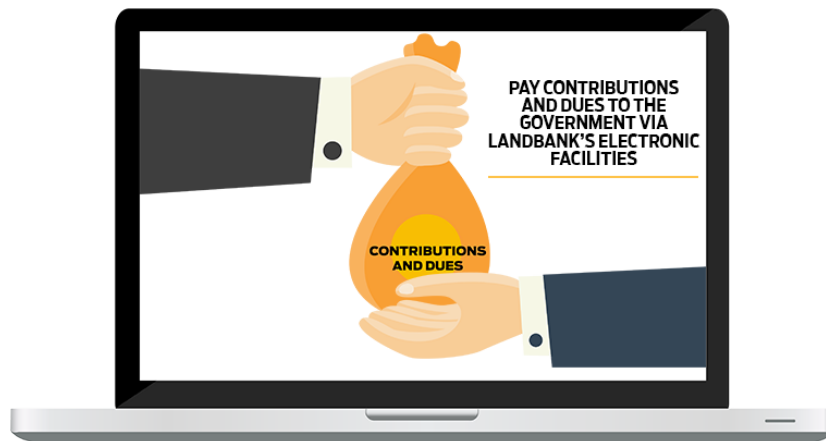
From simple deposit and withdrawals, to fund transfers and payments to a wide range of merchants, clients who choose to transact with LANDBANK are open to a host of efficient electronic banking facilities that can be accessed anywhere mobile or Internet access is possible. These enhanced channels cater to both individuals and partner agencies and institutions.

### **EBUSINESS-TO-GOVERNMENT (EB2G)**

#### **PAYMENTS**

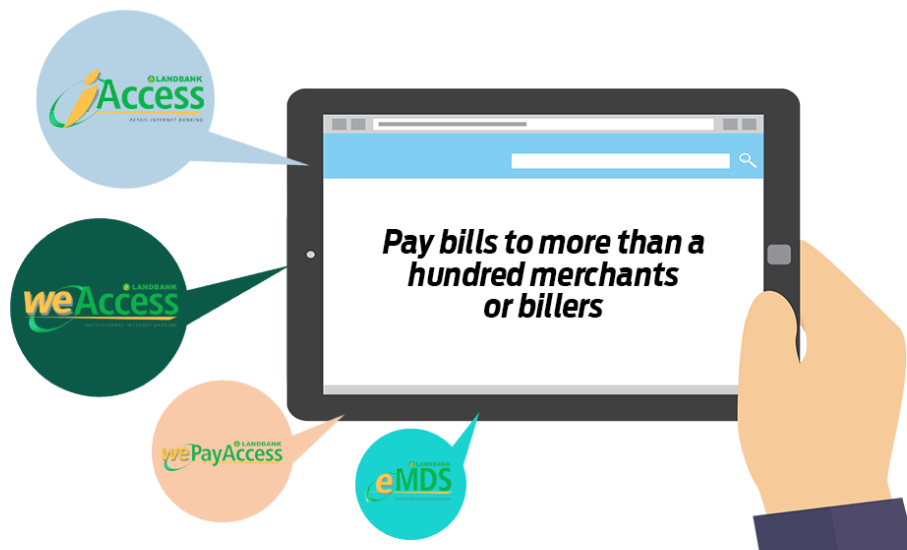
LANDBANK's client institutions roster are able to accomplish their payment requirements to specific government agencies by utilizing the following electronic facilities:

- eTax Payment System or eTPS for Bureau of Internal Revenue (BIR) payments,
- weAccess for payments to the Home Development Mutual Fund, and
- for PhilHealth payments, via the e-Premium Remittance System or ePRS.



### **ECUSTOMER-TO-BUSINESS (EC2B) PAYMENTS**

For individual clients who need to pay various bills, LANDBANK has more than a hundred merchants and billers enrolled. Clients can pay with ease through secure channels that include iAccess, weAccess, wePayAccess.



Expanding further into the online retail experience, LANDBANK has teamed with the Department of Science and Technology for its oneStore.ph - an online marketplace for assisted micro, small, and medium enterprises (MSMEs) around the Philippines under its Small Enterprise Upgrading Program (SETUP). - See related story on p3.

Once set-up is complete, buyers will be able to make purchases on the DOST site with more convenience through LANDBANK's ePP or electronic Payment Portal. Institutions and businesses that sell on the site, whether big or small, will be able to accept payments for their products online. This holds true for other entities selling products and even services which may or may not maintain their own web site. Clients may choose to pay through the LANDBANK ePP website or through the merchants' own sites. Aside from being a free system for use, the LANDBANK ePP provides real-time debiting of client accounts, simultaneous to the crediting of amounts to the LANDBANK account of participating business.



## **EGOVERNMENT-TO-GOVERNMENT (EG2G) PAYMENTS**

Meanwhile, enrolled government agencies can electronically transfer their allocations from one unit within the same department through the LANDBANK electronic Modified Disbursement System or eMDS. Government agencies can also electronically pay their suppliers using eMDS from the agencies' List of Due and Demandable Accounts Payable to the suppliers' account in LANDBANK.

## **EPERSON-TO-GOVERNMENT (EP2G) PAYMENTS**

A growing number of government agencies and other institutions can now accept e-payments through LANDBANK for electronic payments. These include real property taxes, registration fees for ownership and licence of firearms to the Philippine National Police, various fees due to the Philippine Overseas Employees Administration, bills with the Authority of the Freeport Area of Bataan, water bills, electricity bills, tax remittances to the BIR among others.

## **EGOVERNMENT-TO-PERSON OR EG2P PAYMENTS**

Other sectors aided by the Bank's electronic channels are beneficiaries of the National Government's Pantawid Pamilyang Pilipino Program or 4Ps get LANDBANK cash cards and prepaid cards to transact through LANDBANK and other ATMs across the country. This makes the delivery of cash grants to poor households direct and safe. These card products also have a host of features and functions including cashless purchase, and fund transfers.

Such eG2P payment facilities are for government payroll, GSIS retirees' pension, scholars' stipends, and multi-purpose loan disbursements as well.

## **EDONOR-TO-PERSON (ED2P) PAYMENTS**

Even for entities involving donations for various causes, LANDBANK is able to extend its services, as with The United Nations Development Programme's Cash for Work Program -- a special relief intervention that covered beneficiaries in Yolanda-stricken areas. Weekly payouts were conducted with LANDBANK cash cards, which beneficiaries used to transact with ATMs or through payout centers via the Smart mobile money platform.

Visit [www.landbank.com](http://www.landbank.com) or contact your LANDBANK servicing branch to know more about these electronic channels and start enjoying better banking with LANDBANK. You may also get in touch with the **LANDBANK Cash Management Solutions Department** at 30/F LANDBANK Plaza, 1598 M.H. del Pilar corner Dr. J. Quintos Streets in Malate, Manila. Hotline: (632) 522-0000 local 2855.

## **LIST OF ePP MERCHANTS**

### **GOVERNMENT INSTITUTIONS/LGUs**

- Don Emilio Del Valle Memorial Hospital (DOH)
- Philippine National Police
- Research Institute for Tropical Medicine
- Authority to the Freeport Area of Bataan
- City Government of Dagupan
- Municipality of Tanay
- POEA for TOPIK
- Carcar Water District
- Toledo Water District
- Leyte Metropolitan Water District
- Baguio Water District
- Dagupan City Water District
- Balamban Water District
- Subic Water

### **UTILITIES/SERVICES**

- Converge Information Communications Technology
- Signal TV
- Bohol I Electric Cooperative
- Cebu III Electric Cooperative

### **COOPERATIVES**

- Central Isulan Teachers and Employees Multi-Purpose Cooperative
- LANDBANKOOP
- Bacolod City Government Employees Multi-Purpose Cooperative
- Zambales I Electric Cooperative
- Antique Provincial Government Employees Multi-Purpose Cooperative

### **ENTERPRISES/CORPORATIONS**

#### **LANDBANK Visa Credit Card**

- Comclark Network and Technology Corporation
- Upland Rural Bank of Dalaguete (Cebu)
- World Partners Finance Corporation
- DragonPay
- Foundations for People Development
- World Partners Insurance Brokers
- Eden Mountain Resort

### **SCHOOLS/COLLEGES/UNIVERSITIES**

- Isabela State University - Echague
- Isabela State University - Cauayan Campus
- Visayas State University
- Pangasinan State University - Lingayen
- Batangas State University
- Nueva Ecija University of Science and Technology
- Columban College
- Mother of Divine Grace Academy
- Acelina School
- Colegio de San Juan de Letran - Calamba



## Q2 SUNSET CLEANUP ROLLS OUT BOKASHI MUDBALLS FOR CLEANER WATERWAYS

The second leg of the Manila Bay SUNSET Cleanup was held at Long Island, Las Piñas - Parañaque Critical Habitat Ecotourism Area (LPPCHEA) last May 28, 2016.

With SUNSET member Polystyrene Packaging Council of the Philippines taking the lead this time around, collected trash totalled 2,567 sacks. Around 590 volunteers participated, which included LANDBANK employees and their families, the 2016 Miss Philippines-Earth candidates, members of the Parañaque LGU, Department of Environment and Natural Resources, Metro Manila Development Authority, Imus Community Riders Club, and Earthventure, Inc.

The same event saw the roll out of Manila Bay SUNSET Partnership Program, Inc.'s Adopt an Estero Program in partnership with Earthventure, Inc. The program aims to clean the main Manila Bay Tributaries through the use of Bokashi Mudballs.

The Bokashi Mudballs make use of bioremediation technology, whereby an EM (effective microorganism) solution is added to the soil mix. Bokashi balls generally take two weeks to ferment and be ready for use in polluted waters.

The pilot intervention site, Estero de Abad, is where 2,820 mudballs and EM solution shall be dropped. This event will form part of the 53rd Anniversary celebration of LANDBANK.

The LPPCHEA, which covers about 175 hectares of mangroves, mudflats and ecosystems catering to both resident and migratory birds, is constantly faced with threats of various non-biodegradable waste that ends up lining its shoreline. Created in 2008, the Long Island, Las Piñas - Parañaque Critical Habitat Ecotourism Area can be found along Aguinaldo Highway or Coastal Road.



Campaigns  
worthy  
of the  
future



### What's in a Bokashi?

The mud ball is formed by combining clay-like soil or dirt with an effective microorganism (EM) solution. The ball is then coated in flour before being set to dry or ferment for about two weeks. Once the fermentation period is complete, it is ready to use.

The EM solutions contains three types of good bacteria that help make the Bokashi mudballs effective cleaning agents:

- Lactic acid bacteria - fights off harmful or negative bacteria
- Photosynthetic bacteria - the odor eliminator
- Yeast - produces hormones and enzymes that promote plant/cell growth





## THE ONE MILLION BOOKS FOR ONE MILLION FILIPINO CHILDREN

LANDBANK employees took part in helping bring to fruition the “One Million Books for One Million Filipino Children” initiative for students of Nicomedes C. Tolentino Elementary School and Pangyan National High School in Glan, Sarangani through their generous donations and monetary contribution during the Great Holiday Bazaar at the LANDBANK Plaza last December 2015.

Partnering with the Center for Art, New Ventures and Sustainability Development (CANVAS) for the book project, which encourages children to read and promote literacy, LANDBANK was able to pool enough funds for the production of 850 print copies of several award winning books that were distributed to the public school children.

CANVAS hopes to give away one million books to one million children in the next five to 10 years. The book distribution was led by LANDBANK General Santos Pioneer Branch Head Susan Acosta and LANDBANK Countryside Development Foundation, Inc. Executive Director Gaudioso Carlos Garcia VI.



Updates  
on  
LANDBANK  
CSR projects



## BINION GOES TO ARAULLO HIGH

Around 500 high school students from Araullo High School in Manila participated in the recent ‘Binion’ campus tour – the second in a series of public school tours organized by the LANDBANK-led Manila Bay SUNSET Partnership Program, Inc. (MBSPPI).

It was in 2015 that MBSPPI launched an information, education, and communication (IEC) campaign to complement its continuing efforts in the clean-up of Manila Bay and help influence behavioral change among the public towards proper solid waste management.

“Binion” is the campaign’s official mascot. It was created to put a face on the campaign and make it more appealing to the public especially the youth. Binion engages students on proper waste management through fun activities and contests. Binion has since joined campus tours at the Manila High School in Intramuros, Manila last December and more recently at the Araullo High School along Taft Avenue.

The school tours include the viewing “That Thing Called Basura” - of MBSPPI’s environmental IEC campaign video, and feature talks from MBSPPI partners, namely Ms. Earth Foundation and Polystyrene Packaging Council of the Philippines (PPCP).





## LANDBANK connects anew with ATM services offsite

### VIGA, CATANDUANES

Bringing financial possibilities to locations with limited banking infrastructure, LANDBANK has come up with the ATM Direct Connect - a facility being offered to partner institutions who wish to provide automated teller machine (ATM) services in their areas of operation.

The ATM itself will be provided by LANDBANK with the switch coming from BancNet. In January 2016, the first ATM under the Direct Connect Facility was installed in ARDCI NGO Group, Inc. (ARDCI). Present during the inauguration and blessing were ARDCI officers led by its CEO Victor Bernal, Board of Trustees President Rogelio Bitome and Finance Manager Evelyn Teves.

LANDBANK was represented by Vice President for Southeast Luzon Branches Group Marilou Villafranca, Manager for Virac Branch Lorna Rojas, Head of Cash Management Solutions Department (CMSD) Ninna Richelle Veran, and Marketing Officers for CMSD Southern Luzon Eilynne Rhoda Ng and Katherine Sylvia Tamayo.

ARDCI is a non-government organization providing micro-savings, micro-loans, and micro-insurance to its almost 120,000 members. It has 57 branches in 16 provinces mostly in the Bicol Region.



### CALUMPIT, BULACAN

Meanwhile, Malolos Highway Branch, as headed by Paulino Tiongson Jr., installed its sixth offsite ATM in Calumpit, Bulacan.

The simple unveiling ceremony was conducted last February 2016 and was attended by Calumpit Municipal Officers: Administrator Rodolfo Manumbas, Treasurer Melania Ramos, Engineer Abel Cabrera, Acting Budget Officer Leticia Laderas, Computer Operator Ernesto Mariano and other local government (LGU) employees.

Employees of Calumpit LGU and Calumpit Water District who availed LANDBANK's payroll facility will no longer have to travel to other municipalities just to withdraw cash or perform other banking transactions using their ATM cards. Moreover, the Pantawid Pamilyang Pilipino Program beneficiaries from Calumpit, Bulacan will enjoy the privileges of using the LANDBANK ATM.



Left photo shows LANDBANK Head of Malolos Highway Branch Paulino Tiongson Jr. (left) at the unveiling of the LANDBANK ATM at Calumpit Municipal Hall in Bulacan, while right photo shows him posing with Calumpit Municipal employees.





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Brgy. Don Jose, Sta. Rosa  
Laguna

T (049) 411-0024/0027  
F (049) 411-0026



## Inaugurated SAN PABLO Branch Building

Colago Avenue, Brgy 1-A  
San Pablo City, Laguna

T (049) 562-0731/0732  
F (049) 521-1209

Head: Angelita Barte



## Inaugurated SAN JUAN (BATANGAS) EO

Prime DS Building, General Luna St.  
Brgy. Poblacion, San Juan, Batangas  
T/F (043) 740-7130

Head: Enrico Ellosa

## LANDBANK San Juan (Batangas) EO brings Batangas locations to 11

Helping inaugurate the San Juan (Batangas) Extension Office (EO) last April 14 was San Juan Mayor Rodolfo Manalo, with his wife Teresita Manalo, and LANDBANK President and CEO Gilda Pico.

Other Bank officers present during the event were Executive Vice President for Branch Banking Sector Jocelyn Cabreza and First VP for South West Luzon Branches Group Ananias Lugo Jr. Officiating the blessing of the branch was Father John de Castro, OSJ/VF.

The San Juan EO is headed by Mr. Enrico Ellosa. The LANDBANK Rosario (Batangas) Branch is its mother branch.

## Relocated

### UP DILIMAN EO

2/F UP Diliman Budget Office  
Apacible St., UP Diliman, Quezon City

T (02) 697-0822

Head: Federico Garcia





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