

# HARVEST

A quarterly publication for LANDBANK's Clients and Partners  
Vol. X, No. 3 October 2015



## Your Partner in Progress 52 years and GROWING.

We at LANDBANK have always lent a helping hand to all our partners, clients and stakeholders. That's why we made sure that we are present in all provinces in the country so we can be closer and be of service to you. We hold more than 950 billion pesos in deposits and over one trillion pesos in assets, thanks to the trust you have given us. We are strong because the Filipino is. We wouldn't be a trusted bank especially for the countryside if not for our experience spanning more than half a century, and partnerships that progress as the country grows.

**We Help YOU Grow. Our tagline. Our promise. Our mission.**

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Harvest Magazine is also available online at [www.landbank.com](http://www.landbank.com)

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*Erratum: The March and July 2015 issues of Harvest magazine - Quick numbers infographic indicated CDM to mean Cash Disbursement Machine. The correct attribution is Cash Deposit Machine. We apologize for the error.*

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## Notes from the Top

When LANDBANK embarked on a fresh chapter in its journey of bringing new and innovative services and sustainable programs to more Filipinos here and abroad, we were heartened by the growing support of our clients, partners and friends in the industry.

Now that LANDBANK's vision of helping the nation grow continues to thrive and resonate with others, finding time to return the favor—showing our appreciation to those who have made it possible for us to grow and remain a relevant institution—is a top priority for us as well.

Starting on a high note, we marked our 52nd anniversary this August with a series of recognition events to salute the remarkable contributions of various organizations and individuals toward the prosperity of our countryside and Filipinos in need. These were the *Gawad sa Pinakatanging Kooperatiba* or Gawad PITAK, Gawad Countryside Financial Institution (CFI), Gawad Entrepreneur, and *Gawad sa Korporasyon na Kaagapay sa Ating Ganap na Tagumpay* (Gawad KAAGAPAY).

We are also proud to have been on the receiving end of similar recognitions by our industry peers and foreign entities who believe in the work that we do and the goals that we aspire to achieve. Such validation serves to motivate us further into producing more meaningful outcomes for the sustainable growth of our clients and this institution.



*Gilda E. Pico*  
Gilda E. Pico  
President and CEO

## About the Cover

Reinforcing our belief in our goals of countryside development, we take pride in being able to reach more Filipinos through our new products and service enhancements across the nation.

As we celebrate another fruitful year with our 52nd anniversary, we find joy in giving thanks to you, our clients, partners, and friends -- for all the support, helping us move further in our mission to help you grow.

**The Banker**  
Your Partner in Progress  
**52 years and GROWING.**

We at LANDBANK have always lent a helping hand to all our partners, clients and stakeholders. That's why we made sure that we are present in all provinces in the country so we can be closer and be of service to you. We hold more than 950 billion pesos in deposits and over one trillion pesos in assets, thanks to the trust you have given us. We are strong because the Filipino is. We wouldn't be a trusted bank especially for the countryside if not for our experience spanning more than half a century, and partnerships that progress as the country grows.

We Help YOU Grow. Our tagline. Our promise. Our mission.

## Modified CCT beneficiaries receive new LANDBANK prepaid cards



*LANDBANK President and CEO Gilda Pico shows the new prepaid card and its features to an MCCT beneficiary during the ceremonial distribution held at the Philippine Postal Office in Intramuros, Manila.*

Coinciding with the August 8 anniversary of LANDBANK, the Department of Social Welfare and Development (DSWD) initiated the distribution of LANDBANK prepaid cards to beneficiaries of the Modified Conditional Cash Transfer (MCCT), an offshoot of the Pantawid Pamilya ng Pilipino Program (4Ps).

The new LANDBANK card, which now features the cardholder's photo, can be used to withdraw grants or payouts from automated teller machines (ATMs) and for added convenience, allows for cashless purchases of both food and non-food items at establishments with point-of-sale terminals.

A total of 203 family beneficiaries of the MCCT received the new LANDBANK prepaid cards.

The move to release payments through electronic channels is in line with the government's goal of integrating more Filipinos into the financial system to help boost inclusive growth.

Representatives from the United States Agency for International Development and United Nations Children's Fund also graced the event, which was held at the Philippine Postal Office in Intramuros, Manila.



*Leading the DSWD contingent was Secretary Corazón "Dinky" Soliman, seen here with LANDBANK Executive Vice President for Branch Banking Sector Jocelyn Cabreza during the distribution activity.*

## CONSOLIDATING FOR STRENGTH

## LANDBANK signs incentive program for rural banks with BSP and PDIC



*Bangko Sentral ng Pilipinas Governor Amando Tetangco Jr. leads the MOA signing together with LANDBANK President and CEO Gilda Pico and Philippine Deposit Insurance Corporation President Cristina Orbeta. The event was held on August 25, 2015 at the BSP complex.*

Teaming to address the growing need for the country's rural banking industry to better strengthen its financial ground and bolster the government's inclusive growth thrust for the countryside, LANDBANK together with the Bangko Sentral ng Pilipinas (BSP) and Philippine Deposit Insurance Corporation (PDIC) recently signed a memorandum of agreement for the Consolidation Program for Rural Banks or CPRB.

The CPRB, under the direction of the three agencies, endeavors to provide rural banks more opportunities by promoting consolidations and mergers among rural entities to enhance, expand, and unify their financial capabilities toward more competitive engagements in more communities across the country. This will also allow said banks to meet the demands entailing the liberalization of foreign bank entry and regional banking integration.

In her speech, LANDBANK President Pico noted that the CPRB has the vast potential to open new doors for rural banks, such as taking advantage of partnerships with commercial banks for fund transfer facilities catering to the remittance needs of both overseas Filipinos and clients living in the farthest municipalities.

Serving as witnesses at the signing were, for LANDBANK: First Vice President for Lending Programs Management Group Leila Martin and First Vice President for Investment Banking Group James Aldana; for BSP: Managing Director for Supervision and Examination Sub-Sector III Chuchi Fonacier and Assistant Governor for Financial Supervision Research and Consumer Protection Sub-Sector Johnny Noe Ravallo; and for PDIC: Executive Vice President Imelda Singzon and Vice President Josefina Velilla.



### Green Leadership Award for Environmental Due Diligence (EDD) system



EVENT: 5th Asia Responsible Entrepreneurship Awards (AREA)  
DATE & VENUE: June 19, 2015 at Banyan Tree Hotel - Macau, China

Under the EDD system, LANDBANK conducts environmental impact assessment and monitoring as a requirement in financing projects. This was initiated 20 years ago as part of a requirement for projects assisted by the World Bank.

In 2004, LANDBANK institutionalized the system, which is now being implemented in lending centers across the country, covering all LANBANK-financed projects regardless of the amount. It also integrated environmental due diligence in its credit delivery operations to ensure that loan clients' projects comply with environmental laws and regulations.

The Bank's Environmental Program and Management Department, meanwhile, assesses projects, generating Environmental Assessment Reports essential to the evaluation and approval of loan proposals.

### Outstanding Lending Bank



CATEGORY: Credit Surety Fund (CSF)  
EVENT: 2015 Awards Ceremony and Appreciation Lunch for Bangko Sentral ng Pilipinas (BSP) Stakeholders  
*12 Years and Beyond: Celebrating Stronger Partnerships and Successful Collaborations*  
DATE & VENUE: July 9, 2015 at BSP Assembly Hall, Manila

The CSF is a credit enhancement scheme that pools cash contributions from participating cooperatives, local government units and other partner institutions. It aims to improve the bankability and credit-worthiness of micro, small, and medium enterprises.

During the event, LANDBANK was also cited as "Outstanding Respondent in Survey of Inflation Forecasts." Covering a three-year forecast horizon, the survey enables the BSP to keep track of inflation expectations and serves as an input to the inflation outlook. Various institutions based in Manila as well as overseas take part in this survey.

LANDBANK President and CEO Gilda Pico and Executive VP for Agricultural and Development Lending Sector Cecilia Borromeo attended the 5th Asia Responsible Entrepreneur Awards (AREA) and 2015 Awards Ceremony and Appreciation Lunch for Bangko Sentral ng Pilipinas Stakeholders, respectively. Seen with them are (top left, l-r): Dr. Niven Huang, General Manager of KPMG Sustainability Consulting Co., Ltd, Taiwan and Chairman of Advisory Board of ASRIA, Hong Kong, and Enterprise Asia President Dato William Ng. Top right photo shows them with (l-r): BSP Monetary Board Member Juan De Zuñiga Jr. and Monetary Board Chairman Amando Tetangco Jr.



Photo credits: Roland Fraenkle, Press and Information Office, City of Karlsruhe, Germany.

### Sustainable Finance Certificate of Merit for EDD system

CATEGORY: Best Innovation in Sustainable Financial Products & Services  
EVENT: Global Sustainable Finance Conference  
DATE & VENUE: June 11-12, 2015 in Karlsruhe, Germany

Karlsruhe Mayor Gabriele Luczak-Schwarz presents the certificate of merit to (from left) LANDBANK Director Crispino Aguelo, Executive Vice President Rabboni Francis Arjonillo, and Director Victor Gerardo Bulatao.

For the third year in a row, LANDBANK was recognized by the Global Sustainable Finance Network (GSFN) for its contributions in the field of sustainable finance.

The award recognizes companies that have successfully "applied innovative approaches in embedding sustainability in lending and/or deposit products."

# M

Marking yet again the start of LANDBANK's anniversary celebration is the staging of the *Gawad sa Pinakatanging Kooperatiba* or Gawad PITAK. Holding this annual event for more than two decades, we have come to appreciate the value of doing good for others and the reciprocal nature of validation among peers.

This year's conferment includes outstanding performances of cooperatives in special categories as well as those from individuals who have made lasting impressions with their work and personal actions. The recognitions and rewards resulting from this celebration come second only to the thousands of Filipinos who have been enabled to recognize their own potential for a better quality of living.

LANDBANK's annual search has led us to many communities, including the mountain side of Nueva Vizcaya, in a community mostly inhabited by agrarian reform beneficiaries (ARBs). It is here where one can find the Conwap Valley Multi-Purpose Cooperative--LANDBANK's Gawad PITAK Outstanding ARB Cooperative for 2015.

## A work in progress

Traveling from Manila to where this humble yet effective organization operates will eat up roughly eight to 10 hours of travel time, half of which will be spent on traversing the steep and winding path of the mountainside. For the unfamiliar, the long journey will seem to last forever, until you finally stop at a simple signage verifying that indeed, you have reached the Conwap Valley MPC head office. However, one has to get past the fact that the road is closer to the roof than the floor of the general merchandise store of the cooperative. The actual office is two storeys down from the road. This structural discord can be attributed to the fact that it was only in 2007 that concrete roads paved the hilly and remote area. To this day, the cooperative has no telephone line nor internet connection.

Yet despite the lack of the usual trappings of a modern office space or the frustrating delay of having access to today's everyday communication tools, the people here have been coping well in building better lives. For in a community that is every bit rural, residents are able to count on a simple yet caring organization of upland farmers dedicated to unifying agrarian reform beneficiaries, and helping elevate their way of living. This is the Conwap Valley Multi-Purpose Cooperative of Dupax del Norte.

In 1993, the founding members of what is now known as Conwap Valley Multi-Purpose Cooperative formally registered with the Cooperative Development Authority. Back then, the group was called Binuangan Agrarian Reform Beneficiaries Multi-Purpose Cooperative, a name reflective of its home and people it was to serve.

Conwap Valley MPC offers credit and savings facilities to its members numbering 252 as of end-December 2014. Though limited in operational reach, Conwap Valley MPC is able to link the small farmers and other agrarian settlers with the right people by helping bring their products to neighboring communities and enterprises by serving as an effective marketing conduit. This has allowed the people to take ownership of their economic activities, mitigating unnecessary costs and getting

fair market pricing.

Going beyond their agricultural thrusts, the co-op is also lending a helping hand with future generations as it has been regularly rewarding first-honor students, regardless of non-membership of their parents to the cooperative, with kiddie savings accounts. All these endeavors have begun to merit the attention of industry authorities. In fact, the Department of Agrarian Reform named Conwap Valley MPC as Most Progressive ARB Organization in the Region for 2014.

LANDBANK, for its part, has taken due notice as well. The recent Gawad PITAK event held at the Manila Hotel saw Conwap Valley Multi-Purpose Cooperative receive the Special Award for Outstanding ARB Cooperative. Though reserved in their demeanor, one could easily see the pride of the group as they mingled and stood proud wearing traditional garb. Meeting with the cooperative back in June, we asked Mr. Edmond Remolazo, the co-op chairman his thoughts on the LANDBANK nomination. Showing a mix of nerves, he confessed apprehension about the expectations that lay ahead. Yet, he was also excited of the prospects, distinctly proud and humbled that their efforts are being noticed by others beyond their community.

*"Nininerbyos na na e-excite kami kasi kami mismo, hindi namin nararamdaman na ganoon na pala kaganda ang kooperatiba namin—na yun mga serbisyong sinimulan natin ay maganda pala. At may mga ibang ahensya na nakakakita at tumutulong sa pag monitor sa amin para mas mapabuti kami, tulad ng LANDBANK. Hindi lang po pang Nueva Vizcaya makikilala ang co-op namin, kung hindi pang buong Pilipinas na pala siya."*

*- Edmond Remolazo, Chairman*

For every journey taken, an opportunity is opened. Crossing the silver mark, the Gawad PITAK 2015 has undoubtedly brought about countless change in the lives of many in the countryside, allowing LANDBANK, through the strength of its cooperative relationships, to be part of their lives, finding more opportunities to help people grow.

*To read about other stories of this year's Gawad PITAK Awardees, visit the LANDBANK web site and official Facebook page.*





June 8, 2015, Dupax del Norte. Mr. Edmond Remolazo, Conwap Valley MPC's Chairman (2nd from left) poses with his small, but very able and trusted team at their co-op's general merchandise store in Barangay Binuangan, Dupax del Norte in Nueva Vizcaya.



August 7, 2015, Manila. Chairman Remolazo receives the trophy from keynote speaker, former Philippine Senator Ramon Magsaysay Jr. for winning Outstanding ARB Cooperative during the Gawad PITAK 2015 event. Posing with them were Secretary of Finance and LANDBANK Chairman Cesar Purisima, and LANDBANK President and CEO Gilda Pico.

## WINNERS' LIST

As LANDBANK continues to enhance the standards for the Gawad PITAK, this annual gathering has come to symbolize something beyond any socio-political bias, age or demographic—that of hope and unity. Our mission to transcend the cause of our farmers and fishers is a foundation of ours that has stood the test of time—all 25 years of celebrating the spirit of cooperativism across the country.



### OUTSTANDING AGRI-BASED CATEGORY

- 1ST PLACE: Nagkakaisang Magsasaka Agricultural Primary Multi-Purpose Cooperative (Talavera, Nueva Ecija)
- 2ND PLACE: Buenavista Development Cooperative (Buenavista, Guimaras)
- 3RD PLACE: Talabutab Norte Primary Multi-Purpose Cooperative (Gen. Natividad, Nueva Ecija)
- 4TH PLACE: Luntian Multi-Purpose Cooperative (Tiaong, Quezon)
- 5TH PLACE: Bontoc Mutli-Purpose Cooperative (Bontoc, Southern Leyte)

### OUTSTANDING NON-AGRI-BASED CATEGORY

- 1ST PLACE: Sacred Heart Savings Cooperative (Galimuyod, Ilocos Sur)
- 2ND PLACE: Watchlife Workers Multi-Purpose Cooperative (Mariveles, Bataan)
- 3RD PLACE: Socorro Empowered People's Cooperative (Socorro, Surigao del Norte)
- 4TH PLACE: NIA Region IV Employees Multi-Purpose Cooperative (Pila, Laguna)
- 5TH PLACE: Makilala Multi-Purpose Cooperative (Makilala, North Cotabato)

### GININTUANG GAWAD PITAK

- AGRI-BASED CATEGORY: Bagumbayan Primary Multi-Purpose Cooperative (Llanera, Nueva Ecija)
- NON-AGRI-BASED CATEGORY: Barbaza Multi-Purpose Cooperative (Barbaza, Antique)

### HALL OF FAME CATEGORY

- Non-agri-based Category: Iwahori Multi-Purpose Cooperative (Mariveles, Bataan)

### SPECIAL AWARDS

- OUTSTANDING ARB COOPERATIVE - Conwap Valley Multi-Purpose Cooperative (Dupax del Norte, Nueva Vizcaya)
- OUTSTANDING FISHERS COOPERATIVE - Our Lady of Salambao Multi-Purpose Cooperative (Obando, Bulacan)
- OUTSTANDING COOPERATIVE IN MICROFINANCE - Barangka Credit Cooperative (Barangka, Marikina)
- BEST COOPERATIVE IN AGRI-TOURISM - ICTUS Premier Cooperative (Surallah, South Cotabato)
- OUTSTANDING COOPERATIVE IN ENVIRONMENTAL PRESERVATION, CONSERVATION, AND MANAGEMENT - Bontoc Multi-Purpose Cooperative (Bontoc, Southern Leyte)

Please turn to page 10 for the list of other winners of LANDBANK awards for 2015.



**ON THE ROAD WITH LANDBANK**

*LANDBANK is committed to strengthening its network of clients and partners by bringing its “Helping you grow” mission throughout the nation and across the globe. Apart from its presence in all the county’s provinces, the Bank has been going places. By bringing relevant financial information, and timely products and services, LANDBANK is helping empower fellow Filipinos, bringing them closer to achieving their dreams and potentials for development.*

**LANDBANK PITSTOPS IN BATANES FOR FINANCING FORUM**



*LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo (right) attends a meeting with the Board of Directors of Batanes Multi-Purpose Cooperative. Inset: Batanes Governor Vicente Gato during the Business Forum.*

Basco, Batanes—Tapping into the potential of the growing ecotourism in the province of Batanes, LANDBANK partnered with the Department of Agriculture (DA), Philippine Crop Insurance Corporation (PCIC) and Agricultural Guarantee Fund Program for a roadshow to promote the Bank’s various programs that would help address the developmental needs of farmers, fishers, local government units and business entities.

At the forum, LANDBANK Executive Vice President for Agricultural and Development Lending Sector Cecilia Borromeo discussed the Bank’s Agricultural and Fisheries Financing Program (AFFP) which would help address the financial needs of those who are interested in building or opening tourist-centered businesses.

Availers of the AFFP can also use the funding toward the production and promotion of the local food industry, complementing the Province’s own program for further developing tourism in their area. These concerns were expressed by both officers and representatives from PCCI and the Provincial Tourism Office during the session. Meanwhile, in a separate meeting, the Batanes Multi-Purpose Cooperative as headed by Chairman Charles Ibanes, expressed gratitude to LANDBANK for its instrumental role in the growth and sustainability of the cooperative.

LANDBANK representatives also attended the National Executive Meeting of the Agricultural Credit Policy Council at DA Batanes Experimental Station in Chanarian, Basco. They also conducted project visits to existing and prospective clients of the Bank.

**LANDBANK TBG TALKS INVESTMENT AT PINOYWISE EVENTS IN MILAN, ITALY**

Milan, Italy—The Pinoy Worldwide Initiative for Savings Investment and Entrepreneurship (PinoyWISE) events that were held in Milan, Italy saw delegates from across the globe share their investment insights to Filipinos currently stationed in the country.

It was during the Pinoy Market Place event themed “Engaging Overseas Filipinos in Rural Development” that LANDBANK Senior Vice President for Trust Banking Group (TBG) Josephine Cervero presented the Bank’s products and services complementary to the various life stages of overseas Filipinos, from pre-departure to reintegration and retirement. Aside from the Philippines, the United Arab Emirates and Germany also had delegates discuss financial expertise with the attendees—Filipino migrants who came from the Italian cities of Milan, Turin, Genova, Modena, Firenze and Brescia.



*Above photo shows LANDBANK Senior Vice President for Trust Banking Group Josephine Cervero taking the stage at the Pinoy Market Place event. Below are other delegates in attendance at the same event in Milan, Italy.*





The June 19 affair was held at the Centro Congressi Stella Polare and was just one of a series of PinoyWISE engagements in June 2015 that were sponsored by LANDBANK TBG together with the International Fund for Agricultural Development - Financing Facility Remittances or IFAD-FFR.



Side events were also conducted on June 20 at Chiesa di Santa Maria del Carmine (Milan), and the following day at Generalate of the Franciscans Missionaries of Mary (Rome) and were attended by an estimated 300 migrants. These side events provided venues for the overseas Filipino workers and migrants to be versed with the existing national and local government migration programs, services, business and investment opportunities.

Meanwhile, the previous week saw LANDBANK celebrate Independence Day with Filipino communities and Philippine Embassy officials in parts of Asia and Middle East.

**INDEPENDENCE DAY 2015**

**ITINERARY BRINGS LANDBANK TO ASIA AND MIDDLE EAST**



TAIPEI, TAIWAN



JAKARTA, INDONESIA



OLD METHA, DUBAI



RIYADH, SAUDI ARABIA



ISRAEL



SEOUL, SOUTH KOREA



SINGAPORE

## BRANCH BANKING NEWS & UPDATES



*LANDBANK Executive Vice President for Agricultural and Development Lending Cecilia Borrmeo and Senior Vice President for Visayas Lending Group Daisy Macalino graced the office blessing of the Samar Lending Center. Also in attendance to meet the Samar team was Head for Leyte Lending Center Eulalio Lagapa (2nd from left).*

### Samar LC now at Calbayog Branch

SAMAR LENDING CENTER

2/F Calbayog Branch  
MRCR Building  
Rosales Blvd. cor Umbria St.  
Brgy. Awang, Calbayog City  
Western Samar

Telefax: (055) 533-8455



### LANDBANK conducts eMDS briefings with NGAs



LANDBANK personnel and client National Government Agencies (NGAs) were introduced to the Electronic Modified Disbursement System (eMDS) in a series of briefings that started in April this year.

The events were in response to the March 12, 2015 Joint Administrative Order (No. 20151) prescribing the adoption of the eMDS as part of the Government's Modified Disbursement Scheme (MDS). Government branches, agencies and instrumentalities maintaining MDS sub-accounts with LANDBANK are enjoined to enrol and subscribe to the eMDS.

The eMDS facility allows online MDS transactions as well as monitoring of disbursements and generation of reports. LANDBANK developed the eMDS as a secure Internet facility for NGAs that provides banking convenience and promotes efficiency and transparency through technology and automation. Its functionalities include account information, transmission of Advice of Checks Issued and Cancelled (ACIC), transfer of fund allocation, processing of payment to creditors and requisition of checkbook. It will also help in the declogging of lobby traffic in the branches since NGAs may now directly transact via the Internet.

LANDBANK's continuing nationwide campaign on the eMDS facility is spearheaded by the Electronic Products Department in cooperation with the MDS Collection Management Department and the Systems Implementation Department. Provincial Branch Groups also conducted road shows and briefings on eMDS to their respective client government agencies.





## WINNERS' LIST

As the month of August rolled in, so did the tradition of handing various awards and recognitions that highlight, this time around, the outstanding work of various entrepreneurs, financial institutions, and other large-scale enterprises toward making a difference in the lives of people not just in the countryside, but the rest of all Filipinos who deserve excellence all around.

We present the winners for this year's Gawad Countryside Financial Institution (CFI), Gawad Entrepreneur, and *Gawad sa Korporasyon na Kaagapay sa Ating Ganap na Tagumpay* (KAAGAPAY). All the winners were announced during ceremonies held last August 14, 2015 at the Manila Hotel.

### GAWAD CFI 2015

#### NATIONAL WINNERS

##### RURAL BANK CATEGORY

- 1ST PLACE CARD Bank, Inc.  
 2ND PLACE Mallig Plains Rural Bank, Inc.  
 3RD PLACE Cantilan Bank, Inc.

##### COOPERATIVE BANK CATEGORY

Cooperative Bank of Cotabato

#### REGIONAL WINNERS

##### RURAL BANK CATEGORY

Gateway Rural Bank, Inc.  
 Camalig Bank, A Rural Bank, Inc.  
 Rural Bank of Digos, Inc.

#### SPECIAL AWARDS

##### BEST CFI AVAILER – AGRI-AGRA LOANS

CARD Bank, Inc.

##### BEST CFI INTERMEDIARY – LOWEST PASS-ON RATE

Gateway Rural Bank, Inc.

#### HALL OF FAME

Rural Bank of Goa, Inc.

### GAWAD ENTREPRENEUR 2015

#### NATIONAL WINNERS

##### ENTREPRENEUR OF THE YEAR

J.K. Salazar Corporation

##### OUTSTANDING AGRI-BASED ENTREPRENEUR

Sps. Victoria and Earnel Estolano  
*Chezka Ricemill*

##### OUTSTANDING NON-AGRI-BASED ENTREPRENEUR

Sps. Annelene and Winefred Sescar  
*San Mariano Trading*

#### REGIONAL WINNERS

##### AGRI-BASED CATEGORY

Sps. Josefa Consuelo and Romeo Vasquez  
*R.S. Vasquez Enterprises*  
 Sps. Perseveranda and Arturo Alfonso Miguel  
*Abcede / Abcede Swine Farm And Artificial Insemination Center*  
 Angelita delos Santos  
*Delos Santos Enterprises*

##### NON-AGRI-BASED CATEGORY

Sps. Florence and Emiliano de Leon  
*Agno Metal Trade*

### GAWAD KAAGAPAY 2015

#### NATIONAL WINNERS

##### LARGE CORPORATION

##### AGRI-BASED

A.D. Gothong Manufacturing Corporation

##### NON-AGRI-BASED

Globe Telecom, Inc.  
 Maynilad Water Services, Inc. (1ST RUNNER-UP)  
 DMCI Project Developers, Inc. (2ND RUNNER-UP)

##### MEDIUM-SIZED CORPORATION

##### AGRI-BASED

Global FoodSolutions, Inc.  
 Isabela Sunrise Trading Corporation (1ST RUNNER-UP)  
 A.C.T. (Machineries and Metal Craft) Corporation (2ND RUNNER-UP)

##### NON-AGRI-BASED

Clinica Antipolo Hospital and Wellness Center, Inc.  
 Abratique and Associates Philippines, Inc. (1ST RUNNER-UP)  
 Philippine Treasures, Inc. (2ND RUNNER-UP)

#### GROUP LEVEL WINNERS

##### AGRI-BASED

Filinvest Land, Inc.

##### NON-AGRI-BASED

Fiesta Communities, Inc.

## WINNERS' LIST



#### SPECIAL AWARDS

##### ULIRANG MAGSASAKA

Ruben M. Ragas  
 (Cabadbaran City, Agusan del Norte)

##### 1ST RUNNER-UP

Ricardo P. Buenaventura  
 (Talavera, Nueva Ecija)

##### 2ND RUNNER-UP

Annie M. Bajade  
 (Tantangan, South Cotabato)

##### ULIRANG MANGINGISDA

Paulino S. Carreon  
 (Hagonoy, Bulacan)

##### 1ST RUNNER-UP

Romedel A. Duco  
 (Lake Sebu, Cotabato)



## Pedro and Cathy Delantar

Business Owners  
Nature's Legacy Ex-Import, Inc.  
LANDBANK Client since 2001

## We help you grow your business. SME Credit Facilities

LANDBANK takes care of the country by supporting entrepreneurs. Through its various lending programs and its presence in all of the 81 provinces of the country, entrepreneurs are given the support they need to start or expand their existing business.

### WORKING CAPITAL AND LIQUIDITY SUPPORT FACILITIES

Let us help you and your business in your daily business operations through the following:

#### Short Term Loan Line

- for the purchase of raw materials or finished goods inventories
- accounts receivable financing
- contract financing

#### Import/Domestic Letter of Credit (LC) / Trust Receipt (TR) Line

- payment for the importation of goods from local or offshore suppliers

#### Domestic Standby LC Line

- guarantee borrower's performance of service or purchases from local suppliers

#### Domestic Bills Purchase Line

- purchase of check for immediate credit to deposit account without waiting for the clearing period

### EXPORTERS PRODUCTION SUPPORT FACILITIES

Let us help support your export business operations through the following:

#### Export Packing Credit Line

- pre-shipment working capital requirement financing
- procurement of materials and labor to manufacture goods for export

#### Export Bills Purchase Line

- post-shipment working capital requirement financing
- liquidity support for exporters prior to clearing of bank drafts or notes

### TERM LOAN FACILITY

Let us help finance your business' capital expenditures:

- finance business expansions
- purchase of additional machinery and equipment / fixed asset acquisition
- finance permanent working capital arising from expanded operations
- project financing

## INQUIRE NOW!

Visit our nearest **LANDBANK Lending Center** in the provinces. In Metro Manila, call our Retail Lending Group at (02) 405-7393.



**LANDBANK**  
WE HELP YOU GROW.