

HARVEST

A quarterly publication for LANDBANK Clients and Partners
Vol. XIII, No. 2 June 2018

STRENGTHENING THE HEART OF COUNTRYSIDE DEVELOPMENT THE UPSIDE OF LANDBANK'S CSR PROGRAMS



**LANDBANK
GAWAD SIBOL**
ADOPT-A-WATERSHED PROGRAM



PAGE 10-12



**LANDBANK
Gawad
PATNUBAY** Scholars Paying it Forward



WHAT'S

INSIDE

PARTNERSHIPS AT WORK

PAGE 3-4

Q1 2018 GREETS LANDBANK WITH NEW AWARDS

LANDBANK FINANCIAL INCLUSION CARAVAN
Outstanding Development Project Award (ADFIAP)

INVESTMENT SALES AND DISTRIBUTION
Fixed Income Brokering Participants / Fixed Income Cash
Settlement Banks / Fixed Income Dealing Participants
(PDS) HOLDINGS CORPORATION

LANDBANK INCLUSIVE BANKING CENTER
Recognition of Excellence Award OPENGOV ASIA

PAGE 5-6

FastCat seals P1.76B loan agreement for fleet expansion

LANDBANK, Cavite Province sign Term Loan

Waves for Water recognized LANDBANK
Gawad KATUBIGAN Program

FEATURE STORY

PAGE 7-9

THE GAWAD SIBOL PROGRAM
Through the Eyes of Peoples Organizations

CSR CORNER

PAGE 10-12

Gawad Patnubay Scholars Paying It Forward

BRANCH BANKING NEWS & UPDATES

PAGE 13-14

Three new agencies now on board
LANDBANK Link.BizPortal

Celebrating the Chocolate Life: Malagos Chocolate
Now in your Neighborhood



Q1 2018 GREETS LANDBANK WITH SERIES OF NEW AWARDS



7-9

THE GAWAD SIBOL PROGRAM



10-12

GAWAD PATNUBAY SCHOLARS PAYING IT FORWARD

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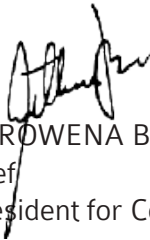
Harvest Magazine is also available online at www.landbank.com

LETTER FROM THE EDITOR

Continuing our journey to bring countryside development through sustainable initiatives and responsive product offerings, we are motivated by the outcomes of our hard work and commitment to make a difference in the lives of others.

The tangible gains we have made in helping inspire a culture of self-reliance and positive change through the CSR programs of the Bank, namely the Gawad Sibol and Gawad Patnubay Scholarship Programs, and the latest recognitions LANDBANK has received so far are all reflective of the LANDBANK spirit. Aside from these accomplishments, we find equal success in the latest partnerships made, including taking pride in helping elevate our clients in their respective fields.

We hope to bring similar if not more value to the work that we do, consistently aiming to bring growth and development to all our clients and partners throughout the nation.



CATHERINE ROWENA B. VILLANUEVA
Editor-in-Chief
First Vice President for Corporate Affairs



ABOUT THE COVER

Taking a look at the affirmative outcomes of the Bank's CSR Programs, this issue follows the latest on the changes that have taken place with the people and places the LANDBANK Gawad Sibol and Gawad Patnubay Scholarship Programs have nurtured in the past years.

Harvest Magazine Editorial Staff

Harvest Magazine is a quarterly publication produced by LANDBANK's Corporate Affairs Department, with address at the 32nd Floor, LANDBANK Plaza, 1598 M.H. Del Pilar cor. Dr. Quintos Sts., Malate, Manila 1004.

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Q1 2018 GREETSS LANDBANK WITH NEW AWARDS

The first quarter of 2018 saw a host of recognitions for LANDBANK as it continues to bring responsive financial services across the nation.

The awards received come from both local and international award-giving bodies, proving once again how the Bank's relentless efforts of responsive banking, and of reaching out to various demographics in order to create opportunities for the financial well-being of people and communities, especially in the remotest of places, can make a palpable difference.

LANDBANK FINANCIAL INCLUSION CARAVAN Outstanding Development Project Award (ADFIAP)

The LANDBANK Financial Inclusion Caravan was recognized a second time in 2018 with the "Outstanding Development Project Award" – under the Financial Inclusion Category of the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) Development Awards 2018. Secretary-General for ADFIAP Octavio Peralta presented the award to the Bank at the LANDBANK Plaza last April 12, 2018.

The LANDBANK Financial Inclusion Caravan is the Bank's financial literacy program designed to help bring more Filipinos into the fold of formal banking services and contribute to the government's thrust to promote greater financial inclusion. Now on its second year, LANDBANK's Financial Inclusion Caravan has helped over 7,000 underserved Filipinos from mostly third- to fifth-class municipalities nationwide to learn more about formal banking and other financial services.

Themed, "Ipon at Kabuhayan para sa mga Kababayan," the financial literacy campaign was held in a series of caravans covering a total of 17 municipalities (nine in 2016 and eight in 2017) from Luzon, Visayas, and Mindanao, where participants learned about money saving tips, banking products and services, and livelihood opportunities. The last leg for 2017 was concluded in Pilar, Sorsogon.

Earlier this year, the Financial Inclusion Caravan received the Silver Anvil Award under the Specialized Public Relations Programs Advocacy Campaign category at the 53rd Anvil Awards. The ceremony was held last March 23, 2018 at Shangri-la at the Fort in Taguig City.



LANDBANK President and CEO Alex Buenaventura holds the trophy given by ADFIAP Secretary-General Octavio Peralta (4th from left). They are joined by (from left) LANDBANK First Vice President for Corporate Affairs Department Catherine Rowena Villanueva, LANDBANK Executive Vice President for Corporate Services Sector Julio Climaco Jr., ADFIAP Deputy Secretary-General Norman Tilos, and Executive for Membership Sandy Lim.

LANDBANK INCLUSIVE BANKING CENTER

Recognition of
Excellence Award
OPENGOV ASIA



Executive VP for LANDBANK Branch Banking Sector Liduvino Geron, receiving the award from OpenGov Asia Managing Director and Editor-in-Chief Mohit Sagar.

INVESTMENT SALES AND DISTRIBUTION

Fixed Income Brokering
Participants/
Fixed Income Cash
Settlement Banks/
Fixed Income Dealing
Participants
PDS HOLDINGS CORPORATION

The first LANDBANK Inclusive Banking Center (LIBC), which opened at the head office of the Land Transportation Franchising and Regulatory Board (LTFRB) in Quezon City, received a "Recognition of Excellence" Award during the OpenGov Asia Forum held last April 19, 2018 at the Dusit Thani Manila.

Executive Vice President for Branch Banking Sector Liduvino Geron accepted the award in behalf of LANDBANK. Senior Vice President for North NCR Branches Group Leila Martin and Senior Vice President for South NCR Branches Group Ramon Monteloyola joined him at the event.

The LIBC is an interconnected and interoperable facility with Point-of-Sale (POS) terminals linked to the agency's cashing system that enables payment of government fees using BancNet and Visa ATM or debit cards.

The LTFRB-based LIBC has two point-of-sale terminals, an automated teller machine, and a cash deposit machine.

The establishment of the LIBC at LTFRB aims to streamline processes for the ease and convenience of the Board's payor-clients. Also part of the initiative is the establishment of a safe, efficient, and reliable electronic retail payment system that aims to replace existing cash transactions susceptible to graft and corruption. This mode of payment enables the use of all bank cards for payment of fees, penalties, and franchises.

Meanwhile, the OpenGov Leadership Forum seeks to provide an opportunity for government officials, industry experts and distinguished international speakers to come together to exchange ideas and learn about the latest developments in the public sector technology landscape.

This year's event saw over 250 government officials and senior technology executives from across the Philippine Government come together to discuss the opportunities and challenges of digital transformation.

LANDBANK was recently recognized among the top awardees of the Philippine Dealing System (PDS) Holdings Corporation for Fixed Income Brokering Participants for 2017 besting 30 others.

Of the three awards received, the one under Fixed Income Brokering Participants is a first for LANDBANK. This award is given to market participants that generated the most trading volume for the year as measured by the total volume turnover of securities transacted by face amount.

The Brokering Activity is being handled by the Investment Sales and Distribution Department.

During the 2018 PDS Annual Awards Night that was held on March 15, 2018, LANDBANK also received awards for Fixed Income Cash Settlement Banks and Fixed Income Dealing Participants.



(From left) Philippine Dealing and Exchange Corporation President and COO Antonino Nakpil, Bureau of the Treasury Deputy Treasurer Ma. Sharon Almanza, LANDBANK Executive Vice President for Treasury and Investment Banking Sector Carel Halog, Vice President for Investment Sales and Distribution Department Lolita Almazar, Securities and Exchange Commission Commissioner Ephyro Luis Amatong, and Philippine Dealing System Holdings Corp. and Subsidiaries President and CEO Cesar Crisol



HELPING BRING MORE EFFICIENT SERVICES TO THE PUBLIC THROUGH OUR STRATEGIC PARTNERSHIP,

here are some of the recent loan agreements made in the fields of transportation and public infrastructure.

FastCat seals P1.76B loan agreement for fleet expansion

Helping finance the acquisition of additional ferries for its existing fleet, Archipelago Philippines Ferries Corporation (APFC) sealed a P1.76-billion loan agreement with LANDBANK last April 5, 2018 at the Diamond Hotel, Manila.

APFC, also known as FastCat, owns and operates the Philippines' first and only Catamaran Roll-on/Roll-off watercrafts known as FastCat ferries.

The five brand new vessels for purchase are part of the 10 additional units under Phase 2 of APFC's re-fleeting program that is projected to be completed by 2019. It will cover routes that will connect major Visayan islands, with Cebu as the main hub.

APFC embarked on a re-fleeting program in 2010. In April 2013, Fast Cat M1, APFC's first vessel, arrived and served the Batangas-Calapan route. To date, the Corporation has 11 FastCat ferries with the following routes: Batangas-Calapan, Bulalacao-Caticlan, Bacolod-Iloilo, Dumaguete-Dapitan, Liloan-Lipata, Matnog-San Isidro, San Carlos-Toledo; Cebu-Tubigon and Jagna-Balbagon-Opol.

APFC aims to have 30 vessels all over the Philippines to serve an estimated 11 million passengers per year.



Archipelago Philippines Ferries Corp. (APFC) presents LANDBANK with a commemorative plaque at the loan signing event. Holding the plaque with LANDBANK President and CEO Alex Buenaventura is APFC President and CEO Christopher Pastrana. They are joined by (from left) APFC Executive VP-Treasurer Mary Ann Pastrana, APFC Chairman Dennise Trajano, together with LANDBANK Executive VP for Agricultural and Development Lending Sector Joselito Gutierrez, First VP for Southern Luzon Lending Group Lucila Tesorero, and Head for Batangas Lending Center John Axel Melendres.





Shown in photo are principal signatories to the loan signing Cavite Governor Atty. Jesus Crispin Remulla and LANDBANK First Vice President for Southern Luzon Lending Group Lucila Tesorero (7th and 9th from left, respectively). They were joined by (from left) LANDBANK Head for Trece Martires Branch Arnel Mojica, Provincial Legal Officer Atty. Gerardo Sirios, LANDBANK Assistant VP for Cavite Lending Center Jesse Calibuso, 6th District Board Member Felix Grepo, 1st District Board Member Gilbert Gandia, 2nd District Board Member Edralin Gawaran, 4th District Board Member Teofilo Lara, 3rd District Board Member Larry Boy Nato, 7th District Board Member Reinalyne Varias, 5th District Board Members Ivey Jayne Reyes and Marcos Amutan, and 2nd District Board Member Reynaldo Fabian.



LANDBANK, Cavite Province sign Term Loan

The new Cavite Government Center, as designed by Architect J. Palafox, will soon come to fruition with the signing of a P1.6-billion Term Loan by the Provincial Government of Cavite with LANDBANK last April 16, 2018.

The new center to rise in Lalaan, Silang is one of Governor Jesus Crispin Remulla's flagship projects under the province's mandate, "One, Strong, and Competitive Cavite".

With the aim of ensuring and maintaining efficient delivery of public service within the province, support for the project is in tune with the Bank's mandate of countryside development.

Waves for Water recognized LANDBANK Gawad KATUBIGAN Program

The Land Bank of the Philippines, through its Gawad KATUBIGAN Program was recognized by Waves For Water Global Organization (W4W) for its devotion and commitment in providing access to clean water and in promoting health and overall well-being to the underserved communities and disaster-stricken areas in the Philippine countryside.

In partnership with Waves For Water Organization, the Gawad KATUBIGAN Program or "KAakibat na TUlong sa Bayan para sa Inuming KailanGAN" is one of the Bank's Corporate Social Responsibility (CSR) Programs which started as a small disaster response project in 2015.

The program's primary objective is to provide water filter systems to typhoon-hit areas and hard-to-reach communities that are in dire

need of access to clean and safe drinking water.

Since then, the Bank has come up with an expanded program with three components: (1) the "Disaster Response Component" through which water filter systems are provided to calamity stricken areas; (2) the "Disaster Preparedness Component" which provides rain catchment systems and disaster preparedness training to communities in disaster-prone areas; and (3) the "Needs-based Component" wherein LANDBANK—with the endorsement of its branches nationwide—reaches out to far flung communities with limited or no access to clean drinking water.

To date, the Gawad KATUBIGAN Program has distributed more than 1,000 water filters to 56 cities/municipalities around the Philippines—benefiting more than 100,000 individuals.



LANDBANK Executive VP for Corporate Services Sector Julio Climaco Jr. received the Certificate of Recognition from Waves for Water. He is joined by (from left) then Executive Director for LANDBANK Countryside Development Foundation, Inc. Butch Garcia, Don Sumadchat of the Regulatory Compliance Department, AVP for Corporate Planning and Economics Policy Studies Department Shiela Encabo, VP for Branch Banking Support Department Elenita Rapanut, W4W Global Operations Director Caitlan Rowe, W4W PH Operations Director Jenica Dizon, FVP for Corporate Affairs Department (CAD) Catherine Rowena Villanueva, FVP for Risk Management Group Sofia Ladores, Ms. Julienne Picato of CAD, W4W PH Country Director Carlo Delantar, and W4W Field Operations Director Robert McQueen.

THE GAWAD SIBOL PROGRAM

Through the eyes of Peoples Organizations

The LANDBANK Gawad Sibol Program (GSP), since its inception in 2006, has afforded many financial opportunities to people and communities, especially in the remote areas, making it possible for them to be empowered as peoples organizations (POs) and grow their respective provinces.

The program has empowered 25 farmers organizations by giving them livelihood opportunities, most especially in the grassroots level where there is insufficient financial credit or none at all.

Beyond the tree planting activities, the LANDBANK Gawad Sibol Program has helped protect and increase the biodiversity of lands equivalent to 114 hectares by planting 132,300 trees (seedlings) in various regions across the Philippines. This has contributed to the National Greening Program (NGP) of the Department of Environment and Natural Resources (DENR), and helped mitigate the impact of global warming and climate change and minimize floods during typhoons in the covered areas. Moreover, the GSP has assisted local community groups, such as indigenous peoples and peoples organizations (POs) to become effective partners for the program's success and sustainability.

The GSP has even become a welcome vehicle for volunteerism opportunities for the Bank's thousands of employees.

Personal success stories and other tales of triumph against adversity have become part of the lives of these POs who make up the program. More than an avenue for reforestation, the Gawad Sibol Program has also become a revolving door of opportunities.

Buot Livelihood Association (BULAI) Buot, Cebu City



Chairperson Josephine Barliso of the Buot Livelihood Association (BULAI) recalls what life used to be like in 2013. Leading a group of 40, predominantly comprised of women, in the mountainous region in Cebu City, community life was dictated by limited opportunities.

Having to deal with meager incomes from upland and lowland farming – often yielding low quality crops, members would take other domestic tasks, like doing laundry for households, peddling native delicacies around town, and other odd jobs just to make ends meet.

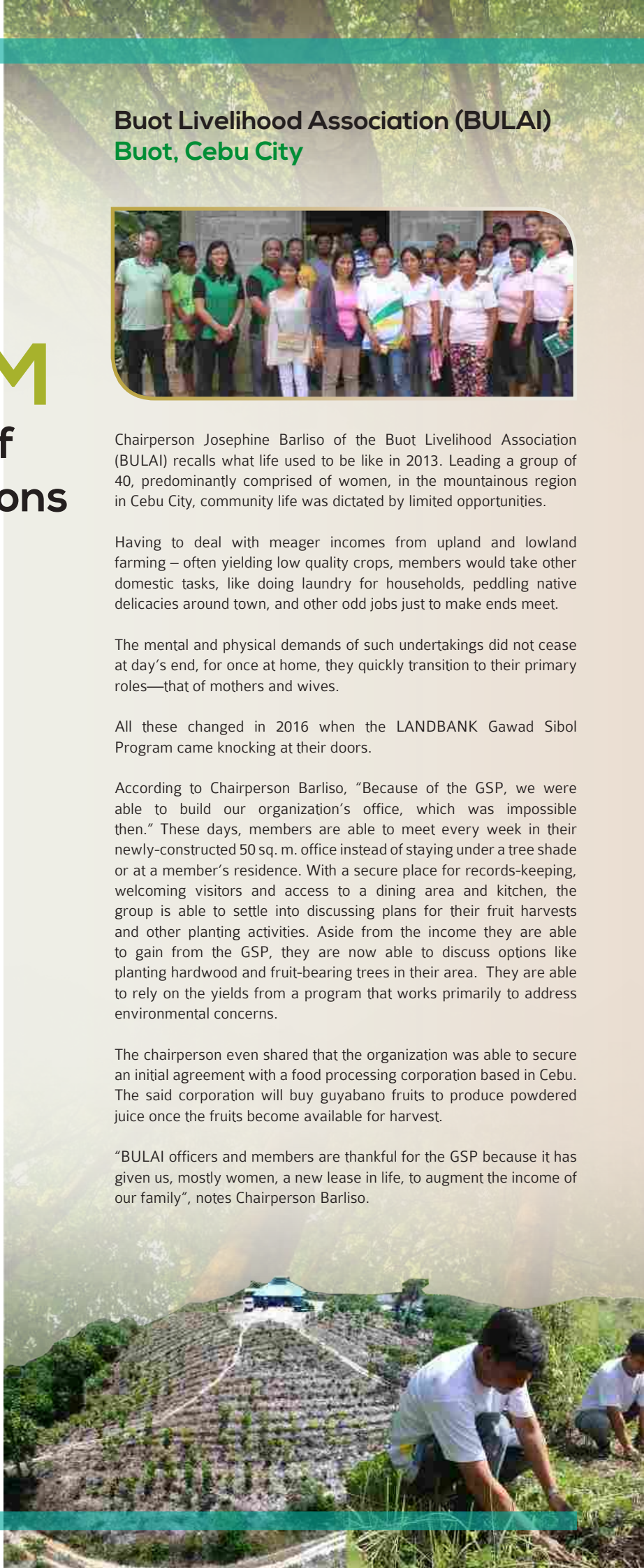
The mental and physical demands of such undertakings did not cease at day's end, for once at home, they quickly transition to their primary roles—that of mothers and wives.

All these changed in 2016 when the LANDBANK Gawad Sibol Program came knocking at their doors.

According to Chairperson Barliso, "Because of the GSP, we were able to build our organization's office, which was impossible then." These days, members are able to meet every week in their newly-constructed 50 sq. m. office instead of staying under a tree shade or at a member's residence. With a secure place for records-keeping, welcoming visitors and access to a dining area and kitchen, the group is able to settle into discussing plans for their fruit harvests and other planting activities. Aside from the income they are able to gain from the GSP, they are now able to discuss options like planting hardwood and fruit-bearing trees in their area. They are able to rely on the yields from a program that works primarily to address environmental concerns.

The chairperson even shared that the organization was able to secure an initial agreement with a food processing corporation based in Cebu. The said corporation will buy guyabano fruits to produce powdered juice once the fruits become available for harvest.

"BULAI officers and members are thankful for the GSP because it has given us, mostly women, a new lease in life, to augment the income of our family", notes Chairperson Barliso.



Talubek Unified Development Association (TUDA) Lake Sebu, South Cotabato



Equally making an impact in South Cotabato, the GSP is considered a boon for the community made up of the T'boli people in Lake Sebu. This is experienced first-hand by Dibu Mogul, Chairperson of Talubek Unified Development Association (TUDA).

TUDA started the adoption activities in December 2016 in the upland area of Traankini, Lamlahak. The present site was the alternative because the original was found to be prone to soil erosion and weathering. The current site serves as an ideal place to plant coffee, root crops, narra, guyabano and bamboo.

“Because of the GSP, we were able to send our children to school; and two graduated from college”, said Chair Mogul who further shared that the income earned from the program is equally distributed to members, but priority is given for the education of members’ children.

Investing in the education of our youth, the chair said, would produce professionals who can someday help them with their business. TUDA members believe that education is the great equalizer and this can free them from the bondage of poverty. However, Chair Mogul says they still love the land that nurtured them, and that is the reason for their being farmers and upland dwellers and workers.

They continue to plant trees and protect the land they believe was entrusted to them by Divine Providence. As a way of propagating and protecting nature, they shun the cutting of trees for commercial purposes. They, however, are quick to admit that nature protection is difficult and must be the responsibility of all. This is why, to easily replace damaged and dried seedlings, Chair Mogul encourages all members to have plant nurseries in their respective properties and continually expand.

“We belong to an indigenous group and we would want to preserve our culture and our land,” said Chairperson Mogul. He adds, “Our gratitude goes to the men and women behind the GSP for making us feel important.”

Rang-ayan Nature Spring Farmers Cooperative (RNSFC) Ilagan City, Isabela



Barrio Rang-ayan, 50 kilometers northwest of Ilagan City is home to the Rang-ayan Nature Spring Farmers Co-op (RNSFC) with Chair Aldrich Tindungan, an upland farmer and entrepreneur.

“When the GSP was given to us in 2016, we readily accepted the offer and carried over the activities based on the work and financial plan” shared Chair Tindungan. RNSFC was the first organization to sign the agreement and went with initial tree planting activities among all other POs of the GSP in 2016.

Located in a steep mountainous area, the site is now covered with 95% hardwood (narra and mahogany) and 5% fruit trees (mango, coconut).

To make the site accessible to members and volunteers alike, the co-op took it upon themselves to build and pave the road from the site to the main road.

“Our co-op members who planted and volunteered their time and effort under the program waived their compensation” quips Chair Tindungan. All hardwood seedling came from the co-op nursery maintained by RNSFC.

The co-op chair further said that the GSP afforded them to network with other government and private agencies, as well as provide them more income opportunities for members.

Established in 2013, initially by 30 pioneering members, the cooperative now has 150 regular members and 350 associate members. The co-op’s businesses include a grocery store, farm, motorcycle equipment shop, lending facility, and restaurant.

At present, the seedlings are already medium size trees and the whole site is ready for turnover to the cooperative in December 2018.

The Gawad Sibol Program

By the end of 2018, the program will have increased the number of areas covered across the country to a total of 25 sites and 114 hectares in land area.

PROGRAM	NO. OF SITES	NO. OF HECTARES	NO. OF TREES
Adopt-A-Watershed Phase I - 2006 to 2011	6	14	27,300
Adopt-A-Watershed Phase II- 2012 to 2015 With 50@50 (anniversary)	6	40	50,000
Adopt-A-Watershed Phase III - 2016 to 2018	13	60	55,000
TOTAL	25	114	132,300



Based on continuous monitoring, rigid on-site validation and consultation, and impact assessment and evaluation, here are the cumulative gains of the Adopt-A-Watershed/Gawad Sibol Program:

TREES

A total of
113,300

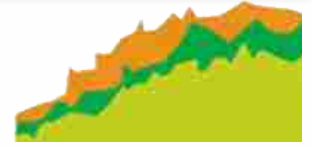


hardwood,
mangroves and
fruit-bearing trees
planted



HECTARES OF LAND

A total of
114 hectares of land
covered in various
WATERSHEDS located in all
18 regions in the
PHILIPPINES



Around
5,000

LANDBANK



employee-volunteers nationwide

Each **EMPLOYEE/VOLUNTEER**

planted



20-25 trees

EMPLOYEES/ VOLUNTEERS

Achieved
93.24%
average **SURVIVAL RATE**
among all trees
planted in
12 sites
nationwide



HIGHER than the **85%**
STANDARD
SURVIVAL RATE
set by **DENR**



TREE SURVIVAL RATE

Where are they now?

Gawad Patnubay Graduate Scholars 2016 - 2017

RANIEL VALENCIA

School: Central Luzon State University (CLSU)
Course: BS Agriculture
Honors Received: Licensed Agriculturist
Employment: Central Luzon State University Dept. of Animal Science

LAWRENCE PARAISO

School: Central Luzon State University (CLSU)
Course: BS Agriculture
Honors Received: Cum Laude; Licensed Agriculturist (3rd placer)
Employment: Philippine Rice Research Institute (PhilRice)

Gawad Patnubay Graduate Scholars 2015 - 2016

JANNIE GRACELYN AVILES

School: University of the Philippines Los Baños (UPLB)
Course: BS Agribusiness
Honors Received: Cum Laude
Employment: LANDBANK - Development Assistance Department

JESSICA EVANGELISTA

School: University of the Philippines Los Baños (UPLB)
Course: BS Agricultural Economics
Employment: LANDBANK - Corporate Affairs Department

PHEBELYN ANDRES

School: University of the Philippines Los Baños (UPLB)
Course: BS Agricultural Economics
Employment: All-Asian Centre for Enterprise Development (ASCEND)

Gawad Patnubay Graduate Scholars 2014 - 2015

JESS BRYAN ALVARIÑO

School: University of Southern Mindanao (USM)
Course: BS Agriculture, Major in Plant Breeding and Genetics
Honors Received: Cum Laude; Licensed Agriculturist
Employment: Philippine Rice Research Institute (PHILRICE)

RODA CAPACAO

School: Visayas State University (VSU)
Course: BS Agriculture, Major in Plant Protection
Honors Received: Cum Laude; Licensed Agriculturist
Employment: LANDBANK Countryside Development Foundation, Inc. (LCDFI)

VERJEL JUNGCO

School: University of Southern Mindanao (USM)
Course: BS Agribusiness
Honors Received: Magna Cum Laude; Licensed Agriculturist
Employment: Joel De Guzman Piggery Farm, Naguilayan, San Carlos City, Pangasinan

FRANCISCO LUTAO, JR.

School: Visayas State University (VSU)
Course: BS Agribusiness
Honors Received: Cum Laude; Licensed Agriculturist
Employment: Department of Agriculture Regional Office VIII

CESAR PABIA, JR.

School: Visayas State University (VSU)
Course: BS Agribusiness
Honors Received: Cum Laude; Licensed Agriculturist
Employment: LANDBANK Cebu Lending Center

ROYETTE SANTOS

School: Central Mindanao University (CMU)
Course: BS Agriculture, Major in Crop Science – Horticulture
Honors Received: Cum Laude; Licensed Agriculturist (6th placer)
Employment: Philippine Rice Research Institute (PHILRICE)

Featured GPSP Graduate Scholars,
turn to **Page 11-12**



LANDBANK Gawad PATNUBAY

Scholars Paying it Forward

LANDBANK has been working relentlessly to bring sustainable development to the countryside not just with opportunities for financial inclusion, but through other channels for viable progress, particularly in the field of education.

Launched in 2013, the LANDBANK Gawad Patnubay Scholarship Program (GPSP) aims to support the college education of disadvantaged children of farmers and fishers in agrarian reform communities. Through the generosity of the Bank's employees – with both time and monetary contributions that have given birth to the program, GPSP continues to support and produce graduates from its roster of more than 100 beneficiaries who are pursuing either formal or informal education.

After its initial success, GPSP's formal education expanded to 17 partner universities across the country at the start of the 2017-2018 school year. Additional funding also came from the Bank, which comprised 50% of the total funding, enabling the program to support more students for the said period.

With the LANDBANK Gawad Patnubay Scholarship Program (GPSP), noticeable gains are becoming apparent in the Bank's mission to reinvigorate the agriculture industry by tapping into the every nation's most important resource for positive change—the young generation. By helping shape a better future for agri beneficiaries, the Bank is also helping create a culture of paying it forward.



Where are they now?

Now on its 4th year of helping reduce poverty through quality education, the GPSP has continuously produced a fresh breed of agriculturists. As of school year 2017, the program has produced 39 graduates, 19 of which graduated with honors.

One hundred per cent of the graduate scholars who were required to take the Agriculturist Licensure Exam are now professionally licensed; one scholar ranked sixth nationally in 2015, and two more scholars placed 3rd and 9th in 2017.

Through the LANDBANK Gawad Patnubay Scholarship Program's Education-to-Employment (E2E) Internship Program component, scholars were also provided opportunities to secure agricultural-related jobs. Since the inception of the E2E Program in 2015, three batches or 37 interns completed the program, with 100% placement. They are present employment in LANDBANK and other government institutions as well as private entities belonging to the agricultural sector.

As LANDBANK continually strives in its efforts to help increase interest and focus in the country's agricultural industry, this new breed of agriculturists produced by GPSP has been marching forward with a kindred desire of reviving and re-igniting the passion for agriculture.

Many of these young bloods are now in different agricultural fields, such as in training, research, marketing and extension work.

The LANDBANK Gawad Patnubay Scholarship Program will always remain a big part of the lives of these students, not just because of their gratitude for having a better future now, but in having the same sentiment to pay it forward. Their sincerest gratitude goes out to LANDBANK, especially the employees who now hold the same desire to elevate the country's agricultural sector.

SCHOLARSHIP PROGRAM INCENTIVES



100% tuition subsidy



Monthly stipend



Yearly Book allowance



Thesis funding of P10,000



Licensure review and examination subsidy



Financial award/cash incentive from Php 30,000 to Php 50,000 cash incentive

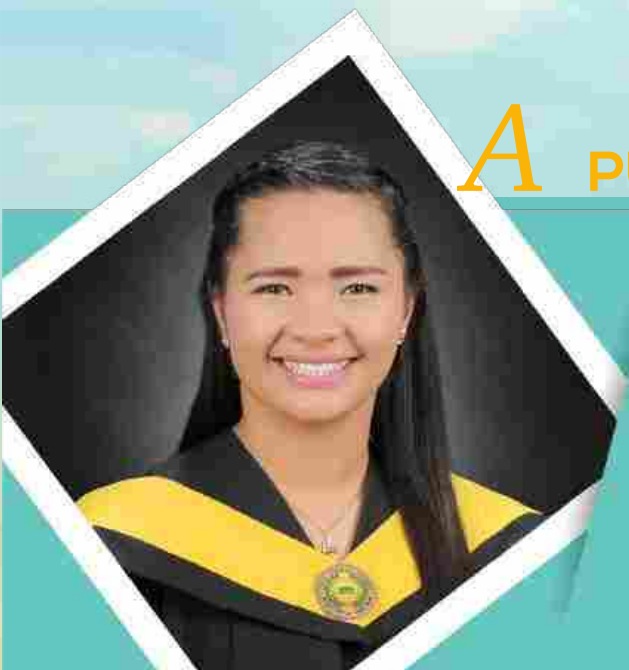


10-week Education-to-Employment (E2E):

- 3 weeks capacity building at the LANDBANK Head Office
- 7 weeks field internship
- Placement



A PURPOSE IN BELONGING



“This scholarship is the main reason why I finished my college degree and have my college diploma. Without this, I don't know where my future belongs.”

JOAN M. TAMBOR - RESEARCH ASSISTANT, PCA-ZRC

2017 cum laude graduate, BS Agriculture major in Crop Science - Central Mindanao University

Coming from a poor family in the province of Camiguin, Ms. Joan Tambor was the first among three siblings to finish college when she graduated last 2017. The opportunity, she claims, “is one of the best things to happen in my entire life that I am really proud of.”

Determined to help her farm laborer father and help her family get out of poverty, Ms. Tambor worked hard to earn her degree. The GPSP became an engine and inspiration to finish her degree.

She is currently working at the Philippine Coconut Authority-Zamboanga Research Center (PCA-ZRC) located in San Ramon, Zamboanga City. As a Research Assistant, she focuses on research on the improvement of coconut quality and product innovations for the benefit of Filipino farmers. “As agriculturists, we breed high yielding coconut variety that will produce good quality food and non-food products, eventually helping farmers sell their products in the market.”

RECIPROCATING GRATITUDE



“Siguro po, my ways on how to pay the support that LANDBANK has given me is to encourage the youth to take up agriculture. Kasi po nag-decrease na ang mga youth na kumukuha ng agriculture at hindi nila nakikita ang significance nito—kung ano ang malaking tulong nila kapag sila ay kumuha ng agriculture. Ginawa ko po itong daan para makatulong sa kanila kung ano ang importansya ng agriculture at mai-share ang aking mga kaalaman about agriculture.”

**CAR JASON PARIÑA - SCIENCE RESEARCH ASSISTANT, PHILRICE NEGROS/
PART-TIME HIGH SCHOOL TEACHER**

*2017 graduate, BS Agriculture major in Crop Protection-Plant Pathology
- Central Mindanao University*

“Being one of the scholars of GPSP was a great privilege, and I want to say thank you for choosing and helping me to pursue my dreams,” said Mr. Care Jason Pariña, a 2017 graduate of BS Agriculture Major in Crop Protection-Plant Pathology from Central Mindanao University.

Mr. Pariña is currently working at PhilRice Negros as a Science Research Assistant. “I am proud and happy that because of this job, I will be able to help the Filipino farmers especially the rice farmers by doing research to improve rice technologies.”

He is also occasionally invited as a resource speaker at seminars conducted by the Agricultural Training Institute, Department of Agriculture, and other agencies allowing him the opportunity to share new agricultural knowledge and techniques with both the older and new breeds of farmers.

As a way of paying back the support given by LANDBANK, he is also serving as a part-time teacher to senior high school students under the agricultural track.

NURTURING THE FIGHTING SPIRIT



“Working here in Marawi City is not easy, we fight our fears everyday with the risk always there, the culture differences and language barriers. But with courage, passion, commitment, love for our work, and eagerness to help Marawi City na bumangon muli, andito pa rin kami fighting and inspired to help the Philippine Government in rebuilding Marawi City; by enhancing and empowering its agriculture sector. Because I believe that AGRICULTURE is the key sa pagbangon ng Marawi.”

**RONNA FE ARTIAGA - MARKETING AGRICULTURIST, HARBEST AGRIBUSINESS
CORP./TEACHER TRAINER FOR IDPs, MARAWI SUSTAINABLE FARMING**

*2017 graduate, BS Agriculture major in Crop Protection-Plant Pathology
- Central Mindanao University*

“I choose to serve Philippine Agriculture,” says Ms. Ronna Fe Artiaga, a graduate of BS Agriculture, Major in Plant Breeding from Central Mindanao University.

Ms. Artiaga was one of the pioneering scholars accepted in the program in 2013. The third child of seven to a farm tenant and a housewife, she grew up living in the mountains of Bukidnon Province. She would walk seven kilometers every morning to school in an old pair of slippers with only five pesos as daily allowance in her pocket. At a very young age, she already experienced working as a farm laborer, household helper, and market vendor to provide for her school needs.

Ms. Artiaga now works for HARBEST AgriBusiness Corporation as a Marketing Agriculturist assigned in Lanao Province, specifically in Marawi City. Working with some partner institutions, she is engaged in teaching and training the Internally Displaced Persons (IDPs) from the Marawi Sustainable Farming with the use of new, tested and proven technology in farming.

Participants currently benefiting are at 260. The program consists of 12 weeks of intensive training on Sustainable Farming and Crop Production of High Valued Crops. It is both a lecture and field demonstration with application of learning into a model farm.

Three agencies now on board LANDBANK Link.BizPortal



1

2

(From left) North NCR Branches Group FVP Leila Martin, LANDBANK President and CEO Alex Buenaventura, Insurance Commission Commissioner Atty. Dennis B. Funa, and Deputy Insurance Commissioner Dorothy Calimag



3

(From left) North NCR Branches Group FVP Leila Martin, LANDBANK President and CEO Alex Buenaventura, Professional Regulation Commission Chairman Teofilo Pilando, Jr., and Professional Regulation Commission Commissioner Jose Cueto, Jr.



LANDBANK President and CEO Alex Buenaventura with PNP Chief Oscar Albayalde

The LANDBANK Link.BizPortal, piloted in 2017 with the Bureau of Internal Revenue (BIR) for tax payments, continues to expand its available services with more partner-agencies now on board. The LANDBANK Link.BizPortal serves as an alternative payment channel for clients of these agencies.

1. INSURANCE COMMISSION

LANDBANK and the Insurance Commission signed a memorandum of agreement (MOA) last April 25, 2018 for the availment of LANDBANK Link.BizPortal.

The LANDBANK Link.BizPortal will be used as an additional payment channel of the Insurance Commission in the collection of various fees from its clients. It will initially accept payment for examination fee but will soon be able to accept other fees such as accreditation, certification, registration, clearance, supervision and regulation enforcement, and filing fees.

2. PROFESSIONAL REGULATION COMMISSION

Signing up for the same payment channel services was the Professional Regulation Commission (PRC), which signed its MOA with LANDBANK on May 17, 2018. For PRC, the facility initially accepts examination fees from Overseas Filipino Workers who will take Special Professional Licensure Examinations (SPLE) outside the country. Payment of other fees for local licensure examination, professional ID renewal, initial registration, and other services will be available soon.

3. PHILIPPINE NATIONAL POLICE

Additionally, police clearance applicants may soon pay their fees online with the recent signing of a Memorandum of Understanding (MOU) between LANDBANK and the Philippine National Police (PNP). Under the MOU, the LANDBANK Link.BizPortal will interface with the PNP's National Police Clearance System (NPCS) website, where applicants can set an appointment and pay for their police clearance applications online.

PNP Chief Oscar Albayalde and LANDBANK President and CEO Alex Buenaventura, signed the MOU last June 4, 2018 at Camp Crame, Quezon City in the presence of LANDBANK Senior Vice President Leila Martin, PNP Police Director for Investigation and Detective Management Elmo Francis Saron, and other senior officials from LANDBANK and PNP.

"Applicants will soon experience hassle-free and secure payment for their police clearance applications. We welcome this new partnership with the PNP as part of our continuing efforts to provide efficient and secure channels for government fee payments," says LANDBANK President and CEO Alex Buenaventura.

The new NPCS will undergo at least two months of pilot testing in five identified police stations in the Quezon City Police Department. Gradual implementation will soon follow in 174 police stations.

This payment option will be made available for LANDBANK account holders, but may also be used by applicants maintaining peso accounts with any BancNet-member bank, and those who are using the accredited payment channel G-Cash.

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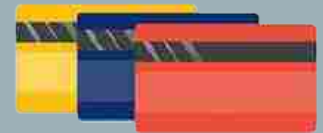
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- SILVER** for Malagos 85% Dark Chocolate, DRINKING CHOCOLATE; Plain milk-based drinks category
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- BRONZE** for Malagos 72% Dark Chocolate, DRINKING CHOCOLATE; Plain milk-based drinks category
- BRONZE** for Malagos 72% Dark Chocolate, BARS; Tree to Bar category
- BRONZE** for Malagos 85% Dark Chocolate, BARS; Tree to Bar category

PHOTO CREDIT: MALAGOSCHOCOLATE (INSTAGRAM)



BSP ISSUES REGULATIONS TO IMPLEMENT CREDIT CARD LAW



The Monetary Board (MB) approved the regulations that implement the Philippine Credit Card Industry Regulation Law (Republic Act No.10870) The law and its Implementing Rules and Regulations (IRR) aim to make consumer credit readily available under condition of safe, sound, efficient, and fair business conduct aligned with global practices.

Regulations include the following:

- Credit card issuers to fully disclose, in an understandable way, the manner of computing finance charges and other fees related to credit card use
- Provide ample notification prior to effecting any changes in charges
- Collection agent must observe good faith, fair and reasonable conduct, and proper decorum when dealing with all consumers, including cardholders already in default
- Payments using cash, check or debit cards, made through any accredited payment center shall be posted on the same day by credit card issuers
- Due dates falling on weekends or holidays shall be automatically moved to the next business day
- Customer information can only be shared to third parties upon a cardholder's informed consent, and under specific conditions defined by the law
- Card issuers must have consumer assistance units to expeditiously address cardholders' concerns, such as billing errors, unauthorized transactions and other credit card related issues, within 90 days from receipt of the concerns

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