

CEBUANA | FOUNDATION, LHULLIER INC.



ANNUAL REPORT
2025

Cebuana Lhuillier Foundation, Inc.

Annual Report for 2025

Guided by our steadfast commitment to financial inclusion and social responsibility, this report reflects our continuing pursuit of meaningful and sustainable impact across the communities we serve. It recognizes our partners from marginalized and underserved sectors whose resilience, aspirations, and shared belief in empowerment drive the success of our initiatives. Through their stories, we are reminded that our purpose is rooted in creating opportunities, fostering dignity, and building pathways toward inclusive growth. Their journeys strengthen our resolve to uphold the principles of equity, integrity, and shared prosperity that lie at the heart of our organization's mission.

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Message from the President and CEO

Leading with Purpose: Building a More Inclusive Future


At Cebuana Lhuillier Foundation, we remain guided by a clear purpose — to advance financial inclusion and social development through programs that empower individuals and communities across the country. Our commitment to this mission continues to drive our efforts to build a more inclusive, resilient, and future-ready Philippines.

Inclusion extends beyond access; it is about enabling participation and fostering self-reliance. Through our financial literacy initiatives, scholarship programs, and community development projects, we continue to create pathways that allow Filipinos to achieve economic mobility and long-term security. These initiatives affirm our belief that progress becomes sustainable only when it is shared by all.

Complementing this commitment is our focus on innovation. As the needs of our stakeholders evolve, we continue to leverage technology and new learning platforms to expand the reach and impact of our advocacy. Innovation enables us to deliver our programs more efficiently, measure outcomes more effectively, and strengthen our partnerships with both public and private sectors.

Our collective success is a result of the dedication of our partners, volunteers, and communities who share our vision of nation-building through inclusion and innovation. Their collaboration and trust reinforce our drive to continuously improve and scale our impact.

As we look ahead, Cebuana Lhuillier Foundation remains steadfast in its mission to serve as a catalyst for inclusive growth—guided by innovation, strengthened by partnership, and committed to creating lasting value for the Filipino people.



Jean Henri D. Lhuillier
President and CEO,
PJLI Group of Companies



Inclusion extends beyond access; it is about enabling participation and fostering self-reliance.





“

*We also pioneered
inclusive outreach
initiatives, ensuring that
no Filipino is left behind
in the journey
toward progress.*

Message from the Executive Director

A Year of Innovation; A Commitment to Inclusion

This year marks a defining chapter in the Cebuana Lhuillier Foundation's continuing journey of nation-building—a year of many firsts, and a year that reaffirms our commitment to inclusion through innovation.

As we strive to build an inclusive nation, we have extended our reach farther than ever—serving communities from Batanes to Tawi-Tawi through programs that empower, educate, and enable Filipinos to thrive. Our initiatives in financial literacy, education, and community resilience continue to open doors of opportunity and strengthen the foundations of self-reliance among the people we serve.

This has also been a year of innovation and transformation for the Foundation. We launched several firsts that broadened our impact and deepened our engagement with communities nationwide. Among these milestones are the rollout of digital learning platforms for financial education, the introduction of new community partnerships and scholarship tracks, and the implementation of technology-enabled monitoring systems that allow us to measure our social impact more effectively.

We also pioneered inclusive outreach initiatives, bringing our financial inclusion programs to far-flung areas and ensuring that no Filipino is left behind in the journey toward progress. These firsts are more than milestones—they are proof of our continuing evolution as a catalyst for empowerment and change.

Behind every achievement is the collective effort of our partners, volunteers, advocates, and the communities themselves. Their collaboration inspires us to pursue new ideas, adopt sustainable practices, and continually refine the way we serve.

From Batanes to Tawi-Tawi, our message remains the same: inclusion through innovation, progress through partnership. Together, we continue to build an inclusive nation—one that empowers every Filipino to dream, achieve, and succeed.



Jonathan D. Batangan
Executive Director,
Cebuana Lhuillier Foundation, Inc

Purpose

We believe in a Philippines where financial barriers do not exist.

Through robust financial literacy programs and inclusive financial solutions, we are forging pathways to democratize financial access and ensure that prosperity is a right, not a privilege.

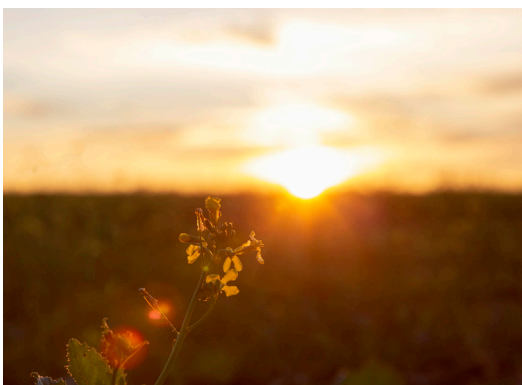


Cebuana Lhuillier Foundation, Inc. is the corporate social responsibility arm of the PJ Lhuillier Group of Companies.

Mission

Fostering Financial Literacy and Inclusion

To align with Cebuana Lhuillier's mission to be the most trusted financial partner, we aim to provide financial education and resources to the unserved and underserved by empowering them to make informed financial decisions.



Vision

Championing Financial Wellness

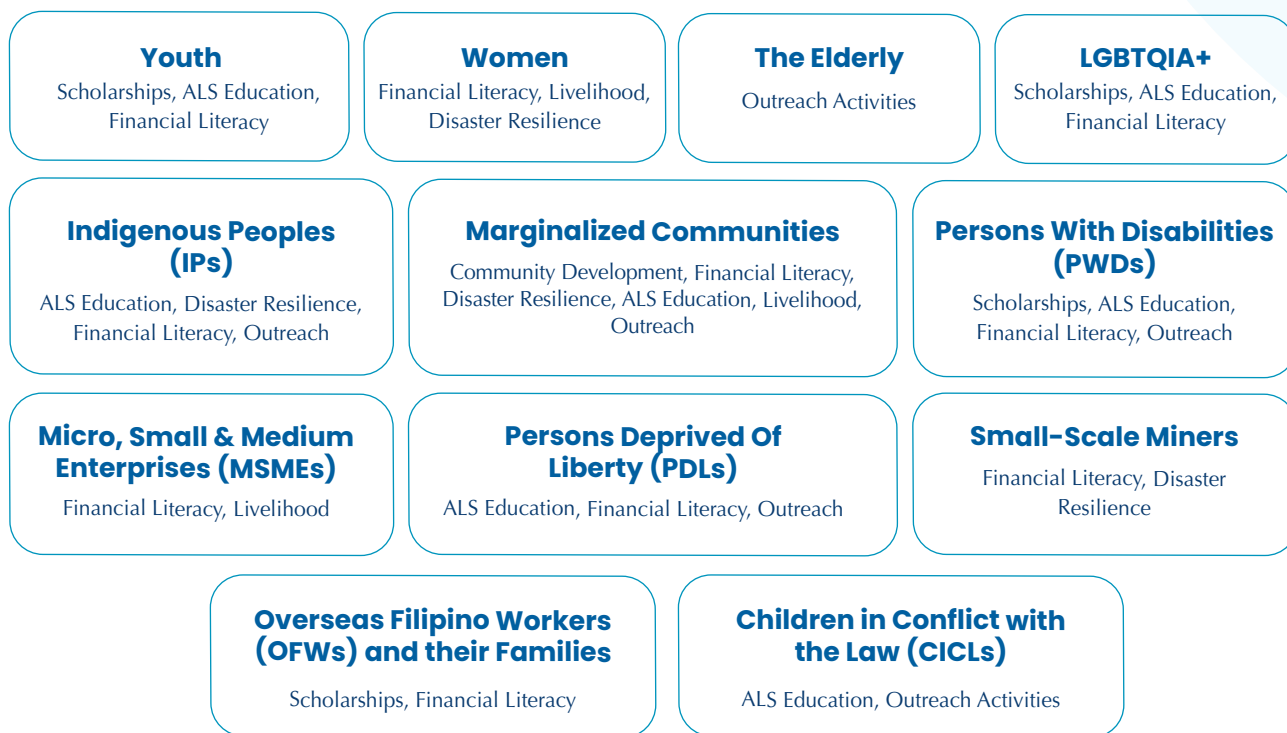
We aspire to uplift lives by promoting financial wellness, enabling individuals to secure their future with confidence and prosperity.



Empowering the least, the last and the lost

BUILDING A MORE INCLUSIVE FINANCIAL FUTURE FOR OUR PROGRAM PARTICIPANTS

At the heart of our mission are the underserved—families and communities who need emergency humanitarian support, opportunities, guidance, and hope. Through our programs, we aim to provide them with the tools and knowledge that empower them to build a more secure and sustainable financial future.



#Lahat Kasama



THE YEAR AT A GLANCE 

2025

A Year of Milestones and Pioneering Initiatives

The year 2025 marked a series of groundbreaking firsts for **Cebuana Lhuillier Foundation**—milestones that reflect our firm commitment to innovation grounded in inclusion. These achievements opened new pathways to digital learning, strengthened financial literacy and resilience, and expanded opportunities for communities across the nation. More than program breakthroughs, they represent stories of transformation and collaboration that affirm the Foundation's role as a catalyst for sustainable progress—building bridges where none existed and ensuring no Filipino is left behind.

MARCH

- Introduction of ResilienSerye, an online program promoting resilience, optimism, and emotional well-being through insights from internationally renowned subject-matter experts.
- Introduction of an AI module at the nationwide #LahatKasama ALS Financial Literacy Caravan, enabling ALS learners to keep pace with emerging technologies.

APRIL

Inauguration of the first dedicated ALS Center in Tawi-Tawi, providing safe and functional learning spaces for at least 2,000 ALS learners who previously had limited access.

MAY

Launch of the “Search for the Happiest Itogonian”, recognizing individuals in Itogon who exemplify optimism and resilience in the face of adversity.

JULY

Curation of the Ambassador Philippe Jones Lhuillier (APL) Hall at Museo Lhuillier in Antipolo, honoring the extraordinary life and enduring legacy of the Philippines’ longest-serving ambassador.

SEPTEMBER

- Launch of the Disaster Resilience Forum, fostering disaster preparedness and encouraging unified action and policy dialogue among government, civil society, and private sector leaders.
- Launch of the Tulong sa Pagbangon donation campaign, providing aid to communities affected by disasters.

OCTOBER

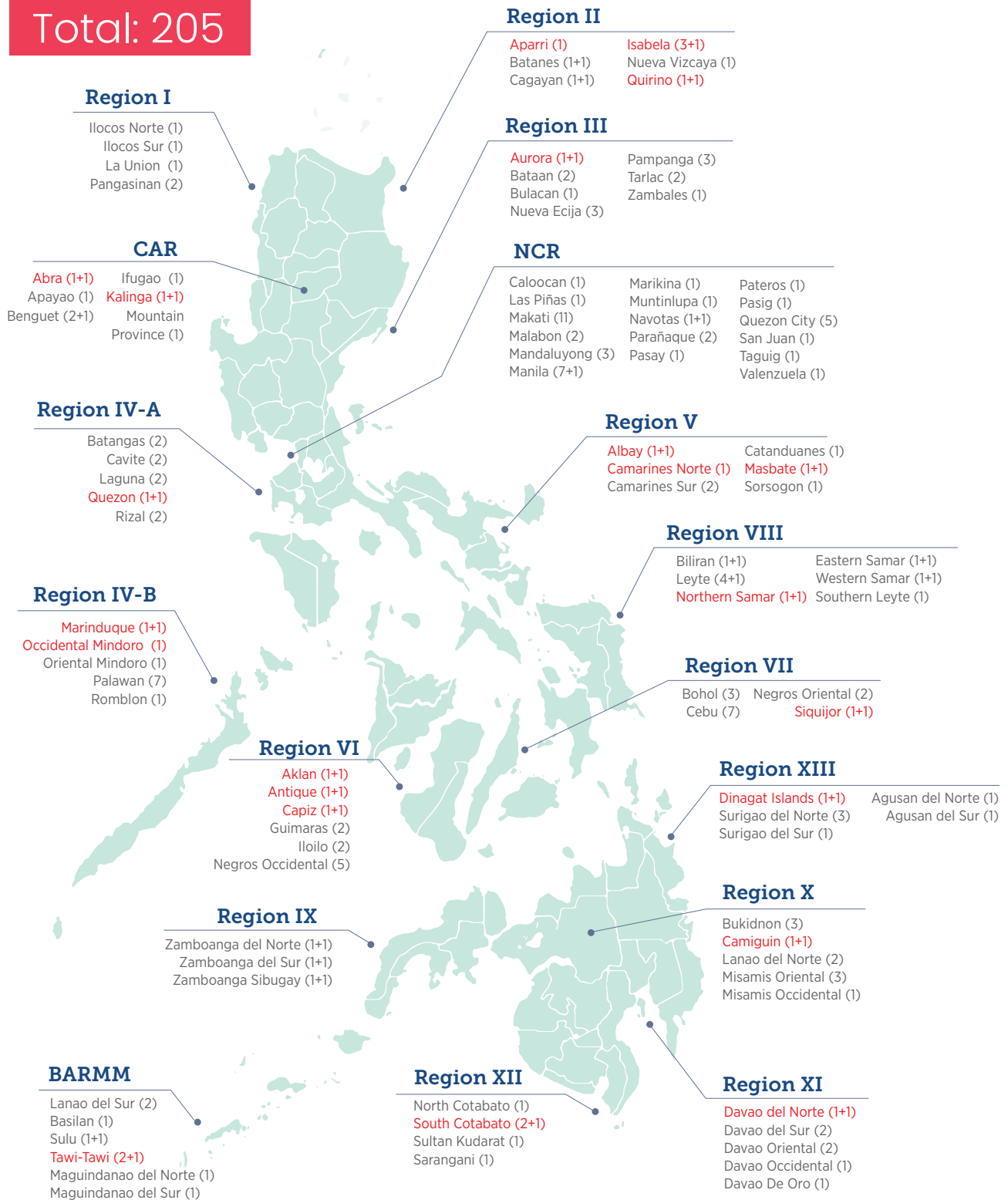
- Launch of the Digital Scholarship Management System (DSMS), a centralized platform that modernizes and streamlines the administration of CLFI’s nationwide scholarship program.
- Launch of the first-ever Leadership Boot Camp for CLFI Scholars at the Cebuana Lhuillier Academy—a two-day hybrid program offering immersive training in leadership, personal growth, and character development.

NOVEMBER

Mounting of the first National Financial Inclusion Summit, bringing together educators, advocates, and policymakers to advance financial inclusion through education.

ALS Nationwide Reach

Total: 205



Note: The red-marked locations indicate the newly added ALS Centers in 2025 supported by CLFI nationwide.

Transforming lives with an additional 22 ALS Centers supported in 2025

ALS CENTER	LOCATION
San Mariano II Central Integrated School	San Mariano, Isabela
Aparri East Central School	Aparri, Cagayan
Cebuana Lhuillier Foundation, Inc. ALS Center	Bongao, Tawi-Tawi
Banocboc Elementary School	Vinzons, Camarines Norte
Agkawayan Elementary School	Looc, Occidental Mindoro
Enrique Villanueva Central Elementary School	Villanueva, Siquijor
Maac National High School	Guinsiliban, Camiguin
Tubajon Central Elementary School	Tubajon, Dinagat Islands
Polilio Central Elementary School	Polilio, Quezon
Col. Rosalio C. Saldares Elementary School	Tagum City, Davao Del Norte
Buenavista Central School	Buenavista, Marinduque
Bucloc Central School	Bucloc, Abra
Dipaculao Central School	Dipaculao, Aurora
Borocboroc-Delima-Ipil Elementary School	Belison, Antique
Lezo Integrated School	Lezo, Aklan
Lake Sebu Central Elementary School	Lake Sebu, South Cotabato
Jovellar Central School	Jovellar, Albay
Cuartero Central School	Cuartero, Capiz
Batuan Central School	Batuan, Masbate
San Antonio Integrated School	San Antonio, Northern Samar
Pasil Central School-Malucsad Annex	Pasil, Kalinga
Saguday Central School	Saguday, Quirino

INCLUSIVE EDUCATION

Statistical Highlights

Nationwide Scholarship Program

1,034 Graduate Scholars since 2001

123 Current Scholars

43 Scholars Trained for Leadership
Bootcamp

41 Partner Schools

40 Learning Sessions Conducted

ALS Education

63,382 ALS Learners Covered

205 ALS Learning Centers
Supported

2025 CLFI SCHOLAR GRADUATES

Congratulations to the 11 scholars from Cebuana Lhuillier Foundation's Nationwide Scholarship Program who graduated in School Year 2024–2025! This milestone is a heartfelt triumph—not only of academic success, but of dreams nurtured, sacrifices honored, and challenges courageously overcome. Each graduate carries a story of perseverance and quiet strength, proving that with hope, guidance, and unwavering determination, even the most distant aspirations can come true. CLFI stands proudly with them, celebrating their journey and believing in all that they will yet become.



Alferos, Dency
Cum Laude
Tarlac Agricultural University



Bernal, Kyla Marie
Cum Laude
EARIST - Manila



Laylay, Jericho Mark
Cum Laude
University of Makati



Agas, Francene Kirsten
Pamantasan ng Lungsod ng
Valenzuela



Bumanglag, Joanna Marie
Cagayan State University



Cardoza, Kimberly
Dr. Filemon C. Aguilar
Memorial College of Las Piñas



Carinal, Argen
Negros Oriental State
University



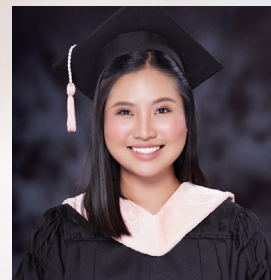
Casinao, Crisell
Rizal Technological University -
Pasig Campus



Dimasuhid, Dannieka
Jose Rizal Memorial State
University - Dipolog Campus



Pasaraba, Tiana
Cagayan State University



Verzosa, Desiree
Cagayan State University -
Andrews Campus

IMPACT STORIES: OUR SCHOLARS

DISKARTE O DIPLOMA?

How a Cebuana Scholar Transformed His Life

How does one truly get ahead? For Cebuana Lhuillier Foundation scholar Glen Soriano, the answer is simple:

"Ok lang ang diskarte, pero iba 'yung meron kang diploma na dumidiskarte ka."

Today, Glen is the Lead Liaison of Cebuana Lhuillier's Treasury Department—a far journey from where he began. For five years, he worked as an area driver, quietly holding on to a dream of earning a degree that his family could never afford. As he built a family of his own, that dream felt even more impossible.

Everything changed when the PJ Lhuillier Group of Companies, through the Cebuana Lhuillier Foundation, Inc. (CLFI), granted him a scholarship. While working full-time, Glen pursued a Bachelor of Science in Information Technology—determined to rewrite his story.

In 2024, he finally marched onstage with the diploma he once thought unreachable. *"Maraming salamat sa Cebuana Lhuillier Foundation. Malaking impact nito sa buhay ko at sa family ko."* That impact extends far beyond

his career growth. Glen now supports his wife, children, and even provides financial help to his parents—a full-circle moment of gratitude.

To anyone feeling limited by age or circumstance, Glen shares: *"Hindi pa huli ang lahat... Huwag mawawalan ng pag-asa."*

His journey shows what happens when opportunity meets perseverance. Through its scholarship program for employees and their siblings, CLFI continues to open doors—proving that education remains a powerful path to empowerment and lasting change.

In the end, it isn't diskarte or diploma. Glen shows that success comes from having both—the drive to push forward and the education to soar even higher.



GLEN SORIANO

Lead Liaison, Treasury Department
of Cebuana Lhuillier
CLFI Scholar (2020-2024)

IMPACT STORIES: OUR SCHOLARS

Breaking Barriers, Building Dreams: The Story of Atty. Pia Faustino



ATTY. PIA FAUSTINO

OIC Department Head, Legal Services Group
CLFI Scholar (1995-2002)

“Maybe if the scholarship didn’t exist, it would have been really difficult,” she recalls. “It gave me the chance to finish strong.”

After graduating, Pia started her career within Cebuana. In 2012, while working as a legal group secretary, she was encouraged to pursue a long-held dream—to

CLFI began its mission 25 years ago, on December 28, 2000. Pia Faustino was among its very first scholars—unaware that this opportunity would shape not only her future, but also her lifelong connection with the Foundation.

Today, Pia is a lawyer and the Department Head of the Corporate Commercial Division of PJ Lhuillier’s Legal Services Group. But her journey began as a young Computer Science student at the University of Makati who struggled to afford review fees and computer books. With a father working as a mechanic and three siblings also in school, finances were tight.

become a lawyer. Despite the challenges of studying at night while working full-time, she pushed forward. “Cebuana is very supportive of its employees who want to pursue higher studies,” she shares. Her perseverance paid off when she passed the Bar in 2023.

Throughout her journey, Pia also helped support her siblings through school—together with her brother Pio, also a CLFI scholar—proving that the impact of education extends beyond one life and into an entire family.

Grateful for the opportunities given to her, Pia looks back with pride: “I’m thankful to the Lhuillier family... I’m proud to be part of CLFI, because it gave me the chance to move forward when I needed it most.”

Pia’s story comes full circle—once a student waiting for a chance, now a lawyer leading with purpose and witnessing CLFI’s legacy of empowering thousands. Her journey proves that when education opens its doors, barriers break, dreams rise, and lives transform.

In Focus: Partner Universities for Scholarships

Cebuana Lhuillier Foundation has established partnerships with 40 state universities and colleges nationwide through its Nationwide Scholarship Program. These partner institutions receive priority slots for their qualified students, allowing more deserving learners to access quality education. CLFI provides scholars with a monthly stipend that covers books, school supplies, transportation, and living expenses—ensuring they can focus fully on their studies without the burden of financial stress.

- Bicol University Tabaco
- Bulacan State University
- Cagayan State University
- Central Mindanao University
- City College of San Jose del Monte
- City of Malabon University
- Colegio de Muntinlupa
- Don Honorio Ventura State University
- Dr. Filemon C. Aguilar Memorial College of Las Piñas
- Eulogio “Amang” Rodriguez Institute of Science and Technology
- Eastern Visayas State University
- Foundation University
- Jose Rizal Memorial State University
- Marinduque State University
- Negros Oriental State University
- North Eastern Mindanao State University
- Northern Iloilo State University
- Palawan State University
- Pamantasan ng Lungsod ng Marikina
- Pamantasan ng Lungsod ng Maynila
- Pamantasan ng Lungsod ng Valenzuela
- Pangasinan State University
- Partido State University - Goa Campus
- Philippine Normal University
- Rizal Technological University
- Sorsogon State University
- Tarlac Agricultural University
- Tarlac State University
- Technological University of the Philippines
- University of Batangas
- University of Cabuyao
- University of Caloocan
- University of Makati
- University of Rizal System
- University of San Jose Recoletos
- University of Southeastern Philippines
- University of Southern Mindanao
- University of the Philippines - Diliman
- University of the Philippines - Los Baños
- Western Mindanao State University



Nurturing Enterprise and Innovation among CLFI Scholars

Beyond academic support, CLFI continues to advance the holistic development of its scholars through programs that build real-world skills and strengthen character. The June 2025 Kumustahan session, themed ***“Fun in Funds: An Entrepreneur’s Journey Towards Growth,”*** focused on nurturing an entrepreneurial mindset—encouraging scholars to think creatively, pursue innovation, and take ownership of their future careers and financial independence. The session also covered the fundamentals of entrepreneurship, responsible use of AI, and key principles of financial literacy.

Through these interactive experiences, scholars gain confidence, resilience, and a proactive perspective—qualities that help them adapt and thrive in a rapidly changing world. These efforts reflect our commitment to developing well-rounded, values-driven, and future-ready leaders equipped to make a positive impact in their communities and professions.

CLFI Goes Digital: Pioneering a Smarter Way to Manage Scholarships

As part of our continuing drive toward innovation and operational excellence, CLFI launched the Digital Scholarship Management System (DSMS)—a centralized digital platform that modernizes the administration of the Foundation’s nationwide scholarship program.

The system automates and integrates the entire scholarship lifecycle, from application and evaluation to monitoring and reporting. By adopting this technology, CLFI enhances transparency, efficiency, and data accuracy while making processes more accessible for both scholars and administrators.

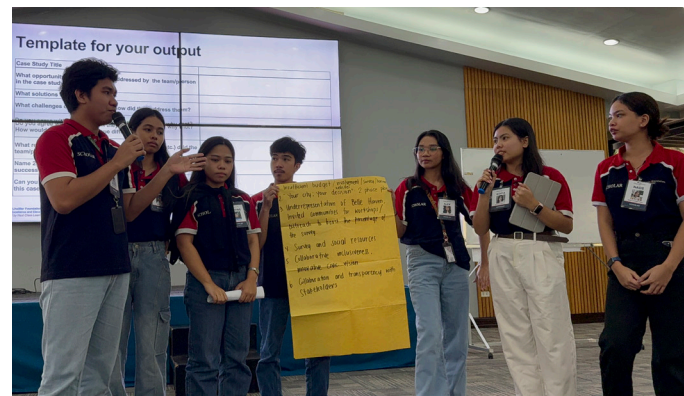
The DSMS also allows scholars to conveniently update their records, submit requirements, and track their academic standing online, reflecting the Foundation’s commitment to harnessing digital tools to improve service delivery and engagement.

The launch of the DSMS marks a significant step in CLFI’s transformation journey—leveraging innovation to expand reach, streamline operations, and ensure that educational support remains inclusive, responsive, and future-ready.

**CLFI Ignites the Spark
in Young Ka-Cebuana
Scholars with its **First**
Leadership Boot Camp**

Cebuana Lhuillier Foundation marked a milestone with the launch of its first-ever **Leadership Boot Camp** for CLFI scholars, held on October 17–18, 2025, at the Cebuana Lhuillier Academy in Antipolo City.

With the theme **“Cultivate Excellence, Elevate Character, and Build Young Leaders,”** the two-day hybrid program gathered 43 scholars from across the Philippines for an immersive experience focused on leadership, personal growth, and character development.



Through workshops, team challenges, and mentoring sessions, scholars explored the 3 Cs of Leadership: Clarity, Courage, and Compassion—and learned to translate values into action. Highlights included sessions on self-awareness, project development, and teamwork, capped by an exciting CebONe Amazing Race that tested collaboration and grit.

The Boot Camp marked a new chapter in CLFI’s commitment to nurture well-rounded, values-driven leaders—empowered to make a difference in their communities and beyond.

CLFI Brings Financial Literacy and ALS Support to Dinagat Islands



The journey toward inclusive education and financial empowerment reached another milestone as the Cebuana Lhuillier Foundation, Inc. (CLFI) brought its National Financial Literacy and ALS Caravan to the Dinagat Islands, marking the inauguration of its 205th supported Alternative Learning System (ALS) Center in Tubajon Central Elementary School in Tubajon.

For a geographically isolated area like the Dinagat Islands, where access to learning opportunities can be limited, the opening of a new ALS Center represents more than just a classroom—it is a doorway to hope, second chances, and skill development. Through this center, out-of-school youth and adult learners can continue their education while also gaining practical financial literacy skills that help prepare them for real-world challenges.

The inauguration gathered key partners and leaders who share CLFI's mission of making education accessible for all. Present from CLFI were Jonathan D. Batangan, Executive Director; Rhea B. Peñafior, Programs and Development Division Head; and Michael Joseph A. Torne, Institutional Programs Department Head. They were joined by Clark Kim Caballes, Area Technical Officer of the Cebuana Lhuillier Branch Support Group, reinforcing the company's full support on the ground.

From DepEd CARAGA, the event was attended by Gilbert Japay, Education Program Specialist for ALS; Nove Tidalgo, Tubajon District ALS Coordinator; and Jeanette Modelo, Principal of Tubajon Central Elementary School—key education champions who have long advocated for community-based learning.

The local government of Tubajon also expressed strong support, represented by Hon. Evangeline Ladaga, SB Member for Health, Family, Social Services, Women and Human Rights, and Hon. Roderick Bacol, SB Member for Appropriations, Finance, Rules, Laws and Ordinances.

With each new ALS Center, CLFI continues to bring its mission closer to underserved communities—empowering learners not only to return to school but to build confidence, financial readiness, and brighter futures. The caravan's visit to the Dinagat Islands stands as a meaningful reminder that education and empowerment can thrive anywhere, especially when communities work together for a common purpose.



The CLFI team, led by Executive Director Jonathan Batangan, turned over ICT learning tools to ALS learners at Tubajon Central Elementary School in Dinagat Island—empowering students with better access to digital education.

CLFI Inaugurates the first dedicated ALS Center in Tawi-Tawi

The launch of the first dedicated ALS Center in Bongao, Tawi-Tawi marks a significant milestone in Cebuana Lhuillier Foundation's ongoing effort to expand support for the **Alternative Learning System (ALS)**. This development highlights the Foundation's commitment to providing inclusive education to learners in some of the country's most remote communities. The center is designed to serve nearly 2,000 local learners, addressing the long-standing need for safe and functional learning spaces in the area.

In partnership with the local government of Bongao, CLFI constructed a modern, fully equipped learning hub that now stands as both an educational center and a beacon of hope for the community. The facility is equipped with laptops, printers, solar lamps, a smart TV, sound systems, and other digital tools that offer learners access to a technology-enhanced, future-ready education. Five ALS teachers facilitate rotating classes, providing consistent mentorship and personalized support to ensure that no learner is left behind.

"Access to quality education should never be limited by geography or circumstance," said Jonathan Batangan, Executive Director of CLFI.



Our work in Bongao reflects our larger vision—to equip every Filipino learner with the tools, knowledge, and confidence to build a better future.

- Jean Henri Lhuillier



CLFI Expands ALS Reach to the Northernmost Tip of Luzon

From the southern shores of Tawi-Tawi to the remote Pag-asa Island—and now to Aparri, Cagayan — Cebuana Lhuillier Foundation, Inc. (CLFI) continues to advance its mission of ensuring that no Filipino learner is left behind. The launch of the 184th Alternative Learning System (ALS) Center at Aparri East Central School marks a significant milestone in the Foundation's advocacy for inclusive education, extending its reach to some of the most remote communities in the country.

This expansion is part of CLFI's **#LahatKasama National Financial Literacy Caravan**, which recently brought financial education and empowerment initiatives to the northern provinces of Cagayan and Isabela. Alongside the Aparri launch, the **183rd ALS Center** was also inaugurated at San Mariano II Central School in Isabela, further strengthening the Foundation's nationwide network of **185 supported ALS centers**.

CLFI Executive Director **Jonathan D. Batangan** reaffirmed the Foundation's steadfast commitment, stating:

"Ipinaglalaban namin na ang bawat Pilipino ay magkaroon ng patas na oportunidad upang matuto, umasenso, at makamit ang kanilang mga pangarap... Para sa aming Presidente na si Jean Henri Lhuillier, ang ALS ay nangangahulugang 'Always Love Schooling.'"

The events were attended by representatives from CLFI and Cebuana Lhuillier, together with partners from the Department of Education. Judith Baclig, Public Schools District Supervisor of Aparri, expressed gratitude for the new learning facilities and ICT equipment, acknowledging the Foundation's dedication to uplifting the quality of education for ALS learners.

Through these sustained efforts, CLFI continues to champion access, equity, and lifelong learning for every Filipino.



School administrators and ALS teachers of Aparri East Central School expressed heartfelt gratitude as CLFI personally delivered much-needed learning tools despite the distance.

CLFI's ALS FinLit Caravan Empowers Learners in Calaguas Island with Digital and Financial Inclusion

Cebuana Lhuillier Foundation, Inc. (CLFI) continues to reach even the most hard-to-access communities through its **#LahatKasama ALS FinLit Caravan**, a nationwide program integrating education, financial empowerment, and digital inclusion for out-of-school youth and adults. The caravan's latest stop brought these opportunities to Banocboc, Calaguas Island, Camarines Norte, marked by the opening of CLFI's **186th supported Alternative Learning System (ALS) Center**—a significant step in expanding inclusive learning across the archipelago.



Despite its geographic isolation, Calaguas now benefits from modern educational tools and connectivity through a Starlink satellite-powered internet system and new equipment including a laptop, printer, projector, and sound system. These upgrades allow learners to participate in digital lessons and financial literacy workshops previously inaccessible to the island. As part of the National Financial Literacy Caravan, participants received training on basic money management, budgeting, and saving, and were introduced to artificial intelligence and emerging digital innovations shaping today's economy.

The event gathered CLFI leadership alongside Cebuana Lhuillier's ICT and branch support teams, DepEd representatives, and local government partners—underscoring strong multi-sector collaboration in advancing alternative learning. Through the ALS FinLit Caravan, CLFI reaffirms its mission to ensure that no Filipino learner is left behind. By merging education, financial literacy, and digital inclusion, the Foundation continues to open pathways to brighter and more sustainable futures for communities across the nation.



CLFI Strengthens Reintegration of Women Deprived of Liberty through Financial Literacy



Cebuana Lhuillier Foundation, Inc. (CLFI) reaffirmed its commitment to inclusive education and second chances with a visit to the Correctional Institution for Women (CIW) in Mandaluyong City.

Through the #LahatKasama Financial Literacy Caravan, CLFI taught women deprived of liberty practical money skills—budgeting, saving, and goal-setting—to help them rebuild their lives beyond incarceration. The Foundation also launched the first Cebuana-Aralan Mini Library, distributed learning kits, and donated sewing machines to support both education and livelihood opportunities.

These initiatives reflect CLFI's belief that education, empowerment, and hope can open doors to a brighter future—even behind bars.



At the Correctional Institution for Women in Mandaluyong—one of CLFI's supported ALS Centers—the team taught women deprived of liberty financial management skills such as budgeting, saving, and goal-setting to empower them toward self-sufficiency and successful reintegration.

FINANCIAL INCLUSION

Kalingang Ka-Cebuana for Empowering Vulnerable Youth



CLFI believes that while providing humanitarian aid to institutions like Heart of Mary Villa and Molave Youth Home remains important, there is more that can be done to uplift and empower their beneficiaries.

The **Molave Youth Home** is a 24-hour therapeutic facility for Children in Conflict with the Law, giving youth aged 15-18 temporary custody, education, skills training, and counseling in a safe, supportive alternative to jail.

The **Heart of Mary Villa** provides refuge for pregnant women in crisis, abandoned babies, and survivors of gender-based violence, offering care, counseling, and support.

While efforts in the past focused on essential needs—school supplies, hygiene kits, and food—CLFI recognized that true, lasting change requires more than temporary relief. Meeting immediate needs is crucial, but it does not address the deeper challenges that keep vulnerable individuals from breaking cycles of hardship.

To create real transformation, CLFI has expanded its support by integrating financial literacy lessons into its programs for these beneficiaries. By equipping them with practical knowledge on saving, budgeting, and responsible money management, CLFI aims to shift mindsets and empower individuals to build a more secure and self-sufficient future. This approach goes beyond aid—it invests in people's capacity to make informed choices, unlock opportunities, and take meaningful steps toward improving their lives.



FINANCIAL INCLUSION

Equipping Communities for Financial Readiness

The Cebuana Lhuillier Foundation team is on the move—bringing financial literacy and introductory AI skills to Alternative Learning System (ALS) learners and equipping them with real-world knowledge that enhances their academic journey. Through sessions grounded in CLFI’s Iponaryo framework and practical money management tools, learners gain essential skills in saving, budgeting, digital safety, and responsible financial decision-making—building a strong foundation for future work, entrepreneurship, and everyday financial responsibilities.

CLFI integrates financial education into the ALS program because empowerment begins with financial readiness. Many ALS learners come from underserved communities with limited access to financial guidance, making them more vulnerable to debt and misinformation. By providing early financial literacy and relevant digital skills, CLFI ensures they are not left behind in an increasingly digital, fast-changing economy. This initiative strengthens both their academic progress and real-life preparedness—helping them make informed choices, seize opportunities, and contribute to a more financially inclusive Philippines.



Caption: (top to bottom)

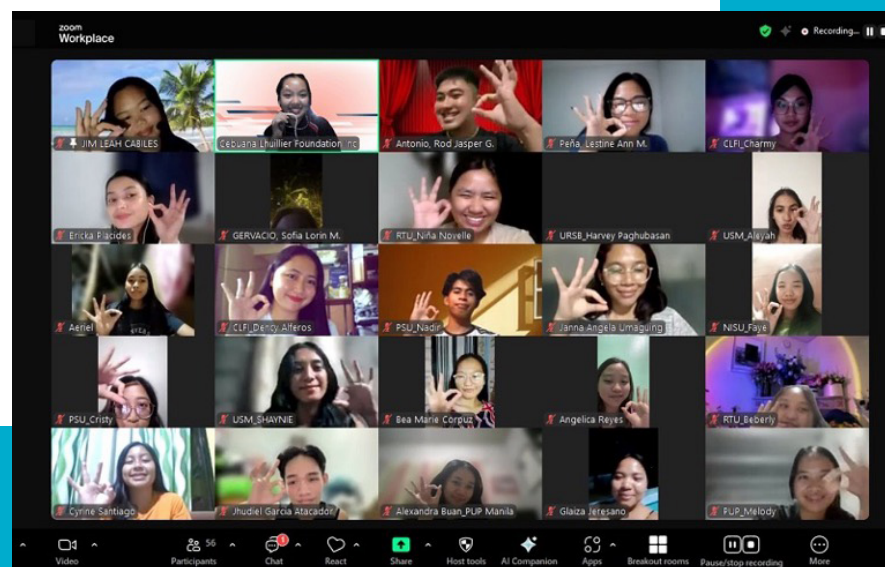
Pantalan Luma Elementary School – Orani, Bataan;
Juliana Elementary School – San Fernando City, Pampanga;
Baclaran Elementary School – Paranaque City;
Las Piñas Elementary School – Las Pinas City

CLFI Scholars Champion Financial Literacy as Money Guro Iponaryo Ambassadors

CLFI scholars are taking an active role in advancing financial education through the Money Guro Iponaryo Squad 2025, serving as youth ambassadors who promote financial literacy among their peers and communities.

Through leadership, teamwork, and peer-led sessions, the scholars embody CLFI's vision of empowering Filipinos to make informed financial decisions. Among them, Sofia Lorin Gervacio of Team Luzon was recognized as the Best Money Guro Iponaryo Squad of 2024, citing collaboration and planning as key drivers of success.

Equipped with training and mentorship, these young advocates are helping build a generation of financially responsible and resilient Filipinos—demonstrating that empowerment begins with the youth.



MONEY GURU

Ang inyong friendly gabay tungo sa mabuti at secure na kinabukasan!



Money Guro is Cebuana Lhuillier's interactive digital platform that aims to make financial education fun, accessible, and relevant across audiences. Hosted by Jean Henri Lhuillier, Money Guro breaks down financial concepts into simple and practical advice for everyday life.

SCAN TO WATCH



FINANCIAL INCLUSION

CLFI Leads First National Financial Inclusion Summit 2025

A resounding call for inclusive growth filled Novotel Manila as Cebuana Lhuillier Foundation, Inc. (CLFI) led the first National Financial Inclusion Summit 2025, together with the Philippine Association of State Universities and Colleges (PASUC), the Polytechnic University of the Philippines, and the League of Corporate Foundations.

Under the theme #LahatKasama: Strengthening Financial Inclusion through Education, the event united educators, policymakers, and industry partners to advance financial literacy as a national life skill.

CLFI emphasized that financial inclusion must begin in the classroom, especially in a country where, according to a BSP report, almost half of adults are unbanked, and only 27% of youth have a formal financial account.

“Access opens the door, but education teaches people how to walk through it and build new ones for others,” said Jean Henri Lhuillier, President & CEO,



PJLI Group of Companies. “When teachers integrate budgeting, saving, and planning into everyday lessons... they are cultivating financially resilient citizens.”

Summit discussions underscored that financial literacy equips individuals to make informed choices, plan for emergencies, and recover from setbacks. Resource speakers—including leaders from the Bangko Sentral ng Pilipinas, InvestEd, PIRA, Xepto Education, and the University of Makati—highlighted how schools can embed financial education across





basic, higher, and technical-vocational systems. Keynote addresses from PUP, PASUC, and the Department of Education reinforced the call to make financial empowerment part of nationwide education policy.

The event culminated in the launch of the #LahatKasama Financial Literacy Module, the country's most comprehensive digital FinLit tool for teachers, offering interactive lessons on saving, investing, and preparedness. For CLFI Executive Director Jonathan Batangan, the summit marks the beginning of a broader movement: turning classrooms into launchpads of empowerment and ensuring no learner is left behind.

The NFIS 2025 supports the Bangko Sentral ng Pilipinas' National Strategy for Financial Inclusion and aligns with the UN Sustainable Development Goals.

“Inclusion begins with education. When education and financial literacy move together, we create not only informed individuals but empowered communities capable of withstanding any challenge.”

- Jean Henri Lhuillier

DISASTER RESILIENCE

Tulong sa Pagbangon: Compassion in Action, Resilience in Motion

Cebuana Lhuillier, through its corporate social responsibility arm Cebuana Lhuillier Foundation, Inc. (CLFI), continues to champion disaster resilience with a steadfast commitment to help Filipinos rebuild their lives. Through its flagship program Tulong sa Pagbangon, the company turns compassion into action—delivering immediate relief, supporting recovery, and empowering communities struck by calamities.

This commitment was tested once more when a 6.9-magnitude earthquake hit Cebu just hours after the program's Disaster Resilience launch on September 30, 2025. With communities across Bogo City heavily affected, CLFI and Cebuana RAPIDO employee-volunteers immediately activated the #TSPCebuEarthquake relief drive. Funds were swiftly released to provide bottled water and essential supplies, ensuring aid reached survivors within hours.

Amid consecutive disasters—including earthquakes in Cebu and Davao Oriental and Typhoon Tino in Visayas—Cebuana Lhuillier allocated 1.5 million to support affected communities and employees. The donation fuels ongoing relief operations, including 1,000 relief packs containing food and hygiene essentials. At least 250 families in Barangay Ilihan, Tabogon, and Barangay Poblacion, Bogo City have already received critical assistance, with more communities scheduled next.





Our employees and the communities we serve are at the heart of everything we do. In times like this, what matters most is extending a helping hand to those who need it the most. Tulong sa Pagbangon is our way of standing with our kababayans as they begin the road to recovery.

The program works with local partners to deliver food packs, hygiene kits, and vital resources while mobilizing employee-volunteers as first responders.

For Cebuana Lhuillier, disaster response is not just a corporate initiative—it is a lived value. “Empathy

and unity go beyond words—they are values we live every day,” shared Jo-Ann Tacorda, First Vice President and Group Head for Corporate Services.

Through Tulong sa Pagbangon, Cebuana Lhuillier stands firm in its mission: to uplift lives, restore hope, and help communities rise again.



Disaster Resilience Forum 2025: A Milestone Evolution Toward a More Unified and #ResilientPilipinas

CLFI reaffirmed its national leadership in disaster preparedness through the Disaster Resilience Forum (DRF) 2025, held under the theme “#ResilientPilipinas, #LahatHandaAtLigtas: A Vision Forged by Action, Fueled by Collaboration.”

Now on its latest iteration, the annual forum continues to serve as a national platform for awareness, policy dialogue, and partnership-building—bringing together leaders from government, the private sector, civil society, and the academe to strengthen the country’s resilience framework.

A key highlight of DRF 2025 was the introduction of the “Big Wave” framework, a pioneering initiative that draws attention to emerging large-scale threats such as storm surges, sea-level rise, and tsunamis along the Manila Trench. By expanding the focus beyond the “Big One,” CLFI is broadening the national conversation on disaster readiness and urging greater action to anticipate and mitigate evolving climate and geological risks.

Structured around three thematic pillars—Vision, Action, and Collaboration—the forum featured strategic discussions led by national agencies and resilience advocates:



(From Left) Rene Meily, President of PDRF; Ludwig Federigan, Climate Adaptation and Mitigation Expert, DENR; Rhea Peñaflor, Programs & Development Division Head of CLFI; Jean Henri Lhuillier, President & CEO, PJLI Group of Companies; Cesar Augusto Villanueva, Jr., Deputy Director, Bangko Sentral ng Pilipinas; Jasmine May De Leon, Resilience Officer, National Resilience Council; Dawn Marie Cabigon, CEO, Fairs & More, Inc.; Jonathan Batangan, CLFI Executive Director

- Vision: Shaping a Resilient Future – spearheaded by DOST, PHIVOLCS, DILG, and ARISE, emphasizing local leadership and capacity building;
- Action: Empowering Local Champions – with insights from MMDA, OCD-NDRRMC, DSWD, and grassroots organizations on community-based solutions; and
- Collaboration: Strengthening Solidarity for Impact – uniting voices from government, academe, NGOs, and the private sector for unified action.



Session 1 Panelists: (L-R) Moderator: Nix Hipolito - Program Operations Manager, Manila Water Foundation; Charmaine Villamil - Geoscience and DRR Communications Specialist, DOST-PHIVOLCS; Ludwig Federigan - Climate Adaptation and Mitigation Expert, DENR; Maria Angela Monica Salud B. Mamuyac - Assistant Director, DILG, Bureau of Local Government

Session 2 Panelists: (L-R) Moderator: Cenen Milan - Senior Manager for Disaster Risk Reduction and Management of the Ayala Foundation; Jose Harry Barber - OIC of the Disaster Resilience Service, OCD; Bianca De Mesa - Special Operations Associate, Public Safety Division, MMDA; Liza Ville Ramos - Research and Planning Division Head of Makati DRRMO;

Session 3 Panelists: (L-R) Moderator: Dawn Marie Francisco Cabigon - CEO, Fairs and More, Inc.; Cesar Augusto Villanueva, Jr. - Deputy Director, BSP; Silvestre Barrameda, Jr. - Executive Director, National Resilience Council; Rene "Butch" Meily - President, PDRF

The Disaster Resilience Forum stands as more than a venue for dialogue—it is a movement toward collective preparedness. By placing the “Big Wave” on the national agenda, the forum urges stakeholders to look beyond immediate risks and prepare for the realities ahead.

Through DRF 2025, CLFI continues to champion a proactive, inclusive, and science-informed approach to disaster resilience—empowering communities and reinforcing its long-standing advocacy for a safe, ready, and united Philippines.

Literacy and Disability Inclusion Advocate Zacarias Mansing Jr. Named Cebuana Lhuillier's 2025 Happiest Pinoy

Cebuana Lhuillier recognized Zacarias Mansing Jr., a literacy and disability inclusion advocate, as the 2025 Happiest Pinoy—honoring his sustained commitment to advancing education and inclusion among underserved communities. Selected from over 500,000 nominations nationwide, his recognition reflects the values at the core of Cebuana Lhuillier's social responsibility and advocacy initiatives.

The awarding ceremony was held on December 2, 2025, at Dusit Thani Manila. Zacarias emerged as one of ten national category winners and later advanced to the final round, joining finalists from diverse sectors, including youth and senior citizens, entrepreneurs, persons with disabilities, overseas

Filipino workers, the workforce, the LGBTQIA+ community, creatives, indigenous peoples, and Cebuana Lhuillier clients.

Finalists were evaluated by a multi-sectoral panel of judges representing public service, media, social innovation, sports, and previous Happiest Pinoy awardees. The selection process was guided by these criteria: resilience, optimism, and authentic happiness; the ability to champion hope and create positive impact; and an X-factor reflecting credibility and purpose.

Jean Henri Lhuillier, President and CEO of the PJ Lhuillier Group, emphasized the broader significance of the recognition:





The Lhuillier family and past Happiest Pinoy winners celebrate with Zacarias Mansing Jr. the 2025 Happiest Pinoy, following his win in the nationwide search.

(Clockwise from left) Philippe Andre Lhuillier, Senior Executive Vice President, Cebuana Lhuillier; Zaldy Bueno, Happiest Pinoy 2019; Ambassador Philippe Jones Lhuillier; Mrs. Edna Lhuillier; Jean Henri Lhuillier, President & CEO, PJLI Group of Companies; Winston Maxino, Happiest Pinoy 2010; Jacqueline Lhuillier-Hess; Angelique Lhuillier-Miranda; Zacarias Mansing Jr., Happiest Pinoy 2025; and Rommel Arellano, Happiest Pinoy 2012)



“Zacarias embodies the kind of purpose-driven leadership that uplifts communities. His work demonstrates how resilience and service can translate into meaningful social impact.”

Zacarias’s advocacy took shape after a life-altering accident abroad in 2012 that left him paralyzed. Returning to the Philippines, he transformed personal adversity into a mission anchored on his DRISO values—Determination, Resilience, Inspiration, Service, and Optimism. In 2017, he founded the Books for Kids Project, an initiative that promotes literacy and disability inclusion in geographically isolated communities.

To date, Zacarias has reached more than 300 remote public schools and over 50,000 students in Negros Oriental, helping expand access to learning resources while promoting inclusion and dignity for all.

His recognition as the 2025 Happiest Pinoy underscores Cebuana Lhuillier’s continued commitment to celebrating individuals whose work delivers sustainable, community-centered impact—reinforcing the Foundation’s mission to enable inclusive growth, opportunity, and hope.

2025 Happiest Pinoy Finalists: (left to right) Jason Roy Tibug - Katutubo; Joshua Charles Saguban - Masayahing Gen Z; Ronnel Ojas - Proud as Pride; Glaidel Joy Balog - Happiest Ka-Cebuana; Juan Carlos Soriano - Bagong Bayani; Christian Apolinario - CreativAe Pinoy; Naprey Almario - Bibo sa Negosyo; Darwin Tadifa - Inspiradong Champion; Zacarian Mansing, Jr. - No Way Kapansanan; Cresencia Ilao - Happy at 60.

Happiest Pinoy: Resilienserye

Resilienserye is a digital series produced by Cebuana Lhuillier Foundation that promotes optimism and emotional resilience. These online sessions magnify the values promoted by the Search for the Happiest Pinoy.

SCAN TO
WATCH



Episode 1 — The Power of a Positive Mind

Feeling stuck in negativity or self-doubt? In this 60-minute session, CLFI Executive Director **Jonathan Batangan** breaks down the science and strategies behind cultivating a positive mindset—helping you shift your thoughts, break old patterns, and build a life filled with confidence and growth.

- Instantly shift your mindset
- Use proven methods to build lasting positivity
- Overcome challenges with a success-driven perspective

SCAN TO
WATCH



Episode 2 – Anger Management

Learn from CLFI Executive Director **Jonathan Batangan** how to break free from uncontrollable anger and emotional turmoil. Discover practical strategies to manage and express your emotions in healthy, empowering ways — and finally experience true emotional independence.

SCAN TO
WATCH



Episode 3 — Stronger Inside, Happier Outside

In this inspiring and introspective session, learn insights on how to manage fear and worry during challenging times. With over 40 years of experience in meditation practice, **Charlie Hogg** appeared in Happiest Pinoy Resilienserye to discuss the theme Stronger Inside, Happier Outside: Overcoming Fear and Worry in These Uncertain Times. He emphasized that discovering one's true self is essential to overcoming overwhelming fear.

SCAN TO
WATCH



Episode 4 – Happiness is Power

Break free from negative thinking and stay grounded through life's challenges. Discover how to turn your mind into a powerful tool for clarity, purpose, and resilience with **Yogesh Sharda**—international motivational speaker, Raj Yoga meditation teacher, and personal development trainer with 30+ years of experience.

SCAN TO
WATCH



Episode 5 – Digital Detox to Happiness

Are you drowning in endless notifications, emails, and digital noise? Information overload drains your focus, clutters your mind, and steals your happiness.

Discover from international motivational speaker **BK Bala Kishore** how a simple digital detox can help you:

- Declutter your thoughts
- Sharpen your focus
- Rediscover real joy in everyday life

SCAN TO
WATCH



Episode 6 – Happiness Under Pressure

In a high-pressure world, calm is the new strength. Discover how inner mastery can help you rise above stress, negativity, and uncertainty — turning every challenge into a stepping stone toward authentic happiness. Learn this transformative technique from **BK Denise Lawrence**, senior meditation teacher from Brahma Kumaris France.

SPECIAL PROJECTS //

A Tribute to Legacy: The PJP Ambassador's Hall at Museo Lhuillier, Antipolo

In a heartfelt celebration held at the Museo Lhuillier in Antipolo, the Lhuillier family surprised Ambassador Philippe Jones Lhuillier with a special tribute on the occasion of his 80th birthday—an event that honored his extraordinary life and enduring legacy.

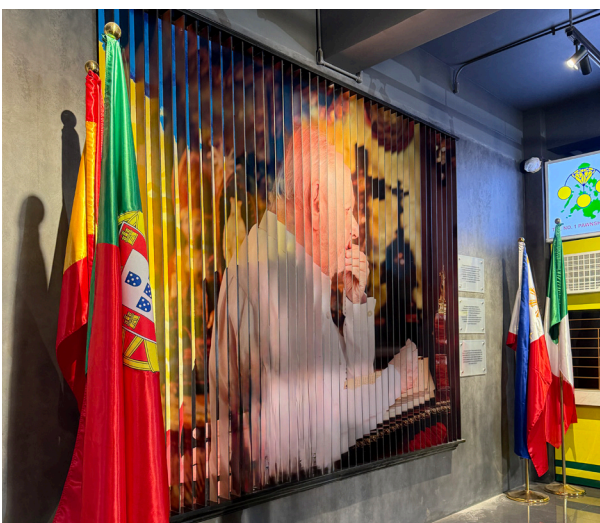
The event marked the unveiling of the PJP Ambassador's Hall at Museo Lhuillier in Antipolo City. The hall is dedicated to celebrating Ambassador Lhuillier's invaluable contributions to the nation as the longest-serving ambassador of the Philippines, a respected business leader, a philanthropist, and a devoted family man.

Hosted by the Cebuana Lhuillier Foundation, Inc. (CLFI), the intimate gathering brought together family members and close friends who have witnessed his life of service, humility, and generosity.

The tribute underscored Ambassador Lhuillier's unwavering commitment to promoting Filipino excellence, his deep compassion for the underserved, and his vision of empowering communities through education, financial inclusion, and cultural pride.

By celebrating his milestone at Museo Lhuillier, CLFI paid homage not only to a remarkable man but to a legacy that continues to inspire future generations of Filipinos to serve with purpose, integrity, and heart.





(Clockwise from Left) Ambassador Philippe Jones Lhuillier and Mrs. Edna Lhuillier stand beside their 3D portrait woven by Punique Handicrafts, a social enterprise that revives the traditional Filipino art of puni (palm-leaf weaving), supports women artisans in Malolos, Bulacan with sustainable income, and helps preserve cultural heritage;

Children Camille Lhuillier-Albani, Madeleine Lhuillier, and Angelique Lhuillier-Miranda join their parents in celebrating the inauguration of the Ambassador's Hall at the Lhuillier Museum.

The three facets of Ambassador Lhuillier—as a public servant, a religious person, and a son whose values were shaped by the De La Salle brothers—are captured in this lenticular artwork created by artist A.G. Saño.

Celebrating 25 Years of Service of Impact and Inclusion

In 2025, Cebuana Lhuillier Foundation celebrates 25 years of uplifting lives and empowering communities nationwide with the launch of its 25th Anniversary Coffee Table Book—a curated chronicle of compassion, resilience, and innovation. More than stories and photographs, the book honors the millions of Filipinos touched by CLFI’s mission, from learners given second chances to communities strengthened through inclusion. It highlights not only milestones, but the volunteers, partners, educators, and beneficiaries who live the spirit of *“Ipagdiwang ang Buhay, Ipagmalaki ang Pilipino.”* As CLFI looks ahead, the book stands as both a celebration and a renewed commitment to help build a nation where every Filipino can thrive.



#LahatKasama

The Impact-Driven CLFI Team



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