

CULION FOUNDATION, INC.
Strengthening Health Systems and Empowering Communities since 1976

TOWARD ONE HEALTH

Lives touched, lives changed

Annual Report 2024



G/F Norfil Building,
16 Mother Ignacia corner A. Roces Avenue
Quezon City, Philippines 1103



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Vision

A leading social development organization for a better quality of life for Filipinos who enjoy the highest level of human development

Mission

CFI is a social development organization committed to empowering vulnerable Filipinos through cutting-edge and sustainable programs in health and wellness, economic improvement, environment, education, food security, and gender equity.

Goal

To improve the quality of life of 1.7 million Filipinos in 17 provinces and 17 cities from 2025 to 2028

Core Values



Accountability



Trust



Loyalty



Teamwork



Respect



Resourcefulness



Integrity



Effective &
Efficient



Adaptability

► Joint Chairperson's and President's Report



Alberto A. Lim, Chairperson



Maria Aurora F. Tolentino, President

We are happy to present this year's Annual Report, *Toward One Health: Lives Touched, Lives Changed*, a testament to our commitment, the unwavering dedication of our staff and supporters, and the resilience of the communities we serve.

Over the past years, CFI has operated amid a backdrop of both persistent challenges and emerging opportunities. From public health crises and climate concerns to socio-economic instability affecting our most vulnerable populations, we were called to respond with both urgency and empathy. And respond we did, not with quick fixes, but with deeply considered, long-term strategies anchored in evidence, equity, and empowerment.

In this light, we are happy to share that in 2024, CFI continued to build on its nearly five decades of service by strengthening health systems and empowering communities across the Philippines. Through a comprehensive range of programs spanning health, environment, and community development, the Foundation reached a total of 187,813 individuals across five regions and twelve provinces in the country.

On programs and partnerships

This year, our programs not only met their goals, but they also exceeded them. In public health, strong partnerships with local governments and civil society advanced the fight against tuberculosis, leprosy, and neglected tropical diseases. Through initiatives like TB Active Case Finding and Oplan Manunuyod, we improved early detection and treatment in underserved areas, while maternal and child health programs like POCUS and vitamin supplementation reached isolated communities with life-saving care.

In our Environment Program, we empowered communities to protect natural resources and build resilience. Notably, our Community-Based Mangrove Reforestation Project engaged over 250 individuals across 17 barangays in planting 325,000 mangrove seedlings, covering 128 hectares in Culion and Coron. This was complemented by the ICCMTECR project in Palawan, which promoted marine biodiversity, climate resilience, and sustainable livelihoods through multi-

sector collaboration.

Our Community Development Program continued to foster economic empowerment by supporting small enterprises, providing financial aid, and strengthening local organizations. These efforts help communities become more self-reliant and resilient.

In every step, we have striven to align our programs with the Philippine Development Plan, Sustainable Development Goals, Universal Health Care, and now, One Health, which emphasizes the convergence of human, animal, and environmental health.

None of this would be possible without the trust and support of our donors and partners. Your generosity fuels innovation, scale, and impact, ensuring no one is left behind.

On governance and systems

The synergy between the Board of Trustees and our management team has been crucial to our accomplishments. Through regular consultations, policy reviews, and joint planning, we have steered a clear and consistent direction, ensuring that our programs stay aligned with our strategic priorities. Resources have been deployed efficiently and prudently, with a sharp focus on maximum impact. Every peso spent is tied to a measurable change in the lives of people and communities.

We have made strides in strengthening our internal and management systems, including the enhancement of monitoring and evaluation tools. Procurement management has promoted efficiency and compliance, and we have adopted a culture of continuous learning to adapt better and respond to emerging challenges. Our commitment to staff development is reflected in management training and regular meetings that address technical proficiency, communication, mental health, gender, and development, among others. These initiatives aim to build leadership capacity and ensure a resilient and empowered workforce.

In addition to professional growth, we prioritize employee well-being through targeted workplace health initiatives. We have ensured physical safety by conducting regular facility inspections and clean-up activities, ensuring that the welfare of all staff is safeguarded in every aspect of our operations.

Our core and our drive

We strove never to lose sight of the human face behind every statistic. Every data point in this report represents a patient treated, a mother empowered, a community protected, a forest restored, and a livelihood built. These are the true measures of our success.

At the core of all this is trust, which we earn every day through integrity, consistency, and results. It is this trust that fuels long-standing partnerships, opens doors to innovation, and builds the bridges needed to reach those most often left behind. We do not take this trust lightly. It is both our privilege and our responsibility to steward the resources, relationships, and responsibilities entrusted to us with care and purpose.

We are proud of what we have accomplished together this year, but we are even more inspired by what lies ahead. With your continued support and guidance, we know we can build a future where health is a right, not a privilege; where the environment is protected, not plundered; and where communities are not just recipients of aid, but active agents of change.

None of these achievements would be possible without the people and partnerships that power our work. We are deeply grateful to our staff, volunteers, community leaders, government allies, and development partners who continue to believe in our mission and contribute to its fulfillment.

Thank you for being part of this journey. Together, we are helping communities by transforming their lives on the path toward One Health.


Alberto A. Lim
Chairperson, *Culion Foundation, Inc.*


Maria Aurora F. Tolentino
President, *Culion Foundation, Inc.*

2024 IN NUMBERS

PROJECTS IMPLEMENTED, BENEFICIARIES REACHED, AND AREAS OF COVERAGE

TB ACTIVE CASE FINDING

178,890

Key vulnerable population screened, diagnosed, and enrolled in TB Treatment and TB Preventive Treatment.

NCR

REGION IV-A

CAVITE, BATANGAS, & QUEZON PROVINCE

REGION V

MASBATE, ALBAY, CAMARINES NORTE, CAMARINES SUR, SORSOGON, & CATANDUANES

SKIN NTDS PROJECT

84 NATIONWIDE

Leprosy coordinators engaged and trained.

VITAMIN ANGELS

6,051 REGION IV-B
CORON & CULION,
PALAWAN

Mothers and children received micronutrient supplements.

POINT-OF-CARE ULTRASOUND (POCUS)

483 REGION IV-B
CORON & CULION,
PALAWAN

Healthcare workers trained; and Pregnant women scanned.



CULION FOUNDATION, INC.

*Strengthening Health Systems
and Empowering Communities since 1976*

OPERATIONS REPORT

OPLAN MANUNUYOD

1,604 **REGION IV-A**
RODRIGUEZ, RIZAL

Members of the engaged community-based org capacitated and upskilled on TB contact investigation; Household contacts screened for active TB and LTBI; LTBI patients enrolled to TB preventive treatment

COMMUNITY-BASED MANGROVE REFORESTATION

257 **REGION IV-B**
CORON & CULION, PALAWAN

Fisherfolk, Women's groups, Indigenous people/
Peoples Organization engaged as Planters

ASEDP

ASSISTANCE TO SMALL INTERPRISE DEVELOPMENT PROGRAM

240 **REGION IV-B**
CORON & CULION, PALAWAN

Micro and small enterprises owners engaged as Active Clients

ICCMTECR

INTEGRATED COASTAL AND MARINE MANAGEMENT TOWARDS ECOSYSTEM AND COMMUNITY RESILIENCE

32 **REGION IV-B**
CORON, PALAWAN

LGU, NGAs, MPAs, MFARMC, BFARMC, POs, Local Enforcement Group,
Fisherfolk Associations, MPA Management engaged as partners

EmPower to Sustain

EMPOWERING PEOPLES ORGANIZATIONS FOR SUSTAINABLE DEVELOPMENT

162 **REGION IV-B**
CULION, PALAWAN

Members of peoples organizations capacitated and received
livelihood assistance

CBO MODELING FOR SARANGANI (CMS) PROJECT

10 **REGION X**
SARANGANI

Members of community-based organizations engaged for
the delivery of integrated TB and HIV care, and as part of the
province-wide PCPN/HCPN

HEALTH

Breathing life back:

Community navigators in Rizal and their fight against the TB epidemic

In the quiet barangay of San Isidro, nestled in Rodriguez, Rizal, the threat of tuberculosis (TB) is not just a health concern but also a social challenge. The remote location, limited access to quality health services, and persistent stigma and discrimination surrounding the disease make the area a difficult battleground for TB control and elimination. In this setting, two women, Mary Jane Sugi and Nieva Odad, have emerged as unlikely but powerful forces for change.

Before stepping into their roles as Community Navigators under the Oplan Manunuyod Project, both Mary Jane and Nieva lived lives shaped by limitation and isolation. Mary Jane Sugi, 43, a solo parent caring for a special needs child and 3 other children, and an aging father, worked as a massage therapist, struggling to make ends meet, especially after mortgaging her home to help cover her daughter's hospital bills. Nieva Odad, 42, a mother and a housewife, rarely spoke in public and avoided community engagement due to introversion. Neither imagined that one day they would be trekking steep hillsides and knocking on doors and families to talk about tuberculosis (TB).

Their journey began with an introduction of the Oplan Manunuyod Project, an initiative implemented by Cullion Foundation, Inc. (CFI) through the support of Fundacion Vicente Ferrer (FVF) and in partnership with Montalban Laban Lungs Philipppines (MLLP), and the

local government unit of Rodriguez, Rizal. To improve TB preventive treatment enrolment in the municipality, the project engaged MLLP and capacitated its members on how to become effective community navigators. The trainees include Mary Jane and Nieva. At the start, the two have very little understanding of TB. Mary Jane viewed it as a dangerous and contagious illness, while Nieva knew only that it spread through the air. But through intensive training and mentorship from CFI, they gained more than just scientific knowledge; they learned how to become effective advocates for their communities. *"With the help of these trainings, we learned how to protect ourselves and educate others,"* Mary Jane said. *"Now. We don't just inform, but we also empower."*

Going the Extra Mile

Their days soon filled with house visits, TB screening referrals, patient follow-ups, and health education sessions. With flipcharts in

hand, they ventured into the rugged terrain of their community, facing more than physical obstacles. *"One time, we were almost pushed off a mountainside by a truck. It was scary, but we kept going,"* Mary Jane recalled. They faced suspicion, rejection, and resistance. Some patients clung to herbal cures or divine healing. Others were afraid of skin tests or discouraged by the side effects of medication. Still, the women pressed on. *"Because of the knowledge we shared, they kept going and finished their treatment. That was a win for all of us,"* Nieva said.

Their efforts didn't just touch lives, but they reshaped public health outcomes. In just four months, from

“

This has become my advocacy; it is not just work anymore. It's our passion.

MARY JANE SUGI

COMMUNITY NAVIGATOR,
OPLAN MANUNUYOD

FROM LEFT TO RIGHT: Mary Jane Sugi, and Nieva Odad, two of the community navigators of Oplan Manunuyod Project

erkrankung
tuberculosis at
TB Infection

atient-Centered
erculosis Infection



“Because of the knowledge we shared, they kept going and finished their treatment. That was a win for all of us

NIEVA ODAD
COMMUNITY NAVIGATOR,
OPLAN MANUNUYOD

Despite the challenges, their perseverance paid off in tangible ways. Equipped with accurate information from the TB 101 training and fortified by two hard-won emotional resiliencies, they have successfully guided countless patients to enroll in and complete TB Preventive Treatment. Mary Jane remembers convincing one particularly hesitant patient to undergo treatment. This is an experience she describes as “worth everything.”

The impact of their work rippled beyond public health. It changed their personal lives as well. For Mary Jane, the project was a financial lifeline. With her modest earnings from CFI, she finally began to save enough to redeem her mortgaged home and even planned to open a small Salon and Spa business beside it. “After four years, I’m reclaiming my house. The allowance I received from the project really means everything to me,” she said.

Nieva, too, felt the transformation. The allowance she receives helps her and her husband manage household expenses and fund their children’s education. But more than financial support, Oplan Manunuyod gave her a voice. “I’ve grown so much, from someone who barely spoke to someone who now leads health education and contact investigations,” she said.

Real Change, Real People

As Community Navigators, Mary Jane and Nieva do more than monitor health—they mend trust, shift mindsets, and inspire behavior change. Their work is a testament to the quiet power of grassroots advocacy. “Even if the project ends, I’ll keep doing this,” Mary Jane said. “This has become my advocacy; it is not just work anymore. It’s our passion.”

In the national and local fight against TB, statistics and strategies are essential, but they do not tell the whole story. Real transformation comes from the ground up, from women like Mary Jane and Nieva, whose courage and commitment breathe life back into their communities, carrying life-saving messages to the farthest homes and hardest hearts.

September to December, the impact of Mary Jane, Nieva, and their fellow Community Navigators could be seen clearly in the data collected and reported by the LGU. In the municipality, three Rural Health Units (RHUs) were closely monitored during this period, and each reflected the growing reach of community-based advocacy.

Measurable Impact

Between September and December, the impact of the Community Navigators became clear. **The number of individuals who underwent TB preventive treatment, the weakest link among all the TB program initiatives, did not just exceed the target; it did not just double or triple; it quadrupled.**

At RHU I, of the 160 individuals enrolled in TB Preventive Treatment (TPT), 44 percent, or nearly half, were referred and convinced by Community Navigators. In another area covered by RHU III, 382 people were enrolled, and Community Navigators played a role in enrolling 184 of them, translating to 48 percent of the total.

But the most impressive results were seen at RHU II. Out of 362 patients enrolled in TPT, an overwhelming 74 percent, a clear majority, started treatment because of the direct efforts of the Community Navigators. Their active presence in the field, their personal connection and persistence in communicating with hesitant families, and their ability to earn trust translated directly into patient enrollments.

All together, these efforts led to 904 people being enrolled in TPT across the three RHUs during the final quarter of the year. The 904 enrolled patients are the total 2024 accomplishment of the three RHUs in TPT. This feat of this project is very impressive, as the community navigators contributed more than half of the 2024 annual accomplishment, where 523 from community navigators out of 904 overall accomplishment (57.9%) of the three RHUs in just a span of one quarter.

Beyond Numbers

These numbers are more than statistics; they are lives saved. Children, breadwinners, grandparents, and neighbors who now have a chance to have an improved health outcome. Behind them is the courage and care of two women who refused to stay silent.



ENVIRONMENT

Community-based mangrove rehabilitation in coastal communities in Coron, Palawan

Stories of challenges, of hope, of recovery

In the coastal areas of Coron, Palawan, fishing has long been a lifeline, a way of living passed down through generations. But in recent years, that lifeline has frayed. The ocean, once teeming with fish, has grown silent. Fisherfolk like Daniel Javier of Barangay Turda have found themselves returning from the sea empty-handed, their nets bare and their hopes dimmed.

Illegal fishing, deforestation, and the growing threat of climate change have all taken their toll. For many, the struggle to survive became even more dire during the COVID-19 pandemic. Despite these setbacks, stories and efforts to restore and protect coastal ecosystems have quietly gained momentum and offered a path toward recovery.

Planting a Solution: Mangroves as a Lifeline

For Daniel Javier, the Chairperson of the Municipal Fisheries and Aquatic Resources Management Council (MFARMC) in Brgy. Turda, change began in 2017 with the FishRight Project USAID-funded initiative. Initially involved in training sessions and community monitoring against illegal activities, Javier witnessed the shift from enforcement to restoration when mangrove reforestation was introduced. The mangrove initiative was then further sustained through the collaboration of CFI with G-Xchange, Inc. (GXl) and its GForest app, a sustainability initiative within the GCash mobile wallet app in the Philippines.

As 15,500 mangrove seedlings took root across 6 hectares of coastal areas, marine life slowly returned. Fish, crustaceans, and shellfish began thriving among the roots, offering an alternative for fishermen like him, especially vital when strong amihan winds made fishing impossible.

The routine now involves tending to the seedlings: clearing debris, monitoring for algae, and rescuing those stressed by storms. It's not an easy task, but for Daniel, it's deeply rewarding.

A Woman's Place Is in Conservation

In Sitio Balisungan, Barangay Tagumpay, another transformation quietly took root.

Imelda Mazo, President of the Shalom Women's Biodiversity Conservation Association, is no stranger to struggle or to growth. When asked if her group could manage a protected area, their response was simple and determined: *"We can do it."*

With support from CFI and other stakeholders, they trained in mangrove nursery management, breathing life back into a failed marine reserve. Today, this once struggling patch of coastline thrives as a Women-Managed Marine Protected Area, a living testament to resilience and recovery.

The mangroves brought more than just ecological recovery. They became a refuge.

"During the pandemic, this place became our home," she says. "Even just watering the seedlings helped us cope. It gave us something meaningful to do."

Their perseverance has not gone unnoticed. The group has earned awards like the Pearl Award and Para El Mar, secured grants, and even launched a rice retail project. These were all born from small beginnings and a steadfast commitment to environmental conservation.

"Back then, even though the income was just enough for us,

I keep on telling and encouraging my colleagues, let's be patient. If we keep dreaming, blessings will come." Imelda shares, her face glowing with pride.

Bridging Communities and Nature

Both Daniel and Imelda understood that true conservation means collaboration, not conflict.

In Turda, Daniel noticed some being cut for building materials when other options, like mountain logs, weren't available. Instead of confrontation, he chose a path of understanding. They spoke to the community, shared knowledge about the role of mangroves in coastal protection, and invited them to be part of the solution.

"We understood that monitoring against mangrove cutting here is still limited," he says. "So, we explained why they [the Tagbanuas] matter in terms of mangrove rehabilitation and encouraged them to join the project."

In Sitio Balisungan, Imelda took a similar approach, focusing on those directly impacting the coastline.

"We started with the violators," she explains. "Now, they're the ones helping us, because they've come to understand the value of the mangroves."

What emerged was a powerful and inclusive conservation movement, where former violators transformed into dedicated protectors of the environment. This effort is part of CFI's broader initiative to convert violators into eco-warriors. To date, CFI has trained over 60 eco-warriors, empowering them to become stewards of their communities and the natural resources they depend on.

Mapping Mangrove Survival

Mangrove restoration in Coron, Palawan, has taken root through the collective efforts of CFI, G-Xchange, Inc. (GXl), FishRight project, local government unit (LGU), Marine Protected Area (MPA) management teams, women's groups, fisherfolk organizations, Indigenous cultural communities, youth associations, and other coastal stakeholders. At the forefront are leaders like Daniel and Imelda, whose commitment has ensured the sustainability of these vital ecosystems.

In Barangay Turda, a total of 15,500 mangrove seedlings were planted across a 6-hectare MPA, achieving an impressive 97% survival rate, thanks to the dedicated work of 20 local planters (8 male and 12 female, of which 5 are IPs).



“

I keep telling and encouraging my colleagues, let's be patient. If we keep dreaming, blessings will come.

IMELDA MAZO

PRESIDENT,
SHALOM WOMEN'S BIODIVERSITY
CONSERVATION ASSOCIATION

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Mangroves are like people. When they're cared for, they grow strong.

DANIEL JAVIER

CHAIRPERSON,
MUNICIPAL
FISHERIES AND
AQUATIC RESOURCES
MANAGEMENT COUNCIL



In Barangay Tagumpay, the WMA-MPA in Sitio Balisungan led the planting of 17,500 seedlings across a 7-hectare MPA, reaching a 96% survival rate, supported by 21 committed planters (5 male and 16 female, of which 15 are IPs).

Across six other barangays in Coron, including Turda and Tagumpay, a total of 125,000 mangrove seedlings now stands tall in 50 hectares of MPA, tended by 165 local planters (62 male and 103 female, of which 92 are IPs). These efforts, part of the Community-Based Mangrove Reforestation Project, have also achieved a remarkable 96% survival rate, reflecting the community's deep-rooted commitment to coastal restoration.

Beyond Mangrove Rehabilitation

"Because of the incentives I earned as a mangrove planter, I was able to repair our home, invest to buy a motor for my boat, and even purchased gadget, like cellphone," Daniel shared. "These might seem simple, but to us, they mean a better life."

Mangrove reforestation activities didn't just help him survive tough times; it gave him a new identity. No longer just a fisherman, Daniel became a steward of his coastline, leading his community to protect and nurture their mangrove nursery. He monitors seedlings, clears debris, and teaches others, including indigenous cultural communities, about the vital role of mangroves, supported by his colleagues and CFI.

Meanwhile, Imelda shared that her group's work opened doors they never imagined: recognition, grants, and a rice retail livelihood project for members. *"Back then, our income was small," she recalled. "But I kept telling my fellow women, 'Let's be patient. If we keep dreaming, blessings will come.'"*

Daniel and Imelda are proof that stories of hope and recovery don't always come from institutions or grand policies, but rather, they grow from within people. Their stories remind us that when communities are empowered, when local knowledge is valued, and when small resources are matched with big trust, transformation happens.

They're not just protecting mangroves, they're rebuilding futures.

As Daniel puts it, *"Mangroves are like people. When they're cared for, they grow strong."*

And so do the people who care for them.

COMMUNITY DEVELOPMENT

Uplifting Micro and Small Businesses in Culion, Palawan

A Woman Entrepreneur's Journey as a Testament to Empowered Possibilities

In a town where opportunity can feel as distant as the mainland, Maria Cecilia "Matche" M. Sanchez built her own path forward, one business at a time.

At 49, Matche lives in Barangay Libis, Culion, Palawan, where she manages multiple family-run ventures, from a photo-printing shop to a lodging house and a vending machine business. But her journey has been far from ordinary. Living with the long-term effects of polio and now reliant on a wheelchair, Maria faced challenges that might have discouraged others. Instead, she chose to lead with determination, resourcefulness, and the quiet strength of someone who sees possibilities where others might only see limits.

Surviving on One Fragile Business

Before opportunity knocked, Matche's family ran a modest photo-printing shop, their only source of income. The returns were meagre. Lacking capital, they couldn't upgrade their equipment or expand into other ventures.

"It was really hard in the beginning. We were just earning enough to get by, and we couldn't start any new business," she recalled.

But Matche had one advantage many didn't have, that is, a legacy of inspiration. Her parents, once aided by CFI, passed on to her not only their family business but also the knowledge of where to turn when the tide needed changing.

The Turning Point

It was through CFI's Assistance to Small Enterprise Development Program (ASEDP) that the wheel began to turn for Matche, both literally and figuratively.

Having known CFI's impact on students and small business owners since her college years, Matche finally took the step to apply for assistance.

"I am truly grateful for the trust they gave me. They didn't focus on my condition as a PWD, but instead on the potential of my business," she shared.

Through ASEDP, Matche received a loan that became the seed



for significant transformation. She was able to upgrade her photo-printing services with a new laptop, invest in a small ice cream business, and later, venture into a Starlink Wi-fi vendo machine, school supplies, perfumes, etc., diversifying her family's income streams.

Beyond the Loan

But CFI's help didn't stop with the financial assistance.

"CFI doesn't just lend money. They support us through training, they use our catering services, and they even rent our lodging space," Matche emphasized.

The support was hands-on, grounded, and deeply personal. Through their partnership, Matche was able to furnish her family's lodging house with new mattresses, fans, linens, and towels — enhancements that improved customer satisfaction and increased profitability.

And perhaps most touching of all, she now has a greater capacity to fund her father's medical needs, a tangible testament to how business growth can ripple through personal and family life.

Matche is far from alone in this endeavor. Her husband stands by her as a business partner, and together, they employ several staff to run the different ventures.

"At first, I really thought my condition would be a hindrance. I wondered how I could even start a business if I couldn't move around freely. But by God's grace, I found a husband who was willing to support me. Because of that, I gained the courage to manage our family business and even build new income streams with him," she said, reflecting on the emotional hurdles she's had to overcome.

Her story speaks not only of business success but of dignity, perseverance, and community resilience.

Impact of ASEDP in Numbers

Matche's success story is just one among many that demonstrate the wide-reaching impact of the CFI's Assistance to Small Enterprise Development Program (ASEDP). In 2024 alone, the program disbursed a total of ₱23,627,000.00 across its areas of operation, supporting both new and existing small entrepreneurs. In Culion Island, ₱13,012,000.00 was provided to 14 new and 76 continuing beneficiaries, while in Coron, ₱10,615,000.00 reached 6 new and 78 ongoing clients. The program also extended ₱995,000.00 to beneficiaries in other areas, covering 3 new and 12 existing participants.

Overall, ASEDP has maintained 240 active clients this year. Of



these, 135 have active financing support, while 105 are savings-only members, underscoring the program's dual role in enabling access to capital while cultivating a culture of saving and financial responsibility. These figures reflect more than just financial assistance, but they represent livelihoods revived, opportunities unlocked, and communities uplifted through sustained and inclusive enterprise development.

Big Plans Ahead

Matche isn't done yet. With her sights set on expansion, she dreams of acquiring a binder machine to create personalized notebooks, a new printer for T-shirt and mug printing, and more enhancements to their lodging house.

"My vision for our businesses is big. I want to grow our photo-printing shop by investing in new equipment like a binder machine for personalized notebooks that we can market. I also want to buy a new printer and materials for T-shirt and mug printing. We used to do that before, but the printer broke down. Lastly, I want to continue improving our lodging house with better equipment and amenities," she said with conviction, a businesswoman not only surviving but thriving.

Her message to CFI

“First of all, I would like to thank CFI for launching ASEDP. They've helped so many people in different aspects of life. Many have already succeeded, and many more are on their way to success. I am truly grateful for the trust they gave me and for allowing me to be part of ASEDP. It has made a huge difference in our business and in my life as an entrepreneur. I hope this program continues, not just for people like me, but for those who are just starting and hoping to succeed in life. Thank you very much to everyone behind CFI.

Matche's story is a reminder that while capital may start a business, it is trust, partnership, and belief in human potential that truly build it. And thanks to CFI's ASEDP, that belief is now becoming a shared reality for many in Culion and beyond.





The Treasurer's Report

Financially, we did well in 2022 and 2023 BUT as planned, we did better in 2024.

In 2024, CFI revenues reached ₱127.48 million, a 42% increase from 2023 and 102% of the target. This reflects improved program implementation and resource mobilization.

Project expenses hit a high of ₱94.82 million, 37% higher than the previous year and represent 105% of the budgeted amount, reflecting expanded project activities and community and beneficiary reach.

Net general and administrative expenses rose to ₱14.32 million, a 67% increase from 2023 and 149% of the budget. This increase was primarily driven by investments

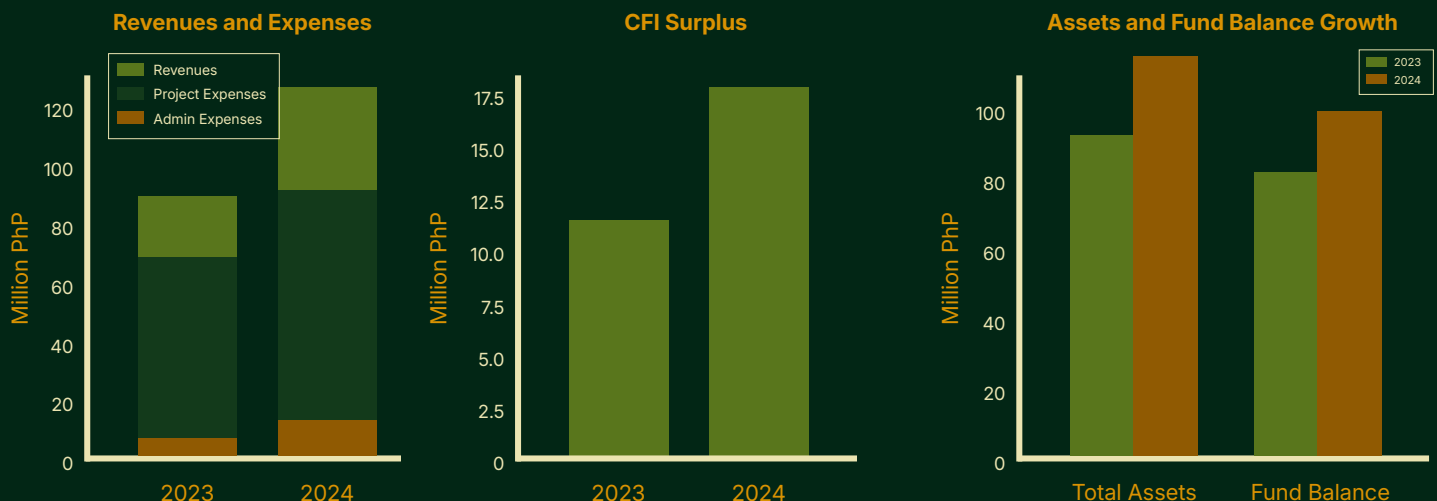
in organizational capacity, technology, and compliance activities. Notably, ₱2 million in general and administrative expenses were funded by externally-funded projects, representing a modest 3% increase over the previous year, and as a percentage of total general and administrative expenses, declined to 12%, down from 19% in 2023 and well below the 20% target.

CFI posted a surplus of ₱18.33 million, which while only 74% of the target, is 52% higher than in 2023.

CFI's financial position in 2024 is stronger than ever underscoring continued organizational growth and sustainability.

- Total assets increased by 20% to ₱113.22 million.
- Fund balance rose by 22% to ₱100.44 million.

The gross administrative expenses remained well within regulatory thresholds, representing only 13% of



total revenues and 15% of total expenses (compared to 12% and 14% in 2023), far below the 30% limit.

Our Assistance to Small Enterprise Development Program (ASEDP) showed significant improvement in quality and efficiency, the decline in loan releases to ₱23.63 million (from ₱26.79 million) notwithstanding.

- Profitability increased by 66%, with repayment rate improving to 89%, up by 6%.
- The operating cost ratio dropped to 22%, below the 25% standard and down from 24% in 2023.
- Operating self-sufficiency ratio improved to 154%, well above the 100% benchmark and up from 134% the previous year.

The Foundation secured expanded tax exemption coverage, supporting cost-effectiveness and compliance.

All audit issues and recommendations were satisfactorily addressed and CFI got an unqualified opinion from SGV.

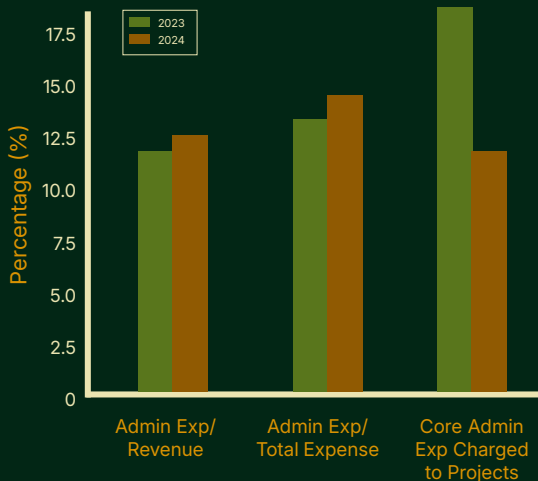
In conclusion, 2024 was a year of sustained growth, financial prudence, and strategic reinvestment for CFI. We enter 2025 on an even stronger financial footing, with the capacity to expand our impact and fulfill our mission more effectively. In 2025, we will still do very well although we anticipate a lower surplus, as we will be investing more in our programs to advance our initiatives.

Thank you.

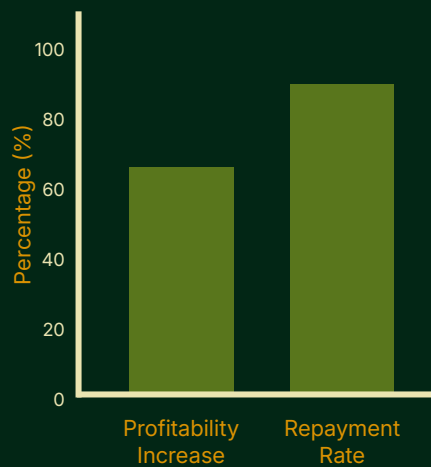

Gil T. Salazar
 Treasurer, Culion Foundation, Inc.

THE TREASURER'S REPORT

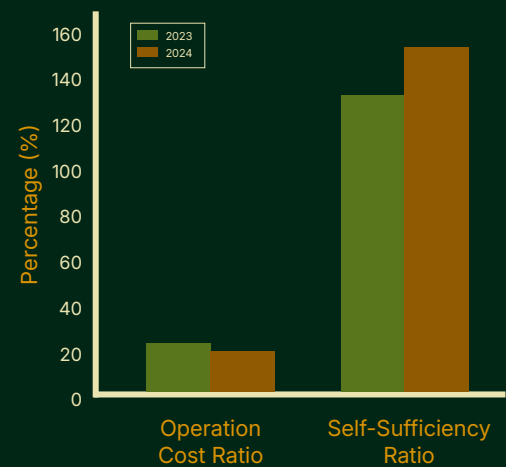
Administrative and Efficiency Ratios



ASEDP Performance



Operations Efficiency Ratios



INDEPENDENT AUDITOR'S REPORT

The Board of Trustees
Culion Foundation, Inc.
Norfil Building, No.16
Mother Ignacia Avenue
corner Rocas Avenue, Quezon City

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Culion Foundation, Inc. (a nonstock, nonprofit organization; the Foundation), which comprise the statements of assets, liabilities and fund balances as at December 31, 2024 and 2023, and the statements of revenues and expenses, statements of changes in fund balances and statements of cash flows for the years then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the assets, liabilities and fund balances of the Foundation as at December 31, 2024 and 2023, and its revenues and expenses and its cash flows for the years then ended in accordance with Philippine Financial Reporting Standard for Small Entities (PFRS for Small Entities) Accounting Standard.

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Foundation in accordance with the Code of Ethics for Professional Accountants in the Philippines (Code of Ethics) together with the ethical requirements that are relevant to our audit of the financial statements in the Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with PFRS for Small Entities, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Foundation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Foundation or to cease operations, or has no realistic alternative but to do so.





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Those charged with governance are responsible for overseeing the Foundation's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with PSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Foundation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Foundation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Report on the Supplementary Information Required Under Revenue Regulations 34-2020 and 15-2010

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information required under Revenue Regulations (RR) 34-2020 and 15-2010 in Note 16 to the financial statements is presented for purposes of filing with the Bureau of Internal Revenue and is not a required part of the basic financial statements. Such information is the responsibility of the management of Culion Foundation, Inc. The information has been subjected to the auditing procedures applied in our audit of the basic financial statements. In our opinion, the information is fairly stated, in all material respects, in relation to the basic financial statements taken as a whole.

SYCIP GORRES VELAYO & CO.

Ma. Genalin Q. Arevalo

Ma. Genalin Q. Arevalo

Partner

CPA Certificate No. 108517

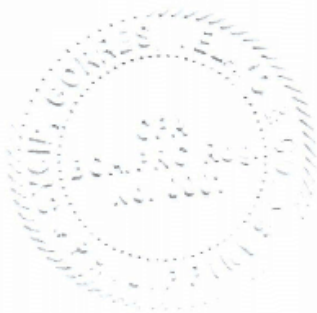
Tax Identification No. 224-024-926

BOA/PRC Reg. No. 0001, April 16, 2024, valid until August 23, 2026

BIR Accreditation No. 08-001998-123-2023, January 25, 2023, valid until January 24, 2026

PTR No. 10465260, January 2, 2025, Makati City

April 15, 2025



CULION FOUNDATION, INC.
(A Nonstock, Nonprofit Organization)

STATEMENTS OF ASSETS, LIABILITIES AND FUND BALANCES

	Endowment Fund	Operating Fund	ASEDP	Current Projects	Elimination (Note 13)	2024 Total	2023 Total
ASSETS							
Current Assets							
Cash (Note 3)	P29,236,466	(P3,714,624)	P2,153,765	(P11,174,732)	P-	P16,500,875	P8,871,832
Project advances (Note 4)	-	-	16,252,149	-	-	16,252,149	15,860,302
Receivables (Note 5)	(696,385)	8,351,468	1,204,324	21,846,074	(7,637,477)	23,068,004	19,207,882
Funds handled by investment managers (Note 6)	43,509,388	-	-	-	-	43,509,388	35,667,110
Investment in bonds (Note 7)	13,610,000	-	-	-	-	13,610,000	14,300,000
Total Current Assets	85,659,469	4,636,844	19,610,238	10,671,342	(7,637,477)	112,940,416	93,907,126
Noncurrent Assets							
Office equipment (Note 8)	-	32,760	18,845	-	-	51,605	138,141
Security deposits – noncurrent portion (Note 9)	-	227,465	-	-	-	227,465	176,465
Total Noncurrent Assets	-	260,225	18,845	-	-	279,070	314,606
TOTAL ASSETS	P85,659,469	P4,897,069	P19,629,083	P10,671,342	(P7,637,477)	P113,219,486	P94,221,732

	Endowment Fund	Operating Fund	ASEDP	Current Projects	Elimination (Note 13)	2024 Total	2023 Total
LIABILITIES AND FUND BALANCES							
Current Liability							
Accrued expenses and other payables (Note 10)	P265,402	P3,712,586	P4,252,814	P9,549,977	(P7,637,477)	P10,143,302	P10,680,104
Noncurrent Liability							
Retirement benefit obligation (Note 11)	-	1,184,483	333,131	1,121,365	-	2,638,979	1,438,003
Total Liabilities	265,402	4,897,069	4,585,945	10,671,342	(7,637,477)	12,782,281	12,118,107
Fund Balances							
Restricted (Note 14)	85,394,067	-	-	-	-	85,394,067	60,867,979
Unrestricted (Note 14)	-	-	15,043,138	-	-	15,043,138	21,235,646
Total Fund Balances	85,394,067	-	15,043,138	-	-	100,437,205	82,103,625
TOTAL LIABILITIES AND FUND BALANCES	P85,659,469	P4,897,069	P19,629,083	P10,671,342	(P7,637,477)	P113,219,486	P94,221,732

See accompanying Notes to Financial Statements.



CULION FOUNDATION, INC.
(A Nonstock, Nonprofit Organization)

STATEMENTS OF REVENUES AND EXPENSES

	Endowment Fund	Operating Fund	ASEDP	Current Projects	2024 Total	2023 Total
REVENUES						
Grants and donations	P–	P1,415,094	P–	P115,859,622	P117,274,716	P81,772,853
Interest income (Notes 3, 4, and 6)	2,541,981	8,066	5,432,350	–	7,982,397	6,763,492
Processing fees and others	–	–	566,489	–	566,489	616,262
Recovery in market value of funds held by investment managers (Note 6)	1,650,633	–	–	–	1,650,633	753,954
Foreign exchange gain	–	839	–	–	839	–
	4,192,614	1,423,999	5,998,839	115,859,622	127,475,074	89,906,561
EXPENSES						
Programs and projects (Note 15):						
Direct project costs:						
Active TB Case-Finding (ACF)	–	–	–	80,516,619	80,516,619	45,650,422
Mangrove Reforestation in Culion & Coron, Palawan (GFOREST)	–	–	–	3,230,836	3,230,836	6,123,878
Oplan Manunuyod Project (OPM)	–	–	–	2,765,548	2,765,548	–
Strengthen Philippine NTDPs	–	–	–	1,885,709	1,885,709	388,433
MDP Distribution of Assorted Medicines/Vitamins	–	–	–	1,256,200	1,256,200	3,071,753
Pro-active Leprosy/Public Health projects (LP)	–	–	–	630,755	630,755	1,000,000
Maternal and Child Health- Life Matters International (MCH LMI)	–	–	–	350,244	350,244	–
Integrated Coastal and Marine Management Towards Ecosystem and Community Resilience (ICMTECR)	–	–	–	154,200	154,200	–
Management of impairment & Disabilities Arising from Leprosy & Lymphatic Filariasis (MID)	–	–	–	65,000	65,000	802,783
CBO Modelling for Sarangani	–	–	–	40,000	40,000	–
Community-Based Drowning Prevention (DP)	–	–	–	30,020	30,020	1,425,219
TBP in the Workplace	–	–	–	–	–	4,653,954
Research Triangle Institute International (RTI)	–	–	–	–	–	1,293,426
Fish Right Expenses	–	–	–	–	–	393,314
Revision of Barangay Health Worker's Reference Manual (BHW Manual)	–	–	–	–	–	126,600
Indirect project costs	–	–	3,895,214	–	3,895,214	4,334,412
General and administrative expenses (Note 12)	155,348	14,165,801	–	–	14,321,149	8,519,150
Other expenses						
Foreign exchange loss	–	–	–	–	–	35,392
	155,348	14,165,801	3,895,214	90,925,131	109,141,494	77,818,736
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES	P4,037,266	(P12,741,802)	P2,103,625	P24,934,491	P18,333,580	P12,087,825

See accompanying Notes to Financial Statements.



CULION FOUNDATION, INC.
(A Nonstock, Nonprofit Organization)

STATEMENTS OF CHANGES IN FUND BALANCES
FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

	Endowment Fund	Operating Fund	ASEDP	Current Projects	Total
Balances at January 1, 2023	P46,917,515	(P1,393,893)	P11,744,510	P12,747,668	P70,015,800
Fund transfers during the year (Note 14)	11,353,775	1,393,893	–	(12,747,668)	–
Excess (deficiency) of revenues over expenses	2,596,689	(7,046,938)	1,195,003	15,343,071	12,087,825
Balances at December 31, 2023	60,867,979	(7,046,938)	12,939,513	15,343,071	82,103,625
Fund transfers during the year (Note 14)	20,747,283	19,530,279	–	(40,277,562)	–
Intrafund transfers	(258,461)	258,461	–	–	–
Excess (deficiency) of revenues over expenses	4,037,266	(12,741,802)	2,103,625	24,934,491	18,333,580
Balances at December 31, 2024	P85,394,067	P–	P15,043,138	P–	P100,437,206

See accompanying Notes to Financial Statements.



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Jayson Pascua
Monitoring and Evaluation Officer I

Ashley Villegas
Resource Mobilization and Partnership Officer III

Brandon Herrera
Corporate Affairs Officer I

Nerissa Beltran
Research Officer I

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HR Officer III

Renee Bajamunde
Strategy and Compliance Officer II

Anthony Vega
HR Specialist III

Marielle Valmadrid
Procurement Specialist III

Mark Ryan Marquez
Procurement Specialist II

William Asuncion
Admin Officer I

Anthony Hizole
Admin Associate III

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Cheenie Padua
Senior Finance Officer I

Liezel Mangubat
Senior Finance Officer I

Marlon Valmorla
Finance Officer II

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Senior Program Manager

Jourdane Arches
Program Manager II (TB)

Marie Joy Sebastian
TB Technical Coordinator

Elly Rose Amurao
Project Manager - FVF

Duane Mojica
Deputy Project Manager I

Arjay Adamos
Deputy Project Manager I

Marvin Echalas
Senior Project Officer III

Danica Cañon
Senior Project Officer II

Jairus Ralf Bejer
Senior Project Officer I

Ivan Bricia
Senior Project Officer I

Beatrice Cañares
Project Officer III - FVF

Christian Caberto
Project Officer III

Shereene De Jesus
Project Officer III

Dennis Mangubat
Project Officer III

Zomir Purificacion
Project Officer III

Money Lyn Corticiano
Project Officer I

Jose Karlo David
Project Officer I

Ruby Jane Cabasag
Project Officer I

Gyle Dizon
Project Officer I

Brein Galvez
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Christopher Ryan Gerola
Project Officer I

Emy Labostro
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Project Officer I

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OIC/Senior Project Officer I

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Senior Admin Officer I

John Bañadera
Project Officer II

Teresa Vasquez
ASEDP Associate II

Danny Datanagan
ASEDP Associate I

Karen Gabad
ASEDP Associate I

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