



2017
ANNUAL
REPORT

About the Cover

The cover shows a family enjoying a life of peace and stability while experiencing God's care through the ministry of CCT Mutual Benefit Association Inc. They are provided with social security through life insurance, housing assistance, a retirement savings fund, and equity value.

TARGET GROUPS



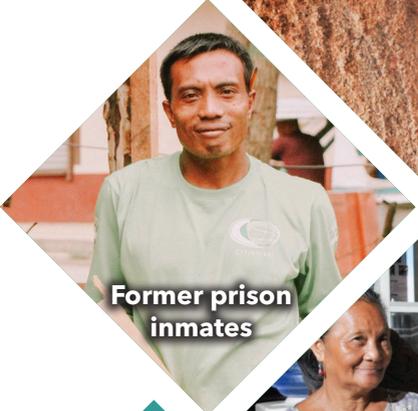
Micro-entrepreneurs



Christian development workers and church members



Former street dwellers



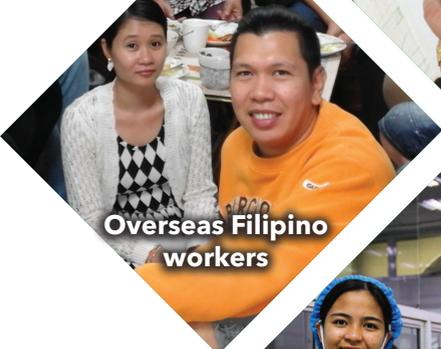
Former prison inmates



Communities-at-large



Tribespeople



Overseas Filipino workers



Children and youth



Farmers



Factory and company-based workers



Fisherfolk



VISION

We hope to see Christ-centered faith communities where people graciously work together and share resources, enjoying God's design for peace, stability, security, and favor among His people.

MISSION

We join the Holy Spirit in serving the poor toward the fulfillment of God's promise of "Shalom."



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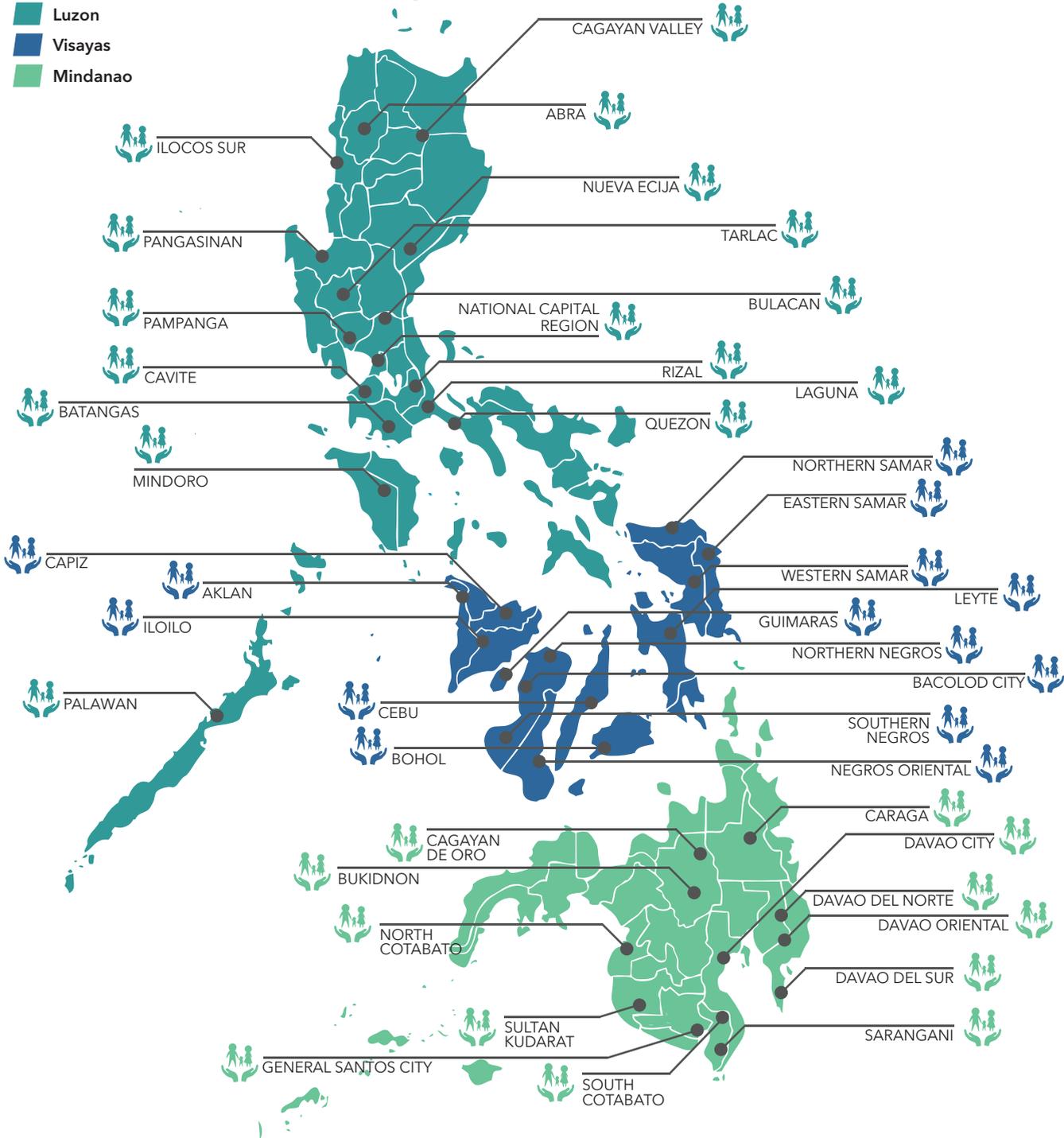
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AREAS OF OPERATIONS



CCT MBA MEMBERS

- Luzon
- Visayas
- Mindanao





MESSAGE FROM THE CHAIRPERSON OF THE BOARD

Dear Friends and Ministry Partners,

We are all familiar with the advice Solomon gave his son in Proverbs 6 to observe the ways of the ant, to learn from it because “it gathers its food through summer and takes what it needs from the harvest.” I believe that one way of “gathering food through summer” is to prepare for the future, whether through savings or through insurance.

When a death occurs among the low-income masses or to someone who is paid by the day, the family left behind, already stricken emotionally, has to scramble for funds for the coffin and other funeral expenses. Donations (*abuloy*) placed in a box on a stand near the coffin help cover related costs. Quite often, the family has to pay for debts incurred during this period long after the loved one has been laid to rest.

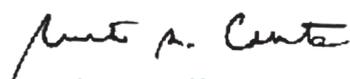
God has given us, through the CCT Mutual Benefit Association (MBA), a social security support system for the poorest of the poor—an opportunity to help them prepare for events sure to come, such as death, and to lighten the financial burden that the bereaved family has to bear. Through this service, even tribespeople may be covered by affordable and reliable life insurance, easing the family’s financial stress. Beyond this, for a very affordable premium, the CCT MBA also offers services for savings, investment, equity, housing, and retirement.

To broaden the safety net of the poor, CCT MBA looks forward to expanding the coverage offered to include healthcare in the near future.

Thank you for supporting the CCT MBA. Your doing so is an expression of obedience to our Lord.

“Carry each other’s burdens, and in this way you will fulfill the law of Christ.”
- Galatians 6:2 (NIV)

In His Service,


Ruth S. Callanta

MINISTRY HIGHLIGHTS

52,875

members have access
to social security



14

member-organizations



199 families

received

PhP4.5 million

worth of death benefits



MEMBERS CONTRIBUTED

PhP15.9 million

Insurance Premiums

PhP15.9 million

Member's Equity Value

PhP7.9 million

Retirement Savings Fund



PhP59.8 million

worth of assets

PhP26 million

worth of net surplus



Officially registered with the

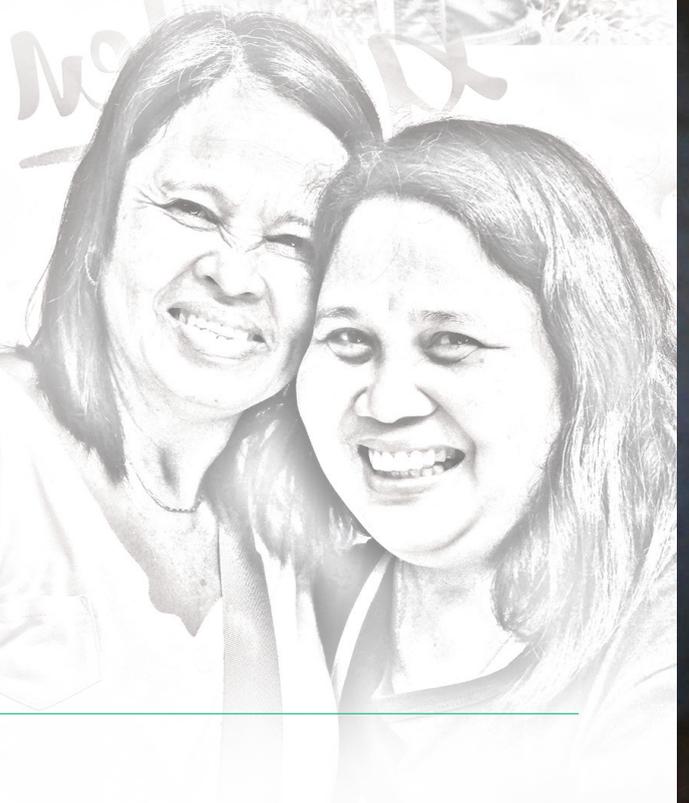
**Securities and Exchange
Commission**

on October 6, 2016

Officially authorized to operate by the

Insurance Commission

on November 18, 2016



"My son will always be in my heart. Life goes on as long as God remains by my side. He is the only One I hold on to," Nanay Fe shares her hopeful prayers after the passing of her youngest son.





Along the streets of Quezon City, a wake service is being held.

SIGNIFICANT CHALLENGES

Nanay Mila runs a *sari-sari* (variety) store in a *barangay* while taking care of her three children. At home, her husband lies in their bedroom, paralyzed after a stroke. Two buckets on the floor catch rain from a leaky roof. Earning PhP10,000 monthly and juggling electric and water bills, school materials for her children, and medications for her husband, she can barely afford to buy a good meal to feed her family or to have their house fixed. With such income, how can she afford to avail of basic social services? How can she be prepared for when an emergency strikes her household, like sickness, or worse, a death in the family?

According to the 2015 Family Income and Expenditure Survey done by the Philippine Statistics Authority, the average monthly income of Filipinos is PhP22,250 while the average monthly expenses are at PhP18,000. Hence, Filipino families save an average of PhP4,250 a month.*

Household expenses for worst-case scenarios such as death are deemed high relative to the average savings of Filipinos. The coffin, burial lot, urn, and columbarium are just some of the items on the long list that a family needs to spend on. Funeral services also incur costs for chapel and viewing arrangements as well as food and refreshments for the visitors. The average cost for wake and burial expenses ranges from PhP16,650 to around PhP2 million.**

Filipinos in poor communities do not have enough saved-up money, so they are unprepared to pay for hospital bills and death-related expenses. Because of this, when an untimely demise happens, it is common to see wake services being held along the sidewalks and families passing around hats to relatives and neighbors for *abuloy* or solicitation, hosting *saklaan* or card betting, getting immediate loans, or mortgaging their assets. However, these temporary solutions put the family at an economic disadvantage in the long term. Aside from the emotional trauma that families may experience from losing a loved one, they still have to carry the burden of paying off these loans even after the burial.

Realizing the plight of the poor, CCT Group took on the burden of providing social services to the communities. It is for this purpose that the CCT Mutual Benefit Association Inc. (MBA) was conceived. CCT MBA understands that small funds from each member, when gathered and properly managed, can sufficiently provide for the needs of one another.

CCT MBA, the social security ministry of CCT Group, responds to these needs in fulfillment of God's promise of peace, stability, security, and favor among His people. It envisions communities that gather and share resources together while its members enjoy benefits such as life insurance, retirement benefits, and equity value, all coming from each of their own contributions.

*Data source: Philippine Statistics Authority (2016)

**Data source: <https://www.ecomparemo.com/info/infographic-how-much-a-funeral-costs-in-the-philippines/>

Features of CCT MBA

Members as co-owners

As a mutual benefit association, all enrolled members are co-owners both contributing to and benefiting from the ministry. It also actively involves its members in the management of the association, the professionalization of its services, research and development, and technical operations.



Savings earning interest

A portion of the members' contributions is set aside for the Retirement Savings Fund (RSF). This fund is invested in commercial banks to earn interest. Upon members' retirement, death, or total permanent disability, they may claim the full value of their RSF contributions plus the earned interest.

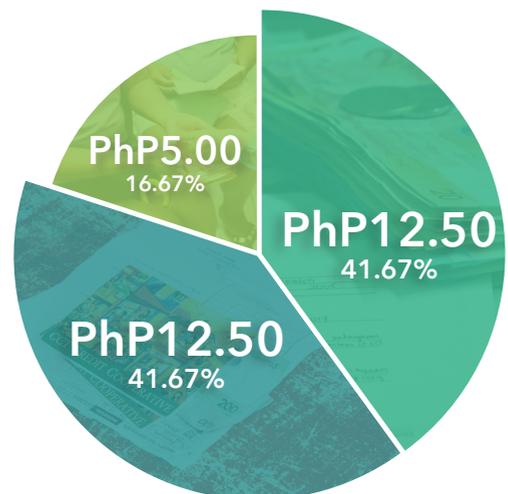
Equity value

As co-owners of CCT MBA, members do not lose their equity or share in this ministry. A portion of the members' contributions is set aside for the Member's Equity Value (MEV) fund, which is also invested in commercial banks to earn interest. Like the RSF, the MEV fund plus the earned interest may be claimed at retirement, death, or total and permanent disability of the members.



Php30 Members' Weekly Contribution

- Retirement Savings Fund
- Member's Equity Value
- Life Insurance





The Basic Life Insurance Plan provides coverage for natural and accidental death as well as total and permanent disability for the principal members, their spouse, and dependents (parents or children).

CCT MBA TABLE OF BENEFITS (BASIC LIFE INSURANCE PLAN)				
LENGTH OF MEMBERSHIP	CAUSE OF DEATH/ TOTAL AND PERMANENT DISABILITY	AMOUNT OF BENEFIT FOR		
		MEMBER	LEGAL DEPENDENTS	
			SPOUSE	PARENTS AND CHILDREN
LESS THAN 1 YEAR	Pre-existing condition	2,000	2,000	None
	Natural cause but not pre-existing	10,000	5,000	2,500
	Total and permanent disability	10,000	5,000	None
	Accident	20,000	10,000	None
1 YEAR OR MORE BUT LESS THAN 2 YEARS	Natural cause	20,000	5,000	2,500
	Total and permanent disability	20,000	5,000	None
	Accident	40,000	10,000	None
2 YEARS OR MORE BUT LESS THAN 3 YEARS	Natural cause	30,000	10,000	5,000
	Total and permanent disability	30,000	10,000	None
	Accident	60,000	20,000	None
3 YEARS & ABOVE	Natural cause	50,000	10,000	5,000
	Total and permanent disability	50,000	10,000	None
	Accident	100,000	20,000	5,000

On October 6, 2016, CCT MBA was officially registered with the Securities and Exchange Commission. On November 18, 2016, the Insurance Commission (IC) granted CCT MBA a license to operate. From December 2016 to January 2017, the management and key staff were called and gathered to serve. The board members, general manager, operations manager, marketing officer, account officer, and claims officer were all ready and equipped to jump-start this social security ministry.

CCT MBA serves as God’s hands and feet to comfort the grieving, mourning, and distressed families whose loved ones have passed away.

Now, with a vision of communities and families that are peaceful and secure for the days to come and in cases of a loved one’s parting, the goal of CCT MBA is to reach the unreached poverty groups, provide excellent services, and respond to the growing and mostly neglected needs of the poor. With an affordable amount,

CCT MBA provides a social security program that an ordinary *sari-sari* store owner, a hardworking *balut* vendor, and a former street-dwelling family can enjoy.



ACCOMPLISHMENTS AND MILESTONES

TRAINING, ROLL-OUT, AND LAUNCH

On February 11, 2017, CCT MBA was officially launched in all areas of CCT Group operations across the country. It also presented its very first product offering: the Basic Life Insurance Plan (BLIP). Members enjoy not only insurance coverage but also retirement funds and equity build-up earning interest. CCT MBA helps families by being a good steward of their hard-earned money. Weekly contributions are pooled and invested in CCT MBA's ministry partner commercial banks, earning interest that accrues to the benefit of member-clients.

Marketing efforts were greatly needed to introduce CCT MBA to all community partners nationwide in preparation for the ministry's Insurance Month in March. While it was difficult for the six CCT MBA staff members alone to do

the nationwide roll-out, the senior managers of the ministries under the CCT Group, as co-owners of CCT MBA, took the responsibility to promote and cascade this program to all target communities. By God's grace and CCT Group-wide united efforts, the mandated target of 30,000 enrollees during the first month of operations was surpassed.

At the end of 2017, CCT MBA reached 52,875 members coming from more than 170 CCT branches nationwide. Covered by life insurance while co-owning CCT MBA, micro-entrepreneurs, factory workers, former street dwellers, construction workers in the urban areas, farmers and fisherfolk in the provinces, and tribespeople in the mountains now have secure finances and dignified lives.



February 2017

- Simultaneous nationwide launch of CCT MBA and BLIP
- Start of marketing and promotions for BLIP: CCT MBA training in fellowship groups and extensive education campaign



March 2017

- Official start of CCT MBA operations
- Start of enrollment in CCT MBA BLIP
- 1st Annual Membership Meeting at CCT Tagaytay Retreat and Training Center



CLAIMS

By the end of 2017 operations, 199 families received PhP4,518,500 worth of death benefits.

This helped the concerned families cover hospital bills as well as wake and burial expenses. Some beneficiaries, like Nanay Cristita, used the leftover portion of the claims as capital for a start-up business that would help sustain their family in the long run.



Nanay Cristita, a CCT MBA beneficiary

Widowed after the sudden passing of her husband, Nanay Cristita holds on to God and her two children for strength as she leads her family and takes on the role of breadwinner.

Although no amount of money can take away the family's heartache from losing a loved one, the ministry, at the least,

lessens their burdens financially and saves them from worrying about where to source funds.

CCT MBA, as a member of the CCT Group of Ministries, is housed in one support office along with the rest of the member-organizations. Thus, requests for claims were processed and concerns were addressed immediately.

It is the ministry's standard of service to provide at least 50% of death benefits on the same day the death is reported and verified. As CCT MBA stays true to this service, beneficiaries were able to receive help right when they needed it most. The rest of the claims were released when the complete requirements were submitted. Simple acts like these may seem insignificant to some, but for a bereaved family, these could help in letting them grieve, pay their respects, and give a decent burial for a family member who passed away.



Nanay Adelina, a CCT MBA beneficiary

Nanay Adelina experienced the fast claim process when her husband passed away and saw how simple yet important it is to be insured. Because of this, she enrolled herself as a member of CCT MBA to continue what her husband had started—saving up their family's hard-earned money to prepare for times such as this.



PROCESS OF CLAIMING: Upon visual verification by CCT staff, 50% of the total claim amount will be released to the beneficiary. Upon submitting all other required documents such as the notice of claim form, death certificate, claimant's ID, and proof of relationship with the deceased, the rest of the claim amount will be released.



BLESSED TO BE A BLESSING

As a start-up organization, CCT MBA was blessed to have a significantly high net surplus, which benefited not just its member-clients but also the member-organizations of the CCT Group of Ministries.

As a matter of policy, the CCT MBA leadership decided to harness a portion of the ministry's net surplus to help the future generation. The ministry contributed PhP1,175,504 worth of donations to Visions of Hope Foundation, Inc.—CCT Group's ministry for children who were neglected, abandoned, and orphaned; former street-dwelling children; tribal children; and children at-risk.

A total of PhP796,112 in collection fees was also given to other CCT ministries for the help they had given to CCT MBA operations.

Indeed, there is strength in numbers. This is the gift God has given to the CCT Group—the value of convergence and integration practiced among CCT MBA members and across CCT ministries. CCT MBA is founded on the principle of pooling small funds from many people. Individually, the ministry could not have made such a great impact, but together with the other ministries, as one spiritual body of Christ, it becomes a significant help to others.



OVERCOMING CHALLENGES

CCT MBA has grown fast since the start of its operations in 2017, but the journey of this social security ministry, which started way back in CCT Group's founding years, was not smooth sailing. CCT Group's expression of compassion started in small, simple acts back then. It was led to different experiences and encountered trials along the way, but with its desire to respond to the prevalent poverty in the Philippines, it kept on moving forward until the time came to set up its own social security ministry.

Benevolence

During CCT Group's early years, families of the deceased community partners received flowers and Php500 as burial assistance. However, this amount was barely enough to meet the families' expenses.

In-house insurance

To systematize the program to help families, CCT Group organized an in-house insurance program where members contributed Php5 per week and were provided with Php30,000 in death benefits. As the collections grew, CCT Group realized the high risks entailed in handling its own micro-insurance program.

Third-party insurance provider

CCT Group continued its social security ministry through a partnership with third-party commercial insurance companies that shouldered all the risk and provided products and policies approved by the IC. Beneficiaries of deceased members or dependents were able to receive death benefits from CCT branch offices as soon as a death was verified. The rigid requirements and 30-day claim process of these companies were the major challenges faced by the ministry, which caused a large amount of CCT Group's unreimbursed releases.



God helped the ministry discern that what the poor need is not just micro-insurance coverage but also the expansion of their social security.

Finally ... the CCT MBA.

Despite these challenges, God’s sovereign hand has been felt, guiding the ministry through the tunnel of uncertainty, fear, and ambivalence. God led the ministry through a journey of trying out different models, and over the years, it has seen what will work and what will not. God helped the ministry discern that what the poor need is not just micro-insurance coverage but also the expansion of their social security (by having savings and equity value, which they will not lose).

After more than 10 years of testing, as the capacity of the CCT staff improved and was strengthened over the years, with CCT Group’s desire to have more responsive and proactive features, and with the significant help of Mr. Epifanio “Fani” Mañebo of the RIMANSI Mi-MBA Association of the Philippines, Inc., the time has finally come for CCT Group to set up its own mutual benefit association. CCT MBA is now owned and controlled by its members, not only meeting their contingency needs during an unexpected death but also helping them collectively save up for the future.



CCT Group board members and staff support its 14th member ministry.



WAY FORWARD

The journey that led CCT MBA to what it is today and the God Who has remained faithful all throughout the years keep the ministry's hope and vision alive. Challenges may have caused delays, but they were also eye-openers to the vastness of harvest fields that await.

As the ministry moves forward, it prays to keep a discerning heart and spirit to remember what God has done in the past, to know what He is doing in the present, and to prepare for what He will do in the future.

CCT MBA will continue its goal of reaching the unreached. The ministry will expand its territories, targeting new member-clients coming from CCT community churches, partner churches, overseas Filipino workers and their families, factory and company-based employees, and the communities-at-large. CCT MBA pursues to be an agent of hope and security to more poor families in the Philippines.

To accommodate the growing number of member-clients, CCT MBA will improve its internal processes by installing an automated management information system. With this, it can expedite the monitoring and reporting process of the ministry to provide faster and better-quality service to its members.

Aside from the BLIP, the ministry will also be working on developing its three new products:

- Health Insurance
- Credit Life Insurance Plan - This is an in-house insurance program to assist CCT Credit Cooperative, CCT MBA's partner microfinance institution, on outstanding loans left unpaid after a member's passing.
- Golden Life Insurance Plan - CCT MBA will partner with a third-party commercial insurance company to provide insurance coverage to CCT Group's loyal members who are 65 years old and above.

When God closes doors, He opens vast windows of opportunities, letting His people bask in His glory as CCT MBA's time has come to minister to Filipino communities. In a country with a depressing and overwhelming poverty situation, God has remained constant and faithful, exercising kindness, righteousness, and justice. So shall the social security ministry continue to uplift the dignity of the poor, homeless, widows, and orphans.



TRANSFORMED LIVES

Gomez Bago

Life is peaceful and simple in the mountains of Sitio Sipangan in Surallah, South Cotabato, where I live with my family and the rest of my T'boli tribesmen. We are well provided with natural resources, which are our main source of livelihood. We make and sell walls out of chopped bamboo—heavy labor and a muscle-straining job under the scorching sun. We earn just enough money for our unsophisticated lifestyle in our humble community, away from the noisy and polluted city, but also far from hospitals. To reach the hospital, we have to cross one hanging bridge and two rivers, and then travel 40 minutes to the main highway and another 30 minutes to the hospital.

As the head of my family, it is my responsibility to provide a peaceful and decent burial for my dear wife.

That Saturday night seemed like any other night. My wife, Lina, showed no signs of discomfort. She was even able to cook dinner for us like she usually did. At three o'clock in the morning, her chest suddenly tightened, making it hard for her to breathe. When we rushed her to the hospital, unfortunately, she didn't make it. It was our last night with her. Doctors declared cardiac arrest as the cause of death.

Everything happened so fast. She was then brought to the funeral home. Still shocked by the sudden turn of events, we were faced with another concern when the funeral home required us to pay Php5,000

for down payment. I didn't have any cash on hand. They graciously agreed to lower the amount to Php3,000, which my neighbors were kind enough to lend me.

We don't earn much income, but when my wife was still with us, we always made sure to diligently save up and contribute

In my old and weary body, I have truly felt God's guidance and provision during that challenging season of my life.

Php30 weekly as CCT MBA members. So when an emergency hit our family, I remained calm. We were able to reap the harvest when we received claims from CCT MBA. The amount was used to pay off the debt from my neighbors and covered all expenses for the 10-day funeral service, burial ceremony, and burial lot. We even had enough money left to pay installment for a motorcycle. My son now earns a living as a motorcycle driver in our community. What a blessing it is to my family!

CCT MBA greatly helped us financially; aside from that, prayers from our community also strengthened us. In my old and weary body, I have truly felt God's guidance and provision during that challenging season of my life. In my confusion, He gave me peace. In my weakness, He remained strong.



TRANSFORMED LIVES

Maryline Roldan



My late sister, Mercedes Clemente, and I are members of CCT MBA. When I joined, all I thought about was getting money for my petty expenses through CCT MBA's partner microfinance institution, CCT Credit Cooperative. But over the years of actively joining our weekly fellowship meetings, it dawned on me that CCT Group's help goes way beyond financial support.

God used CCT Group as an instrument so that my sister and I would hear the Good News. We came to know Jesus and accepted Him as the Lord and Savior of our lives. Our being members of CCT MBA became even more significant because of this.

CCT Group's help goes way beyond financial support.

After my sister had a stroke in November 2016, she continued attending fellowship meetings as much as she could. Through prayers and support from our family and fellowship group, she was able to recover gradually—getting up from bed, taking a bath, and putting on clothes on her own despite having her left arm and leg paralyzed.

December of the following year came, and it was a hard time for our family. Her body was weakening, hospital visits were becoming more frequent, and pneumonia was kicking in until she grew tired. She removed the dextrose attached to her exhausted body. "Enough," she declared. "Bring me home."

Left with no choice, we brought her home. Not long after, she passed away and went home to her Father in heaven. She looked happy. As her sister, I know she is at peace.

Funeral expenses will not be a problem. The bill's on me.

Before she died, she would always say to us, "Funeral expenses will not be a problem. The bill's on me. Though I may be dead, my family will not be pitiful asking for money from others." Indeed, never did I worry about where to source funds. Her hard-earned savings and contributions to CCT MBA bore fruit when we received the insurance death benefits and all of her savings that earned interest, allowing us to pay the hospital bills and give her a decent burial. Her life is only until here, and our family has accepted that. But we remain hopeful, assured of salvation, and secure in our finances.



BOARD OF TRUSTEES



Ruth S. Callanta
Chairperson/President



Arlene S. Sy
Vice-President



Jennifer Jan Y. Abella
Treasurer



Alicia S. Pineda
Secretary



Rhodora E. Prado
Trustee



Raymundo L. Roberto
Independent Trustee



Serlina C. Rufin
Independent Trustee

MANAGEMENT AND KEY STAFF



Elizabeth M. Veñegas
General Manager



Allan L. Legaspi
Operations Manager



Renato T. De Jesus
Account Officer



Lenie F. Espelembergo
Claims Officer



Rozelle E. King
Junior Accountant



Crispin N. Mañabat
MIS Officer



Cherry Ann N. Pabunocan
Finance Officer



FEATURED MINISTRY PARTNER

BETTER TOGETHER: CCT MBA and CCT Credit Cooperative walk hand in hand in building long-term, personal relationships with families in the target communities.

CCT Credit Cooperative is a strategic partner of CCT MBA. This partnership is born out of having a shared vision of Christ-centered families and communities living a sustainable, abundant, and dignified life.

CCT Credit Cooperative offers a microfinance program for micro-entrepreneurs, landless and small-scale farmers, fisherfolk, and other agricultural and informal service providers. Its members, called community partners, may avail of business loans, growth enterprise loans, asset acquisition loans, educational loans, company-based loans, agricultural loans, boat loans and emergency loans, business mentoring, and market linkage.

While microfinance services of savings and loans are the cooperative's entry point to the community partners who run their own business, the CCT MBA's social security program is entry point to the same community partners now including their families, relatives, and neighbors. Relationships with community partners are therefore strengthened and sustained as they have now access to a complete social security package that includes access to loans, savings facility, long-term investment, retirement fund, and insurance coverage. More community residents are being drawn in to enroll because of this.

A relationship that lasts not only until a loan cycle ends but is helpful up to a member's deathbed.

CCT MBA partners with CCT Credit Cooperative as the latter become CCT MBA's hands, feet, mouth, eyes, ears, and heart in making its products known, accessed, and availed of by the community partners. This is made possible

because of CCT Credit Cooperative's established social infrastructure network throughout the country, with reputable presence in the communities, and a good business system in place. The financial assistance that CCT MBA and the cooperative provide is made more significant through these personal relationships. When community partners or their family pass away, the cooperative's staff and area pastor visit the bereaved family to comfort them, share the Word of God, and, at times, sponsor a funeral service. With this, families, relatives, and neighbors are being ministered to. In this way, CCT Group is able to build up long-term and holistic relationships with the communities.

A relationship not only with the cooperative's loan borrowers but also with their parents, children, relatives, and even neighbors.

With the value-added to both CCT MBA and the cooperative made possible with their partnership, both ministries are blessed with growing outreach and higher surplus. Because of this, they are able to set aside a special fund to invest in the next generation through the ministry for the marginalized children and youth spearheaded by the Visions of Hope Foundation. This integration of programs and services under the CCT Group of Ministries translates to unprecedented synergy—for the single purpose of changing lives, strengthening families, empowering communities, and transforming the nation.

STRATEGIC PARTNERS

CCT Community Fellowship Inc.
CCT Credit Cooperative
CCT Kaibigan Ministry, Inc.
CCT Ministers Association of the Philippines Inc.
CCT Ministry among Tribespeople, Inc.
CCT Training and Development Institute Inc.
CCT-Visions of Hope Christian School
CCT Working Hands Ministry, Inc.
CCT-Tindahan para sa Bayan, Inc.
Center for Community Transformation, Inc.
Commercial Insurance Companies (Life & Non-Life)
Covenant Community Multipurpose Cooperative
Insurance Commission
Isla Lipana & Co.
Jehovah Jireh Credit Cooperative
Kabayanihan Company Limited
Kaibigang Maaasahan Multi-purpose Cooperative
National Reinsurance Corporation of the Philippines
Pre-Need Insurance Companies
RIMANSI Mi-MBA Association of the Philippines, Inc. (MiMAP)
(and other MiMAP member MBAs)
BDO Unibank, Inc.
Security Bank Corporation
Visions of Hope Foundation, Inc.



MINISTRY OPPORTUNITIES

The CCT Mutual Benefit Association (MBA) provides life and accident micro-insurance as well as retirement benefits to community partners, farmers, fisherfolk, factory workers, former street dwellers, tribespeople, people's organizations, Christian development workers, church members, and other target groups served by the CCT Group of Ministries. It addresses the growing needs of its stakeholders, giving them a wider scope of benefits and instilling a spirit of brotherhood and shared accountability among members. It ensures continued access to resources by actively involving the members in the management of the association that includes implementation of policies and procedures geared toward sustainability and improved services.

**Thank you for praying with us and supporting the
CCT Mutual Benefit Association!**

Here are ways you can help the community partners and their families:

Pray

- Pray that the CCT MBA members nationwide will enjoy a life of peace and stability.

Volunteer

- Be a life and business mentor.
- Be a resource person for financial literacy training of members.
- Be a resource person for training of management and staff on marketing and promotion strategies.

Give

- Provide scholarship funds for CCT MBA members and their children.
- Build up the fund to invest on a comprehensive management information system.

Others

- Refer churches, Christian organizations, and people's organizations as member-clients or member-organizations.
- Refer a reputable management information system provider.



CCT Group of Ministries

Please return the completed form to the CCT Mutual Benefit Association Inc.
6/F Joshua Center, 1428 Taft Avenue, Ermita, Manila 1000, Philippines
partnership@cct.org.ph

YES, I would like to be part of God's work among the community partners
and their families!



PRAY



VOLUNTEER



GIVE



OTHERS

Name: _____
Company/Organization: _____
Contact Number: _____
E-mail Address: _____
Office/Home Address: _____

Passion for God
Passion for the Philippines
Compassion for the Filipino Poor

CCT GROUP OF MINISTRIES

Vision

We hope to see Christ-centered faith communities, where Jesus Christ is honored and worshipped, and where people live with dignity and sufficiency, in accordance with God's plan for a just, humane, and caring society.

Mission

As followers of Jesus Christ, we join the Holy Spirit in God's work of transforming lives and communities.

Strategies

Discipleship and training of servant leaders who will act as agents of transformation

Provision of holistic and integrated services

Establishment of community-based organizations/institutions composed of the needy themselves who will serve as instruments for action and change

Distinctive

We are Christian. We do everything for the glory of God, according to Biblical principles.

We are Filipino. The Center for Community Transformation was organized and is funded, governed, and managed by Filipinos. We testify to the nobility and heroism of the Filipino spirit.

We are a prayerful, worshipping, serving, witnessing, discipling, learning, and teaching group.

We exercise preferential option for the poor.

Our programs and services are holistic, integrated, community-based, family-focused, sustainable, and transformational.



CCT BRANCHES

LUZON

NCR

Araneta
Mindanao Avenue
Muñoz
Novaliches
Batasan
Payatas
Tandang Sora
Commonwealth
Bagong Silangan
Marikina
Pasig
Cabrera
Malibay
Taguig
Intramuros
San Andres
Tondo
Las Piñas
Muntinlupa
Parañaque
Bagong Silang
Banker's Village
Camarin
Malabon

RIZAL

Cainta
Taytay
Antipolo
Montalban

CAVITE

General Trias
Tanza
GMA
Silang
Bacoor
Dasmariñas
Tagaytay
Bel Aldea

LAGUNA

Biñan
Cabuyao
Magdalena
San Pedro
Sta. Rosa
Nagcarlan

BATANGAS

San Jose

QUEZON

Lucena

MINDORO

Calapan

BULACAN

San Jose del Monte
Guiguinto
Sapang Palay

PAMPANGA

Angeles
Magalang

TARLAC

San Miguel

PANGASINAN

Dagupan
Urdaneta

NUEVA ECIJA

Cabanatuan

ABRA

Bangued

ILOCOS SUR

Candon

CAGAYAN VALLEY

Tuao
Tuguegarao

PALAWAN

Puerto Princesa
City 1
Puerto Princesa
City 2
Roxas
El Nido
San Vicente
Narra
Quezon
Busuanga
Coron
Cuyo
Culion

VISAYAS

BACOLOD CITY

East Bacolod
North Bacolod
South Bacolod 1
South Bacolod 2

NORTHERN NEGROS

Cadiz
Escalante
San Carlos
Silay
Victorias

SOUTHERN NEGROS 1

Bago
Hinigaran
La Carlota
La Castellana

SOUTHERN NEGROS 2

Binalbagan
Cauayan
Kabankalan
Sipalay

NEGROS ORIENTAL

Bais
Dumaguete

CEBU

Cebu City
Lapu-Lapu
Mandaue
Talisay

EASTERN ILOILO

Barotac Viejo
Estancia
Sara
Ajuy
Balasan

WESTERN ILOILO

Janiuay
Passi
Sta. Barbara

BOHOL

Tagbilaran
Tubigon

ILOILO CITY

Iloilo City Proper
Jaro
Mandurriao

SOUTHERN ILOILO

Aleosan
Miag-ao
Oton
Tigbauan

NORTHERN ILOILO

Barotac Nuevo
Dumangas
Leganes
Jordan, Guimaras

CAPIZ

Pontevedra
Roxas 1
Roxas 2

AKLAN

Kalibo

EASTERN SAMAR

Bais
Gen. MacArthur
Borongan
Basey

NORTHERN SAMAR

Allen

WESTERN SAMAR

Calbayog
Catbalogan

LEYTE

Tacloban

MINDANAO

GENERAL SANTOS CITY

Apopong
Calumpang
Fatima
Bula
Lagao
Purok Malakas
GenSan Proper

SARANGANI

Alabel
Glan
Kiamba
Maitum
Malungon

SOUTH COTABATO

Koronadal
Surallah
Polomolok

SULTAN KUDARAT

Lebak
Senator Ninoy
Aquino
Isulan

NORTH COTABATO

Kabacan
Kidapawan/Makilala
M'lang
Cotabato 1/
Cotabato 2
Libungan
Midsayap

DAVAO CITY

Agdao
Bankerohan
Buhangin Proper
Samal/Sasa
Tibungco
Calinan
Toril
Ulas
Matina

DAVAO DEL SUR

Digos

DAVAO DEL NORTE

Nabunturan
Panabo
Sto. Tomas
Tagum

DAVAO ORIENTAL

Lupon

CAGAYAN DE ORO

Cagayan Proper
Carmen
Tablon-Manolo

CARAGA

San Francisco
Butuan 1/
Cabadbaran
Butuan 2/Nasipit
Surigao

BUKIDNON

Valencia

NCR - National Capital Region
CARAGA - Caraga Administrative Region

AREA OFFICES

LUZON

NATIONAL CAPITAL REGION/ CALOOCAN, MALABON, NAVOTAS, & VALENZUELA

5/F Joshua Center, 1428 Taft Ave.,
Ermita, Manila

CAVITE, LAGUNA, BATANGAS, MINDORO, & QUEZON

Governor's Drive, Brgy. San Gabriel,
GMA, Cavite

RIZAL

57 Saint Bernadette St., Maries Village
2, Phase 2, Brgy. Mayamot,
Antipolo City

BULACAN

Avina Compound, Poblacion 1,
City of San Jose Del Monte, Bulacan

PAMPANGA

6, 1st St., Villasol Subd., Brgy. Anunas,
Angeles City

CENTRAL LUZON

12 Soriano St., Aduas Centro,
Cabanatuan City, Nueva Ecija

PUERTO PRINCESA

MGT Space Rental, Nadayao Road,
San Pedro, Puerto Princesa City,
Palawan

CORON

Brgy. 1 Sinamay, Coron, Palawan

VISAYAS

MANDAUE

Monteroyo Compound, A.S. Fortuna St.,
Brgy. Banilad, Mandaue City

CAPIZ & KALIBO

Mabini Extension, Roxas City

NORTHWEST ILOILO

Rizal St., Sta. Barbara, Iloilo

CENTRAL & SOUTHERN ILOILO, & GUIMARAS

Zsa Zsa Road, Rica Village, Jaro,
Iloilo City

NEGROS OCCIDENTAL

Corner DYCP, Purok Mahimayaun, Brgy.
Bata, Bacolod City

NEGROS ORIENTAL

Brgy. Tugas, Tanjay City

TACLOBAN

Block 1 Lot 17, Brgy. 73 PHHC,
Tacloban City

MINDANAO

BUTUAN

905, 1st St., Guingona Subd.,
Brgy. J.P. Rizal, Butuan City

CAGAYAN DE ORO

3/F Rebolos Bldg., 12th St., Nazareth,
Cagayan de Oro City

DAVAO DEL NORTE

Salis Residence, Purok Katuparan,
Teacher's Village, Tagum City

DAVAO CITY

Block 3 Lot 5 Cal. 2 Village, Tibungco,
Davao City

DAVAO DEL SUR

113, 14th A. St., Phase 1, Ecoland,
Davao City

GENERAL SANTOS & SARANGANI

Caceres Subd., Purok Malipayon,
Brgy. San Isidro, General Santos City

SOUTH COTABATO & SULTAN KUDARAT

Block 9, Maranon Village, Koronadal City

NORTH COTABATO 1

RH 4 General Luna St., Cotabato City

NORTH COTABATO 2

Purok 4, Balindog, Kidapawan City

ACRONYMS

BLIP - Basic Life Insurance Plan

CCT - Center for Community Transformation

CCT MBA - Mutual Benefit Association Inc.

IC - Insurance Commission

MEV - Member's Equity Value

MIS - Management Information System

RSF - Retirement Savings Fund

*"You will be secure, because there is hope;
you will look about you and take your rest in safety."
Job 11:18*



TO GOD BE THE GLORY!
"Discerning the Times"
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This is what the LORD says:
"Let not the wise boast of their wisdom
or the strong boast of their strength
or the rich boast of their riches,
but let the one who boasts boast about this:
that they have the understanding to know Me,
that I am the LORD, Who exercises kindness,
justice and righteousness on earth,
for in these I delight,"
declares the LORD.

Jeremiah 9:23-24 (NIV)

CCT Group of Ministries



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