

Loving
GOD,
LOVING
EACH OTHER

He answered, "Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind"; and, "Love your neighbor as yourself."

Luke 10:27

2022 ANNUAL
REPORT



Loving
GOD,
LOVING
EACH OTHER

He answered, "Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind"; and, "Love your neighbor as yourself."

Luke 10:27

CONTENTS

About the Theme	3
Vision, Mission, Strategies, Approach, and Distinctive	4
Biblical Foundations	5
The CCT Group of Ministries	7
Message from the Chairperson	9
In Loving Memory of Professor Quintin Tan	10
President's Report	11
CCT Areas of Operations	14
Outreach 2022	15
#Anchored: Anchored in God's Word	16
CCT Group Ministry Highlights	18
CCT Multipurpose Cooperative	19
CCT Mutual Benefit Association, Inc.	22
Kaibigan Ministry	24
CCT-Visions of Hope Christian School	29
CCT Group of Ministries at a Glance	32
Visions of Hope Foundation, Inc.	34
CCT Ministry Among Tribespeople, Inc.	37
CCT Working Hands Ministry	40
CCT Community Fellowship, Inc. and CCT Ministers Association of the Philippines	43
CCT Training and Development Institute, Inc.	46
CCT Jehovah Jireh Multi-purpose Cooperative	49
▲ Journeying with CCT: Come and See!	51
▲ CCT Group of Ministries Board of Trustees and Directors	53
▲ CCT Regional Advisory Councils	56
CCT Leadership Council	56
Partnership Invitation	58
Living Biblical Museum	59

About the Theme

Loving God, Loving Each Other

He answered, "Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind"; and, "Love your neighbor as yourself."
- Luke 10:27

Known as the Greatest Commandment, the theme of the year can be found in the three Gospels: Matthew 22:37, Mark 12:29-31, and Luke 10:27. In these verses, Jesus was put to the test by "experts" of the Torah, the Jewish religious law, and asked Him, "What is the greatest in the law?" (Matthew), "Which commandment is the most important of all?" (Mark), and "What must be done to inherit eternal life?" (Luke).

As people who spent their whole lives studying and memorizing the law, they assumed a far more complex answer. But, Jesus, Who knows the heart of the Father, answered simply, "Hear, O Israel: The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength. The second is this: 'Love your neighbor as yourself.' There is no commandment greater than these" (Mark 12:29b, 30-31).

Jesus' answer revealed the Father's will for mankind—to love God with all our heart, all our soul, all our mind, and all our strength; and to love our neighbors as we love ourselves. Notice that when Jesus spoke about this, He presented the two declarations as one great commandment. Thus, we can interpret these two as inseparable: loving our neighbor as ourselves can only happen when we truly love God. Living this out challenges our imagination and limitation. Thankfully, we have Jesus to look up to. He loves God and continues to love others through us, His followers.

This has fueled CCT in serving Filipinos especially the marginalized for 32 years. We are able to love others because we love God. This is rooted in our response to a Biblical calling—the weaving of CCT Biblical foundations and Spirit-led convictions in addressing poverty are expressed and demonstrated in our love and labor for the Lord. Because God is with us, CCT has become an incarnate vessel of God's love, sharing God's redemptive power and kindness among the communities we minister to.

As we serve through the ministries entrusted by the Lord, we work collectively to respond rightly to Him. We acknowledge that no one else, but God, can bring transformation. Therefore, we join the Holy Spirit in His work of transforming lives and communities.



A fellowship meeting where the 7Ws are being observed

VISION

We hope to see Christ-centered faith communities, where Jesus Christ is honored and worshiped, 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 community servant leaders who will act as agents of transformation

Provision of wholistic and integrated services

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

APPROACH

Our programs and services are wholistic, integrated, targeted, community based, family focused, long-term, sustainable, and transformational.

DISTINCTIVE

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

We are Filipino. We testify to the nobility of the Filipino spirit and the heroism of our race.
We were organized and are funded, governed, and managed by Filipinos.

We are a prayerful, worshiping, witnessing, discipling, serving, learning, and entrepreneurial group.

We exercise preferential option for the poor.

Our management culture is Bible based, values-driven, culturally rooted, relational, and transformative.

NEW HEAVENS AND A NEW EARTH

Isaiah 65:17–25

¹⁷ "See, I will create
new heavens and a new earth.
The former things will not be remembered,
nor will they come to mind.

¹⁸ But be glad and rejoice forever
in what I will create,
for I will create Jerusalem to be a delight
and its people a joy.

¹⁹ I will rejoice over Jerusalem
and take delight in My people;
the sound of weeping and of crying
will be heard in it no more.

²⁰ Never again will there be in it
an infant who lives but a few days,
or an old man who does not live out his years;
the one who dies at a hundred
will be thought a mere child;
the one who fails to reach a hundred
will be considered accursed.

²¹ They will build houses and dwell in them;
they will plant vineyards and eat their fruit.

²² No longer will they build houses and others live in them,
or plant and others eat.
For as the days of a tree,
so will be the days of My people;
My chosen ones will long enjoy
the work of their hands.

²³ They will not labor in vain,
nor will they bear children doomed to misfortune;
for they will be a people blessed by the LORD,
they and their descendants with them.

²⁴ Before they call I will answer;
while they are still speaking I will hear.

²⁵ The wolf and the lamb will feed together,
and the lion will eat straw like the ox,
and dust will be the serpent's food.
They will neither harm nor destroy
on all My holy mountain,"
says the LORD.

Isaiah 61:1–11

¹ The Spirit of the Sovereign LORD is on me,
because the LORD has anointed me
to proclaim good news to the poor.
He has sent me to bind up the brokenhearted,
to proclaim freedom for the captives and
release from darkness for the prisoners,

² to proclaim the year of the LORD's favor
and the day of vengeance of our God,
to comfort all who mourn,

³ and provide for those who grieve in Zion—
to bestow on them a crown of beauty instead of ashes,
the oil of joy instead of mourning,
and a garment of praise instead of a spirit of despair.
They will be called oaks of righteousness,
a planting of the LORD for the display of His splendor.

⁴ They will rebuild the ancient ruins
and restore the places long devastated;
they will renew the ruined cities
that have been devastated for generations.

⁵ Strangers will shepherd your flocks;
foreigners will work your fields and vineyards.

⁶ And you will be called priests of the LORD,
you will be named ministers of our God.
You will feed on the wealth of nations,
and in their riches you will boast.

⁷ Instead of your shame you will receive a double portion,
and instead of disgrace you will rejoice in your inheritance.
And so you will inherit a double portion in your land,
and everlasting joy will be yours.

⁸ "For I, the LORD, love justice;
I hate robbery and wrongdoing.
In my faithfulness I will reward My people
and make an everlasting covenant with them.

⁹ Their descendants will be known among the nations
and their offspring among the peoples.
All who see them will acknowledge
that they are a people the LORD has blessed."

¹⁰ I delight greatly in the LORD;
my soul rejoices in my God.
For He has clothed me with garments of salvation
and arrayed me in a robe of His righteousness,
as a bridegroom adorns his head like a priest,
and as a bride adorns herself with her jewels.

¹¹ For as the soil makes the sprout come up
and a garden causes seeds to grow,
so the Sovereign LORD will make righteousness
and praise spring up before all nations.

Luke 4:18-19

¹⁸ "The Spirit of the Lord is on me,
because He has anointed me
to proclaim good news to the poor.
He has sent me to proclaim freedom for the prisoners
and recovery of sight for the blind,
to set the oppressed free,
¹⁹ to proclaim the year of the Lord's favor."

Micah 6:8

⁸ He has shown you, O mortal, what is good.
And what does the Lord require of you?
To act justly and to love mercy
and to walk humbly with your God.

Matthew 25:35-40

³⁵ For I was hungry and you gave me something to eat,
I was thirsty and you gave me something to drink,
I was a stranger and you invited me in,
³⁶ I needed clothes and you clothed me,
I was sick and you looked after me,
I was in prison and you came to visit me.
³⁷ "Then the righteous will answer Him,
'Lord, when did we see You hungry and feed you,
or thirsty and give You something to drink?
³⁸ When did we see You a stranger and invite You in,
or needing clothes and clothe You?
³⁹ When did we see You sick or in prison and go to visit You?'
⁴⁰ "The King will reply, 'Truly I tell you, whatever you did
for one of the least of these brothers and sisters of Mine,
you did for Me.'

Rose of Sharon Girls Choir during the
2022 "He is the Gift" Christmas Special



THE CCT GROUP OF MINISTRIES

The Center for Community Transformation (CCT), founded in 1991, aims to provide Christ-centered transformation among the poor. Rooted in its Biblical foundations in Isaiah 65:17-25, Isaiah 61:1-11, Luke 4:18-19, Micah 6:8, and Matthew 25:35-40, CCT's faith and social action are expressed through programs with preferential option for the poor. Its approaches are wholistic, transformational, integrated, long-term, sustainable, targeted, family focused, and community based.



Center for Community Transformation, Inc. (CCT, Inc.) is the lead organization of the CCT Group, serving as the anchor ministry for network management of the programs and services of the affiliate ministries.



CCT Multipurpose Cooperative (CMPC) is the microfinance ministry of the CCT Group and is dedicated to enhancing the lives of microentrepreneurs. It provides capital loans, healthcare, social security, insurance, business mentoring, among other programs—all anchored in spiritual development.



Visions of Hope Foundation, Inc. (VOHF) is the social service arm of the CCT Group. Through its **Paglingap Program**, VOHF conducts community-based social development covering the areas of health and wellness, disaster response, homecare, and community servant leadership to address the basic needs of partner communities toward empowerment and sustainability.



CCT-Visions of Hope Christian School, Inc. (CCT-VOHCS) provides marginalized children with quality Christian education and enables them to embrace their God-given purpose and reach their full potential.



CCT Kaibigan Ministry, Inc. (KMI) and **Kaibigang Maaasahan Multi-purpose Cooperative** (KMMC) aim to restore the dignity of street dwellers, referred to as kaibigan, by mainstreaming them back to society as productive individuals and bringing them into a thriving and worshipping community.



CCT Training and Development Institute, Inc. (TDI) is at the forefront of developing ministry leaders and key influencers of the CCT Group by ministering to the hearts and minds, and demonstrating servant leadership.



CCT Ministry Among Tribespeople, Inc. (CMAT) aims to address the economic and socio-cultural issues confronting the tribal communities, and instill among them a strong sense of cultural identity that is rooted in Christ.



CCT Community Fellowship, Inc. (CFI) is a network of local organic churches emerging from the wholistic community transformation and discipleship work of the CCT Group.



CCT Ministers Association of the Philippines (CMAP) is a ministerial association of pastors and church leaders ministering directly to CCT community partners, target groups, and their families.



CCT Mutual Benefit Association, Inc. (CMBA) responds to the social security needs of the CCT target groups by offering relevant and affordable microinsurance products, such as Life and Accident Coverage and Hospitalization Coverage (HMO), in fulfillment of God's promise of peace, security, and favor among His people.



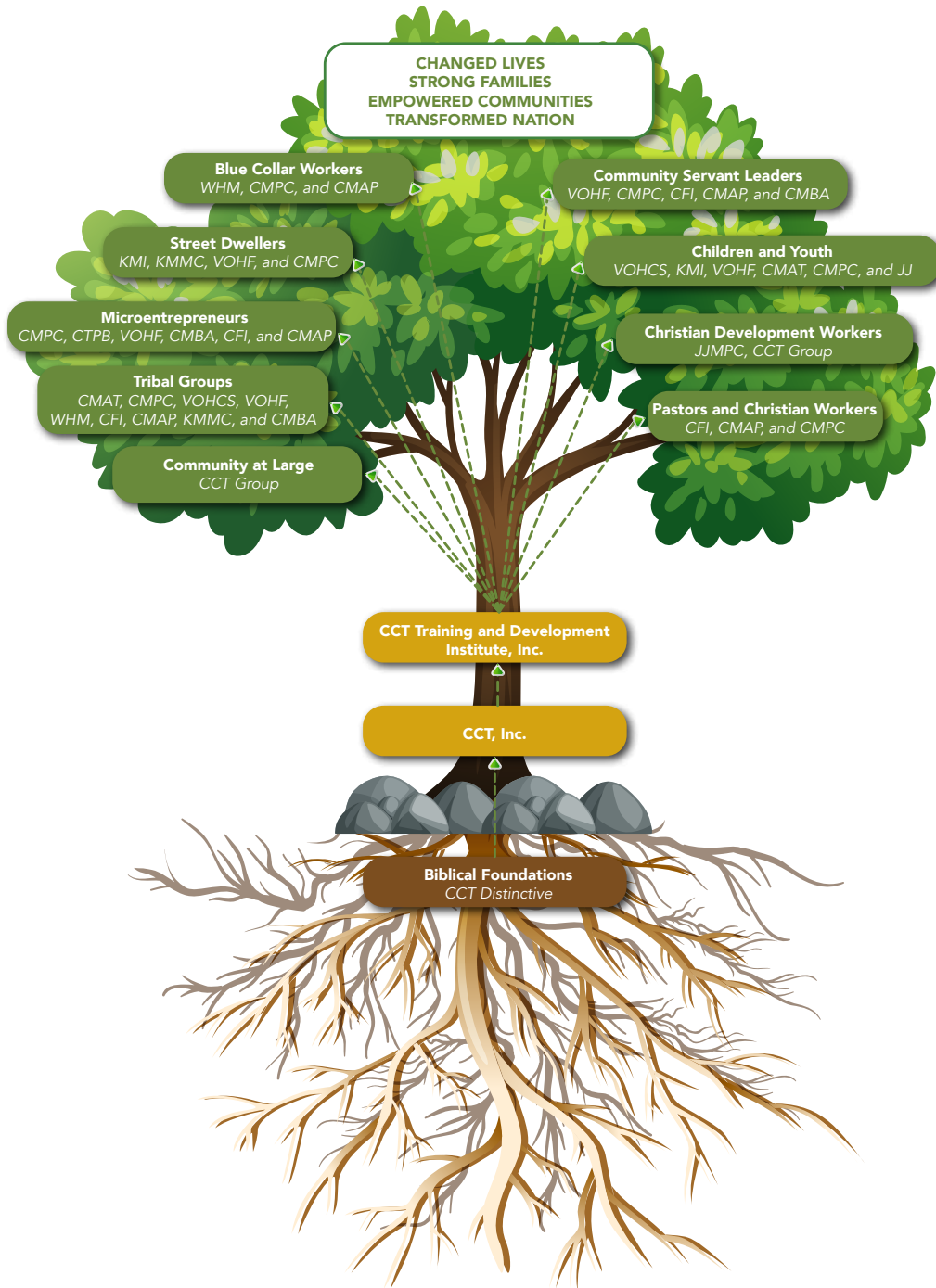
CCT Working Hands Ministry (WHM or Working Hands) provides employment enhancement programs and services, social entrepreneurship promotion, technical-vocational education and training, as well as linkage building—serving as the CCT's convener for the workers.



CCT-Tindahan para sa Bayan, Inc. (CCT-Tindahan) enables linkages to various market platforms, assisting CCT enterprises and community partners in expanding their visibility and reach.



CCT Jehovah Jireh Multi-purpose Cooperative (JJ) serves as a "brother's keeper" for CCT ministry workers providing not only financial assistance but also emotional and physical support in times of need.



The birth, growth, and rapid expansion of CCT were only made possible by the grace of God, and all for His glory. CCT submits itself to the leading of the Holy Spirit in responding to the needs of the poor. Through convergence among the 14 ministries and partnering with like-minded institutions and individuals, unity in diversity is achieved, and more is accomplished toward changing lives, strengthening families, empowering communities, and transforming the nation. In response to its Biblical calling, the CCT Group of Ministries preserves its passion for God, passion for the Philippines, and passion for the Filipino poor.



MESSAGE FROM THE CHAIRPERSON

Greetings in the name of the Lord!

The Bible's main message is to love God and to love one another.

This is CCT's theme for this year, which reflects how we have been doing ministry for more than 30 years. I praise God for the mandate He has given us to first love Him and allow that love to overflow to others. May we be reminded, time and time again, that this act of love should be the burning passion in our hearts as we serve Him and His people.

My prayer is that CCT will remain true to its calling no matter the circumstances. As we look forward to the coming years, may all that we are and all that we do be a response to His great love.

Bertram B. Lim
CCT Group of Ministries



CCT Group ministry boards, regional councils,
and leadership team



In Loving Memory of *Prof. Quintin Tan*

"Precious in the sight of the LORD is the death of His faithful servants."

- Psalm 116:15

Our beloved Professor Quintin Tan, or Prof. QT, passed on August 28, 2022 at the age of 93, to join his loving Father in heavenly bliss. He was the director of the Department of Trade and Industry's Bureau of Small and Medium Enterprise Development and a professor at the Asian Institute of Management. He served CCT in various capacities: trustee of CCT, Inc., director of CCT Multipurpose Cooperative, first chairman of CCT Training and Development Institute, Inc.—while remaining its trustee until his last breath.

To us who had the privilege of knowing him, his memory will live in our hearts. He shared his life with us, and what an impact it made even on a weary soul! We remember some of his words of encouragement when he was still alive:

"One advantage I have with short memory is that I only remember the good things.

There is no greater source of strength than the Lord Himself.

All my prayers have been heard and all have been answered. After that revelation, I never ask anything for myself anymore because the Lord gives me more than what I ask for because He knows what I need. The Lord gave me Mian, my beloved wife in my old age.

My feelings are far different now than when I first joined CCT. I have truly deepened my faith in God, I have truly learned to pray."

Let the words of loving friends give us a glimpse of what a great man Prof. QT was in our midst:

His personality

"He was always ready to respond with a gracious smile and a generous heart to all who may need him. He had so much joy in taking care of a little child in their home in Pasig. He will always be remembered for his childlike smile and laughter. He was an inspiration with his humility, wit, wisdom, and kind heart. An optimist, his words are a source of encouragement."

His faith and service

"He delighted in serving God. His physical frailties due to age did not deter him from serving. His inner joy was evident when connecting with his CCT family and being informed of developments about CCT ministries and CCT family."

"When I heard him pray, I realized that he was a faithful servant of his Father, he knows how to talk to Him and he loves the work that CCT does and is proud to be one of its servants and missionaries."

His impact

"Our lives became better and more meaningful because we worked together helping CCT transform lives and communities. His legacy of faith, humility, joy, and dedicated service will continue to inspire us to do the same as we journey."

PRESIDENT'S REPORT

Dear Ministry Partners and Friends,

I praise God for the privilege of sharing with you our ministry journey in 2022.

Allow me to begin with the emphasis on CCT as a response to a Biblical calling. Right from the start, the Lord imprinted in us our identity and ministry through His Word in Isaiah 65:17-25 regarding the New Heavens and a New Earth.

CCT was conceived out of the calling to serve the poor—to know who they are, where they are, how they are, how many they are, and what can be done to uplift them from their plight. This entails knowing them beyond face value and treating them as co-equals who were also created in the image of God, not mere recipients or beneficiaries. After all, handouts without genuine compassion only exacerbate the inequity between the “haves” and the “have-nots.”

God orchestrated our response and ushered us into who we are today. We trailblazed sustainable strategies not only for individuals but also for the marginalized sectors as a whole. Over the last 32 years, the Lord has endowed CCT with the experience to address the needs of the various sectors—microentrepreneurs, children and youth, street-dwelling individuals and families, tribespeople, farmers, fisherfolk, labor groups, and the community at large. We call and esteem them as our community partners whose transformed lives have enabled them to become leaders in their own areas and spheres of influence.

2022: A Defining Year for the CCT Group

Deeper Engagement across Ministries

What the Lord did in and through the CCT Group for the year that was behooves us to profess that 2022 was a defining year for us. With 10 not-for-profit ministries, three for-profit organizations, and three cooperatives, we experienced the leading of the Holy Spirit across ministries and all throughout our sectors' journey of change. We witnessed how the Lord turned things around with milestones even greater than those of the pre-pandemic era!

First was the massive increase of community partners becoming proactive volunteers who have partnered with us in the work of wholistic transformation. They are our community servant leaders or CSLs who are empowered, competent, and spiritually mature. Our CSLs engage in various endeavors that nurture faith communities.

In 2022, more than 1,800 of them comprised microentrepreneurs, volunteer pastors, among other representatives from our sectors who led discipleship groups, established organic churches, organized feeding programs, assisted in medical missions, and initiated disaster response within and outside their communities. Together with the staff, they were able to minister to nearly 3,000 children and youth, more than 6,000 sickly and their families, and helped around 5,000 survivors of natural calamities out of their own pockets.

Majority of the CSLs are community partners from the microfinance ministry.

Their involvement in the community programs encouraged more to become part of CCT Multipurpose Cooperative (CMPC). This resulted in a leap of outreach with 14,000 more members while a growth in loan portfolio translated to PhP83.5 million.

As we speak of organic churches, 2022 also saw the rise of 38 of them—all stemmed from the roots of CCT's community fellowships. These churches are led, managed, and funded by volunteers! From the pulpit ministers to the preachers to the core teams that run the church programs, these volunteers have been partaking in our Lord's Great Commission!





We also recognize the contributions of our volunteer pastors nationwide. In 2022, we had 172 active volunteer pastors who ministered directly to our community partners and their families. Together with 68 full-time pastors deployed by our frontline ministries, they formed part of our active discipleship groups with 2,565 members and 728 discipling new disciple-makers.

Our hearts also rejoice because we have been blessed with passionate and committed boards and regional councils. Our chairman, Bro. Bertram Lim, serves as our board shepherd who mentors the members of the board in discipling CCT pastors and area shepherds. Our vice-chairperson, Sis. Ann Dy, has painstakingly embraced the grassroots. She has visited CCT areas in Luzon, Visayas, and Mindanao for fellowship and mentoring. She also started to join our weekly leadership meeting for updating and accountability. I can go on and on with the list, but the limited pages of this report are unable to contain the labor of love from our ministry and regional boards. We thank the Lord every time we remember them, and we extend our gratitude for their regular visits to specific CCT areas, adopting staff for mentoring and discipleship.

Equally significant in 2022 was the commitment of our management teams. CCT had the opportunity to hone leaders of admirable character and competence. As they were being disciplined by our boards, they themselves disciplined the people under their care. Their devotion to the Lord and dedication to the ministry fueled their passion to better address the needs of those we serve.

Notable as well was the extra mile of our staff from the regional offices and the support office. We appreciate their dedication to doing community work outside office hours. With regular devotions, discipleship, and ministry experience, these missionaries from the frontline and the back end grew their love for the poor. They conducted and funded their own outreach programs with the primary aim of sharing the Word of God.

Stability of Resources

While the pandemic put a toll on the economy, CCT Group was able to bounce back in no time. Our total assets for the year 2022 were PhP2.12 billion, even higher than the pre-pandemic peak of PhP2.10 billion in 2019. Meanwhile, CCT, Inc., generated a net surplus with revenue from grants and donations—from an PhP18.5 million deficit in 2021 to an almost PhP19 million surplus in 2022.

CCT Group's equity, consisting of paid-up capital, grants and donations, statutory funds for the cooperatives, and fund balance for the not-for-profit ministries, also increased by PhP100 million. Our financial sustainability strategy guided us in addressing the needs of the entire CCT Group. Truly, only the Lord could have done this! We only needed to remain faithful in the big and in the small things.

Because the Lord equipped us to remain stable, predictability of resources followed through. With reliable sources in operations and social enterprises along with continued grants and donations, the extra funds steered us toward expanding our programs and services. We define expansion as going deeper in spirituality, serving better through the convergence of ministries, and empowering our CSLs to bring positive and lasting change in the communities.



Spiritual Development Integral to Our Being and Doing

My dear brothers and sisters, everything that I have just mentioned was made possible only by the grace of God. The same grace from above propelled us to put primacy on our intimacy with the Almighty. Nurturing our soul is first and foremost. This is the reason why spiritual development is integral to us. It is not just a program that is integrated into all other programs—spiritual development is the very core of who we are and what we do in CCT.

In our strategy shifts, we veered away from mere expansion to focus on deepening our impact on the spiritual lives of the people we serve and the people we serve with. This led us to love God and love each other to a greater extent. Loving each other also meant rendering our own initiatives to feed the hungry, anoint oil on the sick, visit the prisoners, among other selfless acts beyond the official call of duty.

Meanwhile, our personal quiet time, group devotions, Bible studies, worship services, annual retreats, and intentional discipleship help us in our walk with the Lord. The spiritual disciplines of prayer habit and scripture reading sharpen our spiritual senses. In all these, our fervent prayer is that we will not be drawn to “spiritual familiarity,” but rather, cultivate a lifestyle of worship.

Way Forward

Indeed, 2022 was a defining year in CCT. Through convergent ministries, the Holy Spirit directs us to what the years ahead look like.

As pursuing the Kingdom agenda is never a standalone work, we are immensely appreciative of our strategic partnerships with like-minded institutions, both local and global. Inevitably, we will enrich existing partnerships and develop new ones. We trust the collaborative process of reaching more for Christ.

We are gearing up to revolutionize organizational effectiveness through the establishment of a CCT Internal University and Knowledge Management Center. These internal structures will develop and foster best practices in Christ-centered transformation. Additionally, digitalization in the CCT Group will continue as it provides a dashboard for more efficient data utilization and management. Along with our frontlines, we will also enhance our back-end support with accounting, finance, information technology, human resources, communications, compliance, and administration.

We continue to seek the Lord’s wisdom to remain good stewards of the ministries He entrusted to us. Across the board, we will manage our resources better. Taking this into consideration, we strive to complete infrastructure projects in the CCT Lupang Pangako in Cabanatuan, Nueva Ecija with the Kabataan Village or youth dormitory, the friendship or guesthouse, and the Living Biblical Museum with the Lupang Hinirang Philippine museum in it. Likewise, we are all set for the expansion of the CCT Tagaytay Retreat and Training Center, and the construction of the CCT Tondo Community Center in Manila and the Malungon Community Development Center in Sarangani.

One Life at a Time

As we celebrate the highlights and learn from the pitfalls—starting to see the fulfillment of our vision, we remain grateful. We carry our Biblical calling to “proclaim the good news to the poor and set the captives free,” “to act justly, to love mercy, and to walk humbly with our God,” when we press on toward the “New Heavens and a New Earth.”

By faith, together we will transform the Philippines, one life at a time. This is our declaration and demonstration of the redemptive love and power of our Lord Jesus Christ!

God be praised forevermore!

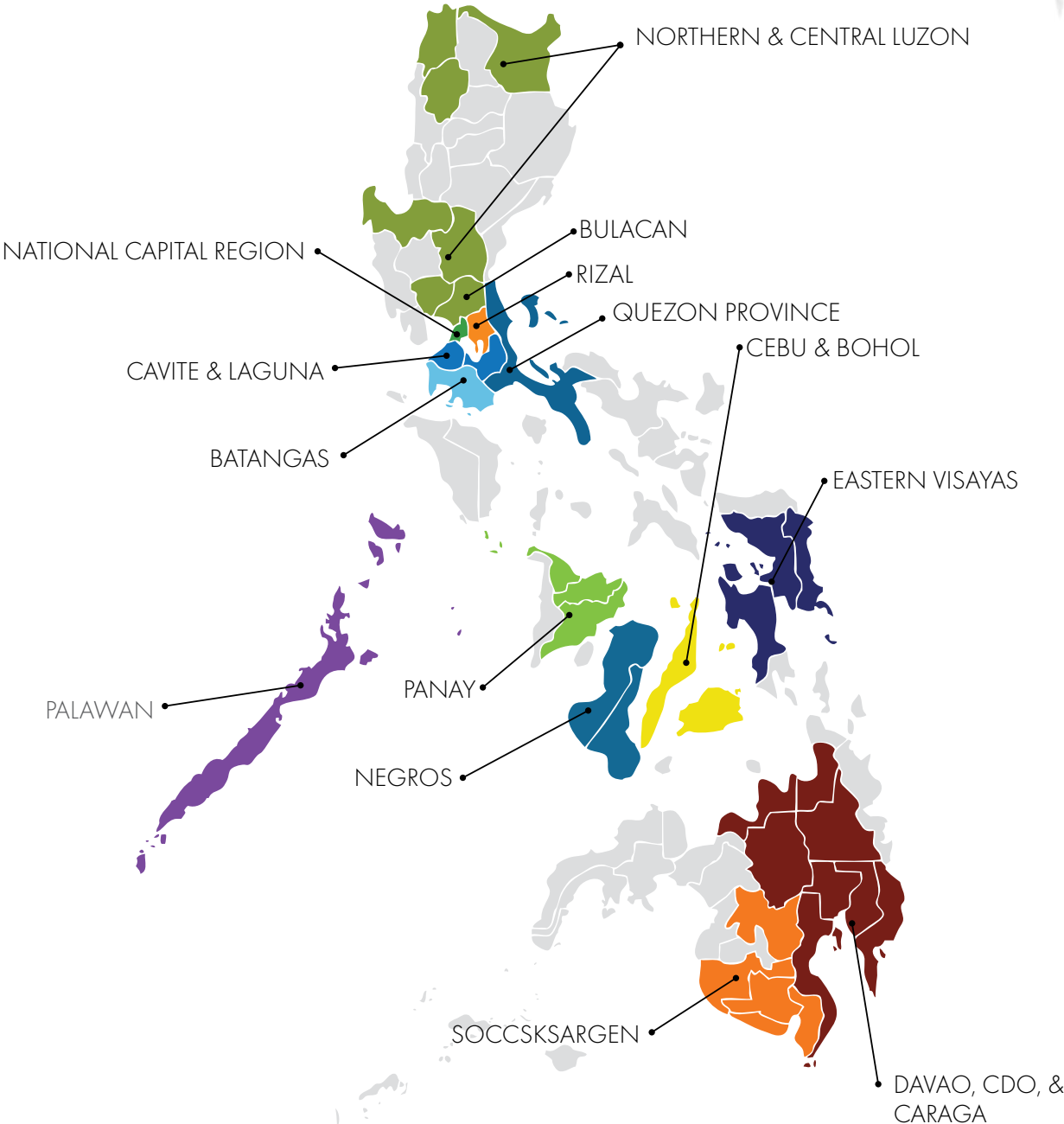
Serving with you,

Ruth S. Callanta

President and Founder
CCT Group of Ministries

CCT AREAS OF OPERATIONS

 **15** regions
57 cities
36 provinces
60 municipalities
146 branches



OUTREACH 2022

Community Servant Leaders | 1,862

Farmers | 9,799

Fisherfolk | 215

Children and Youth | 4,328

Street Dwellers | 3,750

Labor Sector | 1,618

Tribespeople | 2,459

Christian Development Workers | 864

Communities at Large | 136,075

Microentrepreneurs | 114,781

Total Outreach **275,751**

Total Assets | PhP 2.12 billion



#Anchored

ANCHORED IN GOD'S WORD

A Response to a Biblical Calling

Center for Community Transformation (CCT) Group of Ministries has been blessed to be called in God's work of bringing people to Christ and participating in His redemptive work. Its response is to become what God meant it to be. Moreover, what CCT has become is the fruit of responding to this Biblical calling from Isaiah 65:17-25.

The Lord has shaped CCT into what it is now, being God's handiwork and faithful servants: to serve lovingly the poor and the needy, to pursue life-transforming intentional discipleship, and to work together in love and unity as a body of Christ. Apart from God, CCT would not have lasted long. Yet, because of His love, CCT has grown and has been blessed to be a blessing to others. How real indeed is the promise in Isaiah.

"And if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday."

- Isaiah 58:10

The heart of God for the poor led CCT to its preferential option for the poor and needy. God ignited the passion of CCT to reach out to various poverty sectors—the street dwellers, children and youth at risk, microentrepreneurs, farmers, fisherfolk, ambulant vendors, factory workers, labor groups, the tribespeople, and others who are from the urban poor and the rural poor communities. As to the approach in helping the poor, Ate Ruth Callanta, president and founder of CCT, shared, *"There is no generic development strategy. Our wholistic approach, coming from the firm belief that Jesus Christ is the answer, has been affirmed through over 30 years of struggles and triumphs."*

Pursuing a Life-Transforming Intentional Discipleship

Transformation is at the heart of the CCT ministry. Thus, intentional discipleship runs deep in its DNA. People are changed when they respond in faith to the Gospel of salvation, listen and obey God's Word consistently, practice spiritual disciplines faithfully, and become an active part of a faith community. Intentional discipleship facilitates this process of growing and serving, leading to transformation. CCT holds discipleship sessions based on its leadership and management structure, giving an opportunity for everyone to disciple and be disciplined. The board and regional council members disciple and mentor ministry and area heads along with key workers. The ministry leaders also disciple the staff under their care who, in turn, also disciple community partners who are also ministering among their respective communities.

Recognizing that discipleship is life transference, each ministry worker is enjoined to look after each other and build up one another in their daily tasks. Similarly, the leadership council meeting provides an avenue for accountability, mentoring, and discipleship.

CCT cultivates an environment that nurtures the soul daily: with morning devotion at the start of the work day, Saturday corporate worship, monthly nationwide prayer gathering, annual staff and board retreats, 24-hour prayer chains, and thanksgiving celebrations, to name a few.

CCT Group Convergence for Spiritual Anchoring in 2022

Spiritual development is integral to all CCT programs and services.

CCT Group welcomed 2022 with a Day of Consecration and Annual Staff Retreat with all 161 offices across Luzon, Visayas, and Mindanao dedicating their commitment to ministry deepening and expansion. Barangay saturation for Christ was the call nationwide. Core teams per barangay (Filipino word for village or district) were organized, composed of faith community missionaries (FCMs) or field staff, CSLs or volunteers, and volunteer pastors.

By March, the leadership council resolved to similarly assess the spiritual journey of community partners. Eventually, this was integrated into the Musoni system of CCT Multipurpose Cooperative (CMPC) that tracked daily transactions and the status of the CCT microfinance operations. Additionally, all meetings of the boards and leadership continued to follow the 7Ws framework—Welcome, Worship, Witness, Wiring, Word, Work, and Wrap-Up.

Meanwhile, CCT frontline ministries collaborated for spiritual anchoring at the community level. CMPC took full-time and volunteer pastors into their fold to disciple the CSLs, and lead Bible studies among the community partners and their family members and friends.

In the various CCT areas, ministry opportunities also emerged. CCT organic churches, CMPC branches, staff, and CSLs organized their own outreach initiatives including feeding programs for children and street families, youth outreach, jail ministry, medical missions, and emergency assistance for communities hit by calamities. These local endeavors mobilized the rest of the CCT ministries at the national level.

Remaining Mission True

In remaining mission true, the priority is always the Word of God. Equally significant is the steadfastness to join the Holy Spirit in God's work of transforming lives and communities.

Anchored in its Scriptural foundations and devoted to its Biblical calling, CCT's vision of seeing Christ-centered faith communities is becoming a reality, one life at a time.

Annual Staff Retreat
in January 2022





CCT GROUP

Ministry Highlights

Transforming the Nation One Life at a Time



LOVING THE MICROENTREPRENEURS AND THE COMMUNITY SERVANT LEADERS

CCT Multipurpose Cooperative



The Ministry Journey in 2022

"For no one can lay any foundation other than the one already laid, which is Jesus Christ."

- 1 Corinthians 3:11

In 2022, CCT Multipurpose Cooperative's (CMPC) commitment was to deepen its spiritual foundation. From the top-level management to the community partners, intentionality and consistency in studying the Word of God was a way of life. The members of the CMPC board continued to walk with the CMPC leaders by regularly praying and meeting with them. Similarly, the ministry and area shepherds led weekly devotions and mentoring among the staff. At the branch level, staff also initiated in leading daily morning devotions. Taking to heart the "back to basics" approach of the cooperative, ministry workers dedicated one full day a week to discipleship meetings.

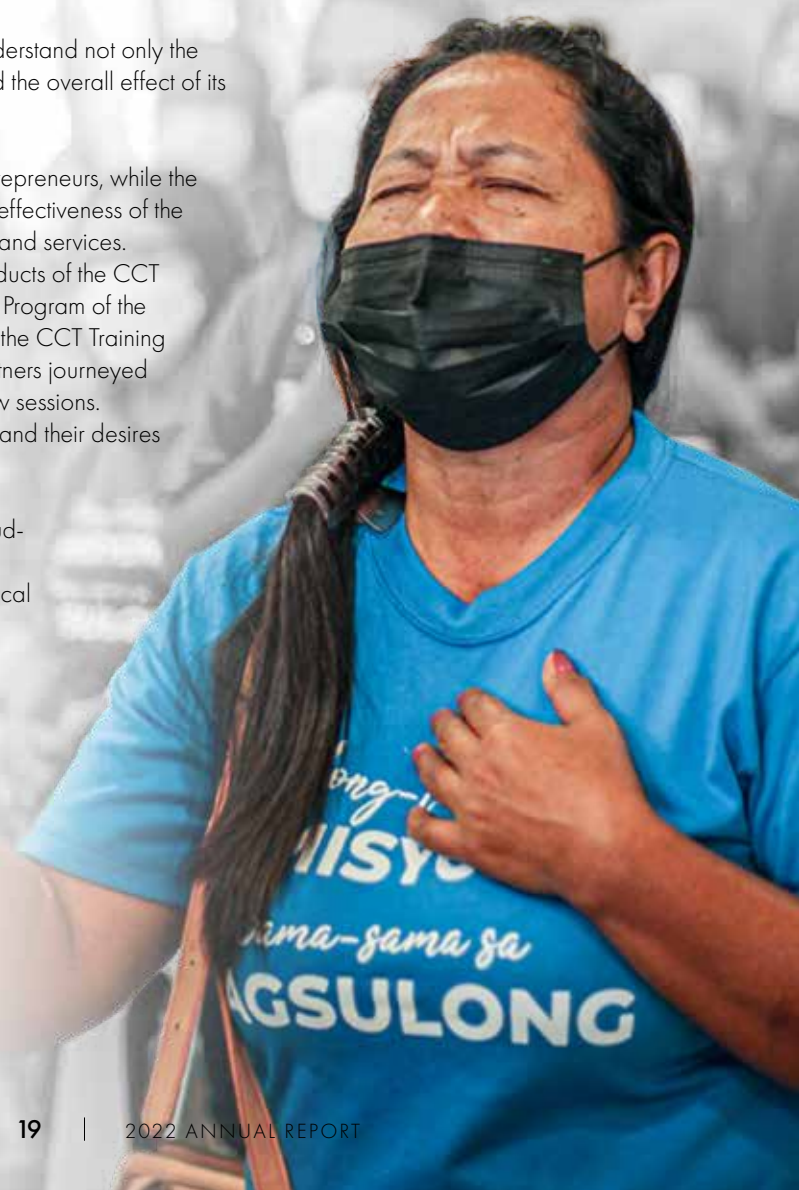
Over the years, the zeal for the Word of God has been echoed to the community partners. Indeed, spiritual anchoring has always been the key to the recovery and sustainability of CCT's microfinance operations.

Nationwide Barangay Profiling and Digitalization

Through nationwide Barangay Profiling, CCT sought to better understand not only the spiritual growth but also the wholistic needs, unique strengths, and the overall effect of its programs and services in the lives of the community partners.

The results showed that 92% of the people served were microentrepreneurs, while the remaining 8% belonged to other target sectors. Data proved the effectiveness of the convergence of CCT ministries in providing integrated programs and services. In 2022, thousands were insured through the microinsurance products of the CCT Mutual Benefit Association, Inc. (CMBA). Through the Paglingap Program of the Visions of Hope Foundation, Inc. (VOHF) and in partnership with the CCT Training and Development Institute, Inc. (TDI), hundreds of community partners journeyed through wholistic life transformation with the year-round Paglilina sessions. The spiritual journey of the community partners was mapped out, and their desires and areas of interest were documented.

Data gathered were incorporated into the Musoni system—a cloud-based software maximized by CMPC as part of its digitalization process. The effective utilization of information through technological innovation helped CCT to advance its barangay penetration and saturation in order to produce more suitable programs and reach more lives for Christ. This objective was strongly supported by HOPE International, CCT's long-time ministry partner. Through their generosity, HOPE International assisted CMPC with technology-based innovations by providing tablets for more efficient transactions. This enabled the CMPC staff to manage their schedules better and ensure timely visitation to the community partners—heightening support not only for their financial needs but also for their spiritual, mental, and emotional concerns.





Eddie Uyboblante, a community servant leader from Laguna, leads a fellowship group.

The Rise of Community Servant Leaders

In 2022, CCT equally prioritized raising its CSLs to be the leaders whom God called them to be. Through the convergence of CCT ministries, 1,862 CSLs were equipped with spiritual development workshops, along with leadership and skills training. They were honed to handle fellowship group meetings; some took training on basic auditing, restoration of accounts, and recruitment. As a result, CMPC increased its collection rate by 2.09% compared to how it fared in 2021. It also recorded a notable increase of PhP83.5 million in loan portfolio, with 40,762 active borrowers.

All by the grace of God, the cooperative managed to stabilize its operations with a steady net surplus of PhP67 million in 2022, following an enormous net loss of PhP185 million in 2020. This can be attributed to the enhanced delinquency management strategies deployed by CMPC, which are anchored in the Biblical principle of faithful stewardship.

THE RESULTS OF CCT GROUP CONVERGENCE AND COMMUNITY MOBILIZATION AND EMPOWERMENT



By the end of 2022, CMPC ministered to 124,870 individuals, with 20,703 community partners evangelized, while 1,601 were regularly disciplined. The cooperative also migrated 380 associate members to regular partner-members.



CMPC Ministry Highlights



	as of Dec. 2021	as of Dec. 2022
No. of Satellite Offices	161	146
No. of Fellowship Groups	4,882	4,920
No. of Staff	468	500
Total Cumulative Outreach	110,986	124,870
Members Savings Balance	PhP347,410,089	PhP412,003,278
Share Capital	PhP257,165,991	PhP271,235,903
Financial Self-sufficiency (FSS)	124%	124.62%
Operational Self-sufficiency (OSS)	126%	126.64%
Net Surplus	PhP64 million	PhP67 million

Transformed by Christ, Transforming Lives for Christ

The Community Mobilization and Empowerment Program of CMPC, which aims to develop committed, competent, and spiritually mature volunteers, is rooted in spiritual deepening. Beyond economic development, the spiritual maturity of the community partners is what makes the biggest impact. For every life transformed, a family is restored, and from restored families come empowered communities.

Eddie Uyoblante, a community partner from Cavite, is a living testament to this. Truth be told, he was the infamous drunkard everyone feared in the neighborhood several years ago. But seeing Eddie now, gathering men and women in his house not to drink alcohol but to study the Word of God, is witnessing a miracle. Thanks to a friend who invited him to a fellowship meeting in their neighborhood in 2014. Through regular fellowship and Bible studies, Eddie's life was transformed. He even received an international award from ministry partner, PEER Servants, for being an excellent microentrepreneur who uses his business to share the Gospel.

More importantly, Eddie is now a CSL, facilitating a fellowship group of over seventy community partners called the Masigasig Fellowship II. This cluster, composed of Eddie's siblings, relatives, employees, and neighbors, has actively organized back-to-back community outreach programs. They also sponsor education for the tribal children in Palawan under the EdukAksyon program of the Visions of Hope. Under Eddie's leadership, the group has rapidly multiplied—even giving birth to another fellowship group in the nearby community.

Loving God, Loving the Microentrepreneurs

*"All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had."
- Acts 4:32*

The journey toward seeing sustainable, Christ-centered communities of microentrepreneurs is indeed a long road. Only by God's amazing grace and loving kindness is He allowing CCT to see the pieces of this noble vision. After all, He turned a painful loss into a joyful victory.

The year 2022 saw the continued leading of the Holy Spirit as to how the years ahead look like as CMPC journeys with an army of volunteers for Christ-centered transformation—truly, a defining year for the ministry!

May CMPC remain faithful in developing the God-given gifts of these volunteers. Praise be to God, Whose immeasurable love empowers CCT to transform the lives of Filipino microentrepreneurs, one life at a time.

LOVING GOD BY PROVIDING LOW-INCOME FAMILIES WITH ACCESS TO SOCIAL SECURITY

CCT Mutual Benefit Association, Inc.

Reeling from its biggest losses yet, the CCT Mutual Benefit Association, Inc. (CMBA) still ended the year 2021 victoriously. In 2022, through the ministry's institutional strengthening and a more intentional convergence with the CCT Group, CMBA remained true to its commitment of providing basic social security to low-income families, all by the grace of God.


The temporary setback caused by the pandemic propelled CCT's microinsurance ministry to greater heights as it entered a new season in 2022. While the adverse effects of the crisis continued to remain tangible at the beginning of the year, CMBA governance took the time to seek God and lifted all challenges, plans, and petitions to Him. With renewed minds and humbled hearts, CMBA revisited its business model and established systems—seeking better ways to serve the community.

Through a nationwide survey on community partners' preferences, CMBA listened to the voice of its members and prioritized product simplification. It also employed one area officer per region to improve marketing, promotion, enrollment, premium collection, and claims request processing. Moreover, technological advancements complemented the manpower boost through CMBA's continued partnership with RuralNet. With the help of RuralNet, the real-time management reports and monitoring of members' coverage resulted in more efficient ways of serving the CMBA members.

Francisca Tungal's family was among the thousands of those who have been blessed by God through the ministry of CMBA. When Francisca's husband Samuel died in 2019, she received a total benefit of PhP50,000 from the insurance program.

After this painful loss, Francisca never imagined her oldest son, 28-year-old Franuel, passing away three years later. He had been suffering from chronic heart disease for years, however, a mother can never be prepared for the death of her son. Yet through God's wisdom, Francisca insured Franuel almost immediately upon his father's death. Again, CMBA was there for Francisca and provided support and comfort. Despite the sudden deaths of her husband and son, Francisca did not have to carry the burden on her own. The ministry did not only help her with the funeral expenses, but also, and more importantly, CMBA ministered to her and her family just when they needed to feel the presence of God the most.

"I was so touched when I found out that I would receive such a huge sum of money. It was a big help for poor families like us. I am very grateful to CMBA, and I pray for the Lord to bless them so they may carry on for a long time," Francisca shared.



Francisca Tungal and family
in their younger years

A Comfort for Mourning

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

Since its founding in 2016, CMBA has worked relentlessly to provide low-income families with access to basic social security such as affordable life insurance, among others. This is in line with CCT's commitment to help the marginalized become qualified to avail of their own insurance program. Among the CCT sectors who benefit from the CMBA are microentrepreneurs, former street dwellers, labor groups, and tribespeople.

CMBA is also known for its generosity in supporting CCT initiatives that promote spiritual development, health and wellness, training courses, while extending fund assistance to the children and youth ministry of the Visions of Hope.

More so, CMBA has always been beyond microinsurance. From marketing its products to the actual service delivery, the ministry's approach is deeply grounded in the Word. While it acknowledges the importance of life insurance, CMBA emphasizes the greater importance of eternal life with Jesus. This is the reason why sharing the Good News of Jesus Christ is the topmost agenda of the ministry across its advocacy and promotions.

Through the life-transforming power of the Gospel, CMBA has ministered to thousands of beneficiaries and their families, not only through financial aid but also, and especially, by praying and weeping with them in their darkest moments of loss. It has organized memorial services and prayed for grieving families and their loved ones, all inspired by God's love.

With its pursuit of rendering commendable products and services, CMBA has been a blessing of hope and security to many. As the ministry looks forward to introducing a better product that addresses the needs of its members who favored a straightforward insurance program with low premiums and higher benefits—BLIP-SIGURADO or Basic Life Insurance Program-SIGURADO is being planned out as of this writing. With CCT's commitment to uplift low-income families, CMBA continues to improve its programs and services to bless more lives and families.

Indeed, no words can describe the pain of losing a loved one with the reality of grieving for a lifetime. However, the Author of Life has remained true to His promise of comfort and hope in times of sorrow. As He uses CMBA as a steward of His love and solace, life will always be brighter than noonday, and even darkness will become like morning for our bereaved brothers and sisters.

LOVING THE KAIBIGANS BY USHERING THEM TO THE PROMISED LAND

Kaibigan Ministry



Ate Ruth Callanta, president and founder of CCT, once said, *“When I think of the street people of the Philippines, I think of the dry bones in the prophet Ezekiel’s vision recorded in Ezekiel 37. Street people are like the dead among the living: deprived, desolate, hopeless, unseen, ignored—and yet the Lord has allowed CCT to see how, through His mighty power, they can be revived, given hope, and restored to what He originally planned for them.”*

Contrary to the common notion, street dwelling is not solely because of poverty. Many street dwellers found themselves in the streets after running away from home because of relational conflicts. Driven to survive, a lot of them resort to stealing. Some even learn to inhale solvent fumes to ease their hunger.

Committed to journeying with the kaibigans (Filipino word for friend) for a lifetime—the Kaibigan Ministry with CCT Kaibigan Ministry, Inc. (KMI) and Kaibigan Maaasahan Multi-purpose Cooperative (KMMCC), is the frontline ministry of the CCT Group in serving the street dwellers, referred to as kaibigans.

The Journey of the Kaibigans in 2022

Studying and sharing the Word of God is of utmost importance in all kaibigan outreach programs. Equally significant is discipleship, which has been intentionally embedded into the ministry’s Journey of Change. This is evident among the kaibigans in the streets, those in the centers and homecare, as well as the kaibigan scholars, trainees, workers, and their families.

The starting point is, naturally, at their dwelling places on the streets. Through street feeding, a fellowship is gradually developed, an avenue by which the ministry addresses the needs of kaibigans while building a relationship with them. At the height of the pandemic in 2020, while most churches had to close their doors, the Kaibigan Ministry continued to be on the streets and brought food and hope to the street dwellers who had nowhere to hide but only inside the culvert tunnels.

Fast forward to 2022, 1,833 street dwellers were evangelized and served with meals. There were 11 street-side fellowships, mostly in Metro Manila, while three were established and funded by the staff of other CCT ministries in other areas, including Cavite and Batangas.

Outreach in Tarimas

Tarima is a term used by street dwellers to refer to their hangout place, their stomping ground.

The Kaibigan Ministry started a street discipleship program with the end in mind of seeing churches by the roadside. “Simbahan sa Tarima” or Church by the Roadside put discipleship at the heart of the streets of Parañaque, Pasay, and Manila.

One of the main highlights of the Kaibigan Ministry in 2022 was the set-up of “Paaralan sa Tarima” or School by the Roadside. This was born out of Ate Ruth’s vision that “there will be no Filipino excluded from the educational system.”

This program paves the way for learning opportunities that would never be hindered by the lack of government documents or shoes and uniforms—a problem Filipino children encounter in the public school system. A total of 151 children attended classes and learned the basics of reading, writing, and math right where they live. While the adults attended discipleship classes, the children were learning their ABCs and 123s.

Meanwhile, street people were able to gain access to health care services. With the help of a full-time nurse providing medicine and assistance for online consultations with volunteer doctors, 1,136 street dwellers received medical care in 2022.

Additionally, the kaibigans were empowered through CCT’s savings program. For kaibigans on the streets alone, there were 906 savers with an estimated PhP600,000 accumulated deposits.

Last but not least was the rescue of street kids who were brought to CCT’s homecare facilities. There were 41 children rescued in 2022. The boys felt at home in Lupang Pangako in Cabanatuan, while the girls found a family in the Rose of Sharon House of Friendship in Laguna.



Kaibigan Center: CCT Cabrera

The Cabrera Center in Pasay continues to be a warm and welcoming place, offering temporary shelter, social services, character formation, and resocialization. A total of 595 kaibigans had access to basic necessities like bathing facilities, sleeping quarters, laundry services, and opportunities to learn about God and grow in faith.

God has made the Cabrera Center a rich spiritual community wherein dozens were led to the Lord. In fact, 36 individuals made a public profession of their faith through water baptism in 2022. The kaibigans manifested remarkable growth in their spiritual disciplines. At the start, it was challenging for them to adjust to waking up early. Today, many of them voluntarily read the Bible and pray even before dawn watch prayer time.

Skills Training and Scholarship

Skills training anchored in spiritual development empowers kaibigans. They gain confidence and self-esteem, improve their mental health and well-being, and develop a sense of accomplishment, assurance, and security of who they are in Christ.

In 2022, the Kaibigan Ministry provided carpentry and masonry training to 20 men, and housekeeping training to three individuals, while 29 others learned mushroom production. Furthermore, 16 high school and college students received a scholarship from the Kaibigan Ministry; four of them passed the Alternative Learning System, allowing them to start high school.

Membership in the KMMC Cooperative, Job Placement, and Upskilling

KMMC envisions a cooperative of former street dwellers owning lands and managing enterprises. Among the social enterprises was the Sulit Tipid in Lupang Pangako, which wrapped up 2022 with a gross sales of two million pesos. All these goods came from donations, and the profit went to ministry operations.

In the South, the CCT Tagaytay Retreat and Training Center (TRTC) is also home to kaibigan workers who serve as construction workers, housekeeping and janitorial staff, maintenance and kitchen crew, and security officers. With TRTC's rise from the impact of the pandemic, the kaibigans were instrumental in its full restoration. They have formed part of the center's trusted manpower, leveling up operational service and total guest experience.

By the grace of God, kaibigans were equipped to organize, manage, and own social enterprises through the C's Kingdom Builders, Inc. (C's Kingdom Builders) and the Blessings at Work, Inc. (Blessings).

C's Kingdom Builders is a construction firm owned by kaibigans. It is a spinoff from the pool of construction workers formed in the Kaibigan cooperative. On the other hand, Blessings is a corporation that provides all kinds of help, such as janitorial, laundry, on-call cleaning, maintenance, and driving services, among other related businesses.

KMMC would usually partner with Working Hands, C's Kingdom Builders, and Blessings to place the kaibigans for suitable jobs. In 2022, 26 kaibigans were placed at Blessings. Meanwhile, 31 skilled workers from KMMC got employed in Lupang Pangako. KMMC also assisted 13 kaibigans for regular and contractual posts at TRTC and another 40 for on-call duties. Similarly, KMI partnered with the companies of CCT corporate members in journeying with the kaibigans by providing employment for 49 skilled kaibigans.

Besides access to financial means, kaibigans have also been able to save up and avail of insurance. By the end of 2022, there were 152 member-savers for KMMC, with total savings of almost PhP3 million. In addition, through the CCT Mutual Benefit Association, Inc., 35 workers enrolled themselves in the insurance program.



Come and See: Lupang Pangako

True to its name, Lupang Pangako or LP, located in Cabanatuan, Nueva Ecija, is the promised land for the kaibigans where they are provided with spiritual care, housing, health care, skills training, livelihood, and farming opportunities along with many other benefits. The kaibigans themselves named it Lupang Pangako—their resettlement site.

In all 10 Kaibigan Villages (KVs)—adults, youths, and children alike belong to discipleship groups. Besides Sunday worship, there are home Bible studies and a midweek fellowship along with related activities that promote spiritual development.

Sambahayan, the residential subdivision in KV 6, has 20 duplexes or 40 housing units, three 2-story houses, and a spacious basketball court. What best characterizes Sambahayan is that it has come to regulate its own community living by forming the Sambahayan Council or homeowners association with a set of officers. This resulted in residents becoming more responsible and caring toward the neighborhood.

Regular bayanihan was also done by everyone of all ages. When typhoon Karding (Noru) struck in September, communal cooperation was cultivated in the Kaibigan Villages. Led by Sambahayan, they helped each other restore the devastated areas. Every household also shared among the community whatever food and supplies were available in their home.

At the same time, LP has its own Training and Development Center or KV 9—also called Kasanayan, another testimony of the Lord's faithfulness. Beyond a first-rate building, Kasanayan serves as a meeting point of minds and hearts. Strategic meetings were held between the barangay council and CCT—forging ties with the barangays around Cabanatuan. In August, CCT was able to orient the heads of barangays about its programs, as well as introduce the Living Biblical Museum and its purpose for the communities.

In December 2021, the faith community welcomed young men from Visions of Hope Magdalena to its homecare, now recently called the Kabataan Village; operating 24-hour residential care to neglected, abandoned, and abused street children, ages 3–18 years old. Together with these young people are the elderly and the sickly. Imagine a safe and happy place that the children and the elderly could call home. Both enjoy a wholesome experience that caters to their spiritual, physical, emotional, mental, and social needs. Unlike in the streets, they are well-provided with food, clothing, shelter, and other basic necessities here. A total of 33 children, 11 elderly, and five working students found a home and family in the KMI homecare.

By the end of 2022, the entire LP community had a total of 168 residents. This number included children in the homecare program, kaibigan workers and their families, elderly and sickly individuals, and staff.





Leroy Lamiseria with other kaibigans under the KMMC

At Home in Lupang Pangako

Leroy Lamiseria is among the residents in LP who found a home and gained spiritual family through the Kaibigan Ministry.

He was 12 years old when he found out that he had been adopted. Shortly after, his father died, and barely a year later, his mother passed away. Leroy was left behind with sisters who hardly cared for him, thus he decided to leave his home in Cebu and went with other teens to work in a duck poultry in Nueva Ecija. Unfortunately, they were underpaid and did not receive their wages regularly. Leroy escaped the farm with his friends but ended up in the streets. Intramuros became his first dwelling place in Manila.

In order to survive, Leroy joined others who were scavenging. He then found himself stealing and snatching to fill his hunger. And while drifting from one street pavement to another became a usual move for Leroy, jumping from one relationship to another was also just another common thing for him. As time went by, Leroy got involved in more crimes through highway robbery and the use of illegal drugs. He got caught and was sentenced to prison for three years.

When he was freed from jail, he encountered CCT through a feeding program. Leroy only attended for the food until one day, he suffered from a high fever due to tetanus. It was the kaibigan facilitator who rushed him to the hospital, otherwise, he would not have made it. Moved by the love and concern of the Kaibigan Ministry, he then joined his wife and child at the Kaibigan Center in Cabrera. This was where their journey of change truly began. The daily devotions and Bible studies helped him to know God more.

When the opportunity came, Leroy participated in the skills training offered by the ministry for various construction works. Later on, Leroy upgraded his skills and trained to become a heavy equipment operator. He worked on many construction projects of CCT.

At present, Leroy and his family are now happily residing in LP. With his employment in construction, Leroy became one of the shareholders of C's Kingdom Builders. He also now leads his own Bible study group.

Today, not only has Leroy become a productive member of society but also a proactive leader of a faith community. More importantly, he is one of the hundreds of former street dwellers with restored dignity and is now living in sufficiency.

2022: A Defining Year for the Kaibigan Ministry

The Kaibigan community has become a living testimony to the power of transformation. Many former convicts and addicts who have settled in the community are now accepted and respected by those around them. Thanks to God’s transforming power, they work together on barangay projects and partake in CCT culture and traditions. Their lives serve as an inspiring example of unity and cooperation with others in the community.

As the Lord made it possible, several organic churches rose among the kaibigan flock. The Lupang Pangako Community Church in Cabanatuan pioneered an organic church in the whole of CCT Group. This means that the worship services and outreach activities are organized, managed, and funded by volunteers.

The same is true for the Kaibigan churches in Tagaytay and Pasay which were born from the kaibigan fellowships—the Kaibigan Community Fellowship Tagaytay and the Cabrera Church.

Fulfilling the Great Commission, “to go and make disciples,” was likewise evident among the kaibigan churches. In 2022, there were more than 400 who were discipled with members meeting on a weekly basis.

All rooted in loving God and loving each other, one common result from the Kaibigan organic churches was not only about the growth in numbers but also, and more importantly, the deepening of spirituality. The heightened devotion to the Lord inspired the church to share the love of God as “He first loved us.”

Around 20 years ago, the kaibigans were not even considered a sector, and helping them was synonymous to a bottomless pit. The year 2022 was an affirmation of the kaibigans’ defining moment as a sector—whose transformed lives have transitioned them as co-heirs with Christ.

As for the Kaibigan Ministry as a whole, God has instilled a special burden, a Biblical calling to pursue the kaibigans, from womb to tomb, so to speak.

From the bottomless pit, the kaibigans are now journeying to their own promised land of hopes, dreams, and brand-new beginnings!



More about the Kaibigans’ Journey of Change are detailed in the Kaibigan Ministry Annual Report for 2022



LOVING GOD THROUGH SERVING THE CHILDREN AND YOUTH

CCT-Visions of Hope Christian School



With school closures and distance learning becoming the new norm, the government's decision to open schools and return to face-to-face classes in 2022 provided a glimmer of hope for a "better normal" for the majority of Filipino children, especially for the children in tribal communities served by the CCT-Visions of Hope Christian School or VOHCS.

After two years of striving to provide education to the students wherever they were through mobile schools, VOHCS finally opened its two tribal schools in Malungon, Sarangani, and in Quezon, Palawan, welcoming 483 students back to their classrooms.

The return to face-to-face classes meant a lot to the tribal school and the communities, especially for the children who live in the far-flung areas and used to stay in the school dormitories pre-pandemic.





One Child at a Time

"There wasn't a day that we didn't struggle to put food on the table. There were even days when we didn't eat. Even if our teachers came to help us, we couldn't focus and prioritize our modules even though we wanted to because we needed to work. It was hard to find work because we live very far. We longed for the day that we could go back home to CCT so that we could focus on our studies and not worry about food," shared Pam (not her real name), a grade eight student from the Tagakaalo tribe. Just like Pam, the day-to-day challenges experienced by tribal students were heightened during the pandemic. Their return to school provides them with a different pathway to overcome these challenges and allows them to gain access to services and support they would otherwise not have.

With schools now open, tribal students have regained their freedom to become children again. They fill up once-empty classrooms with joyful chatter, songs, choral reading, and laughter. They are no longer limited by distance learning and are taught in a way that best suits them: through hands-on, experiential, play-based, and collaborative activities. Hunger is no longer an excuse for them to stop schooling as they are provided with nutritious meals prepared by volunteer parents and older students every day. They receive immediate medical attention for any signs of sickness or pain, and no longer have to endure many days waiting for their illness to pass without treatment. They are cared for, heard, and showered with love, support, and affirmation.

More than ever, they see the fulfillment of God's promises for them as they study God's Word and commune daily with Him through praying and worshiping together. *"No matter how difficult our experiences were, I know that the Lord did not abandon us. He used people, especially our teachers, to help and guide us, correct our wrongdoings, and remind us of God's promises. That we still have a great future ahead of us despite our circumstances,"* shared Jeremy (not his real name), a grade six student from the Palaw'an tribe. Jeremy decided to publicly profess his faith and got baptized. Little did he know that his boldness moved his parents, who have been attending the weekly parenting and discipleship sessions with other parents in their school. Before 2022 ended, his parents also publicly professed their faith and got baptized!

Tribal students enrolled	483
Parents disciplined	86
Children and parents baptized	12
Tribal families served through medical missions, feeding programs, and outreach initiatives	227

It Takes a Village

From the mountain hills to the city landscapes, the call to minister to children and youth is paramount. They are the future of our nation, and investing in their growth is essential for building healthy and thriving communities. Whether in urban or rural regions, children and youth encounter unique challenges and influences that require the guidance and support of caring adults.

When the pandemic limited mobility and kept children in their homes, Visions of Hope had to close its centers and ceased all community-based programs. Despite these closures, the number of children and youth outreach in the community continued to grow!

In their desire to minister and share God's love with their children and the children in their neighborhood, CCT staff and community servant leaders (CSLs) opened their homes, offices, and churches to gather children and youth in their community for at least an hour each week, teaching them God's Word as well as providing other interventions and services such as feeding program, savings facility, medical and health services, music training, reading and writing tutorials, and discipleship.

CSLs went over and beyond in serving the children in their community. Together, a group of CSLs in Cavite organized an enterprise called "CCT Servant's Best," producing and selling dishwashing and detergent products to sustain their feeding program for the street dwellers. Meanwhile, another group of CSLs in the Panabo branch of CMPC in Davao del Norte organized the "May Pera sa Basura" (There's Cash in Trash) drive where 10% of their income supported the children's ministry of CCT Community Fellowship, Inc. (CFI). Similarly, one group also spearheaded a pig dispersal project, where they took turns raising and selling piglets to support the children of the Bagobo community in Calinan, Davao City.

In support of these initiatives in 2022, CCT partnered with like-minded organizations such as the Approved Workmen Are Not Ashamed (AWANA) Philippines to equip volunteers to share God's Word and discipling children and youth in their communities. CCT endeavors to forge more partnerships with organizations, local churches, agencies, and groups in reaching out to more children and youth for Christ.

Together, the CCT Group of Ministries was able to minister to 4,328 children and youth in 54 communities, 25 churches, and eight centers!

As CCT takes on and embraces the call to reach out and minister to the children and youth in the communities, it recognizes that there are many challenges and influences that pervade the young generation today.

Moving forward, VOHCS will continue to take the lead in rallying the CCT Group toward advocating and mobilizing communities to provide programs and initiatives that will stand in the gap for the children and youth, such as supporting the Kaibigan Ministry's "Paaralan sa Tarima" (School by the Roadside) for street children deemed unqualified for public education. VOHCS will journey with the Kaibigan Ministry in obtaining the government's recognition for the school by the roadside project as an alternative form of education. Additionally, the ministry aims to set up scholarship and discipleship programs for young people from tribal communities in Malungon, Sarangani. These youths will be among the first in their families and communities to graduate senior high school and pursue higher education.

Truly, 2022 became a defining year for the ministry among the children and youth as the whole CCT Group, along with the CSLs, partner organizations and individuals, embarked on working together as child champions. In faith, more children and youth will embrace their God-given purpose, reach their full potential, and ignite their passion—leading them to participate in decisions that will affect their lives, becoming productive citizens of our country, and thriving members of faith communities!



LIVES TOUCHED



114,781 Microentrepreneurs	9,799 Farmers	3,750 Street Dwellers	215 Fisherfolk	1,618 Labor Sector
2,459 Tribespeople	864 Christian Development Workers	68 CFI Pastors	172 Volunteer Pastors	47,535 Communities at Large
	4,328 Children and Youth			

SPIRITUAL DEVELOPMENT



2,117 Average organic church attendance	2,565 Persons being discipled in CFI churches	507 Discipleship groups in CCT Group
---------------------------------------------------	---------------------------------------------------------	------------------------------------------------

BAYANIHAN IN ACTION

IMPACT OF CSL INITIATIVES



1,862 Active Community Servant Leaders	6,053 Benefited from health services	4,496 Disaster survivors assisted	2,674 Children and youth served
--------------------------------------------------	------------------------------------------------	---------------------------------------------	-------------------------------------------

MICROFINANCE OPERATIONS



PhP769M Loan Portfolio	PhP412M Members Savings Balance	84,075 Active Outreach	40,672 Active Borrowers
4,920 Fellowship Groups	124.62% Financial Self-Sufficiency	126.64% Operational Self-Sufficiency	PhP67M Net Surplus

Love
GO
LOVE
EACH

CCT GROUP OF MINISTRIES 2022 AT A GLANCE



CHILDREN AND YOUTH OUTREACH

483

Tribal students enrolled in school

191

Street children with regular tutoring

80

Former street children in homecare



HEALTH AND WELLNESS OUTREACH

1,366

Patients who availed of medical check-ups

1,717

Street dwellers with access to medical assistance

563

Individuals served through online consultations

340

Children under regular feeding program



TRAINING AND DEVELOPMENT

638

CSLs equipped in Paglilinaw Training

100

Pastors enrolled in Pastoral Leadership Development Program

42

CSLs trained in Prayer Counseling and Inner Healing

Living
GOOD,
IN G
OTHER



LOVING GOD IN SERVING THE FILIPINO COMMUNITY

Visions of Hope Foundation, Inc.
(CCT Paglingap)

Over the years, CCT has been blessed by community partners who evolved as empowered, competent, and spiritually mature volunteers—the community servant leaders or CSLs. They journey with the CCT ministries in propagating Christ-centered transformation in their own communities, and even outside their localities.

The growth and depth of CSLs were like the silver lining when the pandemic struck. Hand in hand with the CCT ministry workers, they were out in the streets and continued to minister in their communities. They helped distribute relief goods, assisted in microfinance operations, and counseled those who were in distress.

These volunteers never stopped serving the Filipino community in 2022. With their numbers rising to 1,862, and with CCT making a more conscious effort to fully support them, a breathtaking engagement in outreach endeavors was seen across multiple target sectors.

Following the Leading of the Holy Spirit

“The way God moves through our CSLs is uncontainable: it is way beyond what we imagined. The spirit of bayanihan (or cooperative endeavor) has been so evident, and we have to support it the best way we can,” said Visions of Hope Foundation, Inc. or VOHF (CCT Paglingap) Ministry Peer Servant (Executive Director) Christine Valdez.

Looking back, it was through earnest prayers that the VOHF board of directors discerned the leading of the Holy Spirit, moving through these faithful volunteers. Led by Ate Ruth Callanta, the VOHF governance discussed the emerging role of CSLs in the national movement of community transformation. Everyone reflected on the history of CCT, and the purpose of institutionalizing the CCT Paglingap Ministry. In obedience, they made a steadfast decision to follow God’s leading and equip the CSLs at all costs.

It used to be that VOHF primarily catered to the needs of the children while attending to the communities through medical missions and the like. As time unfolds, there are greater needs to address in the communities, but there are also more who partake in the mission and vision of CCT.

The CCT Paglingap program of VOHF is the social service delivery and community development arm of the CCT Group of Ministries. Composed of CCT staff and thousands of CSLs and community partners, the program has ministered to the Filipino community through various nationwide initiatives. In 2022, the ministry heeded the call to pursue a clear understanding of its program pillars: Disaster Relief and Prevention, Health and Wellness Services, Homecare, and CSL Mobilization and Empowerment.

Loving the Community Servant Leaders

In convergence with the CCT Multipurpose Cooperative (CMPC), VOHF conducted a nationwide barangay profiling which helped identify the ministry strengths and CSL interests. Their multifaceted functions were determined, as well as the training and skills they wish to obtain. Likewise, in partnership with the CCT Training and Development Institute, Inc. (TDI) and CCT Ministers Association of the Philippines (CMAP), various seminars and workshops were conducted to equip and empower the CSLs for ministry—prioritizing their spiritual development while teaching them practical and entrepreneurial skills.

Through spiritual healing sessions and regular Bible studies, the CSLs grew more in their knowledge of God. As they encountered the loving grace and kindness of Jesus Christ, they were empowered to love and serve others like He did. Meanwhile, the Paglilinaw Training sessions with Dr. Melba Maggay emphasized leadership and governance as a cultural mandate for every believer. With a clearer understanding of this Biblical truth, the CSLs were honed to embrace their higher calling of stewarding God's love by serving others.

Trainings and Seminars for CSLs in 2022

- Encounter God Retreats
- Paglilinaw Training with Dr. Melba Maggay
- Inner Healing and Counseling
- “Banghay” Bible Study Lessons for weekly fellowship meetings
- How to Share “Ang Sagot”
- Cooperative Education
- CCT DNA Audit Training for microfinance operations
- Children and Youth Evangelism Training with Approved Workmen Are Not Ashamed (AWANA)
- Training for Community Health “Pangkalusugang Pagsasanay Para sa Pamayanan”
- Various Health Trainings via Zoom
- Ok Ka Ba Dyan? ni Doc John - Community Health Education via weekly Facebook Live
- Business Project Proposal Training - supported the group social enterprise of the CSLs, as they sought to serve different target sectors (e.g. street feeding or giving of school supplies for Bagobo tribes children)



Mardy Cabalo with her children

Mardy Cabalo is among the thousands of CSLs who have benefited from these trainings. Being a community partner for 21 years, her consistent pursuit of the Word of God opened her heart to CCT's vision of transforming lives and communities through servant leadership.

On top of being a successful microentrepreneur, she is also a competent leader honored by her fellow CSLs. Mardy is currently the elected chairwoman of the Community Volunteers Development Council (CVDC)-Araneta branch. CVDCs are leagues of CSLs in specific CCT areas of operations, with a common goal of developing and empowering community leaders.

“This is the fruit of what CCT is doing. I am not just a hearer of the Word. I became the mouth, hands, and feet of God through the cooperative,” Mardy testified.

Through loving the CSLs and equipping them wholistically, they gain an understanding of their societal roles and become agents of transformation in their communities. They serve as a delivery structure—taking the lead in community projects, handling Bible studies and discipleship groups, organizing the Buwanang Tipan (community worship), providing medical assistance to the sick, and assisting in disaster response.

By the grace of God, 62 CSLs currently handle positions and serve in their respective local governments. This sparks a fulfillment of a greater vision to positively influence the nation through the voice and servant leadership of the community partners.

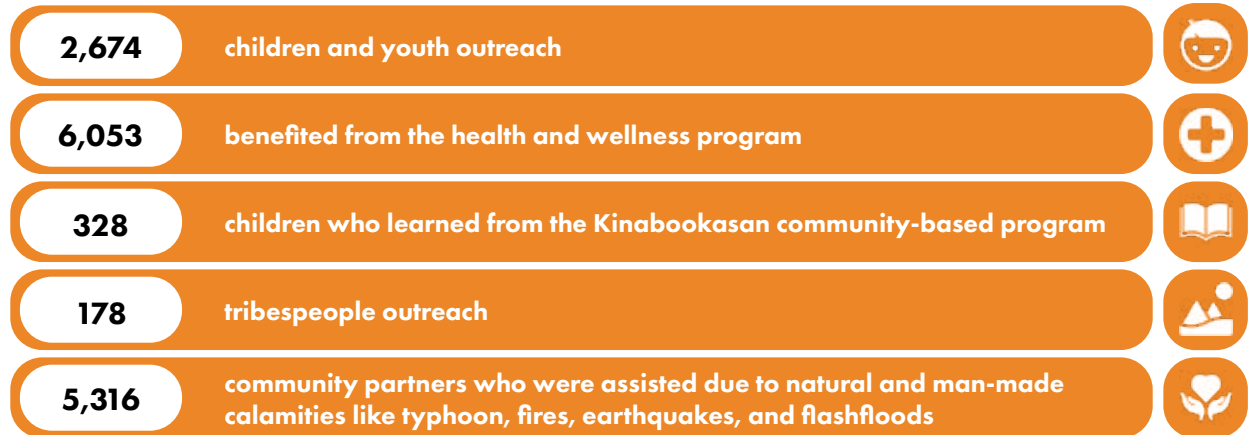
Loving God, Loving the Filipino Community

Working with volunteers who are equally passionate about serving God, VOHF continued to care for the Filipino community in 2022.

To improve program implementation, Paglingap coordinators were designated for each region. They mobilized CSLs and community partners to respond to the needs of the people in times of disaster. When Typhoon Paeng (Nalgae) hit the country in October, CCT Paglingap was among the first to respond through relief operations and medical assistance.

Additionally, with the establishment of 10 Paglingap Clinics/Centers, 6,053 individuals received medical care with the help of the CSLs who assisted the health workers.

The Impact of CSL Development and Mobilization



Working with like-minded individuals and organizations, thousands of children and youth were given assistance from the VOHF initiatives in 2022. The homecare operations of the CCT Rose of Sharon House of Friendship were sustained through the help of the Consuelo Foundation and Bread from Heaven Christian Fellowship. Through the Child Sponsorship Program of VOHF, hundreds of Child Champions continued to support the education of young boys and girls in both Laguna and Lupang Pangako homecare. CCT's ministry partner, HOPE International, also championed the education of HOPE Scholars under VOHF's Independent Living Program (ILP).

Loving the children and youth was not limited in the homecare facilities nor in the classrooms. Through the generosity of International Container Terminal Services, Inc. and the unwavering support from the Manila City Health Office and Tondo Barangay Health Workers, a six-month feeding program for 1,500 malnourished children in Parola, Tondo was launched in June 2022. Meanwhile, AWANA trainings gave the CSLs a hands-on experience in children's ministry. The CSLs, equipped to go beyond volunteering, raised funds through their group social enterprises to sponsor the KinaBookasan fellowship among street children. By the end of 2022, VOHF reached 2,674 children through various CSL-initiated outreach programs held in Luzon, Visayas, and Mindanao.

*"You are the light of the world. A town built on a hill cannot be hidden.
In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven."
- Matthew 5: 14, 16*

Truly, God's love knows no boundaries, and clearly, He is using the CSLs as vessels of His grace and compassion for the Filipino community.

In 2022, as VOHF yielded to the will of God for the ministry redirection through the CCT Paglingap program, He provided a bountiful harvest—a massive increase of army for the Kingdom agenda.

VOHF is certain that the Lord's faithfulness will continue to abound among the ministry leaders, workers, and volunteers. May His Name be glorified among faith communities and across the nation, forever and ever!

LOVING THE TRIBES IN REDEEMING CULTURES FOR CHRIST

CCT Ministry Among Tribespeople, Inc.



How every tribe must have a place in the Lord's heart is illustrated in Revelation 7:9, about *"the great multitude from every nation, all tribes, peoples, and languages standing before the throne of God and to the Lamb."*

The Philippines—exuding rich history and vibrant culture—has been home to over a hundred indigenous people groups. Unfortunately, God's design for their identity may seem to be marred by the prejudice of dominant societies. Tribespeople have long been entangled in conflicts over ancestral lands and cultural discrimination.

Since 2016, CCT has responded to the call to uplift the marginalized tribes and redeem cultures for Christ through CCT Ministry Among Tribespeople, Inc. (CMAT). Empowering the tribes to embrace their true identity in Christ, CMAT champions transforming tribespeople into thriving faith communities.

Rooted in the Word

CMAT believes that being rooted in the Word of God is always the priority. After all, the ministry roots back to when a CCT social worker shared the Gospel among her Blaan community in Malungon, Sarangani. This led to a daily vacation Bible school initiative from the child sponsorship program of Visions of Hope Foundation, Inc. (VOHF). From this seed of faith, a church for tribespeople evolved; a savings group among tribeswomen was organized until more individuals were reached out by CCT's microfinance ministry.

Eventually, CMAT was born. From its inception, the study of the Word of God has been the heartbeat of the ministry for the tribal community. The Scriptures unveiled the identity of the tribespeople who are fearfully and wonderfully made. Their traditions and practices, as surrendered to God, have been redeemed by our Lord Jesus Christ—to be redefined and refined for Kingdom purposes.

Rooting for the Tribes in 2022

The year 2022 was challenging for CMAT due to limited resources. Nevertheless, the ministry did not let financial constraints become a stumbling block in the journey among the tribespeople. CMAT leveraged the opportunities from income-generating activities in the CCT Malungon Retreat and Training Center (MRTC) in Sarangani while establishing strategic partnerships with like-minded institutions to pursue programs that empower the tribes.

By the grace of God, CMAT was able to serve 2,459 tribespeople, both children and adults, mostly from Mindanao. Through the programs and services of affiliate CCT ministries including the CCT Multipurpose Cooperative (CMPC) for the microfinance and savings program, CMAT was also able to minister among the tribes of Manobo, Mandaya, Bagobo, Clata, Badjao, Blaan, Tagakaolo, Teduray, Aeta, Tingguian, Palawan, and Dumagat.

There were 483 children reached by the CCT-Visions of Hope Christian School in Malungon and Palawan. Meanwhile, 531 tribespeople in Bulacan and Panay gained access to health care services through medical missions under the CCT Paglingap program of VOHF. Some 53 tribespeople actively engaged in the CCT Community Fellowship, Inc., in Malungon.

Relationship building became pivotal where intimacy with God was being nurtured. Intentional Bible studies and discipleship were intrinsic in the day-to-day ministries. Together with the CCT staff and community partners, the tribespeople being ministered to had a deeper devotion to the Lord. In 2022, this was also evident among the Aetas in Iloilo and Angeles, the Manobos of Mati, Davao Oriental, the Badjaos in General Santos City, South Cotabato, along with the Dumagats of Rizal and Bulacan.



Indeed, the Holy Spirit has moved among the tribespeople—springing forth gratefulness and desire to obey God from their experience of His love, having gained another level of cultural appreciation through embracing their identity. This was affirmed by Joseph Sago, a pure-blooded Blaan and on-call construction worker at the MRTC since 2014.

“Before, I was shy about being recognized as a Blaan. But since CCT taught us through our Bible studies that God recognizes the beauty and value of our tribal identity and culture, we started to understand that God created us equally just like other human beings—only our names are different,” explained Joseph. Since joining CCT, he revealed that going to church has never been the same.

Joseph was raised by his farmer father. He did not have the chance to go to school or acquire any other skill but farming. With their own land, they planted ginger, rice, and corn—sold them and earned barely enough for a day. However, without the harvest, there was no other income for the family. That is why when he heard that a construction job pays weekly, he tried to learn the job. Eventually, he discovered the work of the kaibigans (former street dwellers) as construction workers in MRTC, and he seized the opportunity to apply.

Through CCT, Joseph’s passion for God and His Word became more alive through daily devotions and corporate worship.

Taking Roots in Partnerships

God’s grace ushered CMAT to remain faithful to its mission of bringing social justice to the tribal communities. The Lord enabled the ministry to positively influence nationwide organizations.

In 2022, CMAT became a member of the advisory council of the Technical Education And Skills Development Authority (TESDA) in General Santos City. CMAT was also entrusted to provide National Certificate II training in MRTC which was accredited as a supervised learning site of TESDA. Among the accredited certifications were Agricultural Crop Production, Organic Agriculture Production, Masonry, and Carpentry. In October, 125 graduates benefited from these accredited programs.

CMAT also partnered with the Department of Trade and Industry in promoting Akna (Blaan word for dream) products. The tribespeople produced handwoven clothes and hand-made accessories, among others, as a source of income and at the same time, as advocacy for their arts and culture. Equally significant was CMAT’s election as president of the Sarangani Artisans Association—with 30 member-producers of Blaan arts and handicrafts.

The ministry was also granted a Bureau of Internal Revenue Certificate of Tax Exemption—an achievement for the greater benefit of tribespeople being served.

Moreover, CMAT has remained a trusted Kingdom partner of the Sacred Heart Foundation: with the latter’s continued support including the grant for the construction of the Multipurpose Hall in the CCT Malungon Community Complex project. Through this partnership, the Lord continues to enliven the vision of developing the tribespeople’s way of life, particularly in Malungon.



Design perspective of CCT Malungon Community Development Center

Deeper Roots, More Fruits

Only God can make the fruition of a vision that is rooted in His purposes for every tribe. The Lord graciously revealed to CCT His desire for the tribal communities, that is, the fullness of life in Christ wherein their distinct attributes and practices are all for God's glory.

In the south now sits a glimpse of a vision from the distant past through the CCT Malungon Community Complex building. It is an ongoing 19-hectare development project that aims to better address the needs of the tribespeople with the School of Living Traditions Hall and Museum, community clinic, student dormitories, auditorium, and an academic building.

A groundbreaking ceremony was held in June 2022. The construction team, led by the Kaibigang Maaasahan Multi-purpose Cooperative, started with the Boulders Road Project, which created a path walk and a drainage.

Up north, CMAT was granted a three-hectare property in Licuan-Baay, in Abra. This will be used to reach out to the Tingguian tribes as the Holy Spirit leads.

Loving God, Loving the Tribes

With the growing outreach and God-ordained opportunities, 2022 became a defining year for CMAT in pursuing sustainable strategies to further its reach among the tribespeople especially in terms of skills training and leadership development. This is rooted in a Biblical calling to persevere in the Lord's mandate to raise the tribespeople's dignity—allowing them to realize their full potential through their own uniqueness. This leads to the tribes' empowerment as they themselves become agents of social justice and Christlike transformation not only among the tribal communities but also in the community at large.

Through strategic partnerships, savings cooperatives, capacity building and upskilling, and promotion of income-generating activities, CMAT endeavors to create more opportunities for the tribes. Along with these are the improvement of back-end support and MRTC operations, enhancement of marketing strategies, and resource mobilization.

Together with the CCT Group, CMAT rejoices with the truth that the time will come when a great multitude of people from all nations, all tribes, all tongues, and all languages will cry out saying, *"Dalaygon ang Dios nga nagalingkod sa trono, ug dalaygon usab ang Karnero, kay giluwat nila kami gikan sa silot!"* (Salvation belongs to our God who sits on the throne, and to the Lamb!).



LOVING GOD THROUGH THE LOVE AND CARE MINISTRY

CCT Working Hands Ministry



Job displacement and loss of income are just some of the inevitable consequences of the pandemic that have impaired the Filipino workforce in recent years. Furthermore, the emotional, mental, and spiritual battles that come along their worsening plight are just as real as their economic troubles. Fueled by its passion to empower labor groups, the Working Hands continues to journey with the blue-collar workers as they emerge into Christ-centered faith communities, even in the aftermath of a pandemic.

*"...My chosen ones will long enjoy the work of their hands."
- Isaiah 65:22b*

Over the years, Working Hands has been at the forefront of CCT's ministry among the labor sector. It had provided employment enhancement programs and technical-vocational training, and enabled social entrepreneurship and linkage-building among the workers—all until the labor sector was forced into a sudden halt by the COVID-19 pandemic. Nevertheless, the CCT Working Hands Ministry (Working Hands) persisted in what CCT does best—sharing the Gospel in and out of season.

Turning challenges into opportunities, Working Hands leveraged the recovery of employment. In 2022, the ministry was able to serve 1,543 workers, of whom 968 accepted Jesus Christ as their Lord and Savior, and 559 started to exhibit a lifestyle change. Indeed, CCT's ministry among workers continued to advance through God-ordained relationships and Kingdom partnerships in 2022.

The Lord paved the way for CCT to minister in Peaksun Enterprises and Export Corporation (Peaksun), CCT's partner company since 2015. Peaksun has witnessed God's mighty move through the Working Hands. Looking back, the company sought the help of CCT as they faced high accident rates arising from petty fights between and among their drivers and helpers. The workers received relatively higher salaries but spent them on vices such as alcohol, drugs, and gambling, resulting in road accidents, among other unfortunate circumstances. This was the norm until CCT's Pastor Mark Daniel Flor was assigned as the pastor-equipper in the company. As Working Hands was ministering among the workers, Peaksun experienced a new culture developing in their workplace. The workers' attitudes and behaviors began to change as they surrendered their lives to Christ. One of those workers was Ronaldo Arevalo.

Ronaldo has been a truck driver for Peaksun since 2008. Before his encounter with Christ, he was known for instigating drinking sessions every payday and was notorious for provoking fights among his coworkers. One day, when Pastor Mark was sharing God's Word during devotion, Ronaldo's heart was stirred. He decided to approach the pastor for counseling. Pastor Mark welcomed Ronaldo and committed to journey with him through counseling sessions. Ronaldo's life started to change as God touched his heart. He grew his hunger for God's Word as the days passed by.

*"For the word of God is alive and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges thoughts and attitudes of the heart."
- Hebrews 4:12*

Ronaldo Arevalo at
a construction site

Journey of Change among the Workers

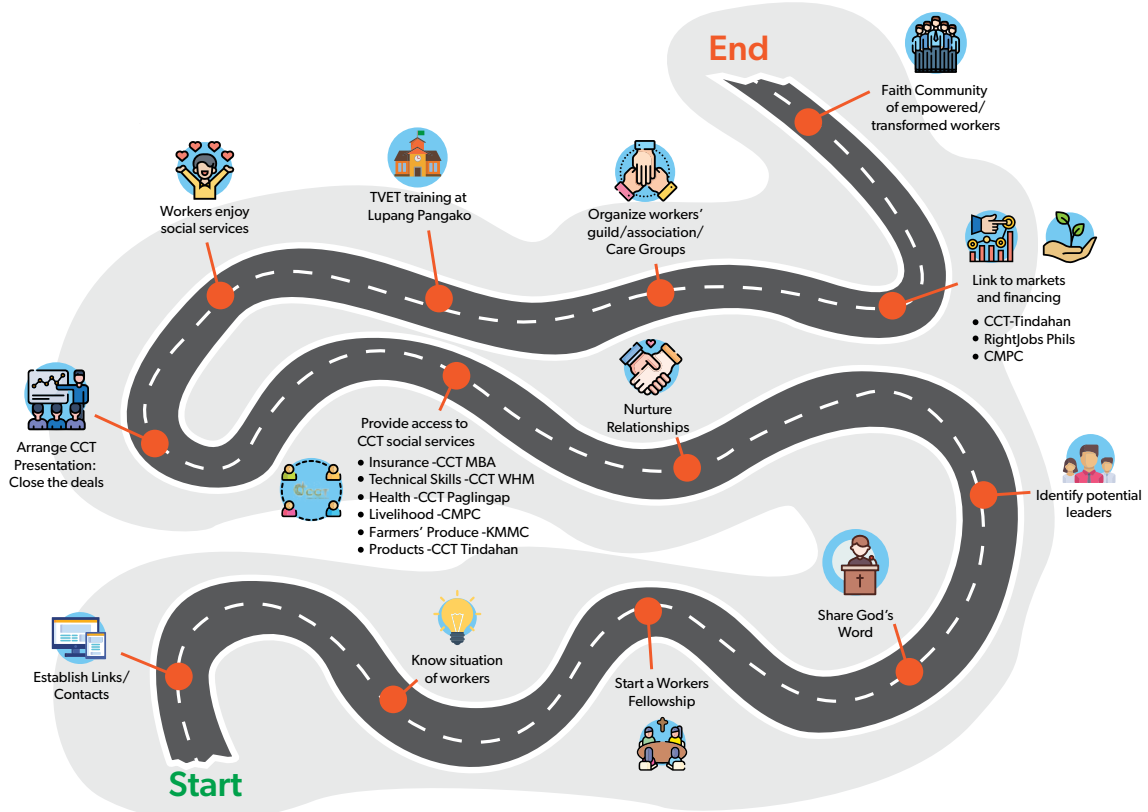
Ronaldo's experience reflects the common story encountered by the workers in the company. Some get into vices only to be caught in a vicious cycle of addiction, leading to the breakdown of family relationships, conflict with others, and lack of purpose.

Yet, as God's Word says in John 6:63, "The Spirit gives life; the flesh counts for nothing. The words I have spoken to you—they are full of the Spirit and life."

From the various contexts experienced by Working Hands among its target group, the ministry crafted a Journey of Change for this sector. Guided by its vision of "workers enjoying the works of their hands" as envisioned in Isaiah 65:22b, a roadmap serves as a guide to CCT's wholistic approach to establishing "a faith community of empowered and transformed workers who honor and worship Jesus Christ, and where people live with dignity and sufficiency in accordance with God's plan for a just, humane, and caring society."



ROADMAP FOR INFORMAL/FORMAL WORKERS



With a solid partnership with Peaksun, CCT became part of its workers' journey of change. Spiritual deepening sessions were a breeze with a dedicated counseling room. The company also sponsored group weddings for unwed couples, officiated by CCT pastors. Children of workers were given scholarships through the Visions of Hope Foundation, Inc. A "PEP-C Day" (Peaksun Educational Program with CCT) was initiated as an annual recognition for children who graduated from elementary all the way to college.

Eventually, annual company outings became venues for praise and worship, far from the days when drinking alcohol and merry-making were the habitual practice. Peaksun's management supported CCT's initiatives because they witnessed how accidents became rare—resulting in savings for the company and better pay for the workers.

Serving the Workers the CCT Way

Along with spiritual development, the Lord also opened doors to help the workers economically and improve their quality of life. For years, the construction workers of the Wee-Eng Go Construction Inc. (WECI), another partner company of Working Hands, have been heavily indebted to moneylenders. They fell prey to the illegal "Sangla-ATM" scheme (sangla means pawning), wherein as borrowers, they use their ATM cards as collateral for their loans.

Working Hands learned about this injustice and have prayed for God's breakthrough in the workers' lives since 2021. Having persisted in prayer and relationship-building amid the pandemic, Working Hands was finally able to minister to the wives of the workers in August 2022. By conducting a Bible-based training in Basic Financial Literacy and Family Strengthening, the wives were empowered to have better control of their finances and break free from exploitation. They were later organized into a savings group called the WECI Women's Group, accumulating a total savings of around PhP16,070 in just a few months.

At present, a weekly fellowship meeting of over 20 women is continuously being conducted, while around 100 construction workers and their families are actively attending church services—a model of a thriving faith community of laborers enjoying the work of their hands.

Impact on the Workplace

Norelyn Oleriana, head of Peaksun's Human Resource Department, shared, *"I saw how the workers' lives were transformed when CCT introduced spiritual development in the company. There were less complaints and fewer fights among them."*

Fernando Macatbag, well-known as "Sir Nanding" was the operations head in the early years. He said that industrial peace was felt as the workers got more involved with CCT. *"When the drivers and helpers in our Bulacan depot started to attend CCT's regular devotions, there was a decrease in disciplinary cases among them. A marked change in their attitude was evident, and submission to authority was experienced,"* he testified.

Meanwhile, Mr. Larry Angping, CEO of Peaksun, seized the opportunity to establish care groups wherein the workers' needs would be immediately attended to. He saw what Pastor Mark was doing, and those he was discipling transitioned to becoming care group leaders themselves. Working Hands also facilitated the drafting of the care groups' vision and mission statements. These statements were carried to all offices and depots to remind the workers of God's calling for them to make their work as their act of worship.

By the end of 2022, 71% of Peaksun's employees accepted Jesus Christ as their Lord and Savior; 43% manifested a change in lifestyle; and 31% joined small group fellowships.

By the grace of God, Working Hands has remained faithful to its mandate of ushering the labor sector to wholistic transformation. The sharing of God's Word, in season and out of season, has proven to be a vital force in expressing the love and care ministry. As the Lord blesses Working Hands with more Kingdom partnerships, the ministry hopes to see many more workplaces becoming churches and faith communities.



LOVING GOD BY FULFILLING THE GREAT COMMISSION

CCT Community Fellowship, Inc. and
CCT Ministers Association of the Philippines



The CCT Community Fellowship, Inc. (CFI) and CCT Ministers Association of the Philippines (CMAP) continued to heed the call to gather the believers and reach out to the communities, particularly in areas where CCT operates. In line with the CCT Group's movement in establishing Christ-centered faith communities, the two ministries embarked on a deeper engagement across CCT areas nationwide.

A Defining Year with Redefined Roles

CFI has always held a special calling for evangelism and discipleship. However, in the past, it was primarily confined to being the resource mobilization arm of CMAP. The year 2022 was especially remarkable as the roles of the two ministries were redefined in pursuit of the greater harvest—more faith communities for the Lord. CFI is now the network of CCT churches nationwide, while CMAP supports pastors who are passionate about discipleship.

Bro. Bertram Lim, chairperson of the CCT Group and CFI, shared, *"Key results must always be the increase in number of disciples in each community we are in, so that the community will be transformed."*


In 2022, CMAP finalized the framework on discipleship by multiplication to take care of the growth of CCT community partners being disciplined throughout the three phases: Rebirth, Living the New Life, and Serving as Disciple-Makers. By the end of the year, there were 507 discipleship groups with 2,565 members.

Rise of Organic Churches

CFI and CMAP believe that a church is an assembly of believers, or ekklesia in Greek, called into the journey to Christlikeness and disciple-making. From the discipleship groups in CCT communities, organic churches arose. These included the fellowships formed among kaibigans or street dwellers and former street dwellers, cooperative members from the microfinance ministry, tribespeople, and blue-collar workers, among other community partners from the CCT sectors.

Organic churches are organized and funded by volunteers themselves. Members comprise community partners and their families, neighbors, friends, and their outreach. What a joy seeing worshiping communities born and nurtured at the grassroots level!

In 2022, 38 organic churches emerged from CCT's community-based outreach. The average weekly attendance comprised 862 adults, 463 youths, and 792 children. From the adult flock, 353 were CCT community partners.

A photograph showing a group of people in a meeting. A man in a blue shirt and black face mask is standing and speaking to a group of people seated around him. They are in a room with posters on the wall, including one that says "CCT".

Pastor Filmor handling a
fellowship meeting

As numbers speak of stories, here is a testimony that reflects the commitment to transform communities by the power of the Gospel. Pastor Filmor Parista, a faith community missionary (FCM) from CCT Multipurpose Cooperative (CMPC), became the pastor of a new organic church in Cabuyao, Laguna. He testified, *"It is the Lord who gives us the passion to do things, and it is rooted in our relationship with Him. [Responding through this service] is a calling from the Lord."*

Pastor Filmor has always been passionate about sharing the Word of God. Besides leading the regular fellowship meetings of community partners under his care, he has earnestly disciplined them on a weekly basis. Later on, his group encouraged other community partners to organize Sunday worship services, ultimately, their own organic church.

Another story is from a long-time community servant leader (CSL), 74-year old Nanay Marietta Esperat. (Nanay is a Filipino word for mother and a term of endearment for CCT community partners.) Nanay Marietta grew a burden to build a church in her house so she could minister among her community in Tandang Sora, Quezon City. Soaking in prayers and seeking consultations with the area pastors of CCT, they conducted discipleship in the neighborhood. One noble thing led to another until Nanay Marietta resolved to take out a loan from the CMPC to build a church on their house's third floor. Since June 2022, the church has been led by a volunteer pastor with more than 30 members ranging from adults to children and youth.

Call of Volunteer Pastors

God extended CCT's ministry in the Body of Christ, allowing pastors from other churches and communities to join God's work in CCT. In 2022, there was a leap in the number of volunteer pastors who became fully engaged in CCT. Volunteer pastors provided pastoral care, not only by ministering during CMPC fellowship group meetings but also by shepherding the community partners and visiting their families. With this latest development, CMAP provided the guidelines for engaging volunteer pastors in the Adopt-a-Fellowship program of CMPC.

The joy of working with the Lord of the harvest was clearly experienced by volunteer Pastor Remlani Nacario, 56 years old, also serving as a volunteer or community servant leader (CSL) in the CMPC Panabo branch in Davao. *"I thank the Lord and CCT. My faith has grown stronger and the work of the Lord expanded. I started as a volunteer pastor handling the Word portion weekly in the cooperative's fellowship groups. I witnessed how the Holy Spirit was moving in the lives of CCT partners being changed by the Word of God. The Lord encouraged me to invite them to home Bible studies and discipleship. These gave birth to the local church I am now pastoring,"* Pastor Remlani stated.

It is hoped that with the rise of volunteer pastors, successful partnerships between CCT and other local churches will follow suit.



A volunteer pastor sharing the Word of God



Convergence with the CCT Group in 2022

As orchestrated by the Lord, CMAP was blessed with 172 volunteer pastors and 68 full-time pastors in 2022. The in-depth involvement of these pastors in the fellowship group meetings and Bible studies, and their initiative to disciple the CSLs, was received well by the community partners themselves. This strengthened CCT's conviction that spiritual development is integral to all its programs and services.

Through CCT Training and Development Institute, Inc. (TDI), in partnership with the Asian Theological Seminary (ATS), the Pastoral Leadership Development Program (PLDP) was organized. The 10-module PLDP provided a series of training designed to maximize the pastors' God-given gifts. Ninety-five pastors enrolled in the program and learned key takeaways for practical application in their respective churches and CCT outreach.

Additionally, CMAP headed the monthly nationwide prayer and worship gathering every second Saturday—where different CCT areas of operations took turns in hosting. CMAP also encouraged all areas to emulate the 24/7 prayer chains and assign specific prayer corners and prayer rooms. The ministry led the dissemination of prayer bulletins, for intercessions by CCT prayer warriors, in all branches and community centers.

Pastor Edmon Ngo, head shepherd of CMAP, dedicated a weekly fellowship with the area and branch pastors, including the volunteer pastors, for updating, accountability, and mentoring.

Loving God, Loving the Ekklesia

It is God Who brings a new depth of love for Him, understanding His love and the call to love others. God gives the burden to reach out to the community—loving them and faithfully sharing the Word of God with them. This work requires a lot of laborers, and people close to God's heart will know when and how to respond to this calling.

The growth of the Body of Christ in CCT was evident—with more organic churches, volunteer pastors, CSLs, and fully-engaged CCT pastors.

Together with the CCT Group, CFI and CMAP continue to look forward to seeing transformed lives and communities through discipleship by multiplication. With this, a greater harvest throughout the Great Commission will be reaped in Jesus' Name.

LOVING GOD THROUGH EQUIPPING THE LEADERS

CCT Training and Development Institute, Inc.

When God steps in, miracles happen!

The year 2022 was a banner year for the CCT Training and Development Institute, Inc. (TDI), together with the whole CCT Group of Ministries. Upon loving God, Who loved people first, CCT experienced the manifestation of this through miracles—all the more empowering them to love others and advance God’s Kingdom.

Embracing God’s Call

The story of TDI and other CCT ministries is a story of God breaking through in the midst, fulfilling His purposes in its time. For TDI, it came as an inspiration from John 15:16, *“You did not choose Me, but I chose you and appointed you so that you might go and bear fruit—fruit that will last.”*

To be chosen and appointed by God Himself, stirred the ministry “to develop Christian Filipino servant leaders at work leading like Christ and replicating themselves to advance the Kingdom of God.” It was a call to higher ground, along with the assurance of God’s presence, provision, and enabling grace to do such a significant role in the leadership of the CCT Group. Moreover, the TDI team was aware of its limitations in terms of manpower, finances, and competence. God taught the ministry to not look at themselves but to look up to God, depend on Him, and trust that His grace is sufficient in each weakness.

Looking back to 2022, TDI saw the faithfulness of the loving Father in leading them to go and bear fruit, fruit that will last. It marked the beginning of a fruit-bearing year after the onslaught of the pandemic.

God led TDI to develop and enhance leadership programs that will equip pastors, community servant leaders (CSLs), governance (board and regional advisory councils), and executives (managers and staff). TDI’s strategic role in the CCT Group has been in crafting and implementing the following programs:

First, is the Pastoral Leadership Development Program (PLDP), which targets full-time and volunteer pastors serving CCT ministries through CCT Ministers Association of the Philippines (CMAP). Second, is the Community Leadership Development Program (CLDP), which targets CSLs serving as volunteers in various CCT communities. Third is the Governance Leadership Development Program (GLDP), which targets the CCT ministry boards, regional council members, and corporate members. Finally, the Executive Leadership Development Program (ELDP) is created to support the growth of CCT Group’s leadership structure.

TDI Leadership Program	Ministry Leaders Trained	Partner Organization from the CCT Group of Ministries
Pastoral Leadership Development Program	CCT pastors, volunteer pastors, and church leaders (Full time and volunteers of CCT)	CMAP
Community Leadership Program	community servant leaders	CMPC and VOHF (Paglingap)
CCT Executive Leadership Program	CMPC regional leaders and the CCT leadership council	CMPC and CCT, Inc.
CCT Governance Leadership	regional councils, ministry boards, and corporate members	CCT, Inc. (for the CCT Group)

Equipping the Pastors

For PLDP, God led TDI together with CMAP to partner with ATS in conducting the 10-module Basic Leadership Course for CCT's full-time and volunteer pastors. A total of 100 pastors: 22 from Luzon, 46 from Visayas, and 32 from Mindanao eagerly participated in PLDP's hybrid sessions on specific topics. The course was designed to enhance their knowledge and understanding of God's Word—as it speaks in the present time—draw them closer to God, sustain their spiritual passion, and empower them to minister as competent, faithful servants of God.

Empowering Community Servant Leaders

For CLDP, God stirred the heart of TDI's former board chairperson, Dr. Melba Maggay, to share her time in training the CSLs in various areas. CSLs who are volunteers have been playing very important roles in the operation of CCT ministries. They need to have a clear understanding of the holistic approach of CCT as taught in the Bible. Thus, the CLDP basic course entitled "Paglilinaw: Ang CSL Ngayon at Bukas" was run in CCT areas nationwide with Dr. Maggay as the resource person on cultural mandate. A total of 638 CSLs attended the face-to-face training.

The CSLs shared that in attending Paglilinaw, they experienced personal transformation. They gained new and better perspectives, and their wrong beliefs were corrected. They were inspired to serve as good disciplers, stewards and influencers, and champions of Filipino heritage. Some shared the following:

"Nagkaroon ng malalim na commitment sa pagtulong." (A deep commitment to help emerged).

"Na-share ang Salita ng Dios at ang mga maling paniniwala ay naitama at naituwid." (God's Word was shared and wrong perspectives were corrected).

"Naintindihan na ang democracy ay responsibility ng bawat tao at mamamayan." (We understood that democracy is a responsibility of every citizen).

God also brought to mind the need for inner healing among the CSLs. Many of them experienced rejection and domestic violence as they grew up, while others nurtured anger and bitterness against those who harmed them. Aware of this, CCT NCR requested TDI to conduct prayer counseling and inner healing retreats for their CSLs. The work of the Holy Spirit enabled them to experience freedom in Christ. They were able to express their burdens, including the sins that they kept hidden for a long time and the shame of living lives not worthy of their calling. They emerged joyful, no longer burdened, but confident of the promises of God and His presence, forgiveness, and strength to move forward to a new life. Some of the comments from CSLs:

"Kalayaan mula sa pagkaalipin, ito ay mula kay Kristo." (I received freedom, through Christ, from slavery).

"Nawala ang hinanakit sa aking sarili at nakahanda na akong magpatawad sa kasalanan ng asawa ko." (I was healed from resentment. Now, I am ready to forgive my husband).

"Laging hanapin ang presensya ng Panginoon sa bawat gagawin, iisipin, o mga hakbangin sa buhay." (Always seek God's presence in every thought, deed, and plan).

God used the NCR CSLs' testimonies to encourage a CCT brother to provide financial support for TDI to continue the inner healing and prayer counseling sessions for CSLs in CCT regional operations.



One of the Paglilinaw sessions conducted by TDI

Engaging the Governance Leaders

For GLDP, God enabled TDI to continue the program's sessions that began in 2021 with two additional sessions in 2022. One was focused on "Truth-Telling in a Post-Truth World," in cooperation with ATS. This was followed by "Theology of Work" with Pastor George Capaque, vice-chair of TDI. The board and regional council members, who are extremely busy in their particular ministries and businesses, expressed their appreciation for the perspectives and insights they learned—helping them to serve better as governance leaders.

Strengthening the CCT Managers

God enabled TDI to serve over 700 CCT ministry workers during the annual staff retreat through ELDP. The need for sustained nurturing of the soul and a deeper understanding of the CCT DNA gave rise to CCT Group leadership retreats, regional leadership retreats, shared services retreats, and an internal auditors' summit.

In addition, God used the ministry to complete a basic root cause analysis workshop in Visayas and SOCCSKSARGEN for CCT Multipurpose Cooperative (CMPC) regional leadership. God also enabled TDI to organize a family-strengthening webinar series, a talk show, in collaboration with JJ, which was attended by over 100 members.

Attaining Financial Sustainability

Toward the end of the year, TDI saw how God generously provided to the ministry. The goal to attain financial sustainability after the pandemic years has been realized! In previous years, TDI was dependent on Cooperative Education and Training Fund (CETF) from CCT cooperatives. However, the financial losses suffered by the cooperatives during the pandemic and the Cooperative Development Authority's restrictions on CETF allocations resulted in a negative financial position for TDI until 2021.

God taught the ministry to persevere in prayer and to obey what they are called to do. In 2022, TDI ended with a positive income of around PhP800,000 as compared to a negative PhP3.3 million in 2021 and a negative PhP7.5 million in 2020.

God caused the collection of training fees and the generous support for the CSL prayer counseling and inner healing retreats to come at the right time. Indeed, God's work done in God's way will not lack God's resources!

TDI saw how God stepped in, and miracles did happen in 2022! With renewed strength and deeper commitment, it looks forward to the coming year with joy and anticipation for the great work that God is doing in the midst. Grateful to be called God's coworkers, TDI continues to join the Holy Spirit in God's work of transformation with unwavering faith, deeper love, and joyful obedience to Him. To God be the glory!

LEADERSHIP PROGRAMS

Pastoral Leadership Development Program

- Basic Pastoral Ministry Certificate
- Pastoral Leadership in Communities
- Transformational Leadership for Pastors

Community Leadership Development Program

- Basic Servant Leadership
- Leadership in Communities
- Transformational Leadership in Barangay Governance



CCT Governance Leadership Development Program

- Essential in Governance Leadership
- Advance Leadership Program

CCT Executive Leadership Development Program

- Basic CCT Leadership for Senior Managers
- Pastoral Leadership of Senior Managers/ Executives
- Transformational Leadership for Executives/Senior Managers Governance

LOVING GOD BY SERVING THE BRETHREN

CCT Jehovah Jireh Multi-purpose Cooperative



In 32 years of serving through Christ-centered development, God has taught CCT a very important ministry lesson: it is impossible to give what you do not have. Relying on God's heavenly storehouse, CCT has prioritized the well-being of its ministry workers, blessing them in every way so that they may bless others, as well. This was perfectly captured in the words of ministry friend, Peter Greer—president and CEO of HOPE International:

"They (CCT) seek to be people who flourish, as they bring full flourishing to communities around the Philippines. I believe these constant rhythms of communion with the Lord empower CCT to work from a posture of abundance and generosity, rather than scarcity and competition."

In 2022, God continued to instill the certainty of His providence and security among the CCT workers through the ministry of the CCT Jehovah Jireh Multi-purpose Cooperative, or fondly called JJ. Demonstrating brotherly love and carrying each other's burden, JJ served CCT's ministry workers through wholistic programs and services through thick and thin. As the cooperative's membership increased from 583 to 633, it expanded its Damayan (or mutual concern) services. Through Damayan, JJ was able to distribute almost a million-peso worth of assistance to CCT staff in times of calamities, hospitalization, death, and other exigencies. The hard-working staff were given access to emergency aid, housing assistance, multipurpose loans, and other financial services that enabled them to meet their personal needs and improve their families' quality of life. JJ distributed a total of 1,305 loans amounting to nearly Php37 million by the end of 2022, of which most went to housing loans and building the staff and their families' dream homes.

The Overflow of God's Providence

"The Lord will open the heavens, the storehouse of His bounty, to send rain on your land in season and to bless all the work of your hands."
- Deuteronomy 28:12

Truly, many are blessed whenever God's love overflows in the life of His servants.

Virginia "Gigie" Quintos is one of the pioneer staff who started CCT's ministry in Palawan back in 2006. She and her husband, Dan, were originally from Laguna, but after a vacation in Palawan, they had the burden to migrate to Palawan to serve the needy communities in the area. They were introduced to CCT by Bishop Ancho Buenaventura of Life Church.

Virginia Quintos,
a JJ member

As a member of JJ, Gigie has taken regular loans through the years to fund her family's needs and to buy materials for their house. In May 2018, she decided to take a bigger amount in housing loan after her husband's prodding to extend their house and buy a lot. She knew their home needed repairs, but she never thought of building a bigger, two-story house. Dan, encouraged her to dream, not knowing back then that God was planting the seeds in their family for the expansion of His Kingdom. Two months after their house expansion, they followed the Holy Spirit's leading. They opened their house church to their neighbors and organized regular Bible studies. When they learned about the Badjao community residing on the shorelines near their home, they knew that God had other "neighbors" in mind. What Gigie thought was a simple house expansion became a greater vision for her community.

In 2022, their church fully committed to serving the Badjao community, spending time and nurturing relationships with them, pooling their own money to organize feeding programs, and providing them with relief packs and other needs. Little by little, the church witnessed the fruit of their labor when more young people from the Badjao community started to regularly attend the church: almost 60 of them! With the spiritual care and empowerment they received from the church, more young people in the Badjao community chose not to get into early arranged marriages. Their minds were opened in pursuit of education and dream of a better life for their families.

From the couples' desire to provide a better home for their family, more families have been blessed and have dreamt of having better lives for their own.



A house turned
house church

Loving the Families Too

Family strengthening is very important for JJ as well. The cooperative is committed to supporting its members to cultivate healthy family relationships while loving and serving God together.

JJ conducted family strengthening seminars in 2022 and invited speakers such as Pastor Josil and Nor Gonzales to talk about "Sustaining Love and Respect in Marriage." They also invited Dr. Mel and Gigi Luna to talk about "Family Life and Child Development."

Just like family, JJ intends to walk together with its members, especially those who are in vulnerable situations, such as widows, single parents, or those with dreaded diseases. JJ consistently visits and prays for them, while providing support groups who will constantly listen, encourage, and minister to them.

Meanwhile, every year, JJ dedicates a special Day of Remembrance and Enshrinement for departed members or CCT staff, kaibigans (street dwellers and former street dwellers), boards, corporate members, and friends who journeyed with the CCT Group. Held every first Saturday of May and last Saturday of October, coworkers from the support office and the regions travel to CCT Lupang Pangako in Kalikid Norte, Cabanatuan City. Together, they honor the lives of the departed brothers and sisters while caring for their bereaved families through educational sponsorship, as well as financial and emotional support, among others.

In loving memory of them, the following names were enshrined on the Wall of Remembrance at the CCT Lupang Pangako in 2022.

Enshrined on May 7, 2022:

- 1 Lyndon P. Caña (CCT board)
- 2 Ma. Vida C. Rosales (CMPC staff)
- 3 Lanie R. Tumbocon (CMPC staff, resigned)
- 4 Ronaldo J. Parate (CMAP volunteer pastor)
- 5 Elizabeth Villanueva (KMI, kaibigan)
- 6 Rocelyn Vargas (KMI, kaibigan)
- 7 Josephine Distiguido (KMI, kaibigan)
- 8 Armando Garcia (KMI, kaibigan)
- 9 Mary-Ann Yape (KMI, kaibigan)
- 10 Gina Reyes (KMI, kaibigan)
- 11 Bobby Fabian (KMI, kaibigan)
- 12 James Lim (KMI, kaibigan)
- 13 Wilfredo Aviles, Jr. (KMI, kaibigan)
- 14 Romeo Lapada (KMI, kaibigan)
- 15 Clifford Bonoan (KMI, kaibigan)

Enshrined on October 29, 2022:

- 1 Quintin De Guzman Tan (TDI board)
- 2 Emmanuel Yangkong (CCT-VOHCS child champion)
- 3 Richard Mislant (Working Hands staff)
- 4 Ulysses Perez (CMPC staff)
- 5 Jaylord Sanchez (KMI, kaibigan)
- 6 Rosemarie Aldabe (KMI, kaibigan)
- 7 Rangelyn Rodriguez (KMI, kaibigan)
- 8 Angelyn Lorenzo (KMI, kaibigan)
- 9 Alfredo Vasquez (KMI, kaibigan)

By remembering them, JJ rallies with the whole CCT Group and recalls how God had called each one to serve in CCT—bringing back all the glory to God Who moved mightily and powerfully in their lives, even until their death, while encouraging those who are left behind.

As a cooperative and part of the family of God, JJ will continue to serve as a "brother's keeper" of Christian development workers—both from CCT Group and other communities—supporting them and their families as they continue to follow their call to serve God. It is JJ's hope that as its members flourish, they will continue to heed God's call for them, bringing along their whole family to reach out and bless others.

CCT Day of Remembrance and Enshrinement



JOURNEYING WITH CCT COME AND SEE!

Sis. Anastasia “Ann” Dy has spent more than half of her life working in the corporate world—mainly as a banker for one of the leading universal banks in the Philippines. As the year 2014 was coming to a close, she received a text message from a friend to join CCT Kaibigan Ministry. Little did she know, that moment would signify a major turning point for her.

Sis. Ann has been a blessing to the entire CCT Group since joining in January 2015 as a board member of the CCT Kaibigan Ministry, Inc. (KMI) and the Kaibigang Maaasahan Multi-purpose Cooperative (KMMC). Currently, she is the chairperson of KMMC and vice-chairperson of CCT, Inc. Hers is a testimony of what it is like trusting the leading of the Holy Spirit and journeying with CCT in God’s transformative work.

It all started with a text message.

On December 2, 2014, Sis. Helen Roxas asked me to pray about joining the board of the street-dweller ministry. When I am asked to join a new ministry, my default answer would be “no.” Otherwise, I would have hoped that my nonresponse turns them off. Yet since I committed to praying about it, that brought me to the presence of God Who eventually started to open my eyes.

As I was praying, God once again reminded me that His work takes priority. I had to go back to my vision of where I really want to focus my ministry involvement on—about sharing the Gospel, helping the poor, advocating education, and building churches. What more could I say but “Yes Lord!”

As I got involved in the Kaibigan Ministry, every board meeting brought pure joy to my heart. My co-boards were just fun to be with and the ministry was challenging but fulfilling. To truly appreciate the ministry, this brought me to the CCT community center in Cabrera. While walking the streets of Pasay among the homeless, I saw things hanging on a tree. I learned that among the homeless, people steal each other’s possessions. The most practical approach is to hang their possessions on a tree. It was hard to imagine them dealing with this on a daily basis, owning so little yet losing it as quickly as being stolen.

One of our guides was a former street dweller transformed by the love of God. I asked him about the hardest adjustment for a street dweller in his journey of change. He answered, “*Taking a bath, wearing slippers, eating meals at a specific time, and how we cannot swear.*” It was just sad to hear that what we consider a normal life routine is a struggle for them. It then occurred to me, I am no different than them except in a more subtle way.

Our spiritual journey goes through ups and downs. When I feel spiritually strong, I realize the next few weeks go downhill; instead of relying on God as my source of strength, I think I am strong already. With the street people, it is a daily challenge to wake up and bathe. Just taking the first step of agreeing to live at the Kaibigan Center is already a difficulty—for the kaibigans, it means giving up their freedom to do anything.

Our first step in journeying with the kaibigans is to accept Jesus as their Lord and Savior through the decision camp. We then engage them in skills training in preparation for a job and to be independent—that will dignify them, preparing them for job placements and livelihood. As we train the kaibigans, we also empower them with key areas in life to survive: handling finances and savings for the future. This is achieved by being part of the cooperative membership. However, even if they have reached that stage, satan continues to prowl around, pulling them back to some old habits. When they have started earning money, the temptation to gamble returns. Peer pressure of drinking and smoking is everywhere unless they stay as part of the CCT construction company named C's Kingdom Builders, Inc. As we continue to journey with them, we hope that they will eventually own their homes in Lupang Pangako in Cabanatuan, Nueva Ecija, and be part of a social enterprise.

Fast forward four years, I received a text from Sis. Ruth inviting me to join the main board of CCT. My first reaction was, "Why me?" The CCT board has had church elders, successful businessmen, academicians, and respected non-profit founders. As I was praying, I gave God all the reasons why I should not join. One of those was pride.

Until one Sunday, during the sermon, the pastor gave us the story of how the Koreans turned over their dollars to save the economy during crisis while we Filipinos, hesitant to give our money, kept on saying "Let's pray."

That story hit me hard with an internal wrestle. *"What is it that you are praying about when you know that you could use two ministries and God's money to further His Kingdom? Are you like the others asking God if it is His will to give dollars when it is so obvious?"* Forgive me Lord!

I then immediately texted Sis. Ruth to accept the position. God has been good to me, opening my eyes to be part of CCT that interrelates all ministries. Throughout many other exposure trips among other target sectors including microentrepreneurs, children and youth, two things came to mind.

First, if it takes a village to raise a child, it takes a conglomerate to serve the wholistic needs of the community effectively. We need churches and pastors to continue the spiritual journey for the people who have accepted Jesus as their Lord and Savior. We also believe that the way out of poverty is through education. We recognize that typhoons and calamities are part of our lives in the Philippines. Moreover, we are blessed to have volunteers (community servant leaders) who are growing in Christ, ready to help the communities in times of need.

Second, like where I used to work in the secular—branches are spread out to the whole country, the farther the branches from the support office, the more attention we need to give. I am glad we have the regional council. I understand that they provide support to the management team with their outstanding skills and spiritual growth.

Similar to what I have experienced going around, I would like to challenge the board of each ministry and regional council to come and see the grassroots. Join the Holy Spirit in His work of transformation! It definitely changed my perspective when I went out to be with our people.

As you also respond, I pray that you will be blessed the way I was blessed.

**Excerpts from Sis. Ann's message during the Annual CCT Board Reflection in November 2022*



Sis. Ann with CCT staff and volunteers in a children's outreach

CCT GROUP OF MINISTRIES BOARD OF TRUSTEES AND DIRECTORS



RONALD T. CHUA
Treasurer

Center for Community Transformation, Inc.

Chairperson
CCT Multipurpose Cooperative



BERTRAM B. LIM
Chairperson

Center for Community Transformation, Inc. &
CCT Community Fellowship, Inc.



ANASTASIA Y. DY
Vice-Chairperson

Center for Community Transformation, Inc.

Chairperson
Kaibigang Maaasahan Multi-purpose Cooperative



RUTH S. CALLANTA
President

Center for Community Transformation, Inc.

Chairperson
CCT Mutual Benefit Association, Inc.
C's Kingdom Builders, Inc.
Blessings At Work, Inc.



BENJAMIN I. LIUSON
Auditor

Center for Community Transformation, Inc.



DANTE M. VELASCO
Secretary

Center for Community Transformation, Inc.

Chairperson
CCT Training and Development Institute, Inc.



JAMES Y. TIOCO
Trustee

Center for Community Transformation, Inc.

Chairperson
CCT Ministers Association of the Philippines



EDMON S. NGO
Trustee

Center for Community Transformation, Inc.

Head Shepherd
CCT Ministers Association of the Philippines



BENG PENG RICHARD TAN
Trustee

Center for Community Transformation, Inc.



JOEL R. BUTUYAN
Trustee

Center for Community Transformation, Inc.

Chairperson
CCT Kaibigan Ministry, Inc.



JAN S. CED
Trustee

Center for Community Transformation, Inc.

Chairperson
CCT SOCCSKSARGEN
Regional Council



JOHN Y. GAISANO, JR.
Trustee

Center for Community Transformation, Inc.

Chairperson
CCT Davao Regional Council



JOSE MARIA T. ASCALON
Trustee

Center for Community Transformation, Inc.

Chairperson
CCT Negros Regional Council

Center for Community Transformation, Inc.

BOARD OF TRUSTEES

Bertram B. Lim	<i>Chairperson</i>
Anastasia Y. Dy	<i>Vice-Chairperson</i>
Ronald T. Chua	<i>Treasurer</i>
Benjamin I. Liuson	<i>Auditor</i>
Dante M. Velasco	<i>Secretary</i>
Ruth S. Callanta	<i>President</i>
James Y. Tioco	<i>Trustee</i>
Edmon S. Ngo	<i>Trustee</i>
Beng Peng Richard Tan	<i>Trustee</i>
Joel R. Butuyan	<i>Trustee</i>
Jan S. Ced	<i>Trustee</i>
John Y. Gaisano, Jr.	<i>Trustee</i>
Jose Maria T. Ascalon	<i>Trustee</i>

CCT-Visions of Hope Christian School, Inc.

BOARD OF TRUSTEES

Ma. Gemma Donna P. Simpao	<i>Chairperson</i>
Stephanie C. Delos Santos	<i>Vice-Chairperson</i>
Ruth L. Uy	<i>Treasurer</i>
Hazel Grace C. Yao	<i>Trustee</i>
Katherine Claudette A. Tandoc	<i>Trustee</i>

CCT Kaibigan Ministry, Inc.

BOARD OF TRUSTEES

Joel R. Butuyan	<i>Chairperson</i>
Anastasia Y. Dy	<i>Vice-Chairperson</i>
Teresita L. Ang	<i>Treasurer</i>
Helen C. Roxas	<i>Secretary</i>
Judy C. Liuson	<i>Trustee</i>
Julieta C. Pe	<i>Trustee</i>
Luis D. Keh	<i>Auditor</i>
Geoffrey Charles Osborne	<i>Trustee</i>
Ruth S. Callanta	<i>Trustee</i>

CCT Training and Development Institute, Inc.

BOARD OF TRUSTEES

Dante M. Velasco	<i>Chairperson</i>
George N. Capaque	<i>Vice-Chairperson</i>
Carson W. Tan	<i>Treasurer</i>
Edgar P. Callanta	<i>Secretary</i>
Michael Kenneth C. Lim	<i>Trustee</i>
Gloria V. Ison	<i>Trustee</i>
Edgar D. Trono	<i>Trustee</i>
Jose Silvestre C. Gonzales	<i>Trustee</i>
Ligaya B. Javier	<i>Trustee</i>

CCT Multipurpose Cooperative

BOARD OF DIRECTORS

Ronald T. Chua	<i>Chairperson</i>
Kerwin C. Tansekiao	<i>Vice-Chairperson</i>
Lamberto U. Sy, Jr.	<i>Treasurer</i>
Rhyan L. Uy	<i>Member</i>
Amen C. Say	<i>Member</i>
Miriam G. Daway	<i>Member</i>
Jenny C. Yang	<i>Audit Committee Chair</i>

Visions of Hope Foundation, Inc. (Paglingap Program)

BOARD OF TRUSTEES

Roweena Ann F. Mendoza	<i>Chairperson</i>
Jefferson L. Tomas	<i>Vice-Chairperson</i>
Ruth L. Uy	<i>Treasurer</i>
Deborah L. Yulo	<i>Secretary</i>
Amen C. Say	<i>Auditor</i>
Ruth S. Callanta	<i>Trustee</i>
Princess Jasmin T. Sy	<i>Trustee</i>

Kaibigang Maaasahan Multi-purpose Cooperative

BOARD OF DIRECTORS

Anastasia Y. Dy	<i>Chairperson</i>
Ruth S. Callanta	<i>Vice-Chairperson</i>
Catherine R. Tan	<i>Director</i>
Bee Bee S. Chua	<i>Director</i>
Eleazar F. Martin	<i>Director</i>
Antero B. Sapnu	<i>Director</i>
Anna Mae D. Labanero	<i>Director</i>
Princess Joy L. Bernardino	<i>Director</i>

CCT Ministry Among Tribespeople, Inc.

BOARD OF TRUSTEES

Michelle L. Solon	<i>Chairperson</i>
Emerson L. Tan	<i>Vice-Chairperson</i>
Michael Q. Chiongban	<i>Secretary</i>
Jan S. Ced	<i>Treasurer</i>
Eduardo M. Lapiz	<i>Trustee</i>
Ruth S. Callanta	<i>Trustee</i>
Samuel Paul L. Lim	<i>Trustee</i>

CCT Community Fellowship, Inc.

BOARD OF TRUSTEES

Bertram B. Lim *Chairperson*
Benjamin I. Liuson *Treasurer*
James Y. Tioco *Trustee*
Jan S. Ced *Trustee*
John Y. Gaisano, Jr. *Trustee*
Edgar D. Trono *Trustee*
Geoffrey Charles Osborne *Trustee*

CCT Mutual Benefit Association, Inc.

BOARD OF TRUSTEES

Ruth S. Callanta *Chairperson*
Arlene S. Sy *Vice-Chairperson*
Jennifer Jan Y. Abella *Treasurer*
Alicia S. Pineda *Secretary*
Rhodora E. Prado *Trustee*
Raymundo L. Roberto *Independent Trustee*
Serafin L. Cu *Independent Trustee*

CCT-Tindahan para sa Bayan, Inc.

BOARD OF DIRECTORS

Wally G. Ang *Chairperson*
Luis D. Keh *Vice-Chairperson*
Benjamin I. Liuson *Treasurer*
Patrick T. Hsu *Secretary*
Ronald Alan D. Ko *Director*
Henry T. Que *Director*
Rachel R. Tan *Director*
Marianne Joy Y. Siao *Director*

C's Kingdom Builders, Inc.

BOARD OF DIRECTORS

Ruth S. Callanta *Chairperson*
Froilan H. Parado *Vice-Chairperson*
Eleazar F. Martin *Director*
Ariston P. Balala *Director*
Emerlino R. Manaid *Director*

CCT Ministers Association of the Philippines

BOARD OF TRUSTEES

James Y. Tioco *Chairperson*
Jose Maria T. Ascalon *Vice-Chairperson*
Edmon S. Ngo *Treasurer*
Alicia S. Pineda *Secretary*
Samuel Paul L. Lim *Trustee*
George N. Capaque *Trustee*
Ruth S. Callanta *Trustee*
Justiniano E. Gonzaga, Jr. *Trustee*
Aniceto B. Candole *Trustee*

CCT Working Hands Ministry

BOARD OF TRUSTEES

George G. Tan *Chairperson*
Solomon C. Chiong *Vice-Chairperson*
Hanford C. Chua *Secretary*
Raymund S. Alumbro *Trustee*
Eleazar F. Martin *Trustee*
Ruth S. Callanta *President*
Henry Kenneth S. Tiong *Trustee*

CCT Jehovah Jireh

Multi-purpose Cooperative

BOARD OF DIRECTORS

Anthony N. Tabilin *Chairperson*
Abigail Praise A. Limpin *Vice-Chairperson*
Sherwin M. Ducut *Member*
Rubilyn V. Deles *Member*
Richard S. Diez *Member*
Michael L. Galarpe *Member*
Ginna P. Prudencio *Member*

Blessings at Work, Inc.

BOARD OF DIRECTORS

Ruth S. Callanta *Chairperson*
Froilan H. Parado *Vice-Chairperson*
Arlene Teresita R. Diel *Treasurer*
Riela P. Tolentino *Secretary*
Azucena D. Barnuevo *Director*

CCT Regional Advisory Councils

DAVAO

John Y. Gaisano, Jr.	<i>Chairperson</i>
Daniel T. Lim	<i>Member</i>
Edwin A. Sotto	<i>Member</i>
Ian Fernando L. Co	<i>Member</i>

NEGROS

Jose Maria T. Ascalon	<i>Chairperson</i>
Emily G. Villanueva	<i>Member</i>

PANAY

Danilo Z. Arceo	<i>Chairperson</i>
Jan B. Acanto	<i>Vice-Chairperson</i>
Stephen H. Chan	<i>Treasurer</i>
Domingo M. Raso	<i>Secretary</i>
Jessie B. Yu	<i>Member</i>

NATIONAL CAPITAL REGION

Emmanuel M. Luna	<i>Chairperson</i>
Jeffrey Q. Choa	<i>Member</i>
Teodoro P. Guerrero, Jr.	<i>Member</i>

CENTRAL AND NORTHERN LUZON

Vilma B. Joson	<i>Chairperson</i>
Cecilia Leonila A. Chavez	<i>Member</i>
Mian B. Tan	<i>Member</i>
Rachael R. Moralde	<i>Member</i>

SOCCKSARGEN

Jan S. Ced	<i>Chairperson</i>
Emerson L. Tan	<i>Treasurer</i>
Joseph S. Chiu	<i>Member</i>
Oscar Rey G. Gutierrez, III	<i>Member</i>
Patrick T. Hsu	<i>Member</i>

EASTERN VISAYAS

Henry C. Cua	<i>Chairperson</i>
Floro M. Camenforte, Jr.	<i>Vice-Chairperson</i>
Alvin V. Abejuela	<i>Member</i>
Aniceto B. Candole	<i>Member</i>

PALAWAN

Juan C. Buenaventura	<i>Chairperson</i>
Evelyn N. Pua	<i>Member</i>
Solomon C. Rosario	<i>Member</i>
Marivic A. Bungay	<i>Member</i>

SOUTHERN LUZON

Tito L. Tolentino	<i>Chairperson</i>
Ernesto F. Gochuico	<i>Vice-Chairperson</i>
Ricardo Teodoro L. Vistan	<i>Member</i>
Benhur M. Garcia	<i>Member</i>

CCT Leadership Council

Edmon S. Ngo
Anthony N. Tabilin
Froilan H. Parado

Mark Daniel B. Flor
Jojie M. Pardico and Ma. Gieza S. Gallano
Anna Mae D. Labanero
Lalaine E. Naquita
Arlene S. Sy
Abigail Praise A. Limpin
Christine D. Valdez
Allan L. Legaspi
Dr. John Marcel E. Tabije
Arleia L. Agustin
Mileth D. Visaya

Head Shepherd, CCT Community Fellowship, Inc.
Ministry Peer Servant, CCT Ministers Association of the Philippines
Convener, Operations and Support Cluster
Ministry Peer Servant, CCT Working Hands Ministry
Deputy, CCT Working Hands Ministry
Ministry Peer Servants, CCT Multipurpose Cooperative
Ministry Peer Servant, CCT Training and Development Institute, Inc.
Ministry Peer Servant, CCT Ministry Among Tribespeople, Inc.
Ministry Peer Servant, CCT-Tindahan para sa Bayan, Inc.
Ministry Peer Servant, CCT-Visions of Hope Christian School
Ministry Peer Servant, Visions of Hope Foundation, Inc.
Ministry Peer Servant, CCT Mutual Benefit Association, Inc.
Ministry Peer Servant, CCT Jehovah Jireh Multi-purpose Cooperative
Ministry Peer Servant, CCT Kaibigan Ministry, Inc.
Officer in Charge, Kaibigang Maasahan Multi-purpose Cooperative

EXECUTIVE OFFICE - CCT Group of Ministries

Anastasia Y. Dy
Ruth S. Callanta
Froilan H. Parado

Head, Office of Corporate Affairs
President
Convener

AREA SHEPHERDS

Princess Joy L. Bernardino
and Richard S. Diez

Northern and Central Luzon

Marilyn E. Martin
Christine D. Valdez

National Capital Region
Cavite, Laguna, and Batangas

and Ginna P. Prudencio

Ricardo O. Girado, Jr.

Rizal

Romeo A. Valdez

Palawan

Nolie J. Dellerio

Panay

Rubilyn V. Deles

Negros

Glynnis L. Gomera

Cebu and Bohol

Richard S. Diez

Eastern Visayas

and Josephine H. Malibong

Elly Diaz

Davao, CARAGA, and Cagayan de Oro

and Michael L. Galarpe

Lalaine E. Naquita

South Cotabato, Cotabato, Sultan Kudarat, Sarangani, and General Santos (SOCCSKSARGEN)

SUPPORT SERVICES

Arlene S. Sy

CCT Group Partnership Development and Communications

Jennifer Jan Y. Abella

CCT Group Accounting and Finance (Comptroller)

Rhodora E. Prado

CCT Group Audit and Compliance

Vida Candida S. Arciaga

CCT Group Human Resources and Organizational Development (Managing Consultant)

Floriber D. Mañalac

Governance and Executive Leadership Support

Froilan H. Parado

CCT Group Admin Support

COME AND SEE

*"Come," He replied, "and you will see."
So they went and saw where He was staying, and
they spent that day with Him. It was about four in the afternoon.
- John 1:39*

The work to see changed lives, strengthened families, empowered communities, and a transformed nation is not a one man's work. Seeing this fulfilled comes with the daily questions: Where can we get the resources? How will this program be sustained? Who will partner with us?

Perspectives began to change when the Lord made us realize that He is our number one partner in the work of transformation. We began to consult Him first, through prayer and worship, in everything that we do. We understood that every step is crucial in fulfilling the vision of seeing Christ-centered faith communities where people honor God and live with dignity and sufficiency.

By the grace of God, we have been committed to partnering with the Holy Spirit in God's work of transforming lives and communities. As we journey with Him, there have been God-ordained opportunities that led us to partner with like-minded individuals and organizations.

The Lord has brought people to come and see as we continue to honor Him and recognize His authority over CCT, individually and collectively. Jesus said these very words to the two disciples of John the Baptist when they heard that Jesus is the Lamb of God. When they came and saw, they remained.

Have you also heard of the Lord's marvelous works among communities through CCT? Would you desire to partner with Him in this journey?

Then, come and see! Together, let us join the Holy Spirit and be blessed.

**For partnership opportunities, kindly send
an email to arlene.sy@cct.org.ph with a subject,
"I want to come and see!"**

Isang Pagsibol

LIVING BIBLICAL MUSEUM

in CCT Lupang Pangako, Kalikid Norte, Cabanatuan City

CCT celebrates the nobility of the Filipino faith and culture!

Springing forth (*isang pagsibol*) is a Living Biblical Museum, CCT's way to relive our article of faith—a journey through creation, fall, redemption, and restoration.

Part of the Kaibigan Village (KV) development plan, the Living Biblical Museum with the Lupang Hinirang Philippine museum in it, is a sanctuary for the mind, body, heart, and spirit.

Truly, my soul finds rest in God, my salvation comes from Him.
- Psalm 62:1

Be part of our vision to bless faith communities through this project.
Kindly contact Arleia Agustin (arleia.agustin@cct.org.ph) or Leah Katigbak (leah.katigbak@cct.org.ph)
for more information.



To God be the Glory!
Loving God, Loving Each Other
CCT Group of Ministries - 2022 Annual Report

Ruth S. Callanta
Arlene Sy
Editorial Advisers

Abigail Praise Limpin
Managing Editor

Leah Katigbak
Editor-in-Chief

Jhie Villamor
Creative Artist and Layout Designer

Jennelie Francisco
Grace Roscia Estuesta
Project Coordinators

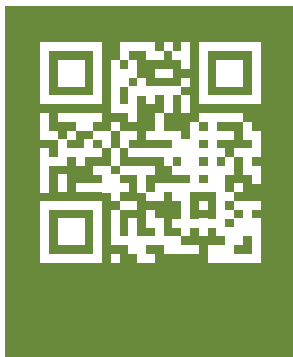
Jennelie Francisco
Grace Roscia Estuesta
Abigail Praise Limpin
Alicia Pineda
Elizabeth Veñegas
Froilan Parado
Arleia Agustin
Leah Katigbak
Writers

Jhie Villamor
Jervie Magat
CCT Group Communications
Photographers

CCT Area Staff
Contributing Photographers

CCT Ministry Peer Servants and Area Shepherds
Content Sources

*Copy, content, and creatives
produced by CCT Group Communications
Published by the Center for Community Transformation, Inc.
All Rights Reserved
May 2023*



Address: 5/F Echelon Tower, 2100 A. Mabini Street, Malate, Manila, 1004, Philippines
Phone lines: (632) 8400.6901 / (632) 8524.1809
www.cct.org.ph