

STANDING FIRM

*Only let your manner of life be worthy of the Gospel of Christ . . .
that you are standing firm in one Spirit, with one mind
striving side by side for the faith of the Gospel.
- Philippians 1:27*

2023
ANNUAL REPORT



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ABOUT THE THEME

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- Philippians 1:27*

We, at the Center for Community Transformation (CCT) Group of Ministries, believe that for such a time as this, Christians need to stand firm in the Lord and in His Word: in unity of the Spirit and with one another. This inculcates holding on to Biblical truths and living out our faith-based convictions.

Despite the changing times with evolving environments, compromising customs, relativism and revisionism, economic hardships, divided churches, persecutions in the faith, to name a few—our resolve to living as citizens of Heaven on earth remains.

Our prayer is to continue to stand firm amid confusion, controversies, chaos, and compromise in the world. With the Holy Spirit working in and through us, our spiritual disciplines sharpen our discernment in the enemy's obvious and subtle schemes.

In the Book of Philippians, the Apostle Paul, who experienced standing firm while in prison, encouraged the believers to stand firm in one Spirit and mind—always rejoicing in the Lord and abounding more in love “with knowledge and all discernment.” In the same way, in the Book of Ephesians, he urged the Christians to do this “with all humility and gentleness, with patience, bearing with one another in love, eager to maintain the unity of the Spirit in the bond of peace” (Ephesians 4:1–3).

Only by the grace of God, CCT has stood firm in our devotion to the King and commitment to the labor He entrusted to us. This involves embracing and empowering our sectors, learning from the examples of our leaders, celebrating our purpose as Filipino Christians, honoring the people we serve with, pondering our own journey of change, and multiplying the impact of wholistic transformation.

Realizing our identity in Christ and equipped with the full armor of God, we carry out our mission of transforming communities and the nation, one life at a time. We can stand firm as CCT missionaries along with fellow believers throughout our collective action and movement for the Gospel out of our devotion to God and love for our neighbors.

Our blessed hope in standing firm and rising above the challenges is rooted in our expectation of Jesus Christ's return—bringing with Him the completion and restoration of all things.

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 “For behold, I create new heavens
and a new earth,
and the former things shall not be remembered
or come into mind.
¹⁸ But be glad and rejoice forever
in that which I create;
for behold, I create Jerusalem to be a joy,
and her people to be a gladness.
¹⁹ I will rejoice in Jerusalem
and be glad in My people;
no more shall be heard in it the sound of weeping
and the cry of distress.
²⁰ No more shall there be in it
an infant who lives but a few days,
or an old man who does not fill out his days,
for the young man shall die a hundred years old,
and the sinner a hundred years old
shall be accursed.
²¹ They shall build houses and inhabit them;
they shall plant vineyards and eat their fruit.
²² They shall not build and another inhabit;
they shall not plant and another eat;
for like the days of a tree shall the days
of My people be,
and My chosen shall long enjoy the work
of their hands.
²³ They shall not labor in vain
or bear children for calamity,
for they shall be the offspring of the blessed
of the LORD, and their descendants with them.
²⁴ Before they call I will answer;
while they are yet speaking I will hear.
²⁵ The wolf and the lamb shall graze together;
the lion shall eat straw like the ox,
and dust shall be the serpent’s food.
They shall not hurt or destroy
in all My holy mountain,”
says the LORD.

Isaiah 61:1–11

¹ The Spirit of the Lord GOD is upon me,
because the LORD has anointed me
to bring good news to the poor;
He has sent me to bind up the brokenhearted,
to proclaim liberty to the captives,
and the opening of the prison to those who are bound;
² to proclaim the year of the LORD’s favor,
and the day of vengeance of our God;
to comfort all who mourn;
³ to grant to those who mourn in Zion—
to give them a beautiful headdress instead of ashes,
the oil of gladness instead of mourning,
the garment of praise instead of a faint spirit;
that they may be called oaks of righteousness,
the planting of the LORD, that He may be glorified.
⁴ They shall build up the ancient ruins;
they shall raise up the former devastations;
they shall repair the ruined cities,
the devastations of many generations.
⁵ Strangers shall stand and tend your flocks;
foreigners shall be your plowmen and vinedressers;
⁶ but you shall be called the priests of the LORD;
they shall speak of you as the ministers of our God;
you shall eat the wealth of the nations,
and in their glory you shall boast.
⁷ Instead of your shame there shall be a double portion;
instead of dishonor they shall rejoice in their lot;
therefore in their land they shall possess a double portion;
they shall have everlasting joy.
⁸ For I the LORD love justice;
I hate robbery and wrong;
I will faithfully give them their recompense,
and I will make an everlasting covenant with them.
⁹ Their offspring shall be known among the nations,
and their descendants in the midst of the peoples;
all who see them shall acknowledge them,
that they are an offspring the LORD has blessed.
¹⁰ I will greatly rejoice in the LORD;
my soul shall exult in my God,
for He has clothed me with the garments of salvation;
He has covered me with the robe of righteousness,
as a bridegroom decks himself like a priest
with a beautiful headdress,
and as a bride adorns herself with her jewels.
¹¹ For as the earth brings forth its sprouts,
and as a garden causes what is sown in it to sprout up,
so the Lord GOD will cause righteousness and praise
to sprout up before all the nations.

Luke 4:18-19

¹⁸ "The Spirit of the Lord is upon Me,
because He has anointed Me
to proclaim Good News to the poor.
He has sent Me to proclaim liberty to the
captives and recovering of sight to the blind,
to set at liberty those who are oppressed,
¹⁹ to proclaim the year of the Lord's favor."

Micah 6:8

⁸ He has told you, O man, what is good;
and what does the LORD require of you
but to do justice, and to love kindness,
and to walk humbly with your God?

Matthew 25:35-40

³⁵ For I was hungry and you gave Me food, I was
thirsty and you gave Me drink, I was a stranger
and you welcomed Me,

³⁶ I was naked and you clothed Me, I was sick
and you visited Me, I was in prison and you
came to Me.'

³⁷ Then the righteous will answer Him, saying,
'Lord, when did we see You hungry and feed You,
or thirsty and give You drink?

³⁸ And when did we see You a stranger and
welcome You, or naked and clothe You?

³⁹ And when did we see You sick or in prison
and visit You?'

⁴⁰ And the King will answer them, 'Truly, I say to
you, as you did it to one of the least of these My
brothers, you did it to Me.'



MESSAGE FROM THE CHAIRPERSON

Thanksgiving to our Almighty God Whom we serve! The Lord gave CCT a unique opportunity by putting us in hundreds of communities nationwide through CCT programs and services. So when we obey the Lord's command to make disciples, the effect will be tremendous. Because we are on the ground.

Therefore, we should give ourselves fully to the work of the Lord as exhorted in 1 Corinthians 15:58: "...be steadfast, immovable, always abounding in the work of the Lord, knowing that in the Lord your labor is not in vain."

Praise God! He has been greatly encouraging us with heightened passion for discipleship in year 2023. Thousands are now joining CCT discipleship groups. We are tracking their progress in their Journey Toward Christlikeness from Phase 1 (Rebirth) to Phase 2 (Living the New Life) to Phase 3 (Disciple Maker). More and more community servant leaders (CSLs), are now being discipled. They are residents of the communities, so they are living witnesses for our Lord. They are agents of transformation in the communities. Many of them are now discipling many community residents.

We cannot depend on our full-time pastors and staff alone to do discipleship. The field is so vast. But when the CSLs are discipled, and then they disciple the community residents, discipleship by multiplication will become a reality. All the more, our Lord has sent more and more volunteer pastors from the local churches joining the work of adopting and shepherding CCT fellowship groups of community partners.

May our Lord fill us with passion, wisdom, and strength. May He find us faithful as we obey His command to make disciples.

In Christ,

Bro. Bertram B. Lim
CCT Group of Ministries



CCT AREAS OF OPERATIONS



15

Cities

36

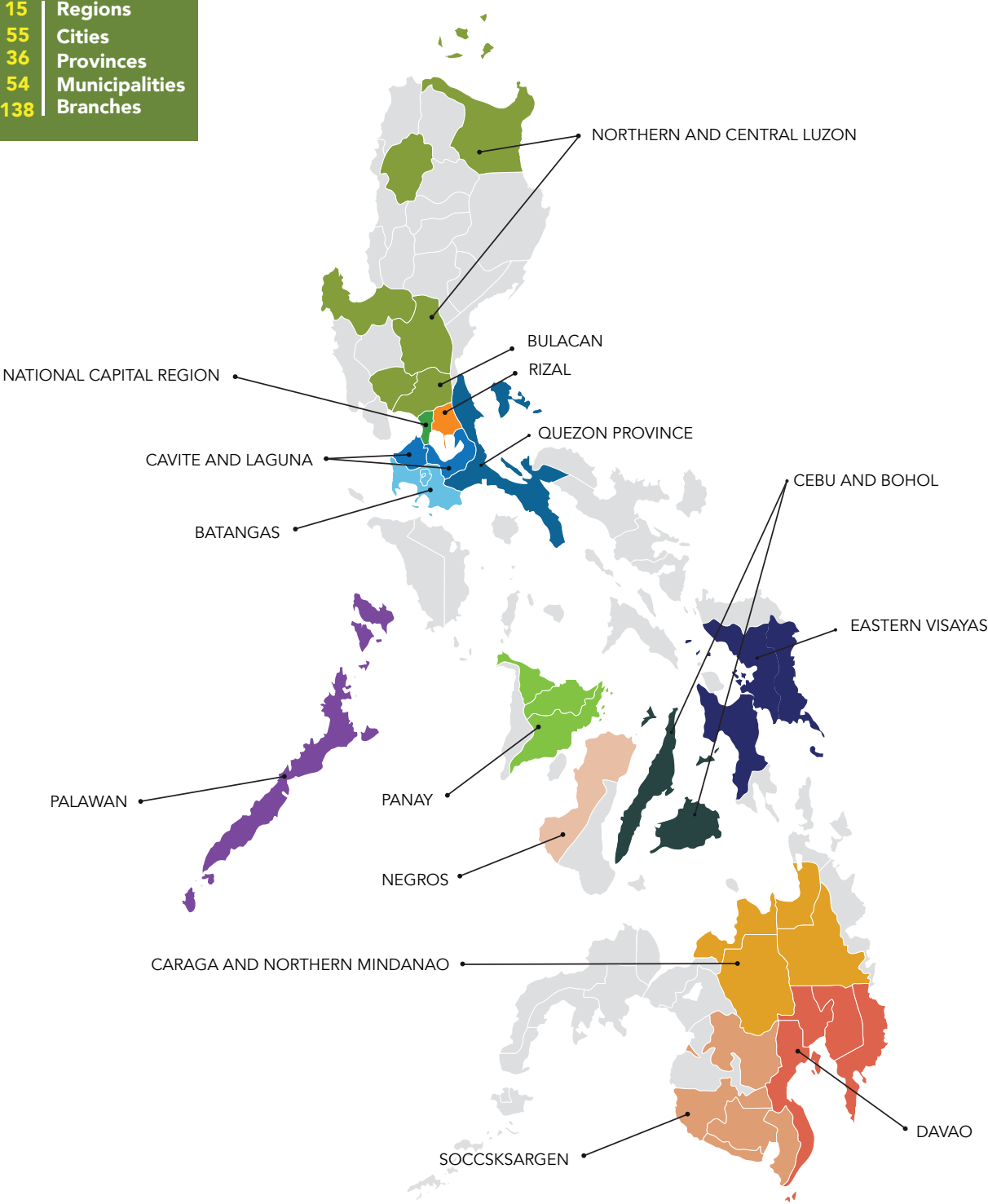
Provinces

54

Municipalities

138

Branches





MINISTRY HIGHLIGHTS



Standing Firm in Building Resilient Communities through Social Security



Standing firm. These two words accurately describe the CCT Mutual Benefit Association, Inc. (CMBA), having surmounted the aftermath of a global pandemic that could have hindered its ministry among thousands of vulnerable families. Rising above a myriad of challenges, CMBA is back on its feet again—imbuing hope and security to low-income Filipino families with greater stability and strength.

MINISTRY HIGHLIGHTS

From Mourning to Dancing. Imagine a world where remembering and honoring departed loved ones becomes a celebration of a life well-lived. A resounding testament to God's faithfulness in the family's life, and an overflow of thanksgiving and gratitude. A memorial filled with joy, shalom, and a bright hope for the things to come.

For more than three decades of journeying with the poor, CCT has proven the truthfulness of God's Word. As He promised, the poor, indeed, can find prosperity amid grief. They can find relief when they are hurting and sick. And above all, shalom is available to them even in their darkest moments of loss.

From small, simple acts of compassion and *bayanihan* in the community, to formally being able to provide microinsurance benefits—CCT has come a long way in ensuring the poor's access to basic social security, all because of the Holy Spirit's leading. The noble mission to uphold equal access to risk protection and to stand firm with marginalized Filipinos against economic inequalities has been CMBA's calling since its inception in 2017.

Radiating joy and rootedness of faith, CMBA has worked hand-in-hand with other CCT ministries to minister to countless families of community partners, staff, and other members—providing emotional support and facilitating healing through Spirit-filled memorial services and prayer gatherings. In such times, CMBA has been a true extended family, offering essential support and assistance to its members. Its impact extends to various sectors such as microentrepreneurs, tribal groups, Christian development workers, pastors, and communities at large.



Breaking New Grounds. Far from CCT's modest beginnings of giving flowers and Php500 burial assistance during its early years, CMBA handed families benefits in 2023 like never before. Prioritizing its members' need for expanded benefits, CMBA put together a bundled microinsurance product called BLIP-Sigurado (Basic Life Insurance Plan-Sigurado, which means assured) that grants members up to Php130,000 death benefits by contributing the same amount of Php30 per week.

The 31% growth in membership indicates that more families are open to setting aside savings to prepare for future events that may affect their financial standing. And as the year closed, CMBA has ministered to more than 2,000 disadvantaged households, which translates to thousands of families rescued from the risk of falling into debt which is common among families with limited resources.

Cultivating Leadership. As CMBA continues to build lives, the Lord is also faithful in strengthening its governance framework. The entry of new board members with diverse experiences has brought a wealth of invaluable perspectives and insights to the ministry. Each member's unique background and expertise has contributed to a deeper understanding of the challenges and opportunities the organization faced, resulting in better risk management and financial stability.

Moreover, CMBA staff and the board members had the opportunity to fellowship with one another. They fostered a stronger connection as the boards actively engaged in discussions and raised relevant questions concerning the ministry. Joy and trust were palpable, and the strengthened relationship has continued to bear fruit—enabling the staff to confidently seek assistance from the boards who are eager and willing to help at any time.

BASIC LIFE INSURANCE PLAN (BLIP) TABLE OF BENEFITS

TABLE OF CCT MBA LIFE INSURANCE (PhP)				
LENGTH OF MEMBERSHIP	CAUSE OF DEATH/ TOTAL AND PERMANENT DISABILITY	AMOUNT OF BENEFITS FOR MEMBER	AMOUNT OF BENEFITS FOR SPOUSE	AMOUNT OF BENEFITS FOR PARENTS AND CHILDREN
LESS THAN 1 YEAR	PRE-EXISTING CONDITION	2,000	none	none
	NATURAL CAUSE BUT NOT PRE-EXISTING	2,000	500	500
	TOTAL AND PERMANENT DISABILITY	2,000	500	none
	ACCIDENT	4,000	2,000	none
1 YEAR or MORE BUT LESS THAN 2 YEARS	NATURAL CAUSE	4,000	1,000	500
	TOTAL AND PERMANENT DISABILITY	4,000	1,000	none
	ACCIDENT	8,000	2,000	none
2 YEARS or MORE BUT LESS THAN 3 YEARS	NATURAL CAUSE	6,000	2,000	1,000
	TOTAL AND PERMANENT DISABILITY	6,000	2,000	none
	ACCIDENT	12,000	4,000	none
3 YEARS & ABOVE	NATURAL CAUSE	10,000	2,000	1,000
	TOTAL AND PERMANENT DISABILITY	10,000	2,000	none
	ACCIDENT	20,000	4,000	1,000

CCT SIGURADO OPTIONAL BENEFIT PLAN

COVERAGE / CAUSE OF DEATH	LESS THAN 1 YEAR	1 YEAR OR MORE BUT LESS THAN 2 YEARS	2 YEARS OR MORE BUT LESS THAN 3 YEARS	3 YEARS & ABOVE
Pre-existing	PhP2,000			
Natural Cause	PhP24,000	PhP48,000	PhP72,000	PhP120,000
Accidental	PhP44,000	PhP88,000	PhP132,000	PhP220,000

The empowerment emanated from top-level management to the frontline staff. Through capacity-building and a decentralized approach to operations, CMBA officers were trained to reconcile and consolidate their financial records at the branch level while adhering to standardized accounting practices. The accuracy and integrity of financial records within each branch resulted in transparency, accountability, and better relations between CMBA branch staff and the community partners.

Fortified Convergence. Indeed, CMBA and the CCT Multipurpose Cooperative (CMPC) are united in raising up strong families in the communities. In 2023, the two ministries conducted a Joint Planning and Budgeting Workshop in September to align their strategic thrust and resources. Microfinance frontliners or faith community missionaries (FCMs) and the CMBA officers were also trained on their new job functions, in line with the integration of the core systems—Musoni and RuralNet.

The strengthened collaboration will have an impact on the lives and communities served. CMBA's microinsurance builds resiliency in the event of death or disability, while CMPC's loan products empower individuals to have economically viable social enterprises.

These interventions allow families to break free from the cycle of poverty, and enjoy God's design for peace, stability, security, and favor—as envisioned by both CMBA and CMPC.

Nanay Claren Roque and her fellow community partners at Fellowship 48 understand the combined value of joining both CMPC and CMBA. From someone who had zero savings and no insurance, Nanay Claren has now established a safety net for her family, ensuring their protection and financial security in the face of unforeseen circumstances.

"Insurance helps when disasters or something unexpected come up. As for the savings, it feels great knowing that I have funds saved for future use, especially for covering my loan repayments," Nanay Claren shares.



OVERCOMING CHALLENGES

Manual Systems. Manual recording and data accuracy and integrity across CCT branches nationwide had always challenged CMBA. Despite the daunting amount of work at hand, the steadfast determination of the CMBA staff, and God's sustenance and strength, enabled the ministry to migrate from manual records to a computerized system with complete, accurate, and reconciled data. Furthermore, CMBA has been consistent in its efforts to adhere to regulatory requirements resulting in reliable microinsurance services for its members. Ultimately, the successful resolution of these challenges had not only proven CMBA's ability to stand firm amid complex issues but it also served as a testament to the ministry's wholehearted commitment to pursue excellence for God's glory. Without a doubt, CCT's microinsurance ministry is now poised for greater success in the years ahead.

WAY FORWARD

With its own steadfastness tested and refined, CMBA—through the guidance of the Holy Spirit—vows to foster more resilient families and Christ-centered faith communities through affordable microinsurance services for the poor. Currently, a new product is being developed to serve the needs of individuals aged 65 and above, as well as their families.

CMBA prays for more and more families, especially the microentrepreneurs, to learn the value of being prepared for emergencies and increase support for BLIP-Sigurado.

Moreover, CMBA will further enhance its collaboration with CMPC—aligning ministry goals and objectives to better facilitate wholistic services in the community. Another priority is board governance. All these efforts are geared toward securing more lives, uplifting the poor, and stimulating growth and solidarity among CCT sectors.

With these in place, CMBA looks forward to more years of being a beacon of light to the lost and a wellspring of hope to the grieving, as it draws inspiration from the Word of God.





From Grief to Gratitude

Nanay Jaquelyn and Tatay Angel Balagon lived a simple but harmonious married life in the small town of Matina Aplaya, Davao City. Both faithful believers, the extraordinary old couple exemplified a life filled with joy and love for each other. Nanay Jaquelyn had been an active fellowship group member who was always eager to delve into the Word of God. But her world took a drastic turn when Tatay Angel fell ill and began to experience declining health.

Suddenly, Tatay Angel could not get up and frequently vomited. Nanay Jaquelyn found out about his worsening condition when she took him to the doctor one day. He was eventually admitted to the hospital but unfortunately, it was already too late. Tatay Angel went home to the Lord at the age of 60.

A widow without a child, Nanay Jaquelyn was confronted with overwhelming medical bills and funeral costs that compounded the intense grief she was already enduring. For a moment, she felt hopeless as the weight of her circumstances seemed impassable. But she knew, He who is close to the brokenhearted never once took His eyes away from her. Through the ministry of CMBA, rays of hope pierced through the gloom that once enveloped the 62-year-old widow.

"The insurance benefits of CMBA were a huge help. It covered Angel's hospital bills, funeral costs, and burial expenses. What remained I used as additional capital for my small sari-sari store," Nanay Jaquelyn shares.

A CMPC community partner for 20 years, Nanay Jaquelyn immediately availed CMBA's BLIP-Sigurado for herself and her husband. As a result, Tatay Angel was covered by the expanded insurance benefits which secured his wife from financial burden and even supported her livelihood.

Furthermore, CMBA and other CCT ministries in Davao organized a heartfelt memorial service in honor of Tatay Angel. The dedicated staff wholeheartedly joined the bereaved family, offering fervent prayers and unwavering support during their moments of grief. Currently, CMPC continues to journey with Nanay Jaquelyn as she stands firm in God's shalom—holding on to the blessed hope that Tatay Angel is now watching over her from heaven.

"I praise God with all my heart and thank CCT MBA for the huge help. I highly encourage community partners like me to become members as well," Nanay Jaquelyn says.



CCT Mutual Benefit Association, Inc.

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Standing Firm
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2023 Annual Report

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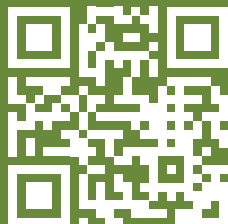
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