



Like a
mustard seed



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Luke 13:19

Contents

President's Report

**CCT Group Ministry
Highlights**

**Message from the
Chairperson**



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Contents

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CONTENTS

About the Theme	4
Vision, Mission, Strategies, Approach, and Distinctive	5
Biblical Foundations	6
The CCT Group of Ministries	8
President's Report	10
CCT Areas of Operations	18
Outreach	19
CCT Group Ministry Highlights	
Ensuring that No One Is Left Behind	
Serving Street-dwelling Individuals and Families	20
Serving Children, Youth, and Tribespeople	25
Sustaining the Gains In Economic, Social, and Cultural Transformation	
Serving Micro-Entrepreneurs and Other Community Partners	29
Providing Social Security and Social Services	36
Sustaining Livelihood Opportunities	40
Securing that CCT Is Firmly Founded on the Rock	
Sharing God's Word In and Out of Season	45
Message from the Chairperson	52
CCT Group of Ministries Board of Trustees	53
CCT Regional Council Members	56
CCT Leadership Council	56
<i>In Memoriam</i> , Atty. Lyndon Caña	58
Editorial	59
References	60

About the Theme

Like a Mustard Seed

Then Jesus asked, "What is the Kingdom of God like? What shall I compare it to? It is like a mustard seed, which a man took and planted in his garden. It grew and became a tree, and the birds perched in its branches." – Luke 13:18-19²

The CCT theme for the year 2022 is 'Like a mustard seed,' inspired by how Jesus described the mustard seed as an image of the Kingdom of God.

The mustard seed is one of the smallest seeds among garden plants. Depending on variety, it has size of about 1.0 to 3.0 millimeters, or $\frac{1}{8}$ of an inch.³ However, when the seed is planted, it becomes a big plant—some even grow to be 20 to 30 feet high!⁴ The mustard seed, from a tiny seed, has the potential to become a large garden plant, probably the largest among the plants found in a garden.

The Kingdom of God is like a mustard seed. Its beginning is small and imperceptible, but its ending will be big and easily recognizable. The Kingdom in its present form may be perceived as something insignificant due to its size, but one day it will fill the world, and will affect other creatures around it. It will have a pervasive and subversive effect upon society. It will be brought to light when the Day of the Lord comes. God's Kingdom penetrates even the minutest and seemingly inconspicuous, works on it from within, and exposes a transformation that will capture the attention of everyone—whether by anticipation or conviction.

The mustard seed is truly an inspiration to CCT because CCT is like a mustard seed that has become a full-grown and thriving tree. As we look back to its journey of 30 years, we are reminded of how small it was with only a handful of people to start it and how other organizations belittled it because they considered its approach to development as strange and bound to fail. But now we see thousands of individuals, families, and communities transformed through its network of offices and partners operating nationwide led by dedicated ministry workers. Here we see signs of the Kingdom of God—Christ-centered communities where Jesus is honored and worshiped, marginalized people live with dignity and sufficiency, and believers serve together as people of the Kingdom.

The CCT experience reveals that, if it is the work of the Kingdom, no matter how small, it will be great. It is great and beyond our human expectations because it is about our mighty God working in our midst. What a great privilege that we, in our brokenness and limitations, have been called to participate in the work of God's Kingdom.

The mustard seed experience inspires CCT anew to move forward in the coming years. Having experienced God's faithfulness in every stage of its journey, CCT looks to the future with hope and expectation that more mustard seeds will be sown in every barangay by leading a movement of like-minded individuals and groups passionate to advance the Kingdom of God. No matter how small, insignificant, and hidden, every person and every initiative will matter because the work of the Kingdom will penetrate and transform people and society. We will continue to entrust the mustard seed into the hands of the Master Gardener knowing that God at work in us and through us will make all the difference. God's Kingdom will surely advance!

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 holistic 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 holistic, integrated, 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, and entrepreneurial group.

We exercise preferential option for the poor.

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



Biblical Foundations

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.'

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. Upholding the Jesus Model, its approaches are wholistic, transformational, integrated, 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 micro-entrepreneurs toward wholistic Christian transformation. It provides capital loans, healthcare, social security, insurance, business mentoring, and spiritual development.



Visions of Hope Foundation, Inc. (VOHF) is

the social service arm of the CCT Group. Through its **Paglingap Program**, VOHF develops community-based social development covering the areas of health and wellness, disaster response, home care, and community servant leadership to address the basic needs of partner communities towards 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 Maasahan

Multipurpose Cooperative (KMMC) aim to restore the dignity of street dwellers, referred to as *kaibigan*, by mainstreaming them back to society and bringing them into a thriving and worshipping community.



CCT Training and Development Institute

(TDI) is at the forefront of developing ministry leaders and key influencers of the CCT Group through servant leadership, ministering to the hearts and minds.



CCT Ministry Among Tribespeople (CMAT)

instills among tribal communities a strong sense of cultural identity that is rooted in Christ.



CCT Community Fellowship, Inc.

(CFI) advances the growth of community-based fellowships by equipping and empowering the pastors through the CCT Ministers Association of the Philippines (CMAP) who disciple servant leaders to start and nurture houses of prayers everywhere.



CCT Ministers Association of the Philippines (CMAP)

is an association of pastors and Christian leaders focused on discipleship and wholistic Christ-centered transformation among CCT communities.



CCT Mutual Benefit Association, Inc.

(CCT MBA) provides low income families with access to basic social security such as affordable life insurance with investment and retirement benefits.



CCT Working Hands Ministry (WHM)

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.



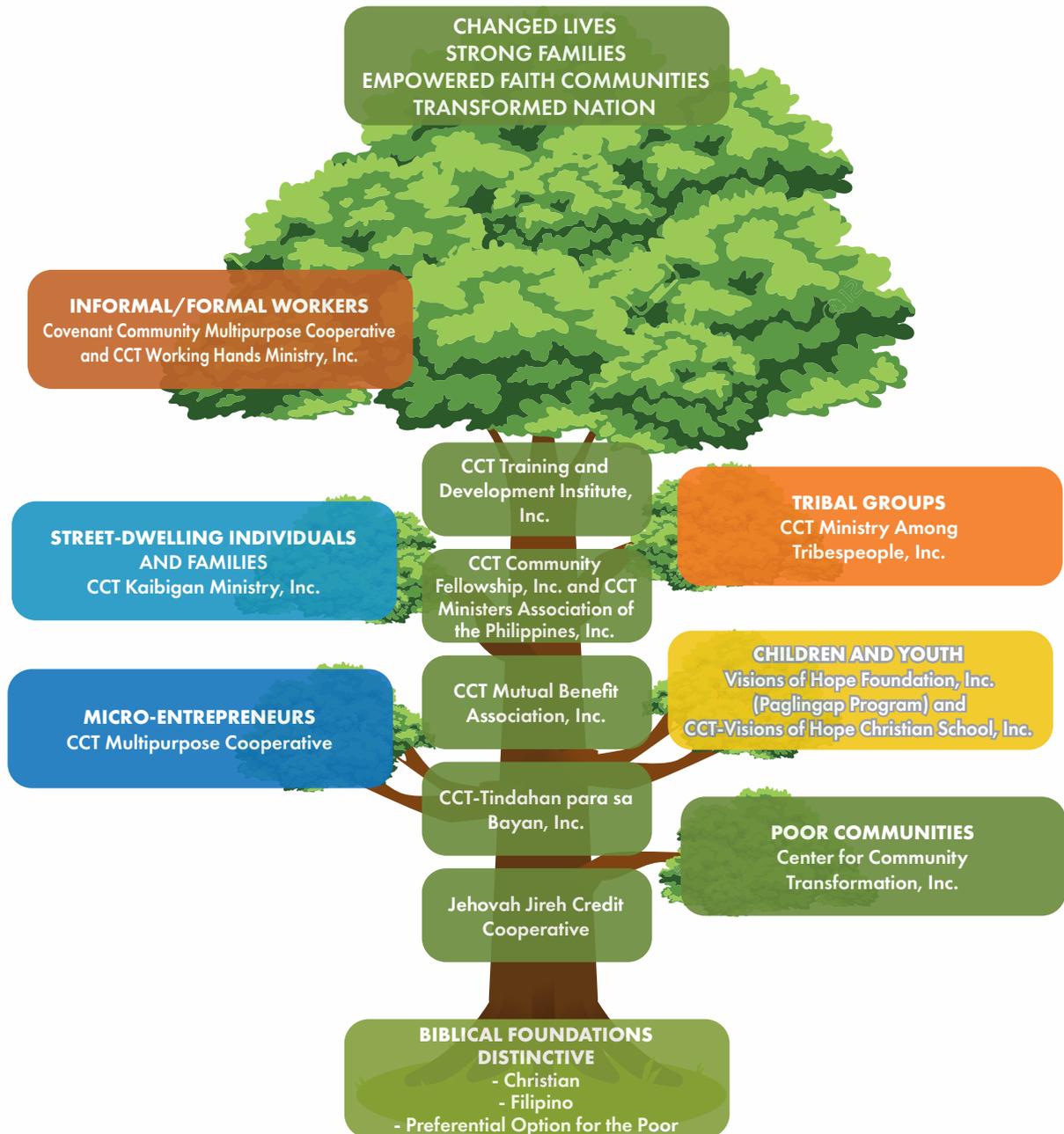
CCT-Tindahan para sa Bayan, Inc.

(CCT-Tindahan) provides linkages to various market platforms to assist CCT enterprises and community partners in expanding their visibility and reach.



Jehovah Jireh Credit Cooperative (JJ)

serves as the "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 including like-minded institutions and individuals, unity in diversity is achieved and more is accomplished towards changing lives, strengthening families, empowering communities, and transforming the nation. Through the Lord's faithfulness to CCT and the communities it serves, the CCT Group of Ministries preserves its passion for God, for the Philippines, and for the Filipino poor.



President's Report

Dear friends and ministry partners,

The year 2021 was a year of new beginnings for the CCT Group of Ministries. The spider web of fear brought by the pandemic has lost its power. Hope has risen and continued to inspire the CCT ministry to press on in the midst of a global health crisis. Still faced with various challenges but undaunted, the leaders and staff of the CCT Group pursued the strategies of ministries crafted in 2020 as they were led by the Holy Spirit. The outcome is a beautiful tapestry of inspiring stories of courage and transformation.

“We are founded on the Rock. We are rooted in God’s Word. We have stayed focused and disciplined.”

The 2021 experience of CCT is a clear picture of how a ‘mustard seed’ can grow to become a tree where birds made nests on its branches, when put in the hands of a loving God, as impressed by the Parable of the Mustard Seed in Luke 13:18-19. Though vulnerable amidst the crisis, CCT has been used by God to continue bringing hope and strength to the poor and marginalized, and being a shelter and a home for our community partners. This happened because a

faith like a mustard seed can move 'mountains' or difficulties, as promised by Jesus in Matthew 17:20. When God is at the center and His people are true to their identity as people of the Kingdom, the ministry will blossom and thrive.

Reflecting on the year 2021 and why CCT flourished, I have shared this to the CCT family:

"We are founded on the Rock. We are rooted in God's Word. We have stayed focused and disciplined. We have been actively engaged in sowing and watering the mustard seed. It grew as we value people. To us, relationship is eternal. We are building relationships that will last over time, along with building our structures and organizational sustainability."

Our Strategic Thrusts

In 2021, we have laid down our strategic thrusts that will guide us for the next five years (2021 – 2025):

1. Leadership strengthening in the aspects of governance, executive management, and pastoral/spiritual leadership;
2. Convergence of the CCT Group of Ministries: product market saturation for geographical dominance and long-term sustainability in the same target groups and locations;
3. Going deeper in spirituality and program implementation;
4. Financial sustainability;
5. Community mobilization and empowerment; and,
6. Enterprise-driven/technology-based innovations.

Our Strategy Shifts

The smooth implementation of our strategic thrusts has been paved by continuing our strategy shifts which started in 2020.

From individual ministries, we have shifted to convergence strategies. We have continued our regular convergence meetings and strategizing/planning together among leaders of ministries and area operations. We have formed clusters consisting of Operations Ministry Cluster, Support Ministry Cluster, Area Operations Cluster, and Support Services Cluster.

From central decision-making processes, we have shifted to a decentralized structure. It entails a new functional structure for governance, executive leadership, direct program implementation, and strengthening of Regional Councils.





From growth and expansion, we have shifted to deepening impact through product-market saturation focusing on identified barangays, and merging of our branches from 175 to 161 branches nationwide. We have adopted barangay-based plans that ensure the presence of our core teams in each identified barangay, bringing the CCT programs and services through the convergence of CCT ministries to create a lasting impact on the people of the area.

From direct program implementation by CCT staff, we have shifted to developing competent, empowered, and spiritually-mature community servant leaders (CSL) as program delivery structures. We have strengthened our CSL development, identified and organized the CSLs per area, and engaged them as part of our core teams in each barangay to reach out to more community partners.

Challenges Encountered

Like any organization, CCT faced the unprecedented challenges brought about by the pandemic on its second year. The lockdowns and restrictions on face-to-face interactions presented blocks to our frontline operations and to fellowship meetings through which we minister to our community partners. The downward spiral of the economy and collapse of many businesses brought insecurities and anxiety among our micro-entrepreneurs who could not pay their loans. The fear of the COVID-19 virus had a paralyzing effect particularly when the infection came to families and households, causing death for some people we know.

One of those who have gone before us was our beloved Atty. Lyndon Caña, Vice-Chairperson of the Negros Regional Council. He was a man of prayer who led us to establish our 24-hour Houses of Prayer in every CCT area: a legacy that we will always treasure. We have dedicated one page of this Annual Report in loving memory of this dear brother.

The strong typhoons, particularly Odette, brought further miseries to community partners who were affected, with their houses, crops, and other sources of livelihood either lost or damaged.

The largest ministry in the CCT Group that supports the operations of the non-profit ministries, CCT Multipurpose Cooperative (CMPC), recorded a net loss of PhP 185 million at the end of 2020, compared with its net profit of PhP 333 million at the end of 2019 before the pandemic. Its financial self sufficiency was down to 56% in 2020 from 105% in 2019, and its operational self sufficiency, down to 57% in 2020 from 109% in 2019. CMPC had to recover its profitability and sustainability in 2021, in the midst of the challenges of the pandemic.

Responding to Challenges: The New Beginnings

Truly, when there is faith even as small as a mustard seed, mountains can be moved and nothing is impossible.

Our response to challenges brought a culture change within the organization and opened new pathways in serving the people God has entrusted us. For many of the CCT ministries, 2021 became a season of new beginnings.

Culture Change within the CCT Group

Our internal culture has evolved amidst the pandemic, evident in a new lifestyle and a new way of doing things. Seeing the uncertainties around us and how fleeting life is, we have become more appreciative of who God is and His wondrous work in our ministry. Like Job of the Old Testament who said, "My ears had heard of You but now my eyes have seen You" (Job 42:5), we have witnessed how God answered us in concrete ways, even beyond our expectations. It is like seeing God's glory! Thus, in the midst of economic slowdown, we came up with entrepreneurial innovations. In the midst of technology-driven operations, we have become more personal and caring about our relationships. In the midst of fear, we have continued to reach out.

Recognizing how small we are compared to the mountain of challenges we face, we depended more on God. We added our nationwide prayer gatherings and 24/7 prayer chains to our regular daily devotion, weekly corporate worship, discipleship sessions, prayer, fasting, and retreats. This engaged not only our staff but also our community partners. We were not after creating activities but we were after instituting avenues to express how we value our intimacy with God, and our work as worship to Him. We have proven time and again that miracles happen when human means are abandoned and divine help is sought first of all.

Guided by the Lord, we continued to respond to the pandemic crisis by restructuring and stabilizing the ministry. Under restructuring, we moved towards further decentralization, digitalization, entrepreneurial culture, network building, and strengthening the ministry sustainability. Under stabilization, we worked towards making our policies and guidelines consistent, assigned our personnel based on their giftings and competence, and set an example as leaders.

We would like to highlight these responses that triggered new beginnings: 1) Nurturing the entrepreneurial culture to generate more revenues and to be more responsive to the people we serve; 2) Cost cutting that led to finding a more affordable technology service provider for microfinance operations to replace the previous one; and, 3) Setting leadership by example.

More entrepreneurial ventures in business and social development for our ministries and community partners were introduced. With the use of technology, we are now more accurate with our data, doing more with less. We have set a kind of leadership by example which is a value-driven, heartfelt leadership. Drawing from my own journey of personal loss, I became more aware of the frailties and the value of life, friendship, and walking together. Such lessons shared with the CCT leadership made us more caring and compassionate to our people. Instead of judging our people based on our institutional metrics, we sought first to understand and help them to grow and become better persons and faithful servants of God. Our physical presence as leaders in the workplace gave hope and courage among our staff who also passed this on to our community partners.



“ In the midst of technology-driven operations, we have become more personal and caring about our relationships.”

New Pathways in Serving the People God Has Entrusted Us

The new beginnings were also ushered in by the visible presence of our CCT staff in the frontlines. Responding in courage, compassion, and obedience, they reached out to our children, kaibigans, and community partners. Their presence has power to ignite hope in the hearts of the people.

At a time when churches closed their facilities and opted for online worship gatherings, our CCT pastors went to our community partners to pray for and encourage them regularly. This led to the spontaneous formation of churches in areas where the community partners live. Likewise, our pastors and street facilitators actively sought the hungry and sick street dwellers to feed them not only with physical food but also with food for their souls, giving rise to organic churches in the streets. Our teachers bravely made their way across rivers, climbed mountains, and walked several kilometers to reach the tribal children who are locked down in their homes in remote villages. These efforts produced mobile schools that will carry on with the task of educating these children.

Our frontliners in the communities made breakthroughs in the CMPC operations, with the support of CSLs emerging as our 'kaagapay.' After registering a big net loss of PhP185 million in 2020, CMPC's net profit at the end of 2021 rose to PhP64 million, even far exceeding the pre-pandemic net profit of PhP33 million! Our Jehovah Jireh Credit Cooperative became more responsive to our staff not only in terms of financial needs but also their spiritual and emotional needs through seminars and care groups. Our CCT Mutual Benefit Association has been quick to respond to its members in their times of need and sought to develop insurance products that are more affordable and with more benefits.

Our CCT-Tindahan para sa Bayan strengthened the entrepreneurial culture in the CCT Group, providing new business opportunities to our community partners, and even brought some of them to mainstream marketing via e-commerce. Our Lupang Pangako, the Kaibigan Village in Kalikid, Nueva Ecija, became a center of convergence of various CCT ministries to serve the street dwellers and neighboring communities. God's providence made possible the establishment of a new training center in Lupang Pangako—the CCT Kasanayan Training Center. With the Working Hands Ministry, it held three TVET (Technical and Vocational Education and Training) courses that were conducted face-to-face for kaibigans and community people—a first in that area.

Our support ministry like the CCT Training and Development Institute started the Governance Leadership Development Program or GLDP. The program provided training events for the CCT Board and Regional Council members, enabling them to interact, build relationships, unify, and strengthen synergism. They learned more about CCT, appreciated their shared calling, and the distinct role of governance. It united and empowered them to move forward in their respective areas.

With the co-operation of ministries and support of the members of our Board and Regional Council, our leaders and staff continued to respond to the call of duty, faithfully ministering to the poor and marginalized. Their stories are captured in the pages of the CCT Annual Report 2021, warming our hearts with the wide-spanning branches of grace that God has allowed to bloom in and through the CCT ministry.

“We look beyond our own abilities and resources, and fix our gaze upon the Lord.”

What we have seen is that the blessing of God is a hope-springing well that does not run dry. Great things happen even with small people. We may think that what we do is small and unnoticeable, but if it is God's work—the work of the Kingdom—it will be great. It penetrates and transforms people, structures, and societies. Every small, seemingly inconsequential person, work, or initiative matters if God's mustard seed is there. We look beyond our own abilities and resources, and fix our gaze upon the Lord Who is working with us, in us, and for us, amid our brokenness and limitations.

Moving Forward

We are moving forward guided by what the Holy Spirit has laid in our hearts as our vision for 2025.





What we will continue:

Deepen our spiritual anchoring. We will continue to deepen our spiritual anchoring through regular Bible studies, worship, devotion, retreats, nurturing of 24/7 Houses of Prayer, Bible distribution, fasting, and prayer gatherings.

Engage CCT Board and Regional Council Members. We will continue to engage the CCT Board and Regional Council members in God's work of transforming lives and communities in CCT.

Partner with like-minded groups and individuals. We will continue to develop relationships with like-minded individuals, groups, and organizations in saturating the Philippines with spirit-led individuals or spiritual teams through collaboration, program complementation, continuing dialogue, and a movement of Christians who love the Lord and our country.

Sustain wholistic ministry. We will continue with our wholistic ministry following Jesus' model of ministering to the whole man as our approach to transformation.

Realize digitalization. We will continue with digitalization in keeping with the times, and for efficient delivery of our programs and services to the communities.

What we will pursue:

Nurturing lives of prayer. With the Holy Spirit, we will start living our lives as lives of prayer, demonstrating God's command to us to 'pray continually' (1 Thessalonians 5:17). We are in prayer throughout the day as we work. We are expressing our devotion to God as we go about our daily tasks, being in touch with Him wherever we are and whatever we do. We believe that prayer releases God's great power to change the course of nature, people, and nations.

Becoming people of discernment. We will help our staff, leadership, and partners to become people of discernment who abide in the Lord and hear from Him, able to read the times, and act in accordance with God's leading.

Developing spiritual teams. We will start developing spiritual teams that are interconnected permanent groups rather than workgroups. It will be a movement of God's people united in advancing God's Kingdom.

Transforming 5,000 to 10,000 barangays. We envision to initially reach and transform 5,000 barangays, eventually up to 10,000 barangays by 2025 with the help of spiritual teams in each barangay, and provide them with CCT's programs and services.

Intentional education of grassroots pastors. We will intentionally educate grassroots pastors who are not part of the CCT Group, and engage and support them in reaching out to the barangays.

Building a corpus fund for further institutional strengthening and sustainability. We will set and build up a fund that will strengthen and sustain our institutions, which, through God's wisdom and guidance, CCT will use to accomplish the vision and mission that He has called us to do.

By God's loving nurture, the mustard seed of faith in us will grow and flourish to an abundance of transformed lives of individuals, strengthened families, and Christ-centered communities that will lead to the transformation of our beloved nation.

CCT, now more than ever, is ready to continue moving mountains and do the impossible—all through the power of the Holy Spirit, in the name of Jesus, for the glory of God!

In all of these, we thank and praise God for allowing us to move through the different seasons and waves of changes of life. From fear to freedom, from grief to rejoicing, to new beginnings, and now for the season of great harvest. May His Name be praised forevermore.

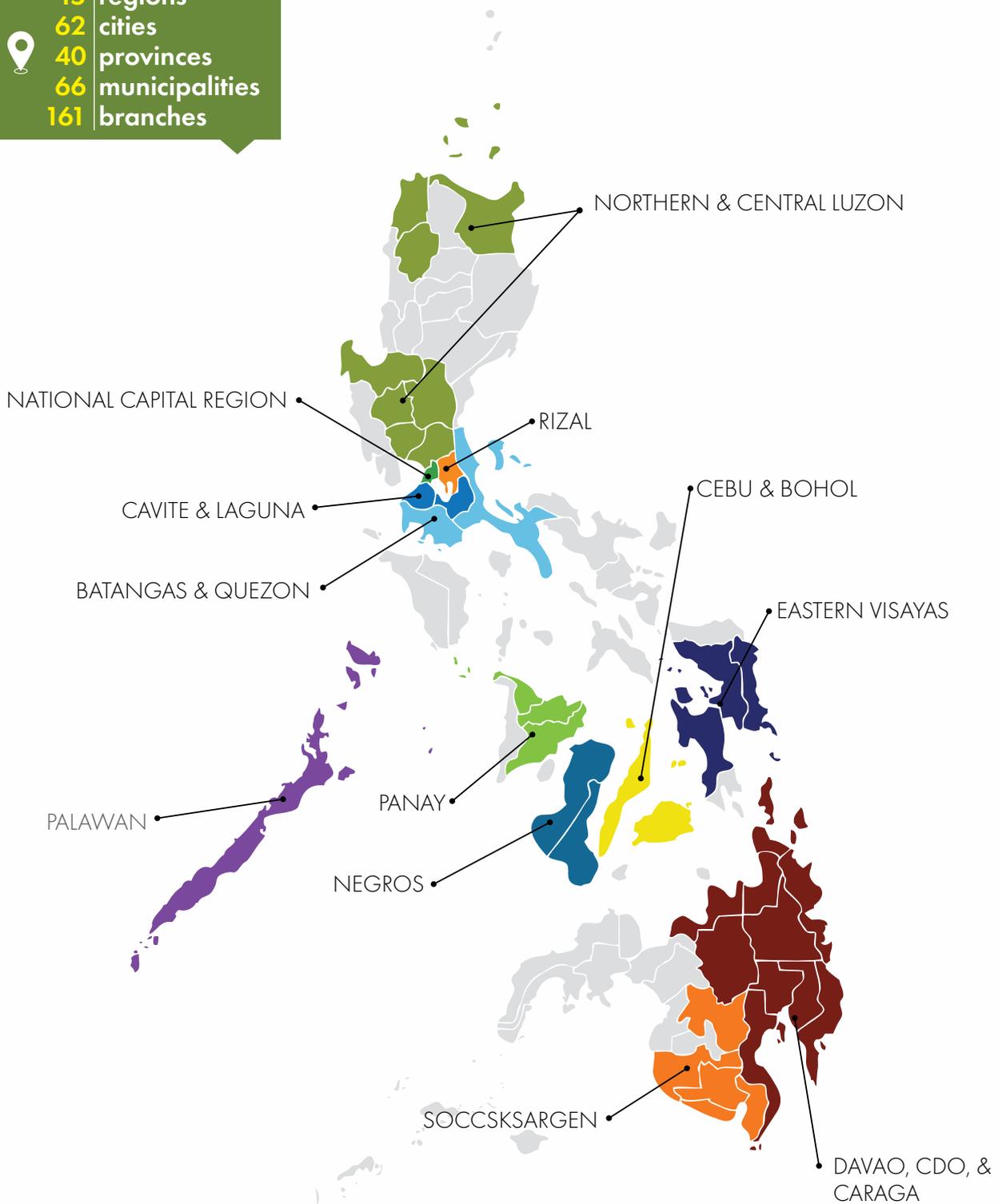
Serving with you,


RUTH S. CALLANTA
President and Founder

**“CCT, now more than ever,
is ready to continue moving
mountains and do the impossible—
all through the power of the
Holy Spirit, in the name of Jesus,
for the glory of God.”**

CCT Areas of Operations

15 regions
62 cities
40 provinces
66 municipalities
161 branches



Outreach 2021

Micro-entrepreneurs	129,268
Farmers	9,648
Fisherfolk	203
Children and Youth	4,483
Street Dwellers	2,073
Labor Sector	1,605
Tribespeople	1,291
Christian Development workers	584
Communities at Large	33,298
Total	182,453
Total Assets	PhP1.9 billion

CCT Group Ministry Highlights

Ensuring that No One is Left Behind



Serving Street-dwelling Individuals and Families

through Area-based Ministries and Economic Activities

While the world almost came to a full stop as COVID-19 hit, God has graciously upheld CCT's ministry for the street dwellers. When there is rampant spread of fear and anxiety, hope remains to be CCT's declaration.

It is only by God's grace and providence that CCT's street outreach, the Kaibigan Ministry, carried on amidst the pandemic. In the face of lockdowns, Kaibigan Ministry's street facilitators braved the odds, walking in the protection of the Almighty, as they tread along the streets in search of kaibigans to whom they can extend a helping hand. And truly, as Jesus has said in Matthew 17:20:

"...if you have faith like a grain of mustard seed, you will say to this mountain, 'Move from here to there,' and it will move, and nothing will be impossible for you." (ESV)

The street facilitators faced seemingly insurmountable uncertainties lying about in the streets in the middle of a virus spread. But they are serving the God who sees. God watered their seeds of faith that resulted in a bloom of courage and more lives touched by His loving hand. The Lord guided the facilitators to the street dwellers, who were continually provided with meals and food packs. They also received encouragement through Bible-sharing and prayers, together with medical assistance that was given right at the very streets of Manila and Pasay City. Consequently, this formed deeper trust and stronger relationships





with them, even resulting in additional kaibigans entrusting the little money that they have in the ministry's savings program. But more so, it created a lasting impact in the lives of the kaibigans—that they are not forgotten despite the COVID-19 crisis.

Praise, praise the Lord for the Kaibigan Ministry breakthroughs!

- ▶ 1,513 kaibigans participating in the street fellowships across eight areas
- ▶ A total of 5,247 meals served
- ▶ Active kaibigan savers of 232
- ▶ Recruited 49 kaibigans out of the streets

Cabrera Community Center

In the same way that the faith with the size of a mustard seed was able to move the mountain of challenges in the street-based ministry, so was it in the operations in Cabrera Community Center. At the height of COVID-19 onslaught, CCT continued trusting God's leading. The Cabrera Center kept its doors open to shelter street dwellers, extending its roof most especially to families and pregnant kaibigans. More than being their safe abode, the Center became a stepping stone for the street dwellers to have a glimpse of what life is like away from the streets. Kaibigans get to buy their own items such as clothing and hygiene kits through the Sulit Tipid Store. They have the opportunity to take a bath and wash their clothes daily. Inside the Center, they are spared from contempt and disrespect from the larger society. Their stay in the Center inspired kaibigans to start living 'new normal' lives and to dream of having their own homes. What is more important is how they began to develop a personal relationship with God as their faith grows upon hearing His Words. Every single kaibigan who stepped inside the Center was shared with the Gospel as this is the Seed of Hope that each needs to experience true transformation.

On God's wisdom and guidance, the Cabrera Community Center celebrates these milestones:

- 35** kaibigans for temporary shelter
- 407** walk-ins who availed of the services in the facility
- 163** kaibigan church attendees, with an average attendance of 40 to 45
- 36** skilled kaibigans directly deployed to other companies
- 137** community members reached for spiritual development
- 781** medical assistance provided
- 13** rescued sickly and elderly
- 4** kaibigan families (15 individuals) renting houses
- 7** kaibigans assisted for balik-probinsya



There is an emerging track that God has allowed CCT to see—the Journey of Change—wherein those kaibigans with skills can now be directly deployed to partner companies. In Journey of Change, after undergoing the process in the Cabrera Center, they will be sent for employment, and will be encouraged to enroll in CCT's savings and spiritual development programs to maintain our relationship with them. In 2021 alone, there are 36 kaibigans who were given a source of income right away, and at the same time are being regularly disciplined in their respective worksites. All glory to God!

Lupang Pangako

The Lord continues to prosper the seed of faith deeply planted in the heart of CCT initiatives. As many communities grapple with the threat of the pandemic, what the CCT community experienced in Lupang Pangako was the exact opposite. The worship service, discipleship, and prayer in Lupang Pangako continued as churches around temporarily put their in-person gatherings on-hold. However, the kaibigans wanted to carry on with their collective spiritual nourishment without losing sight of government protocols for public gatherings. That is why it became such a breeze for the kaibigans to relocate activities from the chapel in Kaibigan Village 8 to under the shades of mango trees in their own backyards. The residents started to establish Bible studies-at-home, which instantly multiplied the number of Bible study groups even at a critical time! The challenge of sourcing food during the pandemic paved the way for the residents to also see the importance of FAITH garden (Food Always in the Home), which gives them enough food supply during lockdowns. Kaibigans were able to bless a number of individuals when they included their harvest in the relief packs, which were distributed in the CCT communities in Metro Manila. People in Lupang Pangako were not paralyzed with fear but instead were hopeful and confident, so much so that they were motivated to do volunteer work in the village's drainage construction. Capacity-building activities for the kaibigans were also sustained and done both online and face-to-face in the newly-inaugurated training center, CCT Kasanayan. CCT scholars persevered in their online studies: a set-up which even allowed them to work part-time in the different social enterprises that are present.

God, who watered the seeds of faith to work in the street and community center ministries, also drenched Lupang Pangako to overflowing as 2021 saw:

- ▶ 126 residents who are regularly disciplined
- ▶ 98 individuals trained in technical-vocational skills
- ▶ 15 students under the scholarship program (two graduated in 2021)
- ▶ An average of 80 church attendees

Income-generating Activities

Millions of people lost their jobs as countless businesses closed because of the COVID-19 global health crisis. But the mountain of fears and doubts came crumbling down as God allowed his children bearing the seed of faith experience His miraculous hands. God preserved the social enterprises in the Lupang Pangako, as well as the companies of C's Kingdom Builders, Inc. (CKBI) and Blessings at Work, Inc. (BAW). Like a spring that continuously gushes forth refreshing water, new opportunities and projects came one after the other. BAW was officially registered in 2021 as a service corporation. CKBI, the construction company composed of workers who themselves were former street dwellers, was able to complete several projects. The various income-generating activities, one of them the agribusiness, provided livelihood to several kaibigans and local workers. Other enterprises also served as platforms for community outreach. Among them is the Sulit Tipid Store that enables many of its customers from the community partners to jumpstart their own business. Word spread and people from nearby barangays come to every clearance sale. On top of it all, former street dwellers are empowered and gradually brought back to mainstream society, interacting with other community members on a regular basis.



With all the risks posed by the pandemic both at the individual and societal levels, it is very reasonable to fear, leaving many on a standstill. But the God who created the universe is the same God who calms minds and stills hearts so that pressing on can be possible. CCT looks at Him—the Lord Almighty—who planted the small mustard seed of faith in the heart of the Kaibigan Ministry. God is the one nurturing the seed, and empowers it so He can perform wonders through the CCT's street-based ministry. It is God who moves the mountains with CCT, and for CCT. His Kingdom advances in and out of season. With or without COVID-19, God transforms lives. The poorest of the poor and street dwellers He turns around and prospers, forming communities of faith that thrive and succeed. Then and now, God never fails to make things happen. Whatever He waters, flourishes.

Serving Children, Youth, and Tribespeople

In a makeshift classroom in Barangay San Miguel, Malungon, Province of Sarangani, Lani* meets up with other students living in their community. Wearing her uniform and cloth face mask, she hurriedly finds a place to sit. Lani puts down her heavy plastic envelope filled with modules she finished working at home. She looked up and checked the weather, thankful that it's sunny today. Mrs. Jennifer Pitong, one of the volunteer mothers, checks the temperature of each student as they arrive. And, just as Lani has expected, moments after all the students in their community are properly seated, a motorcycle finally arrived. In it is her Teacher Diza Misiona, waving at them.

In another makeshift classroom some 2,300 kilometers up north, in Barangay Tagusao, Quezon, Palawan province, Franco* also meets up with other students living in their community. Just like Lani, he excitedly finds a spot and sits down, waiting for instructions from Mrs. Limoanan, one of the volunteer mothers. Minutes after, he can see people wearing bright-colored uniforms and wet pants waving from afar. The teachers have finally arrived after crossing the river. Thank God the water level was not too high that day.

This is a typical morning for the tribal students in the mobile schools of CCT-Visions of Hope Christian School (CCT-VOHCS) in Malungon, Sarangani and Quezon, Palawan. And by God's grace and empowerment, CCT continues to reach out to the tribal students and provide them with access to education even when the pandemic caused schools to close and children prohibited from leaving their homes. There just needs a little tweak in how it is done. Since the students cannot go to the classrooms, the CCT-VOHCS teachers go to them instead. They gear up and spend an hour or so on motorcycle, traversing the mountainous terrains or crossing the rivers of Malungon, Sarangani and Quezon, Palawan to meet their students where they are.

Since the government only allows distance learning modalities until schools opened again, students are left with no choice but to continue their education through online classes or learning modules. This set-up would require resources and support at home that most, if not all, tribal students lack. It is also not possible for these students to comply with school requirements on their own and focus on their studies at home. There are responsibilities that they need to fulfill at home, such as taking care of their siblings and helping their parents in the fields. Add on their lack of access to electricity and online school equipment, it will be difficult to prioritize their modules over everything! Knowing all these, CCT-VOHCS had to find a way to help the students continue with their studies.

*Pseudonym







With the help of the local government, tribal leaders, and volunteer parents, CCT-VOHCS set-up mobile schools in the tribal communities where their students live. Using open spaces in the community, the school puts up makeshift classrooms under the shades of big trees, in the houses of volunteer parents, or inside the community church. Instead of the regular class format, each mobile school follows CCT's 7Ws: Welcome, Worship, Word, Wiring, Work, Witness, and Wrap-up. Before the start of their 'class,' volunteer mothers would do health safety checks to ensure that no one is sick or showing symptoms. Students lead the prayer and worship, and the teacher leads the study of God's Word. Afterwards, students will group according to their grade levels and work together on their modules, with their teachers assisting them on their lessons. Some students are grouped to focus on developing their literacy skills, with older students assisting younger students in the community.

After each session, students enjoy nutritious meals prepared by the volunteer parents. On some days, students get health check-ups and join wellness activities. Other days, the volunteer parents gather to discuss with the teachers their concerns and challenges with their children and in the community, and pray for each other. As CCT's community servant leaders (CSLs), these parent volunteers also gather regularly for discipleship and planning in the community. They also attend livelihood workshops conducted by the CCT Ministry Among Tribespeople (CMAT) and volunteer in their community churches. With the CSLs' help, the teachers can come and go to the mobile schools without worrying for their students' safety. All thanks to the CSLs who ensure that each child goes to the school and back to their respective homes safely. They also keep the mobile school clean and disinfected, as well as lead the community in following health safety protocols. The CSLs serve as the representative of the school in community affairs, too. Educating a child truly does take a community.

CCT's mobile school set-up helped bridge the gap in learning. It also allowed the students and the tribal community to continue having access to social services they would otherwise not have. With the presence of the CCT-VOHCS teachers, the students are able to adjust to the new modalities in learning, and continue to be nurtured in God's Word through fellowshiping with their teachers and fellow students. This endeavor also helped intervene with the increasing number of child arranged marriages in the tribal community, and in decreasing the number of children out of school.

CCT also faced many challenges while running the mobile schools. With the difficult terrain and intermittent weather, CCT-VOHCS teachers would be caught in the rain or in paths without roads or near cliff sides. Each visit in the community may be physically taxing. Yet for the teachers who have been doing this for over two years now, seeing their students happy to see them and eager to learn is enough to continue with the task. Sometimes the students would complain and say, "*Lisud kaayo ang modules, teacher. Dili namo masabtan.*" (Teacher, the modules are difficult. I can't understand). However, they do not easily give up because they know that their teachers are working hard for them. This encourages the CCT-VOHCS teachers to press on all the more.

"If not for the school being closed, you won't really feel that there is a pandemic because I get to enjoy meeting and teaching my students every day. It may be difficult at first, but every visit is worth it because we are able to share God's Word and love to them. Even if we are tired, who wouldn't be excited to come back when you see the happy faces of the children?" one CCT-VOHCS teacher shares. Even though the

end of the pandemic is still not in sight, the teachers remain hopeful and persevering knowing that, as they commit their lives to God and respond to His call, He is working mightily amidst the challenges. By the grace of God, the school is able to overcome challenge upon challenge as they walk with the tribal community and continue sharing God's love to children. There may be many limitations, but the Lord has proven yet again that no matter how difficult the road may be, He will make the paths straight for those who trust Him and whose hope is in Him.

The Lord knows the needs of the tribal children and their communities who are often forgotten by the larger society. CCT-Visions of Hope Christian School will continue to be 'vessels of hope' among the Filipino tribespeople hungering for quality Christian education and the Word of God. In the Lord's work of transforming lives, truly, no one is, and will ever be, left behind.





Sustaining the Gains In Economic, Social, and Cultural Transformation



Serving Micro-Entrepreneurs and Other Community Partners

Tulong-tulong, Sama-sama!

The CCT Multipurpose Cooperative Journey Amid the Pandemic

"Truly I tell you, if you have faith as small as a mustard seed, you can say to this mountain, 'Move from here to there,' and it will move. Nothing will be impossible for you." Matthew 17:20-21

"It is like a grain of mustard seed that a man took and sowed in his garden, and it grew and became a tree, and the birds of the air made nests in its branches." Luke 13:19 (ESV)

The year 2021 marked the second year of the pandemic. How has CCT's largest ministry navigated during the difficult times, with lockdowns and restriction of movements still in place?

The ministry of CCT Multipurpose Cooperative or CMPC is done by gathering the community partners for fellowship to share God's Word, pray, encourage, and perform work-related activities. But fear of the virus and its variants, the surge of cases, illness, and even death among family members and closest circles are compelling reasons to stay at home and avoid exposure to other people.

For God's people in CCT who have experienced time and again a variety of challenges throughout its 30-year journey, there is a more fitting question: how has the Lord moved in and through CMPC in surprising ways? How true in CCT's experience is the reality of what Jesus said about a faith as small as a mustard seed that can move a mountain? How has CMPC experienced the reality of Jesus' statement that 'nothing will be impossible for you'? Will CMPC as a grain of mustard seed grow and become a tree in these challenging times?

Look at what God has done! In and through CMPC God has magnificently shown His awe-inspiring work when the yield of 2021 is compared with 2019, before the pandemic struck the country. The year in-between, 2020, was understandably a time of transition and adjustment to the crisis. The figures below are a testament to the hand of God moving in grace and power:

	As of Dec. 2019	As of Dec 2020	As of Dec 2021
No. of satellite offices	175	165	161
No. of fellowship groups	4,710	5,342	4,882
No. of staff	728	528	468
No. of outreaches	116,748	116,514	129,268*
No. of borrowers	49,247	49,123	52,987*
Financial self sufficiency	105%	56%	109%
Operational self sufficiency	109%	57%	111%
Net surplus	PhP33 million	PhP185 million**	PhP64 million

*composed of 18,282 written-off accounts

**loss

Comparing the 2019 and 2021 figures are both a humbling and encouraging experience! Despite the decrease in the number of satellite offices from 175 to 161, and decrease in the number of staff from 728 to 468, the number of people reached still increased from 116,748 to 129,268, as well as the number of borrowers from 49,247 to 52,987. Likewise, the ministry's financial self sufficiency rose from 105% to 109%, while operational self sufficiency grew from 109% to 111%. Another reason for much gratitude is the increase of net surplus from PhP33 million to PhP64 million, equivalent to an increase of 193%. What a breakthrough!

Prayer, trust in the Lord, convergence of ministries, readiness to help one another, compassion for community partners, emergence of community servant leaders (CSLs), and support and commitment of governance leaders are notable ingredients for the CMPC breakthrough. The CMPC theme for its 30th anniversary, *'Tulong-tulong, Sama-sama'*, captures how the unity and commitment of the CMPC family, together with the people they are serving, made possible what has been accomplished by the grace of God. The nobility of the Filipino spirit of compassion—the *bayanihan* tradition—emerged in a beautiful tapestry of God's people working together with their trust in God growing deeper amid the crisis.

How did the CMPC people serve as people of God in this pandemic crisis? It is as Jesus said that faith as small as a mustard seed can grow to an astoundingly tall bush, if only watered with belief.





Ate Ruth, CCT President, has always stood as a leader with unwavering faith in God. Her call to the staff has been to stand firm, stop the spider web of fear that paralyzes everyone, and press on and move forward like Christian soldiers marching to war. Her everyday presence, which to her is the essence of leadership, encouraged the staff to carry on with their daily tasks undaunted to build faith and hope where fear and anxiety abound.

Ate Jojie Pardico, the Ministry Peer Servant of CMPC, related how the Lord led the ministry to make an assessment per area, identify the red flags, and focus on area-specific action plans. This led to adjustments on interest rate, marketing strategies, and involvement of CSLs as frontline support. The recalibration strategy also emphasized programs and services of the CCT Group that sets CMPC apart from other microfinance institutions. There are many microfinance organizations operating where CCT is, but CMPC has kept its loyal partners and continues to attract others because of its programs and services delivered with care by the staff.

Jojie added that the support of HOPE International, which has always attended to CCT during crisis, made a great impact in the recovery of CMPC operations. HOPE International provided a grant of PhP11.9 million to support CMPC's organizational strengthening, internal audit, systems, and digitalization.

This is a providential action only from the Lord. He continues to water the small seed of united efforts of His workers in CCT, blooming into faithfulness of both its staff and community partners.

The CMPC Staff: Standing Tall at the Frontlines

Ate Jojie refers to them as "remnants," from the original 728 CCT staff to only 468 at present. There is a story of courage, creativity, hardwork, and unwavering faith.

The CMPC staff of La Castellana branch are good examples. They are located in La Castellana, Negros Occidental where lockdowns are frequent, and movements are restricted between barangays. Surprisingly, despite the situation and economic dislocation among community partners, this branch did not have past dues, and it operated profitably.

The four CCT staff in La Castellana shared that with or without lockdowns, they continued their operations. They reported to the office daily and went to the homes of community partners to pray for and encourage them, as well as perform microfinance function. Given the prevailing situation, the staff frequently experienced challenges in moving from one barangay to another. It is in these critical times that the community partners volunteered to collect from their fellow partners whose locations are hard to reach, and then would meet up with the staff at designated areas in the boundaries between barangays.

When asked how they managed to keep their operation successful, the CCT staff shared that, first of all, it is because of prayer, then good teamwork and strong relationship with community partners. Their working together is sustained by their openness to one another; they discuss together if there are issues. They adjust to each other's situations, and they do not tolerate what is wrong. Their good relationship with partners has been built through the years, enriched by their constant prayer and encouragement.

How did they see the hand of the Lord moving in their midst? The CCT staff said that they felt tired many times, and the community partners were discouraged and fearful, but the Lord sustained them. God's favor was evident because wherever they went to visit the partners, they were able to enter the barangay. They were able to continue their work in releasing loans and receiving collections. The Lord protected them from evil elements considering that the areas are far and robbery holdup are common in these places. Seeing how the Lord has kept them, they continued to depend on the Him and this sustained their courage to expose themselves and bring hope to the partners.

They shared that 2021 was really a difficult year because of the expensive transportation and many partners got sick. As if these weren't enough, Typhoon Odette came bringing strong winds and rains that damaged houses and livelihood sources of partners. Many of the hogs raised by partners died. But with God's favor, they were able to recover. Indeed, there is 'dawn in every darkness' with God's mercy.

Another branch that sustained its operation amid the crisis is the Cabanatuan branch in Nueva Ecija. The CCT staff shared that their challenges are the restrictions on on-site gatherings which affected the fellowship meetings. The slowdown of partners' businesses were also a major concern. What helped them overcome these challenges are the loyal relationships between the staff and the partners. The partners know that the CCT staff are not there only for the microfinance business, but they are there as a caring family. They are confident that the CCT staff are praying for them, even crying with them. They also feel down if they do not attend fellowship meetings so they find ways to meet for prayer and Bible study. Truly, where God's love is present, God's love is felt.

Another worth mentioning is the caring relationships between the leaders and the staff. The staff felt that they are cared for whenever they had to work overtime and their leaders will see to it that they have food. This may be a small thing, but to them, it is a gesture of loving concern that they appreciate. The fruit of such relationship built on God's love flows from the leaders to the staff to the partners. Love binds them all in perfect unity, as the Bible says.

When asked how they saw God's hand moving in the crisis, the CCT staff said that many times, the partners had low sales and could not pay their loans. However, towards the end of the month when collection was due, the partners surprisingly increased their sales, enabling them to pay their loans. What happened was, when fellowship time comes, the money to pay for their loans also comes!

The staff understand that many partners lost their business or still struggling to keep their business afloat, so they regularly pray for them. Seeing the answers to their prayers, both staff and partners shared that their experiences strengthened their faith, dispelled their fears, and made them hopeful amid the crisis because of God's faithfulness. Faith like a mustard seed moved the mountain and made the difference!

One CCT staff shared her experience in "moving the mountain." Ate Liza Quirante of Intramuros branch became a member of CCT in 1998, served as a community servant leader (CSL) for 7 years, and now with CCT, Inc. as a faith community missionary or FCM. She related that before she came to know the Lord, she was cranky and impatient. Thank God she was disciplined in CCT and her life was changed. Her relationship with her family was restored as a result.





As an FCM, Ate Liza bravely reached out to community partners during the pandemic. There was much fear at the beginning and she was also fearful not so much for her own safety, but more for her 89-year-old mother who lived with her. She feared that she might bring the virus home. Her family was wondering why she was going out every day. But she was convinced that she must go to the partners who were depressed and losing hope because they were hungry for God's Word. Prayer kept her strong. She saw that in teaching the partners about God's Word and praying for them, the partners gained strength. *"Kung paano pinapalakas ang partners, lumalakas din ako,"* she said.

Ate Liza shared that she prayed fervently for her family not to get sick especially with COVID-19, and the Lord favored her prayers. *"Hindi nagpabaya ang Diyos. Hindi ako nagpapigil sa paglilingkod. Tuloy ang trabaho. Tuloy ang laban."* She shared that the partners were faithful in paying their loans despite their difficulties. Many were blessed and some even earned more than they did pre-pandemic. More so, Ate Liza is committed to discipling the partners because it brought restoration to her family. She is now helping families to be restored. *"Hangga't may lakas ako, susunod ako sa Diyos. Wala akong pinag-aralan pero bakit nandito ako ngayon,"* Ate Liza said.

Moving to Negros in the Visayas, we find another story that shows the CCT staff's commitment to serve. They reached out to children who were in CCT's Kinabookasan program. Since face-to-face classes were not allowed, these children were restless, idle, and bored. The staff went to where they were, taught them lessons, and organized a feeding program. The staff themselves raised the funds for this feeding program through their entrepreneurial efforts, such as selling of food and pre-loved home items. This initiative of the CCT staff continues until now, going to the communities where the children are using their pooled personal and gathered resources. There are now nine groups with 220 children, three of which have been transitioned into fellowship groups with CSLs as teachers.

The Community Servant Leaders (CSLs): Bringing Hope to Communities

God's small seed of faith that is CCT continues to be a blooming tall tree of opportunities and blessings for the many people that constitute it, as well as the communities.

The community servant leaders, or CSLs, are the brave souls who reached out to community partners especially when CCT staff could not enter the barangay. God blessed CCT with loyal CSLs who have journeyed with CCT for more than 20 years. They are community partners who have shown leadership skills and commitment to the ministry of transforming lives.

One such CSL is Ate Febe Gusi of CCT CMPC Tondo branch. She has been a community partner for the past 25 years, and a CSL for 11 years. Ate Fe, as how CCT fondly calls her, shared that the first thing that came to her mind when the pandemic was announced is that the usual fellowship meetings of community partners will not be allowed. Her immediate response was to encourage the partners not to fear but trust that the Lord will protect them. Ate Fe shared that she is basically a shy person, without courage to speak before a group of people. But with the pandemic, she was challenged to speak and to study God's Word. She saw how God worked among the partners in her group. They learned to commit their situation in the Lord's hands. They are no longer fearful and their faith has grown. Likewise, Ate Fe's love for the Lord deepened seeing the change among her group members. The Lord also allowed Ate Fe to notice the change within her as she spends more time praying and reading His Word. For all of these Ate Fe has nothing but praises and thanksgiving to the God who makes things happen.

Another blessing of a loyal CSL from Tondo branch is Ate Carmelita de Leon. She has been with CCT for the past 15 years, with three years as CSL. She emphasized the need to pray for and with the partners. The pandemic has been very difficult for them but with prayer, they are surviving. As an answer to their prayer, they are now able to meet and study God's Word together. Their business is also recovering. *"We have a faithful God!"* Ate Carmelita emphatically said.



Ate Dolor Manlapaz, CSL of Malibay branch and who has been a partner for 20 years, related her experience during the pandemic. *"Nakaka-amaze! Ginagamit kami ng Panginoon."* (It is amazing! God is using us!). With other CSLs, she went to the barangays, listened to the problems of partners, and engaged them in prayer. Then God answered with the igniting hope in the hearts of the partners. Ate Dolor is thankful to God that there are observable changes in the lives of partners as they learn to pray and grow in their faith.

The Board and Regional Council Members: Shepherding the Frontliners

Of course, there is hardly found a strong and fruitful tree without its thick trunk and far-reaching roots that are its foundation. The presence of CMPC Board and Regional Council members in different areas, like a thick tree trunk and far-reaching roots, provided vital anchoring to the CCT staff during the pandemic. The CMPC Board through its chairperson, Prof. Ronald Chua, arranged sessions with the staff to teach them how to analyze performance and other relevant aspects of the operations. Sis. Jenny Yang, chair of the audit committee, helped to strengthen the internal audit, implement the system for cashless transactions, and encouraged the audit staff to see their work as critical so that people will be good stewards of God's money. Other members such as Bro. Kerwin Tan and Atty. Miriam Daway provided the much-needed mentoring to staff to guide them in creating and standardizing policies.

As the CCT staff journeyed with the partners, the Regional Council members journeyed with the staff at the same time. In Eastern Visayas, Pastor Henry Cua continued his discipleship among the staff, encouraging them to always go back to the vision and mission of CCT. Pastor Aniceto Candole looked after the sustainability of the radio station in Tacloban. When the radio transmitter failed to function, he was the one who monitored its repair until it functioned again, broadcasting God's Word that brings hope to listeners. Dr. Floro Camenforte, Jr. focused on the agricultural projects in CCT's properties in Hernani and GenMac, traveling from Tacloban to Eastern Samar every weekend to personally monitor the development. Kuya Alvin Abejuela helped in sustaining the spiritual development activities in Catbalogan, Western Samar by drawing more volunteer pastors and CSLs into the CCT ministry in the area. The physical presence of CMPC Board of Directors and Regional Council members, as well as the constant encouragement from them, brought courage and hope to the staff that even flowed to the distressed community partners.

Another heartwarming picture was seen in Negros when the Regional Council members made themselves and their resources available to the CCT staff. With the passing of Atty. Lyndon Caña, only two members remained: Pastor Jose Maria "Joe" Ascalon and Sis. Emily Go-Villanueva. They shared insights with the staff on how to formulate strategic plans. They supported when many staff went ill. They regularly monitored the staff's welfare as well as the day-to-day operations. Pastor Joe and Sis. Emily connected the staff with their personal contacts if needed. Sis. Emily donated to the feeding program for children in the area, which is an initiative project of the CCT Negros staff and CSLs. The Regional Council members' loving concern made a big impact to the Negros operations.

In Davao, CDO, and CARAGA, the Regional Council in the area has been active in providing sound business decisions that helped the area operations become profitable. At the start of the pandemic, the Regional Council members saw the dire situation: 70% as portfolio at-risk in the area. They advised the staff to only extend loans to partners who have thriving, or essential, or multiple businesses. The Regional Council members emphasized the importance of good stewardship, particularly in proper accounting, auditing, and monthly reporting of CFI Panabo Church. They also reminded the staff to maintain safety health protocols at all times, and to boost their immune system. The Council members encouraged the staff by conducting discipleship sessions with the pastors and support personnel, stopping the spider web of fear and continue bringing hope to the staff and community partners.

In Cavite-Laguna-Batangas area, the Regional Council organized at the start of the pandemic. Each Council member brought with them their expertise and connections with churches, companies, and friends. As a result, more resource persons were engaged in the various programs of the area, such as in agriculture and education. The Council members made themselves available through their mentoring of the staff, participation in corporate worship, CSL Training and Couples' Day, and visit to fellowship groups. The CCT staff were encouraged by their affirmation and guidance. "*Ramdam namin na may back up kami,*" said Ate Christine Valdez, Area Shepherd of CALABA.

There are many stories in other areas as well. It is CCT's fervent hope that there could be more opportunities in the future to share all of them.

In the year 2021, CCT witnessed with full clarity the convergence of God's people in CMPC, CCT Group of Ministries' largest ministry. The people of CCT again displayed working together in unity, continuing the burning spirit of *tulong-tulong, sama-sama*. It is in this image of deep commitment to helping transform lives that the 'mustard seed' thrive and become a tree where many found shelter, hope, and courage amid the pandemic crisis. Faith, even that with the size of a mustard seed, moved the mountains of difficulties. What was impossible became possible! God has shown again and again His strength, grace, and faithfulness! Indeed, it is not by might nor by power but by the Spirit of the living God.





Providing Social Security and Social Services

The challenges of Year 2021

Along with all the nations of the world, the Philippines was not spared from the effects of the COVID-19 pandemic. The various protocols and restrictions enforced by both the local and national governments had a great impact on the businesses and livelihoods of its citizens.

The CCT Group of Ministries was not exempted from this external threat, with its largest ministry—the CCT Multipurpose Cooperative (CMPC)—being immensely affected. Many of its community partners' businesses were forced to shut down. This left them unable to fulfill their obligations to CMPC, let alone pay for their insurance premiums to CCT's social security ministry—the CCT Mutual Benefit Association (CCT MBA).

Internally, CCT MBA's lack of staff limited its presence at the community level, restricting its marketing and promotions, as well as new member enrollment and premium collections. The absence of its own computer system hampered proper monitoring of CCT MBA members' premium payments resulting in low collections and lapsed insurance coverage.

CCT's response

The external and internal challenges were incapacitating, drawing the CCT leadership and staff to kneel down unceasingly for God's wisdom and guidance. In their quiet times with the Lord, CCT workers were reminded of His Words in 2 Chronicles 20:15, which states, "Thus says the LORD to you: 'Do not be afraid nor dismayed because of this great multitude, for the battle is not yours, but God's.'" (NKJV)⁵. Yes, God is the one fighting for CCT! His Word energized the fertile soil where the seeds of faith in CCT are planted. Watering the challenges with prayers and brainstorming, a game plan soon came. At the beginning of 2021, CCT MBA conducted a nationwide reorientation program for all CCT staff based in the Regions/Areas. The objective of this program is to (re)educate its co-workers on the features and benefits of CCT MBA's insurance programs in the hope that they will be the ambassadors of CCT's social security ministry in the communities.

CCT MBA revisited their claims processes. They also relaxed documentary requirements by accepting substitute or alternative documents for what was originally required. By doing this, they were able to make their response time earlier, allowing them to release the initial 50% of benefits on the day of a member's demise. This process improvement itself eventually proved to be the best marketing tool that the ministry have at the communities.

More so, CCT MBA prepared its "wish list" for a computer system that will meet all of its requirements for enrollments, claims, and even reports for both management and government regulatory bodies. They met with various service providers to design and develop CCT MBA's computer system. By the grace of God, the ministry was able to meet and partner with RuralNet. CCT is once again in awe of the mountains being moved by God for its ministries, one after the other.

God's breakthroughs for CCT MBA

The dire situation brought by the pandemic made God's grace over CCT all the more evident. The recent progress in CCT MBA's internal infrastructure paved the way for a new understanding of its insurance programs among the communities; there was also a renewed appreciation of the benefits these insurance programs provide.

In the face of uncertainties, the Lord allowed CCT MBA to keep and fulfill its promise to its members of providing them with insurance benefits upon the members' demise. For the year 2021, a total of 479 insurance claims have been filed and processed at CCT MBA with a total amount of PhP12,858,000 as benefits given. Fifty percent of this amount was handed to the beneficiaries of deceased members on the day of their passing, or on the day it was reported to CCT MBA.

CCT MBA held steadfast to its mandate of providing low-income Filipino families with access to basic social security, such as affordable life insurance with investment and retirement benefits. Through God's guidance, the ministry continued to address the needs of its stakeholders by providing them with various insurance products to give them social security, especially at a critical time such as the COVID-19 pandemic.

Before the end of 2021, CCT MBA introduced its complete social security package. The package offering is designed to aid its members and would-be members cope with the expenses that will be incurred in the event of sickness, hospitalization, and death. It even has an insurance plan to replace the members' lost income when they are hospitalized. Once again, God surprised CCT; that small seed of faith planted in the hearts of its hardworking and faithful staff and leadership bloomed to be a towering tree brimming with more opportunities to serve the community.



By God's grace, CCT MBA's various micro-insurance products are:

1. Life Insurance

Basic Life Insurance Plan (BLIP) – an in-house insurance program that provides life insurance benefits in case of natural or accidental death up to a maximum of PhP50,000 for qualified members aged 18 to 64 years old.

2. Health insurance

Yaman ang Kalusugan Program (YAKAP) – an optional or additional insurance program in partnership with a third-party health insurance company that provides health insurance benefits in case of out-patient consultation, in-patient or hospitalization needs due to illnesses or accident, and an additional life insurance coverage in case of natural or accidental death up to a maximum of PhP20,000 for qualified members aged 18 to 65 years old.

3. Pre-need Insurance

Hospital Income Benefit (HIB) - an in-house insurance program that provides the members with "income replacement" benefits in case of hospitalization and inability to come to work or man their business due to illnesses or accidents.

Other Operational and Financial Accomplishments for 2021 (unaudited):

- a. New Members = 10,587
- b. Total Premium Collection = PhP28,711,331
- c. Total Assets = PhP214,209,491

Serving the Community Further and Better

With these enormous blessings from God, CCT MBA became ambassadors of God's promise to His people, as written in Job 11:18: "You will live secure and full of hope; God will protect you and give you rest." (GNT)⁶

By fulfilling its vow to the Lord of providing benefits to its members despite the overwhelming odds caused by the ongoing pandemic, CCT MBA kept its integrity intact. This humbling experience is key in changing the mindset of the communities about insurance; they no longer viewed insurance as an unnecessary expense but rather an investment necessary for the future.

CCT MBA's surplus was used to fund various direct programs of other CCT ministries: the community medical missions of CCT Paglingap, the health and wellness seminars of Jehovah Jireh Credit Cooperative (JJ) and CCT Training and Development Institute (CTDI), and the purchase of electronic equipment for the Support Office for use in corporate worship and other events.

The One Thing that Made All the Difference

CCT lifted everything up to the Lord in prayer! It was by God's grace alone displayed in the hardwork and faithfulness of His workers that CCT MBA was able to overcome the challenges of 2021. CCT's social service ministry should have suffered severe losses because of its reliance on CMPC as its primary delivery system. But God has other plans for CCT MBA, and His will be done. Indeed, when His children are faithful, God is honored. He turns drought into abundance, making the fields revived and ready for a great harvest.

The Way Forward

To cope with the "new normal" and new business standards, CCT MBA's Board of Trustees engaged its management and staff on strategic planning sessions during the latter part of 2021 and continued until February 2022.

The strategic plans included a revisit of CMBA's business model, manpower complement, product diversification (or simplification), computer system, marketing and branding, records review and reconciliation, investments, and partnerships. With these strategies, it is visualized that CCT MBA will be able to deliver its calling of providing affordable and relevant social security services to the wider community in a more responsive and timely manner.

In order to realize its set goals, CCT MBA intends to train its staff to be better skilled and more competent workers advancing God's Kingdom. By investing on its ministry co-workers, along with proper succession planning, CCT will ensure that its initiated strategic and operational plans are carried out in the coming years.

With God's Word as its compass, and prayer as its unquenchable source of living water that satisfies, CCT stays true to its mission: working the field and reaping the good harvest for the glory of God.





Sustaining Livelihood Opportunities

The Philippines in the 'Dark Tunnel'

The COVID-19 pandemic undeniably changed, and continue to challenge, the Filipino.

Serious health risks posed by the virus spread forced several businesses to shift from office to home work set-up, some temporarily closed, while others unfortunately shut down for good. Community lockdowns prohibited people from going outside their houses, which caused a key transition in education modality for students (from face-to-face to online or module-type). Among the working population, prolonged lockdowns resulted in a devastating skyrocket of unemployment rate. A most trying time by far becomes excruciatingly difficult for many as 1.7 million Filipinos lost their jobs,⁷ while 7.9 million more suffer salary cuts due to the pandemic⁸ right at the beginning of the year 2021.

The first half of the year 2021 saw an increase of 23.7% poverty incidence, translating to 3.9 million more Filipinos who are pushed again below the poverty threshold. These are fellow Filipinos whose income is insufficient to meet their basic food and non-food needs. The increase in poverty rate was seen to be higher in regions with stricter quarantines than in regions with less stringent quarantines.⁹

The Light at the End of the Tunnel

Noticeably, however, online buying and selling proliferated and thrived during the pandemic. Since people are restrained at home, the number of Filipinos who used online shopping dramatically increased. On the other end, many ventured on home-based source of income with online presence. This phenomenon is an adaptive response of business owners who wish to try and hold the line for their dying business. For the unemployed, this move was a life-saving option for them and their families who are struggling financially. By August 2021, the Department of Trade and Industry (DTI) registered 75,000 new online businesses.¹⁰ DTI anticipates to register 1 million e-commerce enterprises in 2022.¹¹

The Seed of Faith that Illuminates the Way

God's life-nourishing wisdom has again manifested in the response of the CCT leadership in the prevailing socio-economic situation, activating the weakened spirits of Filipinos severely affected by the pandemic.

CCT through its social enterprise outreach—CCT-Tindahan para sa Bayan—saw the opportunity to provide livelihood options to struggling micro, small, and medium enterprises (MSMEs). The organization comes to full

operation in 2021 with its new management team, business units, and even a new office warehouse. Being the social enterprise arm of the CCT Group of Ministries, CCT-Tindahan para sa Bayan (CCT-Tindahan) envisions Christ-centered enterprises marked by profitability and growth, serving as a dynamic socio-economic influence to build up the marginalized. In order to realize this vision, CCT-Tindahan is positioning itself to assist community partners grow their enterprises, utilizing the booming e-commerce industry as its tool for growth. At the same time, the ministry aims to create a culture of giving among its consumers in that, as they patronize its products, they are giving to its causes.

With God as its unquenchable source of insights in business prudence, CCT-Tindahan is more than just a revenue-generating company. What sets it apart is how it journeys with its community partners in ensuring that they will scale up in the way they do business through CCT's mentorship on product development, quality control, and systems. The mentoring interactions are designed with the aim of strengthening community partners' business acumen, and empowering them to expand their market base. CCT-Tindahan features in its social media platform the stories of community partners who succeeded through God's grace and guidance, to be able to encourage and inspire other MSMEs.

Then and now, it is the Lord who makes sure that the smallest seeds planted in His field grow to be luscious bushes, giving fruit and shade to God's creatures in need of it. A little seed planted within the will of God is bound to experience exponential growth and reach.

Taking Pride in Filipino-made Products

By God's grace, Filipinos are known for their artistic ability. In CCT-Tindahan, the ingenious creativity of the Filipino is its pride. Because of this, CCT's social enterprise ministry carries a variety of products—from healthy snacks to cleaning essentials, to apparel and handicrafts—all proudly manufactured and handcrafted in the Philippines.

Tagapagpagaling ng Pilipinas

CCT-Tindahan is a franchisee of The Generics Pharmacy (TGP), as a way of making itself relevant with the times and provide the Filipinos with affordable yet quality medicines and health supplements. In order to help MSMEs bounce back and create more income, CCT designed a business model that targets its partners like sari-sari store owners and present them with the opportunity to sell over-the-counter medicines to its community. This gives the consumer more than 50% savings from buying branded ones, helping them channel their budget to other important needs such as food and education.

As CCT-Tindahan's TGP opened in August 2021, the new business model has been presented to more than 250 vendors, where 131 signed as resellers. Lazada and Shopee are the mainstream e-commerce platforms in the Philippines. CCT-Tindahan and TGP are both present in these platforms, expanding their reach to anywhere in the world through online selling. This method of positioning empowers the whole value chain of the CCT-Tindahan to be excellent in its operations.



Giving Hope in the Midst of Pandemic

Exponential growth and reach for CCT-Tindahan includes tapping members of the CCT Multipurpose Cooperative to be its producers. All the way from Sarangani to Samar to Negros to Cavite, to Metro Manila, the ministry made sure to enlist participation of producers from different regions. One inspiring story of God's loving hand and providence is the Mina family in Cavite.



Pastor Emmanuel Mina used to pastor Salitran Christian Fellowship in Cavite when the Lord called him home in 2020 due to COVID-19. Together with his wife, Mrs. Petronila Mina, they have been producing banana chips and sweet potato through the years, supplying retreat and recreation centers in Cavite and parts of Metro Manila. These retreat centers, hotels, and resorts suddenly suspended operations due to the pandemic, highly affecting the small business of the Mina family. In her grief, Mrs. Mina surrendered to the Lord all the uncertainties in her life. Not for long that God attended to Mrs. Mina's situation. After a series of introduction was made, CCT-Tindahan was able to visit the production site of the Mina family and found out about the crisis they were facing. Believing that the family's product is really good, the team had discussion with Mrs. Mina on how they can help and support her. From thereon, CCT-Tindahan conducted product development. They tried product repackaging using the in-house brand, "tin•da". The team also marketed the products in CCT's online stores and network.

Truly, prayers accorded with hardwork spring forth an abundance of good fruits! By God's grace, Mrs. Mina was able to generate enough funds from the goods sold at CCT-Tindahan online stores and networks. She used the funds to produce more chips and cater to the orders of other external clients. As a result, Mrs. Mina was also able to continue providing jobs to her workers, and even slowly pay off her existing loans. Another product of unceasing prayer and tireless hardwork is the outcome of the sales made by the Mina family. Initially, Mrs. Mina was just getting around PhP40,000 worth of sales every month. But after partnering with CCT-Tindahan in developing and marketing her products, she began to triple her monthly sales—going as high as PhP170,000 during the Christmas season. From a good sow to a great reaping!

"At the height of the pandemic, I was ready to give up. But CCT encouraged me to remain positive and to believe in our product. That pushed me to continue, and by the grace of God, allowed me to keep our business," Mrs. Mina shares. She expressed her appreciation for how CCT-Tindahan journeyed with her in addressing each hurdle that came her way in achieving her goals for her business.

As for CCT, experiences in helping entrepreneurs like Mrs. Mina affirm its relevance not only in scaling up micro-enterprises, but more importantly in sharing their "birth pains" and struggles. It acknowledges its unique role in bridging market demand with partner micro-entrepreneurs' capacities, passion, and heart.

Mrs. Mina and CCT-Tindahan's partnership is built on trust that the Lord provides for His children. The indomitable faith that is planted in the heart of Mrs. Mina was able to move the mountain of uncertainties. She just lost her husband, their business is struggling, but she has a Great God! It was her God who moved her debilitating mountain of obstacles, allowing her to see the stretch of fruitful branches that God grew in CCT, eventually providing her with shade, comfort, and hope.

It is CCT's fervent prayer that God will continue to use its ministries as a refuge that bring inspiration, encouragement, and hopefulness to those who need it especially in these most trying times.

Lupang Pangako Social Enterprises

God's promise of a filled and abundant life in Jesus continues to be fulfilled among His beloved children.

The year 2021 welcomed the birth of several enterprise endeavors in Lupang Pangako. Staying true to its vision of seeing former street-dwelling families enjoying productivity and prosperity, Lupang Pangako became a hub of community-based social enterprises that aimed at providing affordable goods and services not only to the growing neighborhood of resettled kaibigans but also to the surrounding barangays.

TGP in Lupang Pangako

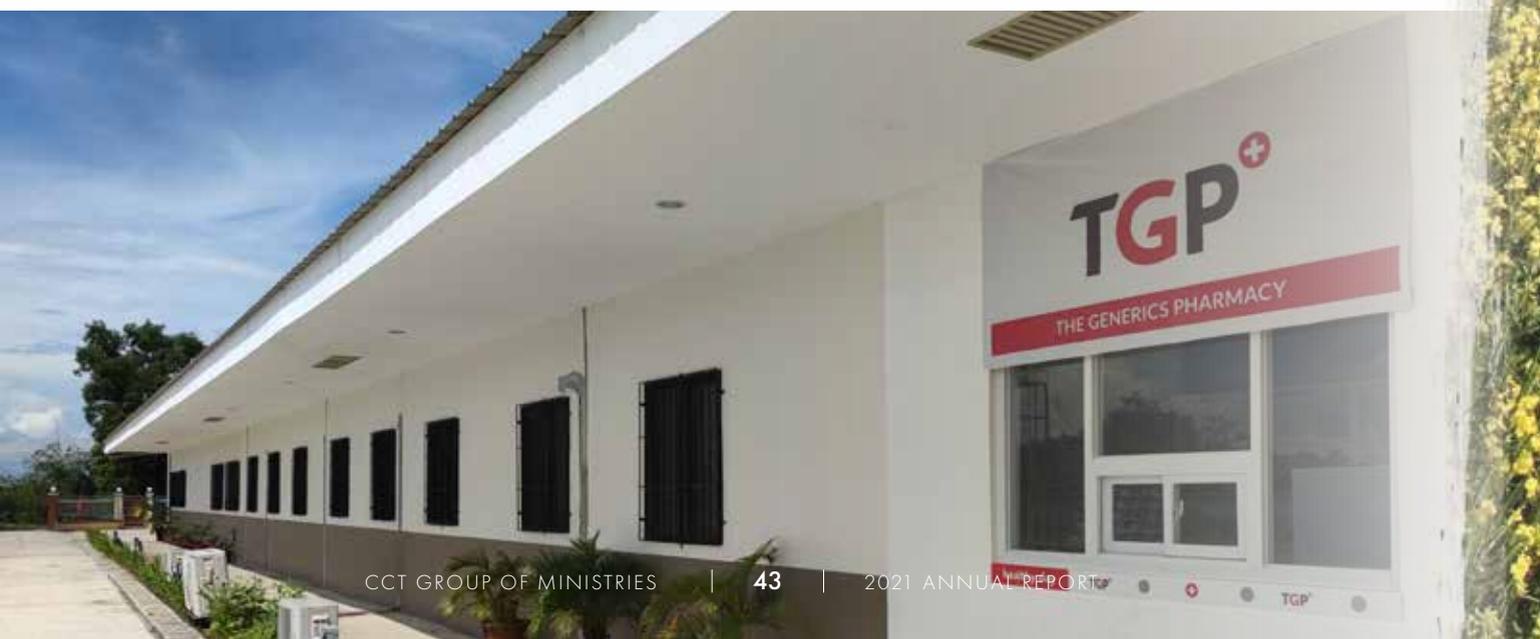
More than generating income to be able to fund the various endeavors of the CCT Group of Ministries, lowering the cost of living for Filipino families is at the heart of CCT's mission. Hence, in the same year, CCT-Tindahan partnered with its street outreach—the CCT Kaibigang Maaasahan Multipurpose Cooperative (KMMC)—in setting up its franchise of The Generics Pharmacy (TGP) in Lupang Pangako. This became the only drugstore within nearby puroks of Lupang Pangako, and a source of quality but inexpensive generic medicines.

The pharmacy also provides free medical consultations especially among senior citizens who have difficulties accessing proper health care. This complements existing programs geared towards improving health and wellness. TGP CCT-Tindahan has an in-house pharmacist who serves the community alongside the resident nurse and volunteer doctor that CCT has in Lupang Pangako. The presence of health workers and a nearby pharmacy makes attending to their health concerns and medicine needs more accessible and affordable. Medical services such as '*Libreng Tuli*' and free blood pressure monitoring, among others, are enjoyed by the members of the community.

Tiangge and Ministry Partners at KV9 Kasanayan Center

New income-generating activities were also piloted at KV9 Kasanayan Center. The center became a platform for the ministry to experiment on creative strategies not only to market products but also to engage local members of the barangay, and invite them to take part in various ministry work.

Such was the case for the monthly *tiangge* sale and community trade fair initiated in 2021. Families, even those from other towns, flocked the common grounds of the Kasanayan Center to check out pre-loved clothes, household items, toys, and furniture offered during *tiangge* sale. Children enjoyed street food and cold drinks while their parents purchased goods at very low costs: items ranging from as low as Php5 for clothes and as high as Php500 for furniture items or used home appliances.



The *tiangge* sale just started in September 2021, and by God's grace has already generated more than PhP200,000 in sales, and attracted around 80 to 100 walk-ins for every opening. More importantly, the *tiangge* sale in Kasayanan Center allow the CCT staff to distribute Bible tracts among customers, and introduce them to other ministry work being done in the area where they can participate.

The year 2021 also saw KV9 Kasayanan Center to be the house of several spin-off companies of KMMC, as well as partner organizations in Nueva Ecija. KMMC's spin-off companies—C's Kingdom Builders, Inc. (CKBI), a construction group consisting of workers who were former street dwellers, and Blessings at Work, Inc. (BAW), a housekeeping manpower agency—now hold their offices inside the Center. Partner companies and organizations such as TGP CCT-Tindahan, CCT Multipurpose Cooperative-Aduas, ER Construction, and Nueva Ecija University of Science and Technology have strategically stationed their offices in KV9 Kasayanan Center as well.

Lupang Pangako also focused on its livestock and poultry raising for 2021, ending the year with a total gross sales of PhP813,317. More importantly, community residents did not have to worry about what to put on the table as Lupang Pangako stayed true to its mission of self sufficiency especially in its access to food and basic commodities.

Just like any start-up or business, there have been many "birth pains" along the way for these social enterprises. Coupled with the many restrictions and regulations brought about by the pandemic, one could say that starting a business may be shooting for the moon. But as God promised in the words of Jesus in Matthew 17:20, nothing is indeed impossible with Him!

Moving Towards a Better and Stronger Future Under the Protection of the Almighty

Through and only by the grace of God that the CCT Group of Ministries was able to adapt to the drastically evolving socio-economic landscape in the country. The introduction of e-commerce as a key method to continue delivering CCT-Tindahan's mandate to the community is like a tree that miraculously grew a brand-new branch, enabling much-needed nutrients to continue flowing throughout its body, allowing the tree to bear more fruit than ever. CCT-Tindahan's assistance to struggling MSMEs, its provision of a TGP drugstore and *tiangge* sale to Lupang Pangako communities, as well as providing shelter to partner organizations through the KV9 Kasayanan Center are like a shade of God's protection over CCT and the many people it cares for.

More so, the incredible feat of putting up not just one but two more businesses—CKBI and BAW—at a grueling time such as the ongoing pandemic is sheer testament to God's overflowing grace and mercy towards CCT. The addition of more businesses that honor God, generate income and employment, and cultivate a rich entrepreneurial experience and culture in Lupang Pangako is nothing short of God's marvelous working hands. Truly, it is God blessing the efforts of His people. He makes the land fertile, and He waters and causes the sun to shine down on the small seeds of faith, resulting in harvest aplenty for CCT! All praise to God Almighty!





Securing that CCT Is Firmly Founded on the Rock



Sharing God's Word In and Out of Season

"You are the light of the world. A town built on a hill cannot be hidden.
Neither do people light a lamp and put it under a bowl.
Instead they put it on its stand, and it gives light to everyone in the house."

Matthew 5:14-15

For the CCT Community Fellowship, Inc. (CFI) and its partner ministry, the CCT Ministers Association of the Philippines (CMAP), the year 2021 was the year when God's Word shone the brightest in the midst of the darkness brought by the pandemic. Where there was fear, God's Word brought peace and comfort. Where there was despair, God's Word gave hope and joy. Where there was a lack, God's provision came through. The name of the Lord was exalted as His servants, the CMAP pastors, remained true to their calling of sharing the gospel in season and out of season. They went to wherever the people of God are, expanding God's kingdom agenda in the communities where CCT is present.

CMAP pastors lived out the words of Paul in the book of Acts as they courageously faced threats to health and safety. This was coupled with the uncertainties of financial provisions as churches and ministries stop operations. With only their faith in the Lord as their anchor, trusting their lives are in the hands of a Sovereign and Almighty God, CMAP pastors relentlessly pursued God's redemptive plan of salvation to the people they serve.



Through the inconsumable light of the Holy Spirit in their midst, CFI Malakas was able to have four new outreaches in Intek, Diversion Mabuhay, Mateo Village, Polomolok, South Cotabato and in Barangay Ligaya and Barangay Bayan in Alabel, Sarangani. United in God's call to love and help one another, church buildings are now being constructed in Polomolok, Barangay Ligaya, and Barangay Bayan as testimonies of God's favor and goodness.

When the operations of Peaksun Enterprises and Export Corporation, a transport logistics business in Rizal, was suspended for one month, daily devotions and the sharing of God's Word shifted to the online platform. Praise and prayers enabled the workers to face their fears and to trust God as care groups were formed and the workers were trained to be disciplers. When restrictions loosened up, 150 to 200 workers attended the care group vision/mission planning at CCT Tagaytay Retreat and Training Center. The planning aimed at discerning how God will use the care groups as platform for a wholistic and intentional discipleship program for the workers and their families.

From the time of the Taal Volcano eruption in 2020, to the loss of income due to cancelled bookings and the strict quarantine restrictions imposed by the Kaykulot barangay in 2020 to 2021, the CCT Tagaytay Retreat and Training Center (TRTC) Church never wavered in their faith that God would see them through. Armed with God's Word, the CMAP pastors continued ministering to their members in the Tagaytay/Silang areas. They comforted the community partners who lost their loved ones and those whose businesses were shut down, and encouraged them to continue putting their faith and trust in the Lord. Together with the faith community missionaries (FCMs), CMAP pastors pressed on in sharing God's Word inside the jeepneys, oblivious to the noise and people's reaction but focusing on the people's need to hear the Truth that will set them free from the clutches of the enemy. CCT TRTC church now has attendees from Olivarez and St. Michael, and is excited to welcome the seniors 65 years and older as well as the young people to attend worship services once restrictions have been lifted. The youth discipleship program has started and baptism services are being scheduled to revive the commitment of the members towards pursuing a Christ-centered lifestyle.

Mobile texting was the communication channel CFI Malungon used to remain in contact with their members when home visitations and fellowship gatherings were not possible. Since internet was not available in the area, CMAP pastors had to invest in prepaid load to call or send messages to their members, asking them how they were doing and encouraging them to cling on to God and His Word. Seeing how the construction of their sanctuary was discontinued, church members used text messaging to communicate with one another and offer what they have to

purchase the materials needed to finish the construction. The completion of the sanctuary is proof of God's goodness to CFI Malungon during this pandemic. CCT has witnessed yet another evidence of God's unifying love manifest in such acts of deep compassion among His children, for the sake of kingdom building.

The fear and dangers of the pandemic was like a nightmare that hovered over the members of CFI Panabo. Worry on the loss of livelihood was prevalent, coupled with uncertainties of the future. Through God's Word in Romans 8:28, the perspective of the CFI Panabo pastor shifted from the ongoing drought to the Lord of the Harvest. After two weeks of lockdown, God's work at CFI Panabo resumed through online Bible studies, discipleship, and worship services. One of God's divine intervention in CFI Panabo was the opportunity for the pastor to become a member of the Panabo Ministerial Fellowship, Inc. (PMFI). Membership in the PMFI paved the way for CFI Panabo to connect with the City Government Office through Mayor Relampagos, and to participate in the rice distribution program of the LGU. While the CMAP pastor distributed rice to the community and the church members, God's Word was preached and people were encouraged.

CFI Panabo's partnership with the LGU allowed for more blessings to flow through CCT. When CFI Panabo submitted a resolution to conduct a Youth Sports Evangelism, the mayor gladly signed the resolution, allowing 56 youth to participate in the event. Opportunities to share God's Word to the Panabo City Hall staff was also opened to all pastors. In God's loving grace, a PhP400,000 livelihood grant was given by the City Hall to CFI Panabo for use in the expansion of its outreach. Indeed, with God, nothing is impossible! The seed of faith in CFI Panabo's pastor and congregation became a heaping harvest of people and resources. Praise the Lord of the Harvest!





Recently, the CFI Panabo pastor was elected as an officer of the PMFI and was a recipient of building materials from the City Government Office to expand the church structure. Donations received include:

Hollow blocks	1,000 pieces
Plywood	20 pieces
Sand and gravel	12 cubic meters
Cement	50 sacks
Steel	80 pieces

Membership in PMFI also opened the doors for the CFI Panabo pastor to share the work of CCT and to invite the pastors to volunteer, become a community servant leader (CSL), and to introduce the varied CCT programs and services in their respective churches. May the Lord be glorified!

When the faith of the CMAP pastor to the Kaibigan Ministry, CCT’s street-based outreach, was weakened by the havoc caused by the pandemic, he claimed the promises in James 1:2-5 and prayed for wisdom to continue the ministry. By then the Kaibigan Church Fellowship meetings were suspended, the youth center was closed, workers lost their jobs, members were separated from one another, and his wife contracted the virus and the couple was forced to isolate in their home. As the Lord generously gave wisdom, online services were started. Social networking sites were used to connect with the members and inquire about their situation. Meetings with the youth resumed. The Kaibigan CMAP pastor ventured into restricted areas in search of kaibigans CCT has lost contact with. Gradually, the street fellowships in Kalaw, Escolta, Pasay Complex, Macapagal, and Magallanes were restored. Truly, God’s favor is with the street-based ministry as not one single kaibigan contracted the virus and their everyday needs were met. The Lord also provided for the financial and manpower needs of the ministry so it can continue blessing more kaibigans with God’s Word.

Blessing upon blessing were showered by the Lord to the Kaibigan church and the Kaibigan CMAP pastor. Despite his physical challenges, the Kaibigan CMAP pastor was able to complete his theological studies during the pandemic. The Lord also gifted the couple with a Sports Utility Vehicle (SUV), saving him the malaise of

discrimination from bus drivers who refuse to allow him to take public transportation because of his disability. God's grace is truly sufficient, even overflowing for the faithful workers in His vineyard. To God be all the glory!

Stories of fellowship group meetings being cancelled, the shift to home Bible studies or Houses of Prayer and Evangelism (HOPE), and the rise of organic churches are a common theme across all areas where CCT is present.

- a. In NCR, organic churches were born in Banlat, Tandang Sora, Quezon City and in Fellowship 69, King Solomon, Camarin, Caloocan.
 - ▶ The church in Banlat, Tandang Sora started as a weekly feeding program for 30 children initiated by the CSLs. As the Word of God was shared and parents and their teenage children became regular attendees, the CFI pastor in Batasan was requested to shepherd the church that was emerging in the area. The church will soon have its own permanent venue for regular worship services.
 - ▶ The church in Fellowship 69, King Solomon consists of community partners who met regularly for the Buwanang Tipan when their fellowship meetings were cancelled. A fundraising activity called "*Piso Mula sa Pusong*" was started to generate the seed money for their feeding program. Today, the church has regular weekly services. They also continue their feeding program in partnership with CCT Paglingap, which provides the children with milk and vitamins.

- b. The House of Prayer Dasmariñas in Cavite was an organic church that started with four members: the CMAP Cavite pastor and his wife, a faith community missionary (FCM), and a former driver. Families and staff soon joined and face-to-face worship at the CCT Office in Dasmariñas began after six months of meeting together. The church then expanded its ministry to:
 - ▶ Barangay Sampaloc 1 and 2, Barangay Paliparan, and Barangay San Andres in Dasmariñas;
 - ▶ Barangay De Fuego and Barangay Sunny Brooke in General Trias;
 - ▶ Barangay Malagasang and Alapan in Imus; and,
 - ▶ Barangay Hugo Perez in Trece Martirez.

As the Lord continues to add to their numbers, a youth and kids ministry will soon begin at the Father's Orchard Dasmariñas Center.

- c. The experience of CCT Negros echoes the challenges faced by CCT's FCMs. Fellowship meetings became venues for loan collections, too, due to restrictions on face-to-face gatherings. Added to this was the closure of CCT offices when several FCMs tested positive for COVID-19. Together with CCT's microfinance staff, the CMAP pastor continued on going to the communities to share God's Word, conduct Bible studies, and pray for CCT's community partners. When the community partners in Southern Negros were hit by Typhoon



Odette, relief goods were distributed and God's Word was shared to comfort and encourage CCT's partners to rise above the circumstance.

- d. CMAP pastor in Catbalogan shared that when the leadership decided to close the branch, the FCMs prayed. They sought God's favor that the branch be allowed to continue its ministry of serving the poor and bringing God's message of Hope to the barangays in Catbalogan. When face-to-face gatherings were disallowed, community partners were clustered into groups of three to four members in order for the physical sharing of God's Word and prayer to be sustained. With the restrictions in movement in the communities, the CMAP pastor and FCMs prayed that the Lord would help them recruit new members and collect loan payments. Through God's mercy and grace, the FCMs were able to recruit 400 new members and invite 10 volunteer pastors and community servant leaders (CSLs) to be part of God's work of transformation. Today, the branch continues to operate and share God's Word in Catbalogan as they witnessed God's miracle of transformation in the lives of the partners and the community.
- e. CFI Coron pastor shared that because the Coron economy was largely dependent on the tourism industry, the COVID-19 travel restrictions affected the income of the church members. Hotels and restaurants closed and tourists were barred from visiting the island. As the threat to health and safety hover the island, church members turned to the Lord in prayer and trusted God to provide for their daily needs.

Restrictions on physical gatherings meant cancellations of worship services and prayer meetings. *Sambahay* or *Samba sa Bahay* small groups were formed so families and neighbors could carry on with worshiping and studying God's Word. Message outlines were printed and personally given to the members at the barangay borders on Fridays. Group chats were used to share pictures meant to encourage the *Sambahays* to continue meeting together.

When physical gatherings were allowed, health protocols were consistently observed to assure the barangay officials and LGU that the church was compliant with the capacity guidelines. On two separate occasions, the church was under risk of being closed down due to alleged overcapacity violations. By God's grace, the church was able to prove that the gatherings were within the 30% capacity allowed by the COVID-19 Inter-Agency Task Force. Thus, the church was allowed to continue its face-to-face worship. A fence was also constructed around the church by the members who volunteered their labor and contributed funds to complete the structure.

As CCT labored in God's vineyard, faith was strengthened and hope was renewed. The church continues to pray that more people will be reached with the Word through its ministries. May CCT's faith communities and its pastors shepherding them go on reflecting the Light of the World to the world in darkness. May the seeds of faith planted in the fertile soil of CCT blossom and thrive to become a radiant source of fruit-bearing lives in the communities, now and in the time to come.

Message from the Chairperson

Greetings in the name of the Lord!

Praise be to our Lord, all of us in CCT are of one heart and one mind in doing what our Lord wants us to do: Intentional Discipleship in the barangays we are in. This is what CCT is all about in the first place.

Research has shown that when at least 5% of the population in a particular community becomes committed Christians, the community becomes transformed. The place becomes cleaner, there is less crime, and children play happily. Eventually it becomes a Christ-centered faith community.

So now all the ministries of CCT converge to build up a spiritual core team in each barangay. The CSLs (community servant leaders), after they had been discipled, will evangelize and disciple other barangay residents, who will eventually evangelize and disciple other barangay residents.

As we follow the lead of the Holy Spirit in all these, our Lord will be the One to make the CCT vision become a reality.

Hallelujah!

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In Memoriam

Atty. Lyndon Caña

1965–2021

Vice-Chairperson, Negros Regional Council

As told by a fellow member of the CCT Board of Trustees,
Sis. Emily Go-Villanueva

"Teach me your way, Lord, that I may rely on your faithfulness; give me an undivided heart, that I may fear your name. I will praise you, Lord my God, with all my heart; I will glorify your name forever. For great is your love toward me; you have delivered me from the depths, from the realm of the dead." - Psalm 86:11-13

The verses above aptly puts the life of Atty. Lyndon in perspective.

Atty. Lyndon loved the Word of God. It was his obsession. He endeavored to follow the mind of God in presenting and living out the processes and templates in the Word—both revealed and concealed. He would examine the context, the times and seasons in operation, and the codes and mysteries imbedded in the words and wordings. His exegesis would be filled with mathematics, history, and etymologies, linking time, events, and words. He studied original texts of the Bible—Hebrew, Greek, and Aramaic to deepen his understanding. He tried to pray the Aaronic blessing in Hebrew, but according to his wife, Ann, Atty. Lyndon felt he sounded elementary—and funny.

Atty. Lyndon obeyed Yahuah.¹² Amazing was his pursuit of the commands of Yahuah. When he received the call to build altars for Yahuah, called Houses of Prayer (HOPs), in 2010, he studied the rudiments and pursued them with his whole heart. What started in Negros is now a nationwide movement to pray and praise Yahuah 24/7 non-stop. HOPs are being established in cities and municipalities.

Atty. Lyndon changed by the Holy Spirit. Young Lyndon was a student leader. He led causes. He was a ground organizer. Even when he became a lawyer, Atty. Lyndon seemed rough and tough. But as he matured in the Lord, we saw his impassioned tender heart. Tears would easily flow: be it with joy, in sorrow, or in humility. Atty. Lyndon became sensitive to the nudges of the Holy Spirit and the escalating revelation of Yahuah.

Atty. Lyndon loved like Yeshua.¹³ This was manifested in his intense love and compassion for the poor, needy, widows, orphans, and the blind and lame. It was common to see Atty. Lyndon reaching into his pocket to give whatever he had. Ann would recount her husband asking her to give what was in their cupboard when he had no cash on hand. Atty. Lyndon particularly marveled at the intentional focus of CCT on the poor and marginalized. He also chaired Christian Foundation for Persons with Disabilities (CFPD), an NGO founded by Atty. Lyndon's father because of an aunt who was visually impaired.

Atty. Lyndon loved his family. He would honor his wife, Ann, with his time, and even in his food choices. When a meeting was running late and he would need to go to meet Ann, he would comically say, "The law of missus is higher than the law of Moses": a quote borrowed from his best friend, Pastor Julius Niñal. He would also often appreciate wisdom learned from his strict Dad Judge Abraham and gentle Mommy Racquel. Atty. Lyndon was proud of his siblings: Mercy Grace, Abraham Jr., John Paul, Lady Bird, and George. He is 'Manong Lyndon' to his relatives and friends—much loved and respected.

Atty. Lyndon loved the Filipino nation. His earnest mission was to preserve this nation and to be able to stand righteous before Yahuah—the Just Judge. He was troubled with the swerve towards unrighteousness with the push for legislation of the Sexual Orientation and Gender Identity or Expression (SOGIE), divorce, and abortion bills. It was the prayer of Atty. Lyndon that Yahuah will find us faithful as a people and as a nation.

The life and work of Atty. Lyndon was of many spokes like the wheel of a bicycle—all centered on the Lord Jesus Christ—directed to save as many souls, to protect the believers, and to prepare for the return of Yeshua Hamashiach.¹⁴

For Atty. Lyndon Caña, it is all about the Great Love of Yeshua. It is all about Yeshua.

To God be the Glory!

Like a Mustard Seed
Annual Report 2021
CCT Group of Ministries

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Contents

President's Report

CCT Group Ministry
Highlights

Message from the
Chairperson





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