

CENTER FOR COMMUNITY TRANSFORMATION  
GROUP OF MINISTRIES

30

1991 - 2021

2020 ANNUAL REPORT



CENTER FOR COMMUNITY TRANSFORMATION



1991 - 2021

2020 ANNUAL REPORT





CCT Lupang Pangako  
Kalikid Norte, Cabanatuan City, Nueva Ecija





## Table of Contents

<b>6</b>	Who We Are
<b>8</b>	Biblical Foundations
<b>12</b>	Timeline: 30 Years of God's Faithfulness
<b>16</b>	Reflections from the CCT President
<b>37</b>	CCT Group in 2020: Passion for the Communities
<b>57</b>	Chairman's Message
<b>58</b>	Board of Trustees
<b>60</b>	CCT Group Executive Leadership
<b>62</b>	2020 Ministry Highlights & Areas of Operations
<b>63</b>	The CCT Group of Ministries
<b>86</b>	Area Shepherds
<b>87</b>	Regional Councils
<b>88</b>	Ministry Boards

# WHO WE ARE

## vision

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

## mission

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

## strategies

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

Provision of wholistic and integrated services

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

## approach

Our programs and services are wholistic, 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 enterprising group.

We exercise preferential option for the poor.

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



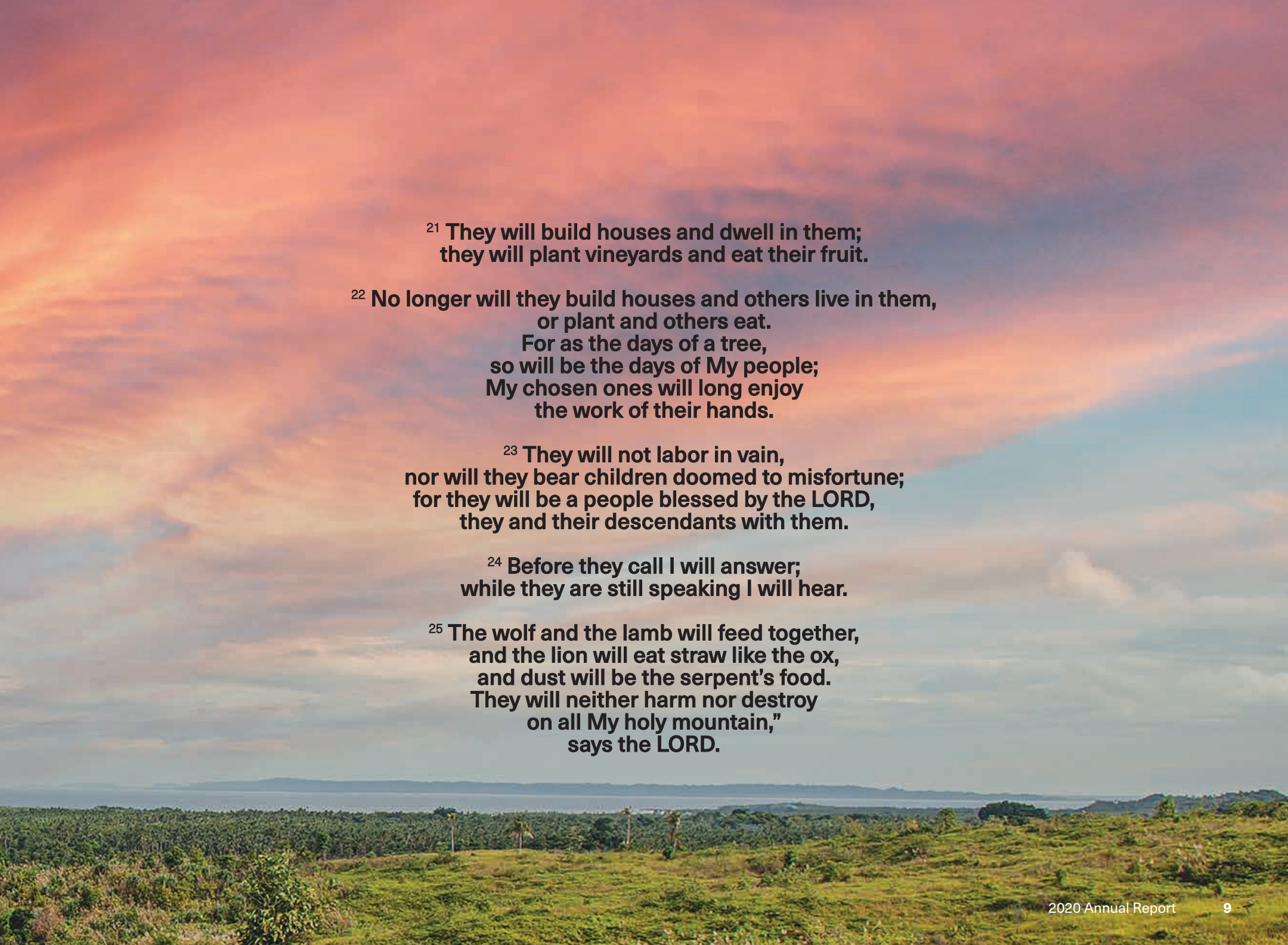
## **Isaiah 65:17–25**

<sup>17</sup> **“See, I will create  
new heavens and a new earth.  
The former things will not be remembered,  
nor will they come to mind.**

<sup>18</sup> **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.**

<sup>19</sup> **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.**

<sup>20</sup> **“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.**



**<sup>21</sup> They will build houses and dwell in them;  
they will plant vineyards and eat their fruit.**

**<sup>22</sup> 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.**

**<sup>23</sup> 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.**

**<sup>24</sup> Before they call I will answer;  
while they are still speaking I will hear.**

**<sup>25</sup> 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

---

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, to proclaim the year of the LORD's favor and the day of vengeance of our God, to comfort all who mourn, 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. They will rebuild the ancient ruins and restore the places long devastated; they will renew the ruined cities that have been devastated for generations. Strangers will shepherd your flocks; foreigners will work your fields and vineyards.

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. 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.

“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. 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.”

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. 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

---

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, to proclaim the year of the Lord's favor.

## Matthew 25:35–40

---

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, 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. "Then the righteous will answer Him, 'Lord, when did we see You hungry and feed You, or thirsty and give You something to drink? When did we see You a stranger and invite You in, or needing clothes and clothe You? When did we see You sick or in prison and go to visit You?' "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.'

## Micah 6:8

---

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.



## YEARS OF GOD'S FAITHFULNESS

*Some highlights in the past three decades*

# 1992

Though the Center for Community Transformation, Inc., (CCT) was officially registered on February 6, 1992, the CCT story began in 1991 when a group of development workers headed by Ruth S. Callanta laid the foundations for wholistic transformation ministries. CCT started as a research consulting agency that developed program interventions for the poor according to Biblical principles founded on Isaiah 65:17-25.

From its humble beginnings in community organizing and providing alternative employment opportunities for retrenched employees, CCT has grown into a group of 16 ministries that provides wholistic programs and services, at the same time, enables sustainable faith communities to address their own needs.

# 1994

Jehovah Jireh Credit Cooperative (JJ) used to be an informal credit facility for CCT ministry workers. The seed fund came from the late Dr. Salvador Lazo and his wife Aurora, friends of CCT, who gave instructions to use it as Ate Ruth deemed necessary. CCT earmarked the fund for CCT employees, with the hope that it would eventually also benefit a greater number of Christian development workers as inspired by Luke 4:18-19, proclaiming the Lord's favor.

Today, JJ looks after the financial and general well-being of its 551 members with needed assistance in times of crisis, sickness, and other emergencies. This includes loans, medical consultations and hospitalization services, membership in the Damayan Fund, disability benefits, death and burial assistance, and family strengthening seminars.

# 1998

The ministry of serving street families began as early as 1998 when Ate Ruth personally started feeding the homeless in her own neighborhood. In 2005, CCT started to minister to street dwellers, referred to as kaibigans (friends). True to John 15:15 when Jesus personalized calling God's children as friends instead of servants, the kaibigans are being embraced by CCT as co-equals in the family of God. What started as a Bible study and feeding program at the Support Office on Taft Avenue led to the birth of the CCT Kaibigan Ministry, Inc., which was registered with the Securities and Exchange Commission in 2012.

Street dwellers being ministered to by the Kaibigan Ministry are embarking on a Journey of Change that liberates them from a life of hopelessness while leading them to become productive members of society and a faith community. By 2020, the ministry had a total outreach of 2,741.

# 2002

CCT started ministering to children when volunteers from the microfinance program looked after children brought along by community partners (nanays) to fellowship meetings. Eventually Visions of Hope Foundation, Inc. (VOHF) was registered as a separate foundation to better minister to children and youth. Luke 2:52 has given CCT the encouragement that just like Jesus, Who grew in wisdom and stature, these children will also grow in their walk with the Lord.

Almost two decades later, VOHF evolved into the CCT Paglingap Foundation Inc. It continues to be the social service delivery arm of the CCT Group yet with an expanded calling to serve not only the needy children, but also the communities at large. CCT Paglingap will institutionalize all efforts in health and wellness, disaster response, residential home care for the former street children, including all the initiatives of CCT volunteers who are dearly called as Community Servant Leaders.



## 2003

CCT Credit Cooperative started out as a microfinance program in Tondo, Manila. While many microfinance institutions converted themselves into investment firms or banks, CCT opted to register as a cooperative to institutionalize its ministry among micro-entrepreneurs. The cooperative philosophy reflects what CCT believes as a faith community anchored on Acts 2:42–47. This inspired the ministry and the community partners in the habit of meeting together, studying the Word of God, growing their enterprises, sharing the resources, and responding to their own needs.

From a handful of micro-entrepreneurs served almost three decades ago, the cooperative's outreach included over 100,000 community partners across the 12 CCT areas nationwide. In 2020, it became, to what is known now, the CCT Multipurpose Cooperative. It has since provided capital loans, healthcare, social security, insurance, business mentoring, and spiritual development among its members—all beyond microfinance and truly after wholistic transformation.

## 2007

CCT-Tindahan Para sa Bayan, Inc. (CCT Tindahan) was registered as a separate entity, originally to serve the needs of the community for basic commodities. From its earlier mandate of assisting micro-entrepreneurs in upgrading their products and connecting them to markets, it has extended its coverage to provide linkages to various market platforms in assisting CCT enterprises and community partners while expanding their visibility and reach. Also propelled by Isaiah 65:22, CCT Tindahan believes that CCT communities will long enjoy the work of their hands.

Responding to the needs of the digital age, CCT Tindahan is at the forefront of promoting social enterprises utilizing online marketing streams.

## 2005

CCT Training & Development Institute Inc. (TDI), was formally established to be the equipping arm for the CCT ministry workers. It later on extended its training services to out-of-school youth and community partners' families through technical-vocational education, and to community partners through livelihood skills, business/entrepreneurship and cooperative education, as well as to other ministry workers outside CCT.

With its strategic move to focus on CCT's governance and leadership program for its board members and ministry workers, TDI recently transferred the technical and vocational education program for community partners to the CCT Working Hands Ministry.

Today, 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. This reflects the ministry's passion vis-à-vis its key verse on 2 Timothy 2:2 on entrusting the CCT governance and leadership to reliable people who are qualified to teach others.

## 2009

Along with the CCT Kaibigan Ministry, Inc, the Kaibigang Maaasahan Multi-purpose Cooperative (KMMC) aims to restore the dignity of street dwellers, referred to as kaibigan or friend, by mainstreaming them back to society and bringing them into a thriving and worshipping community. The ministry's theme verse on Ezekiel 37 truly comes alive when the dry bones come to life as the former street dwellers get born again and become productive members of a faith community.

KMMC was designed for the delivery of continued economic interventions for the kaibigans through job placement. Transformative programs include training in construction and building maintenance, technical-vocational courses, janitorial services, agribusiness, and social enterprises. In 2020, the C's Kingdom Builders, Inc., C pertaining to Christ, was established to organize the construction arm of KMMC—serving clients beyond the CCT Group.



# 2010

CCT began ministering to factory workers through the Sagip ATM Program and through savings and credit assistance from the then CCT Credit Cooperative. Covenant Community Service Cooperative assisted the factory workers and informal service workers with safety net programs. Eventually it became the Covenant Community Multipurpose Cooperative, which later on paved the way to forming the CCT Working Hands Ministry or CCT Working Hands.

CCT Working Hands provides employment enhancement programs, social entrepreneurship promotion, technical-vocational education and training, as well as linkage building—serving as the CCT's convener for the workers, all under the banner of a love and care ministry.

Rooted also on Isaiah 65:22b, the ministry empowers its member-workers to long enjoy the works of their hands.

# 2011

After running a sponsorship program for elementary and high school students, the Visions of Hope Foundation board saw the many advantages of setting up a school. CCT-Visions of Hope Christian School Inc. (VOHCS) provides needy children with strong educational and spiritual foundations. VOHCS was motivated by Paul's instruction to Timothy in 2 Timothy 3:10–17, particularly in verse 15, "Since childhood, you have known the Holy Scriptures that are able to make you wise enough to have faith in Christ Jesus and be saved."

When it started, VOHCS held Daily Vacation Bible School (DVBS) among the children of the CCT Credit Cooperative partners. Today, VOHCS provides marginalized children with quality Christian education and enables them to embrace their God-given purpose and reach their full potential. In 2020, the ministry was able to serve 263 tribal students in two tribal schools, along with raising 264 Child Champions supporting the education of the tribal children through the Eduk-Aksyon campaign.

# 2016

- From the microfinance operations in Sarangani emerged a ministry advocating for the causes of the tribes. The CCT Ministry among Tribespeople (CMAT) also started with a DVBS among the indigenous members of the CCT Credit Cooperative in General Santos City, mostly Blaan women. Eventually, it focused on cultural redemption—empowering the tribes to embrace their real identity in Christ; gain access to education, skills training, and livelihood; and become thriving members of tribal communities. Moved by Revelation 7:9-10, CMAT envisions every tribe worshipping the Name above all names, Jesus Christ. To date, CMAT has reached out to 21 tribal groups nationwide, with a large concentration in Malungon, Sarangani. By the end of 2020, its outreach grew to 3,724.
- Equally fuelled by the Great Commission in Matthew 28:19-20 is the establishment of the CCT Ministers Association of the Philippines Inc. (CMAP) which further strengthened CCT's intentional discipleship. The rebirth of nationwide discipleship across CCT offices and communities has paved the way for deeper intimacy with God, better relationships, and greater accountability.

# 2014

The CCT Community Fellowship Inc. (CFI) was founded as the church-planting ministry of CCT. Since its inception, CCT has been grounded on its Biblical mandate of sharing the Gospel while becoming an agent and enabler of wholistic transformation among the marginalized. Spiritual development has always been integral to every CCT ministry.

Through the years, the role of CFI, together with the CCT Ministers Association of the Philippines or CMAP, has been revitalized to focus on nurturing the spiritual needs of pastors, staff, and community partners through disciple making—heeding the call of Jesus in Matthew 28:19-20.



# 2017

- The CCT Mutual Benefit Association, Inc. (CCT MBA) was formally registered in 2016, yet actual operations began in March 2017. It provides low-income families with access to basic social security such as affordable life insurance with investment and retirement benefits. CCT MBA surpassed its initial target with over 52,000 enrollees within the first few months.

Its outreach in 2020 was almost 80,000 members while extending PhP26,984,500 in total claims. Despite the pandemic, it still ended the year with a net surplus of PhP6.4 million. The ministry continues to draw inspiration from Job 11:18 as it brings the Lord's message of hope and security.

- Ate Ruth S. Callanta, CCT president and founder, published *A Question of the Heart*, a memoir of CCT's history. CCT received a donation of PhP1 million from one reader after being so moved by the book, donated to the CCT Kaibigan Ministry.

The book was also featured in the 2017 Manila International Book Fair. Copies were also shipped overseas through the patronage of ministry partners and like-minded individuals.

- Two new ministries were birthed—Kabayanihan Company Limited, ministry among OFWs and their families and CCT Working Hands Ministry for the workers' sector.
- CCT produced its first-ever musical play, *Lansangan*, chronicling the journey of former street dwellers towards wholistic transformation. Under the direction of Mark Aranal, the play was performed at the Cultural Center of the Philippines with CCT staff and former street dwellers themselves as part of the cast, along with some professional theater artists. *Lansangan* had close to 1,000 audiences from its matinee and gala performances in one day.

# 2018

The dedication of the Kaibigan Chapel of Remembrance in Kalikid, Nueva Ecija was held in October 2018. It was designed by the late CCT KMI Board Member Arch. Erlinda Tan. The names of departed kaibigans, staff, and corporate members are inscribed on the walls around the chapel in remembrance of them. In the epitaph of the respective walls are the corresponding inspirations from the Bible—Revelation 21:4 for the former street dwellers (*He will wipe every tear from their eyes...*); Matthew 25:23 for the staff (*Well done, good and faithful servant!*) and Matthew 25:35, (*For I was hungry and you gave me something to eat...*); and 1 Thessalonians 1:3 for the corporate members (*We remember before our God and Father your work produced by faith, your labor prompted by love, and your endurance inspired by hope in our Lord Jesus Christ*).

Annually hosted in the Kaibigan Chapel, CCT would honor its departed missionaries during its Day of Remembrance every first Saturday of May.

Today, the chapel is witness to the rising of a faith community among the kaibigans and surrounding community as they worship together every week.

# 2019

CCT Support Office moved to its new home at the Echelon Tower in Malate, Manila after its 21-year stay at the Joshua Center in Taft, Manila. It is housed at the fifth floor with 1,792 square meters.

# 2020

Amid a global pandemic, CCT pressed on toward God's work of transformation with a persevering, courageous, and conquering faith. Despite extreme pressures to close operations due to imposed national and localized lockdowns, CCT pursued its mission as agents and enablers of wholistic change among the communities. By the grace of God, CCT was able to minister to more than 122,000 individuals and their families as the year came to a close.

# Reflections

FROM THE CCT PRESIDENT

Dear friends and ministry partners,

My thoughts and prayers are with you as you read this, wherever part of the world you may be. By God's marvelous grace, we are connected in the Holy Spirit with an overflow of thanksgiving for the three decades of His work of transformation in and through CCT.

In June 2020, we published the CCT Paglingap report, detailing our share of unprecedented challenges when the pandemic struck, yet more importantly, rendering a collective response to the situation. The stories of faith in the said publication continue in this special edition of the annual report, as we honor the Lord's faithfulness in the highs and lows of ministry work.

As we celebrate the 30th anniversary of CCT in 2021, my dear brothers and sisters, may I invite you to join me on a trip down memory lane and reminisce what God has done and what He continues to do in our midst?







Ruth S. Callanta  
President and Founder  
CCT Group of Ministries



Looking back to when the idea of CCT first began and seeing where we are now 30 years later, I see a sharp contrast between then and now. It was more than three decades ago when I found myself in Kathmandu, Nepal as a consultant assigned by the Asian Development Bank and the International Fund for Agriculture and Development. I happened to attend the Friday worship service of a small church in Kathmandu. Kathmandu, as you know, is a valley. It is the capital of Nepal and is surrounded by high mountains, including the most famous Mount Everest—the highest peak in the world at more than 29,000 feet. I was seated quietly in a corner while a preacher delivered a sermon. I was tired so I closed my eyes to focus on what was being said but when I did, something else happened to me.

My life and career struggles came forth like a montage of images. I saw myself, a student joining rallies to denounce the suppression of our freedoms and the

perpetuation of the grinding poverty of our people. It was not a happy scene. I witnessed efforts at leaking poverty through feeble social welfare programs that did not work.

There were flashbacks of myself in the corridors of power when I joined the government as head of the National Anti-Poverty Commission, but it was a gloomy picture of human effort that never had a dent on our people's hunger and poverty.

The sense of fruitlessness and disappointment was too much that I still remember it today. One agonizing realization burst forth in my chest. I was a failure. My heart and mind shouted a miserable truth, "I failed." I cried like I never did before.



Right there and then, God rebuked me. Then He reassured me. As I reflect now, it was in Kathmandu where God spoke to me while I was in my deepest valley of disillusionment, yet it was also in the same place where I saw the tallest mountains. I knew God was telling me that from those valleys, I could journey on to reach many more peaks in my life. I could climb many more Mount Everests. While in the real and in the figurative valleys, I experienced the most meaningful encounter with God that would change me forever. It was a moment that powerfully defined all my journeys, together with you, in the ministries of CCT. That revelation has formed in me a conviction that I have deeply held on until now and into forever.

I shared this many times and will continue to uphold that only with a changed heart we can free our people from poverty. One fundamental truth has come out of my Nepal moment with God and it is this: **Addressing poverty is a matter of the heart, and there is only one answer—our Lord and Savior Jesus Christ.**

Programs that are not centered on, or are not driven by renewed hearts will fail. Social change cannot be achieved by even the most sophisticated social advocacy strategies. Social transformation happens when people in society are transformed by Christ Himself. Government is revived when God brings up leaders whose hearts have been changed by the simple act of submission to God's supreme authority. Economic restoration, particularly focusing on the poverty situation can happen only when individuals change at the very core, when homes or institutions are profoundly transformed, and communities become vibrant areas because people have surrendered their lives to Christ. But how are these convictions going to be realized? There has to be a way by which these questions and convictions could be seen as truths and as realities.

***Addressing poverty is a matter of the heart, and there is only one answer—our Lord and Savior Jesus Christ.***

---

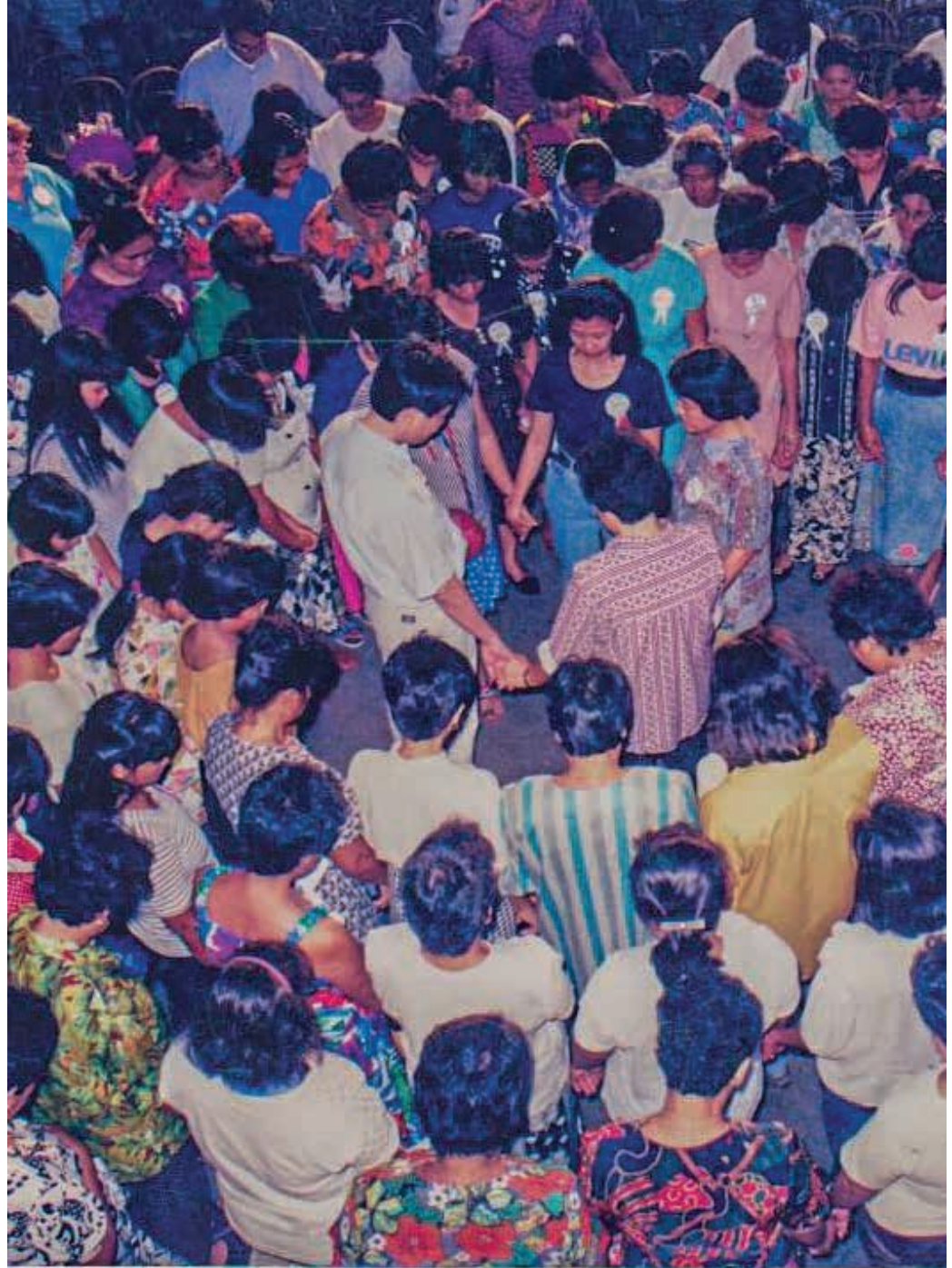




With this resolve, I returned to the Philippines and asked myself, “How do we do this?” I started advocating with a conviction only a 28-year-old can have and organized the Center for Community Transformation in 1991. Now after 30 years of service, what do we have to show?

Firstly, our convictions have been validated that faith in God is a key and integral component of social transformation. Poverty indeed is a question of the heart and only Jesus can change the hearts of people.

Next, our development strategies, approaches, and methodologies are effective and have been proven to transform people because Christ is the center of all these. The Lord has shown us that all these have to be wholistic. We cannot dichotomize between the secular and the spiritual. It has to be integrated because the needs of people are many and not one program or service can respond to all. It has to be community-based because it is to be rooted in the culture and in the context of where the people are. It must be family-focused because family is the basic unit of society. Of course, it has to be poverty-group specific. There is no generic development strategy. Our wholistic approach, coming from the firm belief that Jesus Christ is the answer, has been affirmed through the 30 years of struggles and triumphs.



God's way, which we adopted as the CCT way, has permeated every sector of society in the world of business, in social work, in development circles, in the financial landscape, and including the ordinary people. Using business terminology, we can describe the Jesus model that is understood by entrepreneurs and capitalists. Leveraging the language of community empowerment, we can communicate with social workers. We can also connect with social development strategists and technocrats through the sustainability model that they are familiar with.

We emphasize with the masses to understand their needs such as putting food on the table, having a roof above their heads, ensuring that their children are able to go to school, being reconciled with their family and community, and attaining peace.

With the leading from the Holy Spirit, we can roll out programs according to their needs because we know them and listen to them. We may have many different sectors. We may speak many languages. But we only have one advocacy and one response as we proclaim that Jesus is the answer.







Another achievement is that we have put a name and a face to poverty. For so many centuries, the poor have been discussed and analyzed by sociologists, economists, social development advocates, journalists, and political leaders. These statistical poor have been the object and target of welfare programs, donation initiatives, government anti-poverty campaigns, ideological debates on the distribution of wealth or distribution of poverty, and so on and so forth. But it has taken us only by God's grace to describe the human face of poverty. From the faceless collective of the poor, CCT has rescued vulnerable and impoverished fellow humans from object anonymity and invisibility. They have been respectfully brought to the center stage where leaders and organizations are inescapably drawn to see poverty face to face.

There is a much deeper meaning why we give a face and a name to poverty.

We at CCT believe that every man or woman is made in the image of God. It is our article of faith that each individual possesses human dignity befitting the truth as God's finest creation. Whether the man or child lives in the slums, in middle class subdivisions, or in post-millionaires' enclaves, he or she has something in common—has infinite worth and is the apple of God's eyes. Even the poor person has the beauty of God's creation, has the soul that came from the very breath of God, and has a destiny beyond this material world and into God's eternal heaven.

***We embraced the possibility  
and purpose of granting  
them a second chance in life.***

---

This is the reason why we rescue and empower the street dwellers, the street children, the orphans, the abandoned, the neglected, the marginalized of society. Beyond the unwashed countenance, the dusty dishevelled hair, the tattered clothes, the eye dulled by sun and rain, emotions dead to rapture and despair—the person is loved deeply by God. He or she is the reason for Christ's sacrifice on the cross and must experience the second birth to an abundant life here and an everlasting life here after.

Many organizations have avoided committing their time and resources to our poor brothers and sisters whether they are urban poor or rural poor, particularly the neglected tribespeople in the far-flung areas of the country such as our beloved Blaans. We have been amply warned about being involved in a ministry that would turn out to be a bottomless pit. Yet we embraced the possibility and purpose of granting them a second chance in life. Therefore, all over the country we have organized fellowship groups and built training centers where our poor brethren have fresh encounters with Christ. They also experience the love and care from the advocates and providers of God's way, also CCT's way. In their journey of change, they mature in faith as they become the shining disciples of our Lord and productive citizens of our country.





Fourthly, God allowed us to have a network—a constellation of vibrant functioning relationships here and abroad.

God's way through CCT, inspired strategies and elements that have expressed themselves flawlessly as dedicated teams of servant leaders and ministry workers collaborate within organizational structures and relationships while serving target beneficiaries in strategically located areas of operations.

This constellation of functional and vibrant relationships cuts across income classes, ethnic differences, even national and international boundaries. In Rwanda, a small community has their own version of our 5Ws structure in conducting small groups, which they call as 8Ws. In Latin America, we see small groups replicating the development strategies that we started and continue to implement in CCT.

Finally, in our 30 years of ministry work, we have witnessed thousands of lives changed only by God's power and grace. Year after year of sociologically acceptable tools and methodologies, we have seen people testifying that their lives have improved, and that the most important thing that has happened to them is when they read the Bible and developed a relationship with God.

As we continue to follow the Holy Spirit's leading in our programs, we see these marginalized communities being transformed—one life at a time. Beyond statistics, we see a human face. We see a name. Since God has seen it fit to call each one of us in sharing the Gospel and becoming agents of transformation, we focus on one life at a time.





Let me summarize these achievements that only God could have done. We cannot claim any one of these but the Almighty, in His infinite goodness, chose to work this all out with us and through us. We have validated our convictions that only Jesus Christ can change the hearts of people and only with changed hearts can we make a difference in any attempt at social transformation or poverty alleviation. We have seen the replication of our development strategies and approaches, albeit in limited areas in Latin America, Africa, the United States, Europe, and of course, the Philippines.

As we take it to heart that the poor is not a homogeneous group, it is our standard to ask the questions, “Who are they? Where are they? How poor are they? How many are they? What is the role of spirituality in their day-to-day activities?

What can CCT do at this time?” These are important questions as we move on and work among the Filipino poor. Having said all these, we cannot declare any of our triumphs as our own, but simply boast in the Lord Who has allowed us to accomplish these things.

As I ponder on our journey together, let me take the liberty to pay tribute to a few fellow missionaries. Some of them are still working with us but physically unable to do what they normally did. Two of them already went home to the Lord. In time and God-willing, I hope to come up with a profile of each of you who has walked with me in CCT like John F. Kennedy's *Profiles in Courage*.



I would like to recognize David and Carol Bussau from Australia. David has been a good friend of mine long before CCT was organized. Through David, our initial efforts of formalizing what we now call CCT, had its roots in our friendship. His wife, Carol, used to meet with all her church contacts from the ladies' circles then gathered all the hand-me-downs. David would bring them here to be distributed among the people we serve.

David, in his own quiet ways, knew that I did not know my Bible despite being raised in a Christian family. One day, David along with Vinay Samuel, executive director of the International Fellowship of Evangelical Mission Theologians, Chris Sugden, founder of the Oxford Center for Mission Studies, and C.B. Samuel, executive director of EFICOR India initiated a Bible study with me for one and a half weeks. We focused on the foundational topics of the creation, the fall, the redemption, the Kingdom now, and the Kingdom that is yet to come. It is during this time that I learned about Isaiah 65:17–25.

*"You will build houses and dwell in them."* This is the language of development because it speaks about social justice.

*"Never will there be an infant who will die at a young age. They will reach to enjoy abundant life."* This pertains to life expectancy.

*"Before you call, I will answer. You will be a people blessed by the Lord."* To me, this is intergenerational prosperity.

***We started looking  
intensely at the Bible to  
tell us how our faith would  
be lived out.***

*"The ox and the lamb will feed together."* This paints a picture of peace.

These are all the development indicators that we have been using since then. It dawned on me that nothing that I have studied so far, nothing that I have experienced so far could not be found in the Word of God. All I needed was study the Word of God seriously and find His purpose in my life.

Eventually we started looking intensely at the Bible to tell us how our faith would be lived out. We saw, as we termed it in CCT, the mission statement of Jesus as found in Luke 4:18.

*"The Spirit of the Lord is on Me, because He has anointed Me to proclaim the 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..."*

This is the legacy of David Bussau.





I would like also to acknowledge our beloved Stephen and Helen Roxas. Mrs. Roxas was the first to see the potentials of street evangelism with feeding program—the Word of God direct to the streets! She was not deterred by the possibility of a bottomless pit. Mrs. Roxas was our first and continuing supporter of the Kaibigan Ministry who is also funding our scholars—most have graduated from college and are now professionals.

Who would forget Mr. Stephen Roxas? A man of serenity and integrity. I used to see him for discipleship when he was more physically active. The first thing that he would ask when I would be lamenting on all sorts of things was, *“Have you prayed about this, Ruth?”* That would put me in my place and that would constantly remind me even today, *“Have I prayed about this issue?”* That seed came from my weekly meetings with Mr. Stephen Roxas.

Another moment that comes to mind was when we were evaluated by one international donor agency. We scored very high in many aspects of organizational development and capacity but when it came to innovation, on a

scale of one to five, the said organization rated us one. I was very upset and kept questioning them. I said, “How can you say that we do not accept and we are not welcoming innovation? Can you not see all of these?”

I started bringing all the CCT awards honoring our penchant for innovation and new approaches. I was frustrated. It did not matter that we bagged down exceptional ratings on the other aspects of organizational capacity. I was too focused on that one low score. I said, “Don’t you know that our name is Center for Community Transformation? Don’t you know that transformation is change? How can you say that we are not pro-change?”

Then with a smile on his face, Mr. Roxas looked at me and quietly said, *“Does it matter, Ruth?”* I was put in my place.

From then on, the question of priorities and how we will respond to these things.... do they truly matter? Only Jesus matters—that is what Mr. Roxas has taught me.





The next is our dearest friend, Quintin and his wife Dr. Mian Tan. Quintin or QT as he is fondly called, has always been the epitome of optimism. His favorite statement would always ring to my ears, *“Ruth, there is no such thing as failure when you are working for God and for people. There is only finding the opportunity behind that.”*

He would always say this to me because I get easily affected and agitated. As we constantly ask ourselves, *“Where did we go wrong?”* QT would always say, *“It doesn’t matter. There is no such thing as failure and Ruth be always reminded, I support you.”*

Whatever it is that we are doing, it does not matter if I fail because I do this for God. And I thank God even more for QT’s assurance of his support to me. Unfortunately, he is not as physically able today as he used to be. His wife, Dr. Mian, is a gift of God to QT. With his advocacies, Dr. Mian would always be there to support him. All of us praise this couple for their involvement with CCT.

For now, I can only mention a few of our still able-bodied and thriving co-workers in Christ. I pray that one day I may have the time and ability to pen our own version of *Profiles in Courage* and you would be there.

---

***There is no such thing as failure when you are working for God and for people. There is only finding the opportunity behind that.***

---

We also have two dear friends and I cannot miss this opportunity to pay tribute to them. They now enjoy the pleasure of worshipping Jesus face-to-face.

One is Architect Erlinda Tan. I only found out during her wake that she was among the top 10 in the United Architects of the Philippines. She was also among the top 10 in the Architect Licensure Exam. Yet when I saw her working with the street people, I did not see or feel any condescension from her.

The only question that Architect Tan would have for them was, *“Kaya n’yo ba ‘yan?”* (*“Can you do it?”*)

Of course, our kaibigan workers—former street dwellers who are barely literate yet underwent skills straining, would confidently say that they could. Despite falling short of the industry benchmarks, the kaibigans were helped and motivated by Architect Tan. I saw how she patiently translated the kaibigans’ “can-do spirit” into small bits of drawings and tedious illustrations without any way of making them feel inferior to her.



Indeed, they could and they did. When they built the structures in CCT Tagaytay together with professional contractors, I was observing intently the late architect. She would react because all these contractors had their backhoe and equipment while her kaibigan workers were deep in the trenches as they were manually digging those small holes to build the structures.

Here is a woman, a Christian professional who treated everyone with respect and trusted them. I know that in her pursuit of excellence, she would blow her top but never with the kaibigans, never with the workers whom she worked with. Her only unfinished business with CCT is the development of a park in CCT Lupang Pangako. It is a forest park with endemic Filipino trees.

Because the Kaibigan Ministry highly regards Architect Tan, the board members decided that they will name the forest park in memory of her. Today, we have planted close to 2,000 endemic trees in the said park. A lagoon is also being constructed where it is hoped to be a playground for the children.





Lastly, I would be amiss if we do not recognize the late Pastor Cornelio Castillo of Bread from Heaven Christian Fellowship (BFHCF). Pastor Doy, as we fondly call him, was the first to recognize what we are doing in CCT as missionaries of the Kingdom of God. Proceeding with that, he commissioned me as our church's first missionary among the poor. He partnered with CCT in the massive effort at rehabilitating the survivors of Typhoon Yolanda (Haiyan). Together with BFHCF, we were able to plant churches in Longuingot Island and elsewhere in Iloilo.

When Pastor Doy inaugurated and blessed the Eurofragrance building, he told the kaibigan workers, *"You won't need calling cards. Calling cards are only needed by people like the business people and like us. Your calling card is the buildings that you construct. Your calling card is Eurofragrance. Your calling card is the buildings that you built in Tagaytay. Congratulations!"*

Pastor Doy left a legacy of institutional partnerships with the church. Since then, Bread from Heaven members have consistently supported us in building homes for the poorest, leading Bible studies, holding medical clinics—earnestly praying and working with us.



I opened this reflection with our common journeys through valleys and mountain peaks. God has allowed us to reach the mountain tops and thus we can have a commanding view of the valleys we walk through. Now, let us ponder on those times when we dwelt in the valleys, in the temptations, and in the trials and tears.

The first temptation was the enticement of money. When we were nothing but a tiny entity, one international agency came and offered in front of our board members, *"We will give you five times your current budget if you will drop your Bible studies and other Christian activities! Whatever you need henceforth, we will support you and we will give you."* I looked at our board members and characteristically, he was met with silence, the audacity of tempting us with money!

The second temptation was leading to fame and glory. *"You will be the face of this administration. We will give you PhP2 billion and right now the press is already waiting for you. This would be written, documented, and given to all."* Again, we said, *"Thank you. We are comfortable with what God has given us."*

***...we are comfortable with  
what God has given us.***

---







The third, I would say not temptation but of trial was the loss of lives. We are still reeling from the killings in Mindanao, the day when three of our co-workers were killed and murdered in a span of two days. We will never forget and we should never forget. God forbid this to happen again, that we will see the weight of our fellow missionaries—all three in one memorial chapel. It took one month before we could bury each one of them.

In the succeeding months, there occurred one robbery after the other in SOCCSKSARGEN. Everybody knew that CCT was targeted. There was fear among our people, fear among their family members.

The loss of lives was excruciatingly real. I always remember that one afternoon when I got a call that Jim Bagni, our staff assigned in Cotabato, got shot. “Where is he? Which hospital?” They could not say because one hospital after the other turned him down.

Finally, when I reached the airport, I knew that he was in the Kidapawan General Hospital which was very far from the site where he was shot. I do not know what came upon me, but I went directly to the ICU despite everybody being prevented to go there. I had never met him before, but I saw him there. I thought he was dead. As I rushed to hold his hand, I then knelt and cried with all my heart. I asked God, “Lord, not this way. Do not take him this way because his elder brother was killed by the Muslims in the same area...” As I cried out to the Lord, little by little, I felt his fever was going down. I sensed that life was coming back to him and I was certain that God has brought back his life. What a glorious God we have!

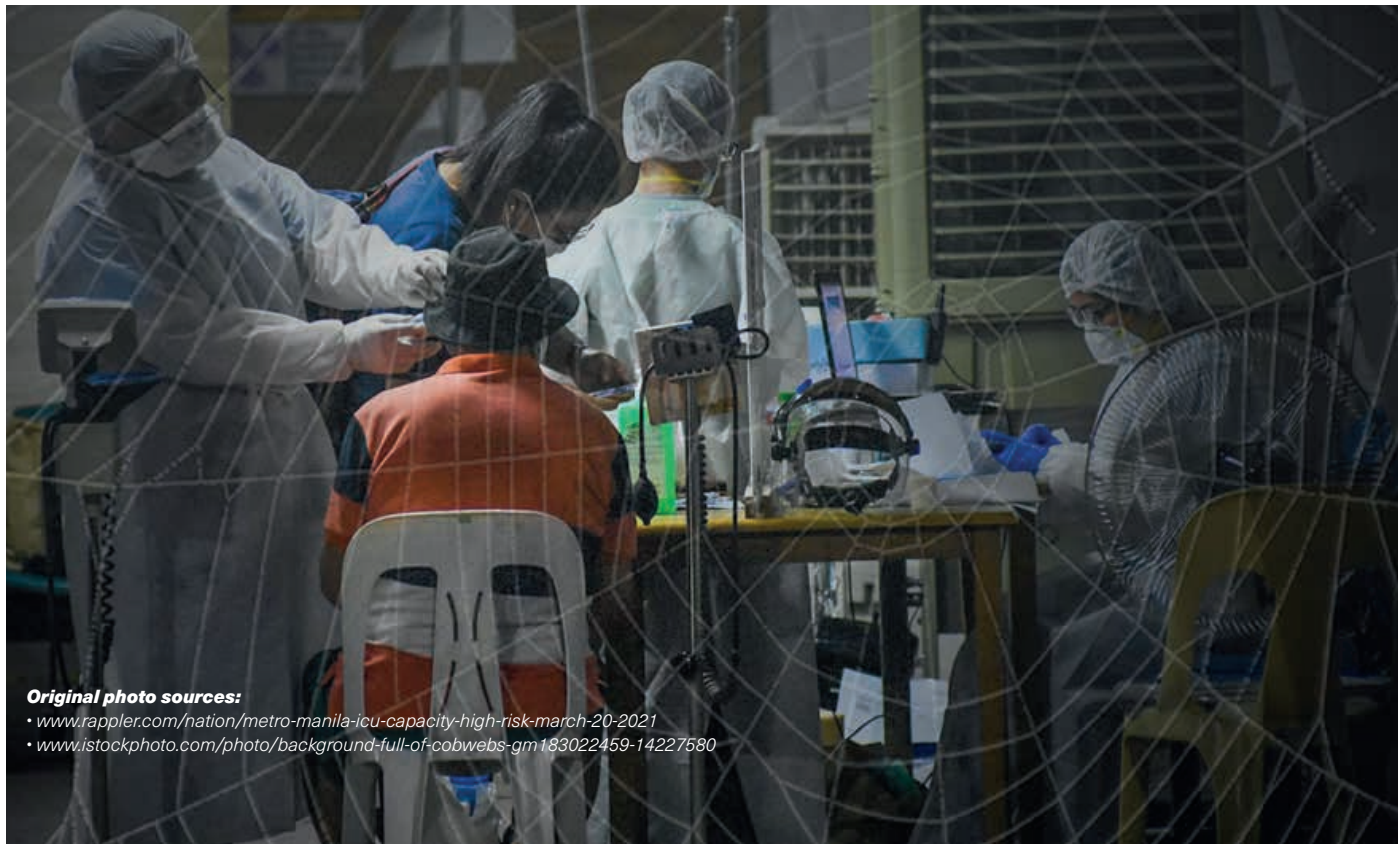
Back then, we suffered temptations of money, fortune, and fame, as well as the grief for the lives lost.

Today, the global pandemic due to COVID-19 is paralyzing our society. It was a struggle to get out of that spider web of fear that continues to control many today. Our staff would say, *"I cannot go Ate Ruth."* We had to close our offices. The demand was to close because of the erratic way all of these regulations were being done, but I knew deep in my heart, we shall not be moved. I asked the Lord, "Lord spare us from this spider web of fear that is gripping all of us. We will prevail!"

And so even today, there are recommendations and demands that we close offices. If we close offices, we do not go to the communities. If we do not hold Bible studies in the communities, where is our calling? So we say with inevitability, we will follow government restrictions. We will observe what needs to be done, but we cannot be deterred. We are God's people.

***We cannot be deterred.  
We are God's people.***

---



**Original photo sources:**

- [www.rappler.com/nation/metro-manila-icu-capacity-high-risk-march-20-2021](http://www.rappler.com/nation/metro-manila-icu-capacity-high-risk-march-20-2021)
- [www.istockphoto.com/photo/background-full-of-cobwebs-gm183022459-14227580](http://www.istockphoto.com/photo/background-full-of-cobwebs-gm183022459-14227580)





We comprise one beautiful narrative of God leading us to serve the Lord Jesus Christ by helping the least of our brethren. We have been driven by this compelling 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.”***

We will continue to build Christ-centered faith communities through spiritually mature, empowered, and competent servant leaders with the goal of developing an army of God, fully equipped to advance the Kingdom.

***We will continue to build Christ-centered faith communities through spiritually mature, empowered, and competent servant leaders.***



*"Those who hope in the LORD will renew their strength. They will soar on wings like eagles. They will run out and not grow weary. They will walk and not be faint."*

*"They will be like a tree planted by the water that has its roots by the stream. It shall bear fruit in season or out of season."*

CCT is a young sprightly 30-year-old warrior fighting battles for God's Kingdom, winning territories for Heaven and taking time for celebration. At this historic point in our organizational life, we honor God and His victories, more than ever. We are founded on the rock and not on sinking sand. We will continue to demonstrate a persevering, courageous, and conquering faith. May each one of us find inside ourselves the strength that only our God can grant as we journey on through valleys and peaks.

In Jesus Name, we shall not be moved and we shall overcome. God is our rock and our salvation. He is our defense.

By His grace, we are pressing on. To God be all the glory, honor, and praise!



*Ruth S. Callanta*  
**Ruth S. Callanta**  
President and Founder  
CCT Group of Ministries





**CENTER FOR COMMUNITY TRANSFORMATION**  
USING REVENUE FROM  
OLIVE OILS  
4400 SOUTHERN BLVD. SUITE 100  
TOLSON, MD 21158  
TEL: 410-261-1111  
FAX: 410-261-1112  
WWW.CCTC.ORG

**CENTER FOR COMMUNITY TRANSFORMATION**  
**1ST YEAR ANNIVERSARY**  
**CELEBRATION**  
JULY 7, 199...



## PASSION FOR THE COMMUNITIES: Anchored on a Persevering, Courageous, and Conquering Faith

**T**hirty years ago, the Center for Community Transformation (CCT) was born out of one woman's conviction that only Jesus Christ can truly change lives. This empowered her to obey the Lord's calling to bring the Gospel to the poor by knowing and serving them.

Moved by God's revelation in Isaiah 65, Ruth S. Callanta founded CCT to be God's instrument in bringing about wholistic change in marginalized communities. This has led to what the ministry is known for today—its passion for God, passion for the Philippines, and passion for the Filipino poor.

From one organization, CCT has evolved into a group of ministries, with 16 ministries under its helm. Anchored on Biblical foundations, its program and services were designed to provide spiritual and economic change in the communities while rendering avenues for cultural and socio-political re-structuring.

As CCT grew, the Lord sent men and women who shared the same love of God by caring for the poor. From board members, to management teams, to staff, to community partners, to institutional partners, to volunteers, CCT has been blessed with people who relentlessly journey with the organization in the highs and lows of ministry work.

For three decades, the story of CCT is a story of faith that stems from God's faithfulness ever since. As CCT continues to press on and remain mission true, it is also transforming itself from a service provider to, at the same time, enabler of sustainable communities attending to their own needs and paying it forward.

All made possible by the grace of God, CCT celebrates its calling to care for the poor and the broken, along with the thousands of transformed lives that come with it. ■





CCT's passion for the communities was especially shared and demonstrated in 2020, a year filled with unprecedented challenges caused by a global pandemic and slew of calamities. Ministry workers nationwide went above and beyond their job descriptions. While they themselves were grappling with the chaos that crippled the nation, these men and women overcame the spider web of fear and relentlessly spread the blessed hope in their respective communities.

At the start of the year, the country was shocked with the Taal Volcano eruption that affected thousands of families. While the people were still reeling from the eruption, the COVID-19 pandemic hit the world. The Philippine government enforced quarantine protocols.

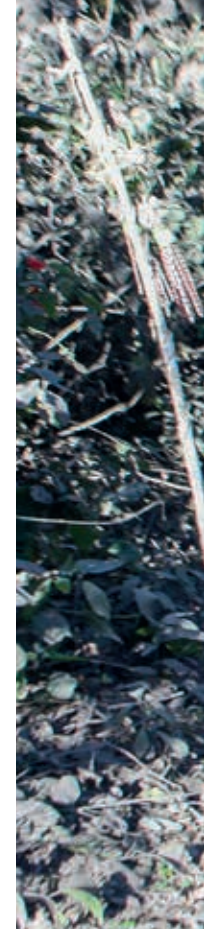
With the nationwide lockdowns, CCT resorted to temporarily ceasing its operations in March, except for the Kaibigan Ministry street feeding and the Visions of Hope residential schools. Because of its incurred financial losses, the ministry had to make some drastic but necessary decisions to keep the organization afloat. CCT had to undergo rightsizing while adjacent branches were merged into one area office.

By May, CCT slowly resumed its microfinance operations. The staff used more innovative ways of collecting payment such as cash remittance, online portals, bank transfers, and meeting in town borders. Guided by 2 Timothy 2:2, CCT management decentralized operations and empowered reliable men and women to shepherd the CCT

communities. They are called area shepherds, leading the 12 CCT areas in Northern and Central Luzon, National Capital Region, Rizal, Cavite-Laguna, Batangas-Mindoro-Quezon, Palawan, Panay, Negros, Eastern Visayas, Cebu-Bohol, Davao-Cagayan de Oro-Caraga, and SOCCSKSARGEN.

With a renewed commitment, CCT areas, mobilized by the area shepherds along with the CCT president and leadership, painstakingly underwent a deeper assessment of the communities that reflected the true needs of the sectors. Meticulous audit was done for operations, fellowship group meetings, finance, and HR while key strategies were re-formulated, topped off with the product-market saturation of the CCT Multipurpose Cooperative (MPC). A more intentional convergence among the CCT Group also became evident with every ministry looking out for each other's needs.

Amid the challenges, CCT was reminded that its greatest asset is the quality of its human resources. The following pages show how the CCT board and management, staff, pastors, and the community partners themselves exemplified their passion for the communities as they persevered in faith during the pandemic. ■













## Paglingap as the First Response

**W**ith the deluge of catastrophes that simultaneously affected community partners nationwide throughout the year, the Lord led the ministry to do one thing—extending paglingap (compassionate care) to the communities. CCT's Paglingap relief operations is a wonderful testimony of convergence among the CCT board, staff, community partners, volunteers, ministry partners, churches, the local government units (LGUs), businesses, and like-minded institutions.

When the Taal Volcano erupted in January, thousands of families in South Luzon were severely affected. Their businesses and livelihood were disrupted. CCT brought Paglingap to over 2,000 families, not only giving them relief goods but also prayers and encouragement. Meanwhile, more than 100 community servant leaders (CSLs) regularly volunteered for a whole month in cleaning up the CCT Tagaytay Retreat and Training Center which was covered in volcanic ashes.

Then came the nationwide lockdowns in March due to the onset of COVID-19. During this time, over 18,000 CCT community partners lost their jobs and sources of income. Despite its own challenges in ministry operations, CCT pressed on in bringing the love and light of Christ among these communities. CCT worked with churches, like-minded institutions, and individuals in providing relief assistance to

the needy. This Kingdom partnership resulted to more than Php19 million in cash and in-kind donations that benefited around 16,500 families nationwide (from the time of Ursula in December 2019 to the height of COVID-19 in March 2020). Today, CCT continues to be the social transformation partner of the evangelical communities.

CCT Paglingap was also extended via the air and digital waves. Through 97.5 DYFE-FM, CCT's first-ever radio ministry, communities in Tacloban, Biliran, and parts of Eastern Samar remained informed of the pandemic updates from the local and national levels. Listeners also tuned in for health advisories and wellness tips. Even more, they were encouraged by the daily devotional programs led by CCT board members and pastors. DYFE also hooked its programming via Facebook Live, which widened its listenership across the country and overseas. Truly, DYFE served as a mouthpiece to proclaim God's Word and delivered reliable news in the time of COVID-19.

In the last quarter of 2020, the country was again hit by a slew of typhoons with Quinta, Rolly, and Ulysses pounding Luzon the hardest. CCT was able to respond immediately to the communities through continued Paglingap efforts with 1,800 beneficiaries under a mobilized fund of Php3 million. ■





## Intentional Discipleship among the Communities

CCT believes that development is transformation. Transformation starts in the heart, and only God can truly change one's heart. Thus, intentional discipleship runs deep in CCT's DNA—from the board to the leadership, to the staff, and down to the grassroots communities. COVID-19 may have hampered the people's normal way of living with the lockdowns and social distancing protocols, but it did not stop CCT's passion to worship and disciple the communities.

The CCT Online Discipleship, a weekly Bible study via Facebook Live with the staff and community partners led by board members and pastors, was already in place right at the first week of the lockdown. Notwithstanding the technological challenges in the communities they were in, CCT pastors immediately went online to counsel community partners who started feeling depressed due to the prolonged quarantine. Discipleship sessions and church services were conducted via Zoom or Facebook, allowing God's Word to reach even the family members of the community partners who normally would not join in CCT's worship activities.

Going back to the time of the New Testament Church, the lockdown resulted to reviving the CCT House of Prayer Everywhere (HOPE) churches wherein family members and/or small groups among neighbors worship together and fellowship with one another right at their own abode. Soon enough, CCT Community Fellowship Inc., (CFI) churches continued conducting Bible studies and discipleship in the communities where possible and permissible, following the guidelines and health protocols from the local government units. CCT workers and pastors also took the extra-mile in visiting distressed community partners who immediately needed prayers and emotional support.

Consequently, Banghay Online became an alternative to continuously ministering among the community partners. Banghay is a CCT devotional material published for the study of the Word among the community partners. Also, some CCT areas utilized *Ang Sagot* bibles during the discipleship sessions. In Cavite and Laguna, 599 community partners received the said Bible version. Additionally, CSLs were retrained in Cooperative Education online after their discipleship sessions.





Meanwhile, the pastors from the CCT Working Hands Ministry also remained passionate in ministering to the labor sector. One of them is Pastor Mark Flor who discipled the workers of Peaksun Enterprises and Export Corporation, a transport logistics business in Rizal. When COVID-19 hit, Peaksun had to temporarily cease its delivery operations since all construction projects were put on hold. Because of this, Pastor Mark resorted to digital technology in reaching out to the drivers and helpers of Peaksun. He created group chats to continue the discipleship sessions with them. The owner then noticed Pastor Mark's initiative and requested him to include also the workers in the main office in Mandaluyong City. Before long, the owner, managers, supervisors, and other support staff joined the weekly Bible studies. This gave way also to Facebook livestreaming that reached other depots' workers. Pastor Mark then encouraged the workers to reach out to their fellows and families. All of a sudden, the outreach grew by leaps and bounds! This resulted to productivity even amid a pandemic. When the government announced a general community quarantine, the company operated only at about 30-40% of its capacity, yet the workers' turn-out was at 80%.



Pastor Elly Diaz from Davao also tirelessly ministered among the 327 workers of Sonic Sales in Davao through group chats and Zoom meetings. With Bible studies and worship services conducted online, the families of the workers were also able to hear God's Word. Home visitations were also scheduled to strengthen and encourage the faith of the workers in spite of the crisis.

Parallel to the ongoing discipleship efforts of the staff and pastors nationwide, the ministry launched the CCT Prayer Warriors campaign in August—aiming to build an army of prayer warriors called to consistently intercede for God's people. CCT surpassed its goal by commissioning over 1,000 prayer warriors. In the spirit of fellowship, the ministry spearheaded its Nationwide Prayer and Worship Gathering, a monthly virtual gathering attended by the CCT family nationwide. ■



## Toward Sustainable Communities

**P**art of CCT's passion for the communities is facilitating interventions that would help them live and lead sustainable lives. Even before the pandemic, the ministry already began efforts on backyard gardening. The Balik sa Lupa (Back to Gardening) campaign encouraged all ministry workers and CCT communities to go back to the land, till, and nourish it for productivity and food sufficiency.

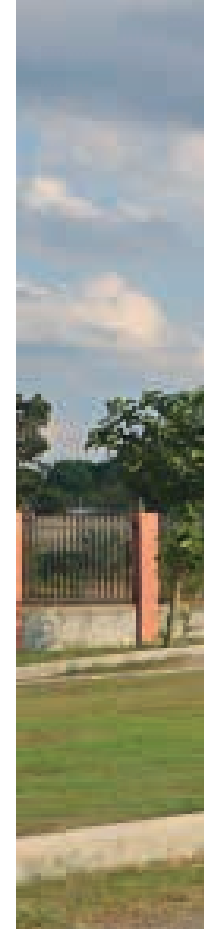
The enhanced community quarantine implemented by the government resulted to food scarcity across the nation. In response, CCT further intensified its advocacy on planting in their own backyards, or even in pots in the urban areas, and raising livestock to help put food on their tables.

Starting with the young generation, the children in the Visions of Hope residential homeware in Puyupuy and Magdalena, Laguna were encouraged to stay productive during the lockdown through gardening. In two and a half months, the children planted, grew, and harvested all

kinds of vegetables, herbs, and spices. Enjoying the fruits of their labor, their produce has been feeding close to a hundred individuals in the residential homes.

At the CCT Lupang Pangako in Central Luzon, kaibigan households were taught to do backyard gardening through the Kaibigan Ministry's Food Always in the Home (FAITH) program. Literally reaping the blessings of what they have sown, the kaibigans at Lupang Pangako were not only able to provide food for their families but also share it with their surrounding communities. Hundreds of kilos of rice and truckloads of vegetables were sourced from them for the relief operations in Luzon. To recall, kaibigans (the Filipino word for friends) are the former street dwellers, being ministered to by CCT.

***Literally reaping the blessings of what they have sown, the kaibigans at Lupang Pangako were not only able to provide food for their families but also share it with their surrounding communities.***









Meanwhile in Mindanao, the CCT Ministry among Tribespeople (CMAT) allotted a piece of land in the Malungon Retreat and Training Center (MRTC) to encourage and teach the staff to grow their food through the Garden of Hope. The staff brought this practice back to their homes and encouraged their neighbors to do the same. Not long enough, the communities adopted the gardening program.

The MRTC Demo Farm was also maximized in planting agri-products. One CCT board member donated pinakbet seeds to 62 families of CCT-Visions of Hope Christian School (VOHCS) students.

Aside from food scarcity, the pandemic also inflicted massive loss of jobs and businesses. Toward sustainability, CCT not only provided immediate relief assistance to the communities but also helped them keep their businesses viable for the long term. Through one of its ministries, CCT-Tindahan Para sa Bayan, Inc. (CCT Tindahan), it started to roll out livelihood opportunities among the community partners.





CCT Tindahan saw opportunities to start income-generating activities. One of the first collaborations that the ministry did was with Tina Lauron, a community partner from CCT Rizal. Tina's tailoring business suffered during the pandemic due to unpaid job orders. CCT Tindahan partnered with Tina in producing bulk orders of high-quality face masks and expanding her product line. The ministry also assisted her with marketing and distribution through the use of CCT Tindahan's online platforms. Because of this, Tina gained her business back. She paid it forward by providing continuous job to more than 50 tailors and seamstresses. Tina also distributed relief goods to her community from her profits.

Aside from Tina, CCT Tindahan also partnered with Joel Hinlong in making washable and adjustable face masks. CCT Tindahan was able to sell more than 10,000 face masks in 2020, which helped Tina and Joel revive their sewing business and provide jobs to their community. ■



***Toward sustainability,  
CCT not only provided immediate  
relief assistance to the  
communities but also helped  
them keep their businesses  
viable for the long term.***





## Serving the Communities Above and Beyond

**M**icrofinance has always been among CCT's main entry points in the communities. But beyond microfinance, CCT provides wholistic services to these communities. During the pandemic, CCT staff went the extra mile in responding to their needs.

In CCT Negros, staff continued to minister among the youth through the KinaBOOKasan or afterschool program of the Visions of Hope Foundation. Pre-pandemic, CCT staff conducted sports festivals, KinaBOOKasan Got Talent, kids' savings program, and Bible studies among the children in the area. These activities were aimed to help the children embrace their God-given talents, bring them closer to God, and develop their psychosocial skills. CCT workers devoted their personal time in mentoring more than 20 children. They would gather the children at the CCT Manapla Retreat and Training Center for discipleship sessions. When the pandemic hit, the KinaBOOKasan program was initially hampered. After meeting with the LGUs, CCT staff organized the new normal set-up for KinaBOOKasan. Instead of the children coming to the center after school, CCT staff themselves went to the communities. CCT Negros staff would not only extend their personal time but also money to support the children's ministry. Before COVID-19, the ministry used to cater to 40 to 50 children every week. What a testimony of breakthrough—to-date, about 140 children hear the Word of God every week!

***Beyond microfinance, CCT provides wholistic services to these communities.***











In CCT Davao, the staff and CFI pastors initiated the discipleship and mentoring of the youth. They organized the Jesus and Music (JAM) Workshop in August. More than 30 youth church members learned to play musical instruments and lead praise and worship. Additionally, in November, the staff also arranged for a sports evangelism in an LGBTQ community. Before the games started, the Word of God was shared among these young people and 36 of them received Jesus Christ as their personal Lord and Savior.

In Eastern Visayas, DYFE supported the Department of Education (DepEd) – Tacloban Chapter through Radyo-Eskwela, a blended learning approach in Tacloban City, Leyte. DepEd was given a daily time slot on the learning modules for elementary students who live in areas with slow internet connection, weak cellphone signal, and lack of television access.

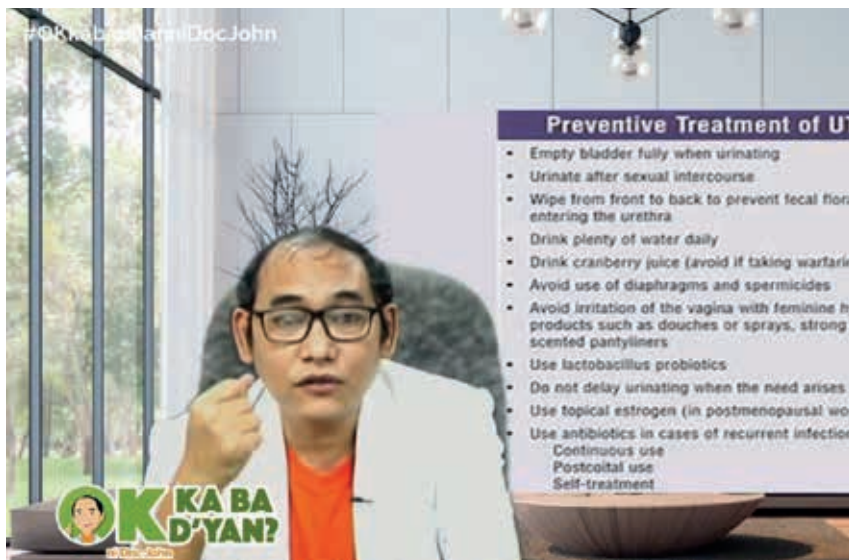
In addition, by the end of the quarter, adhering to LGU guidelines, DYFE held a gathering of 164 listeners to connect with them and share their testimonies. Led by Pastor Aniceto Candole, a member of the CCT Eastern Visayas Regional Council and anchor of the much-followed DYFE devotional program Pamalandong, a worship service, a feeding program, and a distribution of face masks were organized.



Meanwhile in Cebu, CCT staff pursued the ministry among the informal settlers in a Chinese cemetery amid the pandemic. This initiative came with the overflow of the heart among CCT leaders and staff who provided for the feeding and Bible studies out of their own pockets. The area also partnered with a local church to disciple them regularly. Eventually, the community partners there started saving money regularly and already planned to set up a group enterprise.

In Southern Luzon, while CCT Mindoro is expected for a closure due to bleeding financial losses, CCT volunteers in Calapan and Puerto Galera signed up to pursue Bible studies among the community partners.

The CSLs in Cavite and Laguna went to exposure trips for the Kaibigan Ministry and Visions of Hope. The CSLs learned about the Kaibigan Journey of Change and volunteered to join the feeding program in Pala-Pala, Cavite. Afterwards, the CSLs were so moved that they decided to conduct feeding programs once a week. They also planned an “Adopt a Child” program where one CSL will disciple three kids and become a spiritual mother to them.



As for the Lupang Pangako in Nueva Ecija, CCT management laid down development plans where it is being opened to the entire CCT Group of Ministries. CCT also identified economic zones in Lupang Pangako. Agribusinesses were classified into three groups: meat and poultry production, vegetable production, and rice trading. These endeavors were designed for investments. Aside from the Chapel Park, Lupang Pangako developed plans to build a forest park and a children's park.

With COVID-19 limiting the ministry to run community clinics and medical missions, CCT launched *OK Ka Ba D'yan? ni Doc John*, which serves as CCT's (offsite and online) platform to continue reaching out to the communities by providing free online consultations, prescriptions, and weekly health education. Covering topics from COVID-19 to mental health, the Health and Wellness team led by Dr. John Tabije has been using social media and video streaming sites to reach out to over 100,000 community partners and their families, whom the ministry has been serving over the years. The platform allowed staff and community partners to receive interventions for their health issues without the risk of exposing themselves to the virus. Those who manifested symptoms of



the virus were also monitored and guided by Dr. Tabije. Through weekly video streaming, community partners have learned how best to take care of their bodies and overall wellness.

CCT puts equal premium on the tribespeople and their communities. In 2020, CMAT ministered to 3,724 tribespeople from Northern and Southern Luzon, Palawan, Panay, Davao, Cagayan de Oro, and SOCCSKSARGEN. While the ministry heavily caters to the Blaan, T'boli, and Manobo tribes, CCT through the affiliate ministries, primarily the CCT Multipurpose Cooperative, was able to minister also to the Aetas, Badjaos, Bagobos, Igorots, Kalagans, Mangyans, Palaw'an, Tagakaolos, Tagbanuas, Tedurays, Tinguians, as well as some Muslims. These families heard the Gospel through Bible studies. They also learned the value of saving through CCT's savings program.

In addition, tribespeople in Dumarao, Capiz were also reached out by the staff of Passi branch in Panay. This fellowship group is composed of 30 partners who are all members of their local evangelical churches and whose pastor is also a CCT community partner.



Meanwhile, CCT-VOHCS students in Quezon, Palawan were also not left behind. In partnership with OneChild, 54 families of these Palaw'an students received food packages. The ministry also checked on their health status and provided free medicines and face masks to comply with the government's safety protocols. The tribespeople extended their deep appreciation of CCT's efforts since they had not been receiving assistance from the government due to the distance of their home from the town proper.

Being located in the farthest mountainous areas of Quezon, Palawan, the school was spared from COVID-19. Thus, the students were allowed to hold blended learning modalities that equated to modular or distance learning plus face-to-face learning. A total of 136 students were enrolled. Before the start of classes, teachers and parents helped clean the school. They also set up a community garden for their own sustenance. The school chaplain also led Sunday worship services in order to reach out to the parents.

On the other hand, CCT-VOHCS in Malungon, Sarangani spearheaded the Eduk-aksyon Mobile School in the tribal communities as approved by the local government. The teachers themselves went to the communities as the partner churches and parents opened their homes/ churches for this initiative. Adapting the 7Ws of CCT (Welcome, Witness, Wiring, Worship, Word, Work, Wrap-up) teachers conducted bi-weekly classes with the children while the parents assisted in distributing modules. The teachers, the parents, along with the CSLs worked together not only in ensuring that the children's learning continued but also in conducting daily feeding program. The mobile school started in September 2020 and had a total of 130 students—72 Tagakaolos, 47 Blaans, 11 from other tribes.





CMAT also partnered with the local government of Malungon for MRTC to be an isolation facility for returning Overseas Filipino Workers (OFW) and locally stranded individuals (LSI) during the height of the pandemic. MRTC hosted 467 returning OFWs and LSIs during their quarantine periods. As a matter of fact, the privilege to serve the OFWs and LSIs became God's intervention to restore the sustainability of MRTC with a net surplus of nearly PhP3.2 million by the end of the year.

In November, Rizal was among the areas badly hit by Typhoon Ulysses. CCT Rizal team, through the Paglingap program and with the assistance of the CCT Mutual Benefit Association, conducted three waves of relief operations. Eight hundred families in Rodriguez, Cainta, and Taytay received assistance after the typhoon. Also in partnership with the health team of the Visions of Hope Foundation, 120 banana farmers in Sitio Apia, Calawis, Antipolo received free medical consultations.

All these efforts of the staff and community partners as they went above and beyond their duties in ministering to the communities created ripples of change. Faith communities continued to rise up, and the bayanihan spirit lives on.

This was evident in Maayon, Capiz in Panay where a community of farmers worked together with the staff in repairing their road for a safer way to the market. Out of their own pockets, 24 CCT community partners along with the CCT staff contributed for the sacks of cement and other materials needed. Everyone willingly decided and contributed their share of Patronage Refund from the cooperative's products, instead of using the fund for their own personal or livelihood use. While the men worked on repairing the road, the women happily prepared food for them. During the harvest season in September 2020, they contributed PhP500 each from their harvest for the continuation of their repairs.





Moved by the extraordinary bayanihan spirit of the farmers, CCT Capiz and Aklan staff organized a community worship in the village. After the 45-minute hike to the venue, the staff led the community to prayer and worship, which was joined by non-CCT communities. Thirty children heard the Gospel and enjoyed learning activities. The staff also held a feeding program among them.

In a nearby community also in Maayon, Capiz, a fellowship group of farmers were burdened that they did not have a regular place to conduct their fellowship meetings. One of the members offered the vacant lot near his home. With this, the group decided to build a hut where they could hold their Bible studies and worship services. The farmers contributed whatever they had for the construction materials. They worked together in the construction project while the women of the household cooked food for them. Out of the overflow of their hearts, this community now has a place for worship.







Another highlight was the testimony of Dionnie Juan, a community partner from El Nido, Palawan. He won the Lydia Award from the Boston-based ministry partner of CCT, PEER Servants. Dionnie is a vegetable farmer that supplies high value crops to restaurants and hotels in Palawan. He was among those affected when tourism went down. In response, Dionnie shifted his business strategy and started planting crops that are more in demand in their local market. Not only was he able to provide for his family, Dionnie contributed as well to their neighborhood's food supply. ■







## Remaining Mission True and Enabling the Communities

**F**rom its inception and 30 years later, CCT has witnessed God's faithfulness and grace over and over again. Despite the challenges, the Lord's purposes always prevail.

All CCT ministries and areas have geared up for its long-term and immediate action plans. Emerging strategies included convergence of the CCT Group of Ministries: product-market saturation for geographical dominance and long-term sustainability; going deeper in spirituality and program implementation; financial sustainability; community mobilization and empowerment; and enterprise-development along with technology-based innovations.

Equally significant is the continuous formation of the regional boards, working alongside the staff at the area levels and journeying with the board members from the national level. In 2020, the Southern Luzon Regional Advisory Council was added to the roster of CCT regional boards in Northern and Central Luzon, Palawan, Eastern Visayas, Panay, Negros, Davao-Cagayan de Oro-Caraga, and SOCCSKSARGEN.

More importantly, God's transformative work in and through CCT bore much fruit as manifested in the lives of the CSLs coming from the community partners themselves. With one heart in honoring the Lord, CCT communities expressed their concern for the needy and for each other. This paved the way for CCT to becoming not only an agent of change but also an enabler of transformation—enabling changed lives to be self-sufficient and empowered communities to address their own needs. CCT is blessed to have committed and dedicated CSLs who share this same passion in serving the poor. CCT acknowledges their vital role at the forefront of the evangelistic and discipleship movement of the CCT ministries. CSLs have been serving as fellowship coordinators, health volunteers, church leaders, or barangay officials in their respective communities.

As the Lord wills for another 30 years or more, CCT will continue to anchor its being and doing on Biblical foundations and Kingdom values. In all these, CCT presses on with a persevering, courageous, and conquering faith in building faith communities while remaining true to its mission of wholistic transformation. ■

## Chairman's Message:

# DEEPLY ROOTED IN CHRIST

CCT's vision is to see Christ-centered faith communities, and our mission is to join the Holy Spirit in God's work of transforming lives and communities.

Research has shown that in a community where there are at least 5% committed Christians in the population, these begin to change the community where they live. Children play more happily, there is less crime, and homes are cleaner and more pleasant.

So our aim is not only poverty alleviation. We need to help the people in the community that we are ministering to, to become committed Christians, in order for the community to become transformed. How can this be done? Only if our CCT staff themselves are committed Christians, who know their identity as Missionaries to the Poor.

When they are deeply rooted in Christ, they will be able to do their tasks with passion and excellence. The Holy Spirit will be able to work through them to transform lives in the community, which in turn will result in transformed communities.

Hallelujah!

**Bro. Bertram B. Lim**

**Chairman**

*Center for Community Transformation, Inc.*





# BOARD OF TRUSTEES



**Bertram B. Lim**  
**CHAIRPERSON**  
Center for Community  
Transformation, Inc. &  
CCT Community Fellowship Inc.



**James Y. Tioco**  
**VICE-CHAIRPERSON**  
Center for Community  
Transformation, Inc.

**CHAIRPERSON**  
CCT Ministers Association of the  
Philippines Inc.



**Ronald T. Chua**  
**TREASURER**  
Center for Community  
Transformation, Inc.

**CHAIRPERSON**  
CCT Multipurpose Cooperative



**Benjamin I. Liuson**  
**TRUSTEE**  
Center for Community  
Transformation, Inc.

**CHAIRPERSON**  
Finance Committee



**Stephen C. Roxas**  
**TRUSTEE**  
Center for Community  
Transformation, Inc.



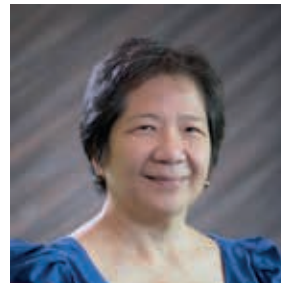
**Melba P. Maggay**  
**TRUSTEE**  
Center for Community  
Transformation, Inc.

**CHAIRPERSON**  
CCT Training and Development  
Institute Inc.



**Edmon S. Ngo**  
**TRUSTEE**  
Center for Community  
Transformation, Inc.

**HEAD SHEPHERD**  
CCT Ministers Association  
of the Philippines Inc.



**Anastasia Y. Dy**  
**TRUSTEE**  
Center for Community  
Transformation, Inc.

**VICE-CHAIRPERSON**  
CCT Kaibigan Ministry, Inc.



**Ruth S. Callanta**  
**PRESIDENT AND FOUNDER**  
Center for Community  
Transformation, Inc.

**CHAIRPERSON**  
CCT Mutual Benefit Association  
Inc.



**Stephanie C. Delos Santos**

**CHAIRPERSON**

Visions of Hope Foundation, Inc. &  
CCT-Visions of Hope Christian  
School Inc.



**Joel R. Butuyan**

**CHAIRPERSON**

CCT Kaibigan Ministry, Inc.



**Catherine R. Tan**

**CHAIRPERSON**

Kaibigang Maaasahan  
Multi-purpose Cooperative



**Eduardo M. Lapiz**

**CHAIRPERSON**

CCT Ministry among  
Tribespeople, Inc.



**Dante M. Velasco**

**CHAIRPERSON**

CCT Working Hands Ministry, Inc.

**CORPORATE SECRETARY**

Center for Community  
Transformation, Inc.



**Richard Tan Beng Peng**

**CHAIRPERSON**

CCT-Tindahan para sa Bayan, Inc.  
(January to July 2020)



**Wally G. Ang**

**CHAIRPERSON**

CCT-Tindahan para sa Bayan, Inc.  
(August 2020 to present)



**George G. Tan**

**CHAIRPERSON**

Covenant Community  
Multipurpose Cooperative



## CCT GROUP EXECUTIVE LEADERSHIP: MINISTRY PEER SERVANTS



**Edmon S. Ngo**  
CCT Community Fellowship Inc. &  
CCT Ministers Association of the Philippines



**Elizabeth M. Veñegas**  
Center for Community Transformation, Inc.  
(January to July 2020)



**Jennifer Jan Y. Abella**  
Center for Community Transformation, Inc.  
(August 2020 to present)



**Froilan H. Parado**  
CCT Working Hands Ministry



**Rhodora E. Prado**  
CCT Multipurpose Cooperative



**Arlene S. Sy**  
Visions of Hope Foundation,  
CCT-Visions of Hope Christian School,  
& CCT-Tindahan para sa Bayan, Inc.



**Alicia S. Pineda**  
CCT Training and Development Institute, Inc.  
(January to June 2020)



**Anna Mae D. Labanero**  
CCT Training and Development Institute, Inc.  
(July 2020 to present)



**Lalaine E. Naquita**  
CCT Ministry among Tribespeople, Inc.



**Allan L. Legaspi**  
CCT Mutual Benefit Association

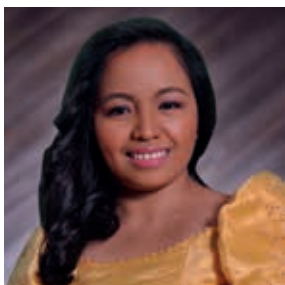


**Teodora V. Balala**  
Kaibigang Maaasahan  
Multi-purpose Cooperative



**John Marcel E. Tabije**  
Jehovah Jireh Credit Cooperative

## SHARED SERVICES



**Jojie M. Pardico**  
Internal Audit



**Leah L. Katigbak**  
Communications



**Marjun C. Baba**  
Accounting/Finance  
*(January to July 2020)*



**Ma. Luisa G. Lim**  
Accounting/Finance  
*(August 2020 to present)*



**Maria Epifania T. Garcia**  
CSL Development

## OFFICE OF THE PRESIDENT



**Floriber C. Mañalac**  
Executive Assistant



**Timothy Jonathan D. Lim**  
Partnership Development Officer



**Arleia L. Agustin**  
Research and Documentation Officer



**Euris John B. Cawaling**  
Program Assistant



## 2020 MINISTRY HIGHLIGHTS & AREAS OF OPERATIONS

CCT Areas of Operations	Outreach
Northern and Central Luzon	7,489
Rizal	3,529
National Capital Region	17,786
Cavite and Laguna	8,872
Batangas and Quezon	1,287
Palawan	9,249
Panay	19,713
Negros	11,477
Cebu and Bohol	2,252
Eastern Visayas	5,284
Davao, CDO, and Caraga	14,831
SOCCKSARGEN	20,466
<b>TOTAL</b>	<b>122,235</b>

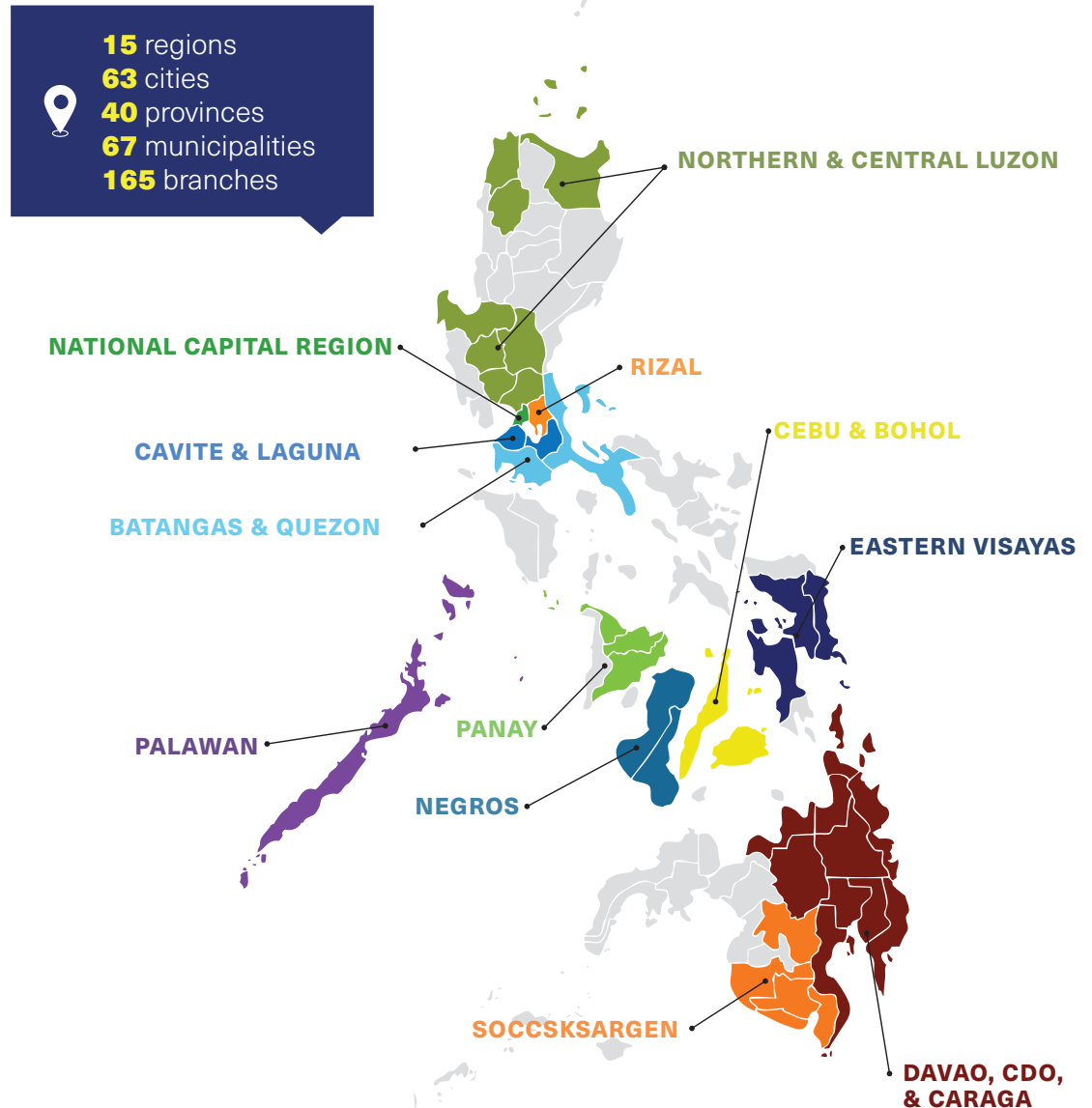
**PhP1.8 B**  
CCT GROUP TOTAL ASSETS

**PhP379,799,805**  
Membership Savings

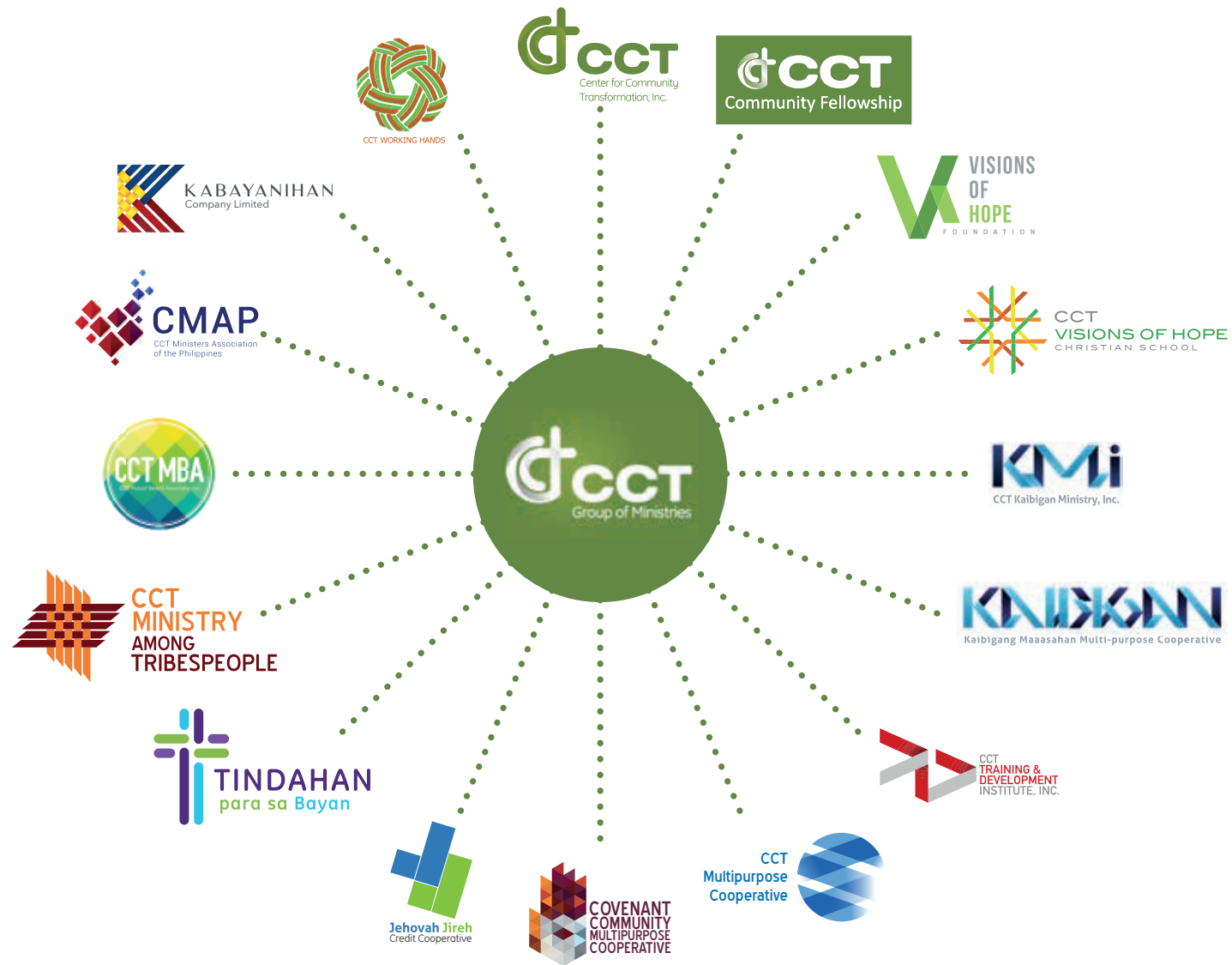
**PhP291,523,300**  
Share Capital

**745**  
Staff

**787**  
Community Servant  
Leaders (Volunteers)



# THE CCT GROUP OF MINISTRIES







**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.

**Date of Establishment**

February 6, 1992

**Ministry Theme Verse**

**Isaiah 65:17–25**











**CCT Multipurpose Cooperative** 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.

#### **Date of Establishment**

October 3, 2003

#### **Ministry Theme Verse**

##### **Acts 2:42–47**

They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer. Everyone was filled with awe at the many wonders and signs performed by the apostles. All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved.











**Visions of Hope Foundation, Inc. (VOHF)** is the social service arm of the CCT Group, providing access to basic needs and empowering communities to respond to their own needs especially during emergency situations.

**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.

#### Date of Establishment (VOHF)

October 15, 2002

#### Date of Establishment (VOHCS)

September 13, 2011

#### Ministry Theme Verse

##### Psalm 78:3-8

Things we have heard and known, things our ancestors have told us.  
We will not hide them from their descendants; we will tell the next generation the praiseworthy deeds of the Lord, His power, and the wonders He has done.  
He decreed statutes for Jacob and established the law in Israel, which He commanded our ancestors to teach their children,  
So the next generation would know them, even the children yet to be born, and they in turn would tell their children.  
Then they would put their trust in God and would not forget His deeds but would keep His commands.  
They would not be like their ancestors—a stubborn and rebellious generation, whose hearts were not loyal to God, whose spirits were not faithful to Him.











CCT Kaibigan Ministry, Inc.



Kaibigang Maaasahan Multi-purpose Cooperative

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

**Date of Establishment (KMI)**

October 10, 2012

**Date of Establishment (KMMC)**

September 16, 2008

**Ministry Theme Verse**

**Ezekiel 37**

**John 15:15**

I no longer call you servants, because a servant does not know his master's business. Instead, I have called you friends, for everything that I learned from My Father I have made known to you.











**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.

**Date of Establishment**

December 17, 2005

**Ministry Theme Verse**

**Romans 12:2**

Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—His good, pleasing and perfect will.

**2 Timothy 2:2**

And the things you have heard me say in the presence of many witnesses entrust to reliable people who will also be qualified to teach others.









**CCT Ministry among Tribespeople (CMAT)** instills among tribal communities a strong sense of cultural identity that is rooted in Christ.

**Date of Establishment**

October 5, 2018

**Ministry Theme Verse**

**Revelation 7:9-10**

After this I looked, and there before me was a great multitude that no one could count, from every nation, tribe, people and language, standing before the throne and before the Lamb. They were wearing white robes and were holding palm branches in their hands.

And they cried out in a loud voice:

"Salvation belongs to our God,  
who sits on the throne,  
and to the Lamb."











**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 (HOPE).

**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.

#### Date of Establishment (CFI)

November 10, 2014

#### Date of Establishment (CMAP)

March 8, 2016

#### Ministry Theme Verse

##### Matthew 28:19-20

Therefore go and make disciples of all nations, baptizing them in the Name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.











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

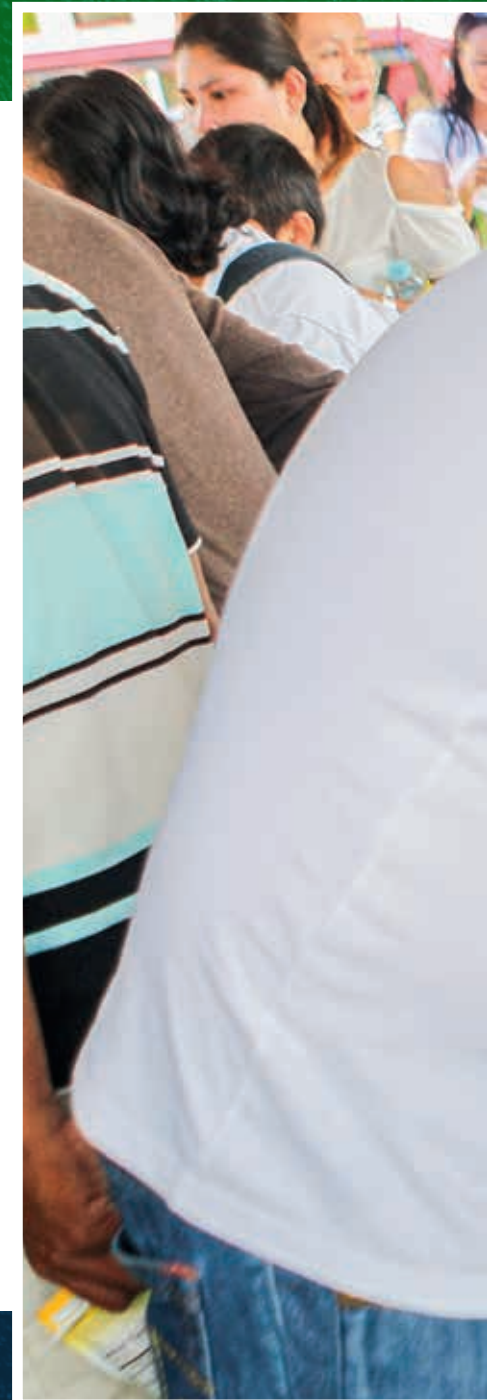
**Date of Establishment**

October 6, 2016

**Ministry Theme Verse**

**Job 11:18**

You will be secure, because there is hope;  
you will look about you and take your rest in safety.









**CCT Working Hands Ministry** 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.

**Date of Establishment**

August 22, 2017

**Ministry Theme Verse**

**Isaiah 65:22b**

...My chosen ones will long enjoy  
the work of their hands.











**CCT-Tindahan Para sa Bayan, Inc.** provides linkages to various market platforms to assist CCT enterprises and community partners in expanding their visibility and reach.

#### Date of Establishment

December 7, 2006

#### Ministry Theme Verse

##### Isaiah 65:22

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.











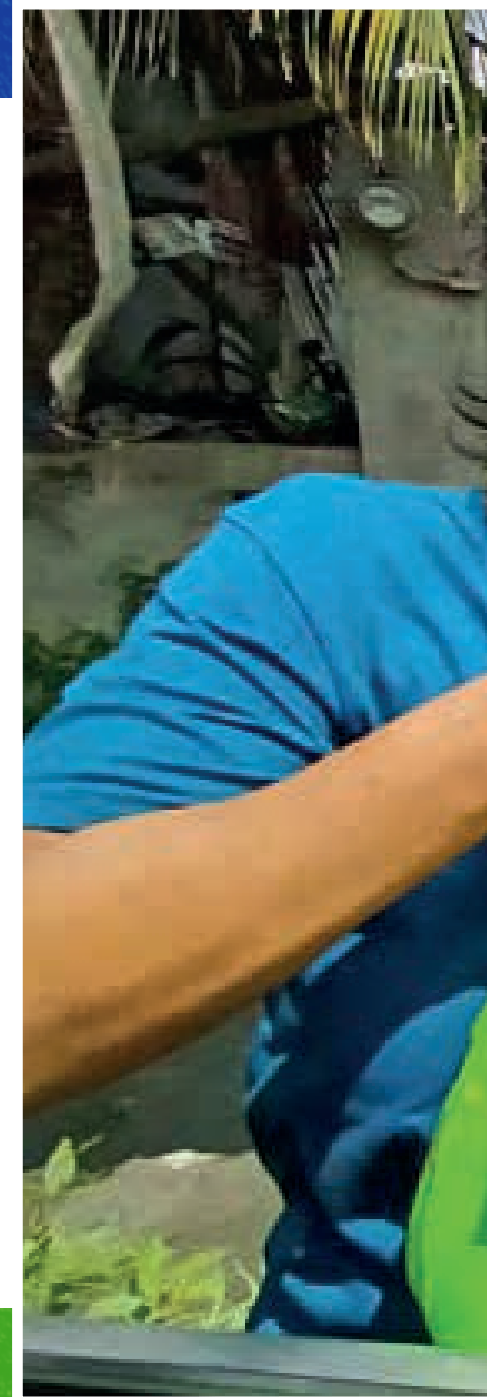
**Jehovah Jireh (JJ) Credit Cooperative** serves as the brother's keeper for CCT ministry workers providing not only financial assistance but also emotional and physical support in times of need.

**Date of Establishment**

November 18, 2005

**Ministry Theme Verse**

**Genesis 22:1-19**







## LUZON



**Marilyn E. Martin**  
National Capital Region



**Anthony N. Tabilin**  
NCR North



**Rommel L. Dancel**  
NCR South



**Ricardo O. Girado, Jr.**  
Rizal



**Richard S. Diez**  
Central and Northern Luzon



**Christine D. Valdez**  
Cavite and Laguna



**Michael C. Salili**  
Batangas and Quezon



**Virginia V. Quintos**  
Palawan

## VISAYAS



**Allan N. Pardico**  
Panay



**Rubilyn V. Deles**  
Negros



**Glynnis L. Gomera**  
Cebu and Bohol



**Josephine H. Malibong**  
Eastern Visayas



**Michael L. Galarpe**  
Davao, CDO, and CARAGA



**Sherwin M. Ducut**  
SOCCSKSARGEN

## MINDANAO



### Negros Regional Council

—  
Jose Maria T. Ascalon  
**CHAIRPERSON**

Lyndon P. Caña  
**VICE-CHAIRPERSON**

Emily Go-Villanueva  
**MEMBER**



### Eastern Visayas Regional Council

—  
Henry C. Cua  
**CHAIRPERSON**

Floro M. Camenforte, Jr.  
**VICE-CHAIRPERSON**

Aniceto B. Candole  
Alvin V. Abejuela  
**MEMBERS**



### Panay Island Regional Council

—  
Danilo Z. Arceo  
**CHAIRPERSON**

Jan B. Acanto  
**VICE-CHAIRPERSON**

Stephen H. Chan  
**TREASURER**

Domingo M. Raso  
**CORPORATE SECRETARY**

Jessie B. Yu  
**MEMBER**



### Palawan Regional Council

—  
Juan C. Buenaventura  
**CHAIRPERSON**

Evelyn N. Pua  
Solomon C. Rosario  
Marivic A. Bungay  
**MEMBERS**



### Davao, CDO, and CARAGA Regional Council

—  
John Y. Gaisano, Jr.  
**CHAIRPERSON**

Daniel T. Lim  
Edwin A. Sotto  
Ian Fernando L. Co  
**MEMBERS**



### SOCCSKSARGEN Regional Council

—  
Jan S. Ced  
**CHAIRPERSON**

Emerson L. Tan  
**TREASURER**

Joseph S. Chiu  
Oscar Rey G. Gutierrez, III  
Patrick T. Hsu  
**MEMBERS**



### Central and Northern Luzon Regional Advisory Council

—  
Vilma B. Joson  
**CHAIRPERSON**

Cecilia Leonila V. Chavez  
**VICE-CHAIRPERSON**



### Southern Luzon Regional Advisory Council

—  
Tito L. Tolentino  
**CHAIRPERSON**

Ernesto F. Gochuico  
Benhur M. Garcia  
Ricardo Teodoro L. Vistan  
**MEMBERS**



**Center for Community Transformation, Inc.  
Board of Trustees**

—  
Bertram B. Lim  
**CHAIRPERSON**

James Y. Tioco  
**VICE-CHAIRPERSON**

Ruth S. Callanta  
**PRESIDENT AND FOUNDER**

Ronald T. Chua  
**TREASURER**

Anastasia Y. Dy  
**AUDITOR**

Stephen C. Roxas  
Benjamin I. Liuson  
Melba P. Maggay  
Edmon S. Ngo  
**TRUSTEES**

Stephanie C. Delos Santos  
Eduardo M. Lapiz  
Joel R. Butuyan  
Richard Tan Beng Peng  
Wally G. Ang  
Catherine R. Tan  
George G. Tan  
Dante M. Velasco (*Corporate Secretary*)  
**EX-OFFICIO MEMBERS**

Elizabeth M. Veñegas  
(*January - July 2020*)  
Jennifer Jan Y. Abella  
(*August 2020 - present*)  
**MINISTRY PEER SERVANTS**

**CCT Ministers Association of the Philippines Inc.  
Board of Trustees**

—  
James Y. Tioco  
**CHAIRPERSON**

Benjamin I. Liuson  
**TREASURER**

Melba P. Maggay  
**CORPORATE SECRETARY**

Jan S. Ced  
John Y. Gaisano, Jr.  
Ruth S. Callanta  
**TRUSTEES**

Edmon S. Ngo  
**HEAD SHEPHERD**

**CCT Community Fellowship Inc.  
Board of Trustees**

—  
Bertram B. Lim  
**CHAIRPERSON**

Benjamin I. Liuson  
**TREASURER**

Melba P. Maggay  
**CORPORATE SECRETARY**

Jan S. Ced  
John Y. Gaisano, Jr.  
James Y. Tioco  
Ruth S. Callanta  
**TRUSTEES**

**Visions of Hope Foundation, Inc. and CCT-Visions of Hope Christian School Inc.  
Board of Trustees**

—  
Stephanie C. Delos Santos  
**CHAIRPERSON**

Donna Pangilinan-Simpao  
**VICE-CHAIRPERSON**

Ruth L. Uy  
**TREASURER**

Roweena F. Mendoza  
**CORPORATE SECRETARY**

Edmon S. Ngo  
Jefferson L. Tomas  
**TRUSTEES**

Arlene S. Sy  
**MINISTRY PEER SERVANT**

**CCT Multipurpose Cooperative  
Board of Directors**

—  
Ronald T. Chua  
**CHAIRPERSON**

Kerwin C. Tansekiao  
**VICE-CHAIRPERSON**

Lamberto U. Sy, Jr.  
**TREASURER**

Miriam G. Daway  
Amen C. Say  
Rhyann L. Uy  
Jenny C. Yang  
**DIRECTORS**

Rhodora E. Prado  
**MINISTRY PEER SERVANT**

Anna Mae D. Labanero  
**OPERATIONS PEER SERVANT**

**CCT Kaibigan Ministry, Inc.  
Board of Trustees**

—  
Joel R. Butuyan  
**CHAIRPERSON**

Anastasia Y. Dy  
**VICE-CHAIRPERSON**

Teresita L. Ang  
**TREASURER**

Helen C. Roxas  
**CORPORATE SECRETARY**

Judy C. Liuson  
Julieta C. Pe  
Luis C. Keh  
Geoffrey Osborne  
Ruth S. Callanta  
Erlinda G. Tan†  
**TRUSTEES**

**Kaibigang Maaasahan  
Multi-purpose Cooperative  
Board of Directors**

—  
Catherine R. Tan  
**CHAIRPERSON**

Luis C. Keh  
Johann Gohoc  
David T. Ong  
Elaine L. Ong  
Gregory F. Serrano  
Eleazar F. Martin  
Ruth S. Callanta  
**DIRECTORS**

Teodora V. Balala  
**MINISTRY PEER SERVANT**

**CCT Training & Development  
Institute Inc.**

**Board of Trustees**

—  
Melba P. Maggay  
**CHAIRPERSON**

Carson W. Tan  
**VICE-CHAIRPERSON**

Michael Kenneth C. Lim  
**TREASURER**

Edgar P. Callanta  
**CORPORATE SECRETARY**

Dante M. Velasco  
Quintin G. Tan  
Fe B. Mangahas  
Gloria V. Ison  
**TRUSTEES**

Alicia S. Pineda  
*(January-June 2020)*  
Anna Mae D. Labanero  
*(July 2020-present)*  
**MINISTRY PEER SERVANTS**

**CCT Ministry among  
Tribespeople, Inc.**

**Board of Trustees**

—  
Eduardo M. Lapiz  
**CHAIRPERSON**

Michelle L. Solon  
**VICE-CHAIRPERSON**

Emerson L. Tan  
**TREASURER**

Michael Q. Chiongbian  
**CORPORATE SECRETARY**

Jan S. Ced  
Samuel Paul T. Lim  
**TRUSTEES**

Lalaine E. Naquita  
**MINISTRY PEER SERVANT**

**CCT-Tindahan para sa Bayan, Inc.**

**Board of Directors**

—  
Richard Tan Beng Peng  
*(January-July 2020)*  
Wally G. Ang  
*(August 2020-present)*  
**CHAIRPERSONS**

Wally G. Ang  
*(January-July 2020)*  
Luis C. Keh  
*(August 2020-present)*  
**VICE-CHAIRPERSONS**

Benjamin I. Liuson  
**TREASURER**

Kerwin C. Tansekiao  
*(January-July 2020)*  
Patrick T. Hsu  
*(August 2020-present)*  
**CORPORATE SECRETARIES**

Ronald Alan D. Ko  
Henry T. Que  
**DIRECTORS**

Arlene S. Sy  
**MINISTRY PEER SERVANT**

**CCT Mutual Benefit  
Association Inc.**

**Board of Trustees**

—  
Ruth S. Callanta  
**CHAIRPERSON**

Arlene S. Sy  
**VICE-CHAIRPERSON**

Jennifer Jan Y. Abella  
**TREASURER**

Alicia S. Pineda  
**CORPORATE SECRETARY**

Rhodora E. Prado  
**TRUSTEE**

Raymundo L. Roberto  
Serlina C. Rufin  
**INDEPENDENT TRUSTEES**

Allan L. Legaspi  
**MINISTRY PEER SERVANT**

**Covenant Community  
Multipurpose Cooperative**

**Board of Directors**

—  
George G. Tan  
**CHAIRPERSON**

Romulo M. Villamin  
**VICE-CHAIRPERSON**

Dante M. Velasco  
Solomon C. Chiong  
Allan L. Legaspi  
Eleazar F. Martin  
Ruth S. Callanta  
**TRUSTEES**

Froilan H. Parado  
**MINISTRY PEER SERVANT**

**CCT Working Hands  
Ministry, Inc.**

**Board of Trustees**

—  
Dante M. Velasco  
**CHAIRPERSON**

Solomon C. Chiong  
**VICE-CHAIRPERSON**

Allan L. Legaspi  
Eleazar F. Martin  
George G. Tan  
Elmer O. Valencia  
Ruth S. Callanta  
**TRUSTEES**

Froilan H. Parado  
**MINISTRY PEER SERVANT**

**Jehovah Jireh Credit  
Cooperative**

**Board of Directors**

—  
John Marcel E. Tabije  
**CHAIRPERSON**

Marilyn E. Martin  
**VICE-CHAIRPERSON**

Alvin Leo C. Bonjoc  
**TREASURER**

Rommel L. Dancel  
Renato T. De Jesus  
Arlene R. Diel  
**DIRECTORS**





CCT Malungon Retreat and Training Center, Sarangani

An aerial photograph of a tropical landscape. In the foreground, a large, light-colored building with a complex, multi-faceted roof is visible. The building is surrounded by lush greenery, including numerous tall palm trees. A paved road or path runs through the middle of the scene, separating the building from the surrounding landscape. The background shows more palm trees and some distant structures, suggesting a rural or semi-rural setting. The overall scene is bright and sunny, with strong shadows cast by the trees and the building.

**Passion for God.  
Passion for the Philippines.  
Passion for the Filipino poor.**



## 2020 Annual Report

### CCT 30<sup>th</sup> Anniversary Edition

Copy, content, and creatives produced by CCT Group Communications  
May 2021

*The photographs used in this Annual Report were  
taken during pre-pandemic and pandemic periods.*

---

#### Editorial Adviser

Ruth S. Callanta

#### Managing Editor & Editor-in-Chief

Leah Katigbak

#### Writers

Ruth S. Callanta

Leah Katigbak

Mary Joy Antonio

Maria Epifania Garcia

#### Design and Layout Artist

Ephraim Fornoles

#### 30<sup>th</sup> Anniversary Logo

Ephraim Fornoles

---

#### Photographers

Ephraim Fornoles

Cox Aban Photography

Nikki Denholm

Daniel Dayle Dancel

Hezekiah Rafael

Arnulfo Villamor, III

#### Contributing Photographers

Leah Katigbak

Leo Lorenzo

Yvonne Piolo

Mary Grace Ballesteros

Noel Labutong

Debbie De Ocampo

Theresa Maureen Olandres

CCT Area Staff

CCT Archives

#### Publishing Assistant

Michelle Quezon

#### Content Sources

Froilan Parado

Allan Pardico

John Marcel Tabije

Sherwin Ducut

Allan Legaspi

Alicia Pineda

Sarah Gratuito

Jojie Pardico

Abigail Praise Limpin

Lalaine Naquita

Michael Galarpe

Christine Valdez

Josephine Malibong

Rubilyn Deles

Timothy Jonathan Lim

Virginia Quintos

Ricardo Girado, Jr.

Glynnis Gomera

Marilyn Martin

Anthony Tabilin

#### Printer

Arvada Ways Printing Enterprise



**Address:** 5/F Echelon Tower, 2100 A. Mabini Street, Malate, Manila, 1004, Philippines  
**Phone lines:** (632) 8524.1810 / 8524.1819 / 8524.1835 / 8400.6901 / 8400.6909  
**www.cct.org.ph**













