



**2019**  
Annual Report



## Vision

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

## Mission

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

## Ministry Profile

CCT Mutual Benefit Association Inc. (CCT MBA) provides social security through basic life insurance and investment as well as retirement benefits to management and staff, development workers, ministry workers, corporate members, and community partners of the various ministries served by the CCT Group.

It addresses the growing needs of its stakeholders, giving them a wider scope of benefits and instilling a spirit of solidarity and shared accountability among members. It ensures access to resources by actively involving its members in the management of the association, the professionalization of its services, research and development, and technical operations.

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# Convergence

## Unity in Christ

The background of this theme is found in Paul's letter to the Ephesians, when he reminded them to be united in the Body of Christ.

"From Him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work."

– Ephesians 4:16

As CCT continues to embrace the new wine that the Lord is pouring out among its ministries, Paul's reminder rings true—"maintain the unity of the Spirit in the bond of peace" (Ephesians 4:3). Unity results in a healthy, effective, and loving organization.

CCT's story, from the very beginning, has been a convergence of passionate Christians from the academe, the development and business sectors, Christian workers, pastors, and lay leaders. God's grace has enabled CCT to become an agent of transformation.

Our wholistic and integrated approach to development cannot be provided by only one institution. Thus, convergence is needed. Working together as one group, we have partnered with churches, local government units, and other like-minded institutions in reaching marginalized communities for Christ. This has led us to a deeper level of convergence as communities become empowered through God's Word—worshiping God as one church and becoming more involved in their community through volunteerism.

However, the deepest synergy of all is to unite all things in Christ (Ephesians 1:10). Therefore, as we move forward in pursuit of convergence, it is important for the like-minded people whom we work with to be part of the Body of Christ. Ultimately, God makes unity possible, and He alone can sustain it. Our strategy in CCT has always been anchored on the Word of God, and convergence could not be implemented otherwise. As we continue to do the work He has called us to do, we strive to be united in prayer, in obedience, and in God's purposes.



## Message from the Chairperson

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Dear friends and ministry partners,

For years, CCT has been praying for ways to provide our community partners with affordable life insurance. God answered this prayer through the CCT Mutual Benefit Association Inc., (CCT MBA). For the past three years since it began operations, the Lord used the ministry in extending His promise of shalom to the needy communities.

We praise God that more and more families learn the value of being prepared when emergencies come. In 2019, as we became sensitive to the new wine that the Lord is pouring unto CCT MBA, we sought to widen our programs and services. This includes offering a health insurance, called the Yaman ang Kalusugan Program (YAKAP), and a hospital income benefit to secure our community partners should a sudden illness befall them.

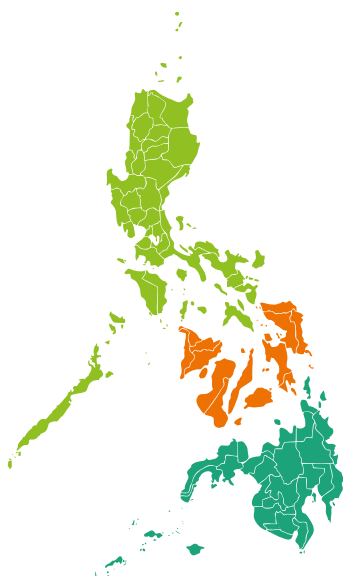
Sensitive to the Holy Spirit's leading, we also allotted a portion of the 2018 net surplus as a calamity fund. Through this and by God's grace, we were able to help not only our members, but also the surrounding affected communities during the earthquakes in Mindanao and typhoons in Luzon and Visayas.

Praise God that through CCT MBA we are able to extend God's love and care to low-income families and communities!

Serving with you,

  
 Ruth S. Callanta

## Areas of Operations



### Luzon

**65** branches; **25,820** members

### Visayas

**55** branches; **25,873** members

### Mindanao

**50** branches; **22,657** members

### Hong Kong

**38** Overseas Filipino Workers (OFWs)



## Operations Highlights



### Enrollment

**17,715** new members (76,886 total members as of December 2019)

### Claims



**352 claims** (861 total accumulated claims as of December 2019)



**PhP7,706,500** worth of benefits  
(PhP19,432,000 total accumulated benefits as of December 2019)



## CCT MBA's YAKAP Program and Hospital Income Benefit, An Answered Prayer

Aptly named as YAKAP (the Filipino word for embrace), the Yaman ang Kalusugan Program is intended to embrace the Filipino's need for an adequate health insurance program and is deemed as an "answered prayer" for the CCT community and the people it serves.

For the longest time, the ministry prayed for the community partners of CCT to have access to a health insurance coverage that will provide them with the much needed health care services without compromising their financial stability. Yet issues around access and affordability remain and are more acute for the low-income families. Many families from the CCT community were struggling financially and because of sudden sickness, they have incurred substantial debt for medication and hospitalization.

Many community partners were stretched financially, they had limited capacity to absorb unexpected costs due to sickness. Most health insurance do not change this underlying financial struggles and hardship due to medical debt.

For some time and despite countless meetings with various health maintenance organizations and third party providers of health insurance programs, CCT MBA was not able to find a health insurance package that the community partners can find affordable and still provide reliable health insurance protection.

Until the Mindanao Alliance Self-Help Societies-Southern Philippines Educational Cooperative Center (MASS-SPECC) invited CCT MBA and CCT Credit Cooperative (Credit Co-op) to a meeting in Davao to present the so-called YAKAP, a health insurance program from Paramount Care, a subsidiary of Paramount Life and General Insurance Corporation. This program is exclusively offered to MASS-SPECC. But with God's providence, the Credit Co-op became an associate member of MASS-SPECC, which led to the inclusion of CCT MBA members to be enrolled under this health insurance program.

In the long run, YAKAP will stand beside low-income families providing them with a health insurance coverage with ease of enrollment and affordability and deliver in-patient and out-patient benefits, annual physical examination, and life insurance.



### In-Patient Benefit

**PhP50,000** per illness per year

### Out-Patient Benefit

**PhP1,500** doctor's consultations per year

### Annual Physical Exam

**PhP500** per year

### Life Insurance

**PhP20,000** on top of the Basic Life Insurance Plan (BLIP)



### Premium Packages:

#### PhP2,500 per year

For PhilHealth members, the PhilHealth portion on the hospital bill will be paid for by PhilHealth.

#### PhP2,500 per year

For non-PhilHealth members, the PhilHealth portion on the hospital bill will be paid for by the member.

#### PhP3,400 per year

For non-PhilHealth members, the PhilHealth portion on the hospital bill will be paid for by YAKAP.

### Membership Card:

PhP100 per card



### YAKAP Enrollments (as of Dec. 2019):

**221** relatives of CCT staff

**73** community partners

**17** pastors

Total: **311** enrolled in YAKAP

### YAKAP Benefit Availment (as of Dec. 2019):

In-patient benefit = 3 = **PhP87,529**

Out-patient benefit = 16 = **PhP7,441**

Emergency treatment = 4 = **PhP3,600**

In/Out = 1 = **PhP9,119**



## Hospital Income Benefit

As it continues to become new wineskins, CCT MBA expanded its services to cater to the needs of its members. Aside from the Basic Life Insurance Plan and YAKAP, the ministry also developed the Hospital Income Benefit (HIB), which intends to replace the member's lost income with a specific predetermined amount for every day that the member is confined.

This optional CCT MBA product was approved by the Insurance Commission last September 2019 and is planned to be launched by the second quarter of 2020 during the CCT Credit Cooperative's general assembly.



HIB Premium  
**PhP1,000** per year

Benefit  
**PhP1,000** per day of confinement up to 15 days in a year



## Calamity Response: Responding to the Community's Urgent Needs

**"Sa bawat pisong naitulong natin sa ating kapwa,  
lahat ng 'yan ay galing sa bawat miyembro ng CCT MBA."**

To respond to extreme weather changes brought about by climate change, CCT MBA board of trustees and management deemed it necessary to prepare for calamities that may hit the community partners by setting aside a portion of its 2018 net surplus in a "Calamity Fund" worth Php1.6 million—forging CCT's aim to have a first response program by blessing the community with relief goods. Out of CCT MBA's 2018 net surplus, the Insurance Commission approved that this surplus be used as relief assistance for CCT MBA members stricken by calamities.

The heart of this program is the urgency in responding to the needs of the members during disaster. The ministry had to think of a process that will hasten the relief aid to disaster-affected members of the community. With convergence to the Credit Co-op, the branches in the disaster-affected areas advanced the funds for the relief operations, then CCT MBA reimbursed the Credit Co-op branches for the expenses they incurred.

2019 was not easy for CCT MBA's members nationwide. From major earthquakes in Davao to

devastating typhoons in Luzon and Visayas, the ministry realized that the members are not immune to the effects of climate change. "The typhoons are getting stronger every year and we need to think of ways to respond readily to the effects these changes will have on our members. With our board's approval to establish a calamity fund and allot a portion of the ministry's 2018 surplus to the said fund, the ministry was able to reach and help our members during these hard times," Allan Legaspi, CCT MBA general manager, explained.

By God's grace, the relief response was not limited to CCT MBA members, but was also extended to every affected member of the community and as if by God's design, the relief operations became a platform for evangelism and convergence with various CCT ministries such as the CCT Credit Cooperative, Kaibigan Ministry, CCT Community Fellowship Inc. (CFI), CCT Ministers Association of the Philippines Inc., and CCT, Inc. As such, the sharing of God's Word to the community became evident and those that were reached were endorsed to CFI churches.





On October 31, 2019, a magnitude 6.5 earthquake hit Mindanao - Brgy. Balabag, Kidapawan, Cotabato.

**119** members and non-members served  
**PhP54,950** worth of relief packs distributed

On December 2, 2019, Typhoon Tisoy hit Northern Luzon - Tuguegarao, Cagayan.

**201** members and non-members served  
**PhP47,791** worth of relief packs distributed

Typhoon Ursula hit Capiz, Northern Iloilo, and Antique on the evening of December 24 to early December 25, 2019.

**1,382** members and non-members served  
**PhP503,770** worth of relief packs distributed

**Total**  
**1,702**  
members and non-members served

**PhP606,511**  
worth of relief packs distributed



## Convergence with the CCT Group of Ministries

CCT MBA cuts across all CCT ministries by enrolling their members, staff, and staff relatives to its insurance programs. In addition to providing security and protection to these group of people, the ministry likewise allocates funds from its surplus to finance the direct programs of other CCT ministries.

Tithing to Visions of Hope Foundation:

**PhP980,523**



## CCT Group's Support Office at Echelon Tower

CCT MBA provided assistance to the CCT Group through the purchase of the sound system at support office for events, meetings, and corporate worships.

## Accumulated Assets and Surplus

Due to the continued patronage of CCT MBA members by earnestly paying their weekly contributions, the ministry has **a total accumulated assets of PhP156 million.**

Moreover, through responsible management and faithful governance by the board of trustees, CCT MBA has earned a **net surplus of PhP13.3 million for 2019.**



## Damayan “Abuloy” Program

To help the elderly members of the community who no longer qualify under CCT MBA's Basic Life Insurance Plan, CCT MBA together with the Credit Co-op developed the Damayan Program, designed for qualified loyal Credit Co-op members aged 65 years old and above.



**2,615**  
members



**55**  
claims



**PhP2.4M**  
worth of benefits

The enrolled Damayan members agree to save PhP30 weekly during their fellowship meeting. This is a special savings, the Savings Build-Up Benevolence Fund (SBU-BF), which is separate from their regular Credit Co-op's SBU. This can only be withdrawn upon contribution of the benevolence per death of a Damayan member.

The CCT MBA team has been authorized by Credit Co-op to oversee the smooth administration of its Damayan Program. To facilitate this, CCT MBA assigned Damayan Claims Officer, Lenie Espelembergo, to take charge of the Damayan Program—answer queries from the field staff and oversee implementation of agreements set.

# Overcoming Challenges



## Lapsed policies and/or contributions in-arrears



There were members who failed to pay their weekly contributions due to lack of finances and awareness of the 45-day grace period. Burdened every time it had to deny a bereaved family of their departed loved one's insurance benefits due to technicalities, CCT MBA conducted nationwide awareness campaign to educate the members and CCT staff on the ministry's policies. The ministry went down to the branches and joined CCT co-workers and community partners in their fellowship meetings.

## Lack of Own Computer System



As it continues to become an instrument of God's blessings through insurance, the ministry recognized its need for a computer system (API or Application Programming Interface). This will allow for a more accurate monitoring of its members' contributions, providing faster and better service to its members. There is an ongoing testing by the IT Group (NetSuite) on the "Interface" with CCT MBA's MIS Report Template (MS Excel) for its statutory reportorial requirements as well as management reports.

## Membership Growth and Collections

By God's grace and with continuous education and training, CCT staff became more aware that CCT MBA, CCT Credit Cooperative, and all other ministries of the CCT Group, must work hand-in-hand in bringing CCT's services to the communities at large.



## Staffing

Another challenge is the lack of CCT MBA staff on the ground. CCT Group's insurance ministry has no regular staff at the branch level to constantly reorient CCT MBA's products and services to the community partners which results to little understanding of CCT MBA's product features and benefits.

There is likewise no constant marketing efforts and no intentional collection of the weekly contributions which ultimately resulted to low member enrollment, low collections, lapsed policies, and denied claims.

CCT MBA prays to have one account officer per region to conduct regular reorientation, marketing, enrollments, collections, and claims processing.



## Transformed Lives



### Pongan Family

When Armando Pongan died of a heart attack, his wife could not accept their fate. Tatay Armando was the family's breadwinner. The sudden loss of her partner made Nanay Thelma sorrowful. Her husband had been suffering from heart disease for a long time, but she had faith that he would be healed naturally. Despite what happened, the family never failed to go to church. Nanay Thelma also found comfort and encouragement from her family, friends, and CCT.

Tatay Armando was a member of the Credit Co-op for several years, so his family was one of the beneficiaries of the CCT MBA. "We did not know where to get money for the funeral expenses, but we are grateful because God was able to meet our needs through the unexpected assistance from CCT MBA," Nanay Thelma shared.

Nanay Thelma, who is also a member of the Credit Co-op, now beams with joy as she recalls how CCT has become a family. An active member of a CCT bayanihan group, she learned not only how to do business and save for the future but also, and more importantly, how to grow her faith. This also stirs her passion to share God's Word with her children. Eventually, her daughter also joined the Credit Co-op.

To this day, Nanay Thelma and her family are thriving despite their loss. The family gets a decent income via food peddling. Through their small business, they continue their membership in the Credit Co-op and CCT MBA. More than ever, Nanay Thelma's faith has made her secure of what lies ahead, for she is certain that the Lord will never leave or forsake her and her family.

**"We did not know where to get money for the funeral expenses, but we are grateful because God was able to meet our needs through the unexpected assistance from CCT MBA," Nanay Thelma shared.**



## MISYONERO AKO

As it faces another year, CCT MBA goes back to its roots—declaring, “Misyonero ako (I am a missionary).” The ministry enjoins the whole CCT Group in going back to basics, which is being ambassadors of Christ in sharing His Word and advancing His Kingdom.

“But seek first His Kingdom and His righteousness, and all things will be added to you”  
- Matthew 6:33

## Board of Trustees



### Ruth S. Callanta

*Chairperson*

- AB Anthropology – University of the Philippines
- Masters in Management – Asian Institute of Management
- President and Founder, CCT Group of Ministries

#### **Past Affiliations:**

- Associate Professor, Asian Institute of Management (AIM)
- Associate Director, Philippine Business for Social Progress (PBSP)
- Member, Presidential Commission to Fight Poverty
- Development Management Consultant, Asian Development Bank (ADB); International Fund for Agricultural Development (IFAD)



### Arlene S. Sy

*Vice-Chairperson*

- BSE Guidance and Counseling – De La Salle University
- AB Psychology – De La Salle University
- Executive Director, Visions of Hope Foundation, Inc.
- Executive Director, CCT-Visions of Hope Christian School

#### **Past Affiliations:**

- Treasurer, Keystone Apartelle
- Trustee, Right Start Community Development
- Managing Director, Marter Textile



### Jennifer Jan Y. Abella

*Treasurer*

- BSC Accounting – De La Salle University
- Executive Officer, CCT, Inc.

#### **Past Affiliations:**

- Property Development Officer, CCT Group of Ministries
- Executive Officer, Visions of Hope Foundation, Inc.
- Accounting and Finance Manager, CCT Group of Ministries
- Vice President Business Development Group, Citibank N.A.
- Technical Staff III, SGV and Company



### Alicia S. Pineda

*Corporate Secretary*

- BS Food Technology – University of the Philippines
- MS in Food Science – University of the Philippines
- MS Entrepreneurship in Social Development – Asian Institute of Management
- Executive Officer, CCT Training and Development Institute, Inc.

#### **Past Affiliations:**

- Business Development Services Manager
- Partnership Development Manager, CCT, Inc.
- Executive Director, Institute for Studies in Asian Church and Culture
- Chief, Agrimarine Division – CITEM, Department of Trade and Industry



### Rhodora E. Prado

*Trustee*

- BSC Accounting – University of Negros Occidental Recoletos
- Masters in Entrepreneurship and Microfinance – Philippine Christian University

- General Manager, CCT Multipurpose Cooperative

#### **Past Affiliations:**

- Peer Servant for Micro Entrepreneur, CCT Credit Cooperative
- Branch Team Leader, CCT Credit Cooperative
- Accounting Staff - Managing Account Payables of Maa, Sugar Central Co., Inc.
- Quedan Accounting Clerk and Social Amelioration Officer of Maa Farmers' Association Inc.



### Raymundo L. Roberto

*Independent Trustee*

- BS Chemical Engineering – University of the Philippines
- Master in Business Management – Asian Institute of Management
- Doctoral Studies in Business Administration – University of the Philippines
- Doctoral Studies in Education and Leadership – Development Academy of the Philippines

- President, Palawena Management and Consultancy Services Inc.;
- Board Member, Palawan Pawnshop Group of Companies and Teh Hsin Philippines, Inc.;
- Training Facilitator in the Management Development Programs of the Yap Group of Companies

#### **Past Affiliations:**

- Associate Professor, Asian Institute of Management Faculty of the Masteral Programs of the ACEME;
- Training Program Director, DMCI-SMPC among others;
- Consultant and Training Facilitator in the Management Development Programs of Philippine and international corporate universities, and local multi-national government development programs



### Elizabeth M. Veñegas

*Advisory Board Member*

- BSC Accounting – University of St. La Salle, Bacolod City
- Masters in Social and Development Entrepreneurship – Asian Institute of Management

- Executive Director, CCT, Inc.

#### **Past Affiliations:**

- Executive Director, CCT Training and Development Institute, Inc.
- Assistant General Manager, CCT Credit Cooperative



### Serlina C. Rufin

*Independent Trustee*

- Bachelor in Office Administration Polytechnic University of the Philippines
- Master of Practical Theology Major in Christian Education – Yonsei University – United Graduate School of Theology

- Chair, Freedom in Christ Ministries
- Chair, Wellspring Academy of Canlubang, Inc.

## Attendance of Board of Trustees in Meetings

Name of Trustees	Designation	BOARD OF TRUSTEES REGULAR MEETING				Total Meetings Attended	Total Meetings	Percentage Rating
		1ST	2ND	3RD	4TH			
Ms. Ruth S. Callanta	Chairperson	X	√	√	√	3	4	75%
Ms. Arlene S. Sy	Vice-Chairperson	X	X	√	√	2	4	50%
Ms. Alicia S. Pineda	Corporate Secretary	√	√	√	√	4	4	100%
Ms. Jennifer Jan Y. Abella	Treasurer	√	√	√	√	4	4	100%
Ms. Rhodora E. Prado	Trustee	√	√	X	√	3	4	75%
Prof. Raymundo L. Roberto	Independent Trustee	√	X	√	X	2	4	50%
Ptr. Serlina C. Rufin	Independent Trustee	X	X	X	X	0	4	0%
Ms. Elizabeth M. Veñegas	Advisory Board Member	X	√	√	√	3	4	75%

For 2019, the CCT MBA Board of Trustees conducted four (4) regular board meetings.

## Management and Key Staff



**Allan L. Legaspi**  
*General Manager*



**Renato T. De Jesus**  
*Senior Account Officer  
NCR, Luzon, and Palawan*



**Crispin N. Mañabat**  
*MIS Officer*



**Lenie F. Espelembergo**  
*Claims Officer*



**Rozelle E. King**  
*Junior Accountant*



**Cherry Ann N. Pabunocan**  
*HR/Finance Officer*



**Jezrael A. Alonzo**  
*Account Officer  
Visayas*



**Amaziah T. Moreno**  
*Account Officer  
Mindanao*



**Rizalyn G. Lorenzo**  
*Claims Officer*

## Strategic Partners

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

# SAAN AABOT ANG **PhP30** MO? (KADA LINGGO)

## HANGGANG **PhP 50,000** NA BENEFISYO PARA SA PAMILYA MO!



### **PhP12.50** LIFE INSURANCE

Hanggang apat na tao ang naka-seguro:

- Isang miyembro
- Isang asawa
- Hanggang dalawang anak o mga magulang

### **PhP12.50** MEMBER'S EQUITY VALUE (MEV)

Saping puhunan na kumikita ng interes



### **PhP5.00** RETIREMENT SAVINGS FUND (RSF)

Ipon sa pagreretiro na kumikita ng interes



Ang Basic Life Insurance Plan (BLIP) ay nagbibigay ng tulong pinansyal para sa natural at accidental death, at total o permanent disablement ng miyembro at mga dependent nito.

Bukas para sa mga Pilipino na may edad na 18-64 taong gulang at may mabuting kalusugan.



### **PhP200** Membership Fee

One-Time Payment/Non-Refundable

## CCT MBA, ATIN 'TO!

Para sa mga interesadong maging miyembro, makipag-ugnayan lamang sa CCT MBA sa (632) 8524-1819 loc. 210 o sa pinakamalapit na CCT Credit Cooperative branch/office sa inyong lugar.

 [www.mba.cct.org.ph](http://www.mba.cct.org.ph)  
 [www.facebook.com/cctmba](https://www.facebook.com/cctmba)



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

## THE CCT GROUP OF *Ministries*

The Center for Community Transformation (CCT) Group of Ministries is an organized Christian response to poverty and social injustice. From one small organization founded in 1991, CCT is now a group of 16 ministries that implements wholistic and transformational programs among the marginalized communities in the country. In 2019, CCT Group was able to minister in 15 regions, 42 provinces, 68 cities, and 69 municipalities across the Philippines—reaching out to street-dwelling families, children and youth, micro-entrepreneurs, fisherfolk, landless agricultural workers, informal workers, small-scale rice and vegetable farmers, livestock farmers, tribespeople, the labor sector, OFWs, Christian development and pastoral workers, disaster survivors, former persons deprived of liberty, persons with disabilities, senior citizens, drug surrenderees, and communities at large.

They are provided with services such as microfinancing, savings, business management and entrepreneurship training, technical-vocational training, job placement, education, housing, health care, life insurance, feeding, and servant leadership training—all rooted in Biblical foundations.

The CCT Group believes that development is transformation. Transformation starts in the heart, and only God can truly change one's heart. By following a journey of change for its target sectors, each CCT ministry becomes God's instrument in transforming the lives of the Filipino poor—one person at a time, influencing their family and community, and eventually transforming the nation.

- CCT, Inc. – strengthening communities through socio-economic programs
- CCT Ministers Association of the Philippines and CCT Community Fellowship Inc. – shepherding pastors and ministry workers as they disciple communities
- Visions of Hope Foundation and CCT-Visions of Hope Christian School – unlocking every child's God-given potential
- CCT Kaibigan Ministry, Inc., and Kaibigang Maaasahan Multi-purpose Cooperative – building the lives of street dwellers as productive members of the society
- CCT Mutual Benefit Association Inc. – providing families living on minimum wage with access to affordable life insurance and social services
- CCT Credit Cooperative – enhancing the lives of micro-entrepreneurs
- CCT Ministry among Tribespeople – redeeming and preserving the culture and heritage of our tribespeople
- CCT Training and Development Institute Inc. – developing Christ-centered leaders and Christian development workers
- Covenant Community Multipurpose Cooperative and CCT Working Hands Ministry, Inc. – empowering the workers' sector to see their work not only as a means to earn an income, but also as their worship to the Lord
- CCT-Tindahan para sa Bayan, Inc. – facilitating sustainability through social enterprises
- CCT Jehovah Jireh Credit Cooperative – becoming a brother's keeper
- Kabayanihan Company Limited – strengthening OFW families through financial stewardship training



# CCT GROUP OF MINISTRIES

The Social Transformation Partner of the Evangelical Community

Passion for **God**

Passion for the **Philippines**

Compassion for the **Filipino Poor**

## 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.

## 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.

## Mission

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

## 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, serving, witnessing, discipling, learning, teaching, and enterprising group.

We exercise preferential option for the poor.



# *Atin to!*



**BLESSED  
TO BE A  
BLESSING**

**MISYONERO  
AKO**

## **To God be the glory!**

**"Convergence: Unity in Christ"**

Annual Report 2019

CCT Mutual Benefit Association Inc.

## **Editorial Team**

### **Editorial Adviser**

Allan Legaspi

### **Writers**

Allan Legaspi

Mary Joy Antonio

Elmar Quinto

### **Creative Designers**

Ephraim Oliver Fornoles

Daniel Dayle Dancel

### **Photographers**

Daniel Dayle Dancel

Ephraim Oliver Fornoles

Hezekiah Rafael

Leo Lorenzo

Alfredo "Cox" Aban

### **Contributing Photographers**

CCT MBA staff

### **Editor**

Mary Joy Antonio

### **Managing Editor**

Leah Katigbak

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**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

**Fax:** (632) 8524.1819 loc. 203

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