

*A part of  
something* **great**



The 2024 Annual Report & The 20<sup>th</sup> Anniversary Gallery

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# *A Part of Something Great*

## Table of Contents

A Message from the President

MVGs and Corporate Values

Area of Operations

Treasurer's Report

Human Resources Highlights

Beyond Jobs, We Build Careers - A Message from the Chairman of the Board

Non-financial Services Highlights

The 20<sup>th</sup> Anniversary  
JMH Journey - The Milestones  
Stories of Client Awardees

Highlights of 2024  
Significant Events  
Awardees

The Board of Trustees and Management Committee

From Vision to Innovation - A Digitalization Story

About the Cover

# Message from the President

## 20 Years of Service, Growth, and Gratitude

As we close the year 2024, let us take a moment to remember the people who have been part of our journey but are no longer with us. We pray that they continue to guide us from above. Their contributions will never be forgotten—for they are, and always will be, an important part of our story.

We are filled with joy and pride as we celebrate the 20th anniversary of JMH Microfinance, Inc.—two decades of hard work, resilience, and meaningful growth. *This milestone stands as a testament to the collaborative efforts of everyone* who has walked this path with us.

Personally, this year also marks my 20th year with JMH. To those who have been with me since the beginning, we know how vibrant and colorful our journey has been. We have witnessed not only the growth of the institution but also the individual growth of every person who has contributed to our success.

I would like to express my heartfelt gratitude to our Board of Trustees, the management team, our dedicated employees, and our valued partners. Each of you has played a crucial role in shaping JMH over the past 20 years.

Lastly, we thank the Lord for His constant guidance. It is through His grace that we have overcome challenges and continued to serve our stakeholders with purpose and heart.

Let us move forward with renewed hope and commitment, always guided by the values that have brought us this far.

**CHARISMA D. LASCOTA**  
President



# MISSION

To sustainably provide responsive and efficient financial and value-added services for socioeconomic improvement of the enterprising less privileged.

# VISION

A progressive organization devoted for the advancement of the quality of life of its stakeholders.

# GOAL

To be the MFI of choice in the areas that we served.

# CORPORATE VALUES

Dedication to Excellence

Passion for Quality Service

Commitment to Continuous Learning

Solidarity





Tigaon  
Goa  
*Camgyun 1*  
San Jose      Tinambac  
Ocampo

Minalabac  
San Fernando  
*Camgyun 2*  
Naga City      Magaraao  
Calabanga

Basud  
Libmanan  
*Camgyun 3*  
Sipocot      Ragay  
Pamplona

Pili  
Baao  
*Camgyun 4*  
Iriga      Buhi  
Nabua

Bacon  
Prieto Diaz  
*Gonggongan 1*  
Casiguran      Gubat  
Bulusan

Sorsogon  
City  
*Gonggongan 2*  
Castilla 1  
Donsol  
Castilla 2      Pilar

As part of its strategic expansion plan, JMH Microfinance, Inc. *opened 17 new branches in 2024*. These include Rapu-Rapu, Guinobatan, Tiwi, Legazpi City, Malinao, Tabaco, Bacacay, and Sto. Domingo in the province of Albay; Uson, Dimasalang, and Cataingan in Masbate; Nabua, Bato, Basud, and Buhi in Camarines Sur; and Prieto Diaz and Bulusan in Sorsogon.

*\*A collage of Branch Opening photos of 2024*

Juban Magallanes  
*Gonggon 3* Bulan<sup>1</sup>  
Bulan<sup>2</sup>  
Matnog

Bato Polangui  
*Albay 1* Ligao City  
Pióduran Guinobatan

Camalig Daraga  
*Albay 2* Manito  
Rapu - Rapu Legazpi City

Bacacay Tabaco  
*Albay 3* Malinao  
Tiwi Sto. Domingo

Milagros Baleno  
*Masbate 1* Aroroy  
San Jacinto San Fernando

Dimaslang Uson  
*Masbate 2* Mobo  
Cataingan Masbate City

With these additions, *JMH* now  
operates a total of 60 branches across  
12 areas, reaching the majority of  
provinces in the Bicol Region.

*500.5 Million*

Portfolio

*42 Thousand*

Active Clients

*\*A collage of Branch Opening photos of 2024*



# Treasurer's Report

## The Annual Financial Performance



*\*A collage of the Client Development Activities for 2024*

JMH Microfinance, Inc. ended the year in a strong financial position, with an increase in cash balance from ₱66.35 million to ₱103.17 million. Total income reached ₱309.10 million, primarily from microfinance operations, while total expenses amounted to ₱235.07 million. This resulted in a net income of ₱74.04 million—lower than the budgeted ₱110.20 million due to higher impairment and operational costs.

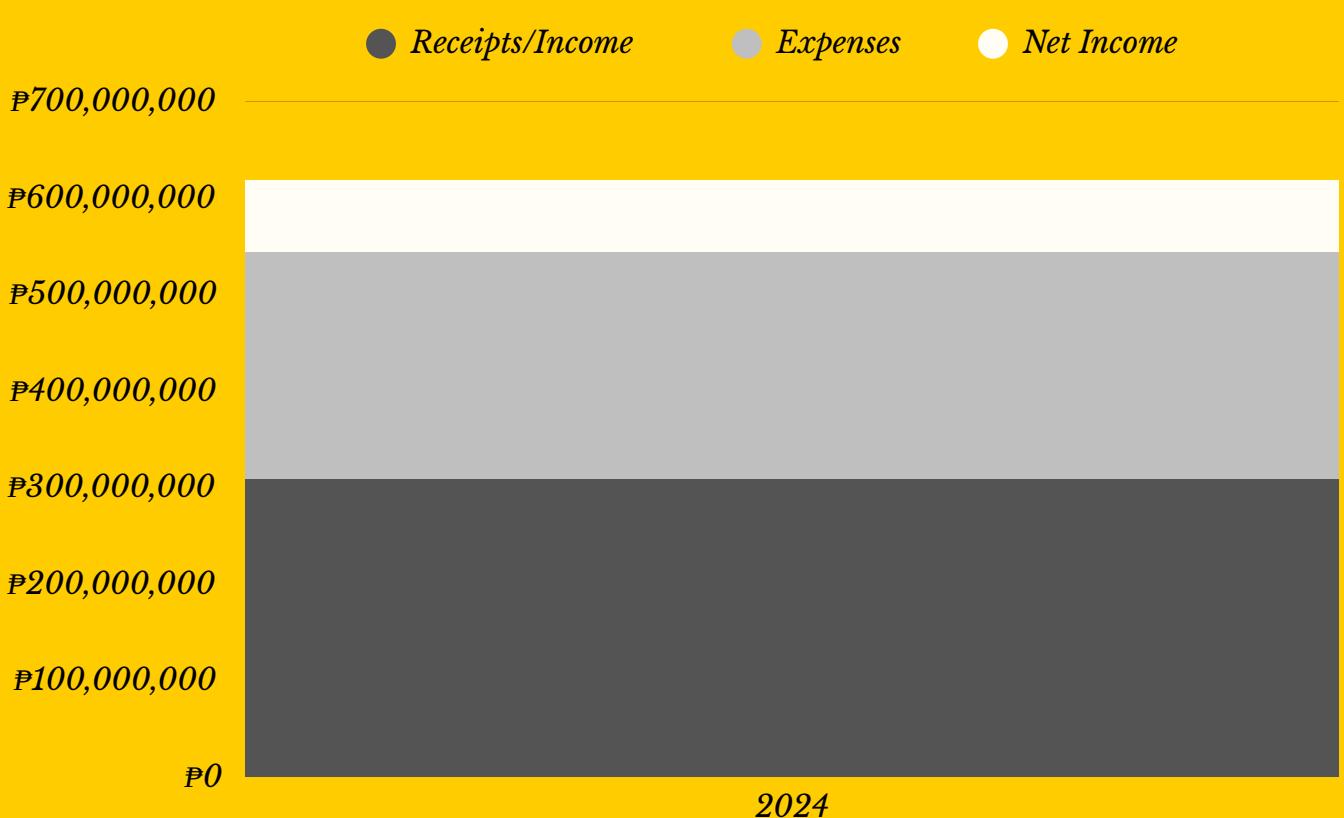
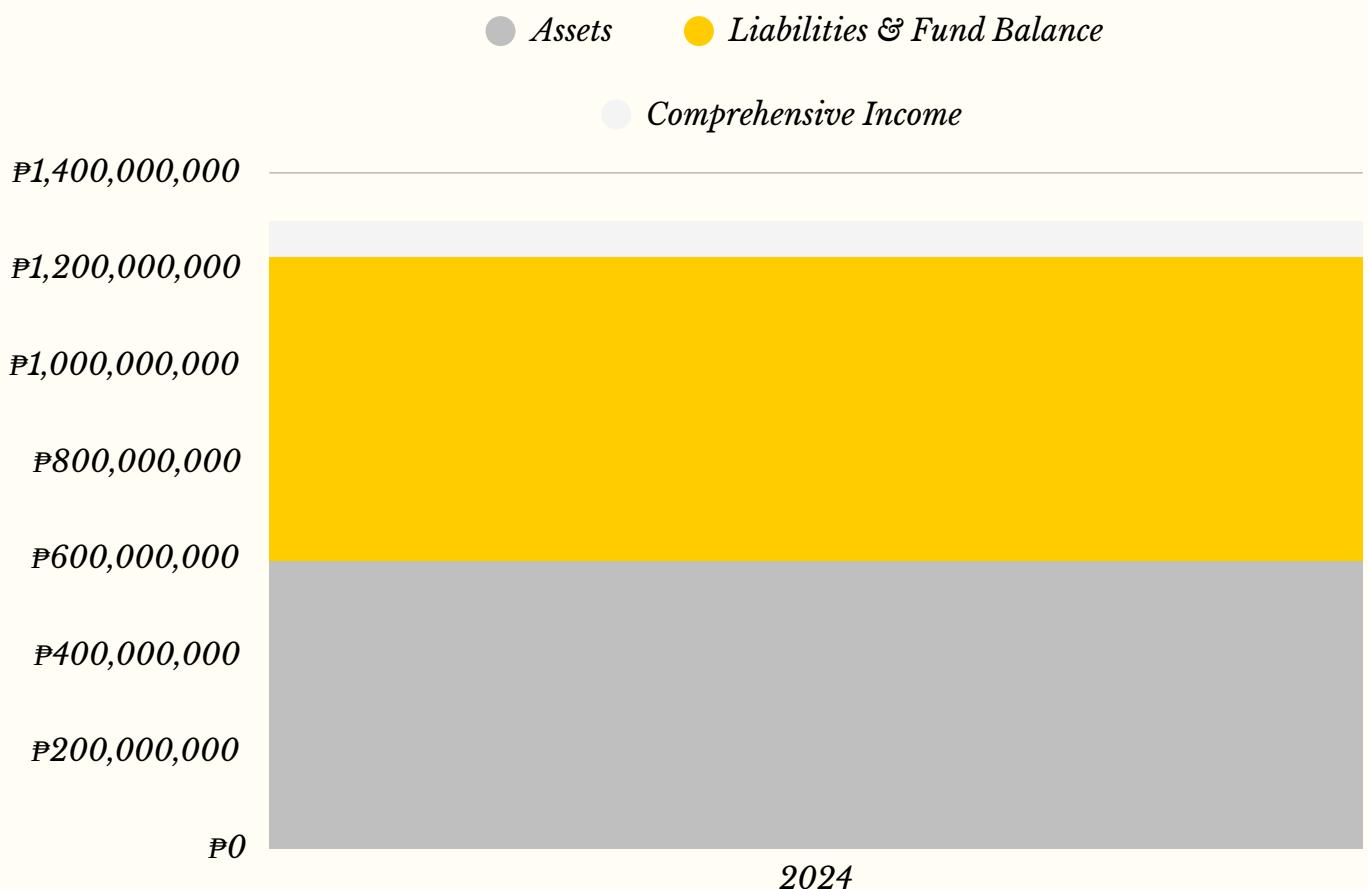
Despite the variance, the institution remains financially sound. Total assets stood at ₱630.49 million, with total comprehensive income of ₱73.77 million. Key investments were made in tablets, vehicles, and motorcycles to support operations.

Borrowings and repayments were responsibly managed, with sufficient liquidity maintained.

*Financial ratios reflect operational sustainability (OSS: 130.43%), profitability (ROA: 13.07%), and strong solvency (Current Ratio: 2.31; Debt-to-Fund Balance: 8.44%). While the operating expense ratio of 35.35% warrants monitoring, the overall outlook remains positive and stable, with continued capacity for growth.*

**JOSE ROLANDO A. PERLADO JR.**  
Treasurer

# Financial Performance



**FINANCIAL POSITION**

|                        |             |
|------------------------|-------------|
| BEGINNING CASH BALANCE | P66,350,581 |
|------------------------|-------------|

|                     |              |
|---------------------|--------------|
| ENDING CASH BALANCE | P103,173,412 |
|---------------------|--------------|

**RECEIPTS/INCOME**

|                                      |              |
|--------------------------------------|--------------|
| REVENUE FROM MICROFINANCE ACTIVITIES | P306,592,534 |
|--------------------------------------|--------------|

|                        |          |
|------------------------|----------|
| INTEREST FROM DEPOSITS | P220,321 |
|------------------------|----------|

|              |            |
|--------------|------------|
| OTHER INCOME | P2,290,023 |
|--------------|------------|

**EXPENSES**

|              |            |
|--------------|------------|
| FINANCE COST | P3,671,568 |
|--------------|------------|

|                   |             |
|-------------------|-------------|
| IMPAIRMENT LOSSES | P20,087,390 |
|-------------------|-------------|

|                 |              |
|-----------------|--------------|
| PERSONNEL COSTS | P125,856,195 |
|-----------------|--------------|

|                                  |             |
|----------------------------------|-------------|
| OTHER OPERATION-RELATED PROGRAMS | P75,463,660 |
|----------------------------------|-------------|

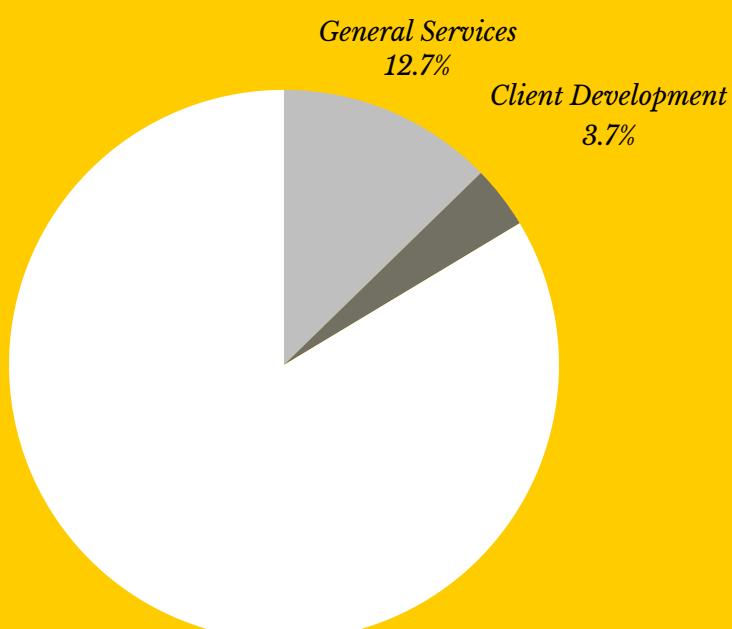
|                               |            |
|-------------------------------|------------|
| CLIENT AND COMMUNITY SERVICES | P6,087,803 |
|-------------------------------|------------|

|                               |            |
|-------------------------------|------------|
| OTHER ADMINISTRATIVE EXPENSES | P3,900,153 |
|-------------------------------|------------|

**BUDGET VS ACTUAL**

|                     |              |
|---------------------|--------------|
| BUDGETED NET INCOME | P110,203,143 |
|---------------------|--------------|

|                   |             |
|-------------------|-------------|
| ACTUAL NET INCOME | P74,036,109 |
|-------------------|-------------|



*Use of Funds*

# Human Resources Highlights

## Investing in People, Building Futures

**535**

Total Employees

**78.71%**

Overall Retention Rate

**79.73%**

Regular Employee Retention

**77.45%**

New Hire Retention

**21.29%**

Overall Attrition Rate

**22.55%**

New Hire Attrition

**3.94%**

Promoted Employees

*22 Account Officers & 1 Bookkeeper as Branch Manager Trainees*

*5 Branch Managers as Area Manager Trainees*

|  | New Hires Deployed | Applications Received | Deployment Rate |
|--|--------------------|-----------------------|-----------------|
|--|--------------------|-----------------------|-----------------|

273

3,558

68.82%



*\*A session with the HR Consultant and other HR related trainings of 2024*

In 2024, JMH Microfinance, Inc. continued to strengthen its workforce through focused recruitment, internal development, and improved retention strategies.

# *Beyond Jobs, We Build Careers*

From the Chairman of the Board of Trustees (During the Year-end Event)

At JMH Microfinance, Inc., success is never just about numbers or expansion—it's about people. Our journey of 20 years is, above all, a collective effort shaped by every individual who chose to be part of our mission. From the Chairman's own words: "This is an effort of all the members of JMH."

To our employees—past and present—your presence here matters. We hope that your stay in JMH is not only productive but joyful and fulfilling. Because what we offer goes beyond work. "Ang kaya naming ibigay sa inyo ay hindi lang trabaho, kundi career," the Chairman emphasized. Here at JMH, our vision reaches beyond ourselves. We strive not only to become the microfinance institution of choice in the areas we serve, but also to be a place where people grow—professionally and personally.

From our early days with a focus solely on the Bicol region, we have since recalibrated our goals in line with our growing capacity. Today, we are not just looking at where we are—we're looking ahead, toward wider impact, and deeper service. The dream is to grow not just as an institution, but to see our people grow with us. "Imagine, some of you become heads of your own departments," the Chairman said proudly.

There's genuine awe in how far we've come. "I, personally, never imagined we would achieve all these," he shared. And yet, here we are—because of one vital ingredient: passion. Passion has been the lifeblood of JMH. It's what transforms work into purpose and effort into impact. It's what makes each employee not just a worker, but a co-builder of the JMH dream.

*"Treat this not just as a job—love what you do,"* our Chairman reminds us. When we are driven by purpose, success follows. And when we uplift each other, we inspire others to do the same.

As we celebrate this milestone, may we continue to carry this passion forward. Let's enjoy the rest of our journey together in JMH—with pride in our work, hope in our mission, and joy in being part of something bigger than ourselves.

**ENGR. PAULO R. HONRADO**  
Chairman, Board of Trustees



*"This is an effort of all  
the members of JKT48."*

# Non-financial Services

Protecting Livelihoods, Enriching Lives



**115,541**

*Total Enrolled Policies*

---

**3,756**

*Total Approved Claims*

**₱16,740,427.28**

*Total Amount Disbursed*

**132**

*Used St. Peter Plans*

---

**₱4,538,160**

*Used plans - amount*

**44.53%**

*Claims Ratio*

*JMH Microfinance, Inc. strengthened its commitment to client protection through the Unlad Kalinga Insurance Program, providing financial relief and support during unforeseen life events.*

81

SSS Non-collection

274

SSS Collection Services

264

PSA Online Assistance

295

Business Name Registration

166

BMBE Registration

Scholarship Program

113

*Scholars of 2024*

15

*Scholar Graduates of 2024*

Community-Based Initiatives

608

*School Supplies Assistance*

13,000

*Seedlings planted*

1,833

*Dental kits distributed*

432

*Medical Mission Beneficiaries*

3,777

*Calamity Assistance Beneficiaries*

10

Assisted in Product Dev't

2

Clients completed KMME

19

Supported in Online Marketing

29

Client-exhibitors

15

Supported in Trade Fairs

*Community Store - JMH Kaagapay Store  
was launched on May 10, 2024.*



*Skills and Entrepreneurial Trainings*

57

*Client-participants*

17

*Skills Training Sessions*

166

*Client-participants*

22

*Entrepreneurial Training Sessions*

3,776

*Client-participants*

89%

*Average Center repayment  
performance after the Over-  
Indebtedness Awareness Training*



YEARS FOUNDING  
*Anniversary*

Dalawampung Taon ng Serbisyon Tapat,  
Maaasahang Kaagapay sa Pag-abot ng Pangar



With just one million pesos, JMH Microfinance was born. Founded by Mommy Chonie, it wasn't just about loans—it was about hope. With the launch of the KABUHAYAN Loan, JMH became a companion in life for those who needed it most.

Just three years later, JMH opened its first branch, marking the start of its journey to reach more communities.

By 2009, JMH had expanded further, launching new branches and introducing the Scholarship Program, empowering families through education and livelihoods.

By 2009, JMH had expanded further, launching new branches and introducing the Scholarship Program, empowering families through education and livelihoods.

*In the heart of  
Gorgogon City...*

2004 up to present



*Here's to the next  
20 years of service  
and hope.*

from the start to 2024

2017 brought new leadership under Ms. Charisma Lascota and a new home office, continuing the legacy of service with initiatives like the Individual Loan and partnerships with HDMF and SSS.

JMH won the National Award in the Productivity Olympics, recognized as one of the country's best employers.

Now, with 60 branches, JMH continues to grow. The launch of the Field Interface Terminal this year brings faster, smarter service, but JMH's heart remains the same—serving people.

Twenty years of service, dreams fulfilled, and lives changed. From one peso loaned to nearly half a billion today, JMH continues to walk alongside its clients, building brighter tomorrows.

*“I tried everything to survive. Little by little, our life improved.”*



My name is Maricel S. Parcia, 41 years old, and I live in Tagongtong, Goa, Camarines Sur. I've been with JMH Microfinance, Inc. for 17 years—almost two decades of partnership that has helped transform not just my livelihood, but my life.

I joined JMH in 2007, through a friend who invited me to complete their lending group of ten. I didn't know much about microfinance back then, but I gave it a try—and I'm glad I did. From a modest capital of ₱700, I started selling a few goods. Over time, my business grew. Today, my loan has reached ₱180,000, and I've used it to support multiple sources of income—farming, a sari-sari store, and food vending.

I divided my loan wisely, reinvesting in supplies and gradually building my resources. I was able to acquire several motorcycles that help with my daily work and deliveries. Eventually, I also managed to buy appliances for my store and, most importantly, build the house we live in today.

Looking back, we really struggled at the beginning. But with discipline, hard work, and the support of JMH, we were able to rise little by little. I take pride in my performance, and that's why my loans have continued to be approved. I stayed loyal to JMH even when others tried to offer me different programs. Why? Because I believe in JMH and its mission.

I am deeply grateful for everything JMH has done for me. I hope this institution continues to help more small entrepreneurs like me—people who just need a little support to start dreaming bigger.

**MARICEL S. PARCIA**  
20th Anniversary Client Awardee



*"I really love JMH—it's etched in my heart."*

My name is Raquel A. Flororita, 47 years old, from Zone 4, Maymatan, Goa, Camarines Sur. I've been a proud member of JMH Microfinance, Inc. since 2006—almost 18 years now.

Back then, I didn't want to join. But my husband was persistent. It was his sincere desire that I become part of the program. We were asked to form a center by recruiting ten members—and that was where it all began.

That decision changed our lives.

Our first few loans helped us build our own home. Then, we used our second loan to start a buy-and-sell business. Later, we expanded into food vending. JMH also opened doors for us to benefit from a livelihood kit provided by the Department of Trade and Industry (DTI)—something we never would have received without JMH's support.

Over time, we also ventured into rice farming, and today, we continue to raise pigs as part of our ongoing livelihood. We always make sure to maintain our capital, and our loans with JMH have helped us do just that.

People often ask me why I've stayed with JMH for so long. My answer is simple: I love JMH. It's not just an institution—it's family. JMH is etched in my heart.

I even encourage my neighbors to join. I tell them about the low interest rates and the valuable lessons I've learned. Now, almost everyone in our area is a member of JMH.

I have nothing else to say but a heartfelt, thank you very much, JMH!

**RAQUEL A. FLORORITA**  
20th Anniversary Client Awardee



*"I only joined JMH and none other."*

I am Josefina T. Musca from Gingaroy, Tigaon, Camarines Sur, and I have been a member of JMH Microfinance, Inc. for 18 years. I joined when JMH was first established here in Tigaon, and I've stayed ever since.

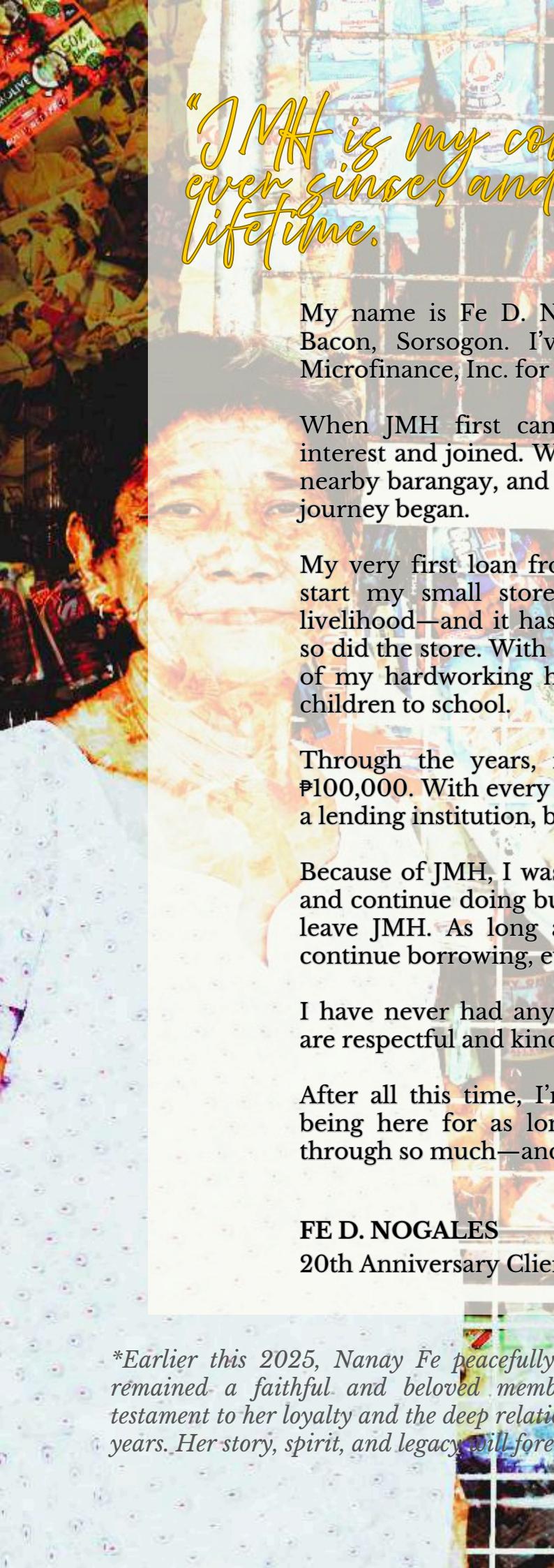
Life was already stable for us back then, but our situation improved even more because of the loans I received from JMH. I remember when JMH first operated out of our barangay hall. We started as a group of ten members. Over time, many of them stopped—but I continued, and I'm glad I did.

I used my loans to support our farming activities—planting rice and vegetables with my husband, who is a farmer. While our earnings have remained consistent over the years, JMH made a big difference because of its low interest rates. That affordability allowed us to manage our finances better without needing to borrow from other institutions.

I stayed loyal to JMH. I never borrowed from anywhere else. Other lenders can be intimidating when payments are delayed—but not JMH. The process is fair, and the staff? Always kind, approachable, and supportive.

I am truly grateful to JMH. It has made borrowing easy and stress-free, and the people behind it genuinely care.

**JOSEFINA T. MUSCA**  
20th Anniversary Client Awardee



**"JMH is my companion in life—  
ever since, and hopefully for a  
lifetime."**

My name is Fe D. Nogales, 66 years old, from Sawanga, Bacon, Sorsogon. I've been a proud member of JMH Microfinance, Inc. for almost 20 years.

When JMH first came to our area, I immediately took interest and joined. We underwent a three-day training in a nearby barangay, and even took an exam. That was how our journey began.

My very first loan from JMH was ₱5,000, which I used to start my small store. That store became my source of livelihood—and it has been ever since. As my capital grew, so did the store. With God's grace, and alongside the support of my hardworking husband, I was even able to send our children to school.

Through the years, my loan has grown to as much as ₱100,000. With every cycle, JMH has been there—not just as a lending institution, but as a true companion.

Because of JMH, I was able to acquire things for our home, and continue doing business even at my age. I don't want to leave JMH. As long as I have the strength to sell, I will continue borrowing, even just a little, to keep going.

I have never had any problems with JMH. The employees are respectful and kind, and I've always felt supported.

After all this time, I'm still here. And I hope to continue being here for as long as I can. JMH has been with me through so much—and I truly hope it stays that way for life.

**FE D. NOGALES**  
20th Anniversary Client Awardee

*\*Earlier this 2025, Nanay Fe peacefully passed away. Until her last breath, she remained a faithful and beloved member of JMH Microfinance, Inc.—a true testament to her loyalty and the deep relationship she nurtured with JMH through the years. Her story, spirit, and legacy will forever remain in our hearts.*



## Other events of 2024

Conducted included a simultaneous tree planting activity, a seminar on over-indebtedness for clients, the signing of MOAs with scholars, a medical and dental mission, a mental awareness seminar in partnership with the Department of Health, a simultaneous dental hygiene campaign, customer service training held across multiple areas, and attendance at the MCPI Conference 2024.



*Kaagapay mo  
sa Buhay!*

# From Vision to Innovation

## JMH Launches FIT Mobile App

Guided by the forward-thinking vision of the Board, JMH Microfinance, Inc. continues its bold steps toward digital transformation and environmental sustainability with the launch of its self-developed mobile application—the Field Interface Terminal (FIT).

As part of the organization's digitalization efforts, the FIT App was created to streamline the loan origination process, strengthen documentation, and reduce the use of paper in daily transactions. This move supports JMH's broader commitment to environmental stewardship, complementing ongoing initiatives like tree planting with technology-driven solutions that reduce the institution's ecological footprint.

The FIT App was developed by a dedicated, self-formed team composed of members from the Human Resources Department (RDDiesta), Compliance and Strategic Support Department (MLCapinpin), Office of the President (JLGranado), and Developer (KLRaymundo). Their collaboration resulted in an application designed to improve operational efficiency, ensure data accuracy, and promote paperless workflows.

Initially piloted in Guinobatan and Camalig branches in early 2025, the FIT App enabled Account Officers and Validators to process loan applications more quickly and accurately—using fully validated data and complete attachments, with minimal paperwork. The innovation significantly lightened workloads, allowing field staff to focus on essential responsibilities like background investigations while also enjoying better work-life balance due to faster documentation turnaround.

Following the pilot's success, the FIT Team conducted intensive training and orientation visits across the organization. By the end of the first quarter of 2025, all JMH branches had fully onboarded the system, marking a major milestone in the organization's digitization roadmap.

More than just a technical upgrade, the FIT App represents a cultural shift within JMH—embracing innovation to serve clients faster and more efficiently while caring for its people and the environment. Though now fully implemented, the app remains in continuous development, with further enhancements planned to improve usability and performance.

With the FIT App, JMH proves once again that meaningful innovation begins with a clear vision, dedicated people, and a heart for both community service and environmental responsibility.



*Datalawing Taon  
ng Serbisyong Tapat...*





## Performance Awardees of 2024

Outstanding AO (Group) – Lovendino, Jessa  
Best AO (Group) 1st Runner Up – Castro, Jonila  
Best AO (Group) 2nd Runner Up – Toriaga, Rosselle  
Best AO (Individual-Weekly) – Fortes, Roxanne  
Outstanding AO (New Hired) – Lorilla, Pearly Jane  
Best New AO 1st Runner Up – Habla, Carl Vincent  
Best New AO 2nd Runner Up – Banico, Irene  
Outstanding Branch Manager – Martinez, Mary Jane  
Best Branch Manager 1st Runner Up – Binondo, Stephanie  
Best Branch Manager 2nd Runner Up – Martos, Teresita  
Best Branch Manager (New Branch Category) – Lesano, Ronald  
Best Branch Manager (New Branch Category) 1st Runner Up – Olario, Gean  
Top Performing Branch – Tigaon, CamSur  
Top Performing Branch 1st Runner Up – Ocampo, CamSur  
Top Performing Branch 2nd Runner Up – Castilla2, Sorsogon  
Most Improved Branch – Tigaon, CamSur  
Most Improved Area – Camarines Sur 3  
Outstanding Bookkeeper – Dimaano, Jereme  
Best Bookkeeper 1st Runner Up – Baduria, Anna Rose  
Best Bookkeeper 2nd Runner Up – Diesta, Riza  
Best in CDS Activities – Ligao Branch  
Best Saver – Valenciano, Julie Ann  
Best Home Office Staff – Roldan, Regine  
Best Home Office Staff 1st Runner Up – Balderama, Kathleen Joy  
Best Home Office Staff 2nd Runner Up – Cope, Arriane Lei  
Best Support Staff – Mila, Babelyn

The Loyalty Awardees of 2024: 10 years awarded with a Domestic Tour (Baguio City), and 15–20 years with an International Tour (Hong Kong).



## Kaagapay Awards - Client Awardees 2024

*Musca, Josefina T.*

*Flororita, Raquel A.*

*Parcia, Maricel S.*

*Dolot, Lani A.*

*Nogales, Fe D.*

*Borja, Lorenza T.*

*Abundabar, Josefina N.*

*Deocareza, Fe D.*

*Sales, Amelia S.*

*Dulpina, Emma B.*

*Dolot, Rosalinda G.*

*Golpeo, Lorina D.*

*Don, Efigenia B.*

*Templado, Eden B.*

*Docog, Elena Hazel D.*

*Doctama, Corazon D.*

*Labitag, Nenita D.*

*Briones, Clemencia B.*

*Jarilla, Clemencia M.*

*Solomon, Rosalina H.*

*The Kaagapay Awards 2024 - Client Awardees*



## Kaagapay Awards - Client Awardees 2024

*Lascota, Charisma D.*

*Bolanos, Leodel D.*

*Alfaro, Julius B.*

*Cobar, Joy G.*

*Funelas, Cecile D.*

*Llarena, Garry D.*

*Arabejo, Gerardo R.*

*Galag, Arjay L.*

*Pascua, Mark Andrew M.*

*Quides, Almer C.*

*Perlado, Jose Rolando Jr. A.*

*Radaza, Ricky C.*

*Diesta, Ronnie D.*

*Dino, Rex T.*

*Hapita, Chona B.*

*Bolanos, Leonedes D.*

*Loza, Alex C.*

*Abrigo, Hayna F.*

*Payte, Nemia B.*

*Ortinero, Abner M.*

*Enciso, Nick C.*

*Leron, Ma. Jannieca M.*

*The Kaagapay Awards 2024 - Employee Awardees*



## THE BOARD OF TRUSTEES



*Paulo R. Honrado*  
*Chairman*



*Charisma D. Lascota*  
*President*



*Victor Emmanuel S. Castro*  
*Trustee*



*Annabelle A. Borabon*  
*Trustee*



*John Florence L. Granado*  
*Corporate Secretary*

## THE MANAGEMENT COMMITTEE



**Leodel B. Bolaños**  
*Operations*



**Jose Rolando A. Perlado Jr.**  
*Accounting and Finance*



**Cecile D. Funelas**  
*Compliance &  
Strategic Support*



**Gerardo R. Arabejo**  
*Human Resources  
Mgt & Development*



**Mark Andrew M. Pascua**  
*Internal Audit*



**Nick C. Enciso**  
*General Services*

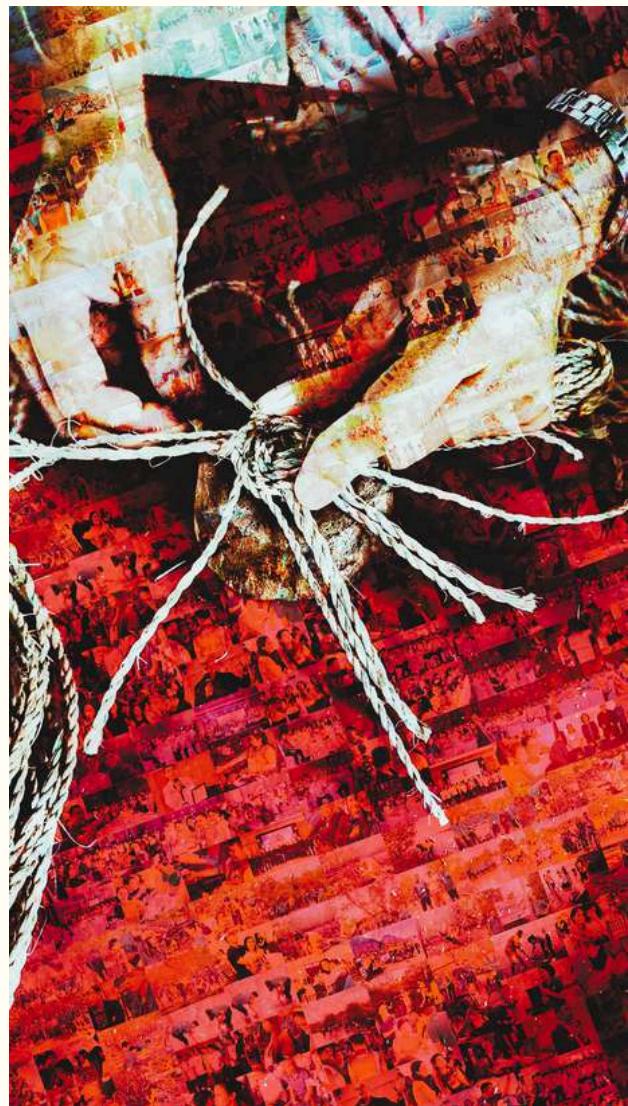


**Alyssa Mae D. Docog**  
*Client Development &  
Services*

# *A part of something* **Great**

The cover features a collage of highlights from JMH's 2024 milestones, seamlessly forming the image of a hand weaving strands of abaca fiber—the foundation of a basket. This central image was captured during the Skills Training on Abaca Basket Making organized by the DTI Negosyo Center Goa on April 12, 2024, at the Goa Sports Complex, Camarines Sur. JMH clients participated in this meaningful activity, reflecting both craftsmanship and community.

As JMH celebrates its 20th year, this milestone is a testament to the collective effort of every individual who has been part of the journey—past and present. Each contribution is like a fiber in the basket—indispensable and valued. The mission to provide sustainable financial and value-added services to uplift the less privileged is a great cause, and being part of it is something truly meaningful. This cover serves as a tribute and a reminder that no great work is ever done alone. Together, we are a part of something great.



*About the 2024 Annual Report Cover*