



Annual Report 2025

Where our **purpose**
takes shape.





Table of Contents

A Message from the President

The Foundation of our Culture

Where we Operate

Quick Stats & Year-End Awardees

Story:

A Recognition Earned

Treasurer's Report

Our Financial Achievements

Our Backbone

Story:

Journeys of Loyalty

Service Loyalty

Story:

Steps to Learn and Grow

What we do

Story:

A Calling Fulfilled

Women Who Rise

Photo Gallery 2025

The Board of Trustees

The Management Committee

About the Cover

Message from the **President**

The year 2025 was a year of steady progress for JMH Microfinance. We continued to expand our reach and serve more communities, growing our client base to over 48,000 and increasing our loan portfolio to ₱569.5 million. These results reflect the trust of our clients and the dedication of our team.

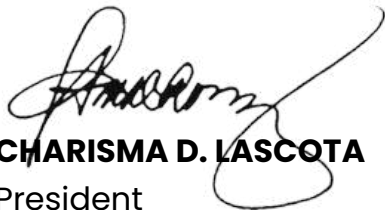
As we grew, we also encountered challenges that gave us important lessons. These experiences helped us better understand the need to strengthen our systems, improve how we manage risks, and ensure that our growth remains well-managed and sustainable. We see these not as setbacks, but as opportunities to improve and build a stronger organization.

The Board remains committed to ensuring that JMH grows responsibly. We will continue to focus on strong governance, sound decision-making, and improving our operations so that we can serve our clients better over the long term.

On behalf of the Board, I would like to thank the management team for their leadership and commitment. Their guidance has helped the organization move forward with clarity and stability during a dynamic year.

I also extend my sincere appreciation to all employees of JMH Microfinance. Your hard work, dedication, and daily efforts—both in the field and in the office—are the foundation of our success.

As we move ahead, JMH Microfinance remains committed to responsible growth, strong operations, and creating lasting impact in the communities we serve.



CHARISMA D. LASCOTA
President



The **Foundation** of our Culture

MVG

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 serve.

CORPORATE VALUES

DEDICATION TO EXCELLENCE

We provide superior work quality in everything that we do.

SOLIDARITY

We uphold teamwork and mutual trust in achieving our goals.

COMMITMENT TO CONTINUOUS LEARNING

We thirst for knowledge to improve and innovate for the holistic growth of our human capital.

PASSION FOR QUALITY SERVICE

We provide genuine, responsive and excellent service to our internal and external customers.

SUCCESS PRINCIPLES

Participate and contribute
Pursue excellence
Share knowledge
Listen and communicate
Keep it simple
Exceed customer expectations
Be a leader
Work as a team
Live the Golden Rule
Have fun

Where we Operate

JMH Microfinance, Inc., expanded its operations almost saturating the provinces of Sorsogon, Albay, Masbate and Camarines Sur. This year also marked the opening of its doors to the enterprising less privileged of Camarines Norte and in some municipalities of Quezon Province.

BRANCH OFFICES

SORSOGON

- Bacon
- Prieto Diaz
- Gubat
- Bulusan
- Casiguran
- Sorsogon city
- Castilla 1
- Castilla 2
- Pilar
- Donsol
- Bulan 1
- Bulan 2
- Matnog
- Juban
- Magallanes

ALBAY

- Bato
- Polangui
- Ligao
- Guinobatan
- Pioduran
- Camalig
- Daraga
- Manito
- Legazpi City
- Rapu-rapu
- Sto. Domingo
- Malinao
- Bacacay
- Tabaco
- Tiwi

MASBATE

- Milagros
- Aroroy
- Baleno
- San Fernando
- San Jacinto
- Masbate City
- Mobo
- Uson
- Dimasalang
- Cataingan

CAMARINES SUR

- Goa
- Ocampo
- San Jose
- Tigaon
- Tinambac
- Calabanga
- Magarao
- Naga City
- San Fernando
- Minalabac
- Libmanan
- Sipocot
- Pamplona
- Baao
- Iriga
- Buhi
- Nabua
- Pili
- Ragay

CAMARINES NORTE

- Capalonga
- Sta. Elena
- Basud
- Vinzons

QUEZON PROVINCE

- Calauag
- Tagkawayan

Established branches as of December 2025

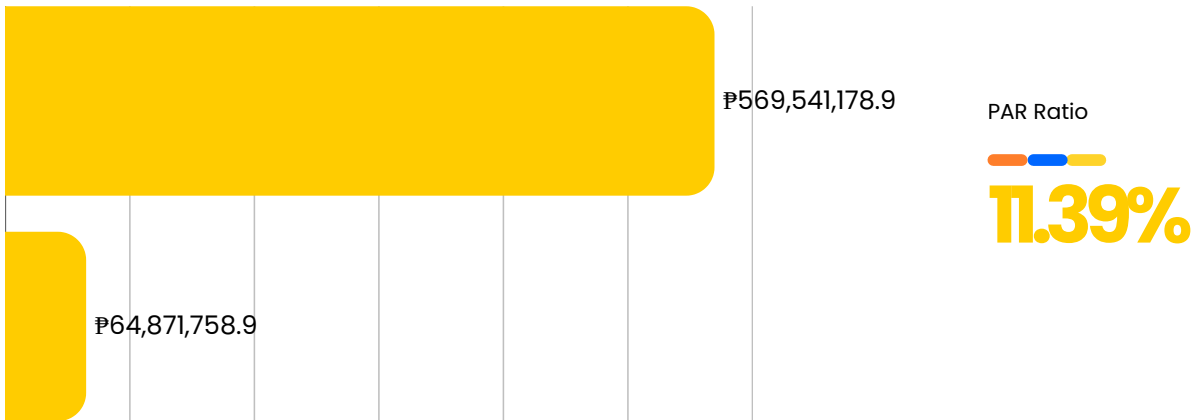
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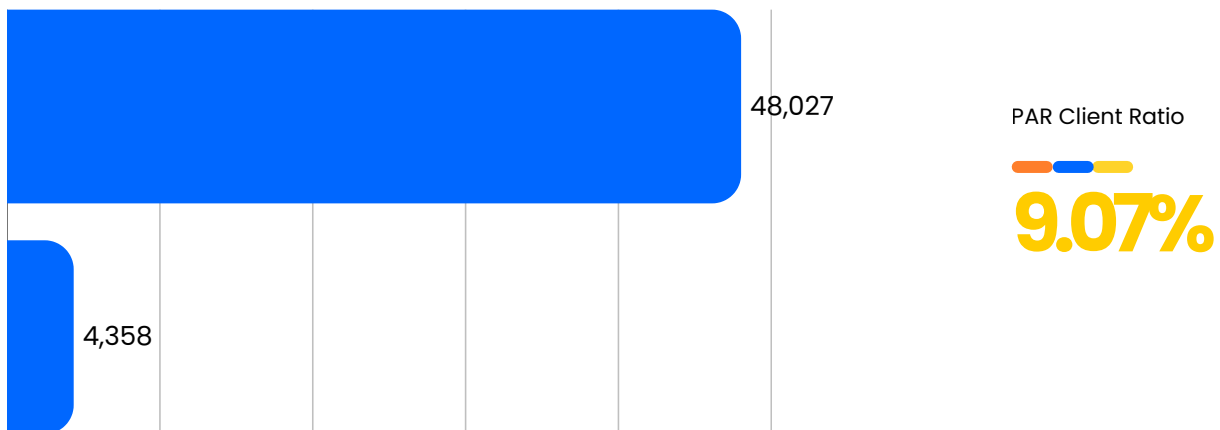


Quick Stats

Portfolio & PAR Amount



Total Clients and PAR Clients



YEAR-END AWARDEES

BEST BOOKKEEPER

Carranza, Mary Joy
 1st Runner Up – Presco, Rica
 2nd Runner Up – Badilla, Resalyn

BEST NEW HIRED ACCOUNT OFFICER (GROUP BASED)

Marfil, Catherine
 1st Runner Up – Mendez, Jesieca
 2nd Runner Up – Jetajobe, Mateo

BEST NEW HIRED ACCOUNT OFFICER (IND WEEKLY)

Floranza, Rochel
 1st Runner Up – Baloyo, Christian

BEST NEW HIRED ACCOUNT OFFICER (IND DAILY)

Bello, Harwel
 1st Runner Up – Del Carmen, Roel
 2nd Runner Up – Manable, Jenlyn

BEST ACCOUNT OFFICER IN NEW BRANCH

Ayuro, Mary Lou
 1st Runner Up – Borondia, Janet
 2nd Runner Up – Villanueva, Joanne Marie

BEST BRANCH MANAGER

Salomon, Roderick
 1st Runner Up – Martinez, Mary Jane
 2nd Runner Up – Mapula, Kim

BEST BRANCH

Bacon Branch
 1st Runner Up – Castilla 2
 Branch

BEST ACCOUNT OFFICER (IND DAILY)

Lorcha, Randy

BEST ACCOUNT OFFICER (GROUP BASED)

Villanueva, Syra
 1st Runner Up – Lorilla, Pearly Jane
 2nd Runner Up – Dolorica, Angelo

BEST IN CDS ACTIVITIES AWARD

Bulan 2 Branch

BEST SAVER (Branch Office)

Panasa, Symon

MOST IMPROVED BRANCH

Camalig Branch

BEST SUPPORT STAFF

De Vera, Gilbert
 1st Runner Up – Obsequio, Jonel
 2nd Runner Up – Centeno, Benjie

MOST IMPROVED BRANCH MANAGER

Lolo, Mary Cris

BEST HOME OFFICE STAFF

Panasa, Symon
 1st Runner Up – Roldan, Regine
 2nd Runner Up – Locaba, Kris Laraine

A Recognition **Earned**

On August 8, 2025, JMH Microfinance, Inc. was recognized by the Bangko Sentral ng Pilipinas as one of its Outstanding Stakeholders—a testament to its commitment to empowering communities.

The award was received by President Ms. Charisma D. Lascota, together with Chairman Engr. Paulo R. Honrado, CDS Head Alyssa Mae D. Ancajas, and HR Specialist Kathleen Joy A. Balderama, during a ceremony in Naga City.

More than recognition, this milestone reflects a strong partnership built on a shared mission—to promote financial literacy, responsible borrowing, and greater understanding of Philippine currency among clients, employees, and communities.

Behind this achievement are the dedicated efforts of the Client Development Services Department and branch staff, who continuously deliver learning sessions and guidance on the ground.

This recognition is more than an award—it is a reminder that education empowers, partnerships strengthen communities, and impact is built through collective effort.




Treasurer's Report

Jose Rolando A. Perlado Jr. highlighted the Company's solid financial performance for 2025, with gross receipts reaching ₱344.53 million and net income amounting to ₱69.97 million, reflecting a profitability level of 20.31%. Total assets grew to ₱699.72 million, while fund balance strengthened to ₱399.87 million. The loan portfolio also expanded to ₱569.5 million, demonstrating continued service reach and growth.

The Company maintained a healthy financial position, supported by ₱186.54 million in available credit facilities and minimal outstanding obligations of ₱18.46 million. During the year, ₱12.00 million was drawn from credit lines to support operations and expansion. Capital build-up reached ₱224.54 million by year-end.

Key financial indicators showed positive momentum, with assets growing by 10.97%, loan portfolio by 13.79%, fund balance by 21.25%, and capital build-up by 16.19%. Gross revenue increased by 11.46%, while liabilities were significantly reduced by 33.70%, reflecting prudent financial management.

While net income saw a modest decline of 5.15%, this was largely due to strategic investments and higher operating expenses associated with newly established branches, which are expected to contribute more significantly in the coming periods.

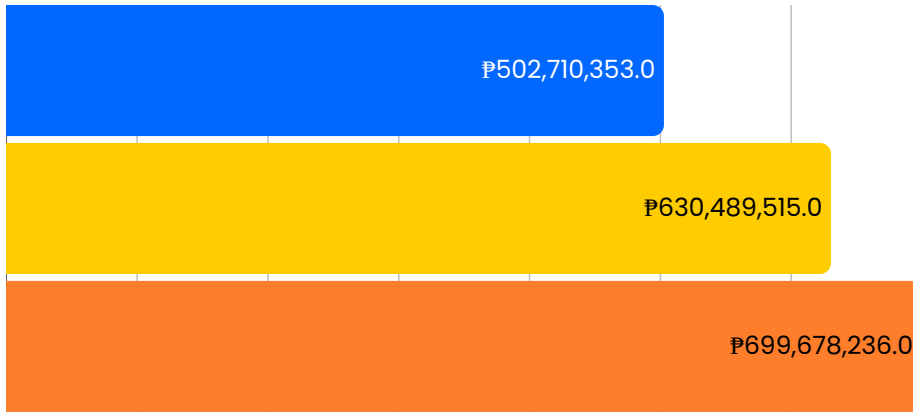

JOSE ROLANDO A. PERLADO JR.
Treasurer



Our Financial Achievements

Assets

● 2023 ● 2024 ● 2025

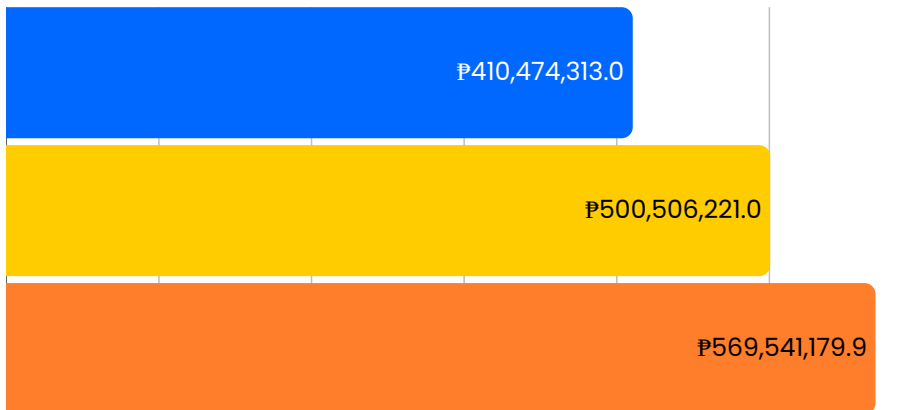


Increase from 2024

10.97%

Portfolio

● 2023 ● 2024 ● 2025

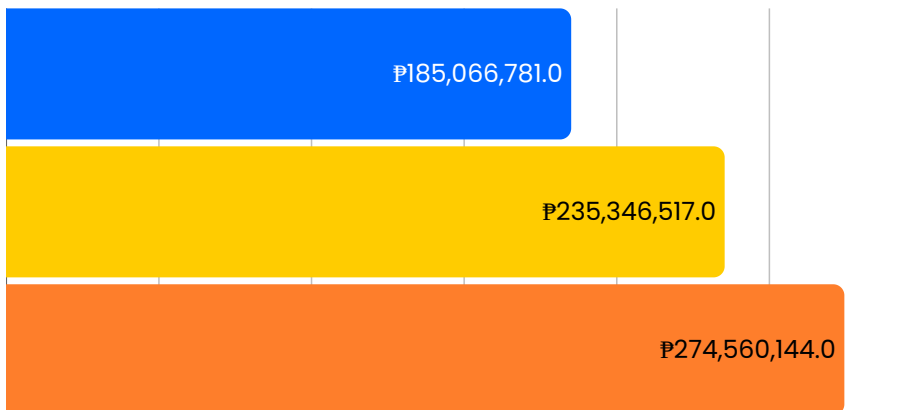


Increase from 2024

13.79%

Expenses

● 2023 ● 2024 ● 2025



Increase from 2024

16.66%

Net Income

● 2023 ● 2024 ● 2025

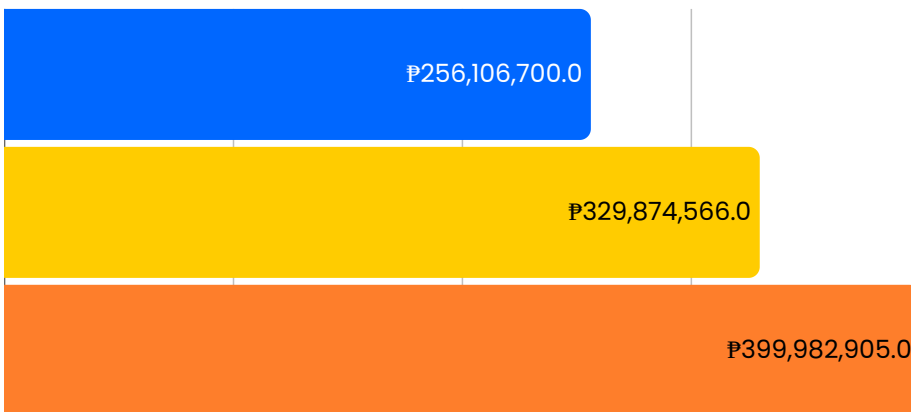


Decrease from 2024

5.15%

Fund Balance

● 2023 ● 2024 ● 2025

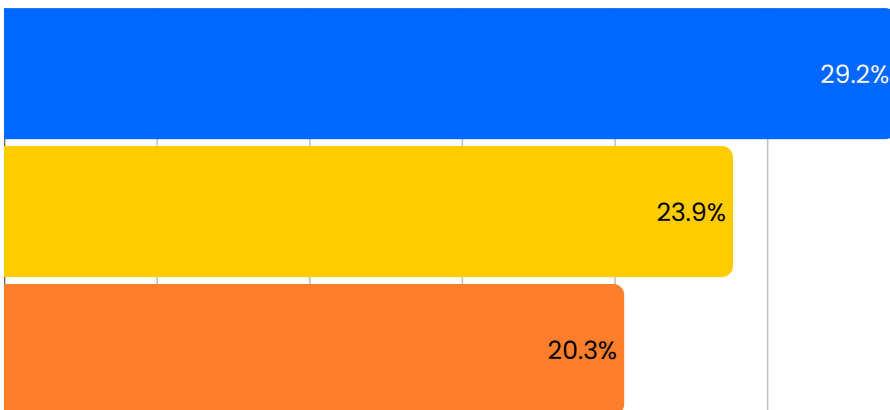


Increase from 2024

21.25%

Profitability

● 2023 ● 2024 ● 2025

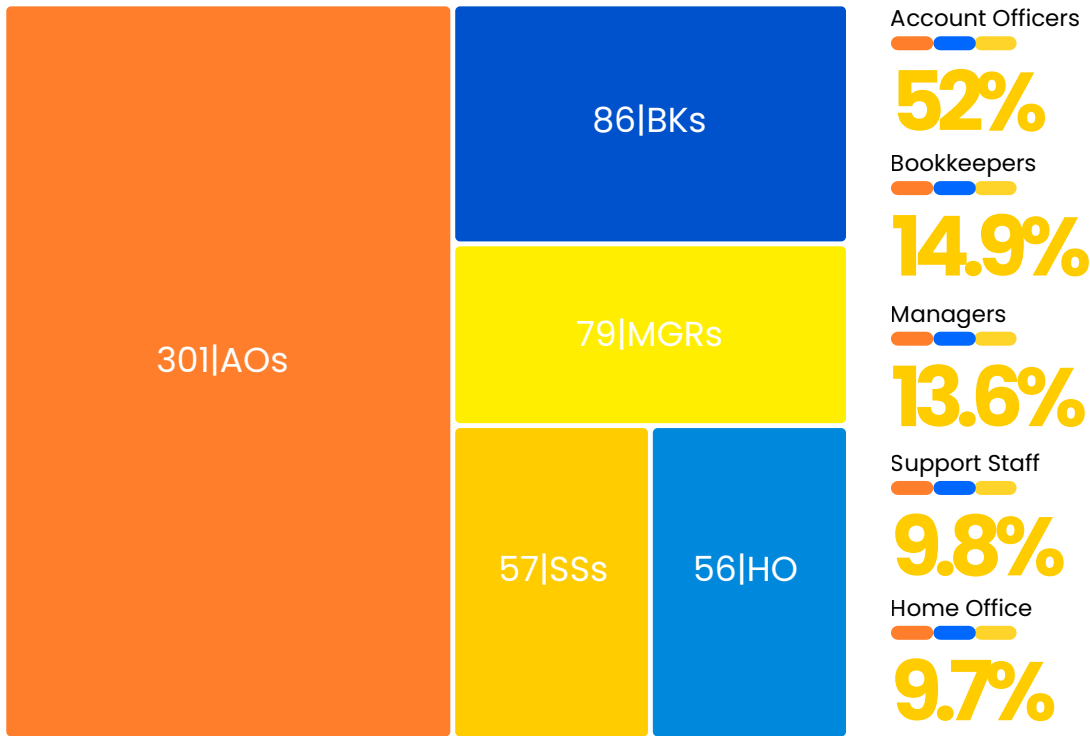


Decrease from 2024

15.06%

Our Backbone

Number of Staff by Position



As of December 31, 2025, JMH Microfinance, Inc. is powered by 579 employees, with the majority serving as Account Officers (52%), supported by Bookkeepers, Branch Managers, and Home Office personnel.

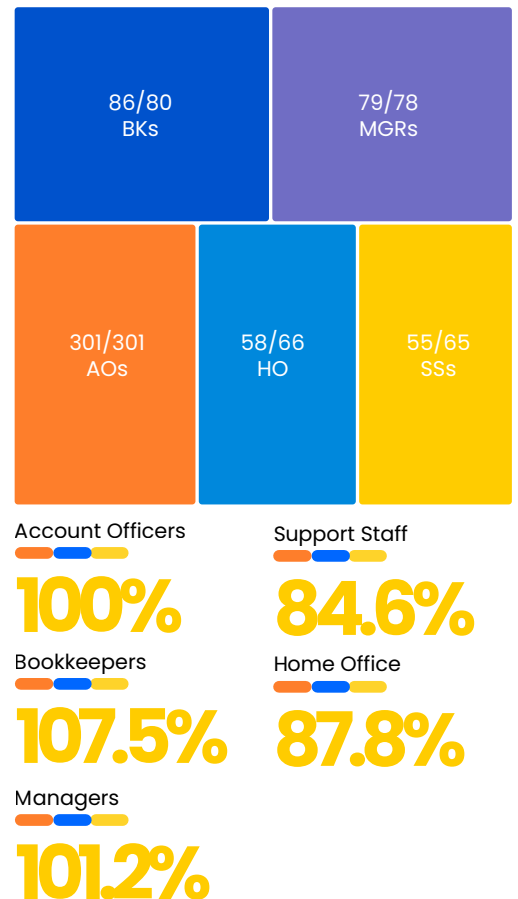
The organization continues to foster a workforce with 56.89% female employees and a strong representation of Millennials (51.81%) and Gen Z (46.63%).

In 2025, Human Resources achieved a 98.14% hiring fulfillment rate, fully staffing all Account Officer positions and strategically exceeding targets for Bookkeepers and Managers to support future expansion. While some roles in Support Staff and Home Office remained partially filled due to limited applicants.

From 2,758 applicants, only 9.64% were successfully deployed, reflecting JMH's commitment to a rigorous recruitment and training process that ensures only qualified and mission-driven individuals join the organization.

Through strategic hiring and continuous talent development, JMH builds not just a workforce—but a community of individuals committed to making a difference.

Hired Against Vacancy



Journeys of Loyalty

In 2025, JMH Microfinance, Inc. transformed its loyalty program from a simple cash gift into something more meaningful—memorable journeys.

From January 17 to 20, 2025, the 15- and 20-Year Loyalty Awardees, together with the Board of Trustees, experienced their first international tour in Hong Kong, highlighted by a magical visit to Disneyland.

Meanwhile, the 10-Year Loyalty Awardees enjoyed their first all-expense-paid domestic tour in Baguio City, where they relaxed, explored, and celebrated a decade of dedication.

A simple thank you has become a journey—one that celebrates loyalty, creates lasting memories, and inspires others to keep going.



Service Awardees

5 Years

Granado, John Florence L.
Mendina, Jhun Arvie D.
Bayoca Jr., Lorenzo D.
Magtibay, Alyssa Marie P.
Montero, Zaldy M.
Diño, Ryan T.
Layson, Antonio O.

10 Years

Concepcion, Zarah Mae P.
Capellan, Wilmore G.
Lolo, Mary Cris L.
Escaro, Joemel C.
Pelaez, Efril N.
Perlado, Jose Randy A.
Ariola, Judy Ann C.
Dimaano, Jereme L.
Cervantes, Mike Al T.
Malate, Joel M.
Mila, Babelyn A.

15 Years

Perlado, Jose Rolando Jr. A.
Diesta, Ronnie D.
Diño, Rex T.
Radaza, Ricky C.
Quides, Almer C.

20 Years

Bolaños, Leodel D.



Steps to Learn and Grow

Growth happens step by step—through reflection, learning, and collaboration.

On July 10, 2025, JMH managers, department heads, and key officers gathered for the First Semester Review—looking back on milestones, assessing performance, and realigning strategies for the months ahead.

A week later, on July 17, 2025, leaders came together once more for a Self-Awareness and Authentic Conversation session with HR Consultant Sir Pierre Monserrate of thHRive Consulting Group. It became a space for reflection, openness, and deeper understanding—reminding everyone that leadership begins within.

This journey of growth continued as Heads, Key Officers, and new talents collaborated to build the 2026–2028 Strategic Plan—sharing ideas, aligning goals, and shaping the future of the organization.

These moments may seem simple, but they reflect something greater—a culture that values learning, teamwork, and continuous improvement.





What We Do

Value-Added Services Delivery Accomplishment Rate

Scholarship Program



Active Scholars

160

School Assistance Program



Beneficiaries

442

Dental Hygiene Campaign



Beneficiaries

1,848

Tree Planting Activity



Trees Planted

8,507

SSS Collection Service



Clients with SSS Loan

294

Business Regulatory Compliance



Assisted Clients

348

Business Development Service



Assisted Clients

66

Skills Training



DTI Trainings Participated

13

Entrepreneurial Training



DTI Trainings Participated

19

JMH Kaagapay Store and Trade Fair



Client Exhibitors

37

Entrepreneurial Mind Setting and Values Formation



Clients Trained

1,768

Awareness on Over-indebtedness Training



Clients Trained

1,959

Insurance Program Accomplishment

Claims Processing (Days Avg)



24

Total Claims (Number All Claims)



4,394

Claims Paid (In Peso)



19.5M

Claims Ratio



42.97%

Premiums Collected (in Peso)



45.3M

A Calling Fulfilled

Some dreams take years of faith, perseverance, and quiet dedication to unfold.

On April 17, 2025, Rev. Mark Joseph A. Calbelo and Rev. Gil L. Odiver, Jr., former scholars of JMH Microfinance, Inc., were ordained as deacons—marking the first step toward a greater calling.

Months later, on October 28, 2025, through Mommy Chonnie's Scholarship Program, they were ordained as priests at the St. Gregory the Great Cathedral in Legazpi City—witnessed by JMH leaders who have supported their journey.

Today, Fr. Mark serves as Parochial Vicar at Saint Vincent Ferrer Parish and Diocesan Shrine in Tabaco City, while Fr. Gil serves at Saints Joachim and Anne Parish in Malinao, Albay.

Their journey reflects a deeper mission—one of service, faith, and guiding others.

Through programs that nurture both livelihood and purpose, JMH continues to help turn dreams into meaningful callings.



Women Who Rise

This March, as we celebrate Women’s Month, we honor the quiet strength and determination of our clients—women who continue to learn, grow, and move forward.

Through the OLRISE Project of the DTI Camarines Sur Provincial Office, clients like Elsie Arce, Emerita Alegre, and Eva Rañon took part in free entrepreneurial training –gaining knowledge, confidence, and a stronger vision for their businesses.

Another milestone comes from Neneth L. Encinas of Abbyfiona’s Food Products, who successfully completed the KMME-MME Online Program, strengthening her skills and commitment as an entrepreneur.

These achievements may seem simple, but each step forward brings them closer to their dreams.

With the right support and opportunities, growth becomes possible—and success becomes within reach.





JMH Microfinance, Inc.

Kaagapay mo sa Buhay!



21ST FOUNDING
ANNIVERSARY



THE BOARD OF TRUSTEES



Engr. 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

About the Cover

The cover of this year's Annual Report features a regenerated image inspired by a photograph taken during a skills training on Bamboo Packaging in Camarines Sur—an image that captures both craftsmanship and purpose.

Anchored in last year's theme, "A Part of Something Great," which emphasized that every fiber contributes to the creation of a handicraft, this year continues the narrative. Just as each strand is carefully woven to form something meaningful, every employee plays a vital role in fulfilling JMH Microfinance, Inc.'s mission.

This evolving image of the handicraft symbolizes more than continuity—it represents progress. It reflects how dedication, shared purpose, and collective effort gradually shape something stronger and more impactful.

At the heart of it all is the mission that guides the organization. It is the reason behind every task, every service, and every commitment made. When embraced wholeheartedly, this mission becomes the foundation upon which the future is built.

And as each piece comes together, one truth becomes clear:

the vision of becoming the microfinance institution of choice is not formed overnight —it is carefully shaped, one purpose-driven effort at a time.

