ANNUAL REPORT 2021



Surigao Economic Development and Microfinance Foundation, Inc.



Our Vision

The leading Civil Society Organization in poverty reduction and development initiatives for sustainable and resilient communities in Caraga and neighboring region

Our Mission

We shall uplift the lives of the marginalized by nurturing micro-entrepreneurs and transforming their communities to be sustainable and resilient.

Our Goals

To improve income and growth of assets /capital of beneficiaries /clients

To attain sustainable development of resources through constructive engagements with POs, CSOs, LGUs and Line Agencies

To align SEDMFI's performance and quality of service to industry standards

To expand our outreach throughout CARAGA and neighboring regions

Core Values

Inspire

INTEGRITY SOLIDARITY PRO-ENVIRONMENT INNOVATIVENESS RESPONSIVENESS EXECELLENCE

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LEONEL A. SANTOS President

O F



JUANITO M. MENDOZA III Corporate Treasurer

R U S T E

E





LORALIE P. ALIPAYO Trustee

Message from the President

To address poverty and climate change, our development model is Sustainable Development. To attain our objectives, we have two(2) programs: Micro-Entrepreneurs Development and Sustainable and Resilient Communities.

Some highlights of our 2021 operations are as follows:

Micro-Entrepreneurs Development Program (MEDP)

- Client Outreach increased by 7.49%
- Active Clients– increased by 5.33%
- Portfolio increased by 17.63%

Sustainable and Resilient Communities Program (SuReCom)

• Total Disbursement – Php 15, 095, 471.48

The MEDP performance was a pleasant surprise. The Vaccination Program and Inter- Agency Task Force (IATF) shift to Alert Level response to COVID-19 better coordinated the responses of Local Government Units (LGUs). This facilitated movement of people and merchandise that gave way to the beginning of our long- awaited economic recovery. We hope this recovery will be sustained.

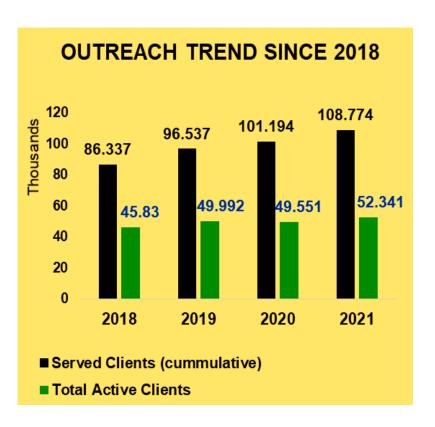
Caraga Region's Gross Regional Domestic Product (GRDP) growth rate data reflects this 2021 economic recovery.

YEAR	<u>2019</u>	<u>2020</u>	<u>2021</u>
GRDP Growth Rate	+6.1%	-6.9%	+7.2%

We wish to express our appreciation to all our staff, clients, partners and served communities for their continuing support that made possible our 2021 performance in spite of COVID– 19 Pandemic and Super Typhoon Odette.

LEONEL A. SANTOS
President

Micro-Entrepreneurs Development Program (MEDP)



The foundation sustained the growth of its financing services in the community amidst persistent threats of the COVID-19 Pandemic.

With strict observance of health protocols, the foundation responded well to its clients and served communities' financial and other services needs.

Outreach increased by 7.49% to a total of 7,580 more micro-entrepreneurs. Clients with loans and savings or Active Clients also increased by 5.33% to a total of 2,790 more micro-entrepreneurs. This led to the 17.63% growth in the program's Portfolio by a total of \$\mathbb{P}\$31,221,805.43. MEDP Portfolio as of December 2021 is \$\mathbb{P}\$176,995,229.74.

This year's increase in Outreach and Portfolio is higher than in 2020. The country's easing of some of the guidelines and protocols of the COVID-19 Pandemic as well as the implementation of its COVID-19 vaccination program, particularly in Caraga Region, helped improve the operation of MEDP this year. However, the foundation experienced difficulties as the year ended because of Typhoon Odette that devastated the Province of Surigao del Norte on December 16, 2021.

We thank all our personnel for their continuing commitment and efforts in bringing viable financial products and services to the communities.

FINANCIAL SERVICES

For thirty six (36) years of serving the communities, the foundation was able to sustain its commitment in providing social credit services particularly to far- flung rural communities of the Caraga region. The foundation, in spite of the challenges posed by the COVID-19 Pandemic, had continually extended viable financial services to many micro-entrepreneurs/individuals of its served communities.



Group Lending

A micro-credit facility available to individuals, who are residents of the same area consenting to bind each other as a group, at least five (5) in a group, and form a "Center" of at least twenty- five(25) members having common goals of uplifting each other: financially, socially and spiritually.

A total of 17,139 clients had availed of the loan as of December 2021.



Individual Loan

A modified credit facility to borrowers with greater and bigger needs of financial back-ups to sustain their businesses or special projects; its maximum loanable amount is 150,000.00

A total of 468 clients had availed of the loan as of December 2021.



Agri-Micro Loan

A loan facility intended for farmers and fisherfolks who need additional working capital for their agri-enterprise venture. Its maximum loanable amount is 150,000.00 depending on the crop and commodity.

A total of 101 client-fisherfolks and farmers had availed of the product as of December 2021.



Business Asset Acquisition Loan

A Loan facility granted to selected clients, with at least two (2 years) in the program and no history of delinquency, for a maximum loanable amount of 75,000.00.

A total of 1 client had availed of the loan as of December 2021.



Minor House Repair Loan

A loan facility with a maximum loanable amount of 45,000.00, granted to selected clients having at least two (2) years, in the program and no history of delinquency.

No client had availed of the loan this year.



ASAP Loan

A short term incentive loan granted to meritorious borrowers having immediate needs for medicines, payments for electric & water bills and any local festive events. The maximum loanable amount is 10,000.00.

A total of 1,958 clients had availed of the loan as of December 2021.



COLLEGE EDUCATIONAL LOAN

An incentive loan granted to deserving clients having excellent credit performance. This includes payments of tuition fees and review for board exam in Accountancy, Nursing, Engineering, Seaman, Teachers and Bar exam. The maximum loanable amount is 35,000.00.

Five (5) clients had availed of the loan as of December 2021.



Water Access, Sanitation and Hygiene (WASH Loan)

Water Access, Sanitation, and Hygiene (WASH) Loan provides affordable loans to clients to have better access to clean water or build/renovate their toilets for the convenience and welfare of their families.

A total of 301 clients had availed of the loan as of December 2021



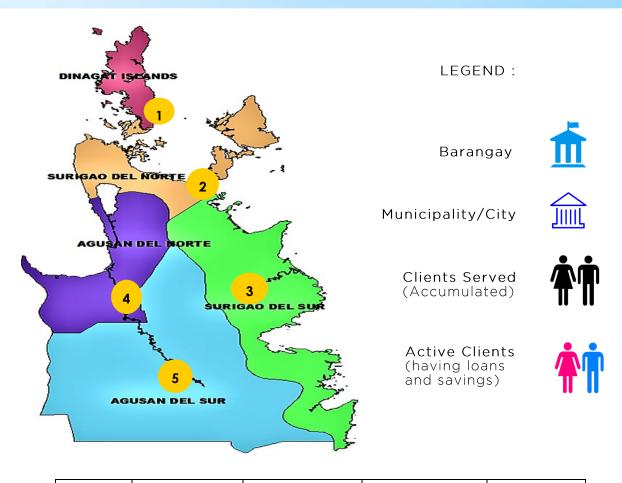
Back to Back Loan

An incentive loan granted to selected members having outstanding Borrowers Capital Deposit (BCD), no history of delinquency and at least two (2) years in the program.

Its maximum loanable amount is Php10,000.00.

SERVED COMMUNITIES ACROSS CARAGA REGION AS OF DECEMBER 2021

True to our mission, "to continually expand our outreach throughout the region", we have reached more communities particularly those far flung barangays having limited access to viable financing services.



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1	7	80	10,684	5,110
2	21	262	48,276	24,714
3	14	124	19,288	10,097
4	10	130	13,373	6,116
5	17	224	17,153	6,304
TOTAL	69	820	108,774	52,341

The foundation also successfully implemented its community-based program through SuReCom despite the continuing threats of the Pandemic and difficulties caused by Typhoon Odette.

In partnership with the different stakeholders and with the strict observance of the COVID-19 Pandemic Health Procotocols, several activities were continually conducted especially in the protection and conservation of the environment, capacity building of the MEDP Clients and POs, production of vegetables and organic fertilizers among MEDP Clients and People's Organizations(POs), provision of financial and in-kind assistance through Community Outreach Services, and enrichment of children's learning capability through the SCLA on wheels.

SuReCom in Numbers

environment protection projects
capacity building activities
communal vegetable farms
community outreach services
SCLA on wheels activities

ADOPT A WATERSHED PROJECT

The foundation has now adopted three (3) community watersheds namely: Can-agtiw Watershed in Malimono Municipality, and two (2) Community Watershed in San Francisco (Anao-aon) Municipality, Province of Surigao del Norte.

Year Four (4) Implementation of the Adopt A Watershed Project in the Municipality of Malimono, Surigao del Norte

The watershed project in Malimono is four (4) years already since it was launched in 2018. In this span of years, it become instrumental in the LGU's protection and conservation effort in the watershed namely:

Reforestation Activities in the Watershed Area



Malimono Community Watershed on October 1, 2021



Malimono Community Watershed on December 6, 2021

Since it started, a series of tree planting activities were made in the area. This year, it was conducted on October 12, 2021 with the participation of the municipal and barangay LGUs, community residents and SEDMFI's staff. A total of 1,000 endemic trees were planted in the area.

- Subsidy for the honorarium of the three (3) Bantay Lasang Volunteers including 13th month pay
- Establishment of the Community-based Biodiversity Monitoring and Evaluation (BIOME) in the watershed area, and
- Legitimization of the watershed area which was temporarily halted because of the pandemic

As of this year, the project had already covered the seventy percent (70%) of the target 25 hectares of the watershed area and already planted 7,000 endemic trees of which, according to Bantay Lasang inventory on October 2021, 90% of it survived and already growing.

However, when the 165 kph Typhoon Odette devastated the province of Surigao del Norte, 80% also of the said planted/nurtured trees were damaged or ravaged.

Replication of the Watershed Project in the Municipality of San Francisco (Anao-aon), Surigao del Norte



Brgy. Banbanon Community Watershed on April 29, 2021 with the participation of the LGUs, Youth and LGBTAQ+ organization



Brgy. Jubgan Community Watershed on June 5, 2021 with the participation of the LGU and SEDMFI Staff

Considering the vital role of watersheds in the ecosystem and life of the community, the Foundation extended its watershed project in the Municipality of San Francisco (Anao-aon), Surigao del Norte. Two (2) of the municipality's community watersheds were adopted, the Barangay Banbanon and Jubgan Community Watersheds.

Series of tree planting activities were also initiated, April 29, 2021 in Barangay Banbanon Community Watershed and June 5, 2021 in Barangay Jubgan Community Watershed. With the participation of the Barangay LGUs, Youth, LGBTQ+ organization and SEDMFI's Staff, a total of 1,550 wildlings/bamboo seedlings were planted and grown in the watershed area.

As the year ends, a total of 9 hectares of the said community watersheds were covered by the project; 4 hectares in Barangay Banbanon and 5 hectares in Barangay Jubgan. However, similar with the Can-agtiw Watershed in Malimono, Surigao del Norte, 90% of the planted trees were ravaged by the Typhoon Odette on December 16, 2021.

EIGHT (8) YEARS ENDEMIC TREE NURSERY IN THE MAMANWA COMMUNITY





The Endemic Tree Nursery in Barangay Binocaran, Malimono, Surigao del Norte regularly maintained by the Mamanwa Community of the said barangay.

The foundation successfully sustained the operation and maintenance of the Endemic Tree Nursery since it was established on 2014 in the Mamanwa Community of Barangay Binocaran, Malimono, Surigao del Norte.

For eight (8) years, it successfully supported the watershed projects of the Foundation's continuing tree planting activities in the watershed area. It had also catered to several organizations and institutions in their tree planting initiatives in the watershed namely, the Rotary Club of Surigao City, SCCT of Malimono, and Riders Group of Surigao City.

SUSTAINABLE AND RESILIENT COMMUNITIES (SuReCom) PROGRAM HIGHLIGHTS

For years, the nursery was instrumental in providing for the following needs of the institutions and the Mamanwa community as well:

- Supplied thousands of wildlings in the many tree planting activities of the Foundation
- Provided additional income to the Mamanwa Families in the labor and propagation of wildlings, and a monthly honoraria including 13th month pay to nursery Caretaker

As of December 2021, the nursery has produced a total of 4,850 wildlings and 150 Bamboo Seedlings. Since its establishment in 2014, it had produced more than 18,000 wildings. Thanks to the Mamanwa Community of Barangay Binocaran for helping in keeping the Endemic Tree Nursery

SUPPORT TO MARINE PROTECTED AREAS (MPAs) IN SIARGAO

Upholding the commitment to continue the support of the SuReCom Program in the maintenance of



Representatives of Alegria Farmers and Fishers Association (ALFFA) of Brgy. Alegria, Municipality of Sta. Monica, Surigao del Norte receives materials for the Marine Protected Area on August, 2021 at SEDMFI Office Ground, Barangay Washington, Surigao City

the Marine Protected Areas (MPAs) in Siargao Island particularly, those that were established during the partnership project with the USAID, the *Improved Management of SIPLAS Key Biodiversity* Areas (IM SIPLAS KBA) Project in 2018, the Foundation had provided the needed MPA materials.

Among the materials given were the following: 7 units Flashlights, 10 pieces Blinkers, 194 pieces Styrofoam, 1 roll PE Rope, 2 liters Paint, 3 kilograms Mono-Nylon, 3 pieces Night Vision Telescope and 3 pieces Transistor Radio.

The said materials were turned-over to the People's Organizations (POs) on August 2021 at the SEDMFI Ground, Brgy. Washington, Surigao City, and among those POs who witnessed and received the MPA materials were the Rizal Farmers & Fisherfolks Association (RIFFA) and Alegria Farmers and Fisherfolks Association (ALFFA) of Sta Monica Municipality and the *Salvacion Farmers*

and Fisherfolks Association (SAFFA) of Pilar Municipality, Surigao del Norte.

With the given support to the MPAs, the POs together with their LGUs were able to sustain their respective marine sanctuaries.

However, when the 165 kph Typhoon Odette wrecked the Province of Surigao del Norte on December 16, 2021, all the MPAs were damaged and ravaged particularly, the coral reefs.

CAPACITY BUILDING INITIATIVES (CBI) FOR POS AND MEDP CLIENTS

After series of lockdowns in 2020, because of the COVID-19 Pandemic, initiatives for the Knowledge, Attitude, and Skills Development of the POs and MEDP Clients were resumed this year.

Among these capacity building activities initiated were the following:

• Orientations on Good Governance, Meeting Management, Gender & Development, and DRR CCA to the following branches: Trento, San Franz, Bayugan, and Buenavista Branches on April 12-15, 2021; Madrid and Tandag Branches on May 3-7, 2021; Cabadbaran Branch on July 27-28; Siargao on November 9-10, 2021; HO-MF on November 25-26, 2021 and Claver & Placer on December 2-3, 2021.

A total of 1,720 MEDP Clients and POs participated the said orientations.

Sustainability Planning Workshop to San Francisco-Anao aon Farmers and Fisherfolks Agra Cooperative (SAFFAC) on July 8-9, 2021 at Women's Center, San Francisco, Surigao del Norte. Coop's Key Officials actively participated and formulated the SAFFAC five (5) year plan.



Members of the LGBTQA+ organization in San Francisco Municipality, Surigao del Norte actively participates in the Orientation on Good Governance, Meeting Management, Gender & Development, and DRR CCA on November 05, 2021

SUSTAINABLE AND RESILIENT COMMUNITIES (SuReCom) PROGRAM HIGHLIGHTS







 Training on Vegetable and Organic Fertilizers Production to Selected PO and MFDP Centers

Among the participating MEDP Centers and PO are the following: Cantapoy Center on March 30, 2021, Hinapoyan Center on June 10, 2021, Buenavista Center on July 20-22, 2021 and Tinago Eagle Fishers and Farmers (TEFFA) on October 5, 2021

A total of 208 PO and MEDP Center Members participated in the trainings.

 Training/learning sessions to women micro-entrepreneurs, the Surigao City Flower Growers and Vendors Association (SC-FGVA) such as

Organic Fertilizer (Fruits/Plant-based) Production Training on June 30, 2021 and Learning Sessions on Marketing Strategy on December 2021.

Majority of the participating Clients and POs gained more knowledge and technologies in Vegetable and Organic Fertilizers Production.

The following capacity building initiatives were conducted through the cooperation and coordination of the Branch Heads and PO Leaders.

COMMUNAL VEGETABLE FARMING

Since its inception in 2020, SuReCom had established ten (10) Pilot Communal Vegetable Farms at MEDP Centers and partner People's Organizations namely:

- Cantapoy Center of the Head Office Microfinance
- Hinapoyan Center of the Madrid Branch
- Taloao, Sampinit, Rojales, Makasihi and Sangay Centers of the Buenavista Branch
- Tinago Eagles Fishers and Farmers Association (TEFFA) in Barangay Tinago, Malimono, Surigao del Norte
- Rizal Farmers and Fisherfolks Association (RIFFA) and Alegria Fisherfolks and Farmers Association (ALFFA) in Barangay Rizal, Sta. Monica, Surigao del Norte

Members of POs and MEDP Centers were first equipped with basic knowledge and technology for vegetable farming. Training on Vegetable and Organic Fertilizers Production were conducted for them. They were also provided with different kinds of vegetable seeds for 2 cropping periods.

Several of the beneficiary centers and POs were able to yield significant harvest of vegetables such as eggplant, okra, batong, bitter goured (paleya), tomatoes and bell pepper. However, those areas which were directly affected by the Typhoon Odette experienced severe damage on their vegetable farms.

This initiative was designed to help our partner clients and POs cope with the impact of the COVID-19 Pandemic particularly, on their livelihood.



MEDP Center Members of Buenavista Branch actively participate the Vegetable and Organic Fetilizers Production on July 20-22, 2021.



MEDP Center Member receives various vegetable seeds for two (2) cropping periods.

COMMUNITY OUTREACH SERVICES



Relief distribution to Typhoon Odette affected /families in Brgy. Balite, San Francisco, Surigao del Norte on December 28, 2021

FACILITATION OF RELIEF ASSISTANCE DISTRIBUTION TO TYPHOON ODETTE AFFECTED FAMILIES

Last December 16, 2021, the Province of Surigao del Norte was devastated by 165kph Typhoon Odette. Many of our served communities were severely affected. Properties especially houses, and livelihood were destroyed as well as government's basic services particularly, water supply. Added to it, electricity and communication lines were damaged and roads were not passable. There were shortages of food supplies and other basic necessities even medicines. Community residents suffered and were traumatized, as the Local and National Government and Line Agencies grappled for rescue and relief operations.

The Foundation, being an active advocate of Disaster Risks Reduction Management (DRRM) and member of AMPING CARAGA, a hub for disaster quick response, accessed support from partner advocates and Non-Government Organizations

SEDMFI coordinated and facilitated the AMPING CARAGA CARAVAN OF HOPE relief distribution on December 28. 2021. A total of 1,000 affected families in Barangays Balite, Linongganan and Amontay in San Francisco (Anao-aon) Surigao del Norte, and 140 families in Barangay Sabang, Surigao City were given assorted relief goods.

The said relief assistance were donated by members of AMPING Caraga, Mahintana Foundation, DOLE Phils., RD Foundation, CCF and German Doctors.

COMMUNITY OUTREACH SERVICES

SEDMFI TYPHOON ODETTE RELIEF ASSISTANCE

Six (6) days after Typhoon Odette devastated several provinces of the Caraga Region, the Foundation responded to the immediate needs of the affected MEDP Clients and its employees as well.

A total of 165 sacks of rice (50 kilos each) were given to the affected employees and a total of 6,767 packs of rice and canned goods were also distributed to the affected MEDP Clients.

The Foundation used its budget for Program Development and Calamity Assistance to be able to respond to these needs for assistance.





SCLA ON WHEELS



Children in Charisma Bethel Children's Home proudly shows their Art Work.

The foundation successfully sustained its operation in SCLA amidst continuing threats of the Pandemic. The SCLA on Wheels was initiated this year.

SCLA on Wheels was designed to bring SCLA's various services to children particulalry, those who were in the Child Caring Centers. Every week, SCLA visited one (1) Child Caring Center and conducted various learning activities. Children were engaged in reading, different art works, lectures, games and workshops.

A total of three (3) Child Caring Centers were reached out with a total of 72 children participated and engaged with the aforesaid learning activities. Among these Child Caring Centers involved are the following:

- Surigao City Bahay Pag-asa in Barangay Anomar, Surigao City
- Charisma Bethel Children's Home in Barangay Serna, Surigao City
- Makabata Children's Home in Barangay Balite, San Francisco, SdN.

As per evaluation conducted by SCLA personnel, children were always excited and looking forward to the visit. They found joy and fun as they engaged with the activities, and at same time gained knowledge. Children were also able to express their talents and abilities as they involved themselves in the workshops and games.

Generally, SCLA on Wheels inspired the children. To them every visit is a chance to learn and express themselves more as if they were actually in school.

Summary of Corporate Social Responsibility (CSR) Interventions



Persons Deprived with Liberty (PDL) in Surigao City receives SEDMFI Bundle of Joy and Hygiene Kits on December 2021



"Balay Silonganan" in Buenavista, Agusan del Norte receives SEDMFI Bundle of Joy such as 1 unit Grass Cutter, 4 sacks rice, and meals on December 10, 2021.



Organic Fertilizer Formulation Training to Surigao Flowers Growers and Vendors Association (SFGVA) on June 30, 2021 @ Surigao City Integrated Bus and Jeepney Terminal



Good Governance, Meeting Management, Gender and Development and DRR –CCA Trainings to MEDP partners in San Agustin, Cagwaet and Cantilan Surigao del Sur on May 3-7, 2021

The information set forth below indicates the projects/programs accomplishments with equivalent expenses:

Add- on Services	Total Number of Beneficiaries	Total Amount (Php)
High School Educational Assistance	1747	3,145,200.00
College Educational Assistance	108	125,000.00
Graduation Gift	392	220,000.00
Hospitalization Benefits	678	804,300.00
Maternity Benefits	339	175,943.00
Accident Assistance	168	56,929.60
Calamity Assistance	6,743	936,257.42
Mutual Aid Fund	244	3,771,619.13
Burial Assistance	17	17,000.00
Livelihood Assistance	9	19,500.00
Hygiene Kit	221	109,350.00
Brigada Eskwela	100	225,602.00
Bundle of Joy	151	39,965.00
COVID-19 Assistance	30	60,000.00
Client Incentives	25,632	1,686,025.00
Center Repayment Incentives	300	1,924,346.00
Micro-insurance	26	556,000.00
Best Center Incentives	30	112,500.00
	TOTAL	13,985,537.15
SuReCom's Other	Total Amount	
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As of December 2021, the foundation has a total of 191 regular staff, 116 Male and 75 Female.

The staff were equipped with fundamental skills critical for delivery of Foundation's programs. Several webinars/and virtual trainings were provided to inspire them to be more productive and effective in doing each one's assigned tasks, and value each co-worker's capabilities and talents in carrying out yearly targets and activities of the institution's programs and services.

Furthermore, the Foundation continually engaged them in several capacity building activities. The workforce of SEDMFI is indispensable in the realization of its vision, mission and goals. They have shown bravery in bringing valuable projects and services to the community and partner clients amidst the on-going threats of COVID-19 Pandemic.







Department of Social Welfare and Development (DSWD)







OUR **PARTICIPATION** IN LOCAL SPECIAL **BODIES AND** NATIONAL LINE **AGENCIES**

REGIONAL DEVELOPMENT COUNCIL (RDC)

CARAGA REGION

Private Sector Representative (PSR) since 1995

Co-Chair, Economic Development Committee (RDC-EDC)

Member, Special Regional Committee on Sustainable Development Goals (SRC-SDGs)

Member, Regional Task Force to End Local Communist Armed Conflict (RTF-ELCAC)

> Member, Balik Provincia, Bagong Pag-asa BP2 Committee

DEPARTMENT OF SOCIAL WELFARE AND DEVELOPMENT (DSWD)

CARAGA REGION

Member, Social Welfare & Development Learning Network (SWD L-Net) Member, Area Based Standard Network (ABSNET)

PROVINCIAL DEVELOPMENT COUNCIL (PDC)

SURIGAO DEL NORTE

Co-Chair, Economic Development Committee (PDC-EDC)

PROVINCIAL DISASTER RISK REDUCTION AND MGT. COUNCIL (PDRRMC)

SURIGAO DEL NORTE Member

HINATUAN PASSAGE DEVELOPMENT ALLIANCE (HIPADA)

SURIGAO DEL NORTE Secretariat

BIDS AND AWARDS COMMITTEE (BAC)

SSCT, DENR, DOH REHABILITATION CENTER Observer

SURIGAO CITY DEVELOPMENT COUNCIL (CDC)

Member

SURIGAO CITY TOURISM AND CULTURAL **DEVELOPMENT COMMITTEE (CTC DC)**

Member

ACKNOWLEDGEMENT

In gratitude, we would like to acknowledge our partners in the Local Government Units, National Line Agencies, Academe, Civil Society Organizations and Communities, and our valued-clients, for their valuable support which enabled SEDMFI to achieve another milestone in its mission to uplift the lives of the marginalized in the five (5) provinces of Caraga Region.

THANK YOU ...

OUR BRANCHES



1. HEAD OFFICE

00780 M. Ortiz St.Brgy. Washington Surigao City, Surigao del Norte

2. PLACER BRANCH

Sta Cruz, Placer, Surigao del Note

3. CLAVER BRANCH

Purok 4, Barangay Bagakay Claver, Surigao del Norte

4. SIARGAO BRANCH

Purok Arellano St., Barangay 13, Poblacion Dapa, Surigao del Norte

5. SAN JOSE BRANCH

P4, Kong Street, Barangay Don Ruben San Jose, Dinagat Islands

5A. LORETO SATELLITE OFFICE

P2- Barangay Sta. Cruz, Loreto Dinagat Islands

6. CABADBARAN BRANCH

F.C. Dagani Ave., Brgy. 11, Cabadbaran City, Agusan del Norte

7. MADRID BRANCH

P2- Malipayon, Brgy. Quirino Madrid, Surigao del Sur

8. TANDAG BRANCH

Purok Mabuhay, Brgy. Bungtod Tandag City, Surigao del Sur

9. SAN FRANCISCO BRANCH

P7- Brgy. 2, San Francisco Agusan del Sur

10. TRENTO BRANCH

P7-Poblacion, Trento Agusan del Sur

11. BAYUGAN BRANCH

P15-Molave St., Poblacion Bayugan City, Agusan del Sur

12. BUENAVISTA BRANCH

P3-Leon Kilat St., Brgy. 3, Poblacion Buenavista, Agusan del Norte

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