

PROGRESS PULSE

COMMUNIQUE OF STRATEGIC INSIGHTS & ACHIEVEMENTS



SAFC Launches “Brighter Communities: Financial Literacy for All” in Partnership with Tahanang Walang Hagdanan, Inc.

SPECIAL COVERAGE | ANNIVERSARY ISSUE

As part of its 22nd anniversary celebration with the theme “Brighter Tomorrow, Together,” SAFC has launched a new community development initiative, **“Brighter Communities: Financial Literacy for All.”** The program officially began through a meaningful partnership with **Tahanang Walang Hagdanan, Inc. (TWHi)**, a non-profit organization dedicated to empowering individuals with mobility challenges through livelihood training and skills development.

The day-long outreach program brought together SAFC sharing and connection. Activities included a financial literacy seminar, donation turnover, gift-giving, and a community tour, fostering a warm atmosphere of inclusivity and mutual support.



In photo: From left to right Jestoni Roby Franco, SAFC BD Department Head and Gerard Andrei Deinla, Finance Professional and Influencer (@ThePaymentsGuy)

Two financial learning sessions were facilitated during the event. **Jestoni Roby Franco**, SAFC Business Development Head, led the first seminar on **using debt as a strategic tool** to support livelihood and financial goals. The second session was conducted by **Gerard Andrei Deinla**, also known as “ThePaymentsGuy,” who discussed—

Leadership Spotlight: Sales Acting Division Head Maricel Zaraspe Hails ‘Smarter Selling’ to Establish SAFC’s Stronger Nationwide Presence



Taking the helm of Sales Acting Division Head for NCR, North and Central Luzon by early September, the mission was clear for Maricel Zaraspe: to push for “smarter selling”, take on a data-driven approach and establish higher engagement from sales partners to ensure that SAFC’s nationwide presence is effective, timely and customer-centric.

Why 'Smarter Selling' Matters

While other brands focus on bringing their services to as many people as they can through a quantitative approach, SAFC differentiates itself this year by focusing on “smarter selling”. For Maricel Zaraspe, this means prioritizing quality clients, being data-driven and closely sharing garnered information with relevant departments.

“Under my leadership, we will focus on smarter selling, not just more selling. This means we will prioritize accounts with good paying capacity, use reliable data in our decisions, and ensure closer coordination among Sales, Credit, and Operations.” She said “We will also make our performance monitoring clearer and more transparent, so everyone knows their targets and contributions.”

By removing silos within lines of communication, focusing on quality, and letting data guide their strategies, she believes SAFC will be catapulted to significant yet sustainable growth.

She also noted how under her leadership, the company’s relationship with sales partners, such as loan advisors and loan dealers, will focus on long-term collaboration which will support both the company’s over-all goals and the individual goals of dealers and agents affiliated with SAFC.

Increased B2B and Digital Initiatives



An aspect of the business Zaraspe will also work on this year is increasing the company’s organic sales through facilitating more business to business (B2B) sales and incorporating digital innovation in further building on the momentum created by the third quarter (Q3) of this year.

Using face-to-face sales tactics and widening the company’s online reach will not only reflect favorably in the company’s quarterly figures but will also raise SAFC’s notoriety and public rapport.

Impact Through Increase in Loan Releases and Partners

Growth during Zaraspe’s leadership can be measured in tangible results: from improved loan releases to heightened partner engagement. In just a few months, several branches across North and Central Luzon have already exceeded their sales targets, driven by stronger collaboration with loan advisors and improved dealer retention.

Sustained Upward Trajectory Using the ‘Bibingka Strategy’



“Just like bibingka, success requires balanced effort from both ends,” Zaraspe explained. “As leaders, we provide the strategic direction, policies, and clear targets, while our branch personnel, support teams, and partners execute these strategies on the ground. When both levels work in harmony, the results are evenly cooked — productive, consistent, and satisfying.”

safe money practices and protecting oneself from online scams—a timely topic in today’s digital age.



In her welcome message, **Angelita Evangelista**, Executive Vice President and Chief Operating Officer of TWHi, expressed deep appreciation for the initiative.



“Preparing for the future is important. Our mission is to create opportunities for independence and inclusion. Maraming salamat sa SAFC sa pagkakataon—ang pag-iipon at tamang management ng pera ay mahalaga lalo na sa atin na nagsusumikap para sa marangal na hanapbuhay.”

Arthur Poria, SAFC HR and Talent Development Group Head, emphasized how the collaboration enriched the company’s anniversary celebration.



“Our goal this year is progress that includes everyone. Tahanang Walang Hagdanan showed us what empowerment truly means—rooted in independence, dignity, and community.”

Reflecting on the experience, **Robel de Jesus**, SAFC Strategic Communications Head, shared a meaningful realization.



“At first, we thought we were here to help but as the session went on, we found ourselves learning from them. Their courage teaches us gratitude and purpose. This partnership reminds us that community development is not just giving, it is growing together. This is what ‘Brighter Tomorrow, Together’ truly means.”

The launch of “Brighter Communities: Financial Literacy for All” reinforces SAFC’s commitment to inclusive growth, ensuring that financial knowledge and opportunities are accessible to every Filipino, especially those often left out of traditional financial systems.

As SAFC marks 22 years of service, the company continues to champion efforts that inspire empowerment, resilience, and shared progress—working toward a Brighter Tomorrow, together.

SAFC Celebrates 22 Years: Brighter Tomorrow Together



On **October 17, 2025**, SAFC proudly celebrated its 22nd Anniversary with the theme “Brighter2morrow2gether.” The event brought together employees from various branches and departments to **honor more than two decades of service, growth, and commitment to empowering Filipino individuals and businesses** through accessible financing solutions.



The celebration highlighted both the **fun and the meaningful spirit of the SAFC family**. Guests enjoyed unlimited cocktail drinks, lively music, and nonstop dancing that filled the evening with energy and camaraderie. The program also included a series of **educational and interactive games** designed to strengthen collaboration, spark creativity, and reinforce the values that have guided SAFC through the years. Laughter, cheers, and team spirit echoed throughout the venue, reflecting the strong bond shared across the organization.

Forging the Future, Empowered by Our Shared Mission

In his message, **President and CEO Kevin John N. Cabanban** emphasized SAFC’s steady advancement and resilience in an evolving financial landscape.



“SAFC is on a clear path of growth as reflected by our numbers and in our capability to serve and innovate. I am grateful and honored to lead an organization that continues to move forward with purpose. As we mark 22 years, we reaffirm our commitment to progress, collaboration, and the shared vision that guides us. Together, we will build a brighter tomorrow.”



This year’s celebration was a reaffirmation of unity and shared direction.

Brighter2morrow2gether reminds every member of the SAFC team that **success is built collectively, strengthened by trust, hard work, and the belief that the future holds greater opportunities for all.**

As SAFC steps into another year, **the company continues to embrace change, foster innovation, and elevate service**, standing firm in its mission to help Filipinos grow, thrive, and succeed.

SAFC Launches BiyaHERO to Raise Financial Equity for Transport Operators



SAFC proudly introduces BiyaHERO, a new **Public Utility Vehicle (PUV) Loan** product created to support the **underbanked and underserved members of the transport community**. As one of the country’s trusted non-bank financial institutions, SAFC recognizes the vital role transport operators and drivers play in sustaining local mobility and livelihood; and is committed to ensuring they have access to fair and inclusive financing solutions.

BiyaHERO offers **collateral-based financing (Sangla ORCR)** for operators of:

- UV Express
- Taxi
- TNVS (e.g., Grab, InDrive)

400+ Lives Saved Through SAFC x PRC Blood Donation Drive



As part of its 22nd anniversary celebration, SAFC, one of the country's leading non-bank financial institutions, partnered with the Philippine Red Cross (PRC) for its **third blood donation drive of the year**, held at the SAFC head office in Ortigas Center, Pasig City.

Looking ahead, SAFC plans to expand similar initiatives under its SAFC Heroes program, launched in 2023 to promote volunteerism and social responsibility across all branches.

With the combined efforts from all three drives in 2025, **SAFC has now generated enough blood supply to benefit more than 400 individuals**—including newborns, surgical patients, and those with chronic or critical conditions.

Throughout the day, **SAFC employees volunteered as donors**, reflecting the company's strong culture of service and community involvement. *"We see genuine willingness from our employees to participate in initiatives that make a real difference,"* said Jhelie Dela Cruz, SAFC HR Operations Head. *"If we can help save lives, we will keep doing this. That's our message to everyone."*



Robel De Jesus, SAFC Strategic Communications Head, said the drive perfectly reflects the company's anniversary theme, Brighter Tomorrow, Together.

"To achieve a brighter tomorrow, SAFC must continue building communities and providing inclusive opportunities. The highest act of service is giving a part of yourself to others," he shared.



Did You Know?



SAFC Facebook
HAS 25K FOLLOWERS
@official_safc



SAFC has a new
TIKTOK PAGE
you can follow!
@official_safc

October 2025: Recognizing Our High-Performing Sales Champions

SAFC began its fourth quarter (Q4) strong, as our Auto Loans Division (ALD) and branches continue to gain significant milestones we will recognize and celebrate in this section. **The remarkable efforts of our sales teams across the country have resulted in impressive performances**, showcasing dedication, customer focus, and commitment to excellence.

Outstanding Branch Performers



In photo: SAFC Pagbilao Branch

1. Pagbilao Branch: ₱10.78 million — 108% achievement
2. Mindanao Avenue Branch: ₱10.01 million — 100% achievement
3. Lemery Branch: ₱8.05 million — 102% achievement
4. Santiago Isabela Branch: ₱7.39 million — 106% achievement
5. Binan Branch: ₱7.095 million — 118% achievement
6. Candelaria Branch: ₱7.091 million — 118% achievement
7. Marikina Branch: ₱6.89 million — 138% achievement
8. Sto. Tomas Branch: ₱5.57 million — 111% achievement
9. Pasay Branch: ₱5.55 million — 111% achievement

Congratulations to **Marikina Branch**, which achieved an outstanding **138%** of its target and being one of our top branches for October.

Exceptional Product Specialists



Top Performing product specialists are from **South Luzon** this month. Congratulations and thank you for exceeding your reach to help more Filipinos' dreams come true!

Combined Force for Nationwide Impact

With the combined strength of our Product Specialists and Branch Teams, they embody the **spirit of SAFC: hardworking, resilient, and committed to making financial empowerment more accessible** across the country. Congratulations and keep the momentum going!



Guided by the leadership of Kevin John N. Cabanban and our 2025 campaign **#Brighter2morrow2gether**, SAFC is driving growth while championing inclusive and sustainable progress for the community.

Let's continue to build a brighter tomorrow together.

Warm regards,

SAFC Corporate Communications