

PROGRESS PULSE

COMMUNIQUE OF STRATEGIC INSIGHTS & ACHIEVEMENTS

BRIGHTER MSMEs: CASHFLOW MASTERY FOR WOMEN ENTREPRENEURS



In celebration of Women's Month, SAFC hosted **"Brighter MSMEs: Cash Flow Mastery for Women Entrepreneurs"** on **March 21, 2026** via Zoom. This brought together aspiring and established women entrepreneurs for a webinar focused on cash flow management.

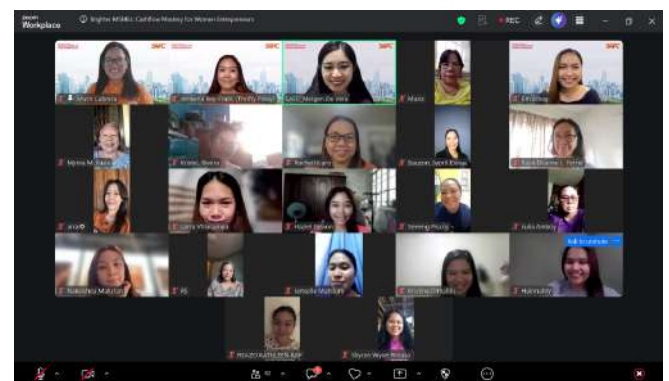
The webinar featured three influential women leaders in business and finance: **Ms. Emerald Bihag, Vice President and Co-Founder of SBC Systems**; **Ms. Ameena Rey-Franc, bestselling author of Financial Resilience**; and **Ms. Azenith S. Cabrera, SAFC Chief Operating Officer**.

Each resource speaker shared practical insights and strategies designed to help entrepreneurs strengthen their financial foundations amid today's fast-changing economic landscape.

With over **100 participants** in attendance, the webinar served as a meaningful platform for learning and engagement. Participants actively took part in the open forum, where they were able to raise questions and exchange ideas directly with the speakers.

Through initiatives like Brighter MSMEs, SAFC continues to champion inclusive growth by providing accessible learning opportunities tailored to the needs of Filipino entrepreneurs. As more women step into leadership roles in business, empowering them with the right tools and knowledge becomes even more essential.

As part of its ongoing Brighter Communities campaign, SAFC remains committed to creating opportunities that uplift, educate, and empower entrepreneurs—building a brighter tomorrow, together with financially empowered women.



In photo: Brighter MSMEs Zoom Webinar

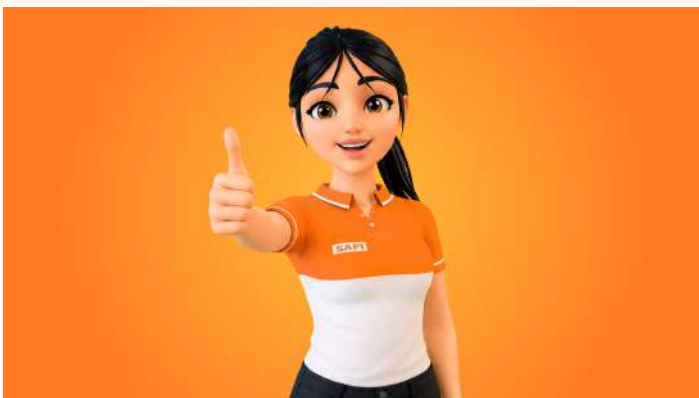
Smarter, Faster Service with SAFi



Enhancing client experience through speed and accessibility.

On **March 13, 2026**, SAFC officially launched **SAFi (Smart Assistant for Financial Inquiries)**—an innovative chatbot designed to make financial assistance faster and more convenient for every client.

Accessible through Facebook Messenger via SAFC ads, SAFi **provides real-time support for a wide range of inquiries**—from product information and branch locations to career opportunities and general concerns. More importantly, it simplifies one of the most critical steps in the client journey: loan application.



With SAFi, clients can receive personalized loan quotations in under four minutes. By seamlessly collecting essential information and allowing easy upload of pre-onboarding documents, the chatbot enables users to begin their application anytime, anywhere.

This initiative, developed in partnership with Boost Capital and led by the Digital Marketing Unit, reflects SAFC's commitment to improving accessibility and responsiveness in its services.

"SAFi is designed to meet clients where they are—providing fast, reliable assistance when they need it most," the team shared.

By reducing wait times and simplifying processes, SAFi enhances the overall client experience—making financing not only more accessible, but also more efficient for today's fast-moving world.

Supporting People, Sustaining Performance

Practical solutions anchored on care and continuity.

This is how SAFC's Human Resources Group is responding to the impact of rising fuel costs on employees and operations.

As transportation expenses increase, the company has rolled out measures to ease the burden while keeping productivity steady. **Hybrid work arrangements**—including compressed workweeks, flexible hours, and remote work—have been activated for employees to reduce daily commuting.

At the same time, cost-conscious efforts are in place.

A **carpooling program** has been introduced. Fuel subsidies have been temporarily increased to support employees on the road.

For branch personnel, transportation fare subsidies provide additional relief.

“These initiatives are designed to support our people while ensuring the business continues to run efficiently,” SAFC HR Group Head Arthur U. Poria shared.

The approach is both practical and people-centered.

By reducing commuting strain, employees remain engaged and productive. By managing operational costs, the Company maintains stability despite external pressures.

But the work does not stop here.

“If fuel costs continue to rise, we are prepared to enhance our mobility programs and explore more flexible arrangements,” the Group Head added.

For SAFC, resilience starts with its people.

When employees are supported, the organization moves forward—stronger, steadier, and ready for what comes next.



SAFC, Dryve PH Partner to Expand Access to Pre-Owned Vehicles for Filipinos



SAFC and Dryve PH formalized a strategic partnership through a contract signing held at the SAFC Head Office in Ortigas Center, Pasig City, strengthening efforts to make vehicle ownership more accessible to Filipinos.

Through this collaboration, **SAFC will make its pre-owned vehicles available through Dryve PH's growing digital marketplace.** By combining SAFC's financing capabilities with Dryve PH's online platform, the initiative provides Filipinos with a more convenient way to discover and purchase reliable pre-owned vehicles that can support both daily needs and livelihood opportunities.

Demand for practical transportation solutions remains strong in the country. According to data from the Philippine Statistics Authority, the transport sector continues to play a vital role in enabling economic activity, particularly for small entrepreneurs, delivery

operators, and transport service providers. For many Filipinos, owning a vehicle is not only a personal milestone but also a pathway to stable income and expanded business opportunities.

Through the partnership, SAFC aims to bring more of its pre-owned vehicle inventory to a wider market, while Dryve PH's platform allows potential buyers to easily browse available units and explore financing options in a more streamlined manner.

"This partnership is part of our commitment of creating opportunities for Filipinos," said SAFC President and CEO Kevin John N. Cabanban. *"With our reliable pre-owned units and financing, and Dryve PH's digital marketplace, we are opening more pathways for people to access reliable vehicles that can support their needs."*

For Dryve PH, the collaboration expands the range of vehicle options available on its platform while strengthening its role as a digital marketplace connecting buyers with affordable vehicles.

Together, SAFC and Dryve PH aim to make vehicle acquisition more convenient, transparent, and accessible, helping more Filipinos start their economic journeys.



SALES HIGHLIGHT



This month, SAFC launched the **Super 100 club** for all its sales personnel nationwide. Meant as a **program to train and motivate**, it served as the driving force for personnel to push their sales efforts further. Through this program, more branches recorded higher releases for March. Notably, the Manila Branch surpassed expectations, achieving an impressive **112.03%** of its target.

TOP 3 BRANCHES

Manila**Php 7,842,050**
(112.03%)**San Pablo****Php 7,589,050**
(108.42%)**Naga****Php 8,729,875**
(87.30%)

Top 3 Product Specialists



Jhoncel Hernandez
NCR South Head Office

Php 4,559,850
(91.20%)



Amabelle Arias
Plaridel

Php 3,250,000
(65.00%)



Paul Espiridion
NCR South Head Office

Php 5,954,175
(59.54%)

22 YEARS
#BRIGHTER2MORROW2GETHER

Under the visionary leadership of Kevin John N. Cabanban, and aligned with our 22nd anniversary campaign, **#Brighter2morrow2gether**, SAFC is set on a path of significant progress and community engagement. Our initiatives, from expanding financial services to spearheading impactful community programs, demonstrate our commitment to not just growing as a company but also fostering a more inclusive and sustainable future for all.

We are excited about what the future holds and are deeply thankful for your continued trust, support, and partnership in these endeavors. Let's continue providing more inclusive financial solutions to Filipinos this 2026 for a brighter tomorrow.

Warm regards,
SAFC Corporate Communications