

PROGRESS PULSE

COMMUNIQUE OF STRATEGIC INSIGHTS & ACHIEVEMENTS



From Groundwork to Undeniable Growth: SAFC Marks a Digitalization Milestone

In today's digital landscape, establishing a strong online presence is essential. At SAFC, this journey has been marked by rapid progress, thanks to the leadership of our **Digital Marketing (DM) and IT Team** composed of team lead **DM Supervisor Niña Mary R. Mopera**, **DM Specialists Jhon Carlo D. Buillerey (Website - SEO)** and **One Miguel D. Calderon (Social Media)**, and **IT Web Developer Lorenzo Luis Veloso**. In just a short but impactful tenure, the team has laid down the groundwork for a future-ready SAFC in the realm of Digitalization.

SAFC Partners with Automart.PH to Make Secondhand Vehicles More Accessible Nationwide



From left to right: Azenith Cabrera, SAFC Chief Operating Officer; Kevin John Cabanban, SAFC President and Chief Executive Officer; Gino Alijid, Automart.PH Business Development Head; Brian Viray, Automart.PH Marketing Head

SAFC, one of the country's leading nonbank financial institutions, has entered into a strategic partnership with Automart.PH, the Philippines' premier online marketplace for used and secondhand vehicles. This collaboration is set to bring affordable, quality secondhand cars closer to Filipino buyers nationwide.

The partnership was formalized in a signing ceremony attended by Kevin John Cabanban, SAFC President and CEO; Azenith Cabrera, SAFC Chief Operating Officer; Gino Alijid, Automart.PH Business Development Head; and Brian Viray, Automart.PH Marketing Head.

Laying a Strong Digital Foundation

Looking back, one key milestone has been building a **solid digital groundwork** to support both current campaigns and future initiatives. From **strengthening SAFC's Facebook presence** to **optimizing the company website**, these efforts have translated into measurable growth in a **spike of qualified leads and loan releases**—a strong sign that SAFC is on the right track toward its long-term vision.

Goals that Exceeded Expectations

When stepping into the Digital Marketing unit, the mission was clear for Niña and her team: **make SAFC more accessible to Filipinos online**. She believed that by establishing spaces where people can easily discover services, trust the brand, and---

More Accessible Cars, Smarter Financing

Under the agreement, Automart.PH will feature SAFC's wide inventory of secondhand vehicles on its digital platform while also offering flexible financing solutions from SAFC. This integration ensures that Filipino buyers can enjoy both affordable car options and convenient financing, streamlining the process of owning their dream vehicles.

By combining Automart.PH's innovative online marketplace with SAFC's financing expertise, the partnership expands public access to affordable, reliable, and high-quality secondhand vehicles.

Driving Sustainability and Value

The initiative also supports SAFC's "Reduce, Reuse, Redrive" sustainability campaign, which promotes pre-owned cars as a practical, eco-friendly alternative to brand-new units.



"This partnership enables us to connect with more Filipinos seeking dependable vehicles without breaking the bank," said Kevin John Cabanban, SAFC President and CEO. "Automart.PH's trusted platform not only expands our reach but also aligns with our sustainability advocacy—promoting pre-owned cars as a smarter and more environmentally responsible option."



Setting a New Standard

Through this collaboration, SAFC and Automart.PH aim to redefine accessibility, convenience, and sustainability in the Philippine pre-owned vehicle market. Together, they empower more Filipinos to own quality vehicles at better value—championing smart ownership while supporting a greener future.



make smarter financial decisions, the team has exceeded expectations. This success was made possible by a team eager to embrace challenges and turn vision into reality.

Strength in Teamwork

Collaboration has been at the heart of every achievement. With **One Miguel driving social media strategies, Carlo and Lorenzo spearheading website initiatives**, the team thrives on open communication and the confidence to share and refine ideas. Together, they've turned bold strategies into milestones that seemed out of reach just months ago.

IT Web Developer Lorenzo claims their synergy as a team was the key contributor to the early completion of the project. "Compromise and subject matter mastery were the key drivers of our collaboration," Lorenzo said, "I'm glad to contribute because they always had an open ear to my suggestions, in my perspective as an IT professional."

Driving Impact Through Innovation

What's most exciting about the work? **Shaping how people see and connect with SAFC.** Through creative campaigns, engaging content, and accessible online resources, the Digital Marketing team is reaching untapped markets and empowering communities with the information they need to make sound financial decisions.

These innovations, on top of driving brand visibility, more importantly also gives the public the knowledge and tools to act on their dreams sooner.

Staying Ahead in the Digital Era

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In a world where trends shift overnight, staying dynamic is crucial. For SAFC, this means balancing creativity with strategy. As our DM Supervisor Niña Mary R. Mopera puts it:

"Content may be king, but data is queen. While content captures attention, data provides the insights to refine and prove its effectiveness."

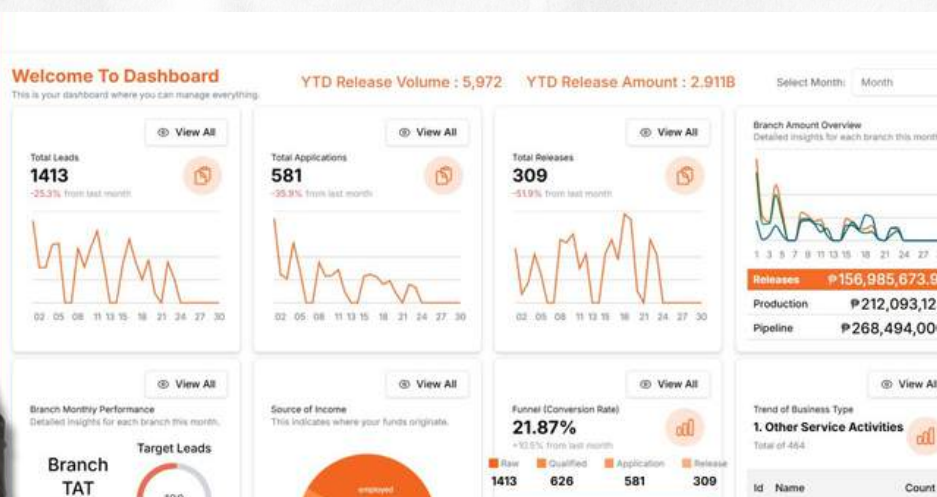
By tracking results, adapting quickly, and refining strategies, the team ensures SAFC remains relevant, competitive, and ahead of the curve.

What's Next?

With Facebook and the website strengthened, SAFC's Digital Marketing journey is just beginning. **The next chapter focuses on amplifying new platforms, expanding reach, and creating deeper engagement with Filipinos nationwide.**

While this feat is undeniably impressive, Digital Marketing lead Niña Mary R. Mopera claims her team's mission to uplift lives through financial empowerment continues "Staying true to my goal when I first entered SAFC, **we'll continue aiming for a stronger digital presence for SAFC, amplifying one platform at a time.** Facebook and website, check. Now, we're on to the next!"

Leadership Spotlight: Driving SAFC's Future Through Strategic Digitalization



Leadership means shaping the future through foresight and execution, an approach embodied by **Mr. Reyán Espenida**, SAFC's Sales Support Head and the man behind the newly launched **Lead Management System (LMS)** of the company. The system is a transformative project that underscores SAFC's commitment to innovation, efficiency, and excellence in serving the Filipino people.

According to Mr. Espenida, the vision for LMS came from a conversation he had with President and CEO, Mr. Kevin John N. Cabanban, where they identified the need to empower sales teams beyond the limits of fragmented, manual tracking. The goal to build a smarter, centralized hub where every lead could be nurtured with precision. With this vision and the help of the passionate **IT Department** composed of **Application and Systems Head James S. Miayo**, **Full Stack Developer Supervisor Emmanuel Joshua A. Lemon** and **System Business Analyst Xavier Lorenzo C. Jose**, they were able to create this necessary systematic change.

Transforming Vision into Progress

From the start, LMS carried four ambitious objectives:

- **Centralize lead capture** – now fully achieved, with all leads meticulously recorded in a single system.
- **Enhance real-time visibility and reporting** – currently evolving into a suite that delivers actionable insights and proactive decision-making.
- **Improve turnaround time (TAT)** – already showing progress with streamlined entry, with more speed expected as integration with underwriting and digital onboarding advances.
- **Empower sales teams with data** – consistently achieved, as managers now use reliable visibility to coach teams and optimize performance.

Why Systems Matter

For SAFC, building robust systems like LMS is a priority and essential to future leadership.

“When our processes flow seamlessly, our clients immediately feel it,” Mr. Espenida said. **“Their journey, from inquiry to disbursement, becomes smooth and hassle-free. That superior service isn't an add-on but SAFC's ultimate differentiator in a crowded market.”** Equally vital, LMS transforms raw market interactions into actionable intelligence.

By collating every lead detail, SAFC strengthens its ability to understand the market, elevate performance, innovate relentlessly, and safeguard its portfolio.

IT Department Head

Miayo claims the creation of the LMS was in line with their efforts to streamline the processes at SAFC and add value to the organization as a whole. **“LMS is just the beginning our mission to be the stronghold of the company when it comes to streamlining processes when it comes to Information Technology.”** Miayo said.



Universal Adoption

As of September 19, 2025, LMS is in use across all 83 active branches nationwide. This full adoption reflects both the necessity of the platform and the commitment of SAFC's people to embrace smarter, more coordinated ways of working.

“This accomplishment embodies SAFC's culture of execution and our unified drive toward digitally enabled lead management,” he affirmed.

Leadership Anchored in Innovation

Behind LMS lies a **leadership philosophy rooted in clarity, discipline, and innovation**. Espenida describes his management style as **one that seeks continuous improvement and proactive digital empowerment**.

“For SAFC to truly lead the industry, we must look ahead, challenge convention with data, and build agile frameworks that future-proof our organization,” he noted.

Building SAFC's Legacy

Ultimately, LMS is a digital tool that acts as the foundation for SAFC's legacy. By combining vision, execution, and technology, the system strengthens the company's ability to empower communities while positioning SAFC at the forefront of financial innovation.

As Mr. Espenida shared: **“We aren't just building systems; we are building SAFC's legacy of distinction.”**

Celebrating August 2025 Sales High Performers

At SAFC, we take pride in recognizing the people and teams who drive our mission forward with excellence. This August, two groups shone especially bright: our Product Specialists from Auto Loans Division (ALD) and our Top-Performing Branches nationwide. Their hard work, passion, and dedication to serving more Filipinos made a strong mark on our monthly performance.

ALD Product Specialists: Powering Growth Through Expertise

Our ALD Product Specialists have proven that expertise and commitment make all the difference. This month, they collectively contributed over ₱86.29M in sales, with standout achievers leading the way:



NAME
John Paul Sumalinog (NCR) - ₱8.19M

LOAN RELEASE



NAME
Ma. Renelissa Guintio (NCR) - ₱7.4M

LOAN RELEASE

NAME
Janine Lacxamana (NCR) - ₱7.1M

LOAN RELEASE



Did
You
Know?



SAFC has gained
16K FOLLOWERS
in its official
Facebook page



SAFC celebrated
**BUWAN NG
WIKA**
with fun games
and ice cream

Branch Achievers: Exceeding Targets Across the Nation



In photo: SAFC Naga Branch

Our branches also made waves by surpassing their August sales targets—some by leaps and bounds.

- **Naga Branch (South Luzon 3)** – 184% of target (₱14.72M released vs. ₱8M target)
- **Bacolod Branch (Vis-Min)** – 160% of target (₱11.19M released vs. ₱7M target)
- **San Jose Branch (South Luzon 1)** – 132% of target (₱9.26M released vs. ₱7M target)
- **Marikina Branch (NCR South)** – 134% of target (₱6.69M released vs. ₱5M target)
- **Manila Branch (NCR North)** – 112% of target (₱10.12M released vs. ₱9M target)
- Other strong performers include **Pasay, SF Pampanga, Capas, Legazpi, and General Santos**, all of which exceeded their goals for the month.

Driving the Mission Forward

Together, our Product Specialists and Branch Teams embody the spirit of SAFC: hardworking, resilient, and committed to making financial empowerment more accessible across the country.

SAFC
22 YEARS
#BRIGHTER2MORROW2GETHER

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