



Building a bridge from where we are today to where we want to be tomorrow

4th Cantilan Bank Lawn Tennis Cup held

The Surigao Lawn Tennis team successfully defended their Championship title by defeating the other seven contenders of the 4th Lawn Tennis Cup held on June 14-15, 2014 at Cantilan Lawn Tennis Courts, Cantilan, Surigao Del Sur in line with the 34th anniversary of Cantilan Bank. *(Continued on page 3)*

CBI Stockholders' Meeting 2014

CBI Main office- Stockholders of Cantilan Bank, Inc. together with the bank's Board of Directors headed by the Chairman, Lt. Gen. William K. Hotchkiss III (Ret.), gathered once again on March 29, 2014 for the annual Stockholders' meeting. *(Continued on page 7)*

SSC Summer Workshops 2014: Maglingaw Ta!

Story on page 4



Cantilan Bank Celebrates 34 years of Excellent Community Banking

This year marks Cantilan Bank's 34th anniversary. Since the start of its operations on June 8, 1980, Cantilan Bank, Inc. built on its many successes allowing it to win over the loyalty of its clients and received multiple distinctions for its exceptional contributions to countryside development.

Dubbed as "your friendly community bank", Cantilan Bank (CBI) has proven its worth by providing excellent products and services to the communities where it operates. It remains customer-oriented and focused on achieving its vision and mission as it continuously offers community services that promote savings consciousness. It provides financial literacy services to underserved areas where participants are taught the formula for saving and are given tips on how to save money for future needs such as their children's education and even for emergencies.

To address the present needs of customers for fast, easy and convenient banking, Cantilan Bank *(Continued on page 3)*



Cantilan Bank Supports DepEd's Brigada Eskwela

Cantilan Bank, Inc. supported this year's "Brigada Eskwela" of the Department of Education (DepEd) as part of the bank's Corporate Social Responsibility. CBI Branches helped their nearby schools by donating paint and cleaning school premises.

This program is done annually before the opening of the school year so that the children would feel at ease with their surroundings especially at the start of their classes. Moreover, this is done to strengthen CBI's relationship with the schools and the communities they serve.

(Continued from page1) installed over 14 ATMs strategically located in the areas where it operates. By having its own ATM card, the Moneycard, it is able to conveniently provide 24/7 banking transactions anywhere in the country. Among its benefits are: balance inquiry, cash withdrawals, bills payment, fund transfer, and it functions as a debit card.

For two consecutive years now, Cantilan Bank received a CAMELS (Capital, Asset Quality, Management, Earnings, Liquidity and Sensitivity to Market Risks) composite rating of 4 out of 5 from the Bangko Sentral ng Pilipinas. Aside from that, CBI also received numerous awards from institutions such as Microenterprise Access to Banking Services, Rafael B. Buenaventura Foundation, Land Bank, Small Business Corporation, and Bureau of Internal Revenue.

Through the years, Cantilan Bank has been a dedicated partner in the development of the community. The success of the bank can be attributed to its visionary leaders, a motivated team, and the cooperation and support of the community. Cantilan Bank is looking forward to serving more communities in the coming years.



4th Cantilan Bank Lawn Tennis Cup Held

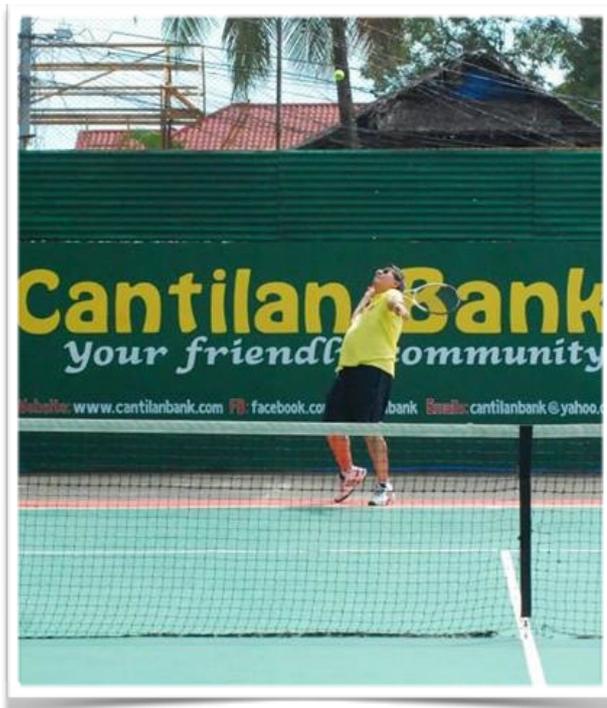
(Continued from page 1) A total of eight teams from Cantilan (CALTA, TaBugTa), Tandag, Surigao, Butuan, Lianga, San Francisco, and Tagum competed for the championship title for this year's Cantilan Bank Lawn Tennis Cup.

Surigao's winning ability emerged during the finals of singles category when Angelo Esguerra dominated the whole game against his more experienced rival player, Ruel Capangpangan, from Butuan with a score of 8-5.

Every team gave their best to remain standing until the final game but it was the team from Surigao who remained firm and bagged this year's championship title receiving Php35,000 in cash and a championship trophy. The runners-up were from Butuan City (2nd place) and Tagum City (3rd place). Each got a trophy and cash prizes worth Php25,000 and Php15,000, respectively while five non-winning teams were given consolation prizes worth Php5,000 each.

After which, Brig. Gen. Charles Y. Hotchkiss (Ret.), CBI's Acting President gave his closing message by thanking everyone for making the annual Lawn Tennis Cup a huge success.

This Lawn Tennis Cup is held annually to foster camaraderie and friendship among lawn tennis teams within CARAGA as well as outside the region. Visit www.cantilanbank.com or [facebook.com/cantilanbank](https://www.facebook.com/cantilanbank) for more pictures.



SSC Summer Workshops 2014: Maglingaw Ta!

Cantilan Bank offers worthwhile activities for its Student Savers' Club members every summer. For this year, SSC summer workshops include kindergarten art, basketball, badminton, lawn tennis, and good housekeeping which were done simultaneously throughout CBI branches from the month of April to May 2014.



CBI branches hired professional coaches to train 750 children who enrolled themselves in the summer courses offered by the bank.

KINDERGARTEN ART

Participants of Kindergarten art were mostly newcomers to SSC. Most of the children who signed up for this free event were between the ages of 2 to 6. They attended their art sessions together with their parents/ guardians. They were taught how to color pictures and make sample drawings. Parents were very happy as they saw the art products of their kids who just learned it from the art lessons of SSC.

SSC SPORTS

Many SSC members from ages 7-15 enrolled themselves in sports such as basketball, badminton, and lawn tennis. Their professional coaches trained them on how to do proper warm-ups, the rules of the game, and the different techniques for their chosen sport.

GOOD HOUSEKEEPING

CBI included good housekeeping on the list of this year's events upon the suggestion of some parents. Here, the children were taught useful skills for helping out at home from washing their clothes to cleaning the whole house to cooking food including proper dining etiquette.

This year's SSC Summer Workshop campaign generated a total deposit portfolio of P1.8 million from a minimum enrollment deposit of Php1,000 per SSC participant.

At Cantilan Bank, the SSC members do not just save money but they are also provided an avenue to hone their skills through engaging themselves in various activities offered for free by the bank every summer.



ABS-CBN's Sports and Action Agri-business show Features Cantilan Bank

Cantilan Bank had an extensive exposure on Philippine television as it was featured in the Agri-business show of ABS-CBN's Sports and Action Channel on May 25, 2014, Sunday 8:30-9:00am.

It was the first time that CBI was featured on TV where thousands of viewers from all over the country got to know more about what the bank can offer to its community.

The 30-minute show featured the imperative role of CBI's micro-finance services in uplifting the lives of its micro-entrepreneur clients with its Value Chain Loan product. Value Chain engages with organizations composed of farmers who want to borrow money for their crop production. This loan product allows farmers to borrow a certain amount of money without worrying about the weekly/monthly mode of payment because it is a production-based product which means that the borrower would only pay his obligation after harvest.

The Financial Literacy efforts conducted by CBI in different communities were also presented. The show featured the financial inclusion programs of the bank that serve as a solution in eliminating the financial illiteracy of some individuals in the countryside.

CBI's exposure on the said Agri-business show served as a gateway to gain a greater market and more knowledgeable clients.

The videos may be viewed in Cantilan Bank's website www.cantilanbank.com and through its facebook page [facebook.com/cantilanbank](https://www.facebook.com/cantilanbank).



CBI Conducts Financial Literacy Seminar among 4P's Beneficiaries

Based on the Consumer Finance Survey done by Bangko Sentral ng Pilipinas (BSP), most Filipinos do not have bank deposit accounts. BSP pointed out that about 8 out of 10 Filipino households or 78.5 % of the total population, have no formal savings and that they have no extra funds to be utilized in cases of emergencies.

In response to this very alarming fact, Cantilan Bank constantly invests in financial literacy campaigns in an effort to bring financial education especially to remote places where it is greatly needed.

Last May 2, 2014, CBI in cooperation with the Cantilan Bank Foundation held a financial literacy seminar for the 4P's beneficiaries at Baybay, Brgy. San Pedro, Cantilan, Surigao del Sur. Ms. Grace Naumi A. Lim, the Marketing department head, led the discussion by explaining the basics of budgeting, giving them the formula for saving, and encouraging them to open deposit accounts.

The attendees of said financial literacy seminar raised their personal concerns on how to start saving money. Consequently, Ms. Lim provided them tips on the best ways to save by citing some personal, effective money saving practices.





CBI Employees Attend Pahayahay sa Baybay



In line with Cantilan Bank's 34th anniversary celebration, CBI employees took some time to unwind at Baybay, San Pedro, Cantilan, Surigao del Sur on June 8, 2014 with the theme "Pahayahay sa Baybay".

Before the actual "Pahayahay sa Baybay" took place, CBI employees attended a thanksgiving mass and then had a simple breakfast together. Right after that very enjoyable breakfast-sharing, the team had a motorcade around the town's poblacion displaying colorful balloons.

After which, a series of activities such as parlor games, raffle draws, song intermission numbers, and share-a-lunch were held at Cathe Pacific, Baybay, San Pedro, where everyone got to enjoy the ambience of the beautiful beach. Winners of the different games and raffle draws were given prizes such as free pedicure, manicure, and body massage.

Brig. Gen. Charles Y. Hotchkiss (Ret.), CBI's Acting President gave his anniversary message focusing on how the employees' loyalty and hard work have contributed and continue to contribute to the development of the bank.



Pahayahay sa Baybay was participated in by employees from Corporate Headquarters, Cantilan Branch, and Madrid Branch. Other CBI branches had their commemoration of the 34th Anniversary in their respective bank premises.



CBI Stockholders' Meeting 2014

(Continued from page 1) The meeting's highlight was the Chairman's report wherein CBI's 2013 performance was discussed and its growth in terms of its assets, loans, and deposits were presented. The Chairman also cited the financial inclusion services offered by the bank to the 4Ps and CCT beneficiaries that made CBI a recipient of several awards and citations.

Lt. Gen. Hotchkiss proudly shared to the audience the recognition received by CBI from Bangko Sentral ng Pilipinas for having a CAMELS (Capital, Asset Quality, Management, Earnings, Liquidity and Sensitivity to Market Risks) rating of 4 out of 5.

He also presented the new products and services being offered by the bank such as Value Chain loan product, My HoUSE (Home Upgrade for Savings and Empowerment) deposit product, and NSO Documents

Processing services which all have significance to the community.

"The back-to-back achievements of Cantilan Bank come from a good plan and teamwork between CBI employees and the top management", said Lt. Gen. William K. Hotchkiss III (Ret.) in his speech.

The stockholders' meeting is held annually as part of the bank's function of informing its stockholders on performance updates and growth prospects.

CBI Celebrates 12th Depositor Protection and Awareness week

Cantilan Bank, Inc. together with the Philippine Deposit Insurance Corporation (PDIC) joined the nation in celebrating the 12th Depositor Protection and Awareness week on June 16-22, 2014 with the theme "Financial Inclusion and Inclusive Growth through Financial Literacy and Public Awareness."

The Philippine Deposit Insurance Corporation
and  **Cantilan Bank, Inc.**

join the nation in celebrating the

12th DEPOSITOR PROTECTION & AWARENESS WEEK

June 16 - 22, 2014

Theme: **Financial Inclusion and Inclusive Growth through Financial Literacy and Public Awareness**

The week-long celebration was initiated through Presidential Proclamation No. 358 that aims to further strengthen the depositors' confidence in the country's banking system to complement the government's thrust of sustaining economic growth.

In line with this, CBI ensures that its customers are always well-equipped with knowledge on savings practices by conducting a series of Financial Literacy campaigns in different locations most especially in remote areas. The bank guarantees as well the safety of its clients' deposits by giving them insurance benefits.

Lastly, it is Cantilan Bank's Commitment to always ensure that the public are well-informed about the bank's deposit products.



CBI's Branch Marketing Assistants Attend Basic Sales & Marketing workshop

Cantilan Bank's Marketing Department in collaboration with the Training and Development Department held a workshop on Basic Sales, Marketing, and Events Organizing for Branch Marketing Assistants (BMAs) on April 4, 2014 at CBI/HLC Training Center.

The whole day workshop aimed to give BMAs a better understanding about the fundamentals of Marketing. It was also intended to familiarize them with the simple and basic skills in marketing and selling.

The first speaker was Ms. Grace Naumi A. Lim, the head of the Marketing Department, who spoke on the finer points of Marketing and how it differentiates from Selling which gave additional ideas for all the participants. She grouped the participants and tasked them to give presentations on how to market any of CBI's products.

Mr. Fidel Galela, Remittance and other Bank services head, gave a Moneycard presentation to re-orient the BMAs. He presented the basic features of the ATM/debit card and gave tips on how to effectively market it. The last speaker was Mr. Amachel Plaza who spoke on the characteristics of Small-Medium Enterprise Risk-Based Lending (SME RBL), a loan product of the bank.

Branch Marketing Assistants learned how to market CBI products and services in a very effective and friendly manner.

Cantilan Bank Launches Nego Asenso

Cantilan Bank launched its newest microinsurance product branded as Nego Asenso through its partnership with the Bankers Assurance Corporation, the country's leading insurance company that produces effective insurance products for underserved low-income Filipinos.

This affordable insurance product allows poor individuals and households to get insured and be protected from risks such as death, permanent disablement & dismemberment, and property loss for as low as Php80 per unit. This insurance is valid for one year, allowing an individual to have a maximum of ten units per insured.

The insured individual is subject to financial assistance worth Php10,000 per unit in any of the cases. To avail of this insurance, the client should be a depositor first of Cantilan Bank.

For more information, just visit any Cantilan Bank office (8AM- 3PM).

Barato nga proteksyon para sa imong pamilya ug negosyo

Nego Asenso

Fire Assistance
with Personal Accident Cover

SARI-SARI STORE

₱10,000 Fire Assistance

₱10,000 Permanent Disablement & Dismemberment

₱10,000 Accidental Death

₱80 Coverage is valid for 1 year
Maximum of ten (10) Units per insured

CANTILAN BANK

CBI Branches Conduct Raffle Draw

All 19 branches of Cantilan Bank, Inc. were giving away 19 units of KTC 32" LED Smart TV on June 9, 2014 as part of the bank's 34th Anniversary Papremyo Raffle Promo.

Every branch had drawn all names of its respective clients and then picked the luckiest one among them.

The winners of KTC 32" LED Smart TV were the following:

Cantilan- Marlo D. Guarte

Madrid- Enterprise Bank, Inc.

Tandag- Judilyn Nilo & Jennifer Abad

San Agustin- Josefa P. Gomez

Claver- Ivan Jay P. Tac-an

San Miguel- Brgy. Tina Food Terminal

Socorro- SKA- San Juan- Jr.

Tagbina- Bulawanong Sea-K Association

Alegria- MRDP-CFAD-SJPA

Surigao- Rac Santos

Butuan- Eva A. Malaki

San Francisco- Aurora V SEA-K Association

Davao- Marilou M. Colanag

Tagum- Maria Charizza A. Po

Gingog- Antonio B. Villahermosa

Lingig- Papag Sea- K Association

Lianga- Lucena M. Plaza

Sogod- Francisco B. Diapulit Jr.

Dapa- Leonardo G. Yu

The 19 TV units were just the first set of prizes given out to our lucky clients. There are still many more prizes to be given away by the bank every quarter as the 35th Anniversary approaches. So, visit us at any of our branches to get a chance to win laptops, motorcycles, tricycles, and a car!

Cantilan Bank, Inc.
Your friendly community bank!

Celebrating 35 years
PAHALIPAY RAFFLE PROMO

GET A CHANCE TO WIN ANY OF THESE PRIZES!

- 10 Winners**
11" Lenovo Ideapad S210
1st Quarterly Draw
September 8, 2014
- 3 Winners**
Honda XRM 125 Motorcycle
2nd Quarterly Draw
December 8, 2014
- 2 Winners**
Yamaha BS 110 with Sidecar Tricycle
3rd Quarterly Draw
March 9, 2015
- 1 Winner**
Brand New Toyota Wigo 1.0e
5-Speed Manual Transmission
Electronic Power Steering,
Power Window
Grand Draw: June 8, 2015

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Per DTI-Caraga
Permit No. 03 Series of 2014.



Agri Value Chain Loan Product

Cantilan Bank's Pag-uma loan, a product intended for farmers and individuals involved in agricultural activities recently came up with a unique tweak to the product's usual features. To make it more competitive in the market and more beneficial and convenient to the customers, this enhanced Agri Value Chain loan product was launched in July 2013 in the province of Bukidnon because of the area's variety of farming activities.

The product is available to small farmers who are members of certified organizations and are actively involved in the production of basic and high-valued crops that generate sufficient revenue. One distinctive feature of this product is its flexibility particularly in the term of loan, documentary requirements and repayments schedule. Under this product, a farmer is allowed to take out a loan as his working capital and is only required to pay after harvest. The immediate financial support they get from Cantilan Bank plus the easier loan amortization process makes the product practicable and helpful among the farmers.



Agri Value Chain can now be availed in pilot branches Gingoog and Cantilan. CBI is now in the process of rolling-out the product in the rest of the other branches come planting season.

For inquiries and other information, contact CBI Corporate Headquarters, Accounts Management Division @ 086 212-5056.

Venture Conducts Strategic Program and Fund Raising Planning Workshop

Venture, a non-profit organization in the Philippines that offers basic and short courses for Fund Raising, conducted a two-day Strategic Program and Fund Raising Planning workshop to the staff of Cantilan Bank Foundation, Inc. (CBFI) and William K. Hotchkiss Foundation, Inc. (WKHFI) on May 14-15, 2014 at HLC Training Center.

Ms. Pinky N. Medina, Executive Director of Venture together with Vivienne Zerrudo, Senior Program Manager focused their first day's lecture on the factors to be considered when planning a certain strategic program purposely for foundations. Ms. Medina emphasized the significant role of Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis in realizing the goals of an organization because it determines both the potency of the planned program and at the same time the flaws that need to be improved.

On the second day, the speakers discussed how to raise funds for programs of the foundation. They stressed the need to enumerate the potential donors based on their suitability and interest to the type of program to ensure their support. They also tackled the different fund raising campaign strategies to really get the attention of prospective donors.

PRODUCT & SERVICES

DEPOSIT:

- >> Regular Savings Account
- >> Student Savers Club (SSC)
- >> Regular Time Deposit
- >> Current Account
- >> ATM (Moneycard)
- >> My HOUSE Savings Account

SERVICES:

- >> SSS Premium/Loan Payments
- >> SSS/GSIS Pension Remittance
- >> On-Line Fund Transfer
- >> Inter-Branch Deposit & Withdrawal
- >> Demand Draft
- >> Utility/Payroll Servicing
- >> Automated Teller Machine (ATM)
- >> NSO Document Processing (Ruralnet)
- >> CB Kalinga (Microinsurance)
- >> Mobile Phone Banking Services

LOANS:

- >> Agricultural Loan
(Secured and/or Value Chain)
- >> Salary Loan
- >> Back-to-Back Loan
- >> Pension Loan
- >> Home Financing Loan (HFL)
- >> Small-Medium Enterprise Loan
- >> Pang-Eskwela Loan (PEL)

MICROFINANCE LOANS:

- >> KITA Loan (Individual Loan)
- >> MAKITA Loan (Group Loan)
- >> Pag-Uma Loan
- >> HOusing Microfinance for
Entrepreneurs (HOME)



Your friendly community bank!

www.cantilanbank.com

facebook.com/cantilanbank

Can't find an affordable property in Butuan City?

Worry no more because Cantilan Bank can provide you a perfect list of available properties in Butuan that you would surely like.

Real and other properties situated in Butuan have great advantage over other places in CARAGA since the area is named as the heart of Caraganons. It is the region's most progressive place in terms of trade and commerce. It is the perfect place to invest on property.



RESIDENTIAL LOT
Brgy. Bonbon, Butuan City
533 Sq.m.
MINIMUM BID PRICE
Php 417,000.00



COCOLAND
Brgy. Ambago, Butuan City
19,041 sq. m.
MINIMUM BID PRICE
Php 3,808,200.00



RESIDENTIAL LOT
Brgy. Libertad, Butuan City
300 sq.m.
MINIMUM BID PRICE
Php 200,000.00



Residential Lot
Brgy. Sumilihon, Butuan City
467 sq. m.
MINIMUM BID PRICE
Php 215,000.00



RESIDENTIAL LOT
Brgy. Sumilihon, Butuan City
622 sq. m.
MINIMUM BID PRICE
Php 290,000.00



RESIDENTIAL LOT
Brgy. Sumilihon, Butuan City
900 sq. m.
MINIMUM BID PRICE
Php 415,000.00



RESIDENTIAL LOT
Brgy. Sumilihon, Butuan City
1000 sq. m.
MINIMUM BID PRICE
Php 460,000.00



RESIDENTIAL LOT
Brgy. Sumilihon, Butuan City
604 sq. m.
MINIMUM BID PRICE
Php 280,000.00



RESIDENTIAL LOT
Brgy. Baan, Butuan City
1,246 sq.m.
MINIMUM BID PRICE
Php 500,000.00

What are you waiting for? Bid now and get a chance to own the properties you most wanted!
For more Cantilan Bank's ROPA, visit at <http://www.cantilanbank.com/assets-for-sale.html>