



ANNUAL REPORT 2013

THE NURTURING WORLD OF







nurture ^{tend} protect
 care ^{foster} sustain

At the forefront of growth, the SM Group dreams of a better life for Filipinos through quality education, more opportunities and empowered communities.

Through its corporate social responsibility arm, the SM Foundation Inc., reaches out to millions of Filipinos to help them live the dream.

From medical services and infrastructure projects, to college scholarships and farmers' trainings, the Foundation responds to the social needs of the underprivileged and provides them with better livelihood opportunities for a chance to improve their life through self-sustainable means.

The SM Foundation believes in the power of collaboration with its employees, customers, mall tenants, partners and the government. Through this, the Foundation is able to magnify its impact and create a positive change in society and in the environment.

As SM sustains its steady growth that has become the hallmark of its business for more than 50 years, SM Foundation will continue to support Filipinos, particularly the marginalized, so that its dynamism will create better economic opportunities and touch the lives of millions.

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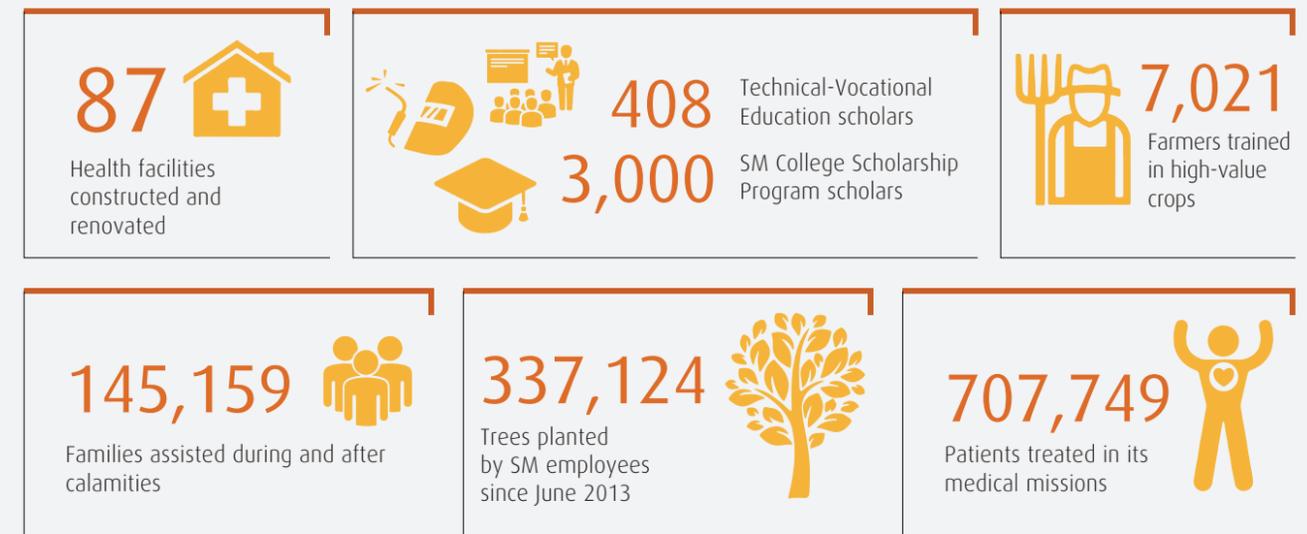


About SM Foundation

SM Foundation is the corporate social responsibility arm of the SM Group of Companies.

For 30 years now, through the Foundation, the SM Group of Companies has been able to help the less fortunate in the communities it serves. The SM Foundation has four advocacies namely: **education** through college and technical-vocational scholarship programs and donation of public school buildings; **health** through medical missions, mobile clinics and construction of wellness and health centers; **community development** through various livelihood trainings, greening projects and immediate disaster response/initiatives; and **religious projects** consisting of construction and renovation of churches.

(Figures below are to date)



Using a holistic approach to alleviate the pressing social needs of the financially challenged sectors, the SM Foundation stays true to its vision of providing service to more communities as it continues to build more structures and businesses throughout the nation.



Highlights

• Education



3,408 SCHOLARS under the SM College and Technical-Vocational Scholarship Programs

• Health



707,749 PATIENTS helped nationwide through the Foundation's Medical and Dental Missions

• Livelihood



7,021 FARMERS trained under the Kabalikat sa Kabuhayan Farmers' Program

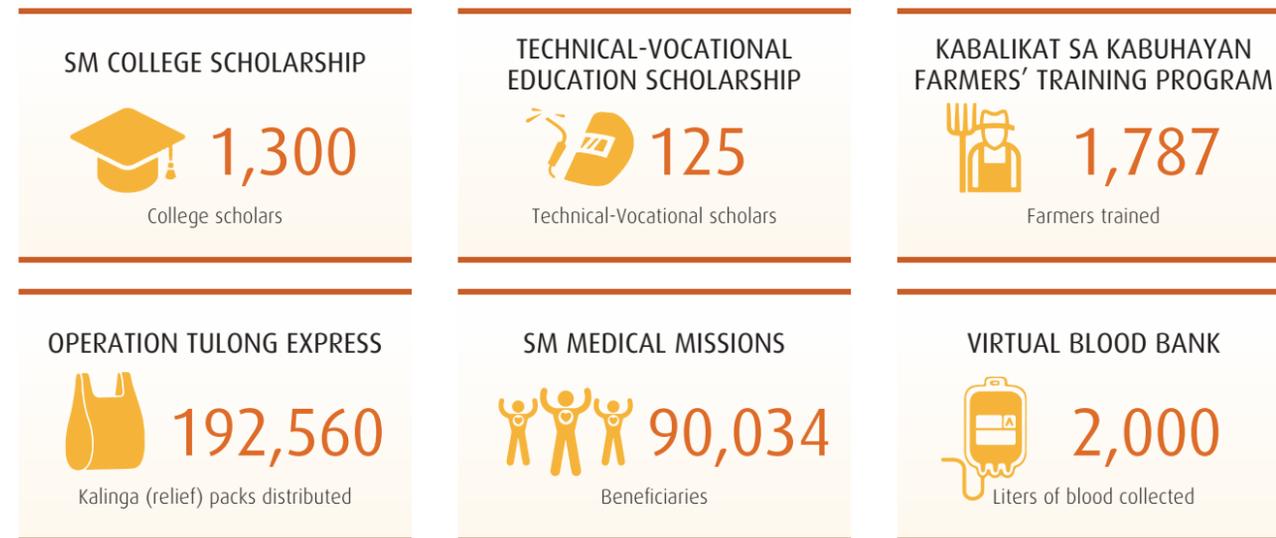




Overview: People Helping People

Embodying the essence of true service, SM Foundation provides a wide array of programs to Filipinos from various parts of the archipelago to help them achieve a better life

(Figures below are for FY 2013)



SM Founder and Chairman Henry Sy, Sr. established SM Foundation to help the less privileged members of society. The assistance initially consisted of donations to charitable institutions.

The Foundation seeks to improve the quality of life and give opportunities for positive change in urban and rural communities nationwide. Its projects are in partnership with the government, private sector, civic organizations and media.

On its 30th year in 2013, SM Foundation continues to adhere to its philosophy of PEOPLE HELPING PEOPLE and deliver social services by reaching out to the financially challenged sector of society through its various programs.

Aside from providing college and technical-vocational scholarship grants, the Foundation also led relief operations for the survivors of Labuyo, Maring, Santi, and Yolanda, built and renovated public school buildings, conducted medical missions and farmers' training programs, built and renovated health and wellness centers, started the Grow a Million Trees project and continued its other projects such as bloodletting activities, the BARYA-nihan project and the annual Christmas toy drive, Share-A-Toy.

The SM Food Group also went beyond donating and started serving as temporary shelters to victims of natural calamities. Employees of the SM Group were also provided opportunities to give back and help out in outreach programs and relief operations.

The entire organization – from the top to the rank-and-file employees – contribute in their own way in assisting those in need.

This inclusive approach embodies SM Foundation's philosophy: People Helping People, Communities and the Environment; serving more as SM builds more malls around the country.



COLLEGE SCHOLARSHIP PROGRAM



1,700
Graduates

1,300
Current Scholars

82
Partner Schools nationwide

Breaking the Poverty Chain Through Education

In the Philippine public school system, elementary and high school education is free, but not for college.

For every 100 students who enter Grade one in public schools, only 43 finish high school, 23 reach college and only 13 eventually graduate.

This is why Henry Sy, Sr. established the SM College Scholarship Program in 1993.

His vision: to send one child from a less fortunate family to college so that he/she could qualify for a better paying job and afford to send his/her siblings to school upon graduation. Repeating the cycle would help the family overcome poverty.

Courses offered are Bachelor of Science in

- Accountancy
- Civil Engineering
- Computer Science
- Computer Engineering
- Electronics and Communications Engineering
- Electrical Engineering
- Elementary Education
- Information Technology
- Information Management
- Mechanical Engineering
- Secondary Education, major in Biology, Chemistry, English, Mathematics, or Physics

Qualifications to apply:

(1) Must be in their 4th year of high school; (2) Has weighted average of 88% by the second or third grading period; (3) and the family's annual income must not be more than PHP150,000

The program, which started with 100 scholars in 1993, has already 1,700 graduates who are now employed in their chosen fields. For the school year 2013-2014, 1,300 scholars were enrolled in the 82 partner colleges and universities of SM Foundation in Baguio, Batangas, Bacolod, Bulacan, Cagayan De Oro, Cauayan (Isabela), Cavite, Cebu, Davao, General Santos, Iloilo, Laguna, Lucena, Metro Manila, Naga, Pampanga, Pangasinan, Rizal, Tacloban, Tarlac and Zambales.

The scholarship program offers degrees in computer science, information technology, information management, computer engineering, electronics and communications engineering, civil engineering, electrical engineering, mechanical engineering, elementary and secondary education, and accountancy.

To qualify for scholarship, applicant must be a fourth-year high school student with a weighted average of at least 88% by the second or third grading period. The aspiring scholar must belong to a household whose annual income is not more than PHP150,000.

Scholars are entitled to full matriculation fees and monthly allowance. Their academic performance and activities will be closely monitored by the SM Foundation.

Scholars participate in annual events such as general assembly, recollection, and Christmas party. They are also offered opportunities for summer/Christmas break jobs to obtain experience and augment their allowances.

Aside from college scholarships, SM also provides scholarships through the SM Foundation's Technical-Vocational Education Program in partnership with Punlaan School and Don Bosco Makati Technical Institute.

To date, 283 out-of-school youth have already graduated from this program while 125 are currently enrolled.

TECHNICAL-VOCATIONAL EDUCATION SCHOLARSHIPS



283
Graduates

125
Current Scholars



FAST FACTS



Tropical cyclones have entered the Philippines in 2013*

TOP THREE MOST DESTRUCTIVE TYPHOONS OF 2013

Labuyo

(International name: Utor) landfall in August

Santi

(International name: Sari) landfall in October

Yolanda

(International name: Haiyan) landfall in November

*From PAGASA

Operation Tulong Express: Rebuilding Lives

With 233 SM outlets nationwide, 14 residential property projects, more than 815 BDO Unibank branches, and the combined China Bank and Plantersbank network of 411 branches, SM is strategically located and uniquely positioned to change the lives of Filipinos and make a difference in communities, even in areas where it does not operate.

To help rebuild homes, community centers, schools, and churches, and bring immediate relief to the Typhoon Yolanda and earthquake victims in 2013, the SM Group was the first company to pledge PHP100 million in assistance. Areas covered by this fund are Tacloban, Ormoc, Samar, Cebu, Iloilo, Capiz and Bohol.

More than its monetary donation, SM uses its vast distribution channels to aid people affected by calamities and other disasters. Through the SM Foundation, SM's quick-response system Operation Tulong Express is able to reach out to those in need of material and emotional support during and after disasters.

Tulong Express in Action

In November 2013, Operation Tulong Express was again set into motion when the super typhoon Yolanda caused massive damage to telecommunication networks and cut off transport links to several affected areas not just in Tacloban City, but in various areas of the Visayas region.

Within hours after the typhoon struck, SM Foundation immediately sent 50,000 kalinga (relief) packages that were simultaneously distributed to affected communities in Leyte, Eastern Samar, Northern Panay, Northern Cebu, Negros Occidental, Bohol and Legaspi. The relief packs included mineral water, rice, ready-to-eat meals, and instant noodles.

Employee volunteers were also mobilized for quick disaster response and a mobile clinic was sent to Ormoc City, one of the severely hit areas, to give

immediate medical attention to the typhoon victims. Medicines were also sent to Tanauan, Leyte.

SM Foundation also became one of the first organizations to conduct relief and medical operations for typhoon survivors who were flown to Manila and brought to Villamor Air Base in Pasay City. In the two-week of relief operations by SM Foundation at the Villamor Air Base, over 5,500 survivors were given medical attention, medicines, hot food and relief packs. In July 2013, the SM Foundation distributed 1,750 *kalinga* packs to the victims of typhoon Labuyo.

In August 2013, typhoon Maring and the Habagat flooded Metro Manila and nearby provinces. The Foundation was able to distribute 39,780 *kalinga* packs to the victims in Bulacan, Cavite, Laguna, Metro Manila and Pangasinan.

After the oil spill in Rosario, Cavite and typhoon Santi in Cabanatuan City in October 2013, 3,000 *kalinga* packs were distributed to the victims in these areas.

Engaging Others

While it can draw on its own resources, SM realizes that it cannot do things alone. It has to engage others to magnify the assistance that people need.

In 2013, SM also gave its shoppers a convenient way to contribute to the Typhoon Yolanda relief effort through a nationwide drive by SM Food Retail called SM Donate-A-Bag. For as little as a hundred pesos, SM shoppers could send bottles of water, biscuits and ready-to-eat meals to a typhoon-stricken area of their choice. SM green bags filled with relief goods were sold at several SM Supermarkets, Hypermarkets and Savemore supermarkets.

Seeing the potential to raise more donations from the huge foot traffic inside its biggest mall, SM also tapped local radio and television celebrities to draw shoppers to the Operation Tulong Express booth inside the SM Megamall Atrium.

As charity begins at home, SM employees also raised PHP1 million in cash donations from their personal salaries for the Yolanda victims.

CONTENTS OF KALINGA (RELIEF) PACKS



- Mineral water
- Rice
- Ready-to-eat meals
- Instant noodles

RELIEF PACKS DISTRIBUTED IN 2013

1,750
for Labuyo

3,000
for Santi and
the Rosario, Cavite oil spill

148,030
for Yolanda

39,780
for Maring and Habagat

192,560
Total Kalinga Packs



FAST FACTS



7,021 Farmers to date
from **1,520** barangays
nationwide

1,787
Farmers completed KSK trainings
in 2013

Kabalikat sa Kabuhayan: Planting Seeds for Future Generations

In a bid to provide more livelihood opportunities to Filipinos, especially those in the countryside, SM Foundation further intensified its Kabalikat sa Kabuhayan (KSK) Farmers' Training Program.

The objectives of the KSK Farmers' Training Program are to make marginalized farmers self-sufficient, to provide food on the table and to increase food production for a more sustainable livelihood.

The Foundation's KSK program empowers small scale farmers through training on doable agricultural technology for commercial production of fruits and vegetables to reach high-end markets. Farmer empowerment is key to uplift income as well as to keep the industry for highland farming lucrative.

The KSK is a dual tech (hands-on and lecture), 14-week training on high-value crops (fruits and vegetables) in partnership with Harbest Agribusiness, the Department of Agriculture (DA) and the Department of Social Welfare and Development (DSWD). For a more holistic approach, the DA provides technical support to the program while the DSWD handles values formation, capacity building and entrepreneurial skills for the farmers.

Its modular activities on agriculture include land preparation, seedling selections and propagation, effective micro-organism, trellis installation, pruning, pest control and harvesting. For better understanding of the activities, 20 to 30 varieties of fruits and vegetables are grown by the participants in a 5,000 sqm demo farm. Whatever they learn from the field, they apply in their own backyard or farm.

The training program introduces new agriculture technology from Taiwan, India, and Israel. New farming technology methods are also introduced such as the use of plastic green house, mulch and the use of organic fertilizers and organic pesticides.

Farmers are provided with a step-by-step training on the proper way of planting which can help them increase the number and improve the quality of their crops.

The program also teaches the farmers simplified commercial planting, such as management and marketing to increase their chances of selling their products.

The culminating activity is the harvest festival where the highlight is the Buyer's Forum. Here, the farmers are introduced to SM Food Group buyers. They also visit the SM Food Group's fresh section which provides them with the opportunity to learn how to pack, the SM Supermarket way.

Graduates included vegetable *biyaheros*, market wholesalers and retailers who have an income of PHP1,000 to 10,000 a month now ready to plant crops meant for the high-end markets. Also included are retirees, soldiers and teachers. Municipal agriculture technicians are also included in the training so they can help assist farmers on crop management.

From 2007 to 2013, 7,021 farmers have already graduated from the SM Foundation KSK Training Program.





Medical Missions: Quality Health Service

Since 2001, SM Foundation has brought quality health services to the poor through medical missions. To date, the Foundation has already conducted 901 medical missions benefitting a total of 707,749 patients all over the country.

At the core of the Foundation's health advocacy is the principle to provide comprehensive medical and dental services to target beneficiaries. Before it grew to the program we know today, it started as a small medicine campaign called *Gamot Para sa Kapwa* in 1998 which encouraged shoppers to donate unopened and unexpired medicine to the needy. This eventually made way for the now large-scale health and medical missions of the Foundation, which provide not only medicine, but also consultations and basic laboratory tests.

Other medical services such as urinalysis, x-ray, electrocardiograph, complete blood chemistry including FBS, Lipid Profile, RBS, complete blood count and bone density testing are made available through the Foundation's Mobile Clinic. At present, there are three mobile clinics in service nationwide, with two in Metro Manila and Luzon and another one for Visayas and Mindanao.

The SM medical mission also boasts of a unique feature where they provide proper and complete dosages of prescribed medicine and vitamins for their patients. To save the patient from worrying about how to pay for his medicines, the Foundation dispenses the complete amounts of medicines required. Some medicines are donated by pharmaceutical companies but the bulk is purchased by the SM Foundation.

Aside from medical services, the Foundation also collaborates with various project partners such as the Department of Health and the Department of Social Welfare and Development to conduct seminars and monthly health programs.

In 2013, the Foundation was able to conduct 92 medical and dental missions, surpassing their targeted 80 missions last year. More than 90,000 patients nationwide benefitted from these medical missions.

Partners and volunteers of the Foundation in the medical missions include the World Health Organization, Department of Health, Department of Social Welfare and Development, Philippine Red Cross, Armed Forces of the Philippines (Philippine Army, Philippine Navy, Philippine Air Force), Philippine National Police, Philippine Medical Association and component medical chapters, Specialty Medical Societies, UP Pahinungod Society, Medical Acupuncture and Wellness Clinic, Metropolitan Manila Development Authority, Watson's Group, Provincial, Municipal and City Health Offices, Barangay Health Workers, Kapwa Ko, Mahal Ko, Order of Malta, Chummy-Chum Foundation and many more pharmaceutical companies, private and government hospitals, the academe and medical training institutions.



“To date, the Foundation has already conducted 901 medical missions benefitting a total of 707,749 patients all over the country.”

IN 2013



92 medical

and dental missions with

90,034

beneficiaries

Medical Missions are conducted nationwide at

SM Malls

SaveMore & SM Hypermarkets

Felicidad Sy Wellness Centers

MSDC Nasugbu Communities

Other Institutionalized Organizations and Communities



(Figures above are for FY 2013)

SM Stores and Food Group

Going to SM malls and retail stores has become part of Filipinos' way of life. Unknown to many however, SM stores are not only about business and leisure. During times of calamities and disasters, SM stores serve as temporary shelters and reliable sources of supplies.

People who seek refuge from the typhoons at the stores are served with cups of free coffee and hot chocolate for much needed warmth. Charging stations are also available in the malls for people to use.

SM Food Group

Through its Operation Tulong Express, the SM Foundation and the SM Food Retail Group immediately distribute relief goods to disaster-stricken areas. As a reliable source of food items, the SM Food Retail Group efficiently repacks relief goods in branches closest to the calamity stricken area, allowing fast delivery. SM Supermalls and affiliates are also part of the distribution volunteers.

Donating is made easy with SM Donate-A-Bag where essential relief items like bottled water and ready-to-eat food are already bundled together in a free SM Greenbag which customers can use and reuse after making their donations. Shoppers just place the bags in their carts, purchase them, and donate the bags in designated bins. Donated bags are then sent through SM Foundation and DSWD for distribution.

In 2013, SM shoppers' support for the Donate-A-Bag program reached over 40,000 bags and were shipped to Tacloban, Cebu, and other devastated areas. The Donate-A-Bag project ran at SM Supermarkets Manduriao and Delgado, Savemore Market Jaro 1 and 2, SM Hypermarket Iloilo, SM Supermarket Cebu Reclamation and Consolacion, SM Hypermarket Cebu and Jmall, Savemore Mactan, Parkmall, Elizabeth Mall, Canduman, Maguikay, Basak, Maribago, SM Supermarket Bacolod, SM Hypemarket Cadiz, Savemore Bacolod East, Libertad, Talisay,

SM Supermarkets Makati, Megamall A and B, North EDSA, Cubao, SM Hypermarkets Mall of Asia, Pasig, North EDSA, Cubao, Eton, and Monumento.

Share-A-Toy

The SM Group puts smiles on children's faces with its annual Share-A-Toy, Make A Child Happy toy drive. For the past 14 years, SM malls have served as venues for toy booths where shoppers can drop off their toy donations and share the spirit of Christmas with less fortunate children in shelter institutions.

In 2013, the SM Group with Toy Kingdom donated 45,000 toys to the poor children of various organizations accredited with the Department of Social Welfare and Development (DSWD) thus bringing joy and happiness to them during the Christmas season.

To give back and encourage the spirit of sharing with its mall shoppers, each toy donor received a PHP50 discount coupon.

BARYA-nihan Spirit: From loose change to meaningful change

No amount is too little to effect meaningful change. This is what SM Hypermarkets demonstrate in its BARYA-nihan project. By collecting unwanted loose change from its customers, SM improves the lives of people in various communities, helps charitable institutions such as orphanages, and provides shelters for the elderly, as well as builds churches and schools.

At the end of every BARYA-nihan project, SM doubles the sum collected and uses these to purchase essential items for each SM Hypermarket branch's chosen charity.

On its third year, in SM Hypermarket's 37 branches, what started as a simple fundraiser for the Manila Zoo's cleaning and maintenance needs has now evolved into a nationwide program that has raised almost PHP2 million to date.

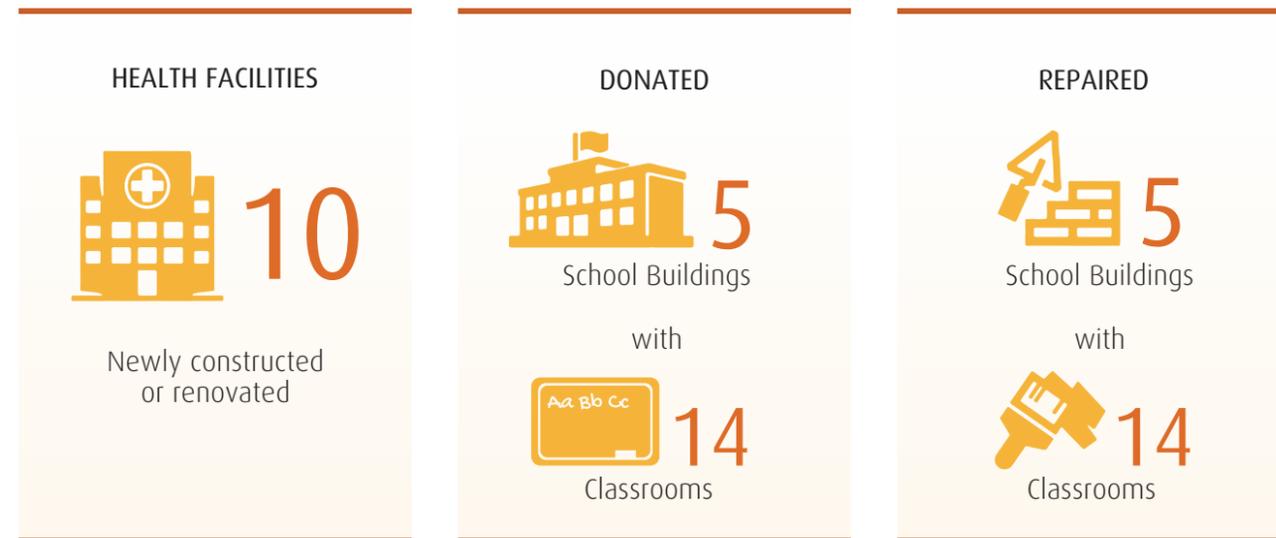


(Figures above are for FY 2013)



Overview: People Helping Communities

Every year, SM Foundation extends assistance to financially challenged communities to uplift the quality of life



(Figures above are for FY 2013)

Since it started in 1983, SM Foundation has been constantly improving lives and uplifting communities inside and beyond areas where its malls operate. After 30 years, the Foundation continues to alleviate the conditions of the underprivileged through the construction and renovation of public schools, health centers and hospitals.

As the Foundation continues to empower the lives of the marginalized, it recognizes the importance of extending its programs, such as the SM College Scholarship and the SM Medical Missions, to a community scale so as to benefit an even larger scope of people.

Addressing the concern about the lack of classrooms and the dilapidated state of public school buildings in far-flung areas, SM Foundation started its school building and renovation program in 2002.

To date, the Foundation has donated 56 school buildings with 140 classrooms and renovated 15 school buildings and 34 classrooms nationwide.

The Foundation joined forces with BDO Foundation in 2013 in turning over the newly renovated Buenlag Main Health Center to the local government unit of Calasiao, Pangasinan.

The same partnership yielded 12 new fully furnished classrooms in three school building projects – Banisil National High School in General Santos City; Lumbia Central

School in Cagayan de Oro; and Sampaloc National High School in Tanay, Rizal.

Also in 2013, SM Prime Holdings, Inc., the newly merged property group of SM, and German financial institution Deutsche Bank, also inaugurated a public school building in San Pedro, Pateros, marking their eighth joint project. Fully furnished, the school building has been a venue for productive learning of the students of Pateros Elementary School.

Aside from school buildings, the Foundation has also been active in renovating and refurbishing public health institutions in communities throughout the country.

Reaching out to the country's men and women in uniform, SM renovated the 25-bed primary hospital in Camp Vicente Lim in Canlubang. The hospital was turned over in 2013, complete with supplies and equipment and ready for immediate occupancy by police and military men in need of medical attention.

As livelihood development plays a crucial role in progress, the Foundation brings its training opportunities to an even wider area through its Kabalikat sa Kabuhayan Farmers' Training Program. Promoting self sustainability among communities, the training program has already helped 7,021 farmers from 22 provinces, in 419 municipalities and cities, in 1,520 barangays nationwide.



School Buildings for Communities

SCHOOL BUILDINGS DONATED



Since 2002,
SM has donated
56 school buildings
with **140 classrooms**

In 2013,
SM constructed
5 school buildings
with **14 classrooms**

*Baretto National High School, Olongapo City
Liciada Elementary School, Bulacan
Sta. Monica Elementary School, San Pablo City
Pateros Elementary School, Manila
Sampaloc National High School, Rizal*

With the aim to alleviate poverty through education, SM Foundation started its college scholarship program in 1993. As the Foundation watched its scholars grow and secure a better life for them and their families, it decided to push further its education advocacy by donating and renovating public school buildings in communities where it is needed the most.

To support this, SM Foundation started its School Building Program in 2002. To date, it has already constructed and donated 56 school buildings with 140 classrooms in communities nationwide.

In 2013, SM constructed and turned over five school buildings with 14 classrooms. They are: Baretto National High School in Olongapo City; Liciada Elementary School, in Bulacan; Sta. Monica Elementary School in San Pablo City; Pateros Elementary School in Manila; and Sampaloc National High School in Rizal.

The school buildings donated are either a single-storey two-classroom or two-storey four-classroom building. These school buildings are fully furnished with complete classroom equipment such as blackboard, arm chairs, tables and toilet facilities. The Foundation also handles the regular maintenance of these school buildings.

In 2006, SM started repairing SM school buildings in public elementary and high school. The renovation of these public school buildings includes new furniture, books and other educational materials to make the schools more conducive to learning.

Since 2006, the Foundation has already repaired a total of 15 SM school buildings and 34 classrooms in public elementary and highschools.

In 2013, five school buildings with 14 classrooms were renovated and refurbished – Mambuaya Elementary School and Consolacion Elementary School in Cagayan De Oro; Sitio Tapayan Elementary School and Manuel I. Santos Memorial National High School in Taytay; and Llano Elementary School in Caloocan.

SM Foundation also donated water tanks to the Juan Sumulong Elementary School and Cecilio Apostol Elementary Schools in Manila.

To intensify its school building program, the Foundation has tapped various partners such as the SM Prime Holdings Inc., Deutsche Bank, BDO Foundation, GfK Consulting and individual donor Mr. Stephen CuUnjieng.

SM Prime Holdings, Inc. strengthened its corporate social responsibility partnership with Deutsche Bank Ag Manila with the inauguration of the eighth school building they built jointly in Pateros.

The Pateros Elementary School in Barangay San Pedro is the recipient of a two-storey school building. Each classroom has been equipped with new blackboards, teachers' tables, electric fans, student chairs and toilet with running water. Books, computers and health kits were likewise donated.

Employees of Deutsche Bank also painted murals in the classrooms to create a bright and inspiring environment for the students.

Pateros Elementary School serves 10 barangays, namely San Pedro, Poblacion, Tabacalera, Magtanggol, Sta. Ana, San Roque, Agujo, Sto. Rosario, Silangan and Kanluran.

SCHOOL BUILDINGS REPAIRED



Since 2006,
15 school buildings
with **34 classrooms**

In 2013, SM repaired
5 school buildings
with **14 classrooms**

*Mambuaya Elementary School, Cagayan De Oro
Consolacion Elementary School, Cagayan De Oro
Sitio Tapayan Elementary School, Taytay
Manuel I. Santos
Memorial National High School, Taytay
Llano Elementary School, Caloocan*



SM Modernizes Health Centers

Ensuring the health and well-being of Filipinos, SM maintains its commitment to support the undertakings of the Department of Health (DOH) and other sectors of society to improve the lives of the poor, especially in communities touched by its presence.

In 2013, SM Foundation teamed up with BDO Foundation for the turnover of newly renovated and refurbished Buenlag Main Health Center to the municipality of Calasiao, Pangasinan. This was the 81st Felicidad Sy Wellness Center assisted by SM Foundation and the third out of 12 SM Foundation Health Centers made in partnership with BDO Foundation.

Formerly called Rural Health Center II, the Buenlag Main Health Center was constructed 52 years ago. It was primarily constructed as a barangay hall and served as a health facility for the past 43 years. The facility caters to the needs of 12 barangays with a total population of 44,704.

SM Foundation also inaugurated and turned over multi-health centers in Tagum, Davao del Norte; San Fernando, Pampanga; Binan, Laguna; and Cabanatuan, Nueva Ecija. Two pediatric wards in Tondo Medical Center were also turned over in 2013.

To provide better medical services to those tasked with the country's security and peace and order, SM Foundation turned over two health facilities for the military and police force.

The 25-bed primary hospital in Camp Vicente Lim, Canlubang serves as a vital facility for the students and trainees of the Philippine Public Safety College.

Fitted with supplies and equipment, the facility will benefit not only the trainees, but also the dependents of the officers and staff of the Philippine National Training Institute, Jail National Training Institute, National Forensic Science Training Institute, and Fire National Training Institute.

The health facility treats 50 to 75 patients a day and is also used as a hospital for nearby communities during emergency situations.

The Out-Patient Department of the Camp Nakar Station Hospital in Lucena was also remodelled, renovated and refurbished with a Felicidad Sy Activity Center for Children. The hospital, which started operations in 1991, is licensed and accredited to operate as a 25-bed dispensary based on DOH's classification of hospitals.

To date, SM Foundation has helped improve 87 health facilities/centers, of which 10 are for the Armed Forces of the Philippines (AFP).

SM Foundation has also adopted and renovated the AFP Heroes Ward for wounded soldiers and the Orthopedic Ward of the V. Luna Medical Center in Quezon City. It has also adopted the Philippine Navy's Naval Special Operations Group Clinic, a sickbay for tactical navy seals in need of emergency treatment and recompression after sustaining "nitrogen bends" from deep-sea diving.

Other AFP facilities that SM Foundation has adopted are the Villamor Air Force General Hospital in Clark, Pampanga; Camp Nakar Station Hospital in Lucena City; Camp Gen. Emilio Aguinaldo Hospital in Quezon City; Fort Magsaysay Army Station Hospital in Nueva Ecija and; the Police National Training Center (Camp Vicente Lim) in Canlubang, Laguna.



(Figures below are to date)

SM HEALTH CENTERS (nationwide)



- 87** Felicidad T. Sy Wellness Centers are composed of
- 13** Multi-health centers
- 44** Pediatric wards
- 10** Health facilities for the military and police force
- 7** Hospice units
- 13** Senior Citizen centers

FELICIDAD WELLNESS CENTERS INAUGURATED IN

Multi-Health Centers

- Tagum Main Health Center (Tagum City, Davao)
- Buenlag Main Health Center (Calasiao, Pangasinan)
- San Jose Main Health Center (San Fernando, Pampanga)
- San Josef Norte Health Center (Cabanatuan, Nueva Ecija)
- Biñan Main Health Center (Biñan, Laguna)

Soldiers' Facilities

- Police Ward & Out-Patient Department, Police National Training Institute (Canlubang, Laguna)
- Out-Patient Department, Camp Nakkar Station Hospital (Lucena City, Quezon)
- Kalinga sa Kawal Ward, Fort Magsaysay Station Hospital (Lipa City, Batangas)

Children's Wards

- People's Ward/Pediatric Ward, Tondo Medical Center (Manila)
- Family Health Care Center, Tondo Medical Center (Manila)



LOCATIONS OF THE KSK FARMERS' TRAINING PROGRAM IN 2013

LUZON

- Batangas
- Benguet
- Bulacan
- Camarines Sur
- Cavite
- Isabela
- Laguna
- Nueva Ecija
- Pampanga
- Rizal
- Tarlac

VISAYAS

- Cebu
- Negros Occidental

MINDANAO

- Compostela Valley

Livelihood Development for Communities

The SM Foundation recognizes livelihood development as an important tool in uplifting communities.

Through Kabalikat sa Kabuhatan (KSK) Farmers' Training Program, the Foundation aims to increase the self-sufficiency of farmers, and, in the long run, developing the communities where they belong by educating them in the proper planting and harvesting procedures as well as introducing them to the latest farming methods and technologies.

The farmers' training program includes lectures as well as a hands-on segment where they can experience growing crops in a 5,000 sqm. farm. They are also given seminars on basic accounting and marketing conducted by program partners.

The Foundation's KSK training program has already benefitted 7,021 farmers from 22 provinces, in 419 municipalities and cities, in 1,520 barangays nationwide.

There were 15 batches of KSK trainings conducted in 2013 that benefitted 1,787 farmers.

These farmers come from Murcia, Negros Occidental; Monkayo, Compostela; Batangas City; San Ildefonso, Bulacan; Cebu City; Echague, Isabela; Magallanes, Cavite; La Trinidad, Benguet; Victoria, Tarlac; Tanay, Rizal; San Fernando, Pampanga; Sta. Cruz, Laguna; Fort Magsaysay, Nueva Ecija; and Pili, Camarines Sur.

Nasugbu Community Development Program

A separate livelihood program was developed called the Nasugbu Community Development Program. Aside from the KSK training, SM Foundation has included other skills training programs in cooperation with the Technical Education and Skills Development Authority (TESDA).

In 2013, there were 69 graduates of KSK trainings. Since it started, the KSK training program has produced 325 graduates.

For the skills training program in Nasugbu, eight out-of-school youths trained and passed the TESDA Assessment in Housekeeping while 65 participants trained in cosmetology in 2013 alone. To date, 352 were trained in 10 different skills training programs with a 100% TESDA passing rate.

For Animal Dispersal trainings, in 2013, 40 beneficiaries were trained in hog raising. There were also two beneficiaries in carabao dispersal, six beneficiaries in native/free-range chicken raising, and 16 beneficiaries in goat raising. To date, 256 residents of Nasugbu have already benefitted from the animal dispersal trainings.

Aside from these projects in Nasugbu, the Foundation constructed and supports four Barangay Day Care Centers. The teachers are provided with monthly allowances as well as their uniforms, school supplies and materials for the Day Care Centers. SM Foundation also provides quarterly medical missions in the area and oral health program for elementary students to ensure the health and wellbeing of the community residents.

KSK Trainings in Disaster Areas

SM Foundation and its partner agencies introduced its training program on high value crops to the affected areas in partnership with the local government unit of Monkayo, Compostela Valley. After the 28-day KSK training, the families who took part of the program were able to produce their own crops and which became the primary source of livelihood in the community.

The farmers were also given the opportunity to sell their crops at SM Food Group outlets.

NASUGBU COMMUNITY DEVELOPMENT TO DATE



352 were trained in **10** different skills trainings with a **100%** TESDA passing rate

2013 BENEFICIARIES OF ANIMAL DISPERSAL TRAININGS



- Beneficiaries:
- Hog Raising
 - Goat Raising
 - Native and Free-Range Chicken Raising
 - Carabao Dispersal



Overview: People Helping the Environment

SM Foundation prioritizes the environment to ensure a sustainable future for all.

GROW A MILLION TREES PROJECT



337,124

Trees planted by SM employees and affiliates

ENVIRONMENTAL STEWARDSHIP



SM establishments were recognized by the Laguna Lake Development Authority for their commitment to the environment

TRASH-TO-CASH



Value of trash exchanged for cash

RECYCLES WATER ANNUALLY



Cubic meters

(Figures above are for FY 2013)

With the firm belief that caring for the environment is everyone's business, SM Foundation, along with the SM Group of Companies and its affiliates, spearheaded several environmental activities in 2013 such as the Grow a Million Trees project.

Through the Foundation, SM employees and associate organizations and institutions joined forces to plant various fruit bearing and indigenous trees in different parts of the country.

As a testament to their dedication to the advocacy, the Foundation has specifically chosen planting sites located in difficult terrains such as mountain slopes to make succeeding planting projects easier.

The SM Foundation also tapped the Department of Environment and Natural Resources (DENR) and its accredited people's organizations located in government-owned and protected areas to maintain the sites and care for the saplings for a period of three years. This will ensure that the time, money and effort invested in planting these trees will not be put to waste and will yield a positive impact not only to the environment but also to the communities.

Aside from tree planting, the SM Group also encourages its malls, staff and tenants to be active in outside projects, which advocate environmental programs.

In 2013, ten SM malls and buildings were awarded by the Laguna Lake Development Authority during the "Diwang Lawa Awards" for their active involvement in environmental protection and management.

The Foundation is also involved in government-led environmental programs. Through DENR's Adopt-an-Estero program, the SM Group now takes care of the San Juan City River in Manila. This includes maintenance as well as community training of residents on the proper care of the river.

Aside from outdoor projects, the SM Foundation also supports in-mall activities to show its stand on caring for the environment with energy-efficient and environment-friendly mall programs.



Grow A Million Trees Project: Greening by the Numbers

SM Foundation’s Grow A Million Trees project is geared towards supporting DENR’s Forrest Management Bureau’s National Greening Program of planting one million trees in five years.

Through the Foundation, the project was able to mobilize about 300 volunteers from SM Shopping Center Management Corporation (SCMC), SM Food Group and SM affiliates to plant a total of 337,124 trees in specific government protected areas.

Aside from the volunteers from the SM Group of Companies and its affiliates, the following joined the Grow a Million Trees project – Suklib Kalawan Dona Remedios Trinidad (DRT) and Upland Farmers Association in DRT in Bulacan; Lumbia-Canitoan-Pagatpat Landless Organization in Bantocan, Cagayan De Oro; Bataha Advocates of Nature’s Conservation Alliance in Calatagan, Batangas; Cammita Inc. in Talisay City, Cebu; Kibangay Unified Farmer Association in Marilog District, Davao City; LMCBB Gold Panners Association in Tuba, Benguet; and Looc National High School in Nasugbu, Batangas.

Under the project, the Foundation teaches the volunteers and other participants the proper way to plant seedlings.

Three to four months before planting, the seedlings are prepared by the partner NGOs in the communities.

To guarantee the project’s sustainability, the DENR, through the Community Environment and Natural Resources Office, monitors the progress of the sites every three months for the next three years. The Foundation also tapped nearby organizations in the area to help maintain, care and protect for the saplings. This provides them with livelihood as well as crops to sell in the future.

(Figures below are for FY 2013)

PLANTED TREES



337,124 trees by
300 SM volunteers

Protecting the Water: One Program at a Time

In September of 2013, the SM City Olongapo community participated in the International Coastal Cleanup Program, an annual volunteer effort to clean and preserve waterways. The event is a simultaneous cleanup movement in almost 100 locations worldwide that aims to raise awareness on the worsening water pollution problem.

SM City Olongapo tenants and employees lent a hand in clearing trash along the shores with other volunteers, intensifying their commitment to a creating a more sustainable development through environmental stewardship.

Supporting DENR’s Adopt-an-Estero program, SM Prime took up the rehabilitation and maintenance of the San Juan River. Covering a 10.5km area stretch from San Juan City Manila to Quezon City, the program will provide trash traps, safety gear as well as cleaning materials to the barangay surrounding it to aid in its upkeep.

Also in 2013, the Laguna Lake Development Authority (LLDA) recognized 10 SM establishments in its active involvement in environmental protection and management. Cited in the awarding ceremony of the “Diwang Lawa Awards”, SM City Fairview, SM Center Muntinlupa, SM City Sta. Rosa, SM City Taytay, SM City Manila, SM Mall of Asia, SM Center Pasig, SM Two E-Com and SMX Convention Center were presented with a blue rating while a green rating was given to SM City San Lazaro.

Blue ratings are awarded to companies and institutions who exhibit satisfactory performance in environmental protection and management while green is rated as above standard. Founded in 2006, the LLDA evaluates industrial companies discharge wastewater effluent based on their compliance with a certain set of ecological quality criteria.



2013
DIWANG LAWA AWARDS

GREEN RATING

SM City San Lazaro

BLUE RATING

SM Center Muntinlupa
SM Center Pasig
SM City Fairview
SM City Manila
SM City Sta. Rosa
SM City Taytay
SM Mall of Asia
SM TwoE-com
SMX Convention Center



SM MALLS AWARDED BY THE 2013 DON EMILIO ABELLO ENERGY EFFICIENCY AWARDS

Outstanding Awards

- SM City Batangas
- SM City Davao
- SM City Lipa
- SM City Lucena
- SM City Naga
- SM City Sta. Mesa

Citation Awards

- SM City Iloilo
- SM City Novaliches
- SM City Pampanga
- SM Savemore Nagtahan

Special Awards

- SM City Bicutan
- SM City Clark
- SM City North EDSA
- SM City Rosario
- SM Molino

Eco-friendly SM Malls

Caring for the environment has always been part of the SM Group’s vision towards a better and more sustainable tomorrow. Through this commitment, it has continually sought and supported programs and activities which can impact the environment positively.

The SM Foundation has focused on creating more energy-efficient and environment-friendly programs inside its malls beneficial to its tenants, employees and the community it operates.

Recycling Water

SM malls nationwide are equipped with a sewage treatment plant which supplies water to the malls’ comfort room flushing system, irrigation, grounds keeping and tower cooling. Treatment plants also include sequential batch reactors which help in reducing power consumption during the treatment process. Every year, SM recycles around 3.3 million cubic meters of water which is equivalent to 1,300 Olympic-sized swimming pools.

Conserving Energy

In cooperation with the World Wide Fund for Nature - Philippines, SM Malls annually shuts off building lights in observance of Earth Hour, the world’s largest celebration in raising awareness for global environmental concerns. Earning the title “Earth Hour Hero Country” for having the most numbers of supporters since 2009, the Philippines is known as one of the event’s staunchest followers.

The Don Emilio Abello Energy Efficiency Awards also lauded 15 SM establishments for their efforts in promoting and implementing energy conservation programs in their institutions. SM Cities Batangas, Davao, Lipa, Lucena, Naga and Sta. Mesa received outstanding distinctions from the award-giving body while SM Cities Iloilo, Novaliches, Pampanga and SM Savemore Nagtahan were presented with citation awards. SM Cities Bicutan, Clark, North EDSA, Rosario and Molino were also given special awards.



Reducing Disaster Risk

SM has also equipped its malls with an Automated Weather Station (AWS) which provides online weather information to customers and nearby communities. A total of 49 AWS are hosted by select malls, which can help reduce disaster risk and monitor weather conditions.

Trash Reduction

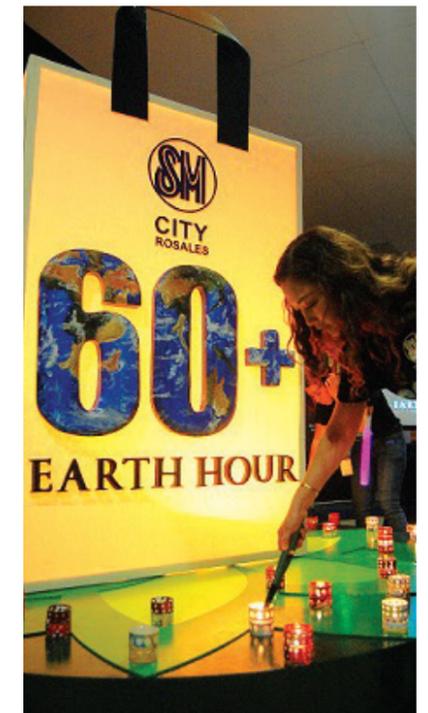
To help promote proper waste segregation, SM Malls started the Tenant Solid Waste Management Program, which requires its in-mall business partners to sort biodegradable and non-biodegradable trash into proper groups before turning it over to recyclers and haulers.

SM’s Trash-to-Cash Recycling Market encourages the community to exchange recyclable material for cash or household items in nearby SM Malls. Open every first Friday and Saturday of the month, Trash-for-Cash has already collected PHP47 million worth of recyclable goods.

Greening Stewardship

Annually, the Green Retail Agenda forum is initiated by SM Prime to further raise awareness of environmental issues among the Group’s network of mall tenants and public and private sector business partners. The event features topics on the latest technology, processes and innovations which aids in sustainable business operations.

By taking care of the environment, SM commits to creating a cleaner and more beautiful world today and for generations to come.





Highlights

- Women and Children



300,000 MOTHERS served at 47 breastfeeding stations nationwide

- Overseas Filipino Workers (OFW)



61,319 FAMILIES of OFWs helped by the SM Global Pinoy Center

- Persons with Disabilities (PWD)



more than **33,000 PARTICIPANTS** for "Angels Walk" (Autism) and "Happy Walk" (Down Syndrome) events





Overview: SM Cares

*Gives a voice to the under-represented sectors of our society
– the persons with disability, children, youth, nursing mothers, the elderly and OFWs*

PERSONS WITH DISABILITY PROGRAM



Apolinario Mabini awards received by SM Malls for being disabled-friendly establishments

BEARS OF JOY



Bears donated in 2013

BREASTFEEDING STATIONS



Stations nationwide

BREASTFEEDING STATIONS



Mothers served

SENIOR EMPLOYMENT PROGRAM



Seniors casually employed

SM GLOBAL PINOY (OVERSEAS FILIPINO WORKERS)



Families helped

SM Cares started out when a child with special needs got lost at an SM Supermarket. SM employees did everything to find this child. Fortunately, the child was located hours later in one of the mall's cinemas. The incident however, became an eye opener for the company on how it can further improve its customer service.

This one incident has turned into a long-term advocacy aimed at serving the Filipino community through countless initiatives on different advocacy platforms.

Launched in 2004, SM Cares is the consolidation of csr projects relating to care and assistance of customers with special needs such as persons with disability, children, youth, nursing mothers, the elderly and OFWs.

SM Cares was formed to spark positive change within the SM Group and the community where it operates, particularly on initiating innovative programs that benefits the primary stakeholders of its mall operations. Through SM Cares, the company's holistic programs are geared towards social responsibility through its different committees: Disability Affairs, Children, Environment, OFWs, Women & Breastfeeding, and Senior Citizens.

As a testament to this, SM Malls are designed with PWD-friendly facilities, breastfeeding stations, kiddie-sized facilities, senior citizen courtesy lanes and Global Pinoy Centers for Filipinos working overseas and their families. This is to provide an enjoyable shopping experience to every member of the Filipino family.

A mall for all – this is what SM strives to provide as part of being a good corporate citizen that cares for all members of society.



**APOLINARIO MABINI AWARDS
IN 2013**

Gold awards presented to:

- SM City Marikina
- SM Mall of Asia Arena

Silver awards presented to:

- SM Megamall
- SM City Lanang

Bronze trophies presented to SM Cities in:

- Consolacion
- Fairview
- General Santos
- Las Piñas
- Marketmall Dasmariñas
- Molino
- Olongapo
- Southmall

SM Department Stores in:

- Baliwag
- Makati
- Marilao
- Megamall
- Southmall
- Taytay

SM Super Markets in

- Dasmariñas
- Makati
- Mandurriao

Special Award:

Mapagmahal sa May Kapansanan Award

SM Cares

SM Cares all started out with a child with special needs getting lost at an SM Supermarket and SM employees on their own, did everything to find this lost child. This one incident has turned into a long-term advocacy aimed at serving the Filipino community through countless initiatives on different advocacy platforms.

Through SM Cares, the company's holistic program towards social responsibility through different committees: Disability Affairs, Children and Youth, OFWs, Women and Breastfeeding, Senior Citizens, and the Environment.

SM Cares Program on Disability Affairs

The SM Cares Program on Disability Affairs is a multi-awarded corporate social responsibility program. For the last five years, SM Supermalls have championed the issues of Persons with Disabilities (PWDs) by giving them a venue to host their events and spread their cause, and a second home where they can feel welcome and secure.

SM Supermalls nationwide are built to be PWD-friendly— with more than the required number of ramps, accessible parking lots, Braille signages and utilities within an accessible height, SM takes pride in creating a more comfortable environment for people with disabilities.

SM Prime made it a regular part of the company culture to train tenants and staff on how to deal with PWDs. The Company does this yearly, so that a mall manager or a janitor is capable of dealing with a person or a family with special needs.

In 2013, the SM Group was recognized during the Apolinario Mabini Awards for its commitment to serving the PWD community. Lauded as the Disabled-Friendly Establishment of the Year, SM establishments received 22 awards with SM City Marikina and the Mall of Asia Arena grabbing gold and SM Megamall and SM City Lanang earning silver.

Bronze awards were also presented to SM Cities Consolacion, Fairview, General Santos, Las Piñas, Marketmall Dasmariñas, Molino, Olongapo, Southmall;

SM Department Stores Baliwag, Makati, Marilao, Megamall, Southmall, Taytay; and SM Supermarkets Dasmariñas, Makati and Mandurriao.

SM also bagged the Mapagmahal sa May Kapansanan Award through its Program on Disability Affairs. To date, SM Cares have received 59 awards from the same award-giving body.

The program raises awareness and highlights the ability over the disability by reaching out beyond the SM community to enlighten the public and provide understanding on various PWD causes.

SM Cares Program on Children and Youth

Every day, more than 1.2 million children enter SM malls nationwide. That is a lot of tiny feet, and a big responsibility for the Company.

The goal of SM Cares Program on Children and Youth is to make sure that every child who enters any SM mall has a happy, safe, and inspiring experience.

The malls are built and routinely updated to include the latest child-proof technology. This includes guard rails in escalators and step guides throughout the buildings. There are kiddie sizes for facilities – from lavatories, to emergency buttons and pay phones.

All front liners and tenants go through child management seminars. Everyone from the mall manager down to the janitor is fully capable of dealing with a child with special needs, or a family in distress.

SM also celebrates the National Children's Book Reading Day across all the 48 malls in the Philippines and the 5 malls in China. Children from both public and private schools are invited to the malls for a day of book reading and storytelling. The children also get to bring home their own books donated by SM Foundation and event partners.

The Global Youth Summit, an annual gathering of student leaders all over the Philippines and from other countries, gives an opportunity for the youth to hone their creativity and leadership skills. Inspirational speakers also share their wisdom and experience to the thousands of attendees.





In 2013, breastfeeding stations have served **300,000** mothers and their children

SM has casually employed **265** seniors as the Mall's friendly greeters, ushers and welcoming patrons

To date, GPC has served **61,319** OFWs and their families

SM Cares on Women and Breastfeeding

The program celebrates the Filipina by championing women's issues and empowering them by giving a venue to advance and further their causes.

All SM Supermalls encourage the interaction of mothers and their babies by allowing breastfeeding anywhere in the malls. Alternatively, mothers may choose to use the breastfeeding stations located in every SM Mall fitted for their privacy and extra comfort.

SM ensures a safe nurturing environment, where precious memories of the mother and her child are made.

SM Cares Program for Senior Citizens

Initially created as a service initiative, the SM Cares Program on Senior Citizens has grown into a fun and pro-active program.

Initiatives that were started for the seniors included courtesy lanes in the malls, complimentary health and fitness classes, and computer literacy sessions.

During the 2013 barangay elections, the Commission on Elections (Comelec) identified four SM malls as the pilot-polling locations for senior citizens. The voters' proximity to the communities also made it convenient for senior citizens to exercise the right to vote.

To support the government's thrust, SM gave them the opportunity to be casually employed as mall greeters and ushers.

Through the Senior Citizens program, SM shows that life does not slow down after retirement. It just gets better.

SM Cares Program on Overseas Filipino Workers (OFW): SM Global Pinoy

The Global Pinoy Center (GPC) was created to keep OFW families connected by offering them a place to communicate with their relatives for free. SM has seen how 15 minutes could change their lives and having seen this, the Company decided to include BDO remittance and foreign exchange services. The families were taught how to use various chat and voice application programs, as well as social networking sites to keep in touch with their relatives overseas.

To further improve their plight, the Company partnered with various agencies to benefit the OFWs and their families, including NGOs that give seminars on how to manage their money and start a business.

In December 2013, as a way of giving back to the Filipino overseas worker, SM Global Pinoy and SM Cinema launched the SM Global Pinoy Free Movie Day, an initiative that is part of SM Supermalls' nationwide event "Pamaskong Handog sa OFW".



Highlights

- Relief Operations



123,581 FAMILIES helped through relief efforts

- Health Centers



6 RURAL health centers built

- Educational Institutions



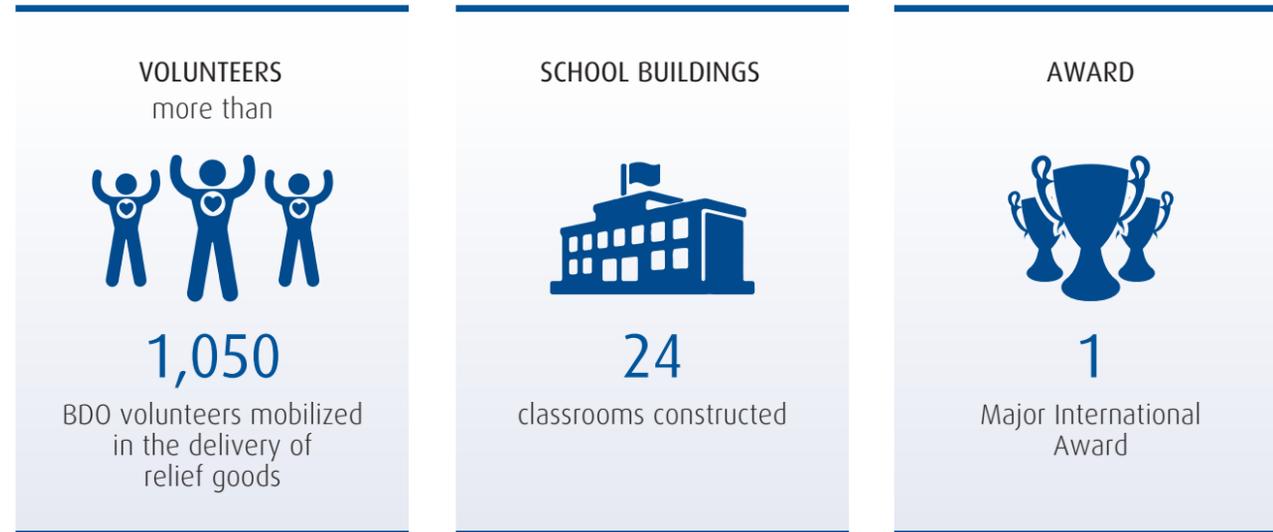
11 SCHOOL buildings constructed

(Figures above are for FY 2013)



BDO Foundation Overview

BDO Foundation focuses on developing communities through its advocacy programs on disaster response and capacity building.



(Figures above are for FY 2013)

BDO Foundation (BDOF) is the corporate social responsibility (CSR) arm of BDO Unibank, a member of the SM Group of Companies.

Staying true to its legacy of supporting social development, BDOF's CSR programs focus on disaster response on two fronts: relief and reconstruction, and capacity building of the marginalized sector in the communities that they serve.

Unique to BDOF is its BDO Volunteer program, which actively engages the bank's employees to participate in community building, relief efforts, financial and business training, fund raising and environment projects inculcating the spirit of volunteerism in the workplace.

As 2013 was marred with natural disasters and social upheavals, BDO Foundation was able to reach out to 34,596 families who were affected by typhoons Labuyo, Maring and the habagat, the low pressure area in Negros and typhoon Santi.

The BDOF also braved the odds just to deliver relief goods to 7,140 families torn apart during the siege in Zamboanga and the 23,000 families displaced by the 7.2 magnitude earthquake which destroyed heritage sites and infrastructure in the booming tourism province of Bohol and some parts of Cebu.

Before the year ended, BDO Foundation was able to reach out to 58,845 families from eastern, central and western Visayas who met grave loss and massive damages in properties from the destruction brought about by typhoon Yolanda.

In total, the BDOF and its volunteers brought help and relief goods to 123,581 families from thirty provinces in various parts of Luzon, Visayas and Mindanao in 2013.

Aside from this, the BDO Foundation also built six rural health centers and continued its housing projects for typhoon victims and reconstruction of eleven schools in 2013.

Meanwhile, among the capacity development programs, it organized seminars on personality development, time management for micro-finance officers in local communities and financial literacy for children in malls throughout the country.

Capping off the year, BDO Foundation bagged the 2013 international award for "Best Employee Engagement Strategy" in the Asian Social Innovation Leadership Awards held in Dubai.



Disaster Response

Relief Efforts

30 Provinces covering
3 major island groups:
Luzon, Visayas and Mindanao

Shelter

more than **5**
resettlement sites developed

The Philippines had its share of both natural and man-made disasters because of its geographic location. In recent years, it had been battered by the strongest typhoons, earthquakes and insurgency that caused massive loss of lives and destruction of property.

As the nation's largest bank with a wide network of over 815 branches nationwide, BDO Unibank, Inc. is in a position to reach out to Filipinos in need of assistance during disasters and calamities. This is why disaster response is among the Bank's flagship programs, implemented through its corporate social responsibility arm, BDO Foundation. Its program comes in two phases: relief and rehabilitation.

The BDOF's unique strength lies in the thousands of active BDO volunteers all over the archipelago who have been in the forefront of disaster response delivering relief goods every time a calamity strikes and helping communities in areas reached by its branch network.

To stay abreast of developments on the disaster-stricken areas, BDO Foundation linked up with various agencies such as the Department of Social Welfare and Development and the National Disaster Risk Reduction and Management Council. These disasters are validated by local BDO branches who also serve as ground handlers.

The partnerships the BDOF forged with various local and international humanitarian agencies that provide logistical support and organization make it possible for BDO volunteers to conduct simultaneous relief operations in various provinces. The same goes for the support from SM Stores nationwide, which are always ready to pack and deploy relief goods on short notice using SM's supply chain and vast distribution network allows an immediate response time.

BDO Foundation's disaster response program does not end in providing relief. It is also actively involved in rehabilitation and reconstruction through setting up resettlement sites for those displaced by disasters, building classrooms, renovating rural health centers, and constructing community/multi-purpose halls.

BDOF has also built resettlement sites in the following areas devastated by two of the deadliest storms to hit the country in recent years: San Jose Del Monte, Baliuag and Calumpit in Bulacan; and Caloocan for typhoon Ondoy victims in 2009; and Cagayan De Oro City for typhoon Sendong in 2011.

The BDO Foundation is also currently setting up another resettlement site in Mati, Davao Oriental for the victims of typhoon Pablo, known as the strongest storm to hit Mindanao in 2012. These resettlement sites are being built in partnership with the local government units, as well as local and international NGOs.

BDO Foundation also constructed four-classroom school buildings in General Santos, Cagayan De Oro and Tanay, Rizal in partnership with SM Foundation. It partnered with the Federation of Filipino-Chinese Chamber of Commerce and Industry in its "barrio schools projects" to build two-classroom school buildings in disaster-hit areas in Ilocos Sur, Laguna, Sorsogon, Bohol, and Ormoc City in Leyte as well as in areas affected by the insurgency such as Zamboanga, Cotabato and Sultan Kudarat.

For 2013, BDOF is eyeing an additional six four-classroom school buildings to be constructed in Northern Samar, Leyte, Iloilo, Capiz, Aklan and Negros Occidental. This is in partnership with SM Foundation.

BDO Foundation also rehabilitated rural health centers in Tagum in Davao, and Calasiao in Pangasinan, Cabanatuan in Nueva Ecija, San Fernando in Pampanga, Biñan in Laguna and Tagbilaran, Bohol which was in partnership with the SM Foundation. Ten other sites are being reviewed in Leyte, Western Samar, Northern Cebu, Capiz, Aklan, Antique and Iloilo, which are within the 100 km storm track of Yolanda. This also includes Zamboanga, Agusan del Norte and Benguet for this coming year.

Through the personal donations as well as fundraising efforts of its own BDO employee volunteers, community/multi-purpose centers and facilities were constructed in resettlement sites in San Jose Del Monte and Calumpit in Bulacan, Caloocan and Navotas.

More are being put up in Baliuag and Bogo, Northern Cebu to replace those which have been heavily damaged by typhoon Yolanda. Other sites are being reviewed especially in typhoon battered affected areas of Yolanda.

6 RURAL HEALTH CENTERS IN 2013

- Biñan, Laguna
- Cabanatuan, Nueva Ecija
- Calasiao, Pangasinan
- San Fernando, Pampanga
- Tagbilaran, Bohol
- Tagum, Davao del Norte



“We believe that expanding the reach of micro-finance throughout the nation, especially in the countryside, will assist in the development of entrepreneurial micro-businesses and help alleviate poverty,” said BDO Foundation Chairperson Teresita Sy-Coson.

BDO Foundation Sets Up Microfinance Centers

Reaching out to local communities and to the “underserved” markets, BDO Foundation built two micro-finance centers in partnership with the Center of Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI).

As part of BDOF’s capacity building initiatives in strategic areas, the BDO Micro-Finance Centers were set up in Tranca, Bay, Laguna and in Tagum, Davao. One in the Visayas is now being looked at so as to strategically have centers in the three major island groups of the Philippines.

The BDO Foundation Micro-Finance Centers are equipped with a library, two lecture rooms and a multi-purpose hall. They are used as venues for behavioral development and technical training on micro-entrepreneurship programs of CARD MRI staff and its members, including other NGOs involved in capacity building and empowerment of local communities, especially in the countryside.

Its partner, CARD MRI, is the country’s leading innovator in microfinance with more than 1.4 million members, mostly women and self-employed individuals engaged in farm animal raising, tricycle operation, street food cart business, tailors, vendors and store-keepers.

The initiative complements BDO Foundation’s advocacy on business and financial literacy. It has developed and designed training and learning programs on basic monetary management for kids, accounting for non-accountants, basic accounting, basic computer skills training, customer service, personality development, and time management to enhance the technical and self-help capacities of farmers’ groups, microfinance officers, and even school children.

Volunteers from the BDO Speakers Bureau, who have been trained to become subject matter experts, handle the training programs.



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