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THE FIRST 50
THE NEXT 50

*Insights from our past.
Foresight into our future.*



MULTINATIONAL INVESTMENT
BANCORPORATION



MULTINATIONAL
FOUNDATION INC.



MIB CAPITAL
CORPORATION

Our name. Our symbol.

We have always been known as Multinational Investment Bancorporation or MIB. Our clients have also known the spirit by which we have served their needs – with excellence, creativity and, always, with uncompromising honesty.

50 years have swiftly gone by. And because we have always been very private and have done our business quietly without any fanfare, perhaps not many know the transformations that we in MIB have been doing and intend to pursue.

We are now MIB Capital Corporation. We remain true to the pursuit of excellence and integrity, and our clients can continue to expect nothing less from us. But we now embody a stronger sense of purpose – one that can only

surface after one has been chiseled by time to come out brighter and finer than ever.

And with our new purpose, Multinational Foundation, Inc. (MFI), our philanthropic arm, takes on a more prominent role. We look at MIB and MFI as two sides of the same coin, creating a relationship that is mutually inspiring and uplifting. We have found a bigger “why” for our existence.

The steadfast eagle that has represented us for 50 years now soars to even greater heights. It is our hope and prayer that you, our friends and clients, will find the next 50 years just as exhilarating.

50

The age of gray.
The age of gold.



MULTINATIONAL
INVESTMENT
BANCORPORATION

Our DNA

We were born to disrupt.
50 years ago.

When everyone aimed for bigness,
we sought focus.
When foreign capital was the norm,
we capitalized on being Filipino.
When fame was in vogue,
we chose to be private.

50 years after, the same wisdom prevails.
Wisdom that proved to deliver exceptional results.
For our clients. Our business. Our people.

So we enter our 50th not feeling old and gray.
But ready, mind and heart,
for another wave of insightful disruption.
Let our golden years begin.

TODAY

our hearts are full...

Rewards & Rejoicings

At 50, we have so much to be grateful for. Many believed that a fledgling organization founded with hardly any capital would not last.

But we lasted longer, much longer than they could imagine.

But longevity alone is not the best badge of our performance; it is just the reward of the wisdom and rightness of our philosophies, principles, choices and actions. As the famous quote goes, “it’s not the years in your life that count, it’s the life in your years.”

So today, we rejoice over the rewards of our efforts...

The capital that we were able to grow solely from within. We started in 1972 with the most meager capital in the history of our industry. But without relying on investment inflows to propel our growth, we have multiplied it many times over. At a pace faster than expected. Purely internally driven. All made possible because of the unblemished reputation and trust we have earned from our clients and customers.

Achieving profitability year after year without fail. Our disruptive philosophies and non-traditional ways paid off almost immediately. Our revenues, income, stockholders’ equity grew remarkably fast even from the very start. And tested during economic downturns and industry-wide financial crises which forced many institutions bigger and older than us to close down, we have remained unscathed and even grew stronger.

Staying liquid even during the toughest of times... for we know that during crisis, we only have ourselves to rely on. Our liquidity levels have consistently been better than industry average. We have the capacity to liquefy ourselves at a profit in a short time. And we never have to sacrifice our liquidity for profits.

Having in our roster the most coveted clients. Some of the biggest, most powerful and most demanding organizations – private and government, commercial and non-profit – have always trusted MIB’s competence and authenticity; thus, they have remained in our fold for many years.

And our pride and joy – the many MIB associates whom we have inspired, honed and grown to become some of the best leaders in the industry. They are the badge of our perpetual achievement.

“It’s the life in your years.”

We couldn’t agree more.

We couldn’t be more proud.

grateful at 50

REWIND & RECALL

Our 50-Year-Old Story

Conception & Birth

We were born naked. No capital. No assets. No office.

But we were conceived with the bravest of dreams.

Our founder, Ramon K. Ilusorio and co-founder, Celso L. Samaniego, saw endless opportunities in the then budding world of finance and investments. They believed there was so much more that could be done to meet client needs and expectations.

If only clients could get a more comprehensive array of services relevant to their growing and evolving needs...

If only they would get sharper and unbiased counsel, and wiser and more judicious assessment of their options...

If only they could be presented with non-traditional solutions to their more unconventional problems...

If only they could be spared of the troubles and irritants of scouting for the right partner and just get all they need from ONE SHOP...

Our founders knew the answers did not lie in what they could see but in what they could conceive.

The history, practices and norms the industry followed would not be the benchmark. With all the traditional beliefs and ways-of-working that were already etched then, these might just lead them to conformity or incremental improvement. Not to game-changing ideas.

And change the game they did. No looking sideways as they might only see a narrow road. No looking ahead as they might glean a dead end.

No other way but to look up – to be liberated. Boundless. Infinite.

Our founding partners never wanted to be caught in the buzz of the moment. They wanted to steer the conversation to possibilities that were never before talked about – how to offer Total Solutions to clients, how to be completely Self Sustaining, how to inspire people to be Wholly Committed to the company even if it is devoid of all the impressive attractions of bigger institutions.

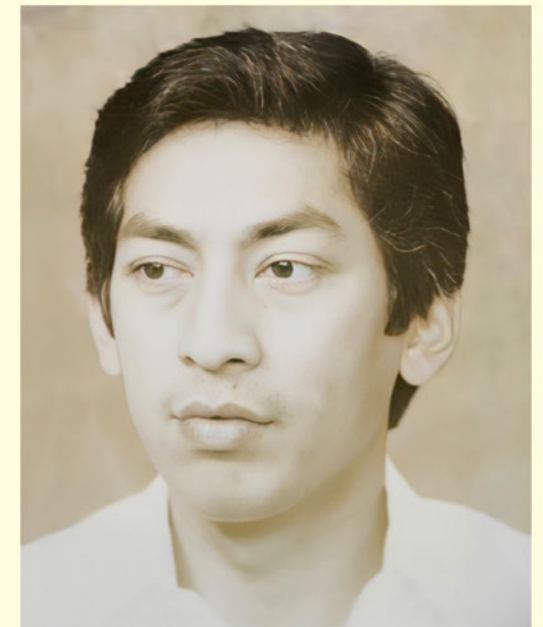
And so while we were born stripped of wealth and trappings, we were draped with the spirit of innovativeness and unquenchable passion to create and make a difference. Our modest beginning was never a deterrent; it was our fuel.

When you start with nothing, you will stop at nothing.

from 0 *to* ∞



MIB founder
Ramon K. Ilusorio



MIB co-founder
Celso L. Samaniego

Dreams & Visions

Many dare to dream. We dream to dare.
Many believe dreams are free.
We put our stakes on our dreams.

For what good are dreams if they are not turned into reality.

In the past 50 years, this belief has driven us to relentlessly pursue “what could be.” We are idealists at heart, yet pragmatists in action. It was not without pain that we were able to make our ideals happen, but making them happen was worth all the pain.

Envisioning. What we saw, we sowed.

We envisioned TOTAL CONFIDENCE IN THE FILIPINO and have lived up to it up to this very day. We have committed to being Filipino and remaining Filipino. We have relied only on Filipino expertise and Filipino capital. And, above all, we have and will always purposefully remain true to the interest of the Filipino.

We envisioned TOTAL SELF-RELIANCE and have relied only on ourselves for the past five decades. Even during years of crisis and financial squeeze we were not tempted to seek partnership from any investor – local or foreign – to boost our capital. We have always believed that if we stand firm on our own two feet even when times are wobbly, then our foothold will grow much stronger, steadier and sturdier. This belief has enabled us to grow internally to the point of being overcapitalized and to generate

the profitability we need to keep flourishing and developing, solely on our own.

We envisioned TOTAL BANKING, having an interlinked group of institutions that could provide a wide array of relevant services to our clients. We believed that having to deal with only one central institution would give them utmost convenience, time and cost efficiency, and optimal returns on their resources. And as our clients' requirements changed with time, we likewise evolved our offerings to adapt to their needs. Total Banking was an ambitious promise to our clients, but we were able to institutionalize it. Through the years we have provided numerous and very diverse types of services ranging from Financial to Commercial dealership and trading; from Real Estate brokerage to Art Investment.

Today, as we remain faithful to our philosophy of adapting to our clients' and the market's needs, we transitioned our Total Services concept to TOTAL FLEXIBILITY to respond with agility and bring even greater relevance to our clients. We have learned that, as the financial landscape becomes more frenetic and unpredictable, it is no longer the quantity of services that matter the most, but the sharpness, timeliness and meaningfulness of our offerings.

We envisioned TOTAL PERSONAL COMMITMENT where the interests of the company and its clients are embraced by the members of the organization like their own. To this end, we

have adopted the CORPORATE PARTNERSHIP structure – our partners have committed their personal assets to the institution to backstop our capital and answer for institutional losses arising from conflict of interest in their professional acts. As such, they share personally in both the risks and rewards of the business. It is not so much the contribution of their assets that really matter – that is simply the proof of the absolute passion they are willing to pour into growing and advancing our organization.

Their passion is our real asset.

Their commitment, our real capital.

“For where your treasure is,
there your heart will be also” (Luke 12:34).

Our visions and ambitions were not just imagined.

They were intended.

Because when we dream of what could be,

we know we should. We know we will.

we dream to do

A sidelight worth telling and retelling

Our vision of TOTAL BANKING led to our dealership in ART that paid off for generations of Filipinos...decades later

Early in our operations, we realized we could not limit our services to financial instruments. Art dealership was a road less travelled but we saw a breed of clients who delighted in the arts while expecting good returns on their investments.

So we acquired selected works of National Artists including Amorsolo, Manansala, Francisco, Joya, Legaspi, Alcuaz and Luz. One piece stood out in our collection – a bronze bust of the celebrated Filipino painter Juan Luna masterfully done by renowned Spanish sculptor Mariano Benlliure which we acquired from an antiques dealer in 1979.

Rewind to October 1922. Vicente Balmori, Consul General of Spain, commissioned the artist Mariano Benlliure to cast a bronze bust from a mold he created of his friend Juan Luna in 1884, to be presented to Governor General Leonard Wood. It was a much celebrated gift – first displayed in the Philippine Library and Museum in Quiapo and later moved to the National Library. Then the war broke out. In the fierce Battle of Manila in 1945, Intramuros was devastated. Amidst all the destruction and chaos, books, manuscripts, and art pieces were either moved, lost or destroyed. And the bust was forgotten.

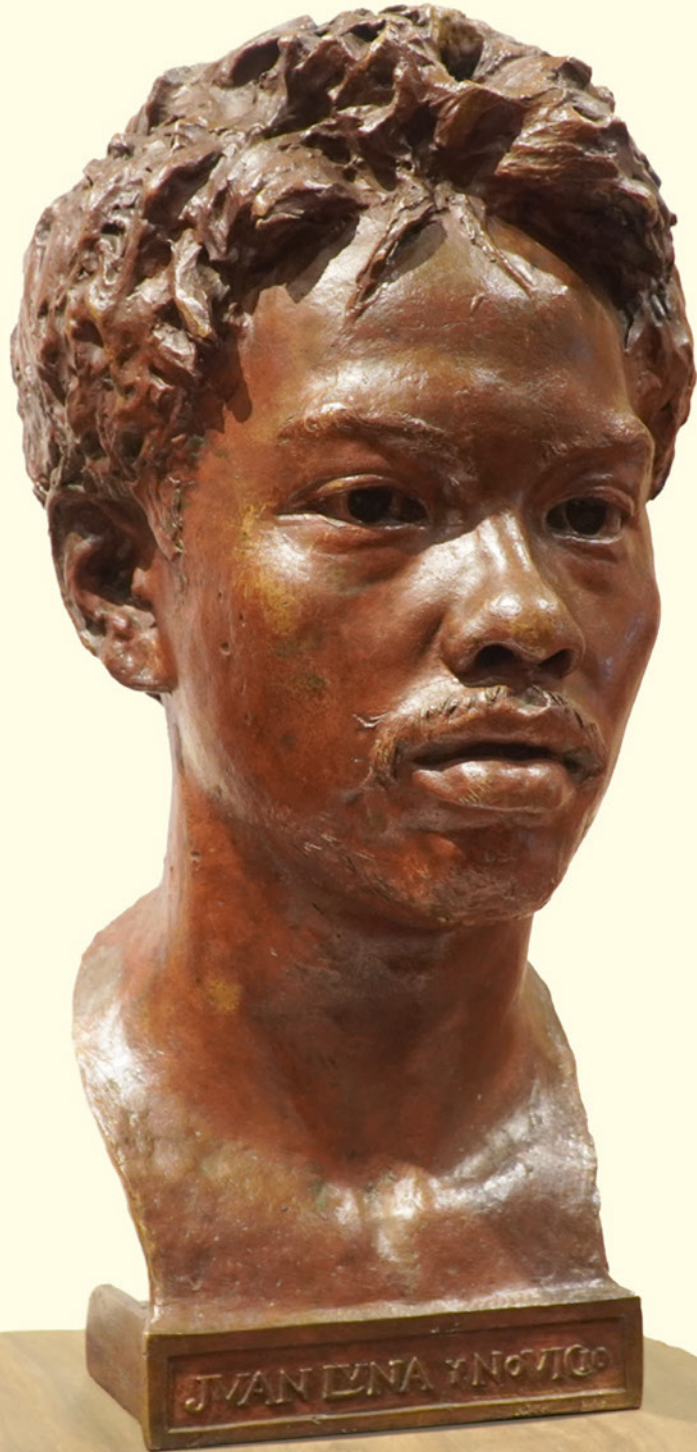
In September 2023, coming out of the pandemic, the art market has stirred back to life. We decided, more than 40 years after its acquisition, that the time was right to put up our treasured Luna bust for auction at the Salcedo Auctions. When the pre-auction catalog came out, the National Museum requested a halt to the sale to make their case.

Is our bust – authenticated by the Mariano Benlliure Foundation – the same one presented to Governor General Wood as a gift to the Philippines over a century ago? The National Museum believed it to be so.

To us in MIB, there should be no debate to that question. Our civic duty took precedence over any other consideration: we withdrew the bust from the auction and turned it over to the National Museum in a ceremony in October 2023. The bust has finally found its home – it now stands together with Luna's masterwork, The Spoliarium.

It was one small visionary investment we made years ago that now allows endless generations to appreciate and celebrate the best in the Filipino.

(opposite page) At the turnover ceremony: Jeremy Barns and Andoni M. Aboitiz of the National Museum of the Philippines, Marilou C. Cristobal and Dindo Antonio T. Caguiat of MIB



Photos courtesy of the National Museum of the Philippines

SELF- OWNERSHIP

Our Pillar of Strength

Acquisitions, mergers, take overs and other means of ownership restructuring. These were the “news” during our early years of operations. But these did not always lead to good news. At times, they even weakened the fiber of the institution because of the changes in the owner’s “interests.”

So we chose not to follow. Instead, we embarked on our boldest paradigm shift and what would, amazingly, prove to be our biggest strength and differentiator – SELF-OWNERSHIP.

While we raised our capital through equity funding from a few select people during our early years of operation, it has always been our vision to achieve self ownership and sole stewardship. We believed from the very start that it was critical to absolutely avoiding conflict of interest. So the moment we built adequate retained earnings, we bought back the shares of our external investors who empathized and appreciated our desire for total independence.

“WE OWN OURSELVES.” Our capital is not owned by any one individual or group of individuals. Our management holding company CPMB (The Corporate Partnership for Management in Business) owns MIB (the main revenue driver of the group).

CPMB is, in turn, principally owned by MIB. Effectively, we have no external shareholders, making us “self-owned” – a structure we call “Institution in Itself” or I³.

“SOLE STEWARDHIP.” We keep watch over ourselves. No names and faces to defer to. We only accede to what is good for the one name that really matters – our clients. We uphold their interest; theirs is the only face we want to see beaming with complete satisfaction. In the end, their trust and approval always loop back to benefit our institution and, inevitably, our people who work fervently to deliver excellent services.

Self-Ownership offered us and our clients two benefits that no other institution anywhere else could give.

GENUINE INDEPENDENCE

Financial institutions are, in simple terms, just channels. By themselves, intermediaries are nothing. Their value only comes from linking together clients with symbiotic needs. So they thrive on TRUST – on relationships that are founded on integrity and independence.

In our case, we unequivocally guarantee genuine independence. We are ABSOLUTELY FREE. Free from any influence, from bias on whom to protect or please, from being beholden to any person or party. To our clients, that means absolute objectivity. Only their interest, and no one else’s, is paramount. No stockholder interest, only client interest.

PERPETUITY

Our philosophies, principles and values, the anchors of everything we do, are here to stay. We will be true to what we believe in, forever.

Genuine independence. Perpetuity.
Owned by no one. Owed to no one.

we are 100% free

THE CLIENT

Our Real CEO

The customer is king. Is always right. Is the boss.
We all heard these many times. From almost every organization.

We completely subscribe to the same tenet. But – that is just half of OUR CLIENT STORY. The second half.

Before the king sits on the throne, we elect the king.
It is our practice to choose our clients. Judiciously. With as much due diligence as they would likely exercise in choosing us. With mutual belief in each other's capacity and integrity, we choose to give nothing less than our TOTAL COMMITMENT.

We treat our client's business like it were our own. But beyond supporting and growing their business interests, we aim to build meaningful relationships founded on --

Reciprocal faith and confidence

Mutual respect for each other's competence

Integrity and sincerity of our words

With every client we choose, we do not see ourselves entering into a “business relationship.”

We consider it as forging a PARTNERSHIP.

Partnership that is mutually beneficial, where the aim is to give each other real value. Not just profits.

In the past 50 years, our relationship with clients has not been marred by any dispute whatsoever. We have never reneged on any agreement, even if at times it resulted in a loss. We have and will always push ourselves to deliver more than what our clients expect. *Our word is as good as done.*

We have never advertised, promoted or publicized ourselves at any point in our life. Our word to our clients simply spread organically, growing our clientele many times over. Honest words travel. Delivering a meaningful difference travel.

Thus, client satisfaction is the only basis for our growth and profitability. When clients win, we win.

Totally committed to our clients’ interest.

They have chosen us. We have chosen them.

When and where our CEO calls us, we will be there.

we choose *to* commit

OUR PEOPLE Our Ultimate Capital

We started with virtually no capital. Or so everyone thinks. Because we look at capital differently. Not currency that gets used up. Nor physical properties that depreciate or even tech systems that can go obsolete.

What is the ultimate capital?

That which can grow and flourish...with time, more so in moments of crisis, despite mistakes, in the face of constraints, regardless of the pressure of tradition and societal norms. No material resource can ever be that. Only man can.

Since 1972, we have always regarded our people as our most valuable resource. What we lacked in financial capital, we made up for in the strength and passion of our people. We knew then, and believe up to now, that they are the driver of our success.

So we took every effort to BUILD our people and to enable them to be at their optimum BEST. And recognizing that man is complex, never one-dimensional nor always linear and rational in their decisions, we deliberately took a holistic approach in sharpening their maturity.

We believe that what propels their capacity are COMPETENCE and CHARACTER. Mind and Heart. We want them to do great in life, not just be savvy in finance.

To this end, we have institutionalized a 2-pronged approach in our people development: *intensive skills training* to excel in their jobs and *practicing ideologies* that instill life-transforming values. Ferdinand Foch, military strategist and former Chief of Staff

of the French Army who led France to victory at the end of its bloodiest war said, “The most powerful weapon on earth is the human soul on fire.”

At MIB, we started with very little financial capital. But we have never run short of it because we believe man’s capacity to create and thrive is inexhaustible. He is our unlimited resource. Our ultimate capital. Our most powerful weapon.

We will keep him on fire.

man *over* matter

OUR
PEOPLE
Fueling
Their
MINDS

Degree. Diploma. Distinction. We respect them, but they have never been the norm in our organization.

For we believe it is not the WHAT but the HOW which determines one's potential to excel.

Not what you learned, but how you learn. Not what you know, but how you use what you know. Our academic institutions tend to focus on the former, leaving the latter a challenge for many graduates entering the workforce. *A learning gap that we have successfully bridged with our training philosophies and programs.*

From UNIVERSITY to "MULTIVERSITY"

Unlike other companies who engage in piracy or have bias for named universities, we recruit our associates from ground level and attract potentials from any source. Then we nourish and grow them via The Multiversity – a multi-dimensional and iterative learning process embedded within our work ecosystem.

First – LEARN all you can from other associates

Second – APPLY them effectively at work

Third – TEACH all you know to your peers, subordinates and eventual replacement

The cyclical and perpetual nature of Multiversity proved to be very empowering to our people. Everyone learns, everyone teaches – creating a robust web of learning that the traditional teacher-student interaction in universities is not able to provide. And perhaps, not realized in many organizations.

“MULTI-MATRIX”: FROM DICHOTOMY TO FUSION

We have always observed the challenging conundrum between “Generalists” and “Specialists.” The former are often deemed to lack depth of knowledge even if their knowledge and perspective are vast. The theory of “specialization,” on the other hand, presumes that “focus” elevates productivity and performance. But, on the contrary, we saw how it derailed efficiency and responsiveness to clients’ needs. “Yours, not mine” is often the specialist’s way of thinking. So how do you eliminate the downsides and instead harness the benefits of these two types of mindsets?

We created The Multi-Matrix – where each of our partners is a “Generalist-Specialist” who is conversant in all the possible needs

of the client and has a deep knowledge of the options available to address them. Zoom out for big picture thinking, zoom in for nuanced solutions. This is possible only because our partners have hundreds of years of collective experience and decades of cohesive teamwork. The Multi-Matrix enabled our people to avoid silos, be innovative in offering solutions, act rapidly and, above all, achieve a deeper and sustained relationship with our clients.

At MIB, we transformed and redirected our people’s way of learning. After all, the human brain is mysteriously multi-intelligent.

We aim to unleash that power.

unlearn *to* unleash

OUR
PEOPLE
Strengthening
Their
HEARTS

Reason drives decisions. But EMOTION drives action.

In MIB, we want those emotions to be founded on the right VALUES. That is why we consciously instill values that strengthen our people's character.

We want their hearts to be in the right place.

Inspired, passionate. Yet disciplined. Training the heart cannot be explained; it needs to be experienced. So we create a community and an environment that motivate our people to feel positively about our valued principles, even if they seem challenging or painful at times. In the process of experiencing, their hearts are stirred and "trained" to pursue what is good and right.

INTEGRITY & WORD OF HONOR

"Dictum Nostrum Pactum" is our credo. "Our word is our bond." We want our people to realize the significance of the words they utter to clients or to any of our partners. Many of our transactions

are carried out verbally even before they take shape on paper. So we demand discipline and respect for commitments that go beyond the written agreement. No excuses, even if the impact may be unfavorable to our business.

DELAYED GRATIFICATION

Frivolity has no place in our workplace. We uphold the sensibility of “not spending what you have not yet earned.” And what has been earned must be prudently spent in deference to those who have worked and sacrificed so hard to earn it.

We started with very spartan surroundings. Virtually, a hole in the wall. Today’s thinking says the work environment must be inspiring to bring out the best in people, leading to breathtaking office designs. Looking back, that principle proved true for us... in a reversed kind of way. Our very modest office, equipped with only the essentials, imbued our founding partners with grit,

with an irrepressible resolve to flourish the organization. And it happened – with our growth, our workplace has been upgraded: nothing fancy, just simple, organized and comfortable. After all, it is the positive spirit which envelopes people, more than the physical surroundings, that truly inspires excellence at work.

When they joined the company, our partners and associates accepted salaries lower than the industry’s. They risked and sacrificed. All because they were driven by their dreams – they felt a nagging but healthy dissatisfaction with the status quo. And they were confident that their ideals could be achieved, even in the midst of risks and challenges. Today, they are reaping the rewards – our partners and associates are enjoying decent and respectable lives.

Prudence and patience. Get past the pain. Hopeful anticipation. Quenching the thirst after a hard run. In MIB, we know that there is nothing sweeter.

MERITOCRACY & PRIORITY PRINCIPLE

Our principle of Meritocracy espouses that the rewards of the business must be shared with all who work towards its achievement, no matter where you are in the organization. We give value to each individual contribution. But we also believe that the risks and costs of the business must be shared by all. Putting one's stakes on the business even before the fruits are reaped signify faith and dedication to the goals of the institution. That the organization's objectives precede the individual's. We want our people to imbibe the belief that when the organization wins, every individual wins.

This is collective empathy. We support each other. We feel for each other. Rewards are shared with all. Losses are also borne by all.

And this is implemented under the most fair and compassionate system we call The Priority Principle: benefits are shared from the bottom, up; losses are shared from the top, down. In the distribution of gains, one receives his share ahead of his principal. In the assumption of sacrifice, the principal takes the bigger hit, first. This, we believe, is the true essence of leadership – responsive, responsible.

Our people are people. How they feel matter.

We are growing them to be strong and wholehearted.

inspired & wholehearted



Our Anthem Our Dreams

Multinationale

*Let us dream
Of a world
Of a future we can share
We must hope
We must try
We must all together dare*

*One of heart
One of mind
Through uncharted paths we blaze
Strong of faith
Unafraid
Of the odds that we must face*

*Bold enough to dream the dreams of giants
Moving forward, fast against the stream
Drawing strength from no one but each other
Bound together by a single dream*

*Hand in hand
You and I
Let us face the world until
We have shown
We can win
By the power of our will*

*Let us not be afraid to be different
From all of the rest
Let us dare the untried
With the strength of conviction
We shall be the best*

*Through the years
Through the fears
Through the doubts that we must shed
To the dream
That we share*

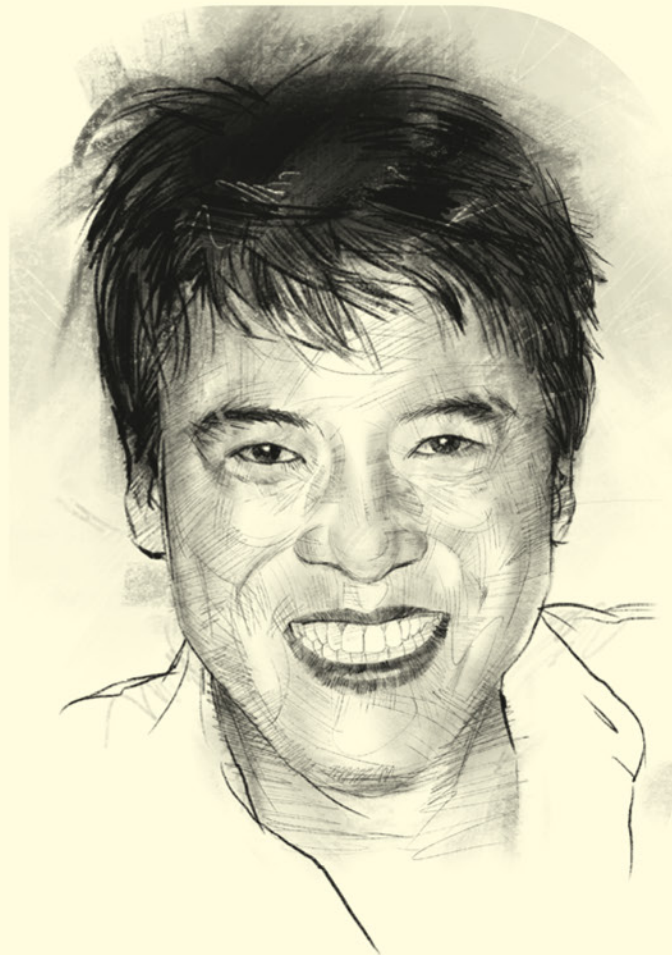
*We shall boldly forge ahead
One of heart
One of mind
We shall stand above them all
Hand in hand
You and I
We are Multinational*

Our beliefs, our hopes and dreams are captured in our anthem. We sang it, hand in hand, on Friday afternoons to remind ourselves of who we are, why we work the way we do week on week, and what we can look forward to when we return to work after the weekend.

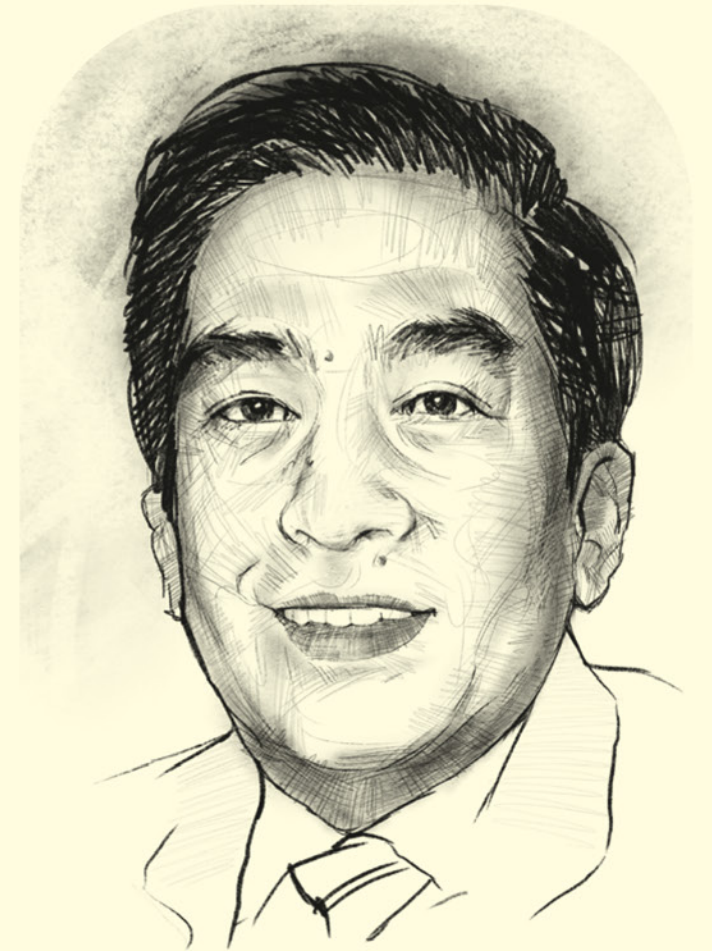
It may seem an unusual ritual, but –
We are one when we sing.
We are one in our dreams.

WE
ARE
WHAT
WE
ARE
TODAY

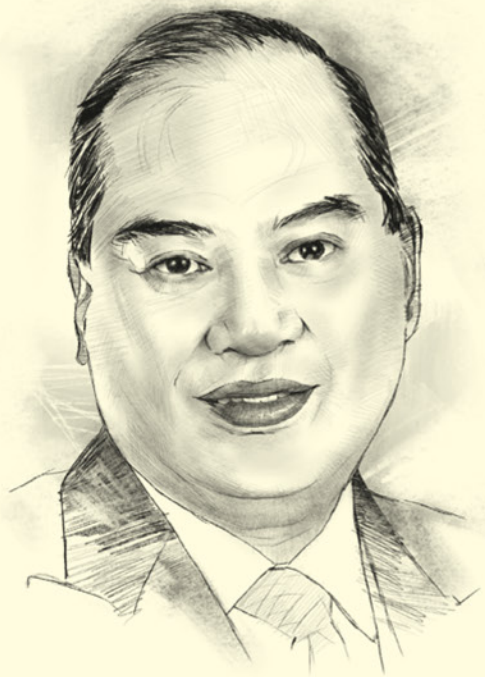
because of our previous CEOs
who stayed true to the vision in
navigating us through the ups and
downs of our 50-year journey



RAMON K. ILUSORIO †
Founder



CELSO L. SAMANIEGO
Co-Founder



CESAR B. CRISOL †



ROMEO G. RODRIGUEZ



EDUARDO C. ROJAS



MARILOU C. CRISTOBAL

And so goes our past 50 years

*filled with pride,
affirmation,
and gratitude.*

*Can we even do more?
Can we do even better?*

We choose to see

50

as halfway into our best

**Is our glass half full?
Or half empty?**

While we are grateful for the past 5 decades
and mighty proud of what we have achieved and proven,
the half empty space compels us to dream more.

Empty.

It provokes us to envision possibilities to fill,
uncharted roads to trek farther,
to be able to create
an even more meaningful difference.

RENEW & RISE

Creating Our Future Legacy

Owned by no one.
Owed to no one.

“Self-ownership” – this core strength and biggest differentiator of MIB has led us to a most mind-opening question that we dared to ask ourselves on our 50th year –

***For whom are we building
the resources of the institution?***

Being 100% free is
indeed liberating.

*It affords us to answer the question in the most innovative,
most disruptive, and most life-changing way.*

*While there is no outside pressure for ever growing our profits,
we have profited year on year for the past 50 years.*

*This has allowed us to plow back a significant
part of our earnings to capital.*

For whom are we
building our resources?

*What could be better than
growing the wealth of our clients?
Than growing our own business?
Than growing our own people?*

And we have only
one answer.

Growing the Filipino.

The average
Filipino is wanting.
Many live in poverty.
Everywhere.
And perhaps, forever.

After 50 years of profitable operation, we believe it is time to pay our dues to society.

We resolve to redirect our focus and devote more of our resources to causes greater than ourselves.

We will give our “for profit” business a new complexion: no longer an end in itself but a means to do our share for the Filipino.

“for profit” *to* “for Filipino”

On Our
Next 50...

We will be pursuing a 2-track focus: PROFIT + PHILANTHROPY

Both are equally important.

We view them as two sides of the same coin: “for profit” supports philanthropy; philanthropy motivates “for profit.”

We will not let up on our passion to grow our business and profitability. It will continue to be the engine to nurture, develop and provide a bright future for our partners and associates, today and for the next generations to come. We are committed to take care of our own people.

More importantly, without a robust business, our philanthropic goals can never be achieved. It generates the necessary resources to carry out the programs meant to uplift the lives of the underprivileged and disadvantaged. We are committed to take care of those who cannot take care of themselves.

**2 traditionally contrasting ideals: PROFIT and PUBLIC SERVICE.
We are able to disrupt this notion as we synergize and make them work for each other.**

All because we are 100% free. Genuinely independent. Not obligated to anyone. Something we sowed in 1972.
Now flourishing to cast benefit beyond our organization.

To us, that is profit beyond measure.

profit *for* good

MULTINATIONAL
FOUNDATION, INC.
Our Philanthropic Arm

Multinational Foundation, Inc. (MFI) will play a pivotal role as we move forward. Set up in 1974, MFI is a non-stock, non-profit foundation. It manages a portfolio of social projects. It also makes grants to other organizations to further causes that are aligned with its advocacies. It is our philanthropic arm and it is internally funded by donations from our group.

WHAT MAKES OUR THRUST OF DOING PHILANTHROPY WORK DIFFERENT?

You will find the answer in our heart. Many successful companies have Corporate Social Responsibility (CSR) in their list of “to dos.” Maybe even listed as a “priority” for some.

In our case, we do not see it as a “to do” or a “must do” or, for that matter, as an item in any roster of our commitments. *We see it as CORE to our operations.* The impetus why we do what we

do; why we are passionate to excel, to grow, to be profitable. Because we know so much is at stake – lives that are beyond our own lives.

Perhaps it is not exactly appropriate for us to call MFI our CSR “arm.” Rather, it is the embodiment of our philanthropic spirit. The face of who we are now, at our very core.

At 50, we are as passionate as ever.

Because we know our heart is in a good place.

heart *for* good

As pragmatists, we know we cannot
save everyone everywhere.

But we can start somewhere.

Somewhere where it all begins.

Where the mind is trained.

Where the heart is molded.

Where the core of one's being is shaped.

Where do we start?

In the “classroom,” wherever that may be.

Wherever learning can happen.

With the youth and the untrained and marginalized.

Whoever needs to learn.

So our next 50
will be dedicated
to the education
of the next generation.

*To the young Filipinos who do not have much,
who did not have a choice but to be born
into extremely challenging lives.*

*We want them to grow, to hope, to keep dreaming,
and, in the end, live their dreams.*

EDUCATION

Breaking The Cycle

Education is the best, if not the only, way to break the cycle of poverty in our society. We have to make the young ones step out of the whirlwind that keeps spiraling down. Only with transformed minds and changed hearts can they have the courage to do that.

Education disrupts. Intercepts the pattern.

Time and again, we believe in the power of disruption.

**THUS FAR, WE HAVE ALREADY INSTITUTIONALIZED
5 EDUCATION PROGRAMS.**

They were chosen because they hit on the most needful, most marginalized yet often neglected sectors of our society.

They were strategically planned to cover various stages of education or address gaps among relevant student segments.

CORE EDUCATION PROGRAMS

HOME EDUCATION AND LIVELIHOOD PROGRAM (“HEAL”)

Many students in elementary and high school drop out because they need to work or help out their family – a trade-off between schooling and family obligation. But it need not be that way. HEAL aims to get these out-of-school youth to finish up to senior high school without taking them out of their homes. They study from home and we provide tutorial centers where they can get guidance. Having a diploma can significantly increase their chance of getting relevant technical training after (e.g. from TESDA) or going into college (via scholarship or as a working student). HEAL falls under DepEd’s Home Education Program and uses DepEd’s approved modules. MFI currently covers out-of-school youth in marginalized communities in Parañaque and also runs HEAL for the Rotary Club of Makati. As HEAL expands, it is our dream that no student will ever have to give up schooling again.

SCHOLARSHIP FOR SCIENCE, TECHNOLOGY, TECHNICAL TRAINING, ENGINEERING, EDUCATION AND MATH (“STTEEM”)

The Philippines has consistently ranked low in math and science. We do not produce as many graduates in these disciplines. Yet with the rapid development of technology, science-based careers will be very much in demand. Moreover, to truly raise the quality of education in our country we need to likewise lift the quality of our educators. MFI puts priority on these critical learning paths. So to boost interest and encourage students to pursue STTEEM, MFI has partnered with the Phinma Group to provide financial grants to deserving students in the various colleges

and universities in the country. It also supports beneficiaries in the UP College of Medicine and Don Bosco Training Center in Nueva Ecija. We long to see the day when the Filipino youth will excel in the fields of science, math, engineering and education, and contribute to the growth of the country.

SCHOLARSHIP FOR THE DIFFERENTLY ABLED

The deaf, mute, blind, lame – they need not be helpless and always dependent on other people. But many of them remain unproductive due to lack of access to education or training tailored to their physical limitations. We believe that with the proper training and access to opportunities, they can be integrated into the workforce and gain independence. This MFI program offers grants to beneficiaries enrolled in the Resources for the Blind, Inc., Philippine Institute for the Deaf and the Tahanang Walang Hagdanan.

The country's indigenous people, while not physically disabled, are similarly handicapped in finding livelihood opportunities due to lack of basic education. MFI partnered with the Jesuits for the education of indigenous people, initially in Bukidnon, in the hope that this will jumpstart their upliftment in life.

These special people may be short in physical capacity or almost forgotten by society, but their courage and drive to improve their lot more than make up for their weakness. Such enthusiasm for life deserves our utmost support.

SCHOLARSHIP FOR PRIESTLY VOCATION

We believe that spiritual maturity is fundamental and critical in transforming lives. Peace and order in marginalized communities can be better achieved if members are spiritually nourished. Spiritual maturity also inspires pursuing a better quality of life. This is where priests play a central role. Unfortunately, there is a dearth of priests and many of those who are called cannot afford the cost of education in seminaries. This MFI program provides educational grants and living allowances support to selected seminarians currently in the Rogationist and San Carlos seminaries and the Camillian Fathers. From Matthew 6:33, "Seek ye first the kingdom of God... and all these things shall be added unto you." Supporting the priestly vocation is our way of saying amen to that.

FILIPINA ACHIEVERS IN RURAL EDUCATION AWARD ("FLORA")

The quality of education in many areas outside urban centers is below par. In honor of our founder, we have created a Founder's Legacy Fund to recognize outstanding women educators in rural areas through the Filipina Achievers in Rural Educators Award. FLORA seeks to honor exemplary Filipina educators who are able to initiate creative and innovative approaches to enhance the education and training of their students in rural communities. The award aims to inspire and challenge educators to be inventive in overcoming the hurdles of rural education – because our youth can only go as far as their minds are nourished.



HEAL Program tutorial session, distribution of K-12 modules and school supplies, Don Bosco Training Center in San Jose City: scholars for Organic Agriculture Production, Automotive Servicing



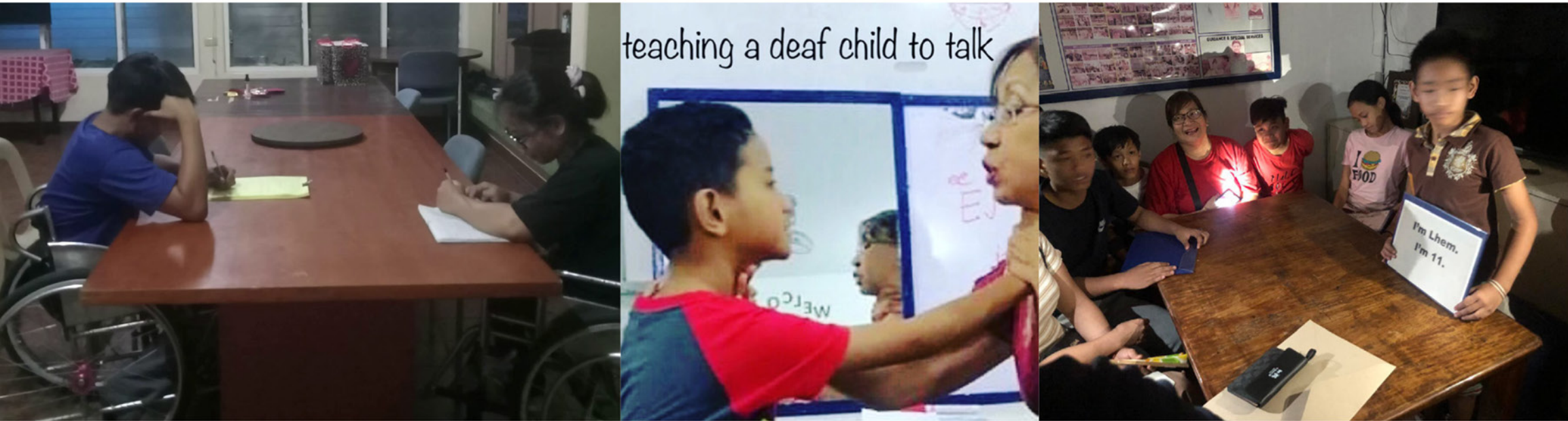
Scholars from the Indigenous People of Bukidnon studying K-12 at Pangantucan Community High School, 7-Year Intarmed scholar from the College of Medicine, University of Philippines



Don Bosco Training Center in San Jose City: scholars for Motorcycle Small Engine Servicing, Graduation of 10 scholars for the 15-month training program



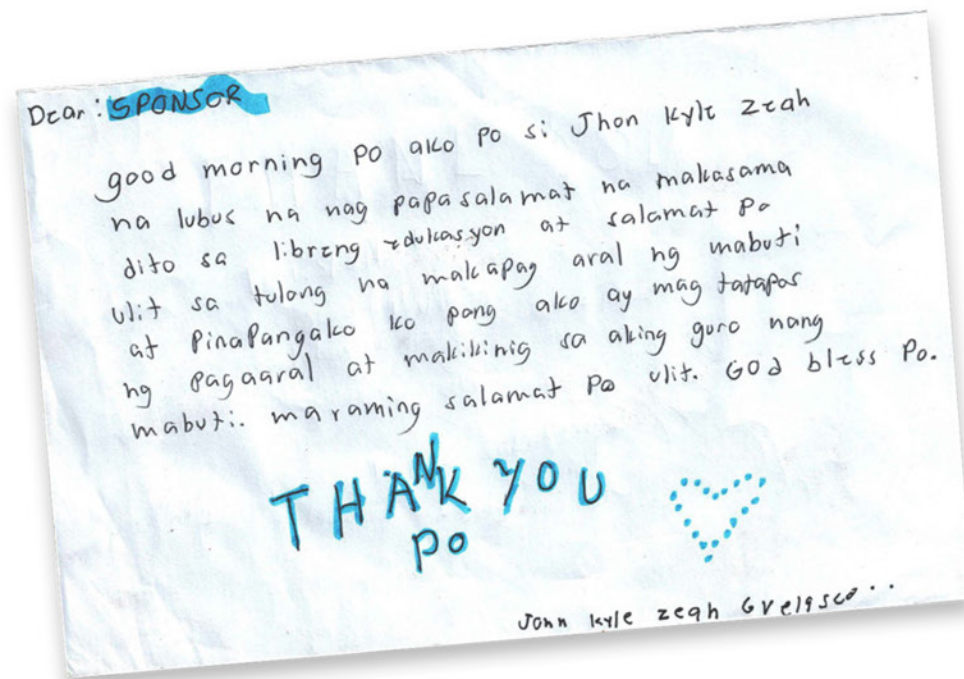
Filipina Achievers in Rural Education Awardees for 2022, Scholars taking up BS Secondary Education from the University of Pangasinan



Scholars from Tahanang Walang Hagdanan, Scholars from Sergia Esguerra Memorial Foundation, Inc. – Philippine Institute for the Deaf



Scholars from the Rogationist Seminary and Camillian Fathers



MFI has created an endowment fund for each of these 5 programs. We intend to continue to raise the funding of MFI through programmed donations from our "for profit" operation. It is our hope and commitment to pursue these programs continuously and permanently.

We believe what is good, what is right must be sustained.

So that those who barely see the light will believe that there are stars even in darkness.

sow good to see light

EDUCATION
IS AN
ONGOING
CALLING

Renewed and repurposed
for the next 50 years

*No longer driven by
growth, success,
or proving ourselves.*

*But we continue to be filled
with grit for the
more meaningful journey
of our golden years.*

BEYOND GOLD

Perpetuating Our Ideals

PERPETUITY

Our Challenge And Dilemma

Ideals are difficult to sustain because they go against the grain. Often, only those who have gone through the fire in upholding them are committed to keep them burning.

With the very unorthodox direction we aim to take for the future, we need to ensure that our thrust of PROFIT + PHILANTHROPY and our ideology of STEWARDSHIP ABOVE SELF will be sustained even with the inevitable changes in the Board and management of our business units over time.

This is not just about the continuity of our business.

To us, “perpetuity” means –

keeping our spirit alive – that our founding philosophies continue to be the guiding light and fuel for the group’s operations, directions, and choices

preserving our story – that it is passed on and wholeheartedly embraced by the next generation of associates

above all, continuing and flourishing our advocacies – that the programs of MFI thrive and will keep on transforming more and more lives

We believe there is nothing greater than building our legacy on things that will truly last – the changed lives of Filipinos.

Our quest for perpetuity led us
to some nagging questions:

*Will the future generations who will be at the helm
of our organization be faithful to the philosophies and
advocacies set by our founders and pioneer partners?*

*To whom should we entrust our philanthropic pursuits
and the resources that support them?*

*Who should we partner with
to guarantee their permanence?*

Our answer –
COLLECTIVE
STEWARDSHIP
Partnering For
Perpetuity

We envision having a partner in driving our advocacies.

Our selection of a partner will be uncompromising.

Only an organization who exhibits our desired qualities impeccably is worth considering.

Integrity and trustworthiness – true to its word, shares our credo
“Dictum Nostrum Pactum”

Compatibility of objectives – determined and has the heart to transform and uplift lives, especially of those in the fringes of society

Survivability – has withstood the test and rigors of time

After extensively assessing and testing our options, and with much reflection and introspection, we saw only one institution that meets our imperatives for a desired partner – the CATHOLIC CHURCH.

We have laid the groundwork for a partnership with three religions organizations that we collectively refer to as the Church Group:

Roman Catholic Archbishop of Manila

The Society of Jesus through Isabela Cultural Corporation

De La Salle Brothers, Inc.

We look up to their unassailable character and reputation, longevity and active presence in the country and, above all, their passion for causes bigger than themselves particularly in the area of education.

With their years of experience and expertise in education, the Church Group's presence and involvement will be felt in the Advisory Council and Board of Trustees of MFI. This will make our advocacies even more responsive to the needs of our beneficiaries and thus improve the success of our programs.

We envision our partners to be the COLLECTIVE STEWARDS of our resources, providing the best assurance of perpetuity in the pursuit of our advocacies.

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Transforming the lives
of our disadvantaged people
can take long – maybe decades,
maybe a lifetime.

*But we will rest in the thought
that we gave it our all and never gave up.*

Wholehearted and committed.

Mind and heart.

Our word is our bond.

Our dreams won't die.



The age of gold.
The age of forever.



Our DNA Lives On

Call 50 as the age of our awakening.
Waking up to the power
of what we have sown 50 years ago.

Perhaps we did not see then how deep,
how wide,
how far reaching
our ideologies could go.

And for whom.
And for how long.

But we see it now.
Crystal clear more than ever.
And we are ready to unleash.
Ready to disrupt.

