

Company: PJ Lhuillier Inc. (Cebuana Lhuillier), Makati City, Metro Manila
Company Description: PJ Lhuillier, Inc. (Cebuana Lhuillier) is the Philippines’ largest microfinancial services provider, offering pawning, savings, loans, insurance, remittance, business support, and investment options through retail gold and jewelry. With over 3,500 branches and robust digital platforms, it delivers accessible and inclusive financial solutions to more than 27 million Filipinos nationwide.
Nomination Category: Management Categories
Nomination Sub Category: Lifetime Achievement Award - Consumer Services Industries
Nomination Title: Jean Henri Lhuillier: Champion of Inclusion. Trailblazer in Innovation. Builder of a Nation.



1. Which will you submit for this nomination, a video of up to five (5) minutes in length or a written essay of up to 650 words? Choose one:
- Essay of up to 650 words
2. If you are submitting a video of up to five (5) minutes in length, provide the URL of the nominated video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video:
3. If you are providing a written essay for this nomination, submit in this space an essay of up to 650 words describing the nominee's accomplishments over the course of their lifetime:

Total 650 words used.

Jean Henri Lhuillier -JHL-, President and CEO of PJ Lhuillier Inc. -PJLI-, has solidified his place as a transformative leader in the financial services industry, championing financial inclusion, corporate social responsibility, and digital innovation. JHL has pioneered initiatives that have redefined industry standards, empowered marginalized Filipinos, and fostered sustainable economic growth.

One of his most remarkable achievements is transforming Cebuana Lhuillier into the largest microfinance institution in the Philippines. From its humble beginnings as a single pawnshop branch, Cebuana Lhuillier has expanded into a powerhouse boasting of more than 3500 pawnshops and 3 million Global doors and 25,000 domestic locations through strategic partnerships. More than the rise in the number of branches, Cebuana Lhuillier has expanded its essential financial services, including pawning, remittance, microinsurance, micro-savings, and business loan solutions. This success is a direct result of JHL’s commitment to attain a fully integrated financial ecosystem for all Filipinos- where Cebuana Lhuillier supports their clients’ journey from pawning to loans and from opening savings accounts to investing for the future.

Extending PJLI’s reach beyond local shores, JHL has expanded international remittance services through Cebuana Lhuillier’s Money Transfer Group. He significantly enhanced the money transfer business by facilitating its entry into Web3 and cryptocurrency, securing pivotal partnerships with global leaders such as PayPal and MoneyGram. By strengthening global partnerships, he has ensured reliable financial connectivity for Overseas Filipino Workers.

JHL has advanced insurance accessibility by establishing Cebuana Lhuillier Insurance Brokers -CLIB-, a pioneering insurance brokerage for underserved markets, which issues over 1.5 million insurance policies monthly. By creating affordable insurance products, he has ensured that Filipinos—regardless of financial standing—can protect themselves and their families. Some of these products are HEALTHMAX -affordable HMO-; MINDCARE -unlimited consultations for mental health-, and TAKAFUL -for the Muslim community-.

Cebuana Lhuillier also continues to enhance their lending portfolio with diverse offerings: These include Advance for salary earners; Cycle for mobility; OFW Loans for overseas workers, and MicroBiz loans intended for MSMEs.

Jean Henri’s passion to help MSMEs go beyond loans. Jean Henri’s commitment to fostering entrepreneurship motivated him to launch the Kanegosyo Center which provides MSMEs with the necessary guidance and tools to get their businesses off the ground and running seamlessly. This program directly addresses the barriers MSMEs face, helping them formalize operations and achieve long-term stability.

Beyond loan products, Jean Henri also launched affordable investment products like Microinvest and Gold Bar, meant for customers ready to use their extra resources to build wealth and secure a better future for them and their loved ones.

The introduction of the Kanegosyo Center and Investment Products has created endless opportunities for thousands of Filipinos and helped JHL attain his goal of transforming Cebuana Lhuillier as a one-stop microfinance institution.

Beyond these products and services, JHL forges on with advocacies close to his heart. He has promoted financial literacy hands-on through the Money Guro program, offering Filipinos vital knowledge on responsible saving, investing, and wealth-building. These initiatives are designed to engage and educate individuals, ensuring they gain the skills to secure their financial future.

JHL has been a stalwart supporter of Philippine Sports for more than 30 years. As the President of the Amateur Softball Association of the Philippines as well as the President of United Tennis Philippines, JHL’s commitment to grassroots sports development for tennis and softball, and his enthusiasm for bolstering the Philippine national teams of both, have greatly contributed to the advancement of Philippine sports.

Jean Henri Lhuillier’s legacy is not merely defined by business success but by his enduring impact on Filipinos across economic and social landscapes. His achievements in financial inclusion and literacy, insurance accessibility ,money transfer, entrepreneurship, digital banking, sports development, and education upliftment are unparalleled in the industry. No other business leader has consistently developed and executed such transformative initiatives proving that corporate leadership can serve as a catalyst for social good, shaping a brighter future for millions of Filipinos.

4. In bullet-list form (up to 150 words), provide a brief summary of up to ten (10) of the nominee's chief achievements over the course of their lifetime:

Total 151 words used. If the word count is more than 25 words over the limit, please deduct one (1) point from your score.

Since January 2023, Jean Henri Lhuillier, the President and CEO of the PJ Lhuillier Group of Companies, has achieved these milestones:

- Completed the one-stop financial portfolio of Cebuana Lhuillier with brainchild offerings like the Kanegosyo Center, which equips entrepreneurs with financial tools and business guidance, and Microinvest and Gold bar, both affordable investment offerings
- Expanded with over 3500 pawnshops, 3 million global doors, and 25,000 domestic locations through strategic partnerships
- Developed and launched financially inclusive insurance products like HEALTHMAX -affordable HMO-, MINDCARE -unlimited consultations for mental health-, and TAKAFUL -for the Muslim community-; Issues 1.5 million insurance policies monthly
- Engineered trailblazing loan products: ADVANCE -Salary Loan-; CYCLE -Motorcycle loan - for mobility-, OFW LOAN, and MICROBIZ -business loans for MSMEs-
- Enhanced the money transfer business with entry to web3, crypto, and partnerships with Global leaders PayPal and MoneyGram
- Advocated Moneyguro; sports development in tennis and softball; Alternative Learning System

Attachments/Videos/Links:

[Jean Henri Lhuillier: Champion of Inclusion. Trailblazer in Innovation. Builder of a Nation.](#)

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