

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: Company / Organization Categories
Nomination Sub Category: Company of the Year - Diversified Services - Large
Nomination Title: PJ Lhuillier Inc. (Cebuana Lhuillier)



1. Which will you submit for your nomination in this category, a video of up to five (5) minutes in length about the achievements of the nominated organization since 1 January 2023, OR written answers to the questions for this category? (Choose one):

Written answers to the questions

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.

Since January 1, 2023, PJ Lhuillier, Inc., through its flagship brand Cebuana Lhuillier, has achieved significant milestones in advancing financial inclusion for millions of Filipinos. As the Philippines’ leading microfinance institution, the company continues to expand its impact across all facets of financial empowerment.

One of the most notable achievements is the rapid growth of the **Kanegosyo Center**, which has disbursed over **₱3 billion** in funding and provided training and mentorship to more than **1 million MSME clients**, equipping them with tools for sustainable growth.

Cebuana Lhuillier also launched **Microinvest** and **Cebuana Gold Bars**, making investing accessible to everyday Filipinos and encouraging long-term wealth building. In insurance, Cebuana Lhuillier Insurance Brokers introduced innovative, inclusive products like **HealthMax (HMO)**, **MindCare (mental health consultations)**, and **Takaful (Shariah-compliant plans)**—issuing an impressive **1.5 million policies monthly**.

Its **loan portfolio** grew with new offerings like **Advance**, **Cycle**, **OFW Loans**, and **MicroBiz Loans**, addressing the diverse needs of wage earners, entrepreneurs, and overseas workers. On the digital front, Cebuana enhanced its **remittance services** by integrating **Web3** and **cryptocurrency**, alongside global partnerships with **PayPal** and **MoneyGram**.

With a footprint of **3,500+ branches**, **25,000 domestic partners**, and **3 million global touchpoints**, Cebuana Lhuillier is building a truly inclusive, end-to-end financial ecosystem—transforming lives from short-term relief to long-term financial resilience.

3. If you are providing written answers for your submission, you must provide an answer to this first question: Briefly describe the nominated organization: its history and past performance (up to 200 words):

Total 185 words used.

PJ Lhuillier, Inc. is the parent company of **Cebuana Lhuillier**, the Philippines’ leading and most trusted microfinancial services provider. Founded in 1987, the organization began as a pawnshop chain and has since evolved into a comprehensive financial services institution, championing financial inclusion for over three decades.

From its humble beginnings, Cebuana Lhuillier has built a nationwide presence with over **3,500 branches**, serving millions of Filipinos, particularly those in underserved and unbanked communities. The company has consistently expanded its portfolio to include **pawnbroking, microloans, remittance, microinsurance, savings, investments, and business development services**, establishing itself as a one-stop financial hub.

Driven by the mission of financial wellness for all, PJ Lhuillier has launched innovative and accessible products like **MicroSavings, HealthMax, Advance Salary Loans**, and **Cebuana Gold**, reaching customers from all walks of life. Its industry leadership has been recognized with multiple local and international awards for service excellence, innovation, and social impact.

Today, PJ Lhuillier continues to break barriers in microfinance, empowering individuals and microentrepreneurs to transition from financial vulnerability to financial resilience—cementing its legacy as a pioneer and leader in inclusive finance in the Philippines.

4. If you are providing written answers for your submission, you must provide an answer to this second question: Outline the organization's achievements since the beginning of 2023 that you wish to bring to the judges' attention (up to 250 words):

Total 222 words used.

Since January 2023, **PJ Lhuillier, Inc.** (Cebuana Lhuillier) has made major strides in advancing financial inclusion and empowering underserved communities across the Philippines. Key achievements include:

- Expansion of the Kanegosyo Center** – Cebuana’s dedicated platform for micro, small, and medium enterprises (MSMEs) disbursed over **₱3 billion in funding** and provided coaching to more than **1 million entrepreneurs**, fostering grassroots economic growth.
- Inclusive Investment Opportunities** – The launch of **Microinvest** and **Cebuana Gold Bars** democratized access to investment tools, enabling Filipinos to start building wealth with small, manageable amounts.
- Affordable and Innovative Insurance** – Through Cebuana Lhuillier Insurance Brokers, over **1.5 million insurance policies are issued monthly**, including breakthrough products like **HealthMax (HMO)**, **MindCare (mental health access)**, and **Takaful (Shariah-compliant plans)**.
- Expanded Loan Offerings** – New loan products such as **Advance (salary loans)**, **Cycle (motorcycle loans)**, **OFW Loans**, and **MicroBiz Loans** now serve a broader spectrum of financial needs, from employees to entrepreneurs.
- Digital and Global Remittance Leadership** – Cebuana strengthened its remittance services with **Web3 and crypto integrations**, and forged global partnerships with **PayPal, MoneyGram, and Western Union**, expanding reach to **3 million+ touchpoints worldwide**.

Backed by over **3,500 branches** and a nationwide network of **25,000 domestic partners**, PJ Lhuillier continues to lead in building a holistic financial ecosystem—empowering Filipinos to progress from day-to-day survival to long-term financial security.

5. If you are providing written answers for your submission, you must provide an answer to this third question: Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other players in your industry and/or to the organization's past performance (up to 250 words):

Total 231 words used.

The achievements of **PJ Lhuillier, Inc.** since 2023 are both **unique and significant**, reflecting the company’s unwavering leadership in inclusive finance and its bold drive to innovate beyond traditional microfinance services.

While many industry players remain focused on isolated financial products, **Cebuana Lhuillier has built an end-to-end financial ecosystem**—spanning savings, loans, insurance, remittances, and investments—accessible to the country’s largely unbanked and underserved population. The **₱3 billion disbursed through the Kanegosyo Center** and coaching of over **1 million MSMEs** is unmatched in terms of direct support to small businesses in this sector.

In comparison, most traditional financial institutions require stringent requirements, excluding microentrepreneurs from formal lending. Cebuana’s low-barrier approach sets a new industry benchmark for inclusive financing.

The **launch of Cebuana Gold Bars and Microinvest** also sets it apart, making investment products available to everyday Filipinos for as little as **₱50**—something few competitors have attempted, especially at this scale.

In insurance, **1.5 million policies issued monthly** is an exceptional figure, outpacing other providers in terms of volume and product relevance—especially with niche offerings like **MindCare** (mental health) and **Takaful** (Shariah-compliant coverage), both rare in the local market.

Compared to its past performance, PJ Lhuillier has not only expanded its reach but has **transformed its role**—from providing financial relief to enabling long-term financial mobility. This evolution, combined with its tech-driven growth and grassroots impact, firmly positions Cebuana Lhuillier ahead of its peers.

6. You have the option to answer this final question: Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

Attachments/Videos/Links:

[PJ Lhuillier Inc. \(Cebuana Lhuillier\)](#)

[REDACTED FOR PUBLICATION]