

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 - Conglomerates - 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.
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 159 words used.

PJ Lhuillier Inc. -PJLI- is a distinguished conglomerate at the forefront of financial inclusion and innovation in the Philippines. Founded in 1988, PJLI evolved from Agencia Cebuana, a family-run pawnshop business established in 1953, into a diversified enterprise with over 12,000 employees and a nationwide presence.

At its core, PJLI is dedicated to bridging financial gaps and uplifting underserved communities through its flagship brand, Cebuana Lhuillier—the country’s leading provider of micro-financial services. With over 3,500 branches, it offers pawning, remittance, microloans, and business-to-business solutions. Its banking arm, Cebuana Lhuillier Bank -CL Bank-, champions micro-savings and all-in loan products tailored for the unbanked. Cebuana Lhuillier Insurance Brokers -CLIB- delivers accessible microinsurance, while PJLI’s Money Transfer Group enables domestic and international remittances.

Guided by the visionary leadership of President and CEO Jean Henri Lhuillier, PJLI continues to expand its portfolio while staying anchored in its mission: to empower Filipinos through inclusive, affordable, and innovative solutions across its integrated businesses.

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 230 words used.

PJ Lhuillier Inc. -PJLI- has further solidified its position as a leading conglomerate in the Philippines, achieving significant milestones since January 1, 2023. Under the leadership of President and CEO Jean Henri Lhuillier, PJLI continues to elevate financial inclusion, people development, and community empowerment.

Among its most notable accomplishments is winning multiple international accolades, including Executive of the Year and Company of the Year at the Stevie Awards, recognizing PJLI’s excellence in financial services and inclusive innovation. The company also earned Gold accreditation from Investors in People -IiP-, a global benchmark for high-performing workplace cultures.

PJLI made strides in Diversity, Equity, and Inclusion through its “I Belong” campaign, promoting inclusivity across the organization. Nearly 50% of Cebuana Lhuillier’s Management Committee now consists of women leaders, and the company continues to support LGBTQ+ representation and employees with disabilities.

Its corporate social responsibility programs have also expanded, reaching a wider audience through meaningful initiatives. Cebuana Lhuillier’s Pasasalamat—a gratitude-driven outreach effort that gives back to loyal customers through localized, community-based activities. Other initiatives like the Iponventure campaign fosters a savings culture among Filipinos, while the Kumustahan provides microinsurance education and emotional wellness support, particularly in vulnerable communities.

These achievements reflect PJLI’s unwavering focus on innovation, employee engagement, and social impact. Through integrated financial services and people-first programs, PJLI continues to empower millions of Filipinos and reinforce its legacy as a purpose-driven industry leader.

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 229 words used.

PJ Lhuillier Inc. -PJLI- stands out as one of the Philippines’ most forward-thinking conglomerates, achieving outstanding milestones across financial services, employee engagement, and corporate social responsibility since January 1, 2023. Its unique approach lies in combining business growth with purposeful impact—a balance rarely seen at this scale.

PJLI earned numerous international recognitions, including Executive of the Year and Company of the Year at the Stevie Awards, a testament to its leadership in financial inclusion and service innovation. Additionally, the Gold accreditation from Investors in People -IiP- distinguishes PJLI as one of the few financial organizations in the country to meet globally recognized standards in employee engagement and people management.

Its Diversity, Equity, and Inclusion -DEI- initiatives, especially the “I Belong” campaign, highlight PJLI’s people-first mindset, ensuring every employee—regardless of gender, identity, or ability—is seen, heard, and empowered. With nearly 50% female leadership in Cebuana Lhuillier’s management committee, PJLI is helping redefine the workplace landscape in traditionally male-dominated sectors.

PJLI also excels in corporate citizenship. Its Pasasalamat outreach initiative strengthens community ties by giving back to loyal customers. The Iponventure campaign fosters savings habits among underserved Filipinos, while the Kumustahan program addresses both insurance education and emotional well-being.

In contrast to many industry players focused solely on financial returns, PJLI’s model integrates commercial success with inclusive, grassroots empowerment—making its achievements not only exceptional, but truly transformative for millions of Filipinos.

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]