



### **Meet Jocelyn Cutilla**

Jocelyn Cutilla used her loans to expand her stall's capacity to sell a greater variety and quantity of fish. Her extra earnings financed her two children's educations until their graduations.

### **Jocelyn's Story**

For 46 year old Jocelyn, a fish and vegetable vendor, a typical day begins at 5 am and lasts until well after dark. For over twelve years, she has been a fixture in her community, selling her husband's daily catch alongside fresh produce sourced from local farmers. Before accessing her first loan, her business was limited by the unpredictability of the sea. If her husband had a difficult day on the water, Jocelyn had very little to sell, which put her family's financial stability at risk.

The support from her loans allowed Jocelyn to break free from this cycle. With the additional capital, she began sourcing fish from other local fishermen, which diversified her inventory and ensured she always had popular items like milkfish in stock. This shift transformed her stall from a small venture into a reliable business. Most importantly, the increased income provided the necessary funds for her two children to complete their education.

Today, that investment in the next generation has come full circle. Both of her children have secured their own jobs and now provide financial support to Jocelyn and her husband. They even return to the market stand to help out during their free time. By using the loan to grow her business, Jocelyn did more than just increase her daily sales. She created a sustainable cycle of support that has elevated her entire family's quality of life. Jocelyn now looks forward to expanding further, confident that her hard work is building a lasting legacy of security for her household.

