

# Beyond Credit

## A Wholistic Approach to Poverty Eradication

November 26 to 27, 2009 at the Waterfront Lahug Hotel, Cebu City, Philippines



### PROGRAM

#### DAY 1

November 26, Thursday

- 8:00 AM REGISTRATION**
- 9:00 AM OPENING CEREMONIES**  
National Anthem  
Opening Prayer  
Welcoming Remarks  
by *Mr. Angel L. de Leon*  
(VAMI President and TSKI Executive Director)  
Opening Remarks  
by *Mr. Ruben C. de Lara* (MCPI President and TSPI Executive Director)  
Keynote Address  
by *Honorable Reynato S. Puno*  
(Chief Justice of the Supreme Court of the Philippines)  
Induction of the MCPI Board of Trustees, 2010 - 2011
- 10:00 AM PLENARY SESSION 1: REGULATORS AND THEIR PERSPECTIVES**  
*Representatives of entities regulating the microfinance industry speak about the prospects of providing interventions complementing financial services and their efforts at encouraging them.*  
Bangko Sentral ng Pilipinas  
by *Ms. Rochelle Tomas*, Bank Officer III  
Securities and Exchange Commission  
by *Atty. Lindeza Gavino*, OIC, Cebu Extension Office  
Cooperative Development Authority  
by *Atty. Niel A. Santillan*, Executive Director
- 12:00 PM LUNCH**
- 1:30 PM PLENARY SESSION 2: CREDIT ++ (Part 1)**  
*Services for MFI Clients that Complement Credit – Practitioners gather in a panel to discuss beyond-credit services they provide to support micro-enterprises.*  
Business Development Services  
by *Mr. Angel de Leon*, Taytay sa Kauswagan, Inc./VAMI  
by *Mr. Julius Alip*, CARD-BDS  
Environment  
by *Mr. Gilbert Maramba*, Negros Women for Tomorrow Foundation  
Complementary Services  
by *Fr. Jovic Lobrigo*, Simbag sa Pag-asenso, Inc./Bicol Microfinance Council  
Health and Sanitation  
by *Ms. Aquilina Onesa*, TSPI Development Corporation
- 3:00 PM BREAK**
- 3:30 PM PLENARY SESSION 3: CREDIT ++ (Part 2)**  
*Other Complementary Services – Representatives of MFIs & support organizations speak on their efforts targeting different aspects of sustainable development.*  
Community Development  
by *Mr. Rolando B. Victoria*, Alalay Sa Kaunlaran, Inc.  
Financial Literacy  
by *Ms. Ma. Victoria Abello*, Negros Women for Tomorrow Foundation  
Value Chain Approach  
by *Mr. Mark Joaquin Ruiz*, Microventures, Inc.  
Microinsurance  
by *Mr. William Martinez*, MicroEnsure Philippines

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5:00 PM      **END OF DAY 1**  
6:00 PM      **Dinner and Solidarity Night**

### DAY 2 November 27, Friday

9:00 AM      **THE BOTTOM LINE: CLIENTS ESCAPING POVERTY**  
*Video presentations on the Citi Microentrepreneur of the Year Awardees for 2009 highlight how the winners have secured themselves, their families, and even their communities against poverty through credit and non-credit products and services of microfinance institutions.*

10:00 AM      **PLENARY SESSION 4: CREDIT ++ (Part 3)**  
*Protecting the Vulnerable from Unexpected Losses –Micro-insurance can provide much needed insulation from the shocks of emergencies and calamities, whether natural or human-made. Resource persons aware of the value of micro-insurance conduct a panel discussion on this area of beyond-credit services. The panel will also discuss other appropriate responses to these situations.*  
*Ms. Wivina de Vera, Ahon sa Hiras, Inc.*  
*Dr. Jaime Aristotle Alip, CARD-Mutually Reinforcing Institutions*  
*Ms. Susan Trinidad, TSPI-MBA*  
*Mr. Jomar Dadivas, The Mercantile Insurance Co.*

12:00 PM      **LUNCH**

1:30 PM      **PLENARY SPEAKER**  
*Mr. Tor Gull, Managing Director, Oikocredit*

1:45 PM      **PLENARY SESSION 5: SUPPORTING BEYOND CREDIT INITIATIVES**  
*Support organizations share their initiatives to promote beyond-credit services among microfinance practitioners.*  
*Mr. Edgar Generoso, People's Credit and Finance Corporation*  
*Ms. Evelyn Sucgang, National Livelihood Development Corporation*  
*Mr. Mark Daniels, Opportunity International Australia*  
*Mr. Christopher Tan, Grameen Foundation*  
*Mr. Cesar Antoni, SB Corporation*

3:00 PM      **CLOSING CEREMONIES**  
Conference Recap  
*By Prof. Ronald T. Chua, Asian Institute of Management*  
Closing Remarks  
*by Dr. Cecilia D. del Castillo*  
*(MCPI Vice President and NWTf Executive Director)*

3:30 PM      **END OF CONFERENCE**

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