

Beyond MicroCredit

A Wholistic Approach to Poverty Eradication

July 29 to 30, 2010 • Top of the Apo, Apo View Hotel, Davao City, Philippines

Organized by the



Microfinance Council
of the Philippines, Inc.

In partnership with



Mindanao Microfinance
Council, Inc.

With support from



Citi Foundation



AGENDA

Thursday, 29 July 2010

OPENING

8:00 – 9:00	Registration
9:00 – 10:00	National Anthem
	Opening Prayer
	WELCOME REMARKS: Fr. Arnel Celis <i>President, Mindanao Microfinance Council, Inc.</i>
	KEYNOTE SPEECH: Ruben C. de Lara <i>President, Microfinance Council of the Philippines, Inc.</i>
	MESSAGE FROM THE GUEST SPEAKER: William Tucker <i>Executive Director, The SEEP Network</i>
10:00 – 10:30	Coffee Break
10:30 – 11:00	Engaging the Aquino Administration in Scaling-up Microentrepreneurship Danilo Songco, President and CEO, PinoyME Foundation PinoyME presents the result of the Philippine Microenterprise Stakeholders Conference held in April, 2010. The conference was attended by over 100 participants from MFIs, private companies, banks, government officials, academics, research institutions, donor agencies, and NGOs from all over the country. The policy agenda that resulted from the conference hopes to provide the microfinance sector a platform to engage the new administration of President Benigno Aquino III in promoting entrepreneurship among the poor as a means for poverty reduction.

PLENARY SESSION 1: Client Protection in Microfinance

11:00 am – 12:30 pm

FACILITATOR: Christopher Tan, Grameen Foundation

Financial services have the power to help people improve their lives, sometimes dramatically so. However, if offered carelessly or used improperly, financial services – especially credit – can also cause harm. This session will tackle client protection in microfinance, and will share how important it is for microfinance institutions to simply “do no harm.”

11:15 – 11:30

The Importance of Credit Bureau in Addressing Over-Indebtedness Issues

Fe B. Barin, Chairperson, Securities and Exchange Commission

The head of the Securities and Exchange Commission (SEC) will discuss the value and role of a credit information system in preventing over-indebtedness and in promoting the availability of high-quality credit information to enable responsible lending and a more efficient and transparent marketplace.

11:30 – 11:45	<p>Multiple Borrowings among Microfinance Clients Erwin Tiongson, PhD, <i>Assistant Professor, Asian Institute of Management</i></p> <p>Today, we are seeing a Philippine microfinance sector that is characterized as highly competitive, particularly in urban areas where a number of microfinance institutions compete for the same segment of the market. While competition should bring with it positive impact on the target market, there are concerns about some negative effects on clients, particularly when it brings about over-indebtedness and default. This session will present a survey of literature on multiple borrowings among microfinance clients and how it has affected microfinance sectors in other countries.</p>
11:45 – 12:00	<p>Microfinance Investors & Client Protection: New Standards Rajitha Vinnakota, <i>Investment Analyst for South and East Asia, Symbiotics</i></p> <p>Client protection is part of an industry initiative by microfinance providers, networks, and investors to protect low-income clients from potentially harmful financial services. This session will present the efforts of Symbiotics, a microfinance investment advisor, to incorporate client protection principles into their own investment selection and oversight processes. Symbiotics has been active in promoting responsible practices and measuring the social performance of MFIs by disseminating the Client Protection Principles, endorsing the Smart Campaign, being an active member of the Social Performance Task Force, and conducting on an annual basis an MFI Social Responsibility rating to assess the social performance of MFIs.</p>
12:00 – 12:30	Open Forum
12:30 – 1:30	Lunch

PLENARY SESSION 2: Beyond MicroCredit...Addressing the Vulnerabilities of the Poor

1:30 – 3:00 pm

FACILITATOR: Ma. Piedad Geron, *ADB-JFPR Developing Microinsurance Project*

Beyond MicroCredit simply implies that microfinance institutions have gone beyond the provision of loans and savings products and have explored other financial products and mechanisms to strengthen risk protection for the poor. This session will present various initiatives that address the vulnerabilities of the poor, including microinsurance and disaster risk reduction management.

1:30 – 2:30	<p>Concerted Initiatives for Microinsurance: Creating an Enabling Environment Joselito Almario, <i>Director, National Credit Council – Department of Finance</i> Antonis Malagardis, <i>Program Manager, GTZ-MIPSS Office</i></p> <p>In this session, Director Almario and Dr. Malagardis will share important developments regarding microinsurance, particularly in light of the recent launching of the National Strategy and Regulatory Framework for Microinsurance that paves the way for the development of an insurance market for the poor. The aims and thrusts of two major projects on microinsurance will also be shared and discussed.</p>
2:30 – 3:00	<p>Disaster Risk Reduction Management and Microfinance Rustico Biñas, <i>Global Advisor on Disaster Risk Reduction, Cordaid</i></p> <p>Disaster risk reduction is a development framework and a tool that seeks to build resilience</p>

and therefore increase capacities of communities to withstand and bounce back from hazardous events such as droughts, floods, conflicts and typhoons, as well as addressing unsustainable development patterns such as ecosystem degradation due to mining, logging, illegal fishing, high input farming which increases the disaster risks faced by large sectors of society. It is believed that MFIs should also be involved in disaster risk reduction in order to deepen its response to the most at risk groups whom they serve and will be serving.

3:00 – 3:30 Coffee Break

PLENARY SESSION 3: Barriers and Responses to Bringing Microfinance to Difficult Areas

3:30 – 5:00 pm

HOST: Danilo Songco, President and CEO, PinoyME Foundation

In this session, particular focus will be given to the poverty situation in Mindanao, and how both geographic and armed conflict-related problems pose challenges to microfinance institutions in terms of reaching poorer households and delivering microfinance services to them. The panel of discussants will include Mindanao-based microfinance institutions with experiences operating in difficult areas, and experts who can give the poverty and socio-economic profile of Mindanao.

3:30 – 5:00 **Cantilan Bank**
Lt. Gen. William K. Hotchkiss III (Ret.), President

Ad Jesum Development Foundation, Inc.
Sr. Bernadette R. Dollete, Executive Director

Mindanao Development Authority
Janet Lopez, Assistant Secretary

Mindanawon Initiative for Cultural Dialogue
Fr. Albert Alejo, Executive Director

KFI Center for Community Development Foundation, Inc.
Rodolfo T. Quinday, Sr.

5:00 End of Day 1

5:30 – 6:30 **Fellowship Night for Associations of MFIs (by invitation only)**

7:00 **Dinner Reception by PlaNet Finance (Open)**
Signing Ceremony: 'Improving Financial Inclusion and Social Impact Toward Food Security in Southeast Asia'

Friday, 30 July 2010

NETWORKING SESSION: UGNAYAN

8:00 – 9:15 am

This is an interactive networking platform - an opportunity for MFIs to know all about emerging concepts, as well as new product and service offerings of microfinance support organizations – investments, tools, systems, innovations and technology.

8:00 – 9:15

Country Bankers Life Insurance Corporation

Geraldine Desiderio-Garcia, Senior Vice President and General Manager

Ms. Desiderio-Garcia will discuss the features of the CB Kalinga Microinsurance Family Package of the Country Bankers Life Insurance Corporation, a full service insurance provider best known for its impressive performance and track record in making insurance accessible to thousands of Filipinos especially in rural areas through its solid partnership with rural banks all over the country.

ENCASH

Eric Severino, President

Mr. Severino will present the initiatives of ENCASH, the Philippines' largest outsourced full-service ATM and Core Banking Software operator, in the microfinance sector. In 2010, ENCASH deployed over 22 Automated Teller Machines (ATMs) in various cooperatives which is a pilot project of the Closed Loop Payment System with ATM services and a project to host a core banking system with outsourced ATM services for cooperatives.

InfrasoftTech: Merging Technology with Operational Processes in Microfinance Institutions

Hanuman Tripathi, Group Managing Director

Mr. Tripathi will discuss how technology can help streamline processes and drive growth for a microfinance institution by enabling newer delivery and business models.

PLDT KaAsenso: Ang Hakbang ng PLDT sa Pag-asenso ng Pinoy MiniGosyo

Patrick Tang, AVP – PLDT Retail Voice Acquisition

Mr. Tang will present PLDT KaAsenso, an initiative of PLDT to empower progressive microbusinesses (or *MiniGosyos*) with the right communication and information tools to increase their profits and maximize savings. PLDT aims to enable microentrepreneurs (or *Minigosityantes*) grow their *Minigosyos* thru PLDT products and services, advocacy campaigns, and other revenue opportunities.

SESSION 4 (with Breakout Sessions): Mainstreaming Social Performance Management

9:15 – 10:30 am

There is widespread recognition that social performance management needs to be integrated into the overall performance management system of a microfinance institution. How to do this remains a big challenge not only for MFIs, but for microfinance support organizations as well. Four simultaneous breakout sessions will tackle SPM integration into various functioning units of a MFI – human resource, management information system, operations and governance – and will present responses to the continuing challenge of operationalizing SPM.

9:15 – 10:30	Breakout Sessions
	Governance SPEAKER: Mila M. Bunker , <i>Ahon Sa Hirap, Inc.</i> FACILITATOR: Christopher Tan , <i>Grameen Foundation</i>
	Human Resource SPEAKER: Jeffrey Ordoñez , <i>Mindanao Microfinance Council, Inc.</i> FACILITATOR: Jesila M. Ledesma , <i>MicroSave</i>
	Management Information System SPEAKERS: Cristopher G. Lomboy , <i>Grameen Foundation</i> Marco Boa , <i>Microfinanza Rating</i> FACILITATOR: Anthony Petalcorin , <i>RBAP – Microenterprise Access to Banking Services</i>
	Operations SPEAKERS: Gilbert Maramba , <i>Negros Women for Tomorrow Foundation, Inc.</i> Rolando B. Victoria , <i>Alalay Sa Kaunlaran, Inc.</i> FACILITATOR: Noemi Bonaobra , <i>Bicol Microfinance Council, Inc.</i>
10:30 – 10:45	Coffee Break

SESSION 5 (with Breakout Sessions): Beyond Micro-Enterprise Financing: Innovations in Microfinance

10:45 am – 12:15 pm

This session will demonstrate how microfinance has evolved beyond micro-enterprise financing and into a range of products and services that aim to respond to the poor's evolving and specific needs for financing. Four simultaneous breakout sessions will tackle emerging innovations in microfinance. These are value chain financing, health financing, agriculture microfinance, and financing renewable energy.

10:45 – 12:15	Breakout Sessions
	Value Chain Financing SPEAKERS: Jerry Pacturan , <i>Philippine Development Assistance Program</i> Emiterio Sanson, Jr. , <i>RBAP – Microenterprise Access to Banking Services</i> Ben Luther Lucas , <i>Agriterra</i> Raul Socrates Banzuela , <i>Pakisama</i> FACILITATOR: Vivien Martin , <i>Kamayo Mindanao Foundation</i>
	Financing Fisheries SPEAKER: Pilar Fontelar , <i>Bureau of Fisheries and Aquatic Resources</i> FACILITATOR: Marcos Perez, Jr. , <i>SEEDFinance Corporation</i>
	Housing Microfinance SPEAKERS: Ignacito Alvizo , <i>Enterprise Bank</i> Brig. Gen. Charles Hotchkiss (Ret.) , <i>Cantilan Bank, Inc.</i> FACILITATOR: Raquel Castro , <i>Plan Philippines</i>
	Financing Renewable Energy SPEAKERS: Ronnie Sargento , <i>Department of Energy</i> Ricardo Torres, Jr. , <i>Peace and Equity Foundation</i> FACILITATOR: Alan Orogo , <i>Punla sa Tao Foundation, Inc.</i>
12:15 – 1:15	Lunch

PLENARY SESSION 6: Fostering Collaboration and Partnership Amidst Competition

1:15 – 2:15 pm

HOST: Meliza Agabin, RBAP – Microenterprise Access to Banking Services

The microfinance sector in the Philippines is growing significantly competitive. In a highly competitive market, players attempt to get their share of the market – successfully for some, but not quite for others. In this session, key players in the sector will talk about competition, how it is affecting their institution, as well as their clients, and how issues around competition can in fact pave the way for meaningful collaboration and partnership for the sake of poverty alleviation goals.

1:15 – 2:15	Simbag sa Pag-asenso, Inc. Fr. Jose Victor Lobrigo, Chairman, Simbag sa Pag-Asenso, Inc.
	Taytay Sa Kauswagan, Inc. Angel L. de Leon, Jr., Executive Director, Taytay Sa Kauswagan, Inc.
	Green Bank Joseph Omar Andaya, Chairman and President, Green Bank
CLOSING	
2:15 – 2:30	Raffle
	CLOSING REMARKS Jeffrey Ordoñez, Executive Director, Mindanao Microfinance Council, Inc. Lalaine M. Joyas, Executive Director, Microfinance Council of the Philippines, Inc.
3:00 – 3:30	Snacks
	End of Conference
3:30 – 5:00	Microfinance Council of the Philippines, Inc. Annual General Meeting and Board of Trustees Election