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MCPI welcomes USPD!



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Microfinance Council of the Philippines, Inc.



MFCouncilPHL



MCPI focuses on moving beyond microfinance in its 2014 conference; elects new set of officers

In the middle of challenges and changing needs of clients of the microfinance sector, the *2014 MCPI Annual Conference: Moving Beyond Microfinance* became the venue for discussions on how to adapt to these concerns.

On July 24 -25, 2014, stakeholders gathered at the Century Park Hotel in Manila to share and learn of interventions beyond microcredit that can strengthen efforts of microfinance practitioners to turn their clients' quality of life for the better. In one of the sessions, value chain models were explored to increase growth and competitiveness of agricultural actors. Along this line, sustainable energy access for the rural population was also presented. Inadequate housing also prompted exchange of ideas on how to scale up these housing microfinance products and customize it according to clients' needs. As natural calamities regularly visit the country, post-disaster rehabilitation plans have been put in place by MFIs to protect the homes and livelihood of clients. Two MFIs' experience was showcased in a session for the said topic. MFIs that provide health protection to their clients also discussed partnerships they have established to provide opportunities for proper diagnosis and treatment of illnesses of poor households and their need for health services.

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Social performance experience and tools sharing in Peer Learning Community meeting

The annual meeting of the Social Performance Management (SPM) Peer Learning Community once again gathered microfinance practitioners last May 15 to 16 at the Century Park Hotel in Manila, to revisit social performance and to

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Participants listen intently as a representative shares the output of her group during the experience sharing workshop.

Digital platforms were also presented as more microfinance practitioners are studying the potential of digital technology to deliver financial and non-financial services to clients in a more efficient manner that would benefit the poor. The conference also highlighted the importance of business development services as MFIs extend various non-financial services to assist microenterprises with their business needs.

The three MFI clients who were invited to speak during the conference were faces of a successful microfinance and financial inclusion. In two separate sessions, the importance of client protection and social performance management was once again emphasized.

In their closing remarks, Senator Paolo Benigno Aquino IV gave updates on his legislative initiatives on microenterprise development among other things; while Bangko Sentral ng Pilipinas Deputy Governor Nestor Espenilla, Jr. left a challenge for the microfinance champions in the hall on their next move to bring microfinance to a higher level.

The conference culminated in the induction of officers and members of the MCPI Board of Trustees for the year 2014 – 2015 as follows: Ms. Maria Anna Ignacio, Kasagana-ka Development Center, Inc. – Chairperson; Mr. Rolando Victoria, Alalay sa Kaunlaran, Inc. – Vice-

Chairperson; Fr. Jose Victor Lobrigo, SEDP-Simbag sa Pag-asenso Inc. – Corporate Secretary; Mr. Eduardo Jimenez, Community Economic Ventures, Inc. – Treasurer; Mr. Angelo Solarte, Taytay sa Kauswagan, Inc. – Internal Auditor; Mr. Antonio Sevillano, Jr., Aakay ang MILAMDEC Microfinance Foundation – Member; Mr. Jose Misael Moraleda, Bicol Microfinance Council, Inc. – Member;

Mr. Gadwin Handumon, Paglaum Multi-Purpose Cooperative – Member; Ms. Carmelita Bilaoen, Peoples Bank of Caraga, Inc. – Member. Sen. Aquino led the oath-taking.

DG Espenilla’s speech and the presentations during the conference can be downloaded at <http://www.microfinancecouncil.org/materials-from-the-2014-mcpi-annual-conference> ♦



From left: Mr. Antonio Sevillano, Jr., Ms. Carmelita Bilaoen, Mr. Eduardo Jimenez, Mr. Rolando Victoria, Fr. Jose Victor Lobrigo, Sen. Paolo Benigno Aquino IV, Ms. Maria Anna Ignacio, BSP Dep. Gov. Nestor Espenilla, Jr., Mr. Angelo Solarte, Mr. Jose Misael Moraleda and Mr. Gadwin Handumon.

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share experiences from the field, particularly on the utilization and analysis of information using client-related data for product enhancement or development; service improvement of the institution; and strategic management decisions.

The meeting, organized by the Microfinance Council of the Philippines, Inc. (MCPI), highlighted case studies from Peoples Bank of Caraga, Inc. and Negros Women for Tomorrow Foundation, Inc. The gathering also became the venue of the second of the 3-part Tools Sharing Workshop Series on Social Performance Management for MFIs. The first part of the tools workshop series was held in partnership with the Bicol Microfinance Council, Inc. last April 4 to 5 in Legazpi City, Albay.

The SPM Peer Learning Community was convened by MCPI to be a platform for the exchange and documentation of learning, experiences and practices in social performance management; informal collective mentoring on effective approaches to managing social performance (e.g., tools, strategies); and sharing, dissemination and promotion of social performance management experiences.

Since the first Peer Learning Community meeting in 2009, there has been an increase in the uptake of Social Performance in the country. Key stakeholders are now more informed about Social Performance - a number of microfinance institutions have adapted social performance into their operations while support institutions are now providing social performance services. Funders, donors and networks are now advocating and have included social performance into their agenda when dealing with their partner-MFIs. ♦

USPD Savings and Credit Cooperative: A Backgrounder

What is now known as the multi-awarded United Sugarcane Planters of Davao (USPD) Savings and Credit Cooperative started as the savings and credit department of the USPD Multi-purpose Cooperative (MPC), an agricultural multi-purpose cooperative established in 1991. In 1996, the El Niño phenomenon that hit the Davao Mill District, the rat and locust infestations that destroyed sugarcane fields, and the unpredictability of sugar prices exposed the vulnerabilities of the members and prompted the USPD MPC to launch the savings and credit department to teach members the value of saving.

USPD MPC's partnership with the Credit Union for Empowerment and Strengthening (CUES) - Philippines strengthened the financial operations of the cooperative and the savings and credit department operations.

The women were also taught how to save, how to effectively use a credit line, and trained to engage successfully in microenterprise.

Among the numerous distinctions it has received, USPD was given the highest award of the Finance Organizations Achieving Certified Credit Union Standards (FOCCUS) brand - Platinum FOCCUS Award - given to cooperatives that have already attained the Model Credit Union status comparable to that of any other credit union in the world.

In 2003, the USPD MPC Savings and Credit Department became a duly registered credit cooperative and became USPD Credit Cooperative. Two years after, it received the Award of Excellence in Community-based Savings and Credit Cooperative category (2005) by the Cooperative Development Authority.

In November 2011, the Articles of Cooperation and By-Laws of USPD Credit Cooperative were amended and it became USPD Savings and Credit Cooperative. At the same time, it became a member of CODIS (Cooperative Deposit Insurance System) after passing the qualifying criteria of COOP-PESOS.

The cooperative and its partners continue to implement programs for the benefit of the members. It also carries out scholarship program to qualified children of members; and has already produced college and vocational graduates from universities and colleges in Mindanao. The commitment of the officers, staff and members to USPD Savings and Credit Cooperative has enabled it to maintain the quality of service it has nurtured through the years. ♦

MCPI attends Senegal Social Performance Task Force meeting

The Microfinance Council of the Philippines, Inc., represented by its Executive Director Allan Robert Sicat and the Program Manager for Capacity Building and Social Performance Management Therese Marie Rico, joined other members of the Social Performance Task Force (SPTF) in a week-long annual meeting last June 2 to 6 in Dakar, Senegal.

During the pre-meeting activities, Ms. Rico, along with representatives from other networks, shared updates on the implementation of the Social Performance Fund for Networks where technical assistance extended to Peoples Bank of Caraga, Inc. (PBC), Alalay sa Kaunlaran, Inc. (ASKI), and Negros Women for Tomorrow Foundation (NWTF) are on its final phase. Write-ups on the tools of ASKI, NWTF, and Community Economic Ventures, Inc. are on final review. MCPI was also invited to share its experience on the Beta Testing of the CERISE-SPI IV tool. The tool, which was employed in ASKI, provides a clearer process on how to go about an MFI's gaps after

assessment; and serves as a good basis in assessing the technical assistance needs of an MFI.

In the SPTF meeting, MCPI joined other microfinance stakeholder groups who took an in-depth look into case studies of MFIs implementing the Universal Standards for Social Performance Management. Sessions explored, among other things, new and emerging digital delivery channels and the issues they present in social performance such as in client protection and consumer education. The meeting also provided MCPI an insight on where it is compared to its global counterparts in terms of project implementation as other networks revealed similar challenges and successes.

Representatives of ASKI, NWTF, Ahon sa Hirap, Inc., the Center for Agriculture and Rural Development, Inc., and ECLOF Philippines attended the meeting.

SPTF also launched its Resource Centre

and the new set of resources available for organizations to guide them in the implementation of USSPM. They can be accessed from this link <http://sptf.info/resources/resource-center> ♦



Attendees fill the conference room on the first day of the SPTF meeting proper.