

## MCPI receives SEEP Certificate for Learning Initiatives

The *Certificate for Contribution to 2011 Learning Initiatives* has been awarded to the Microfinance Council of the Philippines, Inc. (MCPI) by the SEEP Network for MCPI's programs for the promotion and institutionalization of client protection among its members.

This is the first time that SEEP has presented this kind of recognition and MCPI is one of only two networks worldwide that has been given the certificate; the other is the Azerbaijan Micro-Finance Association (AMFA).

The certificate means that MCPI has completed its deliverables, earlier than other networks, in the Memorandum of Understanding with SEEP and Smart Campaign to advance client protection in the country. In the MOU signed last year, MCPI had to, among other things, conduct client protection assessments of two MFIs; assist MFIs in self-assessment process and the completion of the Getting Started Questionnaire; and share client protection best practices and results of assessments with SEEP Network and Smart Campaign.

The certificate was presented during SEEP Network's 13<sup>th</sup> Global Network Summit last November 3 in Arlington, Virginia, USA.

## MCPI welcomes BMCI and Katipunan Bank to the family

The Microfinance Council of the Philippines, Inc. (MCPI) welcomes to its fold two new members--the Bicol Microfinance Council, Inc. (BMCI) and the Katipunan Bank (ZN), Inc.



### Bicol Microfinance Council, Inc.

Formed in March 2005, BMCI is a network of rural banks, cooperatives and non-government organizations in the Bicol region that are engaged in microfinance. Organized primarily to facilitate the exchange of ideas among local MFIs and promote the creation of a local credit bureau, BMCI has, over the years, broadened its mission that is anchored on building the

capacities of members to develop small enterprises and promote local economic development.

The network also assists its members to improve organizational performance and ensure that they adhere to established ethical standards and best practices.

Leading the 18-strong network and its Board of Trustees are Mr. Miel Moraleda, President of BMCI and also President and CEO of Rural Bank of Camalig; and Ms. Noemi Bonaobra as Executive Director.



### Katipunan Bank (ZN), Inc.

Adding to the number of MCPI members from Mindanao is Katipunan Bank (ZN), Inc. The bank is named after the municipality in Zamboanga del Norte where it was first established in 1979. But it was not until the year 2003 that Katipunan Bank engaged in microfinance.

The bank offers two kinds of microfinance loans--the *Proyekto-Ma-asenso* Loan and the *Asenso* Loan. The former uses a credit methodology from the Association

for Social Advancement (ASA) and is designed to help empower women by providing them the needed capital for their income-generating project. The latter is an individual loan product for microentrepreneurs who need additional capital to expand their enterprise.

At present, Katipunan Bank has close to 40,000 active microfinance clients and a loan portfolio of more than Php201.6 million. It holds corporate office in Dipolog City and has ten branches situated in Zamboanga del Norte, Zamboanga del Sur, Zamboanga Sibugay and Misamis Occidental in Mindanao; and Cebu and Bohol in the Visayas.



From L-R: Allan Robert I. Sicat, June Frances E. Hamoy, Therese Marie B. Rico, Lalaine M. Joyas, Aileen P. Paglinawan, Carlos H. Aquino, Jr., Jerwin A. Datuin

We encourage members and partners to send updates of their respective organizations for publication in Ugnayan. Thank you.

## Happy 25<sup>th</sup> Anniversary, CARD!

### Third SP Fund Workshop held



The Microfinance Council of the Philippines, Inc. (MCPI) hosted the third kick-off workshop of the Social Performance Start-up Fund (SP Fund). The workshop was organized in partnership with the MicroFinance Centre based in Poland. Last November 24 to December 2, twenty-three attendees from Armenia, Cote D'Ivoire, Palestine, Tanzania, Bangladesh, Kazakhstan, Rwanda, Russian Federation and Ghana took part in the workshop, which was facilitated by MFC's Walter Tounitsky and Ewa Bankowska and MCPI's Lalaine Joyas. This is the second time that the workshop was held in the country; the Philippines being advance in terms of promotion and integration of social performance in the overall performance management of MFIs. The first SP Fund kick-off workshop hosted by MCPI took place last October.

Uptake of social performance management is gaining momentum locally as indicated by two workshops facilitated by MCPI in November - one organized by the Antique Federation of Non-government Organizations, Inc. (AFON) on November 18 to 20, and the other by Microfinance Council of Region 1 and CAR (MCRC) in Baguio City on December 5, 2011.

### SEEDFINANCE Gathers PFIs to Micro No More Congress

By Adrian Aliwalas, SEEDFINANCE Corporation

The 2011 SEEDFINANCE Corporation National Stakeholders Conference last November 11 and 12 gathered more than one hundred fifty delegates from different Partner Financial Institutions (PFIs) in Dakak Park and Beach Resort, Dapitan City in Zamboanga del Norte. This year's *Micro No More Congress* featured the sharing of lessons from PFIs who achieved success as they support SEEDFINANCE's mission of financial inclusion. Unlike the previous conferences where speakers from institutions outside of the network were invited, representatives of several partner institutions served as speakers in order to inspire other PFIs and inform them of the milestones they have brought to their respective communities.

The first day of the event had 2 plenary sessions. The initial plenary focused on enabling financial inclusion through technology and innovation. Success stories of First Consolidated Cooperative on their mobile phone banking experience; Lapuyan Multi-Purpose Cooperative's ATM banking services in far-flung areas; and Dumanjug Multi-Purpose Cooperative's expanded financial services were shared and presented. The second session, graced by Microfinance Council of the Philippines, Inc. (MCPI) Executive Director Ms. Lalaine M. Joyas, provided industry insights on financial inclusion going beyond traditional borders. It also included milestones from Islander Multi-Purpose Cooperative on their program in reaching underserved areas; ICTUS Premier Cooperative's Social Performance Management; and Lamac Multi-Purpose Cooperative's online lending scheme. Open forums were also facilitated after each plenary as the speakers entertained queries from other delegates. A credibility pageant was also conducted early in the evening where a number of PFI representatives were nominated in preparation for next day's election of new members of the Board of Directors.

Presentations by co-organizers started on the second day of the conference. This was led by Smart Communications as one of the convenors, together with ENCASH, CLIMBS, LACCAS IxBASE and other strategic partners. It was followed by the stakeholding session and election proper where duties and responsibilities of the directors are discussed, as well as the actual 2011 election procedures. Other issues on governance, democratized ownerships and promotion of common shares were also tackled by the plenary. The conference ended with the renewal of partnership vows. Representatives of partner institutions, SEEDFINANCE Board and management mutually signed certificates as a sign of the continuing partnerships toward microfinance progress.

The 2011 National Stakeholders Conference of SEEDFINANCE Corporation was truly a big success as an even greater *Micro No More Congress* is expected to be held next year.