



2014 MCPI Annual Conference
Moving Beyond Microfinance
24 – 25 July 2014

23 July, Wednesday

[12 noon – 5 p.m.] **MCPI Annual Membership Meeting**

Day 1: 24 July, Thursday

[8 a.m. – 9 a.m.] Registration

[9 a.m. – 10.15 a.m.]

Opening Plenary

Emcee: **Mr. Eduardo C. Jimenez**

Invocation

National Anthem

Welcome Remarks

Ms. Mila Mercado-Bunker, Microfinance Council of the Philippines, Inc.

Keynote Message

Secretary Corazon J. Soliman, Department of Social Welfare & Development

[10.15 a.m. – 10.45 a.m.]

Coffee Break

[10.45 a.m. – 12 noon]

Plenary Session 1: Improving the Poverty Situation in the Philippines – A Look Beyond Microfinance

Microfinance has blossomed into a mechanism that seeks to address the resource constraints of the entrepreneurial poor, and by extension, provide the springboard for escaping poverty. Yet, microfinance can only do so much. Poverty is multi-dimensional and given the limited resources of microfinance institutions, only certain needs of the poor can be addressed readily. Necessarily, poverty alleviation entails public-private partnership – capitalizing on the strengths of each sector in order to maximize the efficacy of programs and services that seek to boost the quality of life of the economically marginalized groups. This session will discuss how microfinance can serve as the fulcrum for impact-driven socially responsible investments, social enterprise development, local economic empowerment, and social welfare improvement. As such, its potential as a poverty alleviation tool can be further enhanced.

Mr. Eiichi Sasaki, Asian Development Bank

Mr. Patrocinio Jude Esguerra III, National Anti-Poverty Commission

Ms. Ruth Navales, Nestle Philippines

Ms. Angel Wassmer, Nestle Philippines

Mr. Augusto Camba, ICCO Investments

Facilitator: Ms. Patricia Calilong, RBB Foundation

[12 noon – 1.30 p.m.]

Lunch Break

[1.30 p.m. – 3 p.m.]

Breakout Session – Venue: Ballroom

Financing and Developing Agricultural Value Chains

Value chain finance – defined as financial products and services that flow to any point in a value chain in order to increase its growth and competitiveness – is becoming an attractive model of spreading the risks in rural finance. To improve their enterprises, actors in the agricultural value chain need access to finance. Smallholder farmers need market linkages while MSMEs who add value to products need finance to increase their capacity. The session will explore value chain development as a more holistic approach to addressing the needs of poor people in rural communities. The session will also highlight results of a value chain study on rice, onion, and calamansi conducted in Luzon with two microfinance institutions.

Mr. Jay Bertram Lacsamana, Foundation for a Sustainable Society, Inc.

Mr. Anant Jayant Natu, MicroSave

Facilitator: Ms. Jesila Ledesma, MEDIA, Inc.

Breakout Session – Venue: Kachina Room

Scaling-Up Housing Microfinance

In the Philippines, rapid urbanization and population growth has resulted in a considerable lack of adequate housing and sanitation in poor communities. Microentrepreneurs often use their homes as productive assets where they conduct business transactions, produce goods, and store raw materials and inventory. Inadequate housing puts the lives and health of microfinance clients and their businesses at risk. Traditional housing finance has not offered products that are customized to the needs of the poor. However, there is a growing pool of financial institutions and support organizations that are applying good microfinance practices to housing finance. This session will examine how housing microfinance is becoming an increasingly attractive proposition to MFIs seeking to expand their services, while retaining clients and achieving greater social returns.

Ms. Jennifer Oomen, Habitat for Humanity International

Ms. Aquilina Onesa, Tulay sa Pag-Unlad, Inc.

Facilitator: Ms. Meliza Agabin, Microfinance Consultant

Breakout Session – Venue: Mayon Room

Consumer Protection in Practice

Concerns such as over-indebtedness, unfair treatment of clients and lack of transparency have prompted microfinance stakeholders to put in place initiatives to protect the clients they set out to help – the vulnerable poor. The past years have seen microfinance practitioners integrate policies and practices that promote consumer protection in their operations; mindful of the fact that without these, clients might be plunged deeper into poverty. Parallel to this, efforts from regulators involve shaping of policies that are geared towards protection of the clients. In this session, Ahon Sa Hirap, Inc. (ASHI) will

discuss actual client protection practices instilled at different levels of its operations. This session will also look into the recently approved Consumer Protection Framework of the Bangko Sentral ng Pilipinas and other initiatives aimed at protecting the welfare of users of financial services.

Atty. Prudence Angelita Kasala, Bangko Sentral ng Pilipinas

Ms. Mila Mercado-Bunker, Ahon Sa Hirap, Inc.

Facilitator: Ms. Noemi Bonaobra, Bicol Microfinance Council, Inc.

[3 p.m. – 3.30 p.m.]

Coffee Break

[3.30 p.m. – 5 p.m.]

Plenary Session 2: Beyond Microfinance in Practice – Clients’ Perspective

This session looks into the services beyond microcredit that microfinance institutions extend to their clients. Realizing that poverty alleviation is not achieved by mere provision of business capital and other financial needs, MFIs also make available non-financial services such as product development and entrepreneurship training, financial literacy and management, health education and spiritual development, to name a few. In this session, we will hear from the beneficiaries of these programs – the clients – as they tell us about the support they receive from MFIs that help in the clients’ holistic development as individuals and entrepreneurs.

Clients of Alalay sa Kaunlaran, Inc., Tulay sa Pag-unlad, Inc., and Valiant Bank are guests in the session that will put the spotlight on outstanding microentrepreneurs, their relationship with the MFIs, and the non-financial services and support that have helped turn their lives around for the better.

Ms. Marylyn Cleto, TSPI client

Ms. Floraiwin Cainglet, Valiant Bank client

Mr. Herminigildo Dulatre, ASKI client

Facilitator: Ms. Lalaine Joyas, Microfinance Consultant

Day 2: 25 July, Friday

[8 a.m. – 9.00 a.m.]

Registration

[9.00 a.m. – 10:45 a.m.]

Plenary Session 3: Post-Disaster Rehabilitation of Microfinance Clients

The frequency of natural disasters in the Philippines has already highlighted the fact that the economic gains microfinance clients have accumulated could be wiped out easily. This could be seen as wasted investments and dashed hopes – both from the standpoint of the microfinance institution and the client.

Post-disaster rehabilitation and recovery entail, among other things, the rebuilding of homes and restoring livelihoods. Some of the resources of the MFI may have to be reoriented to address these immediate concerns, not to mention that they may also need to muster additional funds from various donors and/or creditors. How should an MFI undertake post-disaster rehabilitation? What are the avenues for collaboration and cooperation

between MFIs and other development organizations with respect to the rehabilitation and recovery of disaster-affected microfinance clients? This session will showcase the experience of two MFIs in post-disaster rehabilitation and the challenge of not only minimizing hazards and vulnerabilities but, more so, to increasing the economic resiliency of microenterprises.

Ms. Marilyn Manila, Center for Agriculture and Rural Development, Inc.
Ms. Jane Manucdoc, Alalay Sa Kaunlaran, Inc.
Facilitator: Mr. Danilo Songco, PinoyME Foundation

[10.45 a.m. – 11 a.m.]

Coffee Break

[11 a.m. – 12.30 p.m.]

Breakout Session – Venue: Ballroom

Digital Finance: Reaching the Poor through Information and Communications Technology

Information and communications technology (ICT) plays a huge role in our everyday life. True to its intention of bridging digital divide – ICT is now being used for financial services, from an institution’s management information system to service delivery - the most popular of which are mobile banking, e-payment, POS, etc. Digital finance, a buzzword these days, is committed to maximize the use of ICT in creating opportunities for financial inclusion and delivery of basic financial and non-financial services. It facilitates the access of loans, savings, remittances, microinsurance, financial literacy and other services to the unbanked population.

This session will have a discourse on digital finance in the context of the Philippine microfinance sector. It will dig into the different success factors and challenges the resource speakers have experienced in the effort of installing and mainstreaming digital financial services. This session will also highlight digital finance in relation to targeting the poor and shaping a client-centered approach using ICT.

Mr. Lito Villanueva, Smart Communications, Inc.
Ms. Arlyn Gigi Gatti, Grameen Foundation
Mr. Eduardo Mendoza, Tulay sa Pag-Unlad, Inc.
Ms. Marie Valdez, The Software Group
Facilitator: Mr. Christopher Tan, Grameen Foundation

Breakout Session – Venue: Mayon Room

Business Development Services: Developing Competitive Microenterprises

Business development services – the provision of non-financial services and products offered to enterprises at various stages of their business needs – is an essential element in developing competitive microenterprises. BDS is vital because it assists microfinance clients manage their enterprises more effectively. Moreover, knowing and meeting the needs of microfinance clients become key factors in keeping clients satisfied and maintaining their loyalty to the institution. This session will highlight the importance of BDS for microenterprises. The session will also discuss implementation of BDS from the perspective of Taytay Sa Kauswagan, Inc. (TSKI) and PinoyME Foundation, both

with the main objective of helping microentrepreneurs grow their businesses, and with the broader purpose of contributing to poverty eradication, employment generation, and economic growth.

Mr. Angelo Solarte, Taytay Sa Kauswagan, Inc.

Mr. Danilo Songco, PinoyME Foundation

Facilitator: Mr. Cristopher G. Lomboy, Grameen Foundation

Breakout Session – Venue: Kachina Room

Partnerships in Health Services

In today's world, constantly rising medicine costs, changing disease patterns, and the growing need for new technology for diagnosis and treatment of some diseases have made it impossible for poor households to pay the full cost of health services. Moreover, it is impossible for any single MFI to provide health services to its clients without some type of institutional partnership. These partnerships can take many forms, ranging from global partnerships between multilateral donors and multinational companies, to local partnerships between government agencies, local government units (LGUs), and private medical practitioners. In this session, MFI representatives from CARD and KDCI will discuss services related to health protection that complement microfinance services. This session will also look into partnerships formed, various models of partnerships, and successes and challenges encountered in implementing health services.

Ms. Marilyn Manila, Center for Agriculture and Rural Development, Inc.

Ms. Judylyn Joven, Kasagana-ka Development Center, Inc.

Facilitator: Ms. Noemi Bonaobra, Bicol Microfinance Council, Inc.

[12.30 p.m. – 1.30 p.m.]

Lunch Break

[1.30 p.m. – 3 p.m.]

Breakout Session – Venue: Ballroom

Developing Sustainable Energy Access through Microfinance

According to the International Energy Agency, the energy situation in the Philippines is severely affecting the economy and livelihood of its rural populations. Despite the official electrification rate of 83%, energy poverty remains a major problem for households and small businesses in rural areas of the Philippines. Renewable energy systems and energy efficiency solutions can provide the necessary impetus, however, only a fraction of this potential has been tapped, since rural customers generally have insufficient financial capacity to purchase the systems or have no access to respective loans because of missing creditworthiness. MFIs can step in to tackle this problem by providing loans for these potential clients. In 2013, MCPI launched the Energy Inclusion Initiative (EII) in partnership with ADA – a Luxembourg-based NGO and MicroEnergy International – a Germany-based consulting company to enable the provision of clean energy products to microentrepreneurs and small businesses through MFI-based energy loans. This session will give an outlook on the status of the renewable energy development in the Philippines and the role of MFIs in sustainable energy access. It will also discuss the opportunities,

challenges and lessons learned from implementing a renewable energy program such as the EII to provide energy access to microfinance clients.

Ms. Marissa Cerezo, Department of Energy

Ms. Amina Mendez, Alalay Sa Kaunlaran, Inc.

Ms. Cristina Bulaon, People's Bank of Caraga

Facilitator: Mr. RG Salazar, Microfinance Council of the Philippines, Inc.

Breakout Session – Venue: Kachina Room

Strengthening Governance and Succession Planning in MFIs

Rules, practices and processes are administrated by a microfinance institution, and behind these are the people who run the organization. How these people run the MFI is what governance looks into. It is not enough that an institution is governed – governance has to be good for the institution to be effective as it provides the mechanism for attaining its goals and objectives while infusing accountability, responsibility, fairness and transparency in the process. With the emphasis on people, it is equally important for institutions to plan for the inevitable – finding their replacements. In a succession plan, employees are identified and developed early on to assume roles as they become available. Whether it is because of retirement or employee turn-over, it is essential for institutions to be better prepared for the changes resulting from these events. In this session, the expert speaker will share her knowledge on governance and succession planning; and in the process learn how participants can apply and strengthen these in their respective institutions.

Ms. Carn Abella, Ramon Magsaysay Award Foundation

Facilitator: Mr. Eduardo Jimenez, Bangko Sentral ng Pilipinas

Breakout Session – Venue: Mayon Room

Understanding the Universal Standards for Social Performance Management

In 2012, the Social Performance Task Force (SPTF) launched the first official version of Universal Standards for Social Performance Management. The Universal Standards is a comprehensive manual of best practices created by and for people in microfinance as a resource to help financial institutions achieve their social goals. From 2013 to 2014, the development of indicators, based on broad industry consultation, has helped shape the latest version of the standards. This session will provide an overview of the Universal Standards and its six dimensions. The session will also highlight practical examples of implementation of the standards from the Philippines and provide resources that can guide MFIs in improving their SPM practices.

Ms. Lalaine Joyas, Microfinance Consultant

Facilitator: Ms. Therese Marie Rico, Microfinance Council of the Philippines, Inc.

[3 p.m. – 3.30 p.m.]

Coffee Break

[3.30 p.m. – 5 p.m.]

Closing Plenary

Synthesis

Prof. Ronald T. Chua, Asian Institute of Management

Closing Remarks

Deputy Governor Nestor A. Espenilla, Jr., Bangko Sentral ng Pilipinas

Hon. Paolo Benigno A. Aquino IV, Senator of the Philippines

Oath-taking of the MCPI Board of Trustees, 2014 – 2015

Raffle