



Pre-Conference Event

5:00 – 8:00 pm

MCPI Annual General Meeting

Closed meeting. For MCPI members only.

Venue: [Bayview Salon](#)



Conference Day 1

8:00 - 9:00 am

Registration

Venue: [Ballroom](#)

9:00 - 10:15

OPENING PLENARY

Invocation

National Anthem

Welcome Remarks

Ms. Mila M. Bunker

Chairperson, Microfinance Council of the Philippines, Inc.

Keynote Message

Gov. Amando M. Tetangco, Jr.

Bangko Sentral ng Pilipinas

Launch of the 2012 Citi Microentrepreneur of the Year Awards Program

Video Presentation

Message from Mr. Sanjiv Vohra, Country Officer, Citibank Philippines

10:15 - 10:45

Coffee Break



10:45 - 11:30

PLENARY SESSION ONE

Poverty Situation in the Philippines

Poverty remains a major development challenge in the Philippines – a significant proportion of population has remained poor over the past two decades. Who are the poor? Where are they located? What is the nature of poverty in the Philippines? This session will refresh MFIs and other stakeholders on some poverty-related statistics and remind them as well that in a country where poverty remains pervasive, microfinance should remain all the more steadfast and robust – responsible, pro-poor, and client-focused.

Ms. Jessamyn O. Encarnacion

Director, Social Statistics Office, National Statistical Coordination Board

11:30 – 12:30 pm

Poverty Outreach of Microfinance Institutions: Findings from a Study

MCPI, Grameen Foundation, Oikocredit, and the Mindanao Microfinance Council collaborated in a study that sought to examine the different aspects of poverty outreach using the Progress out of Poverty Index (PPI) data gathered from selected MFIs in the Philippines. The study looked into the three aspects of poverty outreach – concentration (percentage of clients that are poor), scale (number of poor clients), and penetration (percentage of poor households in areas reached). This session will present findings and highlights from the study and will involve a panel discussion among the different MFIs that took part in the study.

PRESENTER:

Mr. Christopher A. Tan, *Regional Director, East and Southeast Asia, Grameen Foundation*

PANELISTS:

Ms. Mila M. Bunker, *President, Ahon Sa Hirap, Inc.*

Mr. Rolando B. Victoria, *Executive Director, Alalay Sa Kaunlaran, Inc.*

Mr. Gilbert S. Maramba, *Research Manager, Negros Women for Tomorrow Foundation, Inc.*

FACILITATOR:

Mr. Cristopher G. Lomboy

12:30 – 1:30

Lunch Break

1:30 - 3:00

PLENARY SESSION TWO

Understanding Multiple Borrowing in Microfinance: Results from a Research

This session is a presentation of the final results of a research on Multiple Borrowing in Microfinance – an undertaking by the Asian Institute of Management, Oikocredit, Grameen Foundation, and MCPI. This research attempts to determine the incidence of multiple borrowing in a selected community – the Commonwealth area in Quezon City – where multiple borrowing is widely believed to take place. Based on consolidated branch client data from eight participating MFIs that serve households in this locality, a profile of multiple borrowers was established and the broad correlation between multiple borrowing and delinquency was assessed.

Professor Erwin R. Tiongson, *Asian Institute of Management*

Professor Ronald T. Chua, *Asian Institute of Management*

FACILITATOR: **Dr. Ma. Piedad Geron**



3:00 - 3:30

Coffee Break

3:30 - 5:00

BREAKOUT SESSIONS**Beyond Credit: Products and Services for Microfinance Clients****• Value Chain Finance**

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. This session will be a venue to enhance awareness on models and approaches for using the resources and linkages of the value chain to increase financial service provision to rural producers and traders.

Ms. Jinky S. Flores, *General Manager, Gata Daku Multi-Purpose Cooperative*

Mr. Edgardo S. Luzano, *Development Assistance Department Manager, Land Bank of the Philippines*

Mr. Gavin D. Bunker, *President, INSOL Development Foundation, Inc.*

FACILITATOR: **Ms. Jesila M. Ledesma**

Venue: Le Salon I

• Savings Products for Microfinance

Historically, microfinance institutions have focused primarily on credit services. Today, there is growing recognition that low-income households need and use a variety of financial services which include savings. In this session, BPI Globe BankO and Cantilan Bank will discuss the features of their microsavings products, the importance of providing microsavings to low-income households, and the challenges they encountered in providing this service to their clients.

Ms. Teresita B. Tan, *President, BPI Globe BankO*

Brig. Gen. Charles Y. Hotchkiss, *Executive Vice President, Cantilan Bank, Inc.*

FACILITATOR: **Ms. Meliza H. Agabin**

Venue: Le Salon II

• Financial Education

This session focuses on microfinance practitioners' efforts in promoting financial education that increase clients' awareness and understanding of the right values toward their finances by gaining the basic knowledge and skills in managing savings, income, expenses, investments, and being conscious of risks that will help them avoid over-indebtedness. Financial well-being and ultimately, a better quality of life for the client and his/her family are the results the sector hopes to achieve in providing non-financial services such as financial education.

Mr. Manuel Margate, *Manager, Client Services Department,*

Negros Women for Tomorrow Foundation, Inc.

Dr. Enrique Navarro, *Senior Advisor, CARD MRI Development Institute*

FACILITATOR: **Mr. Cristopher G. Lomboy**

Venue: Ballroom

End of Day 1**Cocktails**



Conference Day 2

8:00 - 9:30 am

Ugnayan: Networking Session

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

PRESENTERS:

Ms. Geraldine Desiderio-Garcia, *Senior Vice President and General Manager, Country Bankers Insurance Corporation*

Ms. Maud Savary-Mornet, *Regional Manager – East and Southeast Asia, responsAbility*

Ms. Marie Valdez, *Project Manager, Software Group*

Venue: Ballroom

9:30 - 10:45

PLENARY SESSION THREE

Creating an Enabling Environment for Client-Centered Microfinance

Representatives from the government and the investor community will discuss the importance of bringing back the focus on clients in the future of microfinance. Speakers from the *Bangko Sentral ng Pilipinas*, Department of Finance, and BlueOrchard Finance will share the specific roles that government and investors play in promoting client-centered microfinance.

Undersecretary Gil S. Beltran, *Department of Finance*

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

Ms. Miranda Phua, *Investment Analyst – Asia, BlueOrchard Finance S.A.*

FACILITATOR: Mr. Danilo A. Songco

10:45 – 11:00

Coffee Break

11:00 – 12:00 pm

PLENARY SESSION FOUR

Initial Results from the National Microfinance Client Mapping Initiative

This session is a presentation of the initial results of the *National Microfinance Client Mapping Initiative* which is an effort of fifteen consortium members consisting of networks, wholesalers, and funders. This research project aims to depict the picture of the state of saturation of microfinance services in the Philippines. The results will be presented in maps, which shall reflect *barangay*, municipal and provincial outreach levels of saturation that can be used by MFIs and wholesalers in deciding where else to expand and who else to serve.

Ms. Rosa Marie V. Rivera, *Consultant, CORDAID*

FACILITATOR: Ms. Lalaine M. Joyas

12:00 – 1:30

Lunch Break



1:30 – 3:00

BREAKOUT SESSIONS

Addressing the Risks and Vulnerabilities of Clients

• Disaster Risk Reduction and Management

The Philippines ranks third in terms of countries with the highest disaster risk, according to the 2011 World Risk Report published by the Alliance Development Works. And almost by default, the poor suffer more physical and economic losses than the rest of the population because they are the ones located in disaster-prone and/or hazardous ecosystems. How could MFIs take a more pro-active approach to disaster mitigation? What are the opportunities for collaboration between MFIs and disaster management organizations with respect to disaster preparedness, response, rehabilitation, mitigation and adaptation?

Mr. Rustico Biñas, *Global Advisor on CMDRR, CORDAID*
Ms. Mila M. Bunker, *President, Ahon Sa Hirap, Inc.*
Ms. Amparito Carmen C. Cubil, *Executive Director, SEDF, Inc.*

FACILITATOR: **Ms. Rosa Marie V. Rivera**

Venue: Le Salon I

• Avoiding Over-indebtedness

In a competitive industry like microfinance, over-indebtedness is an issue that everyone is still trying to understand and deal with. It is an issue that causes significant harm to both clients and MFIs, and has fundamentally stirred the industry. As microfinance providers, how can we prevent clients from becoming over-indebted? How can we ensure that systems support the prevention of over-indebtedness?

Mr. Rolando B. Victoria, *Executive Director, Alalay Sa Kaunlaran, Inc.*
Ms. Maria Anna dR. Ignacio, *Executive Director, Kasagana-ka Development Center*
Ms. Judylyn F. Joven, *Chief Operating Officer, Kasagana-ka Development Center*

FACILITATOR: **Ms. Jesila M. Ledesma**

Venue: Ballroom

• Truth and Transparency in Lending

As client protection has become increasingly relevant in microfinance, initiatives that support this principle are being put in place. This session puts the spotlight on pricing transparency and Bangko Sentral ng Pilipinas (BSP) Circular No. 755. The circular encourages credit-granting facilities including NGOs engaged in microfinance to register their lending activities with the BSP, disclose the true price of a loan to a client using the Effective Interest Rate (EIR), and use the declining balance in the manner of computing interest.

Deputy Director Gerardo A. Butardo, *Bangko Sentral ng Pilipinas*

FACILITATOR: **Ms. Lalaine M. Joyas**

Venue: Le Salon II

3:00 – 3:30

Coffee Break

3:30 – 5:00

CLOSING PLENARY

Synthesis

Closing Remarks

Hon. Cresente C. Paez, *Representative, COOP-NATCCO Party-List*
Hon. Aquilino L. Pimentel III, *Senator of the Republic of the Philippines*

Oath taking of MCPI Board of Trustees, 2012 – 2013

Raffle

Venue: : Le Salon

EMCEES: **Mr. Eduardo C. Jimenez and Ms. Lalaine M. Joyas**