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MCPI receives this year's *Bangko Sentral ng Pilipinas'* Outstanding Financial Inclusion Partner - its third in a row.

What's Inside

- 1 ■ Microfinance and Inclusive Growth: the 2015 MCPI Annual Conference
- Kicking-off the DevSEA Learning Exchange

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Microfinance Council of the Philippines, Inc.



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Microfinance and Inclusive Growth: The 2015 MCPI Annual Conference

On July 23-24, the Microfinance Council of the Philippines, Inc. held its Annual Conference in Century Park Hotel Manila, with the theme *Microfinance and Inclusive Growth*. The conference brought together key microfinance stakeholders representing practitioners, funders, government institutions, donors, investors and other support organizations to discuss important developments and initiatives affecting the microfinance sector.

TURN TO PAGE 2



Commission on Filipinos Overseas Secretary Imelda Nicolas (6th from left) led the oath-taking of members of the MCPI Board of Trustees for 2015-2016. (From left) MCPI Executive Director Allan Robert Sicat and the Board composed of ASKI's Mr. Rolando Victoria, PBC's Ms. Cristina Bulaon (representing Ms. Carmelita Bilaoen), PMPC's Mr. Gadwin Handumon, NWTf's Ms. Corazon Henares (representing Dr. Cecilia del Castillo), Secretary Nicolas, KDCI's Ms. Maria Anna Ignacio, CEVI's Ms. Maria Rosario Apostol, TSKI's Mr. Angelo Solarte, SEDP-Simbag's Fr. Jose Victor Lobrigo, and MILAMDEC's Mr. Antonio Sevillano, Jr.

Kicking-off the DevSEA Learning Exchange

The Microfinance Council of the Philippines, Inc.'s Developing Sustainable Energy Access (DevSEA) program conducted a Learning Exchange (LEX) session on June 18, 2015, aimed to initially kick-off peer-to-peer learning. The LEX focused on two sub-sessions: a) Alalay sa Kaunlaran, Inc. (ASKI) presenting key insights from the Asian Clean Energy Forum (ACEF) and b) sharing and gaining experiences from the pilot branches on DevSEA program as well as experiences of Negros Women for Tomorrow Foundation, Inc. (NWTf) and Paglaum Multi-purpose Cooperative (PMPC) on other green energy related lending program. Members of the Technical Working Group from the four partner-MFIs of MCPI DevSEA program - ASKI, PBC, NWTf, and PMPC - participated in the session.

Mr. Paul Diamat and Ms. Grace Cabral from ASKI shared key insights learned from the recently held ACEF, organized by the Asian Development Bank. Mr. Diamat presented learnings from the mini-grid session and emphasized that focusing on sustainable energy solutions for off-grid communities can be considered in developing the program further. Ms. Cabral shared insights on how micro, small,

TURN TO PAGE 2

His Eminence Luis Antonio G. Cardinal Tagle graced the event and inspired the participants with his keynote speech. He emphasized that talking about inclusive growth brings us to the reality that many people are excluded and the desire for inclusion makes us confront the pains of exclusion. Furthermore, in such inclusive growth, it is essential to a) recover an ethic-inspired view of society, economy, and development; b) include the poor in such strategic planning; and c) have a person-to-person encounter, allowing the poor to enter our hearts.

The two-day conference was devoted to plenary sessions that tackled inclusive development both at macro and micro levels. Inclusive growth was also the backdrop of the breakout sessions such as Social Protection, Growing Local Economies through Enterprise Development, Private Sector Involvement, and Providing Services to Overseas Filipinos. Experts from different organizations and institutions including Commission on Filipinos Overseas' Secretary Imelda Nicolas, Trade-Related Assistance for Development Project's Dr. Cielito Habito, SSS President Emilio de Quiros, Jr., and CARD MRI's Dr. Jaime Aristotle Alip shared valuable insights as well as initiatives towards this end. Their insights were complemented by presentations from MFIs and other

microfinance stakeholders such as SEDP-Simbag sa Pag-asenso, Inc., Taytay sa Kauswagan, Inc., Credit Information Corporation, Insurance Commission, Asian Development Bank, Microfinance Information and Data Sharing, Inc., RIMANSI, Foundation for Sustainable Society, Inc., Institute for Social Entrepreneurship in Asia, Alalay sa Kaunlaran, Inc., ASKI Global-Singapore, Asia-Pacific Rural and Agricultural Credit Association, USAID E-PESO Project, World Vision, ICCO Cooperation, Philippine Business for Social Progress, Peoples Bank of Caraga, Land Bank of the Philippines, Catholic Relief Services, Citi Philippines, Unilever, the office of Sen. Bam Aquino, and the National Anti-Poverty Commission.

The question of how the microfinance sector would be able to contribute to inclusive growth has unearthed even more questions and challenges. Nevertheless, the sector has proved that it has means to rise up to these challenges. Institute of Corporate Director's Dr. Jesus Estanislao, during his session on Good Governance for Inclusive Development said that, "to contribute to inclusive growth, each and every participant must: think big, think long term, think strategies, and think steps."

During the conference, ASKI was also

recognized as the first MFI in the Philippines to become Smart-certified. ASKI meets adequate standards of care in how it treats clients and adheres to the sector's Client Protection Principles.

Prior to the Annual Conference, new members of the Board of Trustees were elected during the Annual General Meeting of Members. The Board is composed of Ms. Maria Anna Ignacio representing Kasagana-ka Development Center, Inc. (Kasagana-ka), Chairperson; Mr. Gadwin Handumon of Paglaum Multi-purpose Cooperative (PMPC), Vice-Chairperson; Fr. Jose Victor Lobrigo of SEDP-Simbag sa Pag-asenso, Inc., Secretary; Mr. Rolando Victoria of Alalay sa Kaunlaran, Inc. (ASKI), Treasurer; Mr. Angelo Solarte of Taytay sa Kauswagan, Inc. (TSKI), Auditor; and Dr. Cecilia del Castillo of Negros Women for Tomorrow Foundation, Inc. (NWTF), Mr. Antonio Sevillano, Jr. of Aakay ang MILAMDEC Microfinance Foundation, Maria Rosario Apostol of Community Economic Ventures, Inc. (CEVI), and Carmelita Bilaoen of Peoples Bank of Caraga (PBC) as members.

Presentations during the 2015 MCPI Annual Conference can be downloaded here <http://www.microfinancecouncil.org/2015-annual-conference-materials-and-presentations>. ♦

KICKING-OFF...FROM PAGE 1

and medium enterprises in India are being assisted by MFIs in improving their businesses, resulting to creation of sustainable energy solution packages. Through the MFIs, MSMEs are linked to suppliers and service providers and their initiatives in relation to sustainable energy are being recognized and promoted.

Lastly, representatives from each of the four MFIs shared their experiences on renewable energy (RE) financing. For instance, prior to DevSEA, PMPC, in collaboration with the Department of Energy, supported a solar electrification project of one barangay in Zamboanga del Sur. NWTF, on the other hand, disbursed

more than 7,000 solar lamps since 2009, and the demand for RE solutions has resulted to new products such as environment-fit cook stoves and water filters. With such initiative, challenges

have emanated particularly on the scalability, replicability, and aftersales which are key considerations for the sustainability of the RE financing project. ♦



MCPI staff and members of the Technical Working Group from ASKI, PBC, NWTF, and PMPC pose during a break from the sessions of the DevSEA Learning Exchange.