

# ugnayan



*The workshop on market research looks at the processes and players of the Sili Value Chain of the Rural Bank of Guinobatan in Legazpi City, Albay.*

## What's Inside

- 1 ■ The Market Research for Value Chain Development and Loan Portfolio and Financial Management workshops are part of MCPI's "Strengthening the Capacities of MFIs" workshop series.

## MCPI and partner institutions bring capacity-building initiatives to Albay and Nueva Ecija

The objective of building the capacity of member institutions and delivering on its purpose of providing innovative, sustainable, and client-responsive solutions to poverty in the Philippines has encouraged the Microfinance Council of the Philippines, Inc. (MCPI) to conduct a workshop series entitled "Strengthening the Capacities of MFIs." After identifying the different planes of operation each microfinance institution (MFI) is focusing on, MCPI is offering training workshops that can help improve their capacity in terms of sustainable service delivery and effective fulfillment of social responsibility.

The first of the series, *Building Leadership Accountability to the Mission*, was held in Iloilo City on September 7-11, 2015. Two workshops that centered on different areas of MFI operations followed; conducted in partnership with allied service institutions and microfinance practitioners.

### **Market Research for Value Chain Development**

The workshop entitled *Market Research for Value Chain Development*, hosted by MCPI in cooperation with the Bicol Microfinance Council, Inc. (BMCI) and Rural Bank of Guinobatan, Inc. (RBGI), was held on

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Microfinance Council of the Philippines, Inc.



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**Thank you, dear members, partners, and friends!**



October 26–30, 2015 at the SEDCen Hostel, Legazpi City, Albay.



The workshop concentrated on RBGI's Sili Value Chain as a case study for Market Research. In addition to helping the participants understand the significance of value chain development, they were also taught different research approaches, techniques in moderating an effective and fruitful discussion, and proper filtering and analysis of the data they have collected. The roleplays kept the participants actively engaged while facilitators observed how they put their learnings into practice.

The delegates were all given the chance to experience gathering first-hand research data and the rigorous process of analyzing their findings. They visited the farmers for focus group discussions. They were also assigned to interview traders, service working groups, processors and restaurant managers. The participants prepared reports which included their recommendations to address the gaps they found in the Sili Value Chain. After which, they presented them to research host RBGI on the last day of the workshop.

Entertaining different voices of people involved in the Sili Value Chain surely made an impression to the participants about its increasing relevance.

The participants can now look at the opportunities for growth of the evolving value chain and see how they can contribute to the lives of the people they promised to serve.

The workshop was led by Jesila Ledesma and Noemi Bonaobra as learning facilitators, and with RBGI's cooperation through Jesus Peninoy.

### ***Loan Portfolio and Financial Management***

The workshop on *Loan Portfolio and Financial Management* was held on November 10–13, 2015 at the ASKI Talavera Agriculture and Social Enterprise Training Center, Nueva Ecija.

MFIs provide services to a subset of the population considered by many to be “unbankable”. It is but a courageous effort to enable the poor to escape from the vicious cycle of poverty because lending money to the financially disadvantaged may prove to be very risky to others. The workshop focused on studies and actual experiences in anticipated and perceived risks.

ASKI's knowledge in microfinance operations comes from their long experience in approaching and solving different problems.

Learning facilitators shared the

steps and solutions ASKI took in light of different situations that had negative effects to their operations – including the steps that ‘went wrong’ for them and how they managed to cope with them. They also shared the foundational principles of their operations concerning risk and delinquency management, as well as a brief discussion on product development.

Overall, it was an immersive workshop for the participants because they experienced walking in the shoes of internal auditors and other personnel in-charge of financial operations. They also visited ASKI branches to see principles on loan portfolio and financial management in action.

The *Loan Portfolio and Financial Management Workshop* was organized in cooperation with ASKI Skills and Training Institute, Inc. led by its Director Mary Jane Macapagal; and learning facilitators Jane Manucdoc, ASKI Credit Operations Director; and Emeteria Quijano, ASKI-MBA General Manager.

For 2016, MCPI will continue to provide learning workshops that will help its members get through operational hurdles and ensure that ‘no one is left behind’. ♦

