

Speaker:

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Vision

A sustainable institution of change:
Building vibrant, “Dungganon”
communities.

Mission

To provide sustainable financial and
client-responsive developmental
services to the poor.

Social Goals

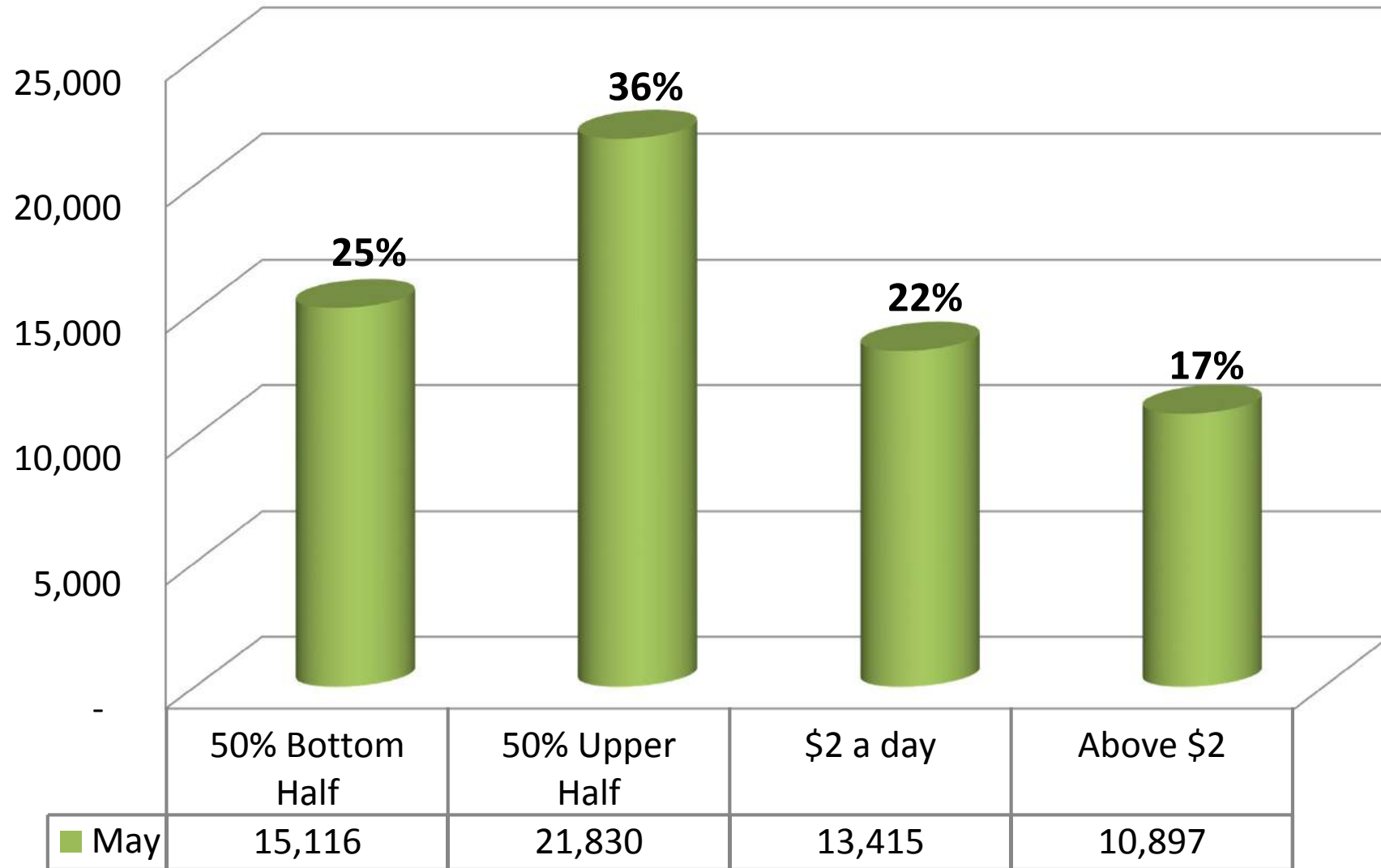


- 80% of clients should be below the poverty line at entry
- 50% upward movement within 3 years
- 30% should move out of poverty 5 years after entry
- 10% maximum downward movement

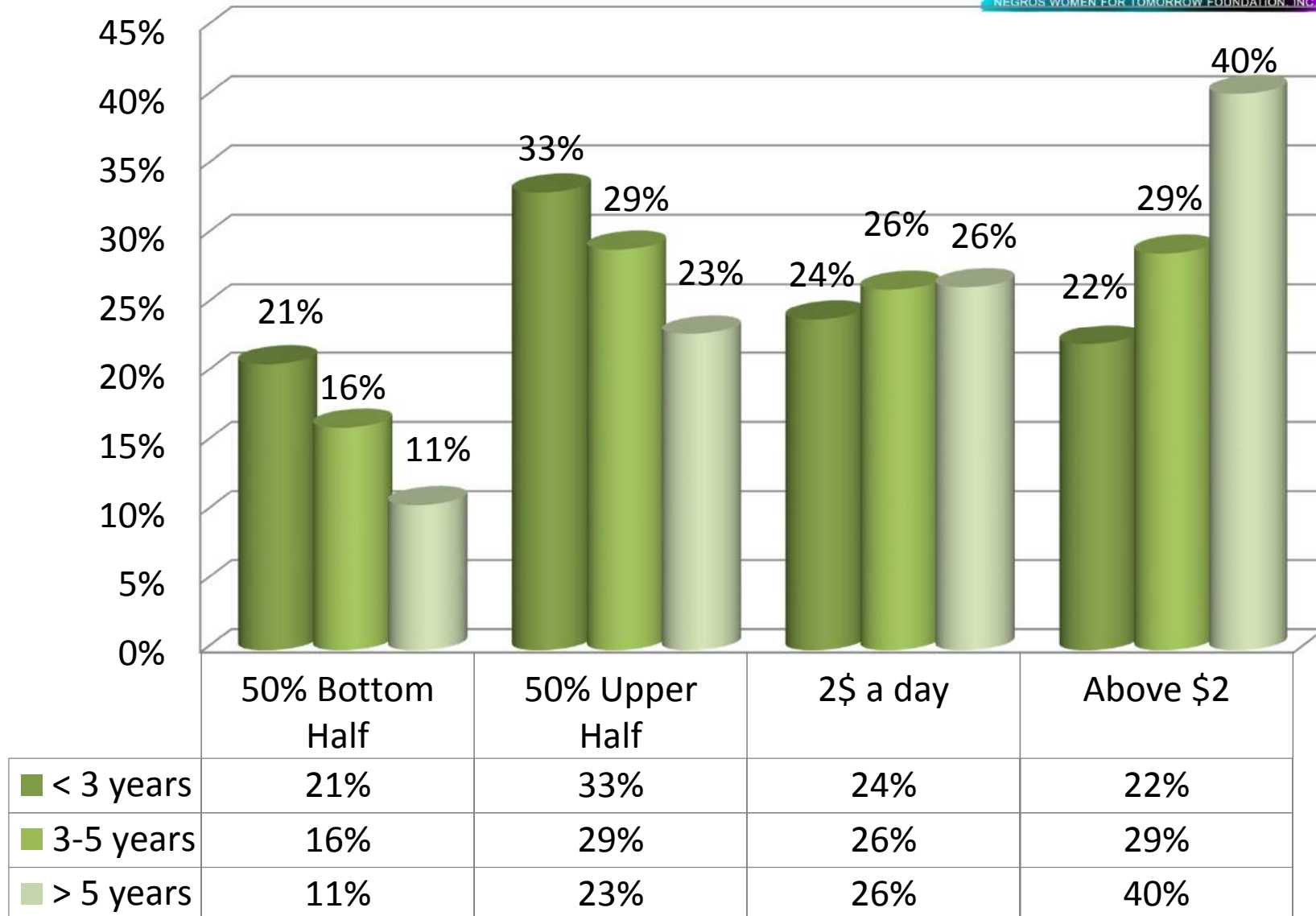


Progress out of Poverty Index

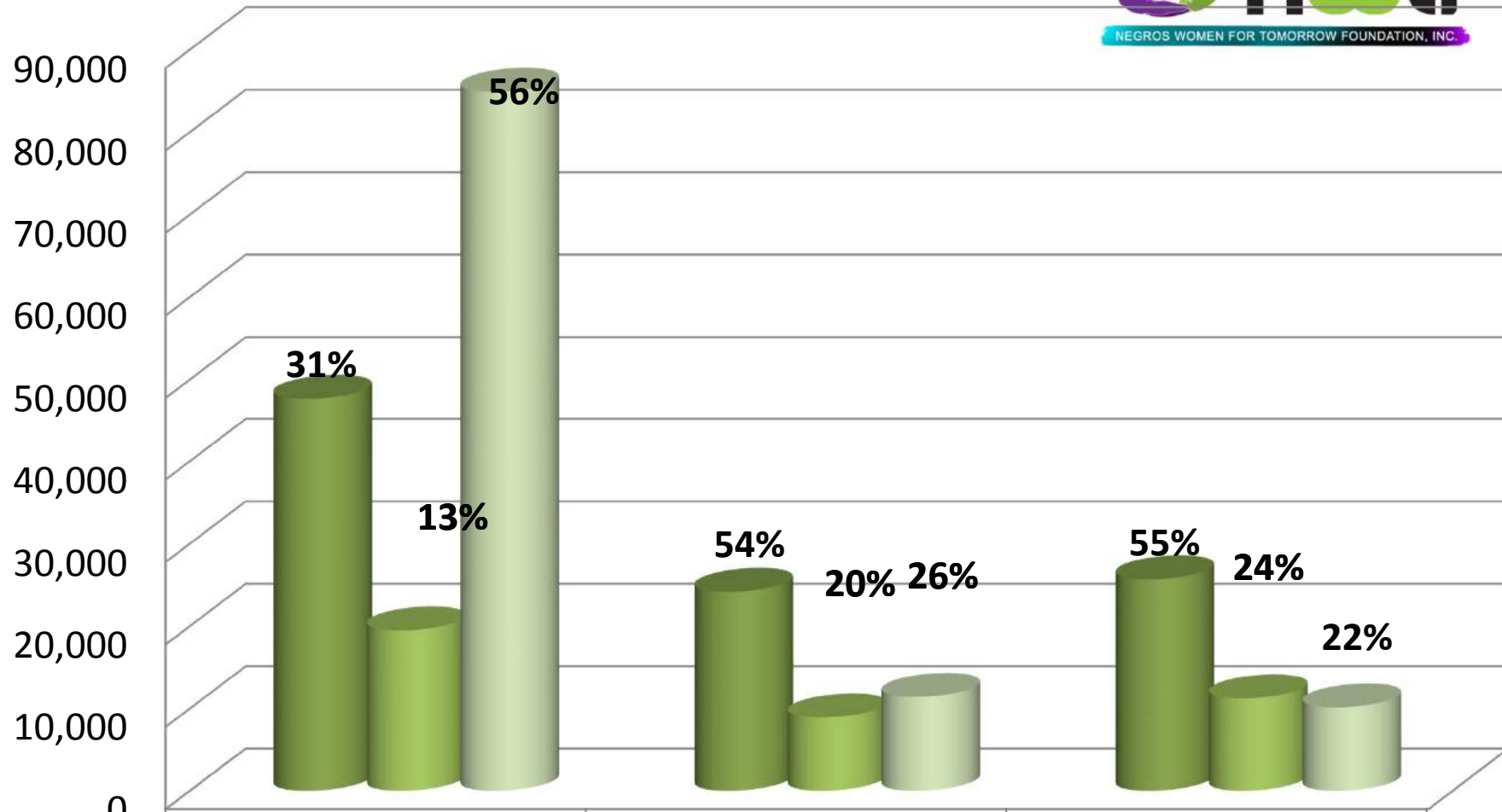
New Client (Entry Level)



Client's Poverty Level

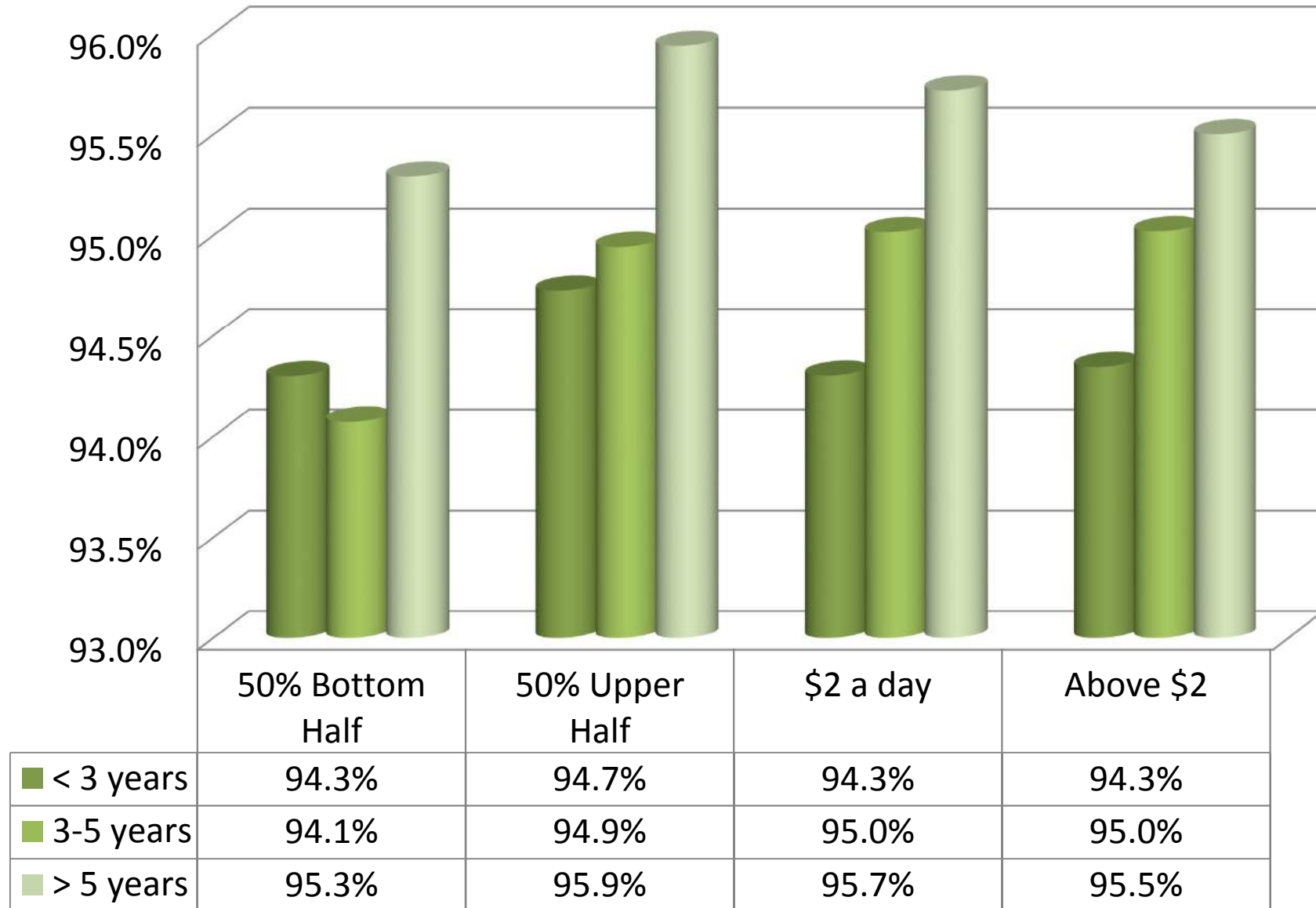
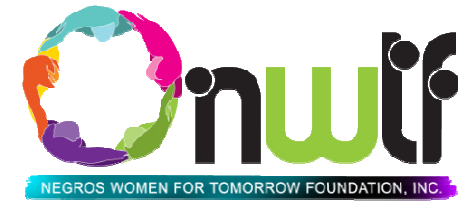


Poverty Movement

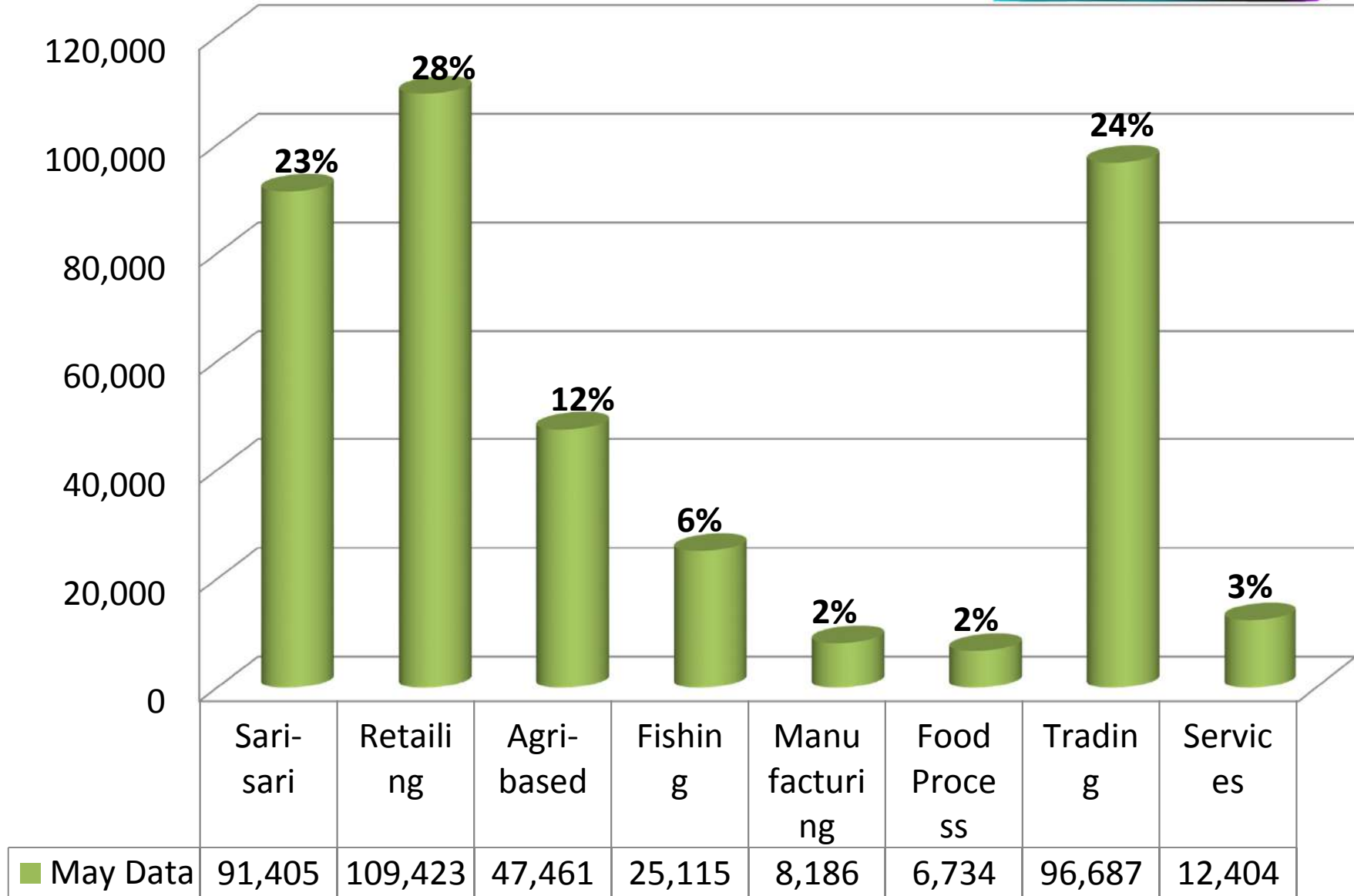


	< 3 years	3-5 years	> 5 years
Upward	47,669	24,161	25,684
Downward	19,486	8,925	11,236
The Same	84,885	11,420	10,144

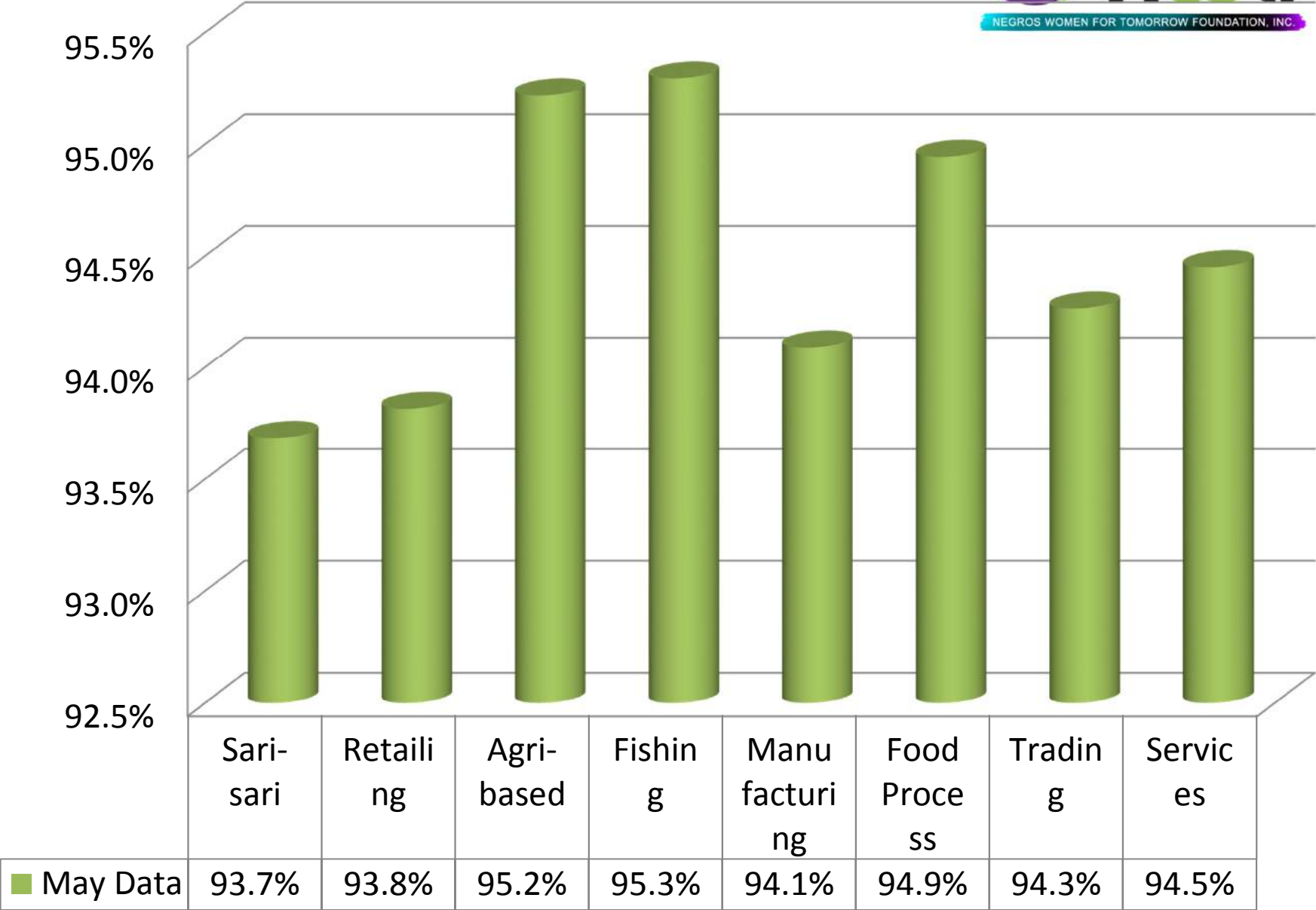
Client Repayment Rate



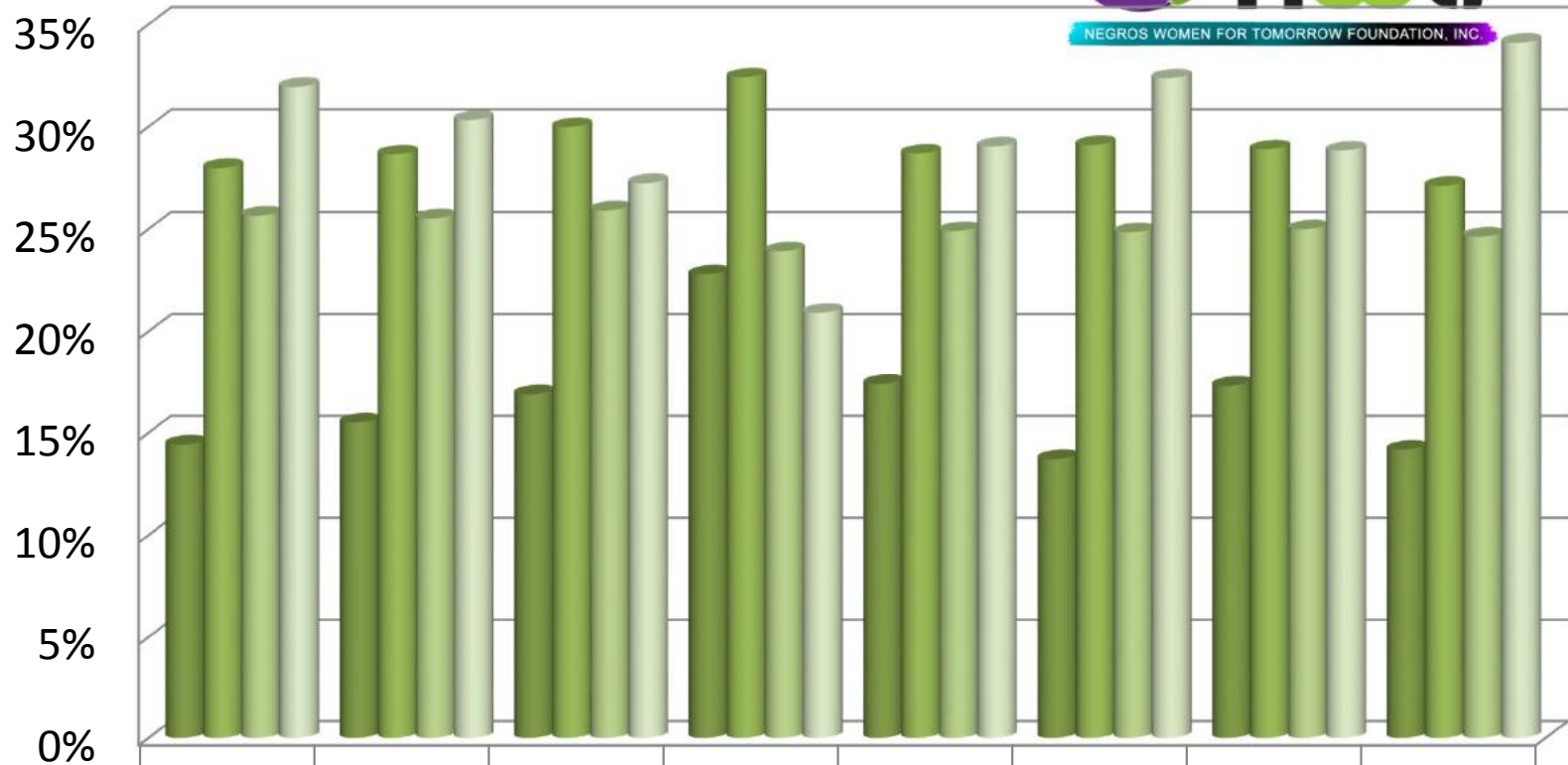
Client per Type of Business



Repayment Rate per Type of Business



Poverty Level per Type of Business



	Sari-sari	Retailing	Agri-based	Fishing	Manufacturing	Food Processing	Trading	Services
50% Bottom Half	14%	16%	17%	23%	17%	14%	17%	14%
50% Upper Half	28%	29%	30%	32%	29%	29%	29%	27%
2\$ a day	26%	26%	26%	24%	25%	25%	25%	25%
Above 2\$	32%	30%	27%	21%	29%	32%	29%	34%



SPMOC

LO Checklist

LO CHECKLIST



PARTICULARS	
<i>DOCUMENTS REVIEW</i>	
1.	The following proper office decorum are observed:
a.	Dresscode
b.	Grooming
c.	DTR
2.	Is the PPI properly filled-up?
3.	Is the LPS filled-up completely?
4.	Is the IGSS/LSV properly filled-up?
5.	Is the loan recommended based on the Loan Matrix?
6.	Are the loans processed in advance and released on-time?
7.	Is the completeness of AF deposit slip checked? (date, center #, group #, clients' signature on alterations)?
8.	Are the receipts acknowledged by signing on AF deposit slip?
9.	Is the completeness and correctness of withdrawal slips checked? (branch name, center #, group #, member #, amount, clients' signature on alterations)?

LO CHECKLIST



PARTICULARS	
<i>DOCUMENTS REVIEW</i>	
10.	Are the PNs correctly and completely filled-up?
11.	Are the Official Receipts (OR) correctly and completely filled-up as to date, amount, amount in words, LO and CC/DCC signatures?
12.	Is the logbook (for collection remittance to cashier) being maintained? (signed by CA)
13.	Is the 2017 DPM/Poverty Map updated? (new members, structure [if needed])
14.	Is the 2017 CEP updated monthly?
15.	Is the Block Profile being maintained? (tools for supervision)
a.	Poverty Map of all centers
b.	CEP of all centers
c.	Center Meeting schedule
d.	Location/address of all centers
e.	List of current CC, DCC, GC & Group Secretary

LO CHECKLIST



PARTICULARS	
<i>FIELD OBSERVATION</i>	
16.	Is the CC functional?
17.	Is the DCC functional?
18.	Is feedbacking on the results on business monitoring being reported?
19.	Is the proper center meeting procedure being followed?
20.	Are the PNs clearly discussed and explained?
21.	Are the information charts complete?
22.	Are the quarterly raffle tickets (before closing of center meeting) distributed?
23.	Are the passbooks updated to agree with DCS (GL/SL/ICF/AF/Rebates)?
24.	Are the clients encouraged to do bank deposit in advance before center meeting?
25.	Is the Center Meeting conducted within one and a half (1.5) hours?

LO CHECKLIST



PARTICULARS
<i>FIELD OBSERVATION</i>
26. Is 70% of the clients present during center meeting?
27. Is feedback from clients entertained? (Complaints/ Issues)
28. Is the PPI conducted at the members' house?
29. Is the IGSS conducted at members' house for 1st cycle?
30. Is the LSV conducted 100% at their business site for 2nd cycle & up?
31. Is the business monitored after center meeting? (for non-payment clients only)
32. Is the LUC conducted 100%?
33. Is the CGT conducted rigidly? (from 1st, 2nd and 3rd day)



SPMOC

Client Checklist

CLIENT CHECKLIST



PARTICULARS	
1.	Does the center meeting start on time?
2.	Was the <u>previous</u> Center Meeting conducted within one and a half (1.5) hours?
3.	Were you advised to keep your passbook and bring it only during Center Meetings?
4.	Do you personally sign the AF deposit slip?
5.	Are you given the LPS form after interview (IGSS) with your LO?*
6.	Is your loan released on time?
7.	Is all of the information on PNs clearly discussed and explained to you?
a.	Loan Amount
b.	Loan Term
c.	Interest Rate
d.	Group Responsibility

CLIENT CHECKLIST



PARTICULARS

8. Is your approved loan announced to your group and center before signing of PNs?

9. Is the attendance being checked at the end of center meeting?

10. Are you encouraged to do bank deposits in advance?

11. Is the quarterly raffle ticket distributed before closing of center meeting?

12. Is the PPI score accurate or not?

a. Answers: The Same, Not the Same (reason(s) why?)

13. Is the PPI conducted at your house?

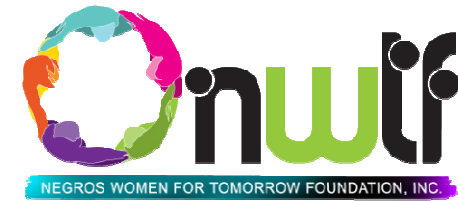
14. Is the IGSS/LSV conducted at your house?

CLIENT CHECKLIST



PARTICULARS
15. Were you instructed to involve your husband or any member of the family in the decision making of your loan proposal?
a. Proposed Business
b. Proposed Loan Amount
16. Was your business monitored? (for nonpayment clients only)
17. Is the LUC conducted in your business site? (for 1 st cycle loan only)
18. Does the group/center collect 100% repayment without tapal/tabon from your previous center meeting?
19. Is your feedback being entertained (complaints/issues), if any?

SPMOC Results



	NO. OF BRANCHES*
With more than 5% Increase	57
With more than 5% Decrease	22
Remained the Same	20
New/Spin-Off	16
TOTAL BRANCHES	115

**As of June 30, 2017*