

2019 MCPI Annual Conference
MCPI@20: Transforming Microfinance through Digitalization
 July 25-26, 2019 / Manila Prince Hotel, Ermita, Manila, Philippines

Breakout Session: MFI Exchange – Retaining Clients
 July 26, Friday, 1:30 pm – 3:00 pm

Session Overview

The adherence to client protection principles is fundamental for microfinance institutions to retain their clients. This MFI exchange session will be a facilitated discussion and sharing of best practices on how MFIs retain their clients and how they can take advantage of client protection principles in keeping their clients satisfied with products and services. The session will also be an opportunity for participants to share key lessons learned and challenges faced in adapting with client’s changing needs. *The session is open to all participants but operations managers, area managers, and branch managers and staff are encouraged to attend this session.*

Facilitator:

Ms. Lecira Juarez, APRACA CENTRAB

Speakers:

Representatives from Kabuhayan sa Ganap na Kasarinlan Credit and Savings Cooperative (K-Coop) and Ahon sa Hiras, Inc. (ASHI) will share their strategies, challenges, and lessons learned in retaining clients.

Representatives from two MFIs

1. Mr. Dexter Flores, K-Coop
2. Mr. Jimmy Ramos, ASHI

Format

Facilitated discussion to be led by the facilitator.

Session Flow

Description	Who	Duration
Welcome and Introduction - Provide session overview - Provide background on Retaining Clients (in the framework of Client Protection Principles)	Ms. Lecira Juarez	10 mins
Respond to the following questions: 1. What are your institution’s strategies to retain clients? 2. In the context of the seven Client Protection Principles how does your MFI retain clients? <ul style="list-style-type: none"> • Appropriate product design and delivery • Prevention of over-indebtedness • Transparency 	1. Mr. Dexter Flores, K-Coop 2. Mr. Jimmy Ramos, ASHI	10 mins per resource speaker

<ul style="list-style-type: none"> • Responsible pricing • Fair and respectful treatment of clients • Privacy of client data • Mechanisms for complaint resolution <p>3. What are the challenges in retaining clients? How does an MFI address such challenges?</p> <p>4. How does an MFI adapt with client’s changing needs for MF products and services and other value-added services?</p>		
<p>Discussion</p> <ul style="list-style-type: none"> • Sharing of experiences (strategies/best practice) of other MFIs • Lessons learned which can be translated to action points to address challenges in retaining clients 	Ms. Lecira Juarez	50 mins
<p>Recap and Conclusion</p>	Ms. Lecira Juarez	10 mins

Facilitator’s Role

The Facilitator is in-charge of overall management of the session. As such, the Facilitator is expected to:

1. Manage the flow of the session using the flow described above.
2. Encourage active discussion and exchange of views and ideas during the discussion and the Q&A. During the Q&A, please acknowledge the name of the person who raised issues/questions and the institution he/she is representing.
3. Provide a session synthesis or recap that will highlight important points in the presentations, relevant issues raised, proposed resolutions to issues and action points to be taken.