



DEVELOPING STRATEGIC PARTNERSHIPS

MFI Exchange: Facilitated discussion and sharing on developing strategic partnerships by MFIs

Manila Prince Hotel, Ermita, Manila, Philippines
July 25, 2019 (3:30 pm – 5:00 pm)

RITZIE MAR B. APAITAN
Director for Operations
TSKI



Taytay Sa Kauswagan, Inc.
(A Microfinance NGO)
Bridging the Gap Between Poverty and Progress



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TSKI AT A GLANCE

- q Date Established: September 1, 1986 (ILOILO)
- q Clients Base: 362,755
- q 258 Branches operating in Luzon, Visayas and Mindanao
- q Products and Services: Microfinance Loans (Individual and Group Lending, BDS Services,, Education and Trainings)
- q Portfolio: 1.64B

Vision

A truly Christian Development Organization that endeavors to see self sufficient families responding to the needs of their community and pursuing a collective effort for their development.

Mission

To make the love of Jesus Christ be felt by the poor in our midst by providing opportunities that promote spiritual transformation and total human development.

Core Values

- q Commitment to serve the poor
- q Humility
- q Respect
- q Integrity
- q Stewardship
- q Transformation



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TSKI PARTNERSHIP ENGAGEMENTS

TSKI PARTNERSHIPS

Water.Org. (WASH Program)

Unilever Pure it (Water Purifiers)

Hybrid Social Solutions Incorporated
(Solar access program)

Housing Loan Partnership with
Republic Cement

PR GAZ, INC Partnership



* Basing on the most recent partnership involvement



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BASIC PREMISE

(an adaptation from the quote of Jean-Jacques Rousseau)

*"MEN/WOMEN ARE BY
NATURE BORN GOOD...*

*AND SO ARE THE
BORNED PARTNERSHIPS
AS COMPRISED BY
BOTH MEN/WOMEN OF
GOOD FAITH"*



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Importance of Strategic Partnerships



“Nanay has a wide array of needs”

Importance to Clients:

- q Access to “life necessities” other than finance
- q Organized Business/Household Fund Management
- q Better Living Condition and a Dignified Life

Importance to the Organization:

- q Wider array of services being offered, customer base growth
- q New Client Segment Extension
- q Competitive advantage, strengthens weaker aspects of the business
- q Deeper realization of the organizations’ vision and mission



Are we Meeting their Needs?



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Partnerships Selection Parameters



- q Product Offerings responds to organizational product Gap
- q Good track record and credible organization championing the partnership
- q Testimonies of the Project's positive impact among the poor
- q Program Sustainability and Returns
- q Bringing the organization to the next level where Program Objectives are consistently aligned to organization's vision and mission (shared values)



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Essential Elements in Partnerships Maintenance

q Constancy of Meetings (Decision Makers/Technical Team)



q Transparency and Clarity of Program Plans, Implementation and Evaluation



q Integration of Pilot Test Product Development in Operational Dynamism



q Two way party commitment



q Customized Funding Sources



q Integration of Pilot Test Implementation in the Quality Management Systems



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Key Lessons and Challenges



SUCCESS INDICATORS

Wider range of products and services extended to clients

Increase of Portfolio by 16% over a year period

Client Base Increase by 24.5% over a year period

Increased Level of "buy ins" in the partnership programs and services – staff and clients

CHALLENGES

After sales servicing remains to be a challenge

Maintenance of the Program demands in terms of funding requirements

Maintenance of Client trust, non payments issues

Shift in the partner's thrust and leadership affects consistency of plans and quality service delivery

Lessons Learned:

- q Factoring in issues related to change of leadership, program transition timings
- q Risk Based Planning - Calibrated Program Exposure to lessen impact during transition/exit
- q Availability of a Customized Funding during implementation



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CONCLUSION:
"PARTNERSHIPS ARE
UNIVERSALLY GOOD..."



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