



The RAFI MFI Experience

At the forefront of Disaster Risk Reduction & Management

OUR DREAM, **YOUR HOPE** FULFILLED

Upholding the Dignity of Filipino Micro-Entrepreneurs



RAFi
MICROFINANCE

Vision

“Empowered clients who have elevated their lives and their families.”



Mission

“We are Social Entrepreneurs providing financial and non-financial services to empower the poor and elevate their lives.”

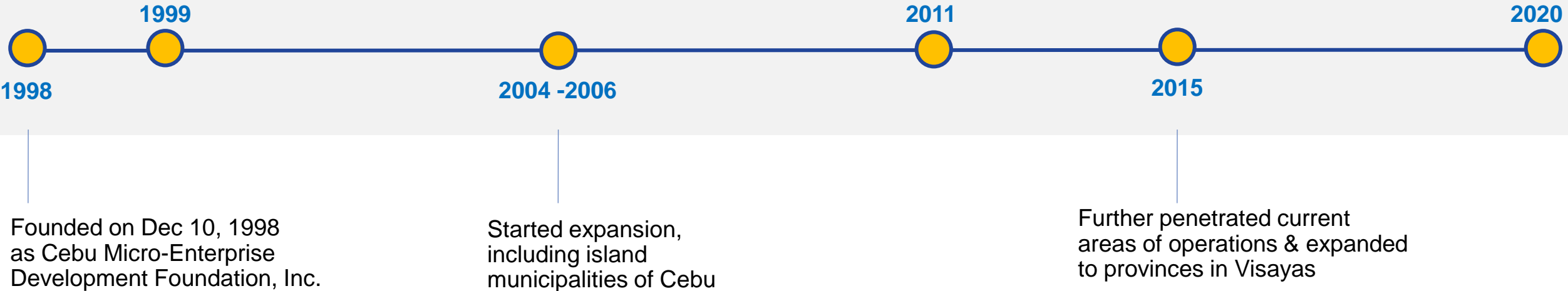


Providing holistic microfinance services to underprivileged entrepreneurs

Started operations on March 1998 in Cebu, establishing the first 4 branches in Naga, Liloan, Argao and Toledo (Cebu Province)

Rebranded CMEDFI to RAFI Micro-Finance, Inc.

Expanded to Luzon & Mindanao



Impact



3M+ lives touched



621,734
households
served &
businesses
sustained



293
branches by
end of 2022



1.86M
children
impacted



Capitalized
clients by
5B+
in loans



1.2M
jobs
created

3B+ Loan portfolio

Where we are



RAFi
MICROFINANCE

293 BRANCHES
IN THE PHILIPPINES

25 PROVINCES
REACHED

3M+ LIVES TOUCHED
CLIENTS & FAMILIES



#KaagapayTayo2022

What we offer

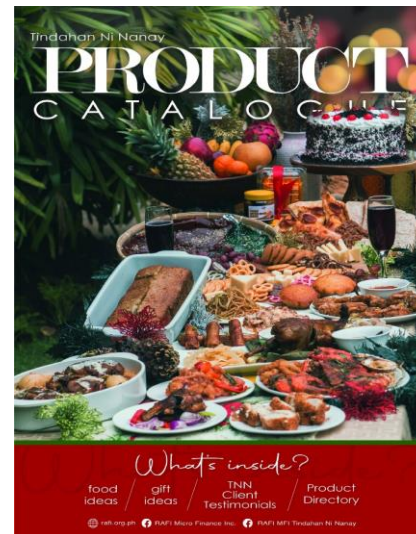
1 - Financial Services



2 - Social Protection



3 - Non-Financial Services



Sustainable Livelihood Training

Clustering for Livelihood Program
Agro Enterprise Clustering Approach

Sustainable Health Program

Client Rewards & Recognition

Architects of Change

Providing the architecture for participation, partnerships, coalitions, project management, grants, digital transformation, and development and implementation of new programs and projects with local government, civil society, and the private sector



OUR DREAM, YOUR HOPE FULFILLED

Multitude of risks in our areas of operations



- The Eastern Visayas and Bicol Region are most frequented by typhoons
- Leyte Island is part of the 1,200-km-long Philippine fault line.
- 3 active volcanoes located in Bicol and Negros
- Heavy rains, causing flooding, are mostly experienced in several areas we operate (like Panay and Cebu)
- Presence of movements of unlawfulness or threats of insurgency
- **These in the middle of COVID-19 pandemic**

Disaster Recovery & Rehabilitation Roadmap

PREPAREDNESS

- 1) **Establishment of a Crisis Management Team**
- 2) **Creation of a Business Continuity Plan**
 - Generators, fuel, internet connectivity
 - Data Back-Up, back up sites
- 3) **Provision of Survival Kits & Emergency Care Fund**
- 4) **Employee safety as top concern**
 - Call tree activation, safe places, evacuation routes, suspension of work
- 5) **Ensuring safety of organizational assets**
- 6) **Pre-positioning of supplies** (relief goods, others)
- 7) **Active situation monitoring**

RELIEF / RESPONSE

- 1) **Relief and Other Interventions for Staff**, including accounting of all staff
- 2) **Rapid assessment**, shelter & livelihood
- 3) **Moratorium of payments** for hardest hit areas
- 4) **Relief operations, shelter kits distribution**, in hardest hit areas
- 5) **Calamity assistance program**

Rehabilitation & Recovery

- 1) **Business continuity** in branches and the enterprise
- 2) **Continued payment moratoriums**
- 3) **Rehabilitation and recovery products to recapitalize and restart** clients' businesses
- 4) **Alternative livelihood support**
 - Recovery loan products, to restart livelihood, business recapitalization, facilities remediation & maintenance (clustering for livelihood programs, sustainable livelihood, market & linkage – both online and traditional)
 - Housing improvement loans
 - Relaxed policies & CBU requirement
- 5) Where necessary, **psychosocial support** for staff & clients





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Salamat!

