



**SEDP SIMBAG SA PAG-ASENSO INC.
A MICROFINANCE NGO**

GREEN LIGHT FOR LIFE PROJECT

Green Inclusive Finance: Promoting Renewable Energy in the Microfinance
Institutions (PREMI) Project
2022 MCPI ANNUAL CONFERENCE



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de l'Environnement, du Climat
et du Développement durable



ABOUT US

SEDP-Simbag sa Pag-Asenso Inc. (MF NGO)

Who we are?

Subsidiary
Program of Social
Action Center
A Church-Based
MFI
*extending
financial & non
financial service
micro entrep.poor

**Areas of
Operations**

Albay
Camarines Sur
Masbate
Sorsogon
Catanduanes
& Northern
Samar

Outreach

80k

**No.of
Branches &
SPOs**

9 Branches
33 SPOs

MSI

SAC
SEDP-MBA
SEDP-
MPC

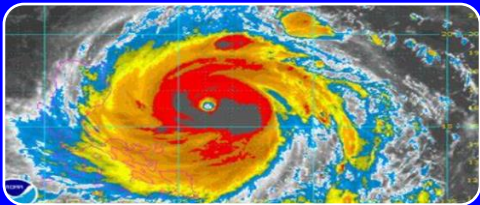
Project Overview



The SEDP-Simbag Sa Pag-Asenso, Inc. has been innovative in terms of providing competitive products and services for the micro-entrepreneurial poor families with the goal of being financially viable and to demonstrate a real social impact.



Despite Of the efforts of eletricity sectors, there are areas covered by SEDP- Simbag that is having trouble in accessing 24 hour power supply especially in some off-grid areas and even in on-grid areas.

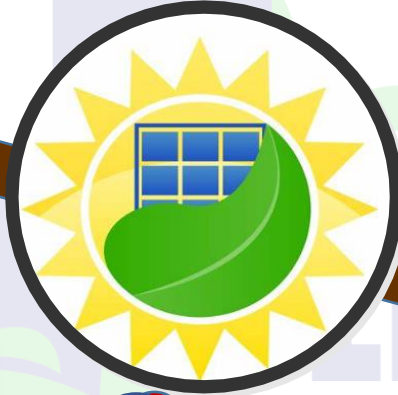


Frequency of typhoons hitting the region had brought significant destruction on shelter and livelihood.



SEDP-Simbag aims to provide sustainable energy solutions towards achieving environmental sustainability by being involved and create another product for its clients in line with access to renewable energy.

Objectives:



**Protect
Environ
ment**

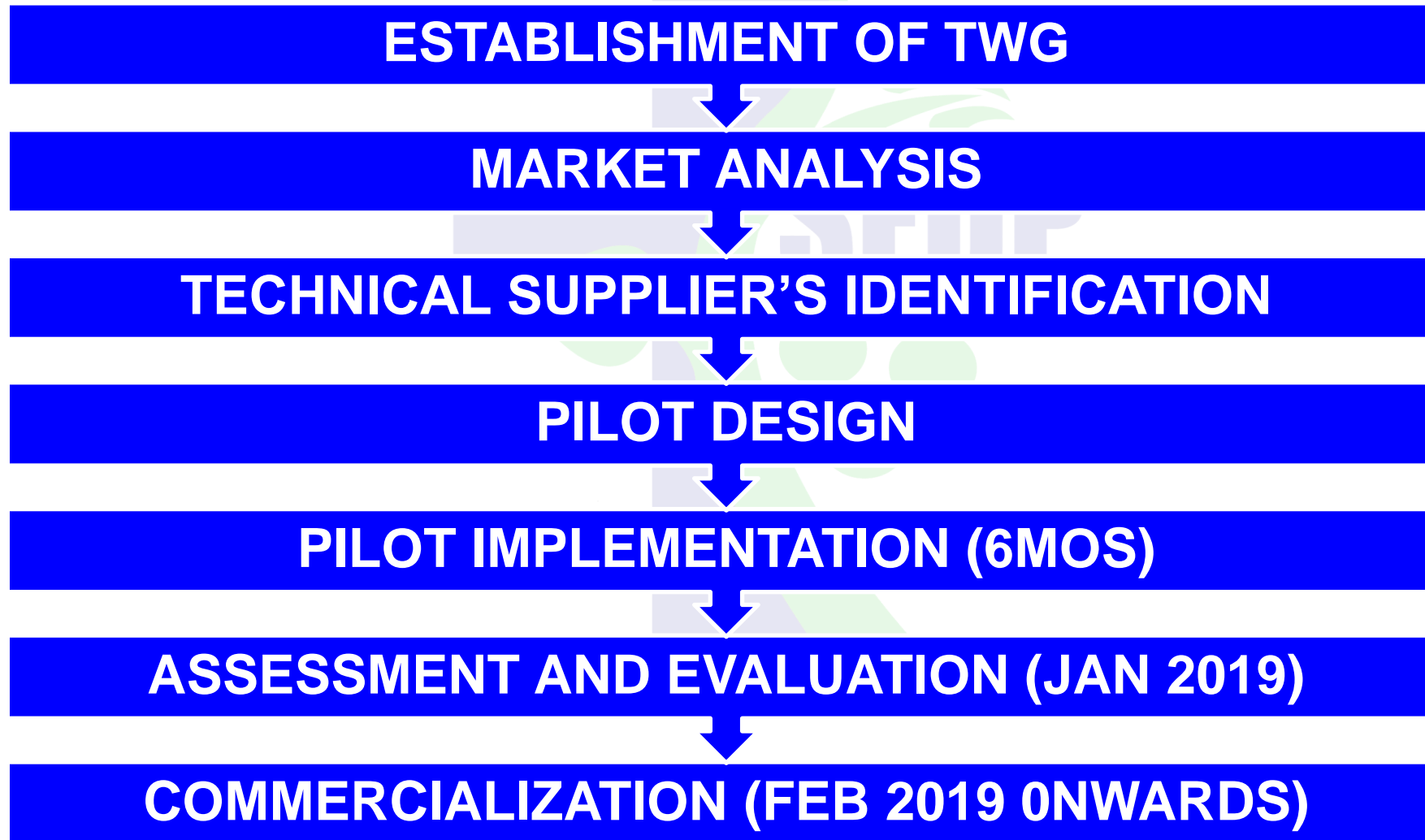
**To Create
Aware-
ness**

**To
develop a
loan
product
on RE**

**Cost
Reduction**

GLL Milestone

In 2018 SEDP-Simbag was chosen for GIF pilot project



GLL LOAN PRODUCT *and* KEY FEATURE

Criteria

Guidelines

1

Target Clients &
Eligibility

- Existing members: Regular & Associate
- With good standing
- With capacity to pay (based on ADC)

2

Loan Purpose

- Alternative to conventional source of energy

3

Loan Term &
frequency of payment

- Maximum of 10 months
- Weekly

4

Loan Interest, penalty
& charges

- Minimum mark-up from tier 3 price
- Loan insurance is taken from client's savings



Criteria

Guidelines

5

Promotion & Marketing

- Orientation prioritizing centers with higher need
- Product Demo – Solarista / Supplier

6

Loan Application & Assessment

- Existing process on loan application & loan approval is followed
- Cashflow Analysis (ADC) for loan assessment

7

Manner of Loan Release

- GII product release in SPO, Center, or house of client

8

Collection process

- Aligned to existing policy



Solar Products offered

GLL 1 – SK BOOM



- *5 Years battery life
- *36 hours of light
- *With mobile charging
- *FM radio & MP3 player
- *16x brighter than kerosene

GLL 2-SK HOME 60



- *5 Years battery life
- *Up to 24 hours of light
- *Water & humidity resistance
- *300 lumens bright

GLL 3A SK FAN



- *High performance. Durable & affordable
- *16" blade
- *3 speed modes
- *Quiet, user friendly & flexible design

GLL 4 – OMNI M400X



GLL 5-OMNI M600X



GLL 3B OMNI STAND FAN



SNAPSHOT OF PORTFOLIO DASHBOARD AS OF AUGUST 2022



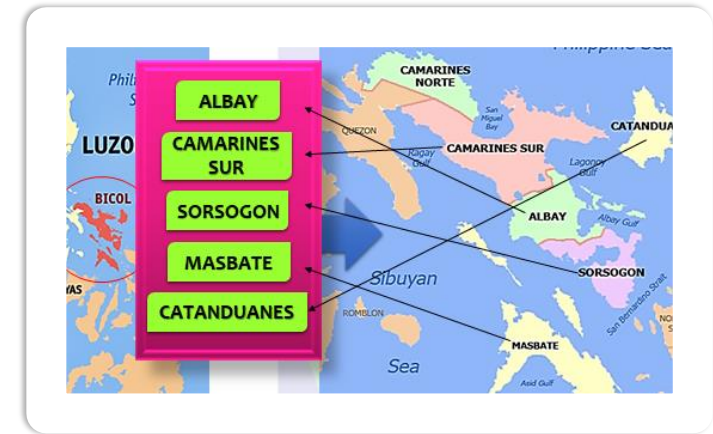
No of families with improved energy access

19,831
HH
99,157
People



No. of Units Deployed

20k



No. of Branches & SPOs Implementing

All Areas



SNAPSHOT OF PORTFOLIO DASHBOARD AS OF AUGUST 2022



**Amount
Disbursed**

112M



**Loan
Portfolio**

700k



**Contribution
to Portfolio**

4%



PAR RATE

**.2%
.008%**



Highlights

What Went Well?



- *Good buy-in at all levels of Institution (board, Mgt. Staff)
- *Alignment of intent and strategy with internal system
- *Having a product champion/TWG
- *Commitment from the staff

- *MCPI full support throughout the duration of project.
- *Technical Assistance



- *Strong partnership with technology supplier HSSI
- *Unique products offered
- *Well trained Solarista staff



CHALLENGES and PLANS FOR THE FUTURE/WAY FORWARD TO #walangforeverbrownout

CURRENT CHALLENGES

ACTION PLAN

Client awareness on environmental advantages of RE

- Maximizing Social media platform
- Follow through discussion on environmental protection & conservation to increase clients' awareness through WCM

Measuring improvements of the quality of life after GLL availment

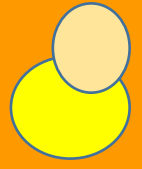
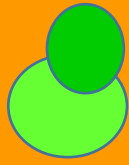
- Revision of post loan survey tool (inclusion of data on savings; performance progress report of children sent to school; reduction of CO₂)

EMERGING CHALLENGES

ACTION PLAN

Clients are looking for bigger home system.

- Market analysis and conduct Energy Needs Assessment



SEDP-Simbag Impact Stories and Feedbacks



ADDITIONAL CAPITAL (DAGDAG KITA)

BOOM MAKES SALES BOOM Joel de Guia My Solar Livelihood Partner

April 2022



Joel De Guia lives in Northern Samar and runs a food cart as his main source of income. Joel would start selling his goods in the afternoon, but faced difficulty selling at night in the dark. He would often park his cart underneath a working street lamp, however this limited the number of customers stopping by.

After buying the SK Boom, Joel can easily move his cart towards potential customers during the night. In fact, with the product, Joel is able to create an inviting, bright atmosphere, and attract customers to eat the snacks while listening to music.

As a result, Joel is able to sell all his goods by the end of the day, and has doubled his daily income from P300 to P600.

“Joel can attract more customers, doubling his daily income”



AIZA O. CASTUERA

Nanay Aiza is a 27-year old mother of one from Malobago Manito, Albay. She works as a Community Development Worker of SEDP and moonlights as an online seller. At night, she and her husband Mario also sell barbecue to further augment their income.

Using a hand fan to keep the coals glowing and burning for the barbecue takes up a lot of her time and she needs to close shop at 7:00 pm each day so she can do her household chores.

She now uses her SK Fan from SEDP instead of the hand fan and this gives her more time to accomplish other things. She now closes shop at 10 pm, increasing her part-time income from 500 to 600 a day to 800 a day, 5 days a week. That's additional earnings of 1,000 per week. Nanay Aiza and her family are thankful to SEDP for giving them a livelihood partner.



ENVIRONMENT FRIENDLY

A Quiet and Peaceful Home

July 2021



Violeta Esmabe

Nanay Violeta is a pot maker who lives with her husband Zesio and their six children in Legazpi City, Albay.

Every time a brownout occurs, they usually use a generator to power their lights. The noise coming from the generator made it difficult for the family members to engage in normal conversation and made it difficult to sleep at night. In addition, their neighbors also complained constantly about the irritating non-stop noise.

After she acquired a Sun King Home 60 from SEDP, she used the home system in place of the generator for light during power outages. She now hardly uses the generator.

Nanay Violeta and family are very happy since peace and quiet has been restored in their home, they can have normal conversations and sleep well, plus harmony has been restored with their neighbors.

Noise pollution is no longer an issue

DISASTER PREPAREDNESS

News Flash

September 2021



Jean Rose Tigie

Nanay Jean Rose, 32, and her husband Marlon, 38, have three very young children. The family resides in Purok 2, San Miguel, Bato, Camarines Sur. Marlon is a fisherman by trade, while Jean Rose is a stay-at-home mom. They don't have electricity in their home.

Their home is located near a lake and whenever a typhoon struck,

they were caught unaware and unfortunately, were unable to prepare for the coming calamity. As a result, their home often got heavily damaged and repairs were costly.

Now that she has a Sun King Boom, Nanay Jean Rose can listen to the news daily and be forewarned about looming typhoons. She and her family members are now able to prepare and secure their home before the strong winds and heavy rains come. They are all truly grateful to SEDP for giving them the opportunity to own a solar lamp with a built-in radio.

Nanay Rose is ready to face calamity



PHYSICAL WELL BEING

SOLAR MEDICINE

Teonilia Camo



Nanay Teonilia and her husband are farmers, and residents of Malinao, Albay.

After her husband developed heart and kidney problems, they were forced to give up their electricity, which had cost them P1000 per month, in order to

purchase his medicines. But, without light and electricity, they struggled in the dark and the heat.

After Nanay Teonilia purchased a SK Home 60 and SK Fan, they no longer have to sacrifice light to pay for his medicine. Now her husband's condition has improved and he can work again.

Agap Sa buhay

EDUCATION



*Best buddy when studying.
G L L 1 and 5*



May Pag-asa ang pangarap

2019/11/26 19:38

STELLAR F

Lorie Mae Omelin

Lorie Mae Omelin (25) and her roommate Jenny Ann Llona (27) are Manila public school teachers originally from Libon, Albay. They have been best friends since high school and their passion for teaching extends to spreading the word of God. As part of a group called God's Servants, they have the opportunity to share the



Gospel with various groups in different areas. During the pandemic, face to face classes were forbidden and as such, Lorie Mae and Jenny Ann could no longer continue their God-given mission. That's when they thought about organizing online bible classes for the youth and the elderly. This proved to be a great idea but they did not have a ring light to enhance their video image during classes.

With the acquisition of a Sun King Boom from SEDP, the girls now have a spotlight to use for their bible classes. Their students/viewers can now see their pretty faces more clearly.

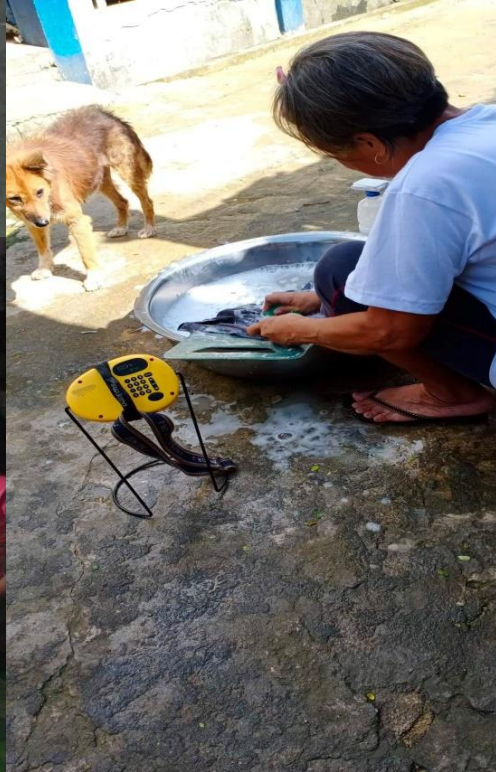
Spreading God's word for better lighting



Solarizing Quarantine Control Points



Loan Utilization Check



*Best buddy when studying.
Q.L.L 1 and 3*

2019.11.27 10:01

ADA visit with the client





SEDP-SIMBAG AWARDS AND RECOGNITION

TOP MFI BRANCH FIRST PLACE OVERALL



Randy Landich...



CLAVERIA BRANCH



No. of people helped with improved energy access
5,378 people



Metric Tons of Co2 Avoided
1,170 metric tons



Additional Light and Charging Hours
1,483,230 hours



Energy Savings Over Product Lifespan
₱9,363,712

OV TV Bundle with CIGNAL Satellite Dish



OV Stand Fan



Globe Home WiFi



Simbag Sa Pag-Asenso, Inc.

TOP MFI 1ST RUNNER UP



No. of people helped with improved energy access
40,668 people



Metric Tons of Co2 Avoided
8,851 metric tons



Additional Light and Charging Hours
11,216,100 hours



Energy Savings Over Product Lifespan
₱70,807,850



“SA SEDP GLL, SAGOT KA HANGGANG LAMAY”

Dios Mabalos