

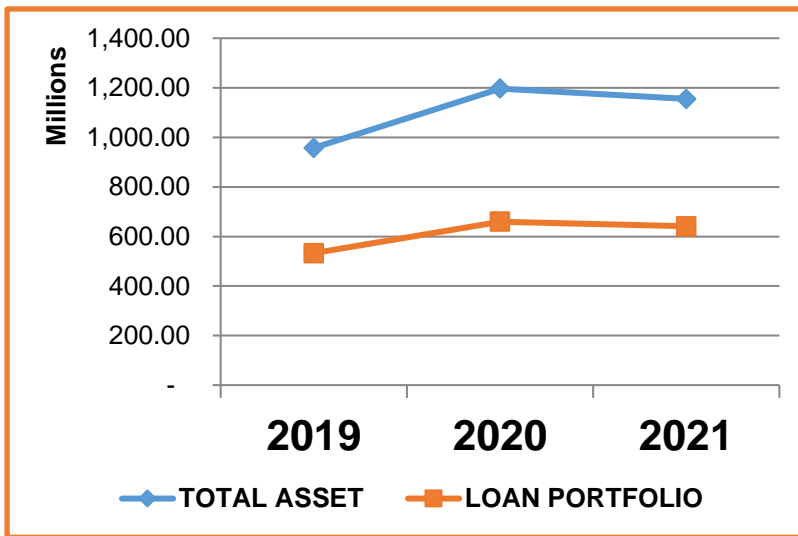
SEDP PORTFOLIO MANAGEMENT AMIDST PANDEMIC



2020-2021 PERFORMANCE

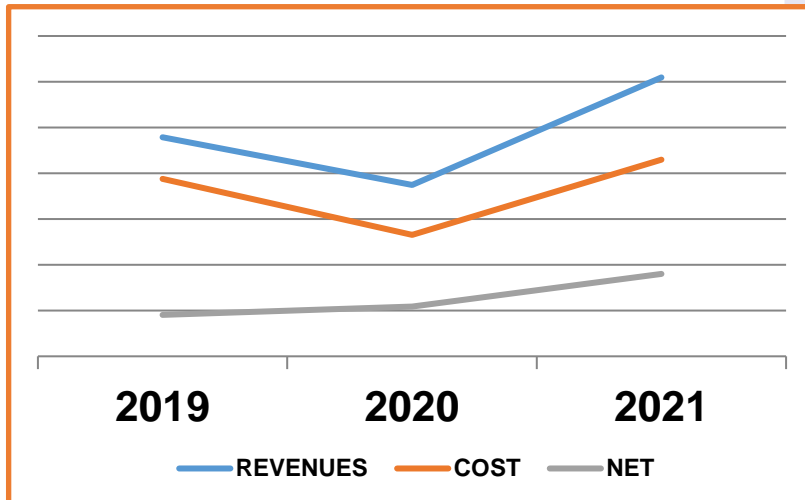
PORTFOLIO

- ✓ Loan portfolio increased by 24% in 2020 and decreased by 4% in 2021
- ✓ The increase in total asset is parallel to the loan portfolio



FINANCIAL

- ✓ Gross revenue decreased by 22% in 2020 and spiked by 63% in 2021
- ✓ Cost and expenses decreased by 32% in 2020 and increased by 62% in 2021
- ✓ Net Surplus increased by 21% in 2020 and 65% in 2021



MAJOR CHALLENGES AMIDST PANDEMIC

PANDEMIC



- Restriction to Financial Institutions
- Moratorium and granular lockdowns
- Varying barangay ordinances
- Quarantine requirement & travel restrictions

SECURITY ISSUE



- Extortion
- Trauma to staff and members
- Dropped portfolio by 75%

DISASTER



- Worsen impact of pandemic particularly in Agri Business/Loans

- ✓ **Processing and releasing of insurance claims continued during lockdown**
- ✓ **No added fees on accumulated BLIP contributions**

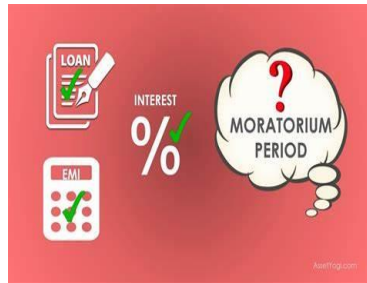


Transition and Recovery Plan

Operations and Personnel Management- During Lockdown



- Suspended operations activities during ECQ



One month moratorium on loan transactions



Advised staff to go home and stay with their families

Adopt a flexible work arrangement



Virtual monitoring and updating of staff, center/members health status



- **Advanced release of salaries and 13th MO Pay for all staff**
- **Provided essential supplies and health supplements to staff Provide salary loans and cash advances**
- **Moratorium on staff loans.**

Transition and Recovery Plan

Operations and Personnel Management-Post ECQ



- Resumed operations based on **local directives & issuances**
- **WFH** arrangement/**skeleton workforce**
- Continued **online** platform for meetings and monitoring
- Streamlined transactions in accordance with the **new normal**



- Modified **Loan Rehabilitation Packages** terms and aligned with MIS settings



- Developed **responsive but cheaper loan** product

Finance



- **Reduced non-essential expenses** to minimum requirement
- Maximized free **online trainings** for staff
- **No investments have been made** since there is no available fund for investment.
- Accessed low cost fund from SB Corporation
- Tapped GAs, PGs and partner Dioceses for assistance to members