

**2022 MCPI Annual Conference
Microfinance: Thriving through Uncertainties**

**The CARD Mutually Reinforcing
Institutions**

**Survive, Adapt, and Thrive:
Lessons from MFIs**



Dr. Jaime Aristotle B. Alip

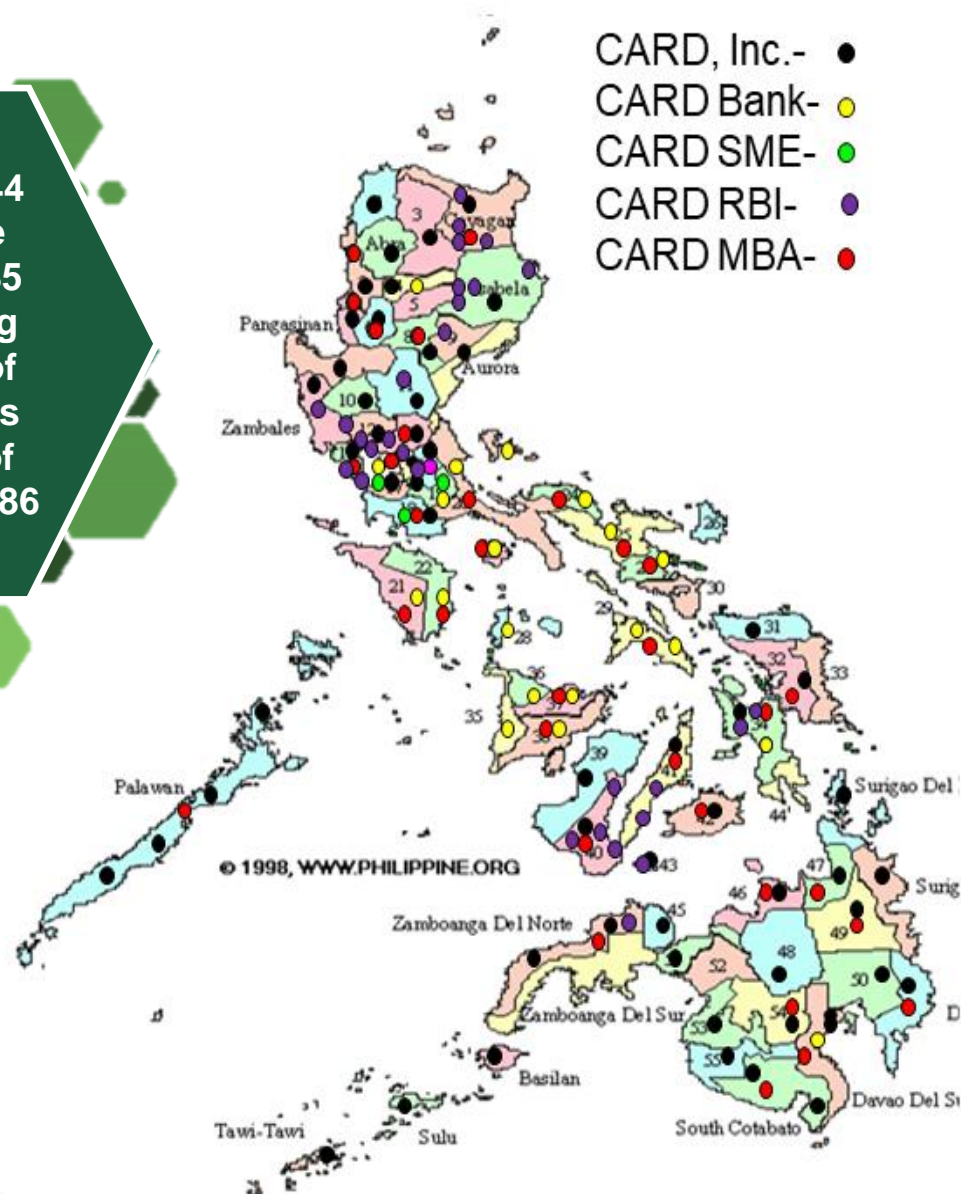
Founder and Chairman Emeritus, CARD MRI

24 August 2022

CARD MRI At-A-GLANCE as of June 2022



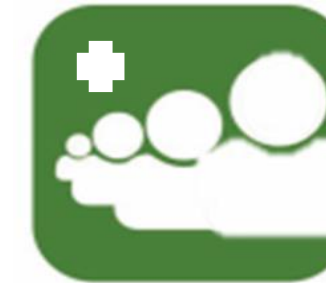
CARD MRI has 3,444 offices all over the country, covering 85 provinces including NCR, 96% (1,580) of cities/municipalities and 96% (40,450) of barangays, since 1986



Total No. of Clients
8,234,486



Loan Outstanding
Php32,770,330,834



Insured Individuals
24,526,140



Total Savings
Php32,979,702,322

VULNERABILITY OF THE PHILIPPINES TO DISASTERS



“The Philippines is one of the most cyclone-prone countries in the world, lying on what is often described as the ‘typhoon belt’. Approximately **19-20 cyclones** enter the Philippine Area of Responsibility annually, with 7-9 reaching landfall.”

“As it is located in the “Pacific Ring of Fire,” the Philippines is at risk from earthquakes, with the Philippine Institute of Volcanology and Seismology (Phivolcs) saying that **100 to 150 earthquakes** hit the country every year.”

Source: Climate Change Knowledge Portal of World Bank and Inquirer.net



CARD'S RESPONSE TO CALAMITIES AND DISASTERS



INSURANCE PRODUCTS & SERVICES

CARD MRI Disaster Relief Assistance Program (CDRAP)

3,757,492 families assisted as of June 2022

Total Amount Paid for Insurance Benefit (Php) as of June 2022

(life, loan, retirement)

Php15.65B

MAJOR CALAMITIES	CDRAP		INSURANCE		
	NO. OF FAMILIES ASSISTED	TOTAL AMOUNT OF ASSISTANCE (PHP)	NO. OF AFFECTED		TOTAL CLAIMS PAID (PHP)
			MEMBERS	DEPENDENTS	
Typhoon Yolanda	179,388	71,755,200.00	220	383	11,481,500.00
Taal Volcano eruption	49,036	5,429,275.55			
COVID-19 pandemic March 17, 2020 to June 30, 2022			5,376	5,858	334,909,620.46

LOANS FOR ADDITIONAL CAPITAL AND MORATORIUM



- CARD MRI has imposed a moratorium during the surge of the pandemic to consider the needs of the members on purchasing their disease-prevention and basic necessities.
- Still, CARD MRI continuously provided loans for additional capital on members' businesses to help them recover.

CARD MRI'S DIGITAL INITIATIVES



Mobile Collection

a mobile application which Account officers use that makes loan collections easy, fast, convenient and accurate.



Smart Branch System

a mobile application which Account officers use that makes loan collections easy, fast, convenient and accurate.



**CORE
BANKING
SYSTEM**



Chatbot Lending Platform

Fast, secured, and convenient loan application in just a few minutes using your social media account.



Money Remittance

CARD Sulit Padala provides safe and fast money remittance with hundreds of accessible outlets located nationwide.



Digital Cash Machine

A cardless cash dispensing machine that works with a QR code generated from konek2CARD app.



Mobile Financial Services

Fast, easy, convenient, reliable, and safe banking transactions through the konek2CRD app

KONEK2CARD

konek2CARD AGENT

Considered as Point of Service that caters clients in rural and hard to reach communities



CASH-IN



CASH-OUT COMPLETION



**AGENT ASSISTED
BILLS PAYMENT**



**AGENT ASSISTED LOAN
PAYMENT**

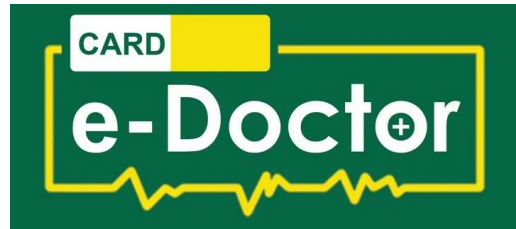


konek2CARD

konek2CARD is a mobile-based delivery channel for financial services. It allows current members to remote access their accounts and transact with CARD banking group via mobile app or through konek2CARD Agent.

OTHER DIGITAL INITIATIVES FOR NON-FINANCIAL SERVICES

CARD E-DOCTOR



CARD e-Doctor
FREE ONLINE MEDICAL CONSULTATION

Monday, Tuesday,
Wednesday, Thursday, and
Friday
7:00 AM to 7:00 PM

Saturday
1:00 PM to 9:00 PM

Facebook Live
Every Thursday
7:00 PM

108,261 Total Consultations
as of July 2022

CMDI DAGDAG KAALAMAN



It is the online version of CARD MRI's "Credit with Education" program where it teaches its more than 3,000 Facebook group members.

CMDI KABUHAYAN IDEAS



A Facebook group of CMDI with more than 14,000 members wherein infographics on business tips and tutorial videos on possible products are uploaded and weekly business webinars are conducted.

MGA LIKHA NI INAY INITIATIVES

PALENGKE ON WHEELS



A mobile palengke wherein basic food supplies such as vegetables, poultry, and other foodstuff are bought in bulk from members (vendors and farmers) and are brought closer to communities. Orders can be placed on its Facebook Page, Likha ni Inay Palengke on Wheels.

MLNI MARKETING (through Shopify Website and Facebook Marketplace)



Mga Likha ni Inay has utilized online marketing through Shopify Website and Facebook Marketplace to help CARD members market their products more conveniently throughout the country.

7-ELEVEN PARTNERSHIP



The partnership project of CARD and 7-Eleven aims to help farmer-members of CARD in North Luzon transport and market their produce to other areas by creating market linkages.

LESSONS LEARNED



1. Since CARD MRI is operating nationwide, and occurrence of calamities as result of climate change is inevitable, the reinforcing services of CARD MRI has proven safety net and sustain the livelihood of the poor.
2. Invest in digitization and utilize technology in order to serve clients even during times of uncertainties.
3. Remain connected with clients through cell phones and/or social media which enable them to communicate to management what was happening to their communities.
4. Continuous looking for support from organizations and institutions who can provide additional credit facilities and funding to support MFI's cause in helping people improve their lives while facing a global emergency.
5. Think of the low-income sector and do not forget to balance the scale in favor of one over the other.

ENSURE NO ONE GETS LEFT BEHIND.



Thank You



www.cardmri.com



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