



# MICROFINANCE: THRIVING THROUGH UNCERTAINTIES

2022 MCPI ANNUAL CONFERENCE





- Started in August 2004, 18 years in operations
- A non-stock, not-profit Micro Finance Institution (MFI) catering to low income only female engaged in micro enterprises
- Implementing Islamic Financing in BARMM for low-income Muslim women entrepreneur - created internal Shariah Advisory Council in 2018

### **Services:**

- Business Finance and Finances for improvement of quality of life, such as HomeFin, WaSaFin, EducFin and calamity finance MalASakit
- CCS to the clients to absorb external shocks like calamities





# Operational Update As of July, 2022



**Number of Borrowers :** 2,051,776

**Number of Branches:** 1,683

**Number of Staff:** 10,966

**Loan Balance:** P 32,425,027,176

**Assets:** P 35,763,690,822

**Generated Surplus:** P 15,552,594,925

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- Stand by the Clients
- Cash and Other CSR expenses P859.00 Million in 2020 and 2021, P697.00 Million
- Started giving loans to clients as soon as lockdowns were lifted, in 2021 surpassed the disbursement benchmark of 2019 by 30%
- Today our staff is disbursing over P508.00 million in a day.





- Created medical team with 2 doctors and 40 nurses, spread across the country
- Provided physical and psychosocial health and safety measures for employees and clients such as
  - (1) Disinfection facilities for both in office and group meeting places .
  - (2) COVID-19 testing for employees.
  - (3) Continued to recruit staff in 2020 and 2021.



(4) creation of isolation centers to provide best support to the staff.

(5) shouldering full expenses of staff in relation to COVID-19 infection.

- Offered interest-free loans called 'MalASakit Financing to help clients to recover from the economic crisis created by pandemic. P5.00 billion budget for 2022.
- Alternative way of communicating clients and staff, like FB/Zoom etc.







Our organisational purpose, management philosophy and overall emergency preparedness have integrated into its DNA

Program	Total amount of CCS expenditure (2005-2022)
Burial assistance	P 751,499,000
MaaASAhan Assistance	P 458,619,630
Relief Activities and Grants	P 1,733,029,354
Scholarship	P 478,041,610
Business Development Program	P 188,356,449
Medical Mission and Healthcare	P 56,333,250
Environmental program	P 2,134,150
Child feeding	P 10,951,000
<b>TOTAL</b>	<b>P 3,678,964,443</b>







## Uncertainties are not over

Natural Calamities are a constant threat. Pandemic may drag further to price inflation, recession and MFI clients will continue to suffer. We learned our lessons from Super Typhoon Haiyan and other calamities. We are resilient. Pandemic was another big lesson that enforced us to **stand by our clients, the bosses.** The lesson is, **“BE WITH YOUR CLIENT”**

