



**RAFi**  
MICROFINANCE

**OUR DREAM, YOUR HOPE FULFILLED**

# Vision, Mission and Values



**RAFi**  
MICROFINANCE

## Mission

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

## Vision

“Empowered entrepreneurs achieving sustainability and growth, with dignity for their families and the community.”

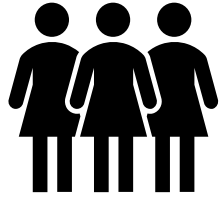
**GOD-CENTEREDNESS INTEGRITY RESPECT SERVICE**



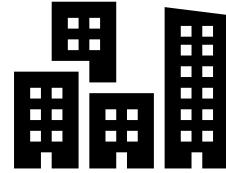
**RAFi**  
MICROFINANCE

OUR DREAM,  
**YOUR HOPE FULFILLED**

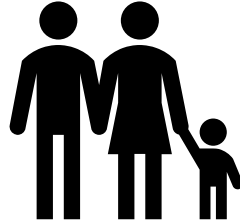
**637K** Clients



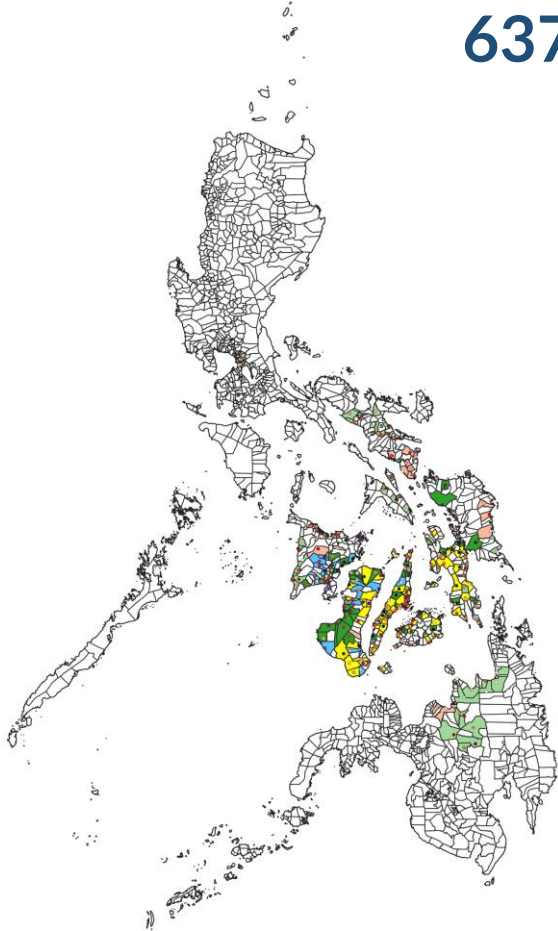
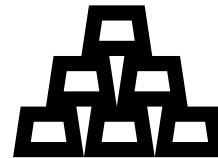
**301** Branches



**3M** Lives touched



**2,822** Staff & Officers **3.1B** Loan Portfolio





**RAF**  
MICROFINANCE

OUR DREAM,  
**YOUR HOPE FULFILLED**



### Social Impact

3M+ Lives Touched

670k Households Served, with 2M Children Impacted

Relevant Social Protection Products

78 Tertiary Scholars Funded



### Growth & Sustainability

25 years in the industry with 297 Branches Nationwide, with P3B LP

Multiple Service Delivery Channels for Micro and Micro+ Clients



### Stakeholder Engagement

Building **empowering relationships** with stakeholders in the delivery of non-financial services



### Operational Excellence

High Tech, High Touch

Agile, Resilient, Flexible IT infrastructure that allows digital transformation

Cloud Technology (including CBS)

KaagAPPay





# RAFi MFI Digital Journey

Raffy Baladjay | RAFI MICROFINANCE INC.

# RAFI MFI DIGITAL JOURNEY

2022



- KaagAPPay Mobile App
- Automated Cash Flow
- Quick Remit

2021



- Digital Payment
- REMCO Disbursements
- Online LMS
- Online Performance MS

2020



- Robust Cloud-Based Core-Banking System
- Fund Management System
- Gcash Loan Disbursement

2015



- Cloud-Based Core-Banking System

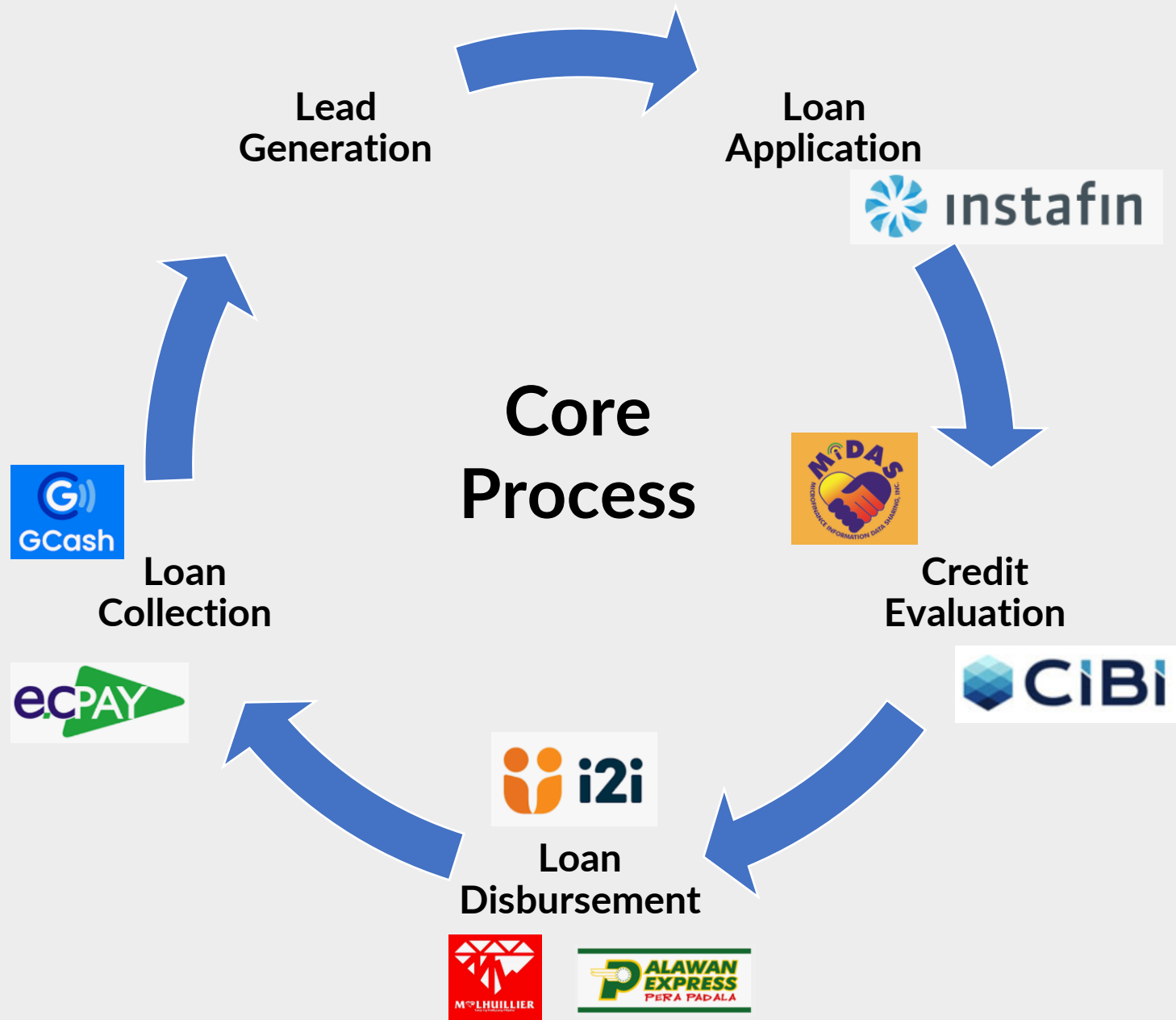
2013



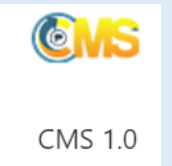
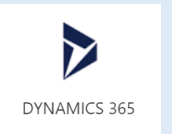
- SLMS (Staff Loan Management System)

## Key Lessons Learned:

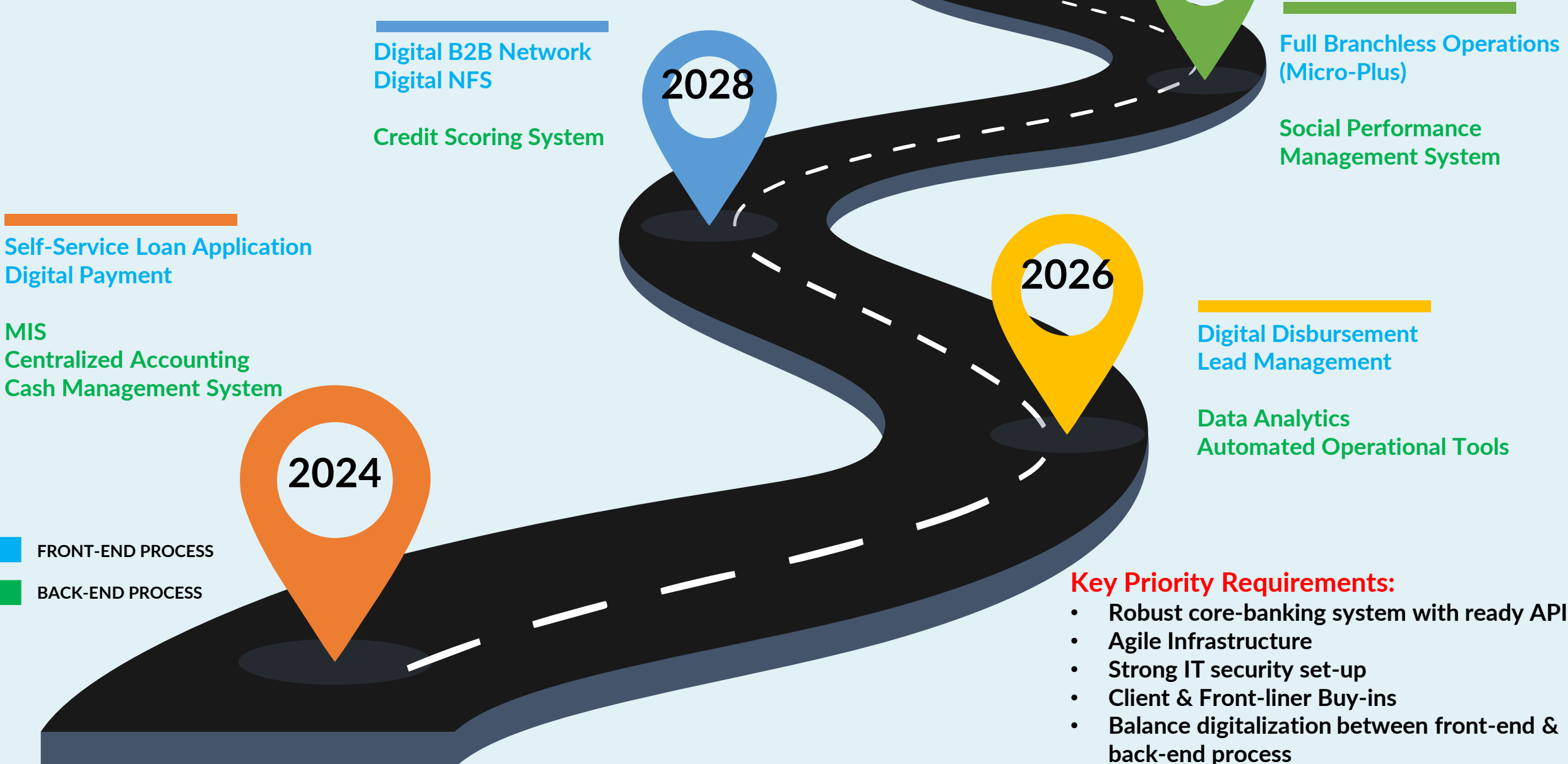
- ✓ Prioritized digitalization that provides the most impact to the core process
- ✓ Front-liners should have the full buy-in of the digitalization initiative
- ✓ Balance digitalization between core & back-end process



## Back-end Process



# RAFI MFI Digital Roadmap







**RAfi**  
MICROFINANCE

---

kaag**APP**ay

***KaagAPPay***  
***mo sa buhay!***



# RAfi

MICROFINANCE

OUR DREAM, **YOUR HOPE** FULFILLED  
*Upholding the Dignity of Filipino Micro-Entrepreneurs*

# Salamat!

