



# Microfinance and the Philippines' Economic Outlook

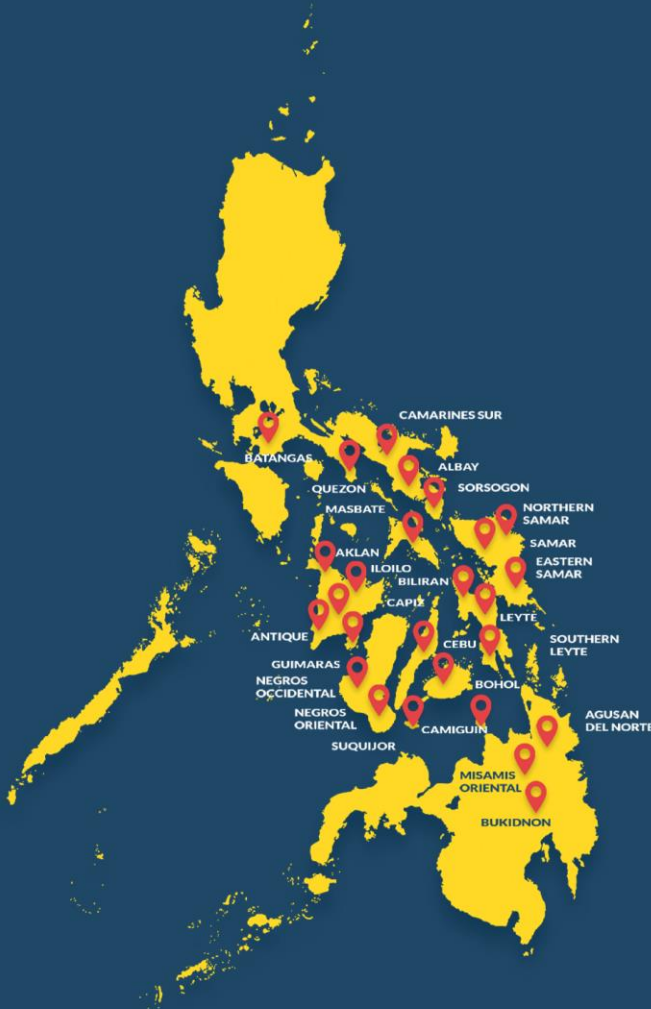
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VP for Client and Enterprise Development



**RAFi**  
MICROFINANCE

## WHAT WE DO

RAFi Micro-finance, Inc. provides micro-finance services to underprivileged entrepreneurs. It has a branch network of 293 branches across the Philippines.



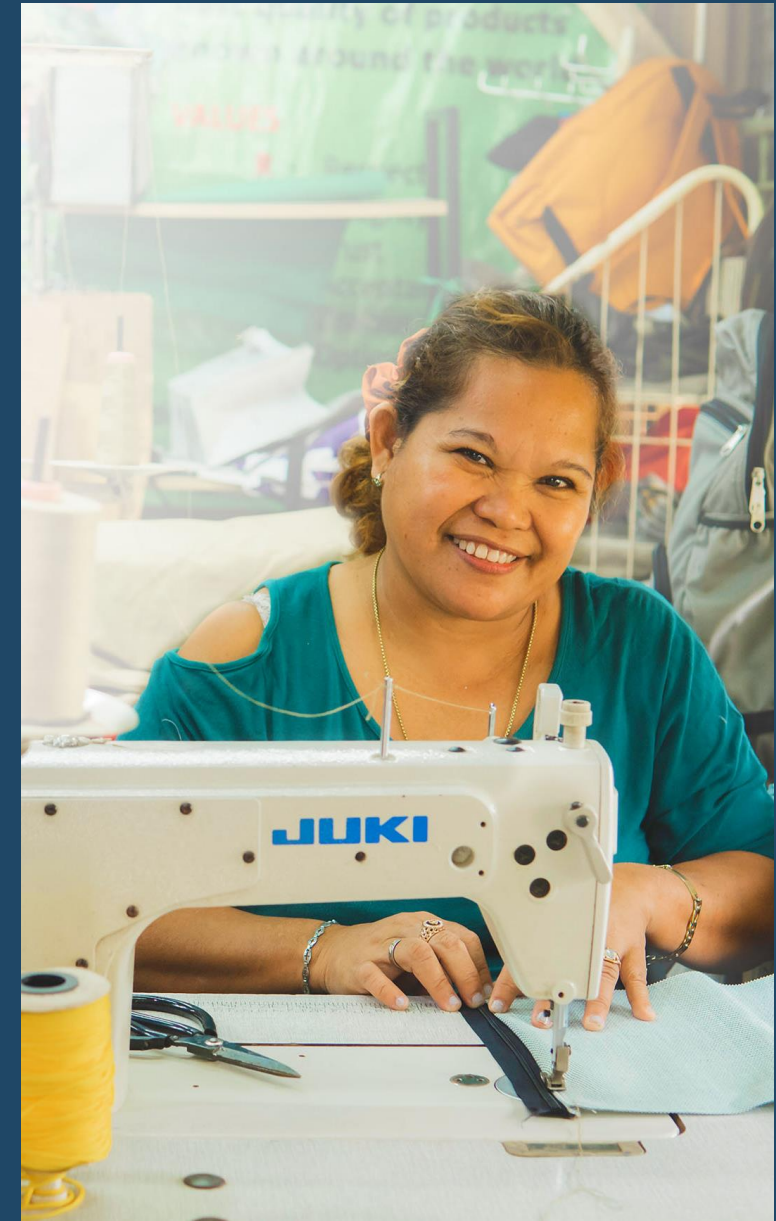
**RAFi**  
MICROFINANCE

## Vision:

Empowered clients who have elevated their lives and their families

## Mission:

We are Social Entrepreneurs providing financial and non- financial services to empower the poor and elevate their lives



# TRAININGS & PROGRAMS

## Learning Hub

10,244 learners with  
294 Sustainable Livelihood  
Training Program graduates



## Clustering for Livelihood Program

20 clients trained  
336k+ sales generated



We are committed to  
**DEEPEN**  
our Social Impact.

**MISSION**  
INTO  
**ACTION.**

## Scholar si Nanay Program

9 graduates



## OSY DigiKabataan

18 out-of-school youths  
(OSYs) trained





SM 100 Days of Happiness

Gabii sa Kabilin Booth



Display at Casa Gorordo Museum

Generated more than 9.3M in sales.

CREATING LINKAGES

FOR OUR CLIENTS

ONE BRANCH, ONE PRODUCT



**pilmico**

**aboitiz**  
Foundation



**GT2025**

**visayan**  
**electric**

**Philinsure**  
PhilPacific Insurance Brokers & Managers Inc.



Banilad Center for  
Professional Development



**299 branches**

**3.4 Million Lives**

**679K clients**

**1.2 Million Jobs**

**Php 3 Billion Loan  
Portfolio**

**1.9 Million Children**

# Microfinance

Provide access opportunities to the economically excluded:

- To capital
- To safety nets – savings and microinsurance
- To education and knowledge
- To market and network
- To health, social and environmental protection



# Some Key Facts

**10.49%**

Global Microfinance  
Market Size CAGR

**6,183**

No. of microfinance  
institutions in the  
Philippines

**Php  
406B**

Industry portfolio size

**14%**

Pre-pandemic growth  
rate



# The Outlook

1. Inflation and Geopolitics

2. Agriculture, Tourism and Climate Change

3. Nanoenterprises, microenterprises and the gig economy\*

\*<https://vincerapisura.com/comparative-overview-of-nanoenterprises-microenterprises-and-gig-economy-jobs-characteristics-market-factors-risk-resilience-and-potential-impact/>



# RAfi

MICROFINANCE

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

## Daghang Salamat!

