2023 MCPI ANNUAL CONFERENCE

Reshaping Financial Services through Inclusivity, Sustainability, and Resilience

July 25-26, 2023 | Century Park Hotel, Manila
About the Conference

The MCPI conference is an annual event that brings together key microfinance stakeholders to discuss important developments and relevant issues affecting the sector. This year, MCPI is holding a conference with the theme *Reshaping Financial Services through Inclusivity, Sustainability, and Resilience*. In this event, microfinance stakeholders will discuss how financial services are changing to address financial inclusion, sustainable development, and resilience. Through MFI exchange sessions, the event will also be an opportunity for participants of MFIs to discuss relevant topics in microfinance operations such as conduct of center meetings, introduction of innovations in financial and non-financial products, and preparing for digitalization.

Session Tracks

- **Inclusivity, Sustainability, and Resilience**
- **MFI Exchange**
24 July 2023, Monday
[12.00 p.m. – 4.00 p.m.] MCPI Annual Membership Meeting (For MCPI Members Only)
*Venue: Kachina Room*

25 July 2023, Tuesday
[8.00 a.m. – 9.00 a.m.] Registration
[9.00 a.m. – 10.00 a.m.] Opening Plenary
*Invocation*
*Welcome Remarks*
Mr. Gilbert S. Maramba
Chairperson, Microfinance Council of the Philippines, Inc.

*Keynote Message*
Deputy Governor Bernadette Romulo-Puyat
Regional Operations and Advocacy Sector
Bangko Sentral ng Pilipinas

*Oath-taking of the MCPI Board of Trustees, 2023 – 2024*
Plenary Session 1: Philippines Economic Outlook

In 2022, as measured by its Gross Domestic Product (GDP), the economy of the Philippines grew by 7.6%. According to the World Bank, strong domestic demand will drive the economy to grow at 6% in 2023 and that economic recovery will support poverty reduction. In order to safeguard growth and achieve long-term development goals, key drivers will be managing inflation, pursuing revenue enhancing policies and public spending efficiency, promoting investments, and pursuing a clean energy transition. In this session, the World Bank will provide updates on the economy of the country and its outlook for 2023 and succeeding years. The presentation will be followed by reactions from Dr. Jaime Aristotle Alip of CARD MRI and Ms. Iris Dorado of RAFI Micro-Finance, Inc. to give a perspective of economic growth and outlook for the microfinance sector from the view of leading microfinance practitioners in the country.

Mr. Kevin Thomas Cruz, Economist, World Bank
Reactors: Dr. Jaime Aristotle Alip, Founder and Chairman Emeritus, CARD MRI
Ms. Iris Dorado, VP for Client Engagement and Development, RAFI Micro-Finance, Inc.
Facilitator: Ms. Alice Cordero, TSPI Executive Director
[1.00 p.m. – 1.45 p.m.]

**Ugnayan Session**

*Women, Water and Financial Inclusion*
Ms. Gay Santos, Regional Director, Southeast Asia, Water.org

*Reimagine MFIs Digitalization Journey*
Mr. Sutjayo Budiman, Chairman of the Board
and Mr. Roderick Mercado, President, FDS Asya Philippines, Inc.

*NextLogic: A Trusted Partner in Digital Transformation*
Mr. Jun Dychangco, Regional Sales Manager, Nextlogic Distribution
Plenary Session 2: Integrating Sustainable Development in Financial Services

The Sustainable Development Goals (SDGs) is a comprehensive set of goals recognizing the connections between people and planet, integrated to balance the three dimensions of sustainable development: economic, social, and environmental. Consistent with the commitment of the Philippines to the 2030 Agenda, the SDGs were already incorporated into the Philippine Development Plan (PDP) 2023-2028 through the inclusion of strategies, indicators, and targets in achieving the SDGs. In this session, the Philippines Statistics Authority (PSA) will share updates on the country’s performance in the attainment of the SDGs while the Bangko Sentral ng Pilipinas will discuss initiatives related to sustainability reporting and its implications on financial institutions. The presentation will be followed by a reaction from ASA Philippines to share how the largest microfinance NGO in the country is integrating economic, social, and environmental sustainability in its programs and services.

Dr. Claire Dennis Mapa, National Statistician and Civil Registrar General, Philippine Statistics Authority
Assistant Governor Lyn I. Javier, Policy and Specialized Supervision Sub-Sector, Bangko Sentral ng Pilipinas
Reactor: Mr. Ferdinand Jikiri, Comptroller, ASA Philippines
Facilitator: Mr. Eduardo C. Jimenez, KMBI President
Risks are embedded in any type of financial services, offered by both regulated and unregulated financing institutions. MFIs being at the forefront of local development, are challenged with risks that they can neither avoid nor ignore. Moreover, the uncertainties and negative impacts from economic and environmental shocks are key considerations for MFIs to develop, enhance, and embed risk management strategies in their operations. Thus, this breakout session will specifically tackle mechanisms and tools to mitigate risks from over indebtedness and agricultural financing.

The Philippine Guarantee Corporation will present their mandate in providing credit guarantees, particularly in support of agricultural business development as one of the priority sectors of the government. The Philippine Crop Insurance Corporation will then discuss their programs and services in ensuring that farmers can quickly recover from external shocks. Lastly, the Microfinance Information Data Sharing, Inc. will discuss how analyzing indicators about the client’s creditworthiness can mitigate credit risk.

**Atty. Emmanuel R. Torres**, Senior Vice President of the Agriculture Guarantee Group (AGG), Philippine Guarantee Corporation  
**Ms. Melba Manalo**, Vice President for Corporate Business Affairs Group, Philippine Crop Insurance Corporation  
**Mr. Angelo Solarte**, President, Microfinance Information Data Sharing, Inc.  
**Facilitator: Mr. Junjay Perez**, MiMAP Executive Director
Breakout Sessions

Innovations in Financial and Non-Financial Products

Venue: Ballroom

MFI Exchange – Facilitated discussion and sharing by MFIs on innovations in financial and non-financial products and services (other than digitalization)

Microfinance has evolved significantly over the years, offering a wide range of products to empower clients and promote financial inclusion. As the microfinance sector navigates the post-pandemic era, it is essential to explore innovative financial and non-financial products that can aid in the recovery and resilience-building of the communities it serves. Four MFIs will showcase their innovations and/or improvements in their products and services, specifically focusing on non-digital solutions, to address the evolving needs of microfinance clients in a post-pandemic context.

Ms. Evelyn Narvaez, Research Director, CARD MRI
Mr. Dexter Flores, General Manager, Kabuhayan sa Ganap na Kasarinlan Credit & Savings Cooperative
Ms. Shiela Guanzon, General Manager for Operations, Negros Women for Tomorrow Foundation, Inc.
Ms. Fe Gepila, Operations Officer, SEDP-Simbag sa Pag-asenso, Inc. (A Microfinance NGO)
Facilitator: Ms. Jane Manucdoc, ASKI MF Executive Director
26 July 2023, Wednesday

[9.00 a.m. – 9.30 a.m.] Ugnayan Session

Improving the Social Impact of Microinsurance through Digitalization
Mr. Justin Arcenas, Managing Director, Ruralnet

Enhance your Microfinance Business through Technology
Mr. Deepti Mittimani, Vice President, International Business, M2P

[9.30 a.m. – 10.45 a.m.] Plenary Session 3: Increasing Resilience through Digitalization

Automation and adoption of digital solutions improved the productivity of financial institutions through product innovation and diversification. In the context of external shocks like natural and man-made disasters, digitalization has to be an effective strategy for business continuity and data analytics to ensure appropriate and timely interventions for clients. This session will focus on how technologies can increase resilience of financial institutions and the clients they serve. Moreover, cybersecurity and digital risk mitigation will be tackled as an essential element in developing a robust digital financial system.

Mr. Juan Carlos Cuadrado III, Area Channel Distributor Manager NGMA, GCash
Ms. Maria Lourdes Pineda, Country President, Tonik
Mr. Teddy Theanne, Chief Executive Officer, GVX Consulting Asia, Inc.
Facilitator: Ms. Lalaine Joyas, MCPI Consultant

[10.45 a.m. – 11.00 a.m.] Coffee Break
[11.00 a.m. – 12.30 p.m.]

**Breakout Sessions**

**Increasing Resilience of Vulnerable Communities Through Green Inclusive Finance**

*Venue: Kachina Room*

Climate change affects everyone but some are more vulnerable to climate shocks than others. Recognizing this, the Green Inclusive Finance (GIF), a global framework that focuses on developing financial instruments, products, and services to address challenges related to climate change, was created. GIF aims to help increase resilience among the most vulnerable and low income people to climate events. The speakers in this session will be sharing their experiences on the development and implementation of their respective organization’s initiatives, such as access to renewable energy technologies, clean water and sanitation, adequate and climate adaptive housing, and sustainable livelihood practices, that help people and communities reduce the impacts of climate change and adapt to changing climate conditions.

**Ms. Lucia Cigana,** Project Manager, ADA asbl
**Mr. Jitendra Balani,** Global Director, Program Design-Housing Finance System, Terwilliger Center for Innovation in Shelter, Habitat for Humanity International
**Mr. Roderick Beato,** Assistant Vice President, ASA Philippines
**Ms. Girlie Lopez,** Project Manager for Housing Finance (Philippines), Build Change

**Facilitator: Ms. Anna Manahan,** MCPI Program Manager for Capacity Building
Breakout Sessions

Evolution of Center Meetings

Venue: Ballroom

MFI Exchange – Facilitated discussion and sharing on conduct of center meetings

Mainly operating in a high-touch approach, the pandemic has changed how MFIs conduct their operations. Several MFIs have shifted the ways in which they conduct center meetings, which is an important part of an MFI’s high-touch approach in dealing with clients. In this session, representatives from CARD, KMBI, and RAFI Micro-Finance, Inc. will share how they have introduced changes in the conduct of their center meetings to be more efficient and to adopt to client needs and preferences.

**Mr. Vicente Briones, Jr.**, Executive Director, CARD, Inc.
**Ms. Hazel Bayaca**, Deputy Executive Director for Transformation Development & Training Group and **Ms. Rachelle Basiya**, Deputy Executive Director for Operations, Kabalikat sa Maunlad na Buhay, Inc.
**Ms. Ailyne Lim**, Vice President for Operations, RAFI Micro-Finance, Inc.
**Facilitator: Ms. Shiela Guanzon**, NWTF General Manager for Operations

Lunch Break

[12.30 a.m. – 1.30 p.m.]
Breakout Sessions

Partnerships and Community Engagement for Environmental Protection and Disaster Response

Venue: Kachina Room

The rapid deterioration of the environment and its effects on people’s lives require a multi-stakeholder approach to environmental protection and disaster response. The urgency of these concerns has prompted governments, civil society, financial institutions, and other stakeholders to put in place innovative measures that aim to address these concerns. Through their organizations’ programs, partnerships, and engagement with communities, the speakers in this session will share how they have led initiatives to build more resilient and safer communities through sustainable practices and preparedness to manage and respond to disaster risks.

Mr. Jimmy Ramos, Vice President – Operations, Ahon Sa Hirap, Inc.
Mr. Nilo Cellon, Jr., Senior Vice President, ASA Philippines
Mr. Carlos Hechanova, Executive Director for Development, Makesense Philippines

Facilitator: Ms. Jesila Ledesma, MCPI Consultant
Breakout Sessions
Preventing for Digitalization
Venue: Ballroom

MFI Exchange: Facilitated discussion and sharing by MFIs on how to prepare for digitalization

In this new digital age, various opportunities have been opened for microfinance institutions to further strengthen and expand how they operate, which means greater financial inclusion. With the increasing competition especially with emerging digital financial service providers, MFIs must learn to adapt to technologies available today. In this MFI exchange session, representatives from CARD MRI-FDSAP, RAFI Microfinance, Inc., Rural Bank of Guinobatan, Inc., and Tulay sa Pag-unlad, Inc., will share their digitalization journey and initiatives that helped improve their operations and delivery of products and services to clients.

Mr. Raymond Villapando, Deputy Director for Business Relations and IT Operations, CARD MRI-FDSAP
Mr. Raffy Baladjay, Director for Microplus Operations, RAFI Microfinance, Inc.
Mr. Paulo Honrado, President, Rural Bank of Guinobatan, Inc.
Ms. Aquilina Onesa, Alliance and Program Group Head, and Mr. Robert Sia, Finance & Comptrollership Group Head, Tulay Sa Pag-unlad, Inc.

Facilitator: Ms. Hazel Bayaca, KMBI Deputy Executive Director for Transformation Development & Training Group

Coffee Break

Closing Plenary

Closing Remarks
Commissioner McJill Bryant T. Fernandez
Securities and Exchange Commission

Raffle