

# The CARD Mutually Reinforcing Institutions (CARD MRI) “Sa CARD, Matatag ang Bukas”

July 25, 2023

MCPI Annual Conference, Century Park Hotel, Manila

**CARD MRI**

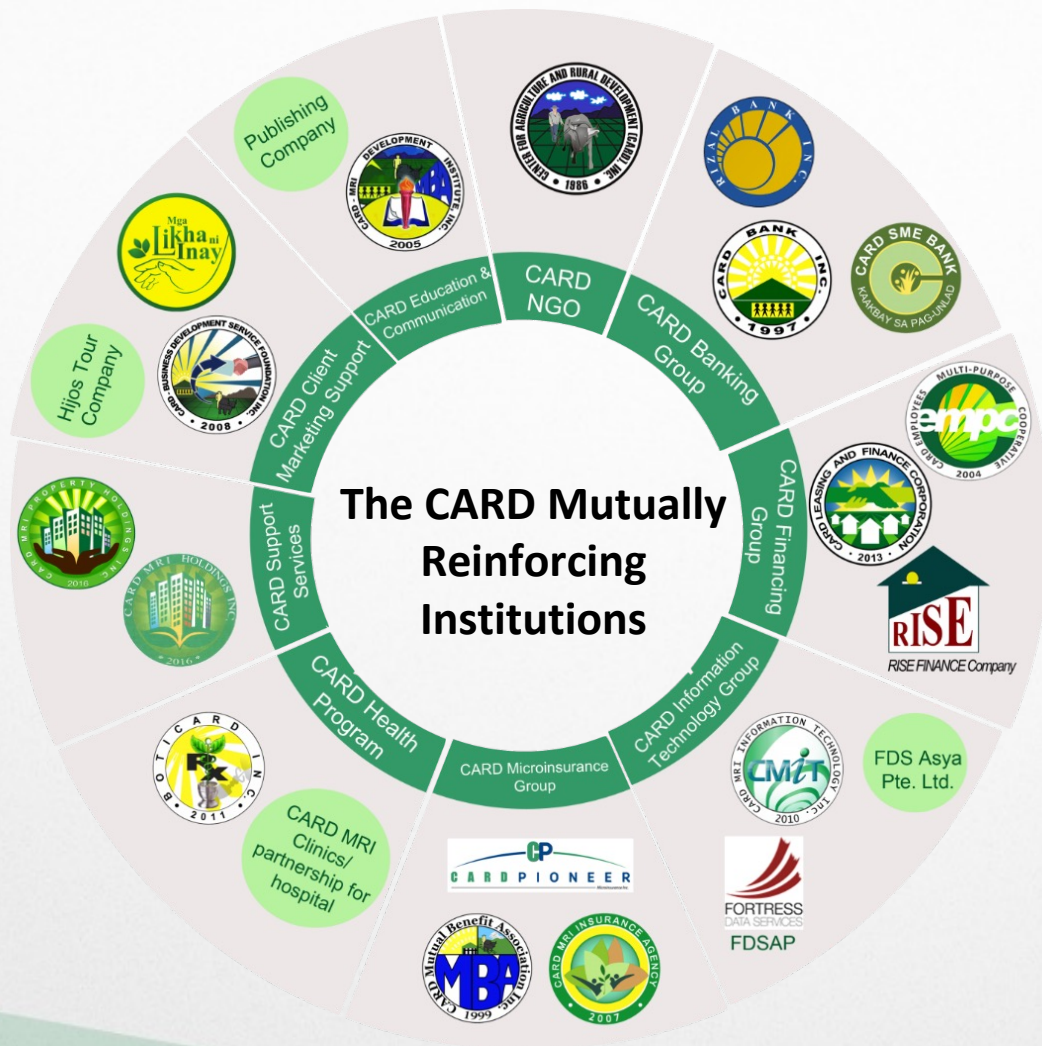
CARD Mutually Reinforcing Institutions

# CARD Mutually Reinforcing Institutions



CARD was established on December 1986 with only a **20 peso bill** and an **old typewriter**. After more than thirty years, CARD has grown into a group of **25 mutually reinforcing institutions** driven by its passion to eradicate poverty.

# CARD MRI Organigram



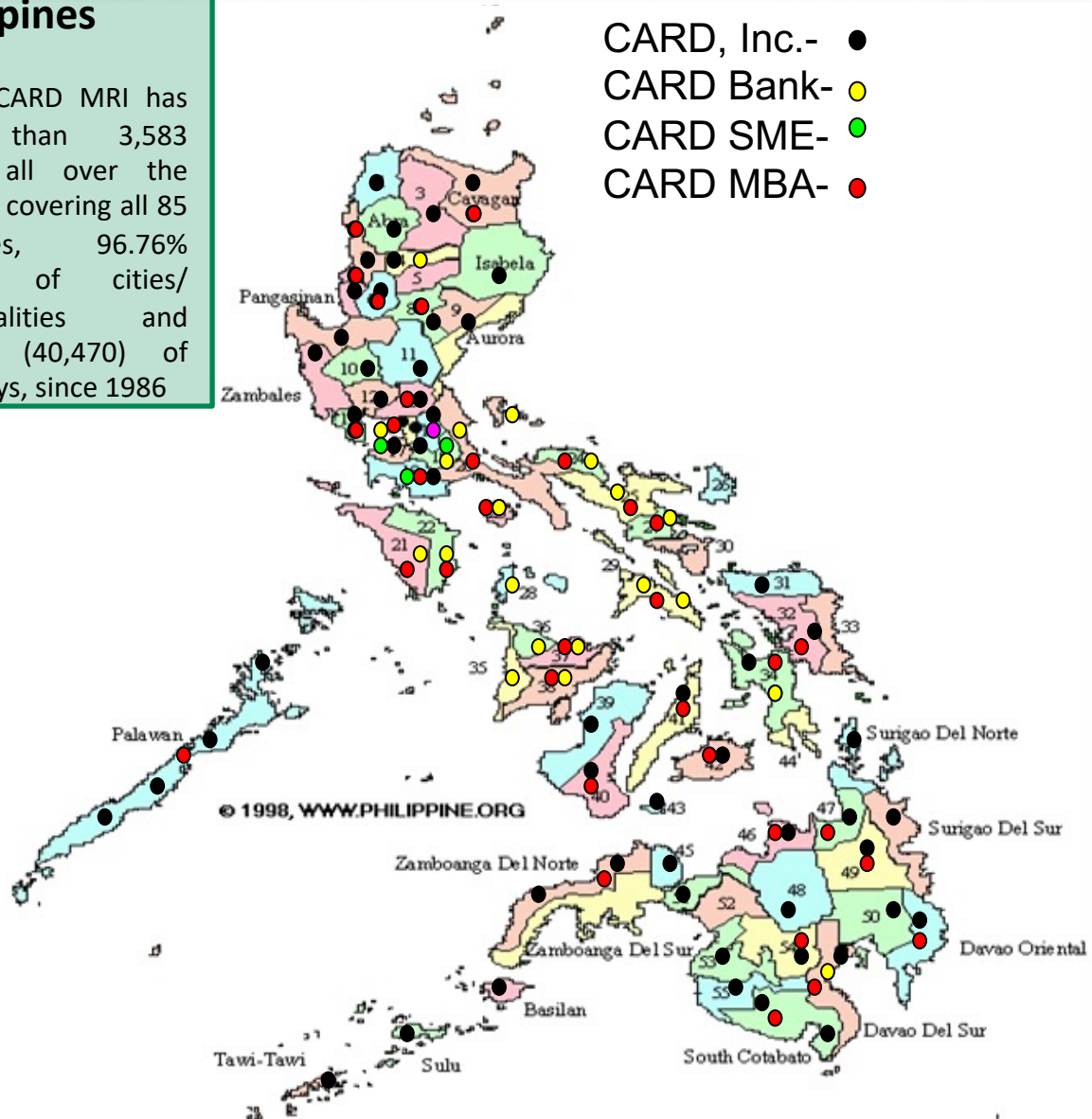
“Mga Institusyong sa iisang Misyon”

**CARD MRI is in the business of Poverty Eradication**

# Geographical Presence of CARD MRI

## Philippines

Today, CARD MRI has more than 3,583 offices all over the country, covering all 85 provinces, 96.76% (1,582) of cities/municipalities and 96.25% (40,470) of barangays, since 1986



## Program Offices/Partnerships

### Hong Kong

CARD MRI established a partnership program in Hong Kong since 2007.

### Myanmar

CARD MRI started a partnership program in Myanmar in 2012 and a microfinance operation in 2014.

### Laos

CARD MRI opened its international NGO office in Laos in 2009.

### Thailand

CARD MRI established a partnership program in Thailand in September 2017.

### Cambodia

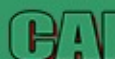
In year 2006, CARD MRI opened its first international NGO office in Cambodia.

### Indonesia

CARD MRI established a partnership program in Indonesia since 2008.

### Vietnam

CARD MRI established a partnership program with TYM in Vietnam since 2005.



# CARD MRI At-a-Glance

As of June 30, 2023

Number of Clients Served: 8.88 M  
Number of Insured Individuals: 25.19 M **\*(21.8%)**



Clients including Savers  
8.53 M



Loan Clients  
4.02 M



No. of offices  
3,583



Loan Outstanding  
Php35.91B



Repayment Rate  
99.17%



Number of Staff  
17,468 **\*(3.5%)**

*\*based on est 115 M population in 2022: Est 48.58 M employed individuals*

# CARD MRI's Microfinance Program

**Expanding outreach to sectors with high or highest poverty incidence**

- Farmers
- Fisherfolks
- Residents in Rural Areas
- IPs, Muslims
- Migrants workers, OFWs

# of island offices	142
# of clients	219, 213
# of Micro-agri clients	203, 487



# CARD MRI's Microfinance Program



- Development Services for Hardcore Poor (DSHP) - poorest among the poor families
- PAGLAMBO Program – A Shari'a-Inspired Financial Assistance for Muslims



**# of DSHP clients**                      **535,395**  
**# of Paglambo Clients**                **83,278**

**To address vulnerability of the poor, various strategies, products and services are also being offered...**



# CARD MRI: Beyond Microfinance

## Access to Health Programs and Services

- Microfinance and Health Program (MAHP)
- Community Health Days
- CARD Clinics/Laboratory

And affordable and quality medicines through BotiCARD/CARD MRI Astro Lab, CARD's pharmacy and Laboratory providing affordable, safe, and quality medicines and hygiene products

## • Health and protection programs

# access to health 5,052,140

# of clinic visits 717,341



# CARD MRI: Beyond Microfinance

Scholarship and Educational Program for Members/clients and their Children

Capacity building program and livelihood training for members (CWE)

## • Education and Capacity Building Programs

# of members given CWE	1,693,450
# scholarship granted	21,361
# of graduate scholars	7,971

**CARD Mantra “ONE FAMILY, ONE GRADUATE”.**



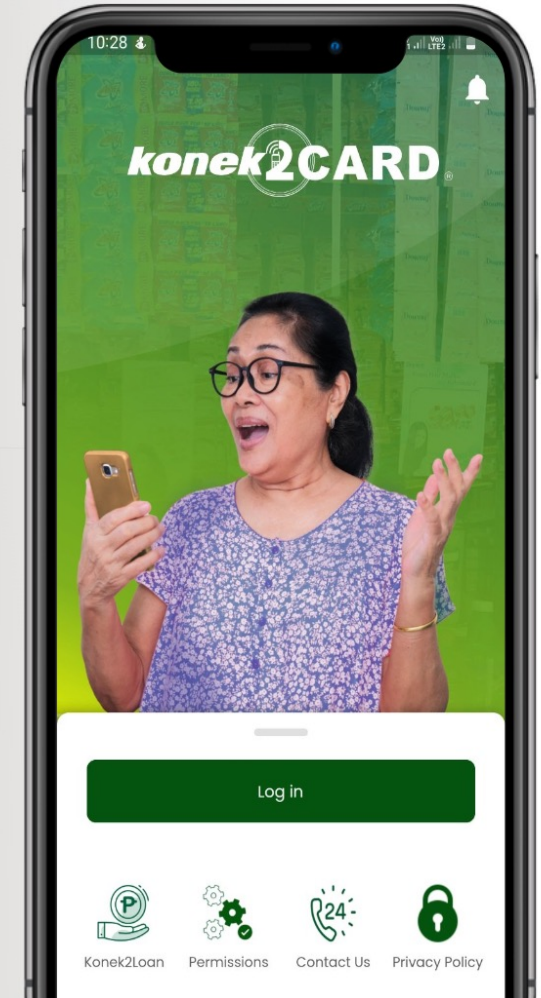
# CARD MRI: Beyond Microfinance



- Marketing support, business development, linkages and networking of CARD MRI clients

# CARD MRI: Future Perspective

- **Post pandemic**
  - **Microfinance operation will continue to expand beyond the conventional way**
  - **New players (e.g. mobile operators, etc.) will push or demand for Digitalization**
  - **Demand for cost efficient system: Fintech Services in Microfinance**
  - **Financial literacy and strengthen credit bureau**



# CARD MRI's Digital Initiatives

**konek2CARD**  
Mobile Financial  
Service



**Digital Cash  
Machine**

**CORE  
BANKING  
SYSTEM**

**Smart Branch  
System**



**Mobile  
Collection**



**Chatbot Lending  
Platform**

# CARD MRI

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