

# ugnayan

## The 2023 MCPI Annual Conference: Reshaping Financial Services through Inclusivity, Sustainability, and Resilience



Microfinance practitioners and stakeholders gathered during the 2023 Annual Conference of the Microfinance Council of the Philippines, Inc. (MCPI) held on July 25-26, 2023 at the Century Park Hotel, Manila. With the theme Reshaping Financial Services through Inclusivity, Sustainability, and Resilience, the event was attended by more than 500 participants from microfinance institutions and support organizations to discuss how financial services are changing to address financial inclusion, sustainable development, and resilience.

The two-day conference had two session tracks – Inclusivity, Sustainability, and Resilience and MFI Exchange. The Inclusivity, Sustainability, and Resilience track allowed speakers and participants to discuss topics such as agriculture insurance and use of credit data, green inclusive finance, and environmental protection and disaster response, while the MFI Exchange track enabled attendees to learn from the experiences of other MFIs in areas such as conduct of center meetings, introduction of innovations in financial and non-financial products, and preparing for digitalization.

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Present during the opening session was Deputy Governor Bernadette Romulo-Puyat of the Bangko Sentral ng Pilipinas. During the opening plenary, the economic outlook of the country was presented by Mr. Kevin Cruz of the World Bank while representatives of leading microfinance players provided a reaction to the presentation by discussing the outlook of the microfinance industry in the Philippines. During the closing plenary, Commissioner McJill Bryant Fernandez of the Securities and Exchange Commission (SEC) provided a closing message and expressed SEC's continuous support to the microfinance industry.

## MF NGO Data at a Glance (as of June 30, 2023) collected from 29 MF NGO members of MCPI

**₱76.6  
billion**

**Gross Loan  
Portfolio**



**8.4  
million**

**Number of  
Active Clients**



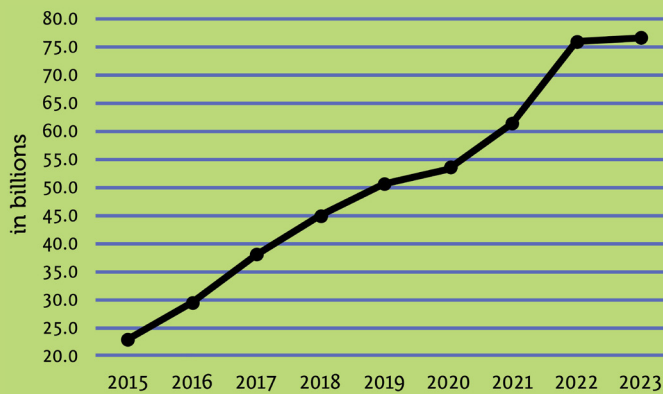
**14.2%**

**PAR > 1 Day  
Ratio**

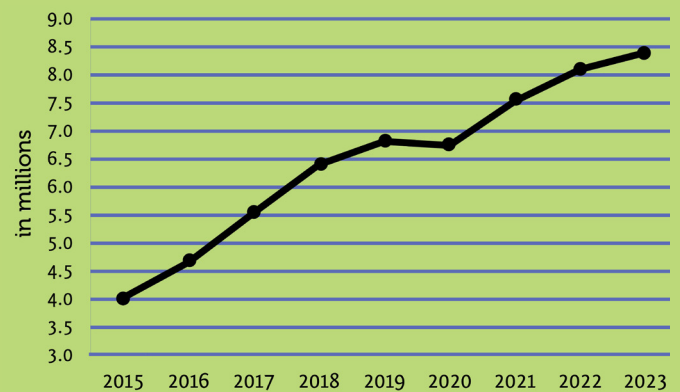


## MF NGO Data Trend (2015 - June 2023)

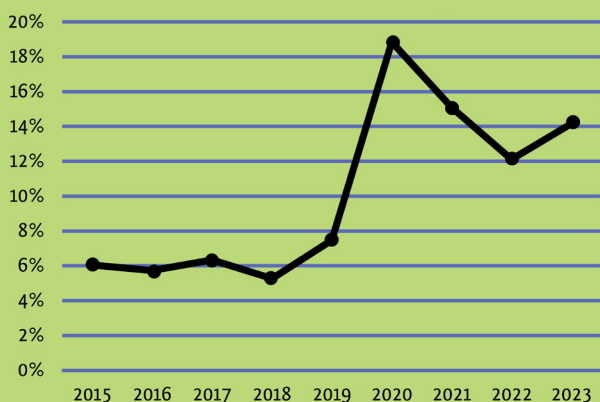
**Gross Loan Portfolio (PhP)**



**Number of Active Clients**



**PAR > 1 Day Ratio**



Data	Year		Change
	2022	June 2023	%
Gross Loan Portfolio (PhP)	75,950,162,323	76,580,065,667	0.83%
Number of Active Clients	8,137,476	8,378,291	2.96%
PAR > 1 Day Ratio	12.11%	14.17%	17.01%

Source: Data collected by the Microfinance Council of the Philippines, Inc.

Preceding the conference, MCPI held its Annual General Meeting on July 24, 2023 at the Century Park Hotel and on Zoom. Members of the Board of Trustees who will serve until July 2024 are: Mr. Gilbert Maramba of Negros Women for Tomorrow Foundation, Inc. as Chairperson; Mr. Eduardo Jimenez of Kabalikat para sa Maunlad

na Buhay, Inc. as Vice-Chairperson; Mr. Josef Leron of CARD, Inc. as Corporate Secretary; Ms. Jane Manucdoc of ASKI Microfinance as Treasurer; Mr. Jonar Dorado of RAFI Micro-Finance, Inc. as Internal Auditor; and Mr. Glenn Anciano of Community Economic Ventures, Inc., Mr. Dexter Flores of Kabuhayan sa Ganap na Kasarinlan

Credit and Savings Cooperative, Fr. Rex Arjona of SEDP-Simbag sa Pag-asenso, Inc., and Mr. Peter Montalban of Taytay Sa Kauswagan, Inc. as Members.

Presentations during the 2023 Annual Conference can be downloaded here: <https://tinyurl.com/2023MCPIConPresentations>



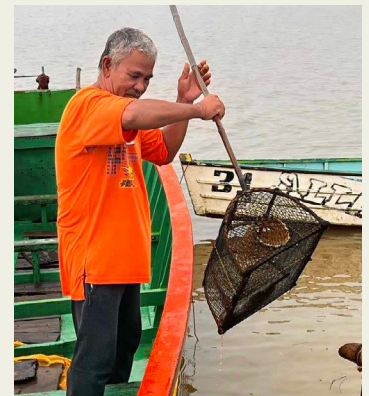
# MCPI hosts ADA mission visit

The Microfinance Council of the Philippines, Inc. (MCPI) welcomed anew its program partner Appui au Developpement Autonome (ADA) of Luxembourg for a week-long mission trip to the Philippines.

On July 27 to August 3, 2023, the MCPI-ADA team met with the three microfinance institution partners of the Green Inclusive Finance (GIF) initiative. Each MFI partner presented its proposed green loan products under the initiative. Bangko Kabayan introduced the Sustainable Ani Loan for farming inputs and the Sustainable Agri Business Builder Loan for agricultural machinery and infrastructure. Kabuhayan sa Ganap na Kasarinlan Credit and Savings Cooperative (K-Coop) K-Bahay GREEnS Loan gives credit access to members who intend to purchase energy efficient appliances or build or convert their dwellings into green homes. Rangtay sa Pagrang-ay Microfinance Inc. (RPMI)'s Agricultural Development Program (ADP) Green Loans are intended to be used in farming activities that contribute to the mitigation of the impacts of climate change.

One of the highlights of the mission is the visit to clients of the MFI partners. The team visited the homes of K-Coop clients in San Jose del Monte, Bulacan who practice composting and urban gardening, and who made improvements for more energy efficient homes. They also paid a call to five farmer clients who started their demonstration farms that showcase sustainable practices and green technologies. Three of the farmers, all in Quezon province, are clients of Bangko Kabayan. One farmer has installed drip irrigation in his farm, the other has started organic eggplant farming, and the third switched to non-GMO corn production. Two clients of RPMI have also established their demonstration farms – a solar aerator system for fresh water prawn culture in Nueva Vizcaya and solar lighting for lapu-lapu fish cages in Pangasinan.

The GIF initiative is a partnership of MCPI, ADA, and the Ministry of the Environment, Climate and Sustainable Development of Luxembourg.



THE MCPI-ADA TEAM AND MFI PARTNERS DISCUSS THEIR RESPECTIVE GREEN LOAN PRODUCTS AND VISIT DEMONSTRATION FARMS OF CLIENTS DURING ADA'S WEEK-LONG MISSION VISIT.