



MICROFINANCE OPERATIONS STAFF SUMMIT

June 10-11, 2025 | Sheraton Manila Bay



PROGRAM

Day 1: 10 June 2025, Tuesday

[8 a.m. – 9 a.m.]	Registration
[9 a.m. – 9:15 a.m.]	Opening Prayer and National Anthem
[9:15 a.m. – 9:30 a.m.]	Welcome Remarks Mr. Gilbert S. Maramba Chairperson, Microfinance Council of the Philippines, Inc.
[9:30 a.m. – 10 a.m.]	Keynote Message Dr. Jaime Aristotle B. Alip Founder and Chairman Emeritus, CARD MRI
[10 a.m. – 10.30 a.m.]	Coffee Break
[10.30 a.m. – 12 p.m.]	Plenary Session: Reaching the Poorest through Sustainable Finance Sustainable finance integrates environmental, social and governance (ESG) considerations into the decision-making of companies and financial institutions. In this approach, the focus is on initiatives that address climate change and poverty, where finance can help reach the poorest through improving access to services such as clean water and sanitation, education, and healthcare, while advancing economic opportunities for the most vulnerable. In this session, the Bangko Sentral ng Pilipinas and the Securities and Exchange Commission will share updates on their sustainability initiatives and how will this positively impact microfinance institutions and their microfinance clients. The session will also highlight the experience of a client of ASHI on how she achieved economic empowerment through access to green finance.

Ms. Pia Roman Tayag, Assistant Governor, Strategy, Innovation and Sustainability, Bangko Sentral ng Pilipinas

Atty. Emma Valencia, Assistant Director, Investment Products and Services Division, Market and Securities Regulation Department, Securities and Exchange Commission

Ms. Hazel Esteban, ASHI Client

Facilitator: Mr. Eduardo Jimenez



[12 p.m. – 1:30 p.m.]	Lunch Break Introduction and Cast Guesting of <i>I Remember You</i> , a CARD MRI Initiative
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[1:30 p.m. – 3:00 p.m.]	MFI Exchange: Breakout Sessions 1
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DELINQUENCY MANAGEMENT

Venue: Ballroom

MFIs are currently operating in an environment where clients are more vulnerable to external shocks, affecting their repayment behavior. Managing delinquency remains a critical challenge for many MFIs, directly impacting their financial sustainability and their ability to effectively provide services. In this session, representatives from ASHI and ASKI will discuss their frameworks and strategies to strengthen their institution's credit risk management and enhance portfolio performance.

Mr. Jeffrey dela Cruz, Cluster Manager, Alalay Sa Kaunlaran Microfinance Social Development, Inc.

Mr. Jimmy Ramos, Vice-President – Operations, Ahon Sa Hirap, Inc.

Facilitator: Ms. Lalaine Joyas

NEW WAYS OF INSTILLING CREDIT DISCIPLINE

Venue: Conference Suite

Instilling credit discipline in microfinance has evolved beyond the traditional group liability and loan monitoring approaches. Innovations in technology, behavioral economics, and the strict implementation of client protection principles tend to result in more timely payments. This session will be an opportunity for MFIs to discuss the use of new approaches and methods in promoting responsible borrowing habits among clients such as mobile applications with real-time tracking of dues and payment history, behavioral nudges through SMS reminders or social messaging, and client incentives.

Ms. Ma. Angeline Bataller, Assistant General Manager for Operations, Kasagana-ka Credit and Savings Cooperative

Ms. Mary Ann Argote, Branch Manager – Bacacay, Simbag Microfinance

Facilitator: Dr. Payday Geron

[3 p.m. – 3.30 p.m.]	Coffee Break
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[3:30 p.m. – 5 p.m.]

MFI Exchange: Breakout Sessions 2

EVOLUTION OF CENTER MEETINGS

Venue: Ballroom

Microfinance operates mainly in a high-touch approach, however, in response to increasing adoption of digital technologies and changing client preferences, many MFIs have changed how they conduct their operations. Several MFIs have shifted the ways in which they conduct center meetings, including conduct of shortened weekly meetings, utilization of digital platforms for loan repayments, and use of messaging apps for client communications. In this learning session, MFI representatives will discuss how they have introduced changes in the conduct of their center meetings to be more efficient and to adopt to client needs and preferences.

Dr. Edzel Ramos, President, CARD MRI Development Institute, Inc.

Mr. Vencent Abraham, Lending Group and Distribution Head, CreditAccess Philippines Financing Company, Inc.

Facilitator: Mr. Allan Robert Sicat

BRINGING BACK CENTER MEETINGS

Venue: Conference Suite

While financial transactions are the primary focus, center meetings provide opportunities for microfinance clients to connect with their MFIs and group members, receive financial education, and avail of social development programs. While the pandemic forced microfinance institutions to adjust the way they conduct center meetings, many MFIs have resumed the conduct of traditional weekly meetings. In this session, representatives from ASHI, NWTF, and Simbag Microfinance will share the importance of center meetings with clients to ensure meaningful community engagement that helps build trust within the group, and between the clients and the MFI, ultimately enhancing the effectiveness of microfinance programs.

Ms. Arra Arida, Branch Manager – Laguna East, Ahon Sa Hirap, Inc.

Ms. Shiela Guanzon, General Manager for Operations, Negros Women for Tomorrow Foundation, Inc.

Mr. Dexter Barnuevo, Branch Manager – Sorsogon, Simbag Microfinance

Facilitator: Mr. Junjay Perez

[5 p.m.]

End of Day 1



Day 2: 11 June 2025, Wednesday

[9 a.m. – 10.30 a.m.]

MFI Exchange: Breakout Sessions 3

LOAN PROCESSES AND PROCEDURES

Venue: **Ballrooms 1 & 2**

Efficient loan processes and procedures are at the heart of successful microfinance operations, ensuring timely and effective support to clients while maintaining operational sustainability. These processes may include client selection, use of poverty targeting tools such as means test and PPI, cash flow analysis, conduct of group training, loan release and collection, and business monitoring. However, these processes are not without their challenges, from balancing speed and accuracy to adapting to regulatory requirements, and addressing constraints in resources. In this session, representatives from NWTF and RAFI MFI will share their experiences in managing loan processes and procedures, the challenges they encountered, and the strategies they employed to optimize their systems.

Mr. Maide Pido, Product Development Supervisor, Negros Women for Tomorrow Foundation, Inc.

Mr. Dominic Sencio, Business Development Services Manager, RAFI Micro-Finance, Inc.

Facilitator: Ms. Patricia Grace Calilong

TARGETING THE POOR IN THE DIGITAL WORLD

Venue: **Ballrooms 3 & 4**

Targeting the poor in the digital world especially for financial inclusion requires deliberate strategies to address challenges related to connectivity, digital literacy, and resistance to adopting new technologies. Many poor individuals have limited access to smartphones, reliable internet, and digital knowhow, making it difficult to fully participate in digital systems. In this context, the microfinance sector is uniquely positioned to bridge the digital divide by leveraging its trust-based relationship and deeper understanding of the vulnerable population. In this session, MFIs will discuss how use of client-centered delivery models such as simplified mobile applications and tailored digital financial literacy programs ensure inclusion and equitable access to financial and non-financial services by poor and low-income individuals.

Ms. Jenny Lalaine De Jesus, Acting Officer for CRM & SPM, KMBI Development Foundation, Inc.



Ms. Margaret Rose Rodriguez, Manager for Digital Solutions,
Kabalikat para sa Maunlad na Buhay, Inc.
Ms. Vemanda Bransuela, Area Manager, RAFI Micro-Finance, Inc.
Facilitator: Ms. Noriel Victoria Tolentino

[10:30 a.m. – 11:00 p.m.] Coffee Break

[11:00 a.m. – 12 p.m.] **Closing Session**
Summary
Raffle

[12 p.m. – 1 p.m.] Lunch Break

[1 p.m.] End of Summit