#WeAreDUNGGANON

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LOAN PROCESSES AND PROCEDURES

Microfinance Staff Summit

June 10-11, 2025

MAIDE C. PIDO

Negros Women for Tomorrow Foundation, Inc

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NWTF at GLANCE.....

Founded in 1984 as a Cooperative
1989 as a Microfinance NGO

nwtf
NEGROS WOMEN FOR TOMORROW FOUNDATION, INC.

DUNGGANON a project of nwtf

KASANAG a project of nwtf

Outreach	Portfolio	Number of Branches
597,780	**5,850,301,745.51**	**309**

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Loan Processes and Procedures

Client Targeting and Onboarding

Process / Strategies :

Back to Basics

- Prioritizing the poor as our target members
- Saturation of rural and depressed areas
- Poverty Mapping
- PPI
- IGSS

Compulsory Group Training

- 1 day CGT (from 3 days)

Group Recognition Test

Insights

Recruiting the right target is the key for maintaining credit discipline and improving members retention.

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Loan Processing and Approval

Process/ Strategies :

4 weeks advance loan processing

Advance full payment (productive loan)

Center level recommendation

- Group- Center – Loan Officer

Loan Assessment Tools

- BARPS
- Cashflow
- MIDAS Credit Bureau
- CRIF Application Score

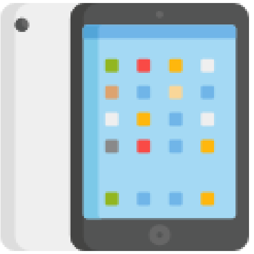
Level of Loan Approval

Insights

Timely processing and approval of loans give members with a consistent opportunity to continue conducting business and generating income.

Loan Collection

Process/ Strategies:



Use of Mobile Payment System (Tablet)

Payment Mode

1. Cash/ Bank Deposit (Center Meeting/ Branch Office)
2. Money Remittance
3. Use of Digital Payment Channels
   - GCash
   - Online Banking

Insights

It is essential to maintain a flexible payment collection mode, as there are members who may not be ready or may choose not to prioritize to use digital payments for valid reasons.