



Center Meeting

“The OnePuhunan (1P) Way”

One1Puhunan



Our Company

One1Puhunan

CreditAccess Philippines Financing Company Inc.

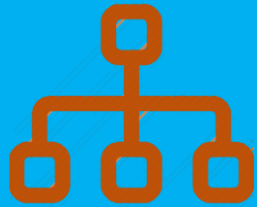
CREDITACCESS PHILIPPINES FINANCING COMPANY, INC. –
OnePuhunan is a financial services company that provides financial services in the Philippines focusing on low-income individuals and small businesses.

Founded in 2014 and have grown to become a substantial credit institution. We are part of CreditAccess, a group of companies which operates in different parts of Asia – India, Indonesia and The Philippines.

We are registered with Securities and Exchange Commission (SEC) as financing company.

LENDING OPERATIONS **AS OF MAY 2025** AT A GLANCE

BRANCHES



We are present in more than 280 physical branches across the country.

PRODUCTIVITY



We are serving over 500,000 active clients nationwide.

PORTFOLIO



We have an accumulated portfolio of over 7 billion pesos.

Historical Overview of Center Meetings

1. Origin

- Introduced as a mechanism for:
 - Group lending model enforcement.
 - Peer accountability.
 - Credit discipline and repayment.
 - Financial literacy and community building.

2. Structure of traditional center meetings

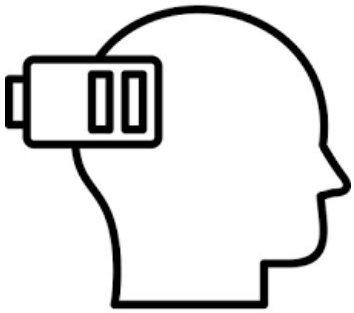
- Weekly, early morning.
- Standard agenda: attendance, collection, announcements, training.

3. Purpose of Center Meeting (CARE)

- Collection, Attendance, Reporting, Education



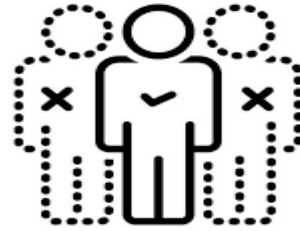
Challenges in the traditional model



- Borrower fatigue due to repetitive processes (Change of consumer behavior)



- Time constraints and inconvenience for women.



- Attendance issues (Low Attendance / Declining Attendance Rate)



- Entrants of Online Lending Players (Digital Lending Competition)



- Limited focus on developmental or empowering content.

Adaptations and Innovations

OPERATIONAL SHIFTS

- Biweekly/monthly meetings to reduce time burden.
- Rotational hosting or fixed venues to improve attendance.
- Hybrid models: blending digital and face-to-face meetings.

USE OF TECHNOLOGY

- Digital attendance and repayment tracking.
- SMS reminders, mobile collection and technology application.
- Incorporation of Artificial Intelligence (AI)

CONTENT INNOVATION

- Incorporation of financial education, health awareness, and community-building activities.

CLIENT-CENTRIC APPROACHES

- Flexible meeting formats.
- Inclusive scheduling based on community feedback.

Center Meeting the OnePuhunan (1P) Way



CENTER MEETING PROTOCOL

- Center meetings are held bi-monthly.
- Each center has an average of 20 to 25 clients.
- Center meetings serve as the sole venue for loan collection.
- Center Meeting run for only 20 to 30 minutes.
- Every center meeting begins with a silent prayer.
- Center meetings are scheduled only from Monday to Thursday.
- Center Meeting ends with appreciation and announcement of next center meeting schedule by our Account Officers

CLIENT COMMUNICATION

- 1P sends an SMS to clients a few days before the center meeting to remind them of the schedule and their amortization.
- 1P sends a payment confirmation after every transaction.

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DIGITAL TOOLS, PAYMENT PROCESSING AND REPEAT LOAN

- A Client Mobile Application (CMA) has been introduced.
 - Electronic Passbook copy
 - Apply for Repeat Loan Application
 - Send concerns, complaints, and suggestion
- Payments are posted in real time to a portal through the Account Officer's mobile device.
- Payments are immediately reflected in the CMA.

PROOF OF PAYMENT

- A 1P sticker is posted in the client's passbook after each payment as proof of payment.
- 1P sends a payment confirmation after every transaction.

Impact of Center Meeting – 1P Evolution

**Increased efficiency in
operations.**

**Strengthened client
relationships and loyalty.**

**Better alignment with modern
lifestyles and client needs.**

Conclusion

- . Center meetings must evolve to remain relevant.
- . Balance structure with flexibility, tradition with innovation



Thank you!

One1Puhunan