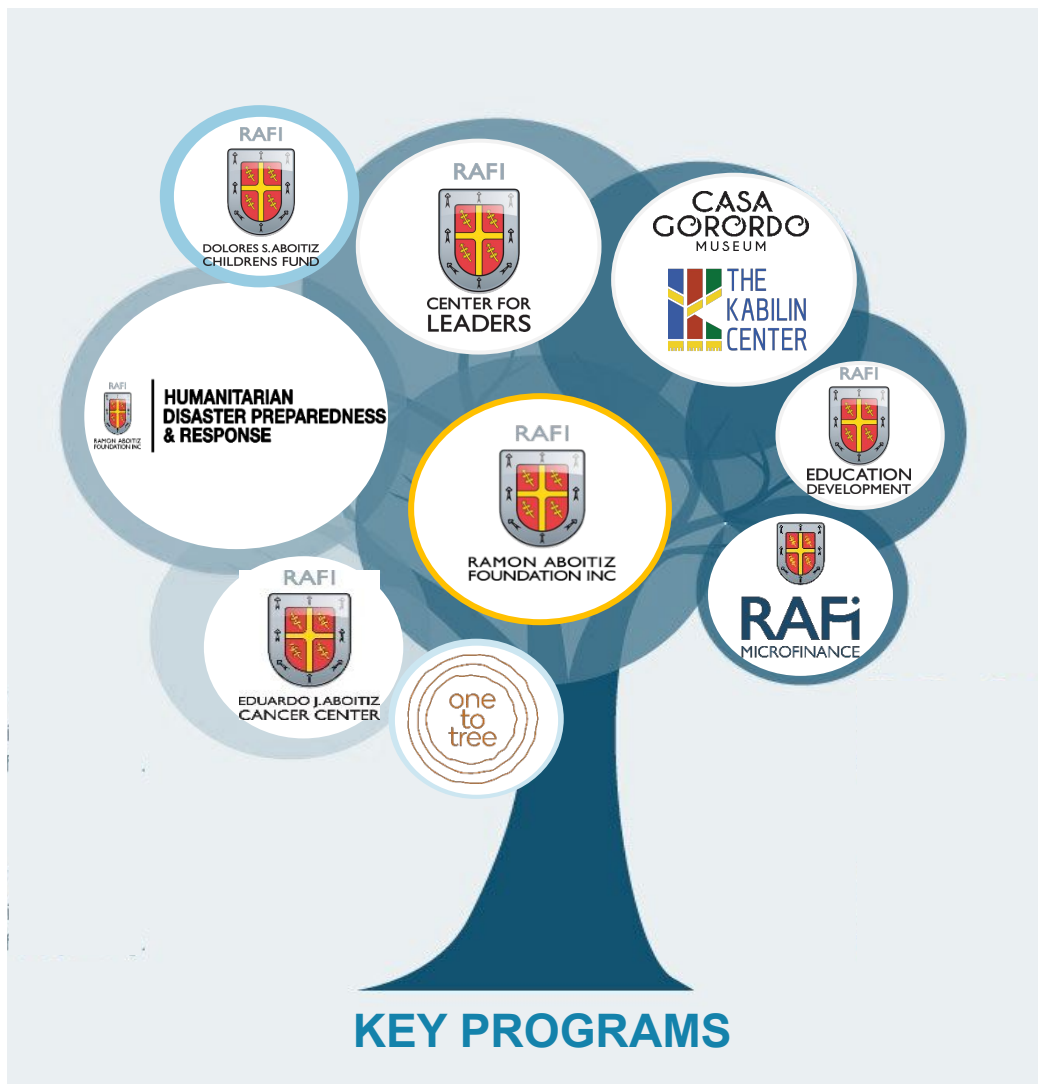




RAFi
MICROFINANCE

Who We Are?



Physical Well-Being

Building healthy, resilient, and livable communities.



Social Well-Being

Creating opportunities for growth and improving a sense of identity and purpose.



Economic Well-Being

Improving the economic well-being of communities.





RAFi
MICROFINANCE

Mission

“We are social entrepreneurs providing financial and non-financial services to empower the poor and elevate their lives.”

Vision

“Empowered entrepreneurs achieving sustainability and growth, with dignity for their families and the community. ”

GOD-CENTEREDNESS INTEGRITY RESPECT SERVICE

Our Services



Funds for L.I.F.E

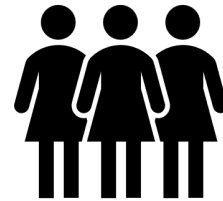


..and more

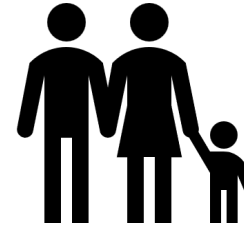


RAFi
MICROFINANCE

360K Borrowers



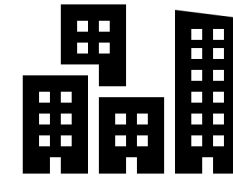
3M Lives touched



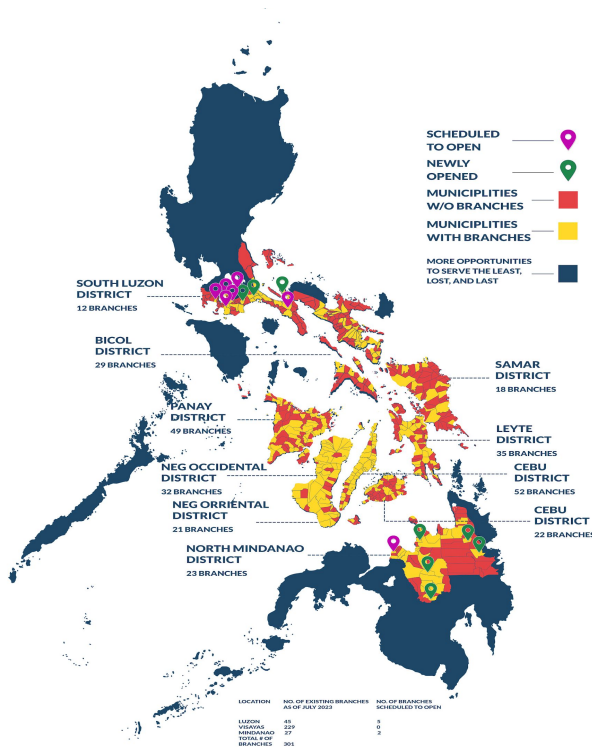
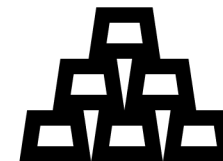
2,800+ Staff & Officers



312 Branches
+40 Micro Plus Areas



3.68B Loan Portfolio



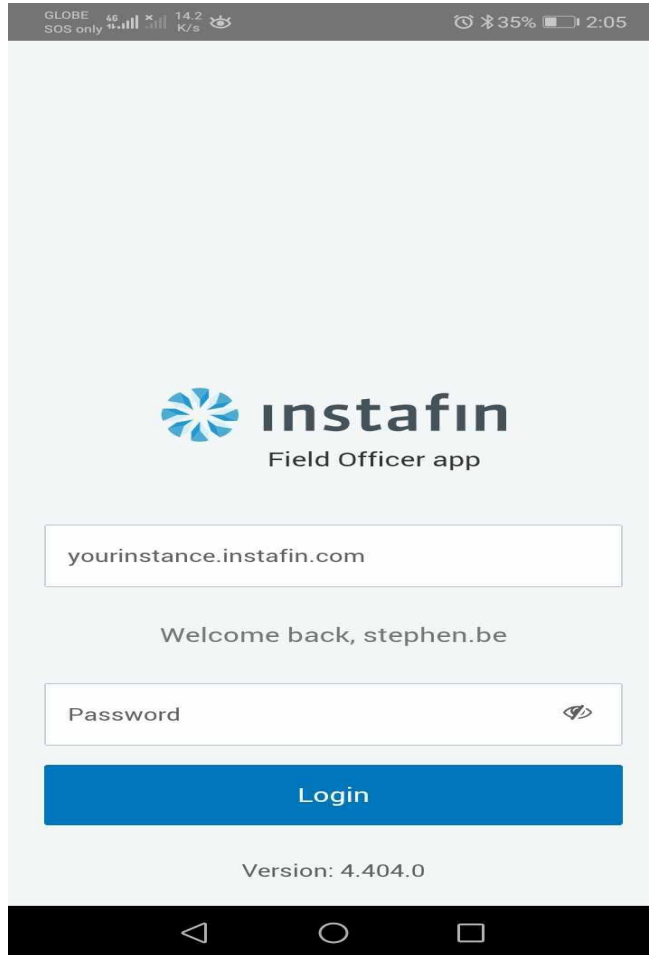
RAFi MICROFINANCE



RAFI
MICROFINANCE

RAFI Microfinance Inc.

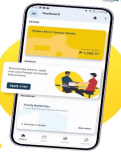
Loan Process and Procedures: A Learning Session



Mobile App Features

- **Member Creation** – Seamless onboarding of new clients
- **Photo Documentation** – Built-in camera for capturing client and document photos
- **Requirements Upload** – Easy and direct uploading of loan requirements
- **Loan Creation** – Fast, mobile-based loan application setup
- **Cashflow Scorecard** – In-app tool to assess client's financial capacity
- **Loan Utilization Check** - Monitor how disbursed loan funds are being used
- **PPI Scorecard** – Integrated tool for measuring client poverty likelihood

RAFI MICROFINANCE – LOAN PROCESS AND PROCEDURES

Steps	Client Registration	Loan Application	Field Validation	Approval & Disbursement	Loan Release	Loan Utilization Check	Loan Repayment	Reloan
Channels	 instafin Field Officer app	 instafin Field Officer app	 instafin Field Officer app	 oradin instafin ^o		 instafin Field Officer app		 Kaagapay App
Processing Lead Time	5-7 mins	10-12 mins	• TS (10-15mins) • BS (10-15mins) (Day 0 -1)	10-15mins (Day 1-2)	Branch (5-10mins) REMCO/Bank (10-15mins) (Day 2)	10-15 mins	45-60mins (Week after)	2-3mins (Next Cycle)
Responsible	Trust Staff	Trust Staff	Trust Staff & Branch Supervisor	Loan Processor & Branch Supervisor	Branch Supervisor		Trust Staff	Client
Sub-process	• Online Application • Identify • Verification • Approval & Registration • Data Privacy Agreement	• Digital Form Submission • Eligibility Check • Upload Required Documents & Scorecards	• Physical Validation	• Manual Review • Approval	• Automated Fund Transfer • Printing of Loan Contract		• Scheduled Payments • Cash Center Payments • Remit to REMCO or Bank	• Online Application Form • Eligibility Check



For clients:

- Faster loan release—especially during times of need
- No more complicated forms, photos and photocopies
- A better and more respectful experience—they're partners, not just paperwork

For RAFI:

- Cleaner and more consistent data
- Fewer errors, leading to better decision-making
- More scalable operations without increasing costs

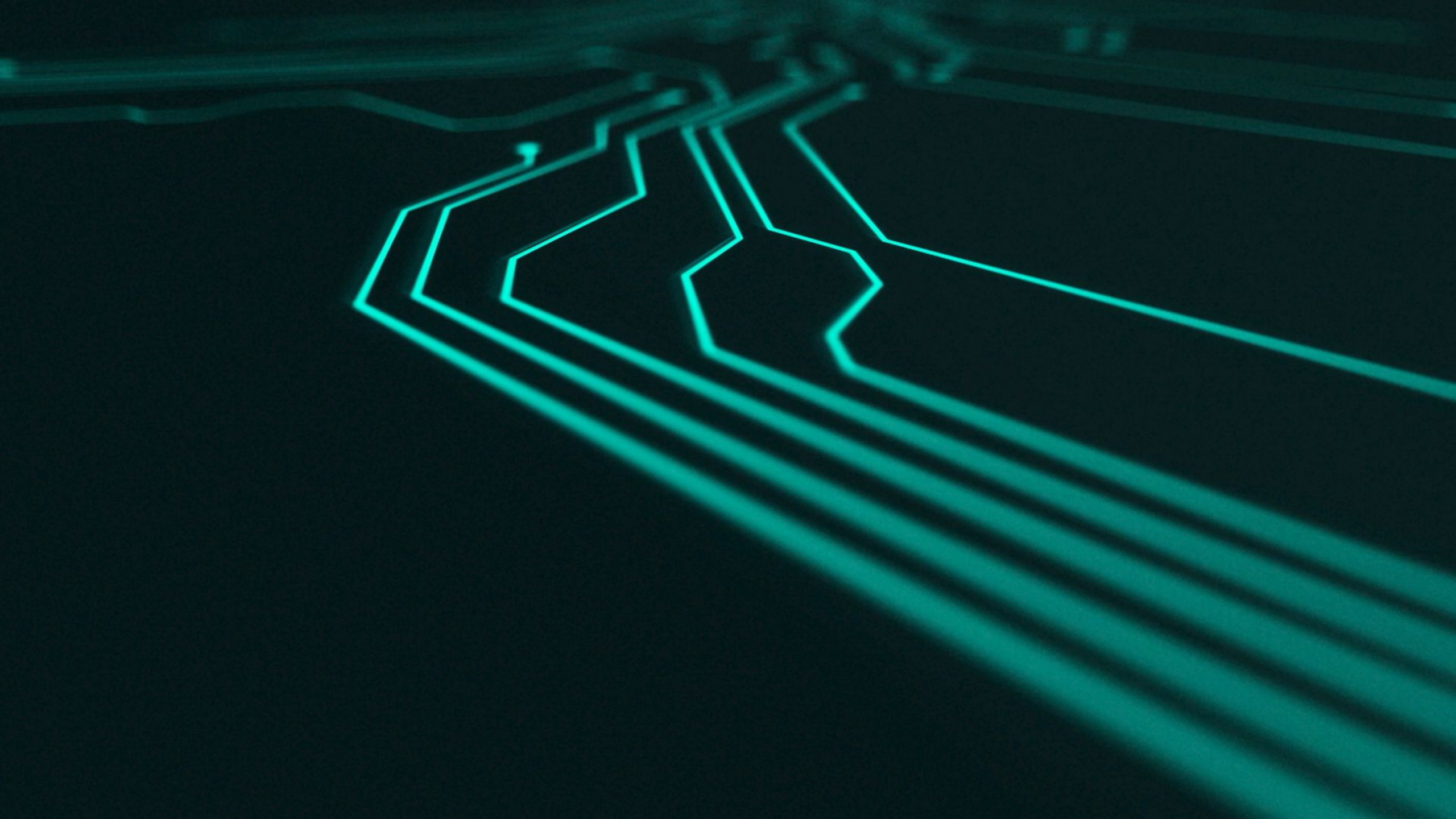


Challenges:

- ✓ Adjustment period
- ✓ Tech issues (devices, connectivity)
- ✓ Resistance to change
- ✓ Low digital skills

Next steps:

- ✓ Expand/enhanced digital tools
- ✓ Boost digital and financial literacy
- ✓ Use data for smarter, proactive support and more efficient decision-making





RAFi
MICROFINANCE