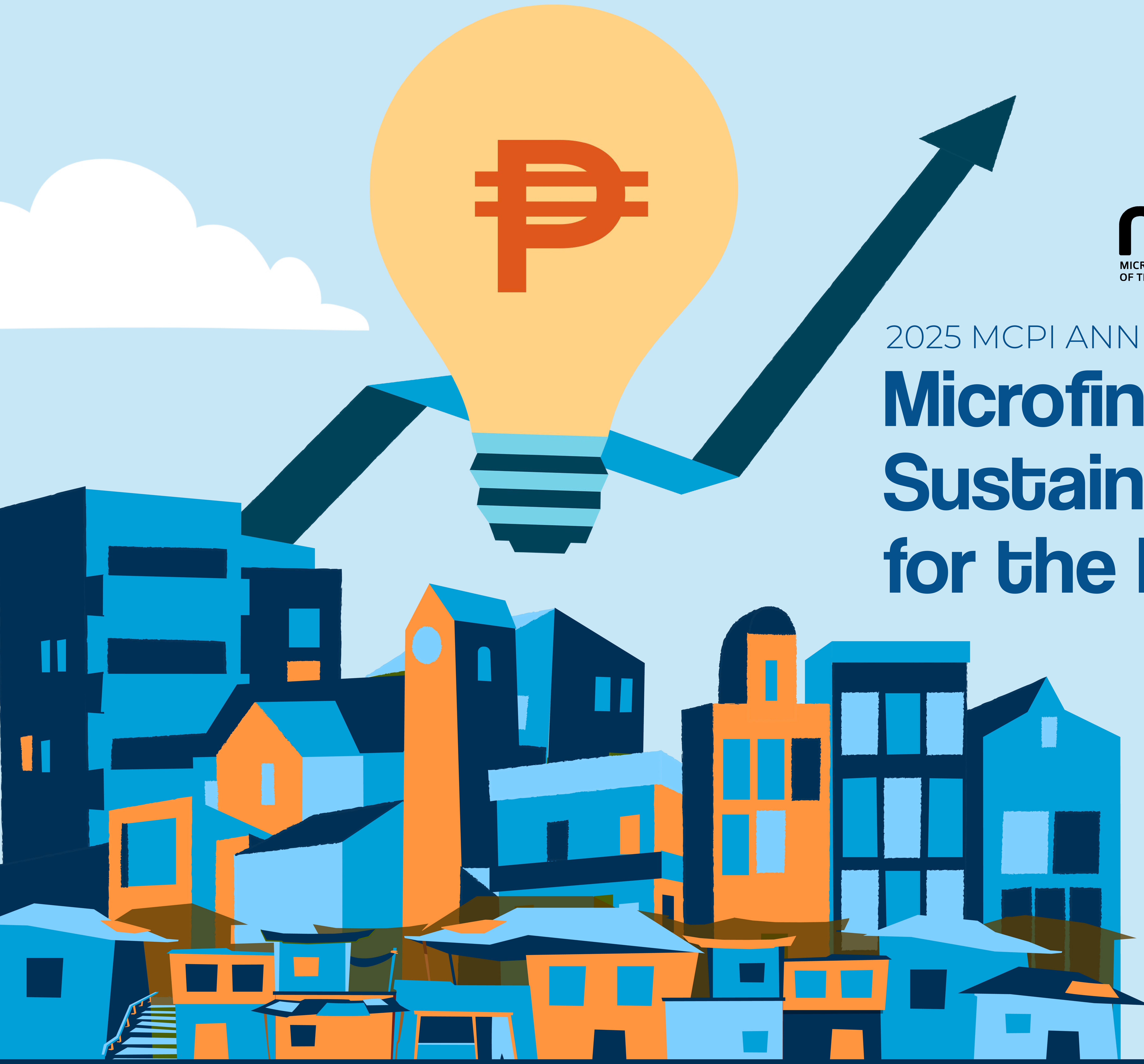
MICROFINANCE COUNCIL OF THE PHILIPPINES, INC.



2025 MCPI ANNUAL CONFERENCE

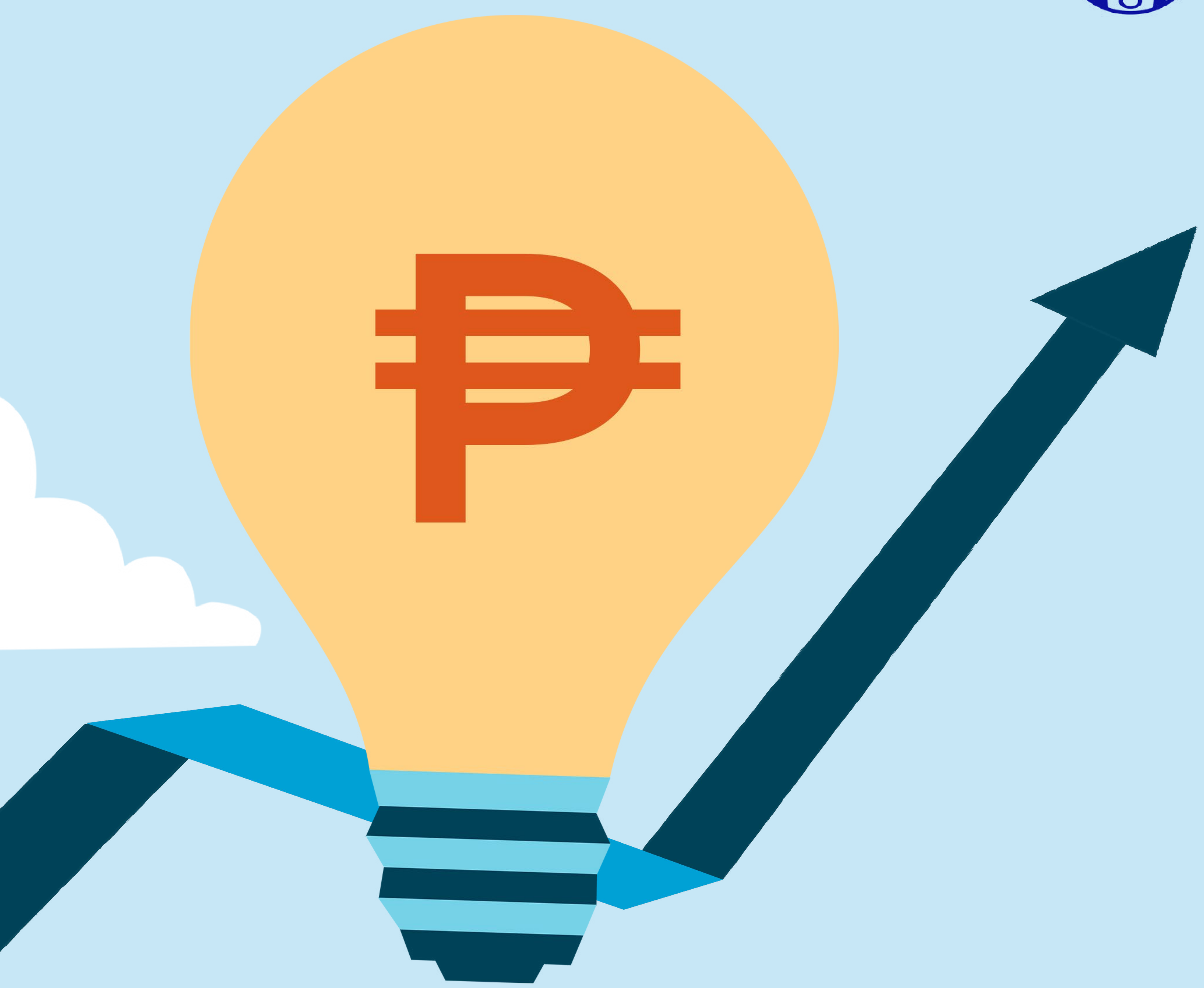
Microfinance and Sustainable Finance for the Poor

July 30-31, 2025
Century Park Hotel
Manila

CONFERENCE PROGRAM

Organized by:

MCPI
MICROFINANCE COUNCIL OF THE PHILIPPINES, INC.



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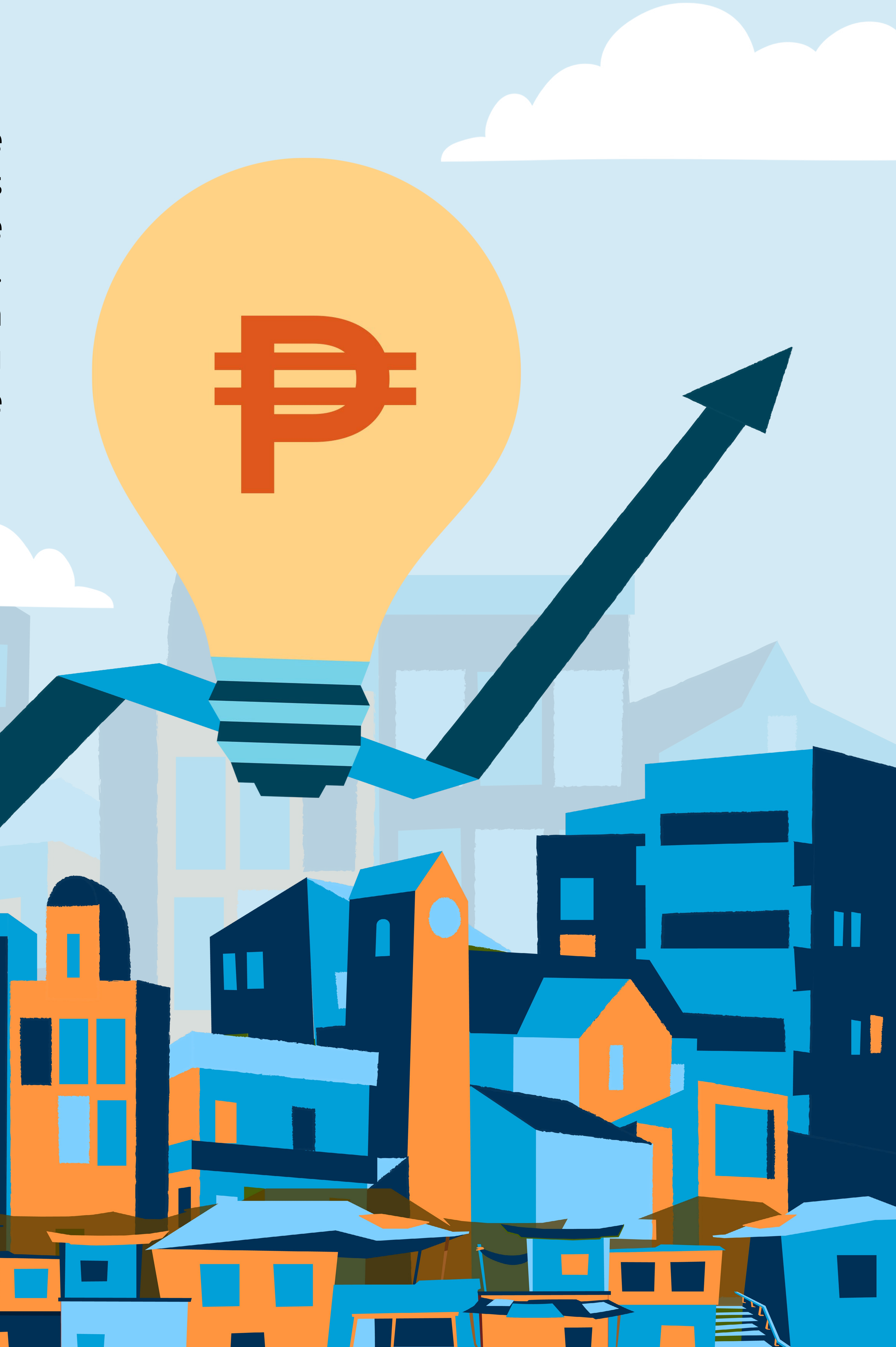
HYBRID SOCIAL SOLUTIONS

About the Conference

The MCPI conference is an event that brings together key microfinance stakeholders to discuss important developments and relevant issues affecting the sector. This year, MCPI is holding an in-person conference with the theme **Microfinance and Sustainable Finance for the Poor**. In this event, stakeholders will discuss the role of microfinance in improving the livelihoods of people at the base of the pyramid, enabling them to build assets, increase incomes, and reduce vulnerability to the effects of climate change.



Session Tracks

- ESG and Sustainable Finance
- Non-Financial Services
- MFI Exchange

PRE-CONFERENCE EVENTS

29 July 2025, Tuesday

[8:00 a.m. – 12:00 p.m.] Orientation on ESG and Sustainable Finance
Venue: Kachina Room

[1:00 p.m. – 4:00 p.m.] MCPI Annual Meeting of Members (For MCPI Members only)
Venue: Corregidor Room B

DAY 1

30 July 2025, Wednesday

[8:00 a.m. – 9:00 a.m.] **Registration**

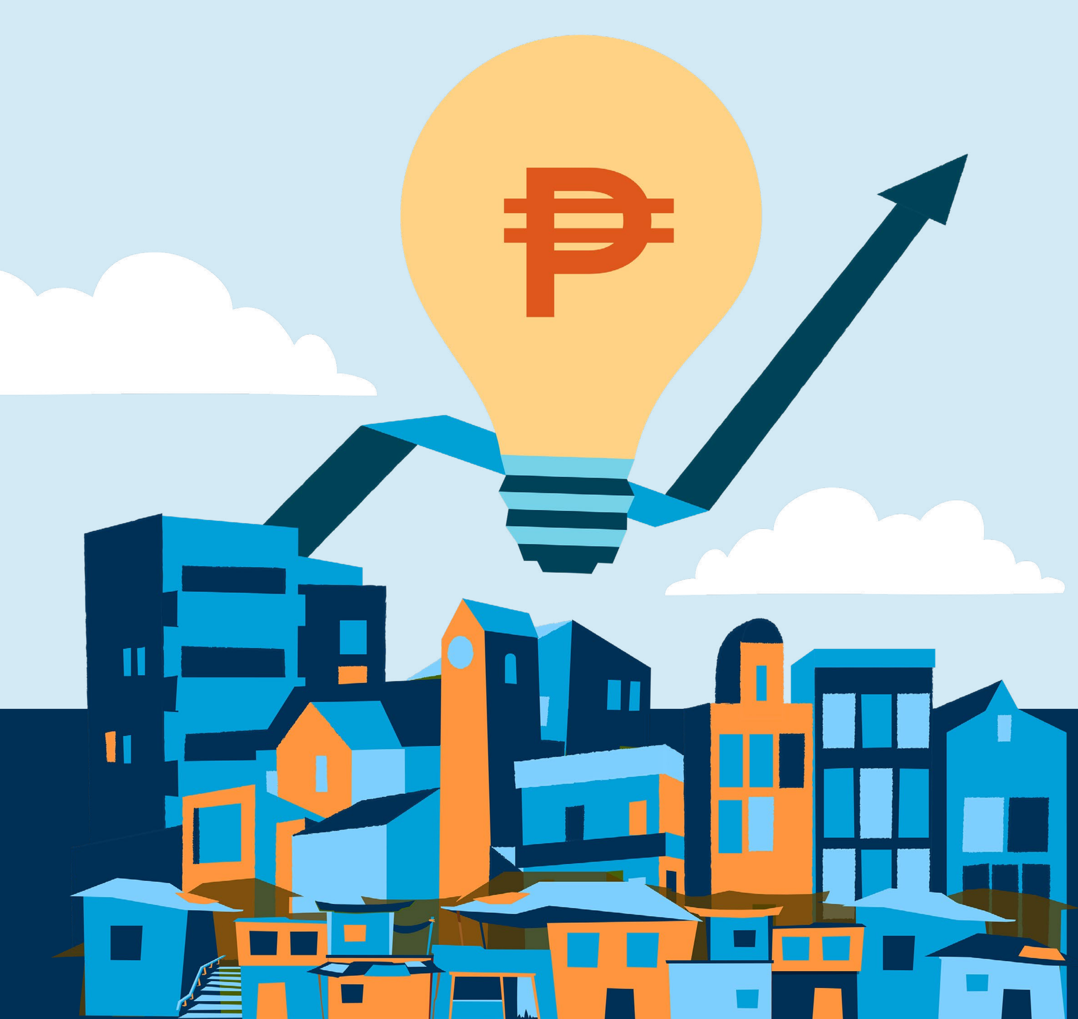
[9:00 a.m. – 10:00 a.m.] **Opening Plenary**
Invocation
National Anthem

Welcome Remarks
Mr. Gilbert S. Maramba
Chairperson, Microfinance Council of the Philippines, Inc.

Keynote Message
Dr. Jaime Aristotle B. Alip
Founder and Chairman Emeritus, CARD MRI

Message of Support
Hon. Paolo Benigno "Bam" Aquino IV (video message)
Senator of the Philippines

Oath-taking of the MCPI Board of Trustees, 2025-2026

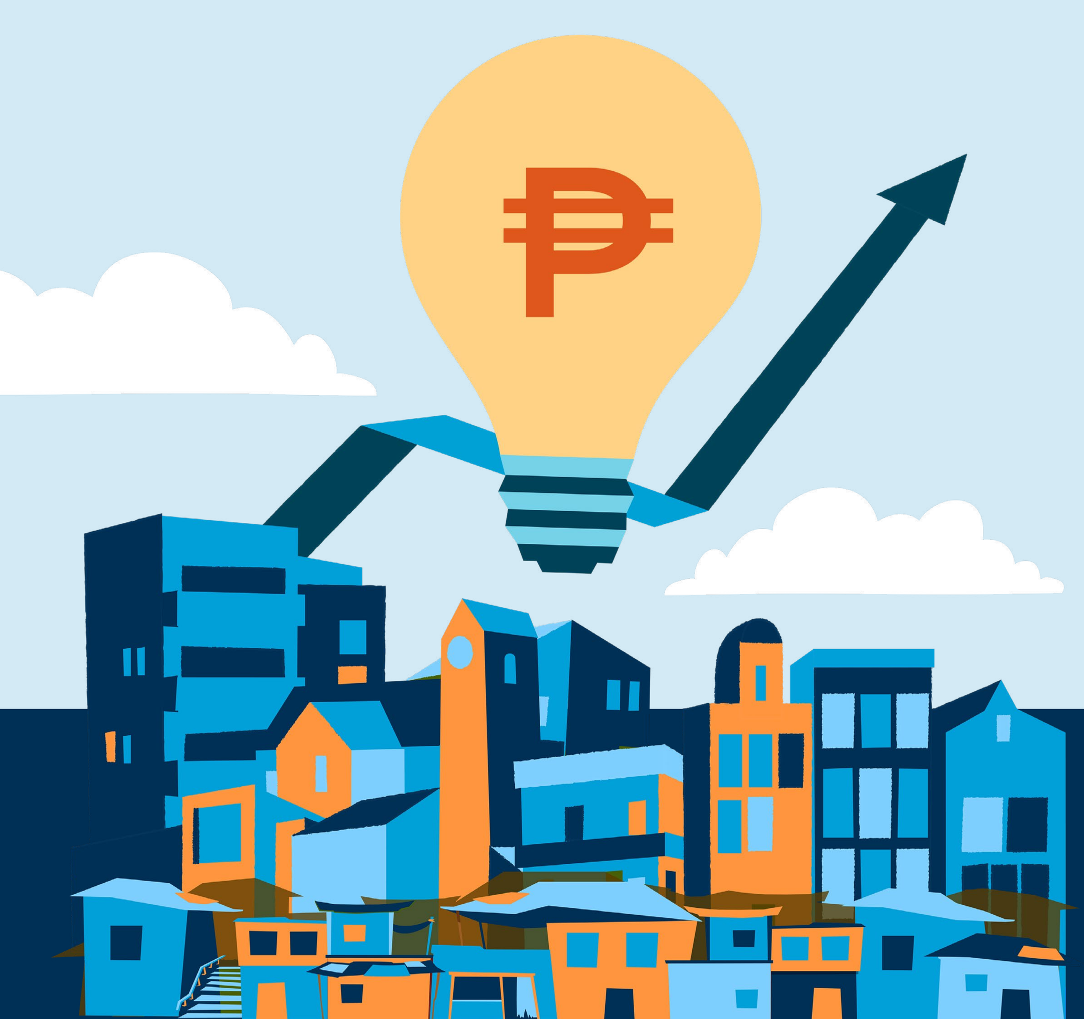


[10:00 a.m. – 10:15 a.m.]	**Opening Doors in Mindanao: The CARD Paglambo Story Book Launch**
[10:15 a.m. – 10:30 a.m.]	Coffee Break
[10:30 a.m. – 12:00 p.m.]	**Plenary Session 1: Integrating ESG in Regulation and Institutional Strategies**

Plenary Session 1: Integrating ESG in Regulation and Institutional Strategies

Sustainable finance integrates environmental, social and governance (ESG) considerations into the decision-making of companies and financial service providers. 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 how ESG is being incorporated in regulation and how this will positively impact financial service providers, including microfinance institutions and their microfinance clients. The session will also highlight how Jollibee Group Foundation has integrated ESG in their programs and how Ahon Sa Hirap, Inc., a leading MFI in the country, has included environmental strategies in its microfinance operations, including access to sustainable finance for the poor.

Ms. Rhodora Brazil-De Vera, Head of ESG Supervision and Surveillance Group, Bangko Sentral ng Pilipinas
Atty. Rachel Gumtang-Remalante, Director, Corporate Governance and Finance Department, Securities and Exchange Commission
Ms. Joanna La'O, Director for Strategy, Impact, and Organizational Effectiveness, Jollibee Group Foundation
Mr. Jimmy Ramos, Vice-President of Operations, Ahon Sa Hirap, Inc.
Facilitator: **Mr. Eduardo Jimenez**, Kabalikat para sa Maunlad na Buhay, Inc.



[12:00 p.m. – 1:00 p.m.]	Lunch Break
[1:0 p.m. – 2:00 p.m.]	**Ugnayan Session**

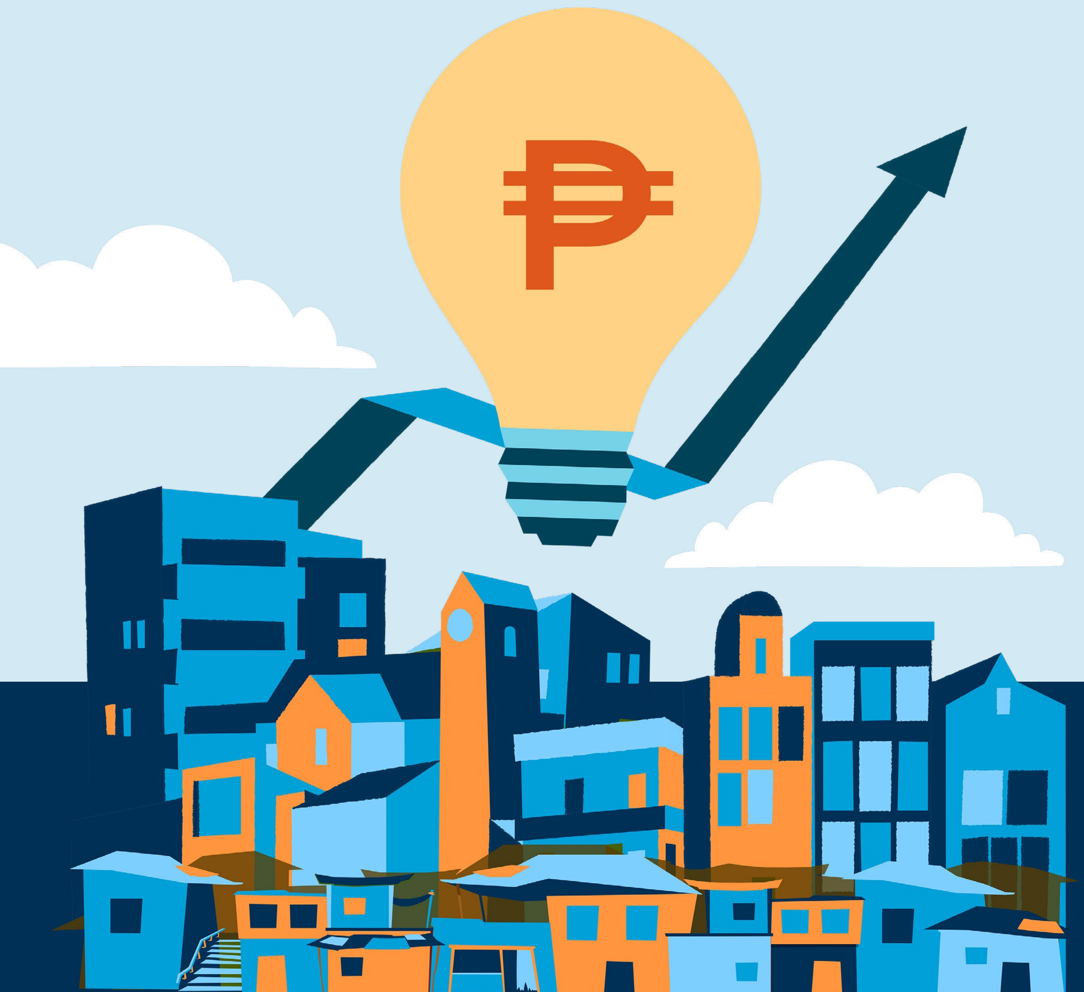
Ugnayan Session

Empowering Microfinance through Operational Efficiency & Engagement
Mr. Karlmarx Rubia, Business Development Director, Business Solutions Consulting, Globe Business

Microinsurance for Climate Resiliency
Mr. Justin Arcenas, CEO and President, RuralNet

We Don't Just Fix, We Rebuild – a Sustainable and Member-Priority Microinsurance Program Both for Life and Valued Assets!
Ms. Kristine T. Ibarra, Operations Manager, Supreme Insurance

New Technologies for Micro Financing: New Innovations with Immediate Impact on Loan Repayments & Revenue Growth
Mr. James Allan To, President, SwiftPay



[2:00 p.m. – 3:00 p.m.]

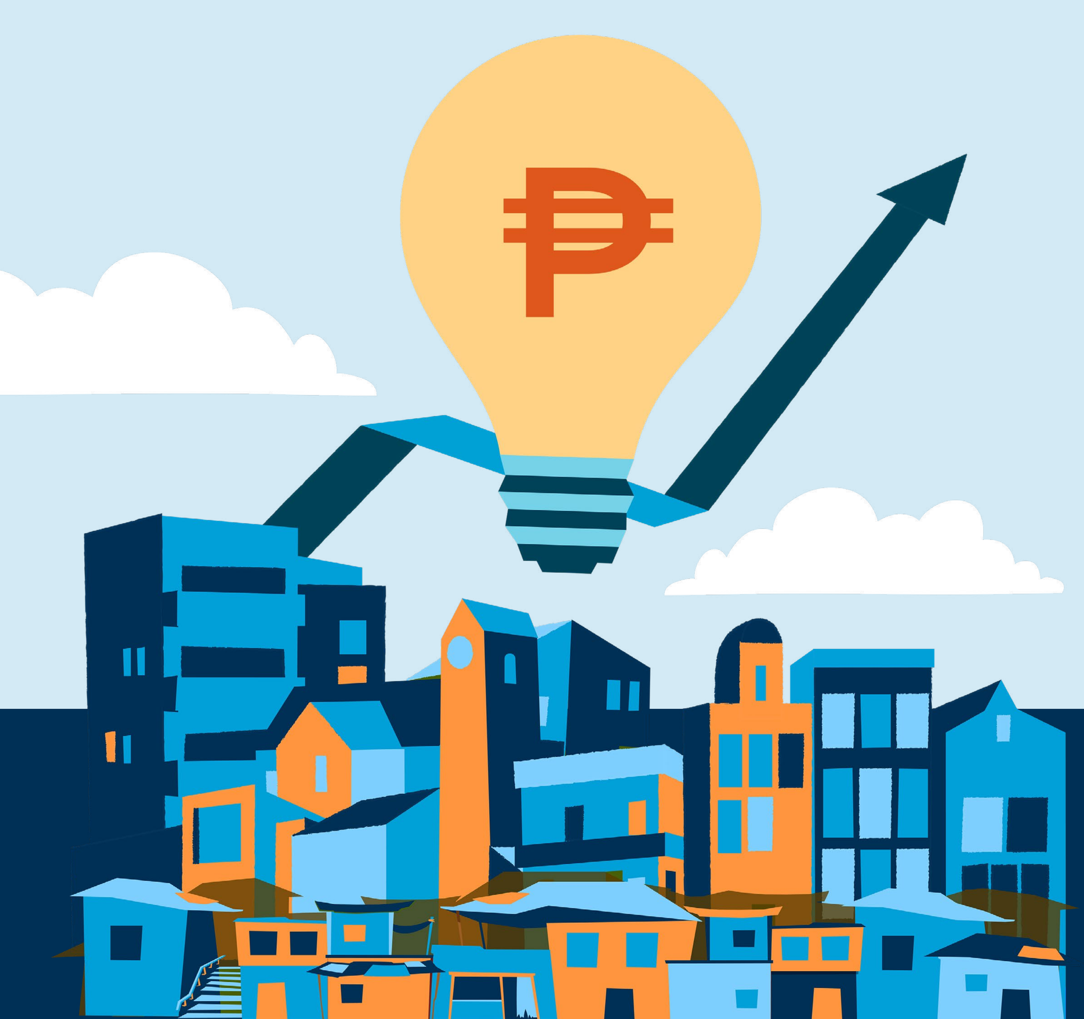
Plenary Session 2: Philippines Economic Outlook

In 2024, the economy of the Philippines maintained a Gross Domestic Product (GDP) growth of 5.6%. According to the Asian Development Bank, the Philippine economy will grow by 6.0% in 2025 and 6.1% in 2026. It will continue to be one of the fastest growing economies in Southeast Asia despite global trade uncertainties and geopolitical tensions. The growth in the economy will be supported by robust domestic demand, continuous investments in social services, key public infrastructure and moderate inflation. In this session, the Department of Economy, Planning, and Development (DEPDev) will present the latest developments in the economic performance of the country, and the economic outlook of the Philippines for 2025 and the succeeding years.

Ms. Desiree Joy O. Narvaez, Director, National Policy and Planning Staff, Department of Economy, Planning, and Development
Facilitator: **Dr. Ma. Piedad Geron**, Consultant

[3:00 p.m. – 3:30 p.m.]

Coffee Break



[3:30 p.m. – 5:00 p.m.]

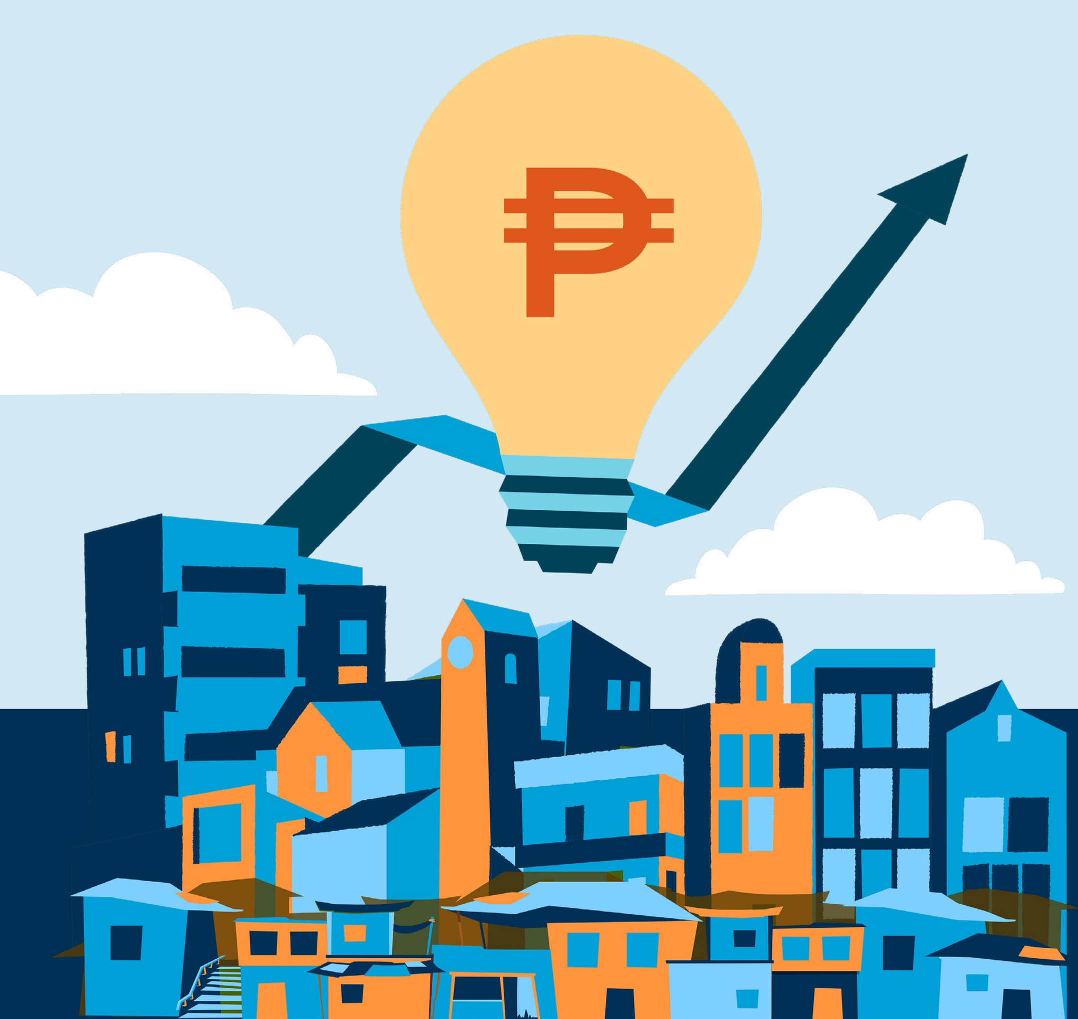
Breakout Sessions

Transition to Clean and Sustainable Technologies

Venue: Ballroom

The transition to clean and sustainable technologies is a growing imperative for microfinance institutions aiming to align with ESG principles while delivering long-term value to their clients. These technologies include solar lighting systems, clean cookstoves, and energy-efficient livelihood tools, to name a few. However, the shift poses challenges such as high upfront costs, limited client awareness, issues of cultural acceptability, and the need for after-sales technical support. In this session, representatives from the UN Environment Programme and Hybrid Social Solutions, Inc. (HSSI) will share their experiences in promoting clean tech adoption, integrating ESG into institutional strategies, and navigating operational and behavioral hurdles in the transition toward sustainable solutions.

Mr. Jessie Todoc, Researcher and Consultant, UN Environment Programme
Mr. Jaime Ayala, Founder and CEO, Hybrid Social Solutions, Inc.
Facilitator: **Ms. Anna Manahan**, Microfinance Council of the Philippines, Inc.



[3:30 p.m. – 5:00 p.m.]

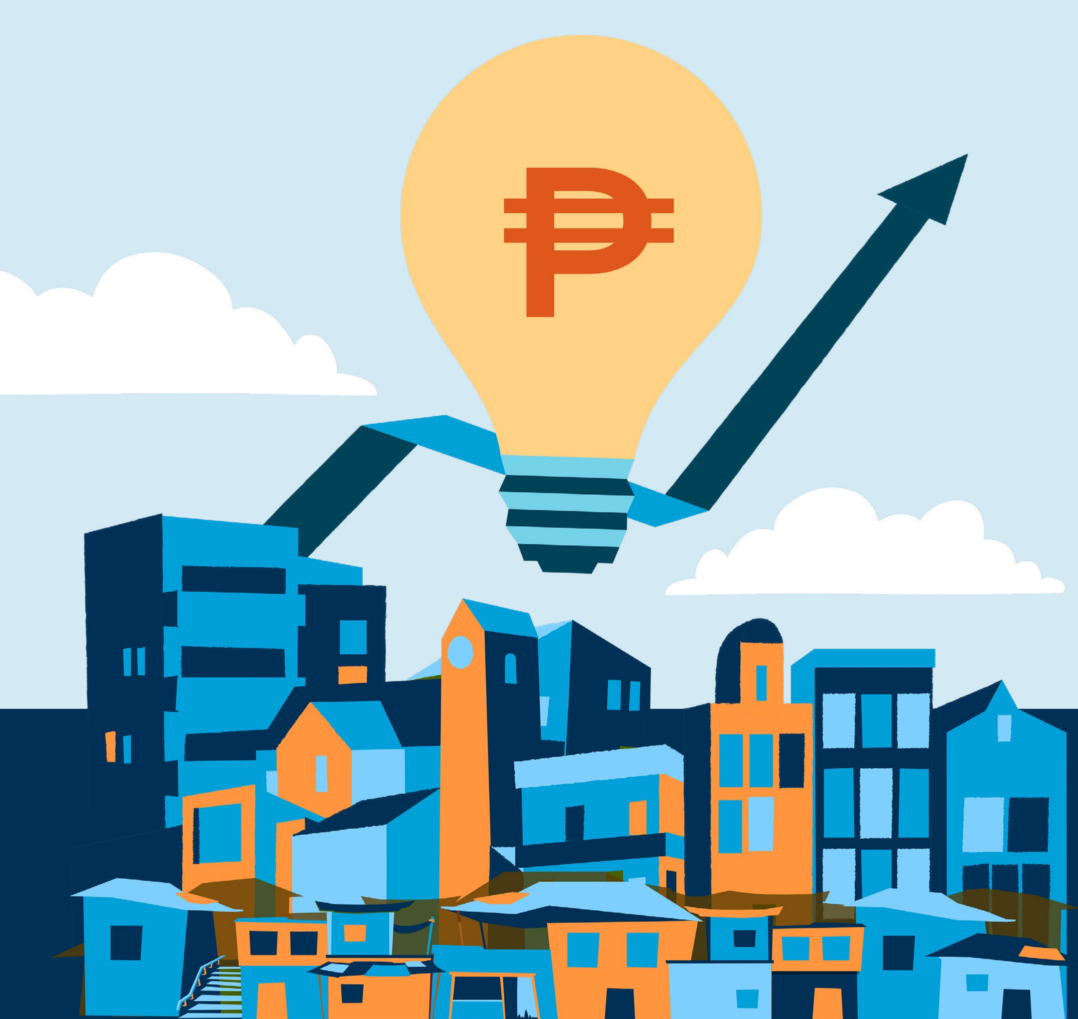
Breakout Sessions

Strategic Partnerships with Government Agencies

Venue: Corregidor Room B

Microfinance institutions (MFIs) are essential to expanding access to financial services for low-income and underserved communities. To scale impact and improve financial resilience, MFIs can significantly benefit from targeted partnerships with key government agencies such as the Philippine Guarantee Corporation (PHILGUARANTEE) and the Philippine Statistics Authority (PSA), the lead implementing agency for Philippine Identification System (PhilSys). This session will explore how MFIs can leverage PHILGUARANTEE's credit risk support mechanisms to expand their lending capacity, reduce risk exposure, and reach new market segments. At the same time, it will highlight how PhilSys, the national digital ID system, is transforming client onboarding, KYC (Know Your Customer) processes, and digital financial inclusion by streamlining identification and verification, particularly in remote or unbanked areas.

Atty. Emmanuel Torres, Senior Vice President and Group Head, Agriculture Guarantee Group, Philippine Guarantee Corporation
Atty. Henedine Palabras, OIC-Assistant National Statistician, Use Case Development and Management Service, Philippine Statistics Authority
Facilitator: **Ms. Jesila Ledesma**, Consultant



[3:30 p.m. – 5:00 p.m.]

Breakout Sessions

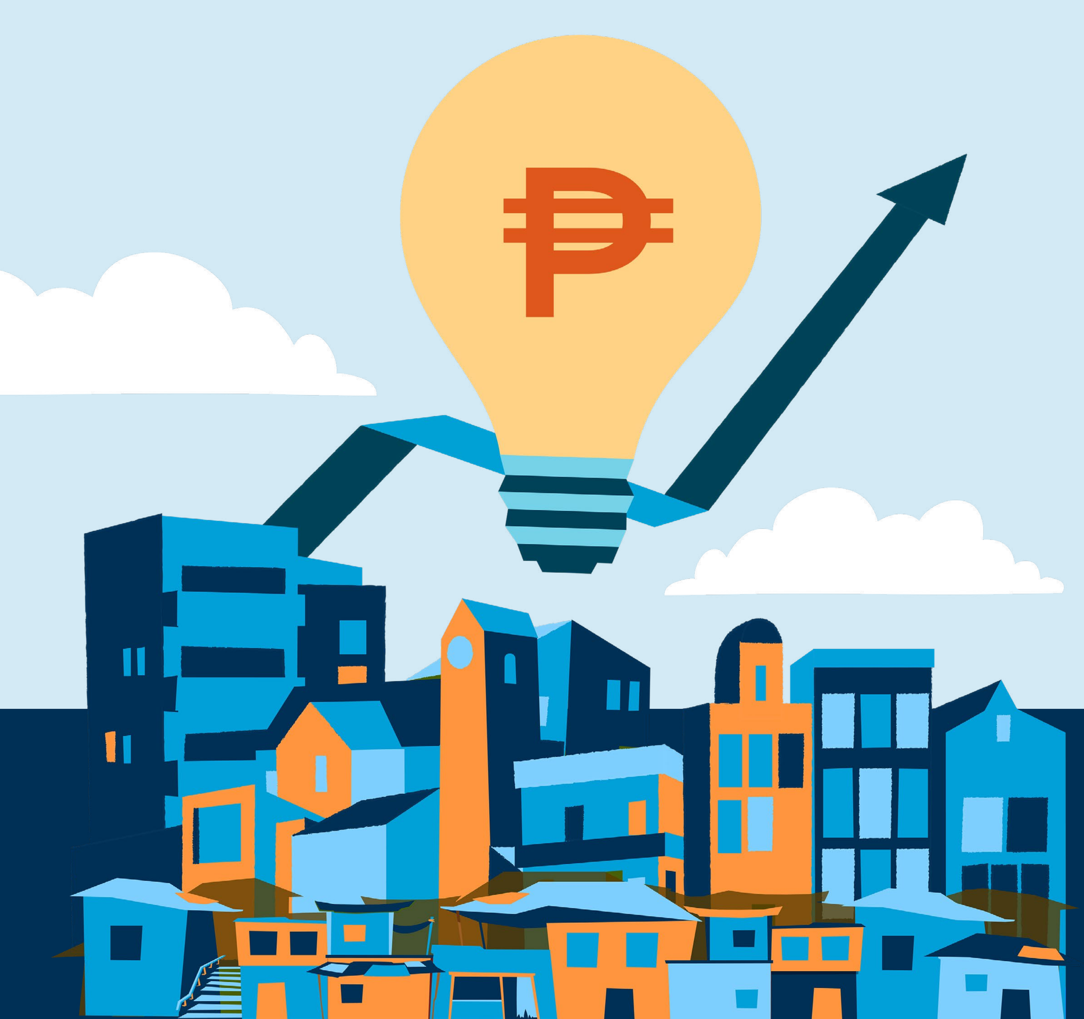
Increasing Staff Satisfaction in MFIs

MFI Exchange – Facilitated discussion and sharing on how to increase staff satisfaction in MFIs

Venue: Kachina Room

Staff satisfaction plays a vital role in the long-term success and sustainability of microfinance institutions. Motivated and fulfilled employees not only perform better but also contribute to stronger client relationships, lower turnover, and a more resilient organization. In this session, representatives from CARD and TSKI will share their innovative practices that have successfully enhanced staff motivation, confidence, and retention, proving that investing in people drives both social and financial performance.

Ms. Rosafe Matunan, HR Director, CARD MRI
Mr. Ritzie Mar Apaitan, Chief Operating Officer, Taytay Sa Kauswagan, Inc.
Facilitator: **Ms. Lalaine Joyas**, Consultant



DAY 2

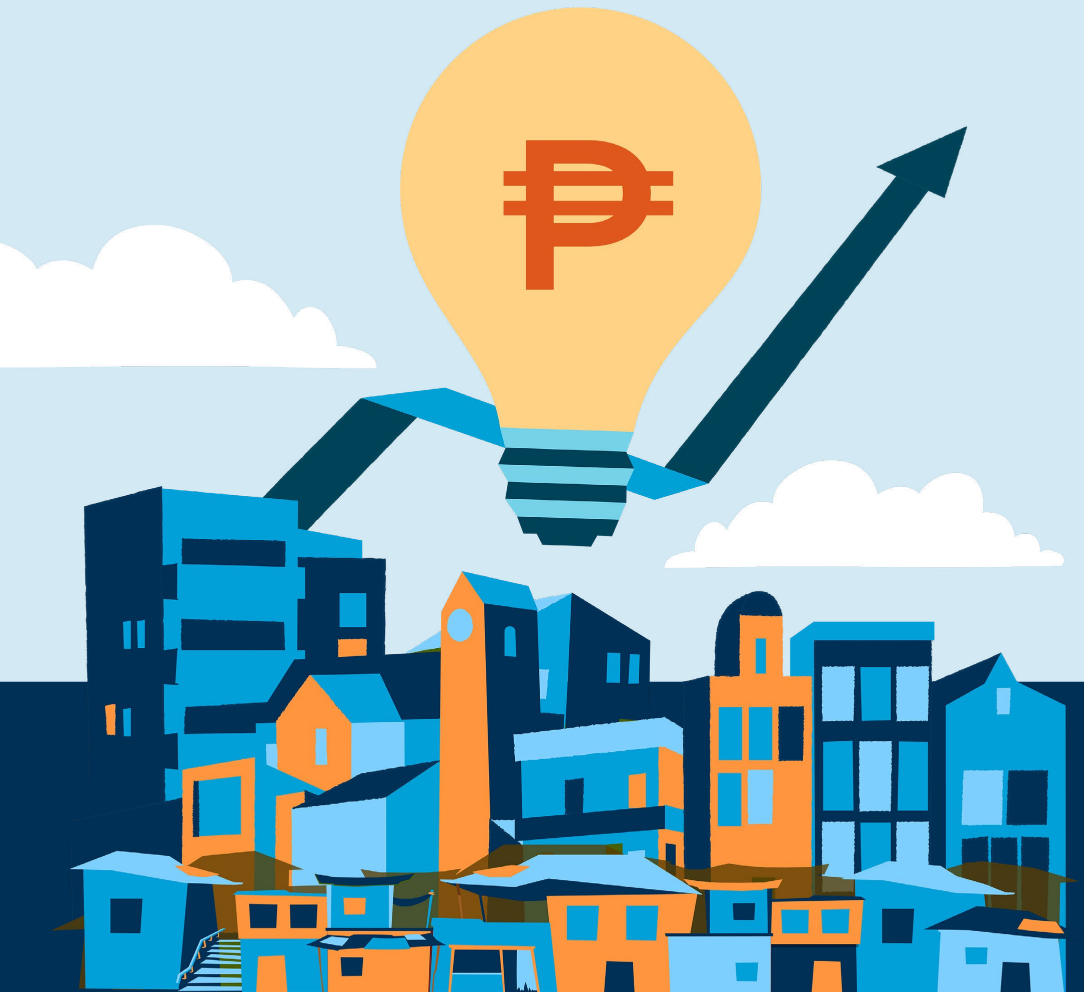
31 July 2025, Thursday

[9:00 a.m. – 10:30 a.m.]

Plenary Session 3: Digitizing Impact: How Technology is Powering Sustainable Finance at the Last Mile

As the urgency to build financial resilience and climate adaptability among low-income communities grows, microfinance institutions are evolving their strategies to meet the challenge. Drawing on findings from the Bangko Sentral ng Pilipinas' latest Microfinance Digitalization Survey, this panel will highlight a pioneering MFI's initiative in leveraging digital tools to extend their reach, increase operational efficiency, and deliver inclusive financial services that truly improve the lives of those at the base of the pyramid. The panelists will also share first-hand experiences of using technology to deepen client engagement, support asset-building, and reduce vulnerability to climate shocks. From streamlining loan disbursements in rural areas to enhancing data-driven decision-making, the panelists will demonstrate how digital innovation can fuel sustainable development — without compromising mission or trust. This session will be a conversation about what's working on the ground, the lessons being learned, and how a more connected, responsive, and resilient microfinance sector is being built today.

Mr. Mynard Mojica, Director, Financial Inclusion Office, Bangko Sentral ng Pilipinas
Ms. Genebel Mondejar, Head of MIS, LifeBank Microfinance Foundation, Inc.
Mr. Alner Camocon, Senior Leader, LifeBank Microfinance Foundation, Inc.
Ms. Hyacinth Revilles, Head of Product Adoption, Oradian
Facilitator: **Mr. Dennis Peña**, Water.org



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

[11:00 a.m. – 12:30 p.m.]

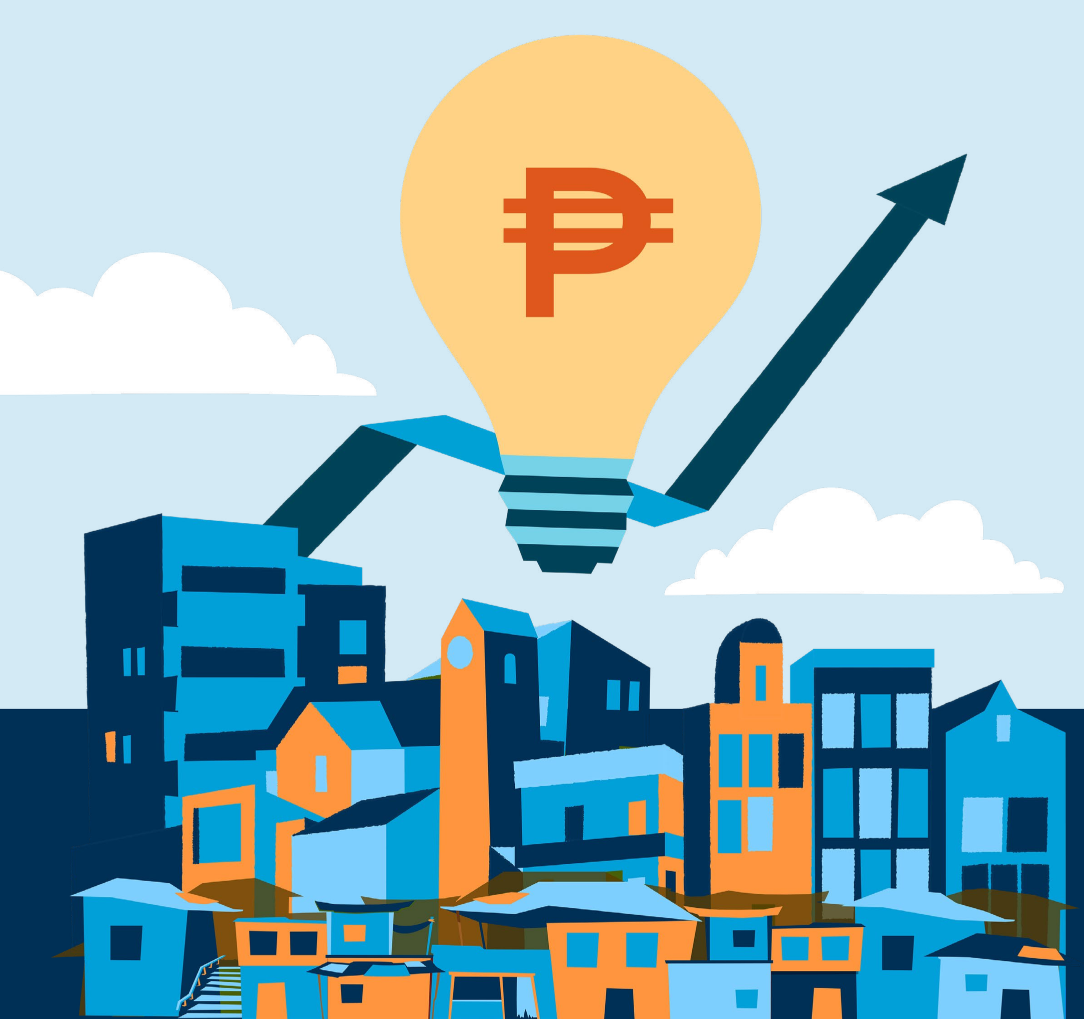
Breakout Sessions

Driving Sustainable Development and Sustainable Finance Forward

Venue: Ballroom

As the Philippines intensifies its efforts to achieve inclusive growth and environmental resilience, the integration of sustainable development principles into finance has become more critical than ever. This session brings together leaders from the Philippine Business for Social Progress (PBSP), Land Bank of the Philippines (LANDBANK), Development Bank of the Philippines (DBP), and MicroSave Consulting (MSC) to explore how public and private institutions can work together to drive both sustainable development and sustainable finance. Participants will gain valuable insights into how government financial institutions like LANDBANK and DBP are embedding ESG principles into lending strategies, supporting climate-resilient infrastructure, green finance, and inclusive economic development. Meanwhile, PBSP will showcase how multi-sector collaboration, private sector mobilization, and strategic social investments are accelerating development outcomes in health, education, livelihood, and environmental sustainability. MSC shall showcase some of the projects that it leads in SE Asia and Pacific on climate finance, parametric insurance and disaster risk finance, and how these can catalyze larger industry participation and policy reforms thereby aiding sustainable development and finance.

Mr. Elvin Ivan Uy, Executive Director, Philippine Business for Social Progress
Mr. Leonardo D. Aurellana, Jr., Vice President – Microfinance Institutions Department, Land Bank of the Philippines
Mr. Rustico Noli D. Cruz, Vice-President and Officer-in-Charge, Program Development and Management Group, Development Bank of the Philippines
Mr. Abhishek Anand, Senior Partner, MicroSave Consulting
Facilitator: **Dr. Virginia Juan**, APPEND, Inc.



[11:00 a.m. – 12:30 p.m.]

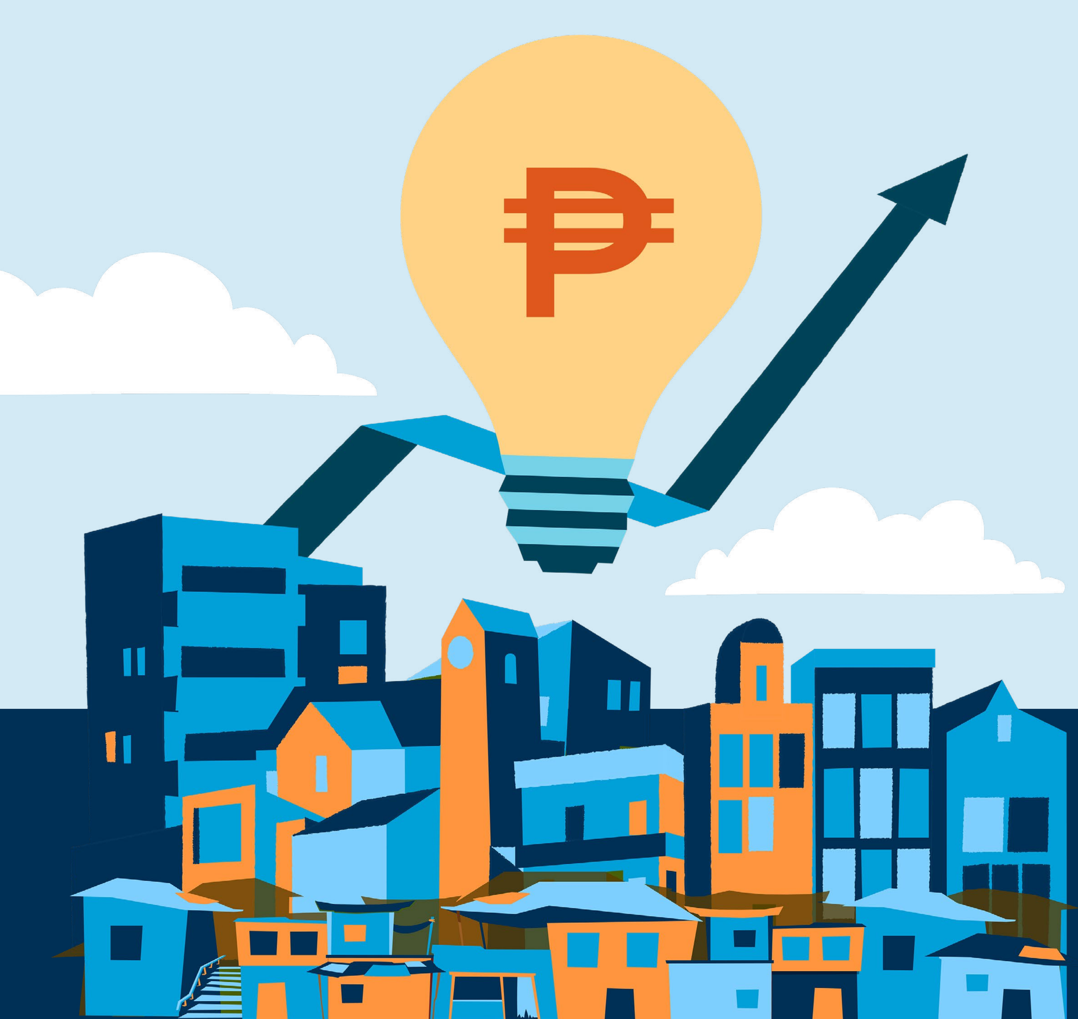
Breakout Sessions

Knowledge for Access: The Role of Financial Education in Accelerating Financial Inclusion

Venue: Corregidor Room B

Financial education provides people with knowledge and tools needed to make informed and responsible financial decisions. Understanding how to budget, save, and manage personal finances is vital to breaking the cycle of poverty. However, in a 2014 Standards and Poor's Financial Literacy Survey, the Philippines ranked in the bottom 30 percent of countries surveyed in terms of financial literacy and only 25 percent of Filipino adults are considered financially literate. In this session, representatives from the Bangko Sentral ng Pilipinas and BDO Foundation will share their financial education programs and discuss how these initiatives contribute to accelerating financial literacy and financial inclusion in the country.

Ms. Mae Lin Jiwani Lactaoen, Bank Officer, Economic and Financial Learning Office, Bangko Sentral ng Pilipinas
Ms. Marikit Naguiat, Program Manager - Financial Inclusion, BDO Foundation, Inc.
Facilitator: **Ms. Ma. Rosario Apostol**, Consultant



[11:00 a.m. – 12:30 p.m.]

Breakout Sessions

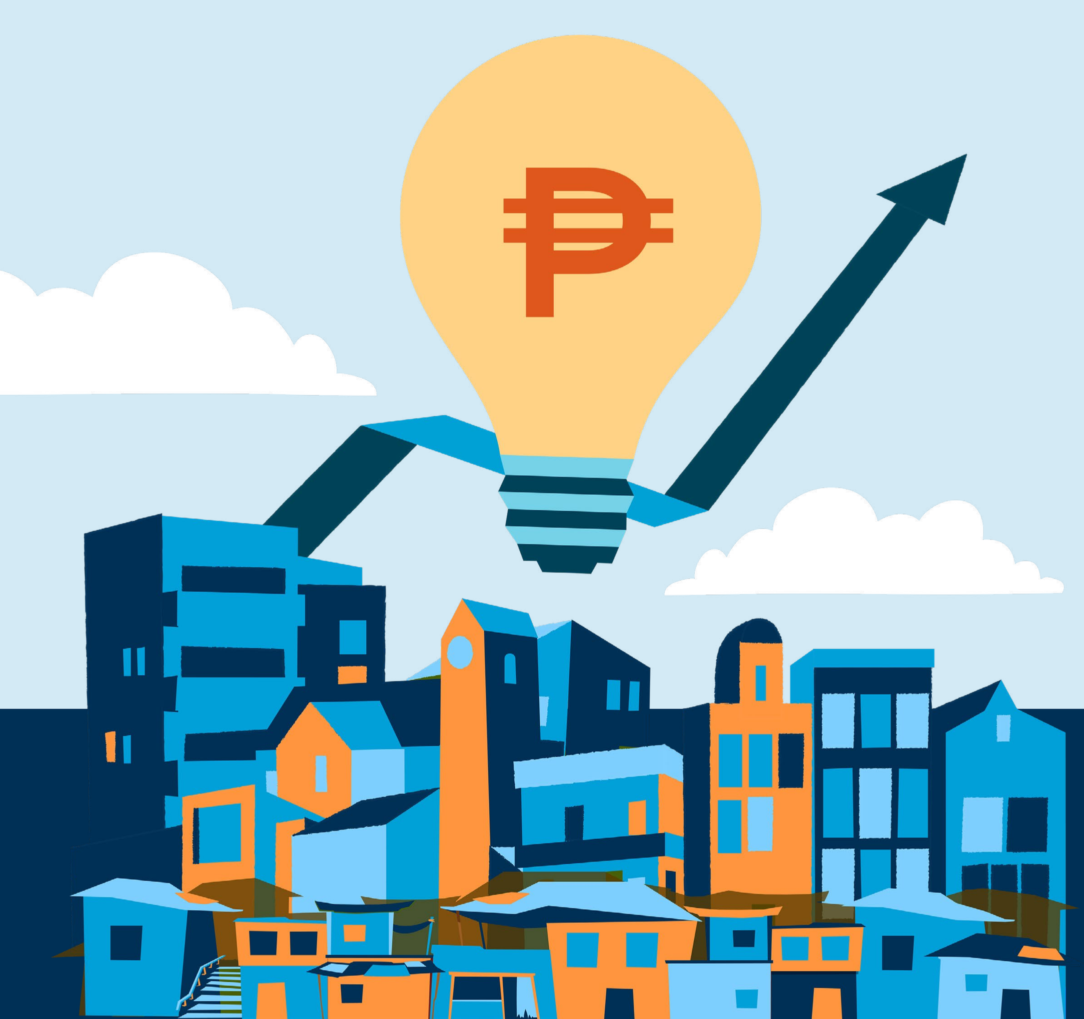
Enhancing the Microfinance Industry's Code of Ethics

MFI Exchange – Facilitated discussion and sharing on enhancing the code of ethics for MFIs

Venue: Kachina Room

The Code of Ethics in microfinance serves as a framework that outlines the expected conduct and behavior of microfinance institutions and its staff. A high standard of professionalism requires MFIs to prioritize responsible lending practices, fair treatment of clients and staff, and transparency, while promoting the interest of the microfinance industry as a whole. In this session, ASKI will show how it is effectively implementing its code of ethics and conduct, both for internal and external stakeholders. This session will be a workshop on enhancing MCPI's existing Code of Ethics for the microfinance industry and will also include a discussion on establishing mechanisms for monitoring and enforcing these standards of ethics.

Ms. Divina Gracia Santos, VP for Shared Services/Operation, ASKI Management Group
Mr. Allan Sicat, Executive Director, Microfinance Council of the Philippines, Inc.
Facilitator: **Ms. Maria Anna Ignacio**, Kasagana-ka Development Center, Inc.



[12:30 p.m. – 1:30 p.m.] Lunch Break

[1:30 p.m. – 3:00 p.m.]

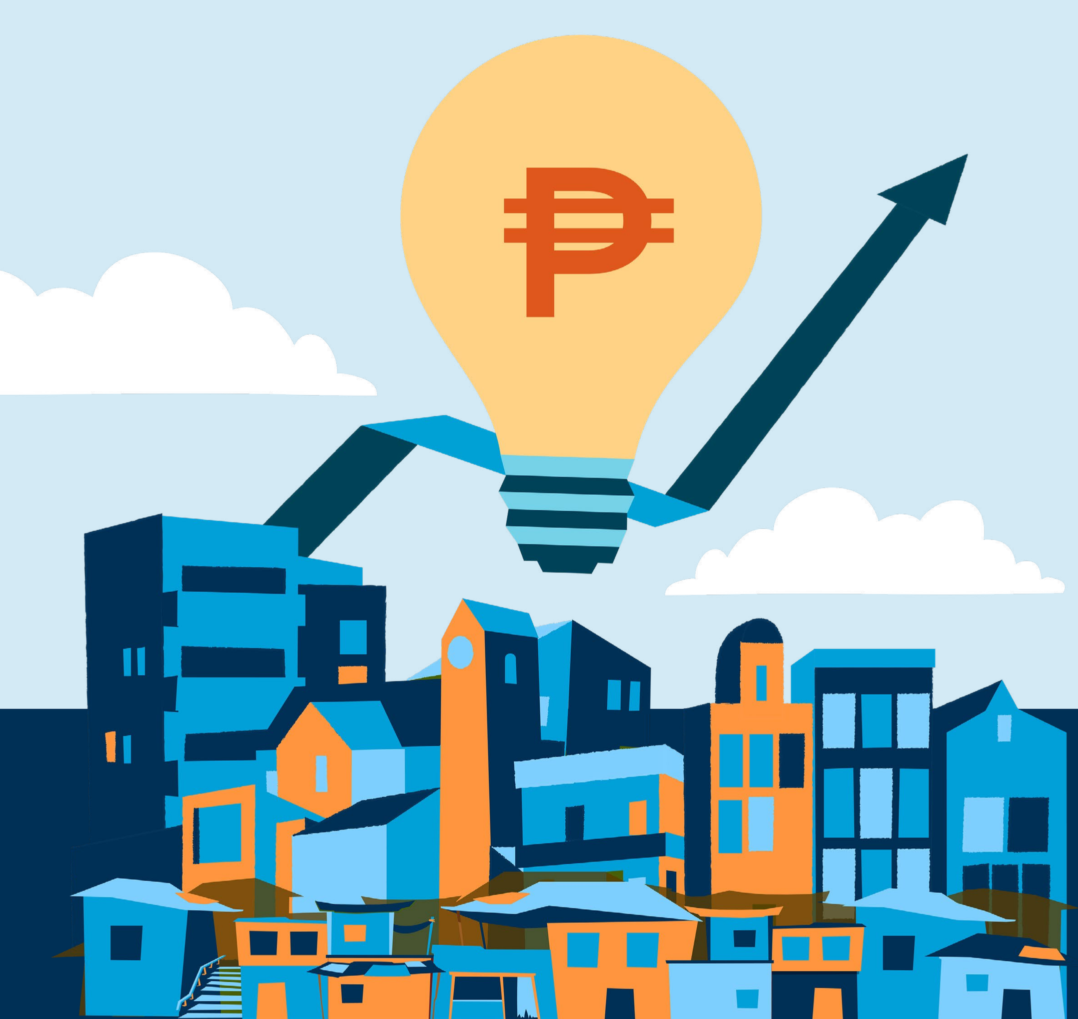
Breakout Sessions

Sustainable and Value Chain Finance for Smallholder Farmers

Venue: Ballroom

Smallholder farmers face persistent financing gaps due to limited access to financial products, weak market linkages, and increasing vulnerability to climate-related risks. Sustainable and value chain finance provides a strategic approach to address these challenges by embedding financial services within agricultural value chains – linking production, processing, and markets. Sustainable and value chain finance not only improves farmers' efficiency, productivity, and profitability, but also builds climate resilience through support for climate-smart practices, adaptive technologies, and risk-sharing mechanisms. In this session, representatives from ECLOF Philippines Microfinance Inc., GRF Hublag Microfinance Foundation Inc., and Cordillera Community Microfinance Inc. will discuss their approaches to implementing sustainable and value chain finance, the role of financial institutions in supporting resilient farming systems, and the contribution of inclusive value chain models to the economic growth of rural communities.

Ms. Liza Eco, Executive Director, ECLOF Philippines Microfinance, Inc.
Ms. Helen Reyes, Managing Director, GRF Hublag Microfinance Foundation, Inc.
Mr. Eugene Balway, Executive Director, Cordillera Community Microfinance, Inc.
Facilitator: **Ms. Patricia Calilong**, Rafael B Buenaventura Micro Finance Foundation



[1:30 p.m. – 3:00 p.m.]

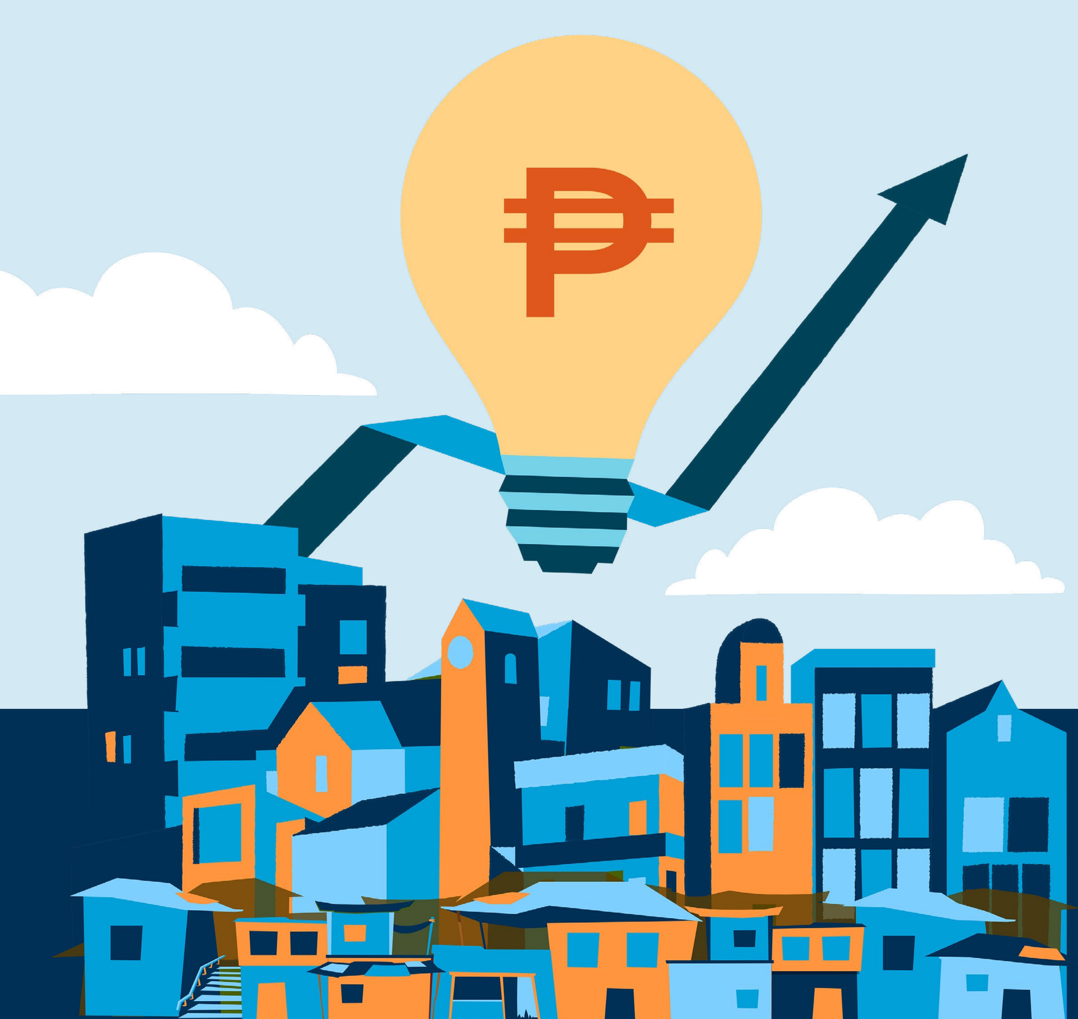
Breakout Sessions

Empowering Women through Gender-Inclusive Microfinance

Venue: Corregidor Room B

Advancing women's economic empowerment is a key driver of economic growth and sustainable and resilient businesses. In 2010, UN Women and UN Global Compact launched the Women's Empowerment Principles (WEPs) that provide a guiding framework for institutions to promote and integrate gender inclusivity into their strategies and programs. By adopting the WEPs, institutions commit to a transformative journey toward gender equality, inclusive growth, and sustainable development. In this session, a representative from UN Women will discuss the framework and the seven principles of WEPs, highlighting the opportunities the framework can offer for microfinance institutions to promote gender equality and inclusive growth.

Ms. Antoinette Santos, Programme Analyst, UN Women
Facilitator: **Ms. Anna Manahan**, Microfinance Council of the Philippines, Inc.



[1:30 p.m. – 3:00 p.m.]

Breakout Sessions

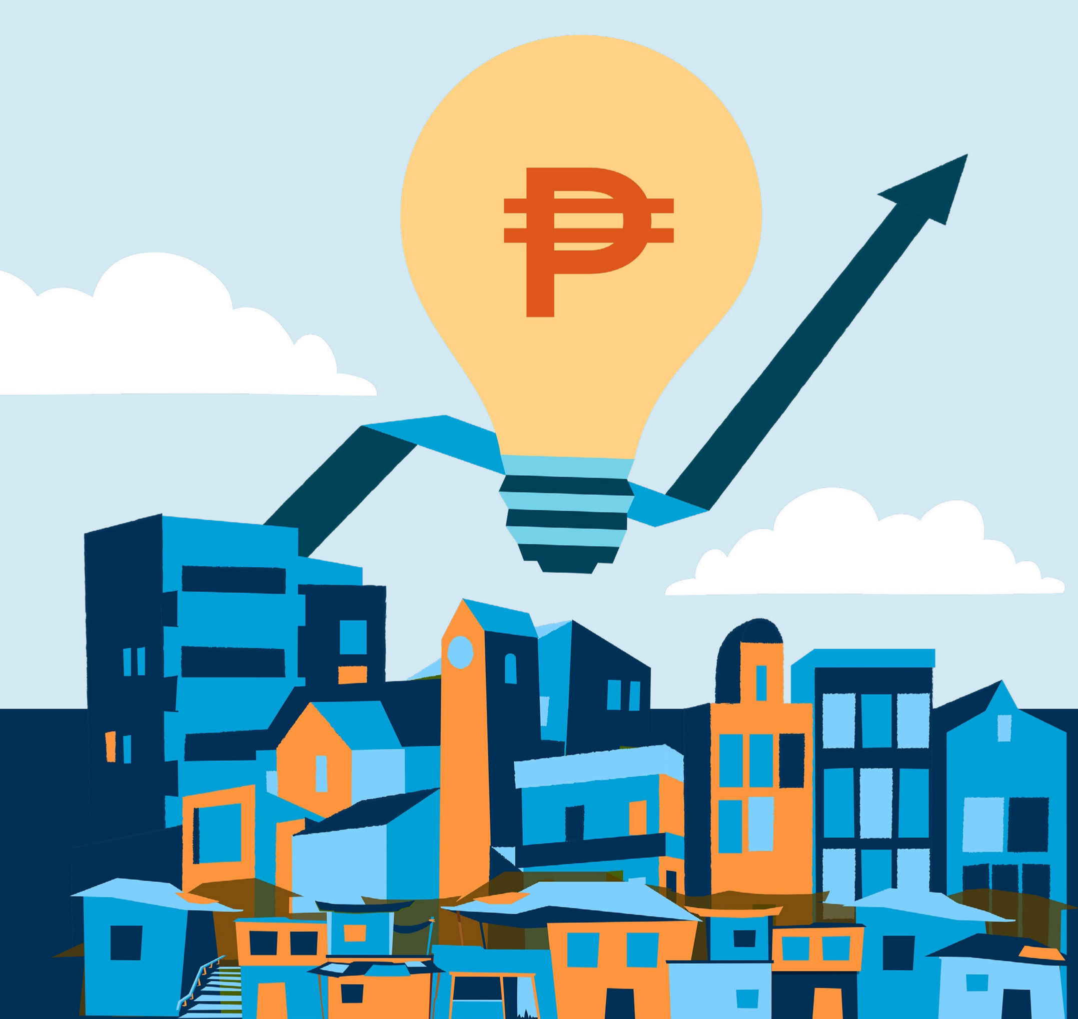
How to Prevent Fraud and Restore Clients' Trust

MFI Exchange – Facilitated discussion and sharing on how to prevent fraud in MFIs and regain the trust of clients

Venue: Kachina Room

The Code of Ethics in microfinance serves as a framework that outlines the Microfinance operations are built on trust – the trust of clients, communities, and partners. However, even a single case of fraud can pose a serious threat to the credibility and financial sustainability of microfinance institutions, especially those serving vulnerable communities. In this session, representatives from ASKI, CEVI, and KMFI will share their proactive strategies and practices to prevent fraud, safeguard institutional integrity, and restore the trust of clients after incidents of fraud.

Ms. Jane Manucdoc, Executive Director, Alalay Sa Kaunlaran Microfinance Social Development, Inc.
Mr. Glenn Anciano, VP for Operations, Community Economic Ventures
Ms. Mercedes Faustino, President and CEO, Kasanyangan Microfinance Foundation, Inc.
Facilitator: **Mr. Junjay Perez**, Microinsurance MBA Association of the Philippines



DAY 2

[3:00 p.m. – 3:15 p.m.]	Coffee Break
[3:15 p.m. – 5:30 p.m.]	**Closing Plenary** *Inspirational Session* **Fr. Dennis Paez, SDB** Don Bosco Tondo Youth Center *Raffle*