

ugnayan

Filipino microentrepreneurs triumph at the 4th DFIA



December 12, 2025—Celebrating the role of technology and innovation in shaping sustainable economic growth, the 4th Digital Financial Inclusion Awards (DFIA) honoured Filipino microentrepreneurs and microfinance institutions (MFIs) who have engaged digital tools to grow their businesses and uplift their communities. This year's honourees embody how financial inclusion can drive sustainable growth and create lasting opportunities for underserved Filipinos.

Jointly organized by the Microfinance Council of the Philippines, Inc. (MCPI) and the Citi Foundation, with the support of the Bangko Sentral ng Pilipinas (BSP), the DFIA continues to champion inclusive progress through digital transformation.

The awarding ceremony gathered key leaders and partners in the finance sector, including BSP Governor Eli M. Remolona, Jr., Citi Philippines CEO Paul Favila, and MCPI Chairperson Eduardo C. Jimenez, who emphasized the importance of innovation in strengthening the microfinance ecosystem.

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A total of seventeen (17) outstanding microentrepreneurs received Php100,000 each in cash grants and brand-new laptops to help accelerate their digital journey. Representing diverse industries such as agriculture, food production, retail, and handicrafts, this year's awardees are Josephia Azores, Roby Grace Bernabe, Mylene Bersabal, Carmelita Dapanas, RJ De Chavez, Ailyn Flormata, Raquel Lanaban, Gladys Maipid, Edna Maloon, Annalisa Monil, Lorlie Noblezada, Rosalie Orijola, Cecilia Oroc, Maricar Pagao, Danise Palmero, Niel Danica Polong, and Alan Romero.

At the institutional level, three (3) institutions were also recognized for their leadership in advancing digitalization. The awardees included GRF Hublag Microfinance Foundation, Inc., MASS-SPECC Cooperative Development Center, and Taytay Sa Kauswagan, Inc.

"Our awardees prove that the old narrative of digital tools being out of reach and too complicated no longer holds," said BSP Governor Remolona. "With simple yet innovative digital tools, such as online selling, QR payments, business systems, we are rewriting what's possible for Filipino entrepreneurs."

"The DFIA reinforces Citi Foundation's mission to promote economic progress and improve the lives of people in low-income communities. We celebrate not only your business milestones but the lives you continue to uplift, as we all work together to build more sustainable, economically

vibrant communities. Your entrepreneurial spirit and commitment to innovation inspire us all," added Citi Philippines CEO Paul Favila.

Now in its fourth year, the DFIA continues to serve as a platform for recognizing Filipino ingenuity and the power of technology to open new doors of opportunity. The program amplifies awareness of how microfinance and digital innovation help create a more resilient, inclusive, and empowered nation.

The DFIA builds on the legacy of the Citi Microentrepreneurship Awards, allowing Citi Foundation and MCPI to further advance awareness of how microentrepreneurship and microfinance drive financial inclusion and empower low-income Filipinos toward sustainable growth.





Training of trainers conducted by MCPI and BSP to strengthen financial education

On October 14-16, 2025, the Microfinance Council of the Philippines, Inc. (MCPI) and the Bangko Sentral ng Pilipinas (BSP), conducted a Training of Trainers (TOT) on Financial Education (FinEd) at the BSP Hub, Manila. The three-day program served as a platform for MCPI and BSP to equip participants with the skills and technical know-how to effectively deliver financial education materials to their staff and clients.

The participants engaged in interactive sessions covering five essential topics—financial planning, budgeting

& saving, debt management, basics of investing, digital financial literacy, and adult learning principles. The training participants were also tasked to design and demonstrate their own training sessions for the different topics to consolidate their learnings in the TOT.

The training brought together 49 participants from 24 institutions, representing key players in the microfinance sector. Their active involvement highlighted the sector's commitment to strengthening financial education and promoting financial inclusion across communities.



MICROFINANCE DATA AT A GLANCE

AS OF
SEPTEMBER 30, 2025

NUMBER OF ACTIVE CLIENTS

9.1 MILLION



COLLECTED FROM 27 MF NGO MEMBERS OF MCPI

PAR > 1 DAY RATIO

! 10.9%

GROSS LOAN PORTFOLIO
₱93.0 BILLION



MCPI holds WCAD end of project assessment

The Microfinance Council of the Philippines, Inc. (MCPI), in partnership with Water.org, held an End of Project Assessment for the WaterCredit Adoption (WCAD) Program 2024-2025 on December 1-2, 2025 in Camalig, Albay, hosted by JMH Microfinance, Inc. This was attended by the six partner-MFIs: JMH Microfinance, Kasagana-ka Credit and Savings Cooperative (K-Coop), Kabalikat para sa Maunlad na Buhay, Inc., Samar Crusade against Poverty, Inc., St. Elizabeth Community Development Program, and Simbag Microfinance.

The purpose of the session is to assess the overall implementation of the WASH program in each partner-MFI, including the challenges encountered, best practices, and lessons learned. Field visits were conducted with WASH clients of JMH and Simbag MF to learn how the WASH program has benefitted their households.



SEC recognizes MCPI as Sustainability and Corporate Governance Champion

For the sixth consecutive year, the Microfinance Council of the Philippines, Inc. (MCPI) was awarded by the Securities and Exchange Commission (SEC) as Sustainability and Corporate Governance Champion during its 89th Founding Anniversary and Stakeholders' Night held on December 5, 2025 at the SEC Headquarters in Makati City. Present during the event was SEC Chairperson and CEO Francisco Ed. Lim. MCPI Executive Director Allan Sicat received the award for MCPI.



In 2025, MCPI actively supported the SEC and the Microfinance NGO Regulatory Council (MNRC) in its sustainability and data gathering initiatives from accredited Microfinance NGOs.

