



MICROFINANCE OPERATIONS STAFF SUMMIT

April 7-8, 2026 | Century Park Hotel, Manila

PROGRAM

Day 1: 07 April 2026, Tuesday

[8 a.m. – 9 a.m.]	Registration
[9 a.m. – 9.30 a.m.]	<p>Opening Plenary</p> <p><i>Opening Prayer</i> <i>National Anthem</i></p> <p><i>Welcome Remarks</i> Eduardo Jimenez Chairperson, Microfinance Council of the Philippines, Inc.</p> <p><i>Keynote Message</i> Dr. Jaime Aristotle Alip Founder and Chairman Emeritus, CARD MRI</p>
[9.30 a.m. – 9.45 a.m.]	Coffee Break
[9.45 a.m. – 11 a.m.]	<p>Plenary Session 1 - What Works on the Ground: Client Voices on Microfinance</p> <p>Moving beyond institutional perspectives and policy frameworks, this plenary session brings the conversation back to where microfinance truly lives – in the daily realities of clients. Through firsthand stories, clients of microfinance institutions (MFIs) will share what has worked for them: from financial and non-financial products that supported their livelihoods to relationships with MFIs that enabled resilience and growth. They will also reflect on what did not work, offering insights into gaps and opportunities for MFIs. In this session, participants will gain a deeper understanding of how microfinance services translate into real-world impact. Ultimately, this session aims to elevate client voices and inspire more inclusive, effective, and accountable microfinance practices.</p> <p>Charisma Baun, K-Coop Member Bebiana Romero, KMBI Client Johna Flores Rasimo, NWTF Client Facilitator: Ms. Lalaine Joyas, Consultant</p>

[11 a.m. – 12:30 p.m.]

Plenary Session 2 - To Do or Not To Do: Center Meetings

This session will feature a dynamic debate on the evolving role of center meetings in microfinance operations. Traditionally conducted on a weekly basis, center meetings have long served as a backbone for loan disbursements, repayment collection, client engagement, and community building. However, changing client preferences and advances in digital finance have prompted institutions to explore more flexible models such as “pay-and-go”, digital transactions, and bi-monthly meetings. This debate will bring together microfinance practitioners to examine whether the traditional approach to center meetings should be maintained or if modified systems can improve staff efficiency, reduce operational costs, and increase client convenience.

For traditional center meetings:

Dexter Flores, General Manager, Kabuhayan sa Ganap na Kasarinlan Credit and Savings Cooperative

Gilbert Maramba, Director for Operations, Negros Women for Tomorrow Foundation, Inc.

Agnes Bayna, Operations Officer, SEDP-Simbag sa Pag-asenso, Inc.

For modified center meetings:

Taib Abduraji, Senior Vice President, Operations Mindanao I, ASA Philippines Foundation

Jonar Dorado, Chief Operating Officer, RAFI Micro-Finance, Inc.

Facilitator: Eduardo Jimenez, Kabalikat para sa Maunlad na Buhay, Inc.

[12.30 p.m. – 1.30 p.m.]

Lunch Break

[1.30 p.m. – 3 p.m.]

Breakout Session 1 - Center Meetings: From Debate to Practice

Building on the insights and diverse perspectives from the plenary session on *To Do or Not To Do: Center Meetings*, these simultaneous breakout sessions will provide a deeper reflection and practical exchange among microfinance practitioners on conducting traditional/modified center meetings. Participants will move beyond the “either-or” discussion to explore what works in specific contexts in microfinance in the Philippines. Through guided discussions and sharing of field experiences, these sessions will further examine how traditional/modified center meetings better respond to client needs and realities in the field.

Traditional Center Meetings

Venue: Ballroom

Facilitator: Shiela Guanzon, Negros Women for Tomorrow Foundation, Inc.

Modified Center Meetings

Venue: Kachina Room

Facilitator: Marilyn Manila, CARD MRI

[3 p.m. – 3.30 p.m.]

Coffee Break

[3.30 p.m. – 5 p.m.]

Breakout Session 2 - Challenges Faced by Field Staff

Achieving Productivity Targets

Venue: Ballroom

Productivity targets for field staff of MFIs are typically defined through a mix of outreach, loan portfolio, efficiency, and portfolio quality metrics. While these productivity targets are essential for institutional sustainability, they can also create significant pressure on frontline staff who must balance portfolio growth, portfolio quality, and client relationships. In this session, ASA Philippines and ASHI will share practical approaches to managing client caseloads, prioritizing key tasks, and navigating performance expectations. It will also encourage participants to reflect on how productivity targets can be achieved while maintaining responsible lending practices, ensuring meaningful client engagement, and fulfilling the social mission of their institutions.

Cynthia Casido, Senior Vice President, Operations Luzon II,
ASA Philippines Foundation

Gilacio Nasayao, Jr., Regional Manager, Ahon Sa Hiram, Inc.

Facilitator: Jane Manucdoc, Alalay Sa Kaunlaran Microfinance Social
Development, Inc.

Dealing with Client Behavior

Venue: Kachina Room

Frontline microfinance staff frequently interact with clients from diverse backgrounds, each with distinct personalities, needs, and expectations. This can be quite a challenge; therefore, strengthening microfinance operations staff's ability to effectively manage diverse client behaviors is vital. In this session, representatives from KMBI and TSPI will share policies, procedures, and practical strategies to appropriately manage various client behaviors—ranging from cooperative and engaged clients to those who may be hesitant, difficult, or non-compliant.

Miko Montes, Program Officer, Valenzuela Branch, Kabalikatan para sa Maunlad
na Buhay, Inc.

Alice Cordero, Executive Director, Tulay Sa Pag-unlad, Inc.

Facilitator: Fe Bataller, SEDP-Simbag sa Pag-asenso, Inc.

[5.30 p.m. – 8.30 p.m.]

Microfinance Code of Ethics Consultation Workshop *(by invitation only)*

Venue: Waling-Waling Hall, 2/F Orchid Garden Suites

Day 2: 08 April 2026, Wednesday

[8.30 a.m. – 10 a.m.]

Plenary Session 3 - Addressing Mental Health and Resilience of Field Staff

Field staff play a critical role at the frontline, often managing heavy caseloads, meeting performance targets, and responding to clients' complex needs—all of which can take a toll on their mental health and well-being. This plenary session will explore the challenges of burnout, emotional fatigue, and sustaining motivation in demanding field environments, drawing from the experiences of 3 MFIs in supporting field staff who regularly face high stress, emotional pressure from clients, safety risks, and performance demands. The session will feature shared insights from ASKI, CARD MRI, and TSKI, on their approaches to promoting staff well-being, alongside expert guidance from clinical psychologist Ms. Janne Andre Diego, who will present practical strategies for MFIs to strengthen mental health support systems. Together, these perspectives aim to equip participants with actionable approaches to help field staff build resilience, manage stress, and thrive while maintaining high-quality service delivery.

Divina Gracia Santos, VP for Shared Services/Operation, ASKI
Management Group

Joven Robes, Senior Deputy Director for HR, CARD MRI

Ritzie Mar Apaitan, Chief Operating Officer, Taytay Sa Kauswagan, Inc.

Janne Andre Diego, RPsy, Rpm, Clinical Psychologist

Facilitator: Maria Anna Ignacio

[10 a.m. – 11.15 a.m.]

Breakout Session 3 - Portfolios and Clients

Portfolio Management

Venue: Ballroom

Effective portfolio management is essential to sustainable microfinance operations, enabling institutions to maintain portfolio quality while supporting client well-being. It requires preventive and curative strategies, while proactively detecting early signs of stress before delinquency occurs. However, MFIs often face challenges in balancing risk management with client protection, especially in dynamic and resource-constrained environments. Strengthening systems, data use, and field-level practices is critical to addressing these challenges. In this session, representatives from ASA Philippines, RAFI MFI, and Simbag MF will share their experiences, challenges, and strategies in managing their portfolios effectively.

Sharon Galeno, Vice President, Operations Visayas II,
ASA Philippines Foundation

Bennonie Dongallo, Regional Director, RAFI Micro-Finance, Inc.

Sarah Miralles, Operations Officer, SEDP-Simbag sa Pag-assenso, Inc.

Facilitator: Allan Robert Sicat, Microfinance Council of the Philippines, Inc.

Client Targeting Strategies in Microfinance

Venue: Kachina Room

MFIs combine geographic, socioeconomic, and behavioral data to reach clients with little or no access to formal financial services, particularly poor and low-income households, underserved communities, and microentrepreneurs. This session will examine client targeting strategies, highlighting the distinct approaches and tools used by MFIs to reach target clients. Participants will discuss how client segments differ in financial capacity, risk profile, and needs, and how these factors shape product design, lending methodologies, and outreach.

Angel Dorado, Business Development Department Head,
Ahon Sa Hiras, Inc.

Leodel Bolanos, Operations Head, JMH Microfinance, Inc.

Maide Pido, Product Development Supervisor, Negros Women for
Tomorrow Foundation, Inc.

Facilitator: Maros Apostol, Community Economic Ventures, Inc.

[11.15 a.m. – 11.30 a.m.]

Coffee Break

[11.30 a.m. – 1 p.m.]

Breakout Session 4 - Internal and External Risks

Addressing Fraud

Venue: Ballroom

While systems and policies are designed to safeguard operations, fraud remains a critical risk in microfinance—especially when internal controls are weak and supervision is inadequate. To uphold integrity and reinforce trust within institutions, it is crucial to detect, prevent, and respond to incidents of fraud. In this session, representatives from CARD and RAFI MFI will share strategies and practices to prevent fraud, including simple and actionable control mechanisms that their staff can implement to reduce or eliminate fraud at the institutional and branch level.

Cherry Boncajes, Executive Vice-President, CARD SME Bank

Junrey Bugsocan, Regional Director, RAFI Micro-Finance, Inc.

Facilitator: Junjay Perez, Microinsurance MBA Association of the
Philippines, Inc.

Disaster Risk Management

Venue: Kachina Room

Disaster risk management is critical in ensuring the resilience of MFIs and the communities they serve, especially in disaster-prone environments. Field staff play a vital role in managing disaster risks before, during, and after disasters,

serving as the frontliners in safeguarding both clients and institutional operations. Their responsibilities may include early risk identification, client communication, relief, and post-disaster recovery support. However, MFIs often face challenges in equipping field staff with the tools, training, and systems needed to respond effectively under crisis conditions. In this session, representatives from ASKI and K-Coop will share their experiences, challenges, and strategies in strengthening the role of field staff in disaster risk management.

Joel Respicio, Senior Area Manager, Alalay Sa Kaunlaran Microfinance Social Development, Inc.

Angeline Bataller, Operations Manager, Kasagana-ka Credit and Savings Cooperative

Facilitator: Anna Manahan, Microfinance Council of the Philippines, Inc.

[1 p.m. – 2 p.m.]

Lunch Break

[2 p.m. – 3 p.m.]

Closing Session

Wrap-up of Key Takeaways from the Sessions
Closing Remarks
Raffle
End of Summit

[3 p.m. – 3.30 p.m.]

Coffee Break

[3.30 p.m. – 5.30 p.m.]

Microfinance CEO Roundtable Meeting (by invitation only)

Venue: **Kachina Room**