

# Dealing with Client Behavior: Managing Different Types of Clients



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**KMBI**  
(A Microfinance NGO)

KMBI is a **Christ-centered development organization** in the Philippines dedicated to **providing responsive, sustainable microfinance and non-financial services.**

Since **1986**, KMBI aims to foster integral transformation in the lives of low-income people and their communities. KMBI remains faithful in putting premium on values formation, capacity building and client empowerment.

“Once the center is affected and compromised, it can ultimately lead to serious financial losses for the institution.”

# 1

*The challenge with ...*

## **DELINQUENT CLIENTS**

- **Proper client selection**
- **Proper center orientation**
- **Proper documentation**

***“Nothing beats the basic of doing the right things right the first time.”***

# 2

*The challenge with ...*

## **CLIENT UNDER DISTRESS**

*and Emotional Strain*

- **Psychological and emotional support.**

***KMBI is quick to respond through real time disaster inventory of affected clients and provide immediate disaster - related branch initiatives.***

# 2

*The challenge with ...*

## **CLIENT UNDER DISTRESS**

*and Emotional Strain*

- **Pray with clients.**

***Prayer works!***

# 2

*The challenge with ...*

## **CLIENT UNDER DISTRESS**

*and Emotional Strain*

- **Explain why they need to fulfill their obligation**

*Sa tingin ko ang susi bakit nakagagawa sila ng paraan... ay dahil nakaukit na sa kanilang isipan ang konsepto ng “responsibilidad” dahil sa masinop na pagpapaliwanag sa miyembro umpisa pa lamang, at dahil na rin sa mga value-integration sessions ng KMBI.”*

# 3

*The challenge with absorbing*

## **PROBLEMATIC CENTERS**

- **Empower the center officers**

*Sa pakikipagdeal sa mga problematic centers, matiyaga kong iniexplain ng maayos ang mga programa ni KMBI, ang mga serbisyo na maari nilang makuha kung sila ay magiging maayos na sentro.*

- **Create boundaries**



LESSONS  
LEARNED

**1. Maging positibo  
lagi sa pananaw  
sa bawat  
sitwasyon.**



LESSONS  
LEARNED

**2. Ipaunawa sa clients na kaisa sila sa pagtataguyod ng Vision & Mission ng MFI.**

***Ang mga program members ng bawat MFI ay katuwang natin sa pagtupad ng ating sama-samang pangarap upang labanan ang kahirapan. Tandaan po natin, hindi tayo magkakaaway sa field, tayo po at magkakatuwang sa pagpapaunlad ng ating bansang Pilipinas.***



LESSONS  
LEARNED

**3. Excellent customer service is a must!**

Thank  
you!