



CLIENT TARGETING

MAIDE C. PIDO
Negros Women for Tomorrow Foundation
April 8, 2026

#WeAre
DUNGGANON

www.nwtf.org.ph | Nwtf | nwtfph

NWTF at GLANCE.....

Founded in 1984 as an NGO
Microfinance NGO-1989



DUNGGANON
a project of nwtf

KASANAG
a project of nwtf

DUNGGANON BANK INC.
A RURAL BANK

NWTF INTEGRATED
SYSTEMS CORP.

Outreach



677,558

Portfolio



6,958,581,042

Number of Branches



353

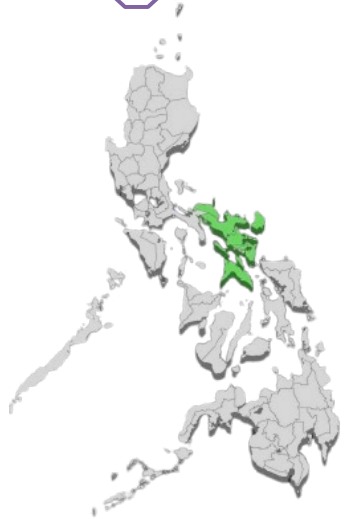
NEGROS WOMEN FOR TOMORROW FOUNDATION
www.nwtf.org.ph



NWTF TARGETING PROCEDURE

1

Geographic



1. Identify priority area/ province
 - a. Population Density
 - b. Poverty Incidence
 - c. MiDAS BAR Report
2. Market Research
 - a. LGU Visit
 - b. Site/ Area survey
 - c. Essential infrastructure available in the area.
 - d. FGD
3. Board and Management approval

NEGROS WOMEN FOR TOMORROW FOUNDATION
www.nwtf.org.ph

2


Member

Penetration Strategy: from Rural to Urban

Indicator of a Poor Household

1. They lived in dilapidated or structurally unsafe housing.
2. Reside in a government assisted or subsidized housing, relocation site and squatter areas.
3. Limited access to basic essential services such as water, electricity, health care, transportation (high cost) and others.

Poverty Mapping 

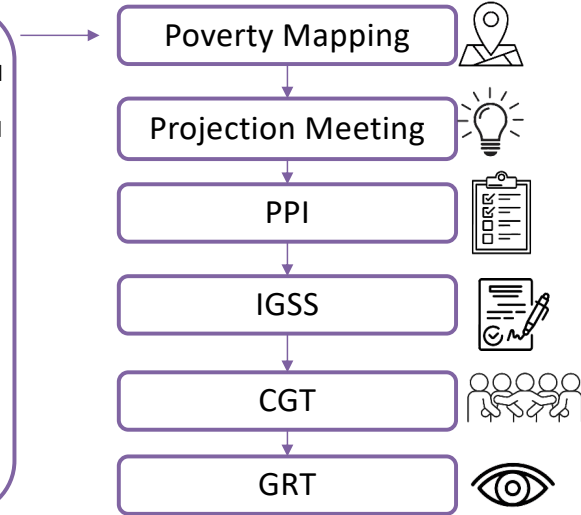
Projection Meeting 

PPI 

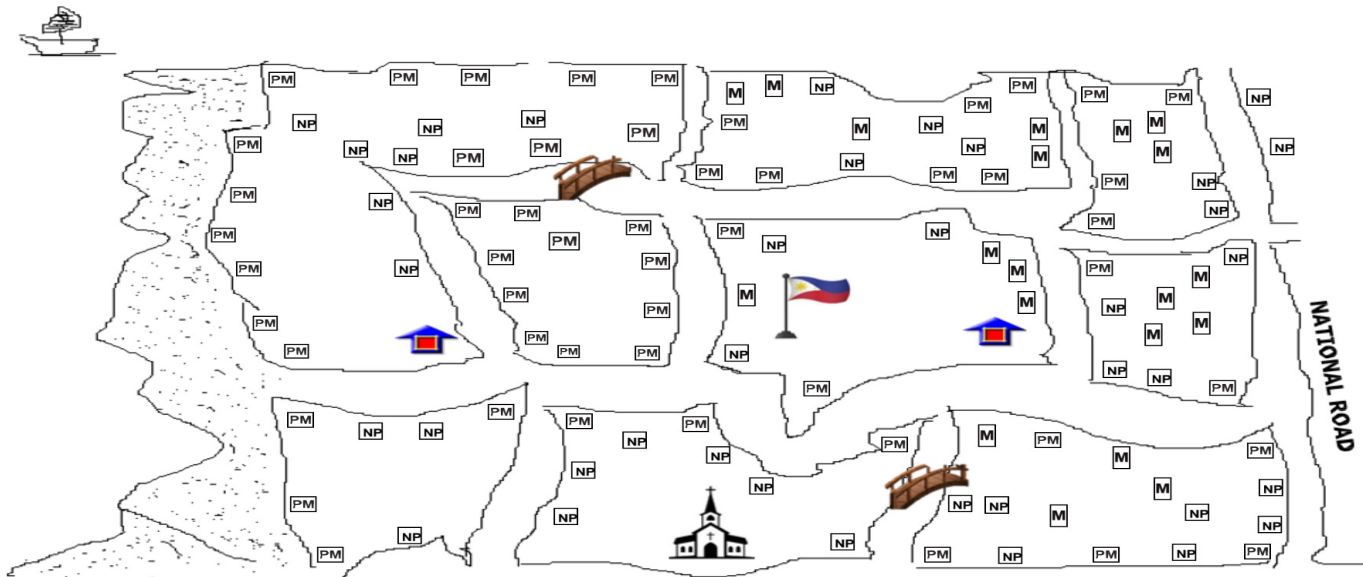
IGSS 

CGT 

GRT 



POVERTY MAP



Legend:

M - Member

PM - Potential Member

NP - Non-Poor

Summary:

Center 1

M - Member - 20

PM - Potential Member - 52

NP - Non-Poor - 42

Center 01- Barangay Anahaw, Hinigaran, NIR



www.nwtf.org.ph NWTF nwtfph



Challenges

- Regulatory requirements impose by LGU/ Disapproval of LGU
- High Operating Costs
- Limited entrepreneurial skills/ Mindset of the Poor
- Staff turn-over

Action Taken

- Ensure the Center will reach full capacity
- Used IGSS/ NFS support
- Continuous hiring of staff

Lessons learned.....

“Reaching the most vulnerable requires

- deliberate targeting,
- customized products, and
- strong client relationships,

alongside sound credit discipline to sustain long-term impact and financial stability”