

MANAGING DIVERSE MFI CLIENTS BY TSPI TRANSFORMATION FRAMEWORK

Presented to MCPI

April 7, 2026

Century Park Hotel

Presentation Overview

- | Institutional Background (TSPI Mission-Vision)
- | TSPI Framework
- | Client Segmentation Profile
- | Impacts on TSPI & Effective Strategies
- | Lessons Learned
- | TSPI Transformation Activities to Take Care of Clients
- | TSPI Sambayanihan Program

Our Vision

To see people live ***Christ-centered*** lives with dignity, sufficiency, integrity and hope; demonstrating this through ***love and service*** in their families and communities.

Our Mission

To provide individuals, families and communities the ***opportunities*** to experience ***fullness of life in Christ*** through ***Christian Microenterprise development***.

About TSPI

Established:

In 1981 by Mr. David T. Bussau, TSPI's Founder & Chairman Emeritus

Governance:

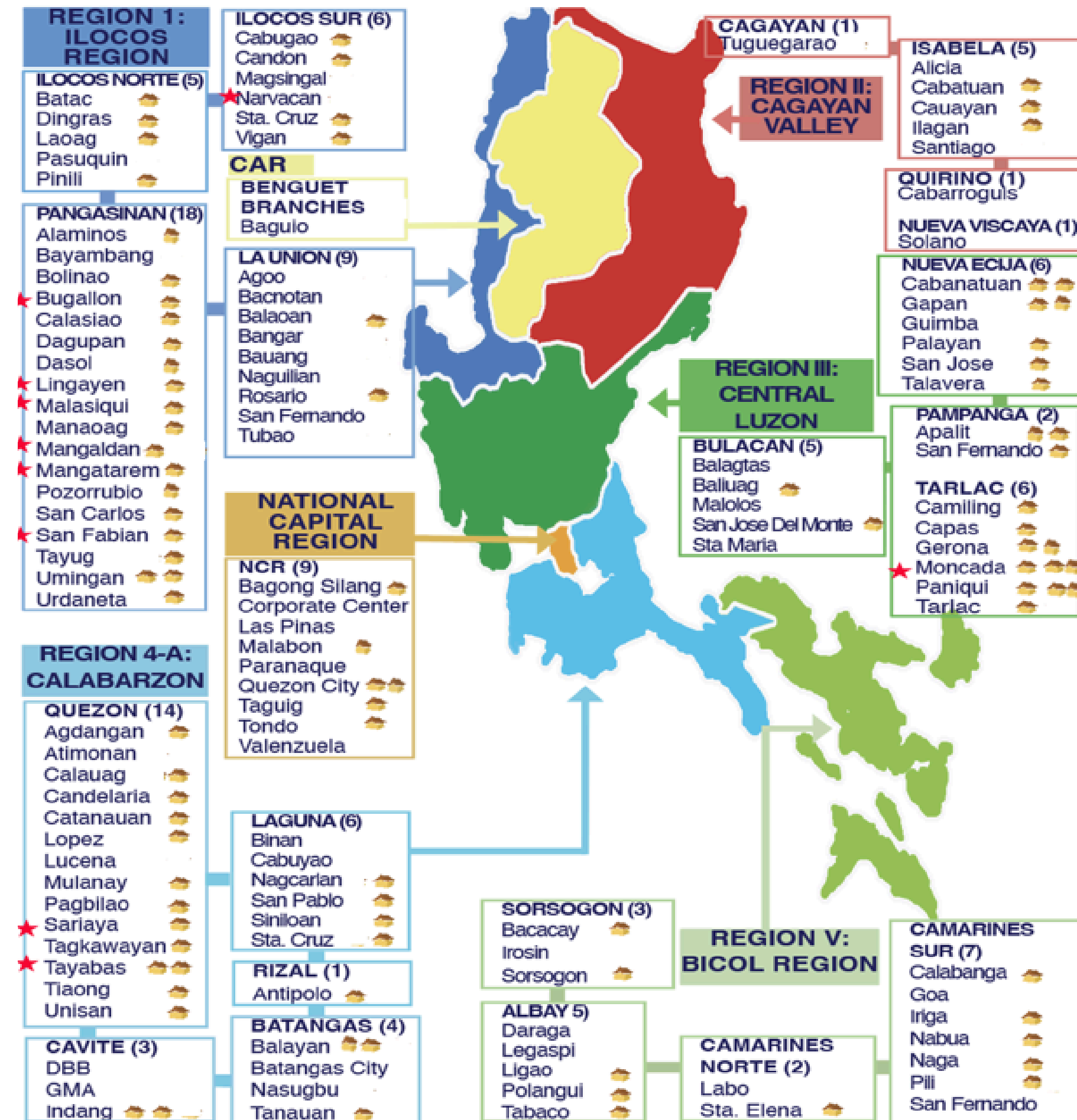
Led by Chairman Atty. Lamberto L. Meer and 14 Board of Trustees

Serving Communities:

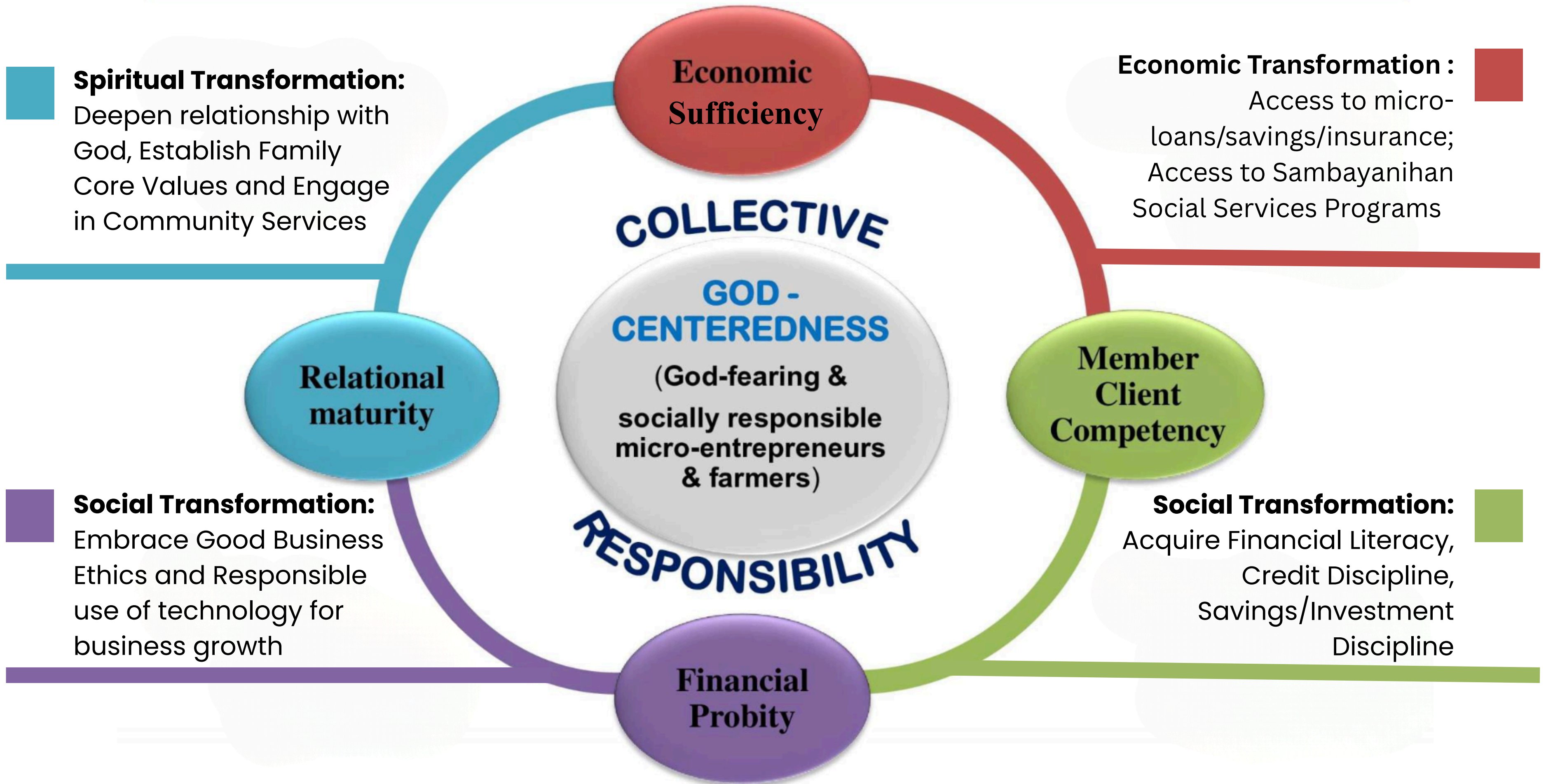
Has 119 branches and established 119 Sambayanihan Centers since 2021 in Luzon (from Cagayan Valley to Bicol Region)

Products & Services:

- Livelihood Loans: TKP, TPP, TMP
- Social Loans: Housing and Sanitation, Health
- Micro-Savings
- Micro-Insurance
- Sambayanihan Programs



TSPI Transformation Framework



Client Segmentation Profile



Survival Clients (Poorest Segment)

Highly vulnerable to shocks (typhoon, flooding, volcanic eruption, CPI)

Limited repayment capacity due to emergency needs

TSPI: Activate Sambayanihan Health & Social Services Program



Micro-entrepreneurs (Growth Clients)

Expanding businesses but prone to overleveraging

Multiple borrowings from different MFIs

TSPI: Conduct Financial Literacy and Sambayanihan Stewardship Programs



Chronic Delinquent Clients

Repeated restructuring / payment avoidance

Possible values or discipline issues

TSPI: Execute PAR (Poverty Alleviation Recovery) Healing Program







Non-cooperative Clients

Conflict during collections

Lack of trust or misunderstanding

TSPI: Endorse for Telecollection Relationship Building

Impact on TSPI

-  Increased Portfolio-at-Risk (PAR) and write-offs
-  Strain on staff morale and productivity
-  Weakening of center solidarity / group accountability
Risk of mission drift (focus on collection vs transformation)
-  Reputational risk within communities

TSPI Effective Strategies

a. Client Segmentation & Transformation Pathway

Align TSPI services to each client's stage of growth:

- Survival Clients → Protection and foundational financial literacy.
- Micro Clients → Enterprise development support and disciplined savings habits.
- Growth Clients → Advanced business guidance and leadership formation for sustainable growth.

b. Values Formation & Center Meetings

Use TSPI Sambayanihan Centers as spaces for transformation, not just collections.

- Integrate values education: honesty, discipline, stewardship.
- Foster discussions and activities that nurture character alongside financial skills.

c. Strengthening Relationship-Based Approach

- Conduct client orientations to build trust before transactions.
- Ensure regular visits and mentoring to reinforce guidance and accountability.
- Encourage centers to be communities of support, where clients look out for one another.

d. Early Intervention System

- Monitor key signals: missed payments, declining business activity.
- Engage clients promptly through dialogue, not punishment.
- Analyze root causes—distinguishing between economic hardship vs. behavioral factors.







e. Balanced Approach: Compassion + Accountability

- Apply grace with responsibility.
- Practice reconciliation through guided conversations and counseling.
- Support clients on a journey of repentance → restoration → reintegration, reflecting TSPI's faith-based principles.

f. Capability Building

- Equip clients with skills to thrive:
- Financial literacy: budgeting, savings, debt management.
- Business skills: pricing, inventory management, cash flow.
- Life skills: goal setting, discipline, and decision-making.

DOs for engaging with clients effectively

-  TSPI Treat clients with **dignity** and **respect**
-  We practice **active listening** and **empathy** In our Center Communicate clearly and consistently
-  In Center Meetings, TSPI reinforce core values of **Stewardship, Servanthood, Integrity, Excellence** and **accountability**.
-  All transactions of TSPI are documented properly
-  From loan amortizations TSPI encourage **micro-savings** and clear understanding of savings and discipline
-  **TSPI Sambayanihan Programs** promote **holistic transformation** beyond loan repayment

Lessons Learned

1 Transformation drives sustainability

- TSPI observes that clients with strong core values have zero PAR
- Credit alone is not the solution; education and constant mentoring are important.

2 Education & Mentoring

- TSPI provides regular trainings and mentoring through Account Officers.
- TSPI uses data analytics to detect deteriorating accounts at an earlier stage.

3 Staff as Transformation Leaders

- Every Friday, TSPI conducts Zoom trainings on core values to strengthen the foundation of staff as transformation leaders.
- Center Leaders absorb TSPI core values; their behavior and values shape client outcomes.

4 Balance is Key

- TSPI believes in compassion with discipline as a preventive approach.
- Discipline with compassion prevents client alienation and supports sustainable growth.

TSPI Transformation Activities to Take Care of Clients



Deepen Transformation Integration

TSPI embeds values formation in all branches and Sambayanihan Centers. TSPI measures transformation outcomes, not just financials



Strengthen Client Segmentation

TSPI customizes products, services, and engagement strategies for each client depending on their needs and geographical location



Enhance Staff Development

TSPI equips staff as transformation leaders
Focus: values-based leadership, coaching, conflict resolution



Improve Systems & Tools

TSPI uses data analytics for early detection
TSPI use monitoring reports, early warning dashboards, and client profiling systems to enable timely and targeted interventions.



Expand Holistic Programs

TSPI delivers financial, business, and social development programs to strengthen clients' overall capacity (access to credit, enterprise development support, values formation, and continuous mentoring)

SAMBAYANIHAN MOVEMENT

TSPI SAMBAYANIHAN ACTIVITIES



	SAMBAYANIHAN ACTIVITIES	
SAMBA	1	Bible Study
	2	Debosyon Kay Kristo
	3	Discipleship and Leadership Training
	4	Project Timothy (Scholarship Program)
BAYAN	5	Project Elisha (School Supplies)
	6	Project Canaan (Kasalan Bayan)
	7	Project Joseph (Men@work)
	8	Project Elizabeth (Para sa mga Nanay)
	9	Project Abraham (Para sa mga Tatay)
	10	Musmos Bangong Alaga
	11	Samabayanihan Centers (Construction,Repair)
	12	Alalay sa Kalamidad / Nasunugan
	13	Health Protocol (Kalusugan Karaban)
	14	Wake Food Benefit
15	Loyalty Benefit	
ANIHAN	16	Senior Moments
	17	Gulayan Food Security
	18	Project Amos (Farmer's Program)
	19	Project St. Benedict (Training and Skills Dev)
	20	Project St. Francis (Isang Puso, Isang Puno Para sa Panginoon / Ecology)

TSPi SAMBAYANIHAN ACTIVITIES



TULAY ISKOLAR: MEN@WORK



KALUSUGAN KARAVAN



DEBOSYON KAY KRISTO



PROJECT TIMOTHY



PROJECT BLOOM



URBAN GULAYAN PROGRAM



PROJECT ELISHA



PROJECT ELIZABETH



PROJECT JOSEPH



MUSMOS BANGONG ALAGA



CONCLUSION

Under the **TSPI Transformation Framework**, success is not measured solely by **repayment rates**, but by:

Changed lives, transformed values, and empowered communities.

A truly effective MFI does not just produce **good borrowers**—it forms **responsible stewards and transformed individuals.**



“Love the Lord your God with all your heart with all your soul and with all your mind and with all your strength. Love your neighbor as yourself.”

(Mark 12:29-31)