



The Future of Work is **Human**

Building Resilient Leadership Models

Ellwyn Tan · Head of Business & Cofounder

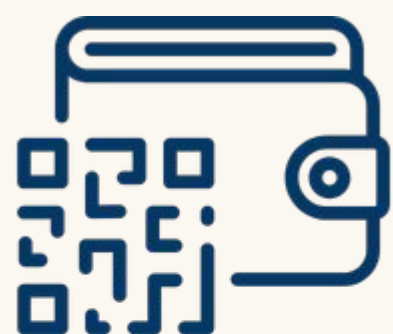
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Five forces reshaping microfinance

MFIs face five simultaneous shifts: BSP digital mandates, tighter compliance rules, AI-powered lenders, a growing Gen-Z workforce and rising ESG expectations.



**Tech & AI
Acceleration**



**Fiercer,
Digitally-enabled
Competition**



**New Client &
Workforce
Demographics**



**Sustainability
Shift**



**Compliance
Pressures**

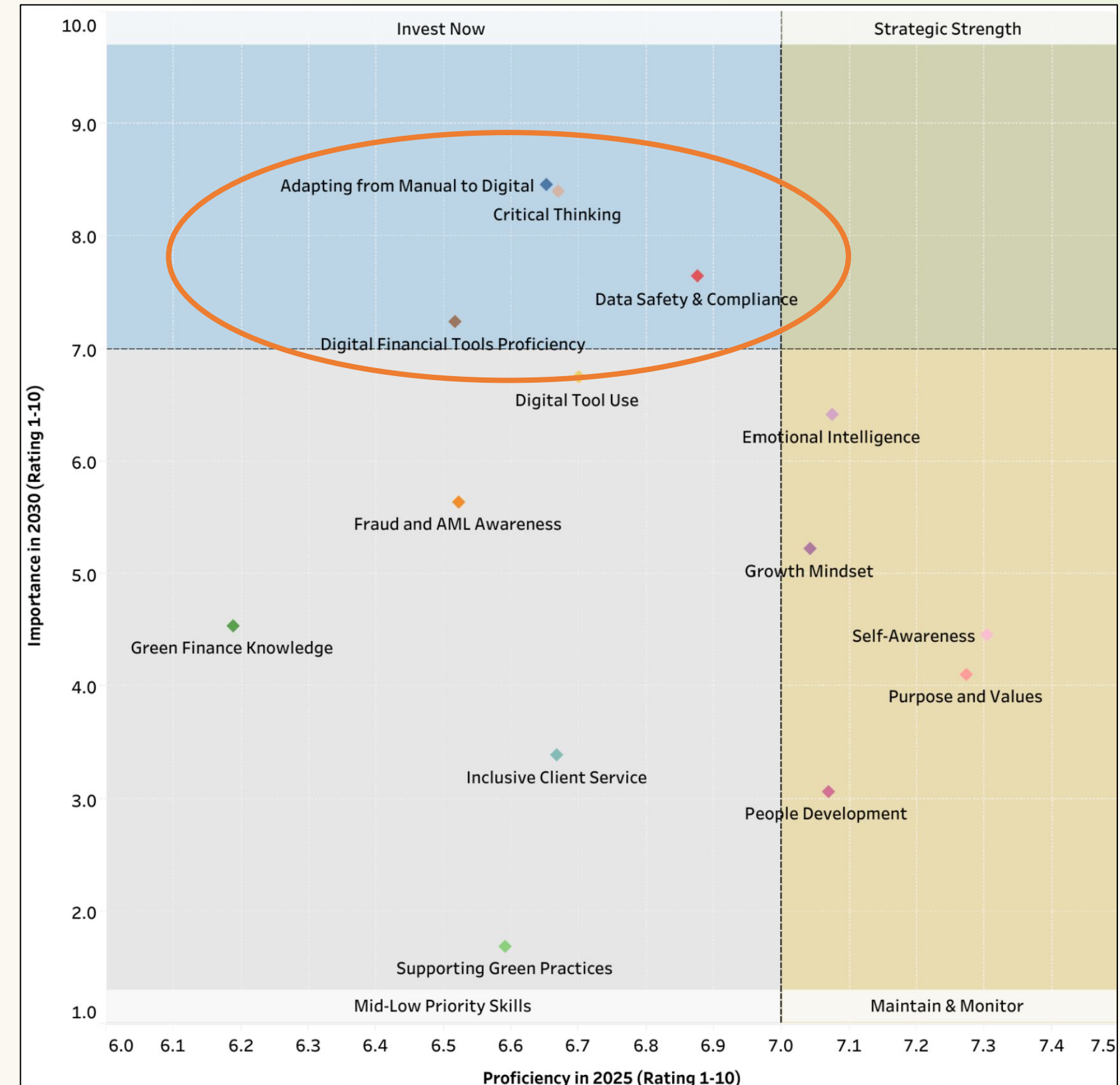
What frontline teams need by 2030

4 skills that will matter most by 2030, and where teams stand on them today.

- 1 Adapting from Manual to Digital
- 2 Critical Thinking
- 3 Data Safety & Compliance
- 4 Digital Financial Tools Proficiency

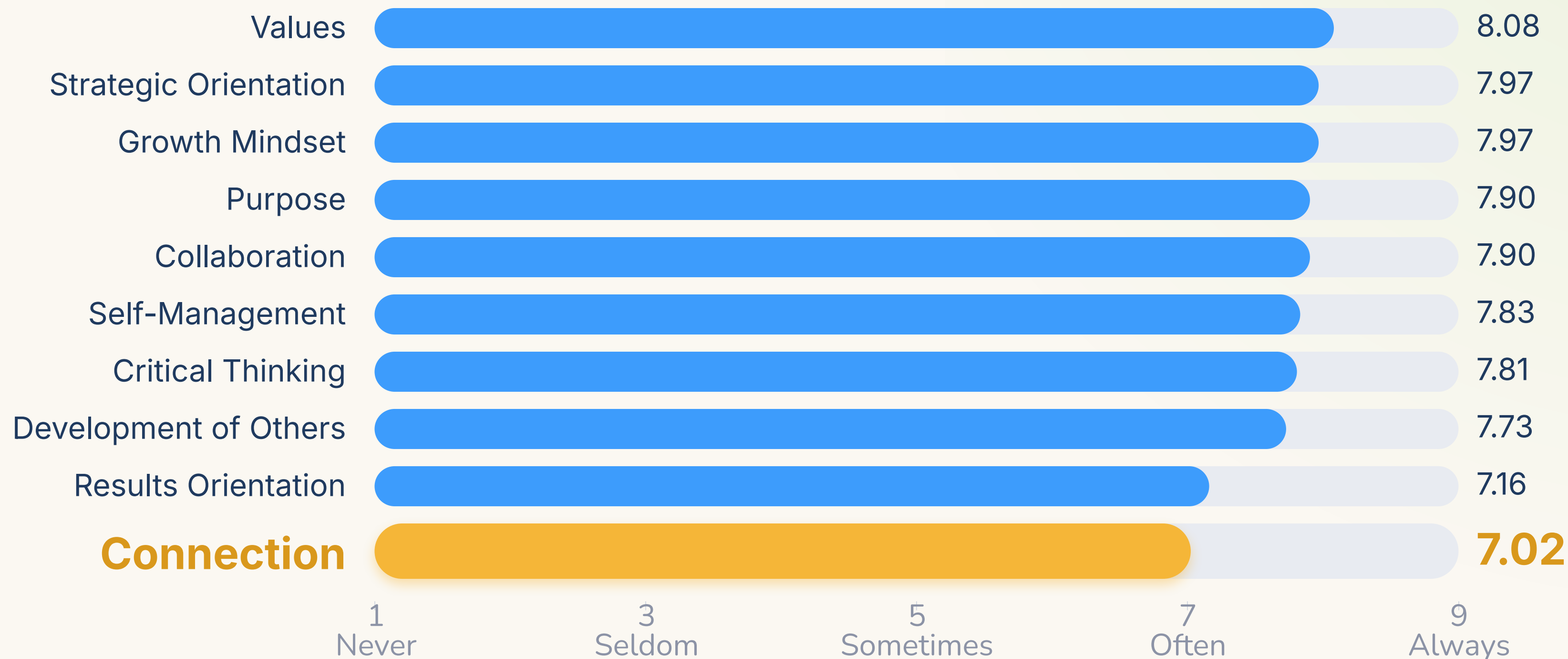
Invest-Now Matrix

963 Respondents



We looked at 10 capabilities that are hard to see

How team members experienced their leaders, through a 360 assessment.



SELF VS. TEAM RATINGS

About half of the leaders rated themselves higher on Connection than their teams

11

Leaders rated their own
Connection capabilities
higher than their team

8

Leaders and their
team agreed

2

Leaders rated their
Connection **lower**
than their team did

Five capabilities, recurring across the pipeline

From Interviews and FGDs with 300+ people across 8 MFIs.



Growth Mindset

Open to challenges, or staying where it's comfortable?



Self-Management

Managing your time, or managing yourself under pressure?



Critical Thinking

Solving problems themselves, or escalating it up the chain?



Developing Others

Coaching people to think, or just giving them the answers?



Purpose

Connected to why the work matters, or going through motions?

The same capability can look very different as responsibility grows.

Tenured Staff

Potential Leaders

Leaders



Self-Management

Backlogs, missed deadlines, waits for direction

Overwhelmed as responsibility grows, learning to manage priorities before others

Prioritization slips under pressure, frustration and mood affect the team



Growth Mindset

Hesitates to pursue advancement or adapt to new ways of working

Lacks confidence; hesitates to take on new responsibilities

Falls back on what's worked, resists new policies or processes



Purpose

Work feels transactional

Unclear what they're growing toward, or why it matters beyond title and compensation

Values may be compromised under pressure to hit targets

The gaps just get bigger with the role

Tenured Staff

Potential Leaders

Leaders

A green icon consisting of four interlocking puzzle pieces.

Critical Thinking

Escalates before working through the problem themselves

Confident within familiar procedure, escalates more readily once a problem falls outside it

Follows SOP, but escalates rather than adapt when a situation falls outside it

A green icon showing a stylized person with a plus sign next to them.

Developing Others

Not applicable, no one to develop

Keeps doing the work themselves rather than developing others to do it

Defaults to telling or advising rather than coaching people to think

What shows up when development is deliberate

Behaviour	% of Learners demonstrated the behaviour	% of Managers observed the behaviour
Self-awareness Aware of how their behavior affects the team, grounded in org values	99%	93%
Data-driven Leadership Uses data to identify solutions, confident leading change	99%	91%
Critical Thinking Uses a structured approach, communicates data-backed recommendations	94%	84%
Coaching Runs regular coaching sessions with clear actionable next steps	88%	88%

>80%

of learners and their
managers say they
see these
behaviours

Q & A

Start where you are



Scan to start your Team Diagnostic

Take our free Human Capability for Teams (HCT)

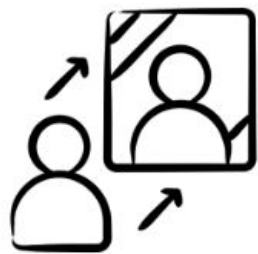
Reflect on how your frontline team thinks, collaborates, and performs under pressure.

Take the Diagnostic



Teams struggle not because of technical skills—but because of how they relate, think, and lead under pressure.

Based on 13 years of working with diverse frontline teams, we created this diagnostic to capture measurable insights into how your team performs across four capability areas:



BEING

Values, Growth Mindset, Self-Management



RELATING

Connecting, Collaborating, Developing



DOING

Critical Thinking, Results, Strategic Orientation, Purpose



ADAPTIVE PATTERNS

Surrendering, Controlling, Avoiding



#thefutureofworkis
human

Ellwyn Tan
Head of Business
ellwyn@bagoSphere.com



Build Frontline Teams That Stay, Perform, and Grow



BagoSphere is the strategic partner that develops and tracks human capability progress from jobseeker to manager

Strategic workforce development partner across

Microfinance • Rural Banking • Retail • Hospitality • Logistics • BPO

42,000

Community Members

16,200

Alumni trained

3,530

Frontline workers developed
(2025)

Trusted by Leading Organizations

Ayala Foundation • ASA Foundation • Camalig Bank • CrossMerchant • Grab Philippines • K-COOP • NWTF

Awarded

UBS-Ashoka Social Innovator • MIT Solve Finalist • UN Women WEPs Award Winner • Temasek Trust Amplifier

Our Mentors & Coaches



Zhihan Lee
CEO & Co-founder
Ashoka Fellow



Tippi Fernandez
COO & Co-founder
Vital Voices Fellow



Ellwyn Tan
Head of Business
Development & Co-founder
Obama Foundation Fellow



Rose Gustilo
Product Manager
The Coaching Fellowship Fellow



Dr. Carmela Oracion
Managing Director
Ateneo Center for Educational Development



Janette Villacarlos
Curriculum Developer
Assistant Learning & Development Manager
(Shangri-La, Oman)



Seok Lin Khoo
Former HR & OD
Director at Economic Development Board
(Singapore)



Suan Tan
Trainer and Consultant
Capelle Consulting
(Singapore)



Dr. Vicki Cabrera
PhD, Positive Org Psychology,
Claremont Graduate University

