

Building Resilient Leadership Models

How NWTF Builds Leadership Capability

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Goal: 1000 Branches by 2030

To get there, this is the leadership and frontline bench NWTF needs to hire and develop — on top of everyone already in the pipeline.

Position	Hires Per Year	Total Hires (2026–2030)
Operations Supervisors	7	35
Area Supervisors	33	165
Branch Heads	155	775
Assistant Branch Heads	73	365
Loan Officers	2637	13,185
Cashiers	151	755

What we need to get there?

15,300

capable hires needed across five years — most of them into roles that sit above frontline Loan Officer.

A hiring plan alone doesn't produce leaders. Every one of those seats needs a development path that already exists before someone is promoted into it — which is what the rest of this model is built to do.

Where It Started

2018: Leadership Capability Building Grid

	TECHNICAL COMPETENCIES	SOFT SKILLS	VALUES & LEADERSHIP COMPETENCIES
New Hires	Credit Policies & Procedures Microfinance Concepts		Discipline & Integrity
Rank & File	Credit Management	Basic Interpersonal & Problem Solving Skills	Teamwork
First-Level Supervisors	Achieving Social & Financial Goals	Management Effectiveness	
Junior Management			
Senior Management	Governance Financial & Portfolio Management Risk & Compliance Technology & Data Fluency	Executive Communication, Strategic Resource Management, Leadership Coaching	Organizational Culture and Strategic Leadership

We do not ask who needs leadership training. We ask what each layer needs — in soft skills, technical capability, and values — and we build that.

The question we stopped asking

OLD QUESTION

“Who needs leadership training?”

Produces a course for people about to be promoted.



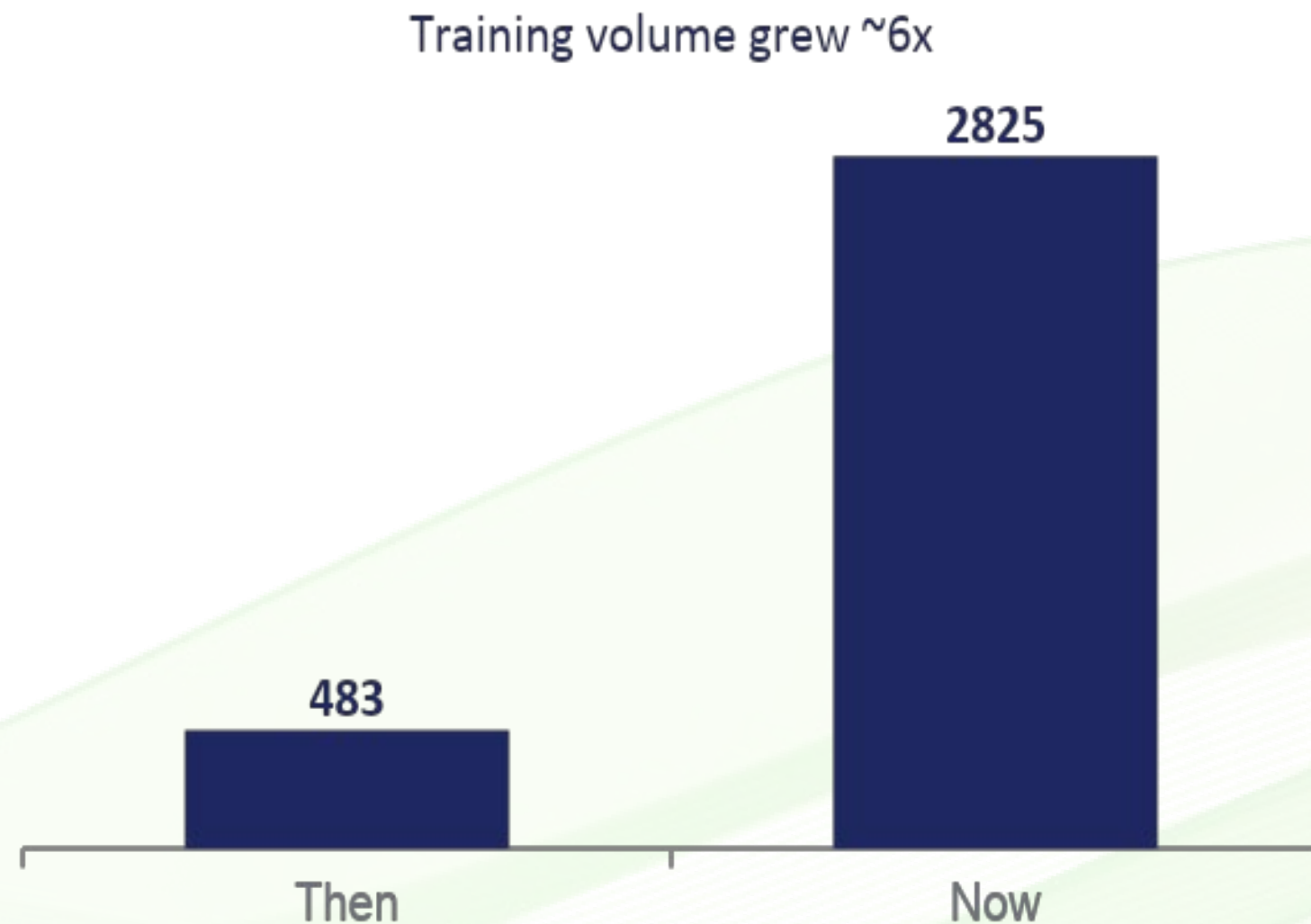
NEW QUESTION

“What does each layer need — in soft skills, technical, and values?”

Produces a structure — and a set of questions every institution has to answer about itself.

The concrete test: A Loan Officer three years into the role, not yet a supervisor, still has a development need. A promotion-triggered programme never reaches them.

Starting with the foundation



Every leadership journey begins with the new hire. Redesigning the onboarding experience to develop not only **technical competence**, but also **soft skills, leadership behaviors** and **values** from Day One.

What scale exposed

90% → 83%

Hiring rate — fell, and stayed flat 3 years

99%

Completion rate — flat throughout

The conclusion: What was capping the pipeline was not the quality of training. Completion held at 99%. Every survey pillar cleared threshold. Two other things were happening.

- > On the way in, rapid expansion changed who we were hiring.
- > After training ended, whether the capability survived depended on the supervisor.

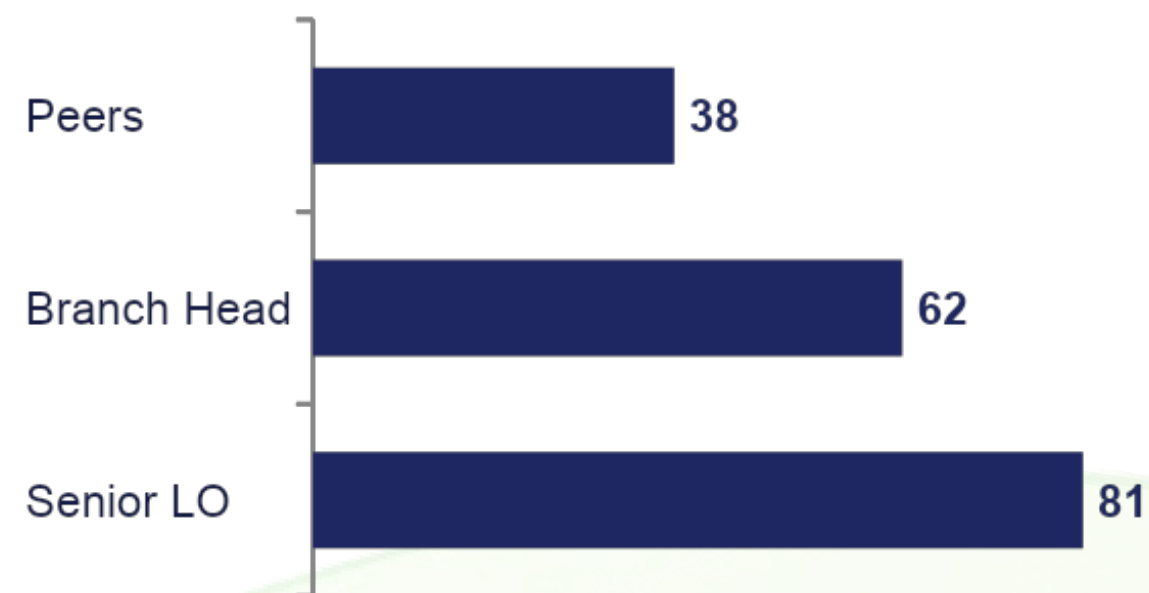
Neither is a curriculum problem, and neither is fixed by harder training.

The ceiling sits one layer above

97%

of Loan Officers applied their training
(n = 1,155)

WHERE SUPPORT CAME FROM



66%

of Loan Officers expected coaching from their
Branch Head

5.43 / 7

avg. Branch Head rating — adaptability lowest at
5.34, widest spread of any item (4.00–6.50)

Every instrument pointed the same way. Where the supervisor coached, trained behavior showed up. Where they did not, Loan Officers reverted under pressure. Look back at our original grid: junior management was empty across all three disciplines, and first-level supervisors had no values track. The thinnest part of our own model was the supervisory layer — and a few years later, the field data told us exactly what it had cost.

Branch Head survey reached 56 of 243 branches (23%) — directional, not definitive.



BUILDING RESILIENT LEADERSHIP MODELS

The Grid, Filled in

	TECHNICAL COMPETENCIES	SOFT SKILLS	VALUES & LEADERSHIP COMPETENCIES
New Hires	Credit Policies & Procedures Microfinance Concepts	Grit and Resilience, Self-Confidence, Adaptability, Growth Mindset, Assertiveness	Career Goal Setting Self-Leadership & Values
Rank & File	Credit Management	Interpersonal Skills, Problem Solving and Basic Critical Thinking	Values & Leadership 1
First-Level Supervisors	Achieving Social & Financial Goals	Management Effectiveness	Values & People Oriented Leadership
Junior Management	Outreach & Portfolio Management	Advanced Interpersonal Effectiveness	Building the Culture and Leading Teams
Senior Management	Governance Financial & Portfolio Management Risk & Compliance Technology & Data Fluency	Executive Communication, Strategic Resource Management, Leadership Coaching	Building Organizational Culture and Strategic Leadership

"We do not stop at filling the grid. We continuously strengthen and reinforce what each layer needs—in soft skills, technical capability, and values so that when the demands evolve, our leaders will have the capabilities to thrive."

Three Disciplines Per Level, Not One

Technical Competencies

Soft Skills

Values & Leadership
Quality

"Resilient leadership is built on three disciplines:

- *the competence to perform*
- *the capability to lead*
- *the character to serve*



BUILDING RESILIENT LEADERSHIP MODELS

Outcome

92% to 93% consistent for 3 years OJT passing rate of new hires	average of 65% cost savings per hire for 5 years
92% applying Critical Thinking & Problem Solving frameworks	68% to 74% of management trainees consistently land in the 80%–89% OJT rating from 2023-2025
81% integrated Coaching into daily practice	69% applying Self-Awareness & Growth Mindset

<u>5.64</u> 6	<u>5.63</u> 6	<u>5.66</u> 6
2023	2024	2025
consistent top 3 highest Perception & Satisfaction Rating of Corporate Values across the organization in the Annual Employee Satisfaction Survey		

Reported Operational Effects: *fewer routine escalations, reduced processing delays, gradual month-on-month growth on ALC.*

BUILDING RESILIENT LEADERSHIP MODELS

The Impact



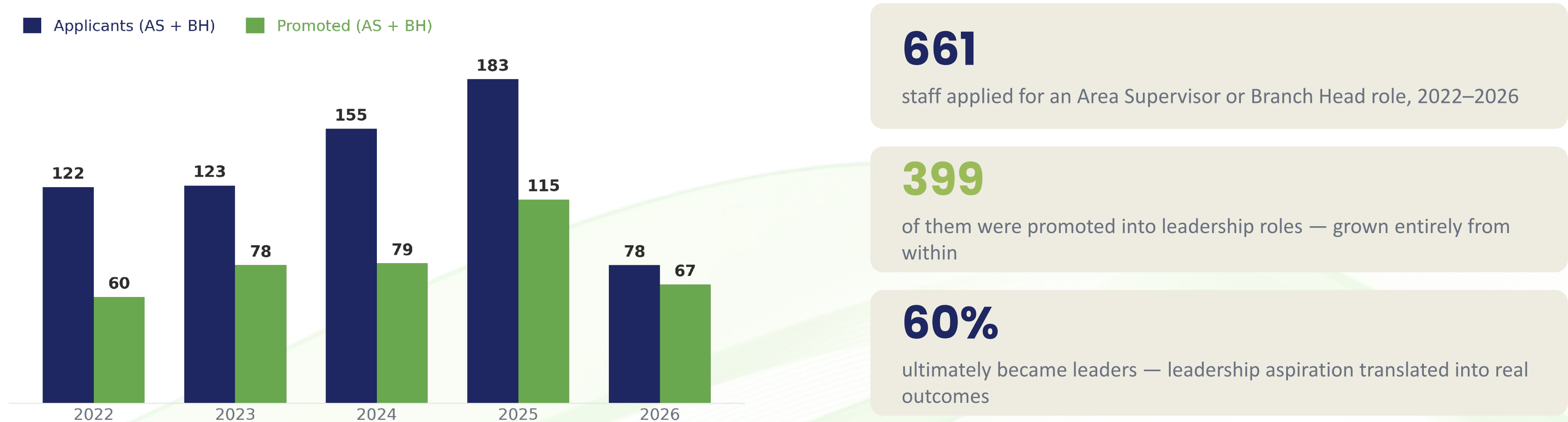
Resilient leadership is built when development extends across every level of the organization. Employees are equipped not only to succeed in their current roles, but also to take on greater responsibilities, support the growth of others, and contribute to the organization's long-term direction.



THE IMPACT

What the program for supervisory layers produced

Area Supervisor and Branch Head combined, 2022–2026 — what the demand for leadership actually produced.



Reading the impact: 399 leaders NWTF did not have to recruit externally — identified, developed, and promoted from inside the organization in five years. As we grow toward 1,000 branches by 2030, this is the bench that scale will draw on, and the pipeline data says it will keep showing up.

Resilience is built at every layer

A resilient organisation does not depend on a few exceptional leaders.

It develops enough capable ones at every layer — and equips each layer to develop the one below it.

Training at the point of promotion assumes the pipeline already exists. Building it means deciding what every layer needs, in all three disciplines — and being honest about the cells you have not filled yet.



Thank you!



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