



RAFi
MICROFINANCE

OUR DREAM, YOUR HOPE FULFILLED

Balancing Responsible Growth & Financial Sustainability

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Upholding the dignity of Filipino micro-entrepreneurs

GROWTH



SUSTAINABILITY

Responsible • Staff &
Client-centered

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KAAGAPAY MO

Mission

“We are social entrepreneurs providing financial and non-financial services to empower the poor and elevate their lives.”

Vision

“Empowered entrepreneurs achieving sustainability and growth, with dignity for their families and the community.”



331
Branches

Capitalized
clients by
10B+
in loans



4.2B
Loan portfolio

GOD-CENTEREDNESS INTEGRITY RESPECT SERVICE



RAFi MICROFINANCE

Kaagapay Mo!

Our 2026 Milestones



CPP Silver Certification

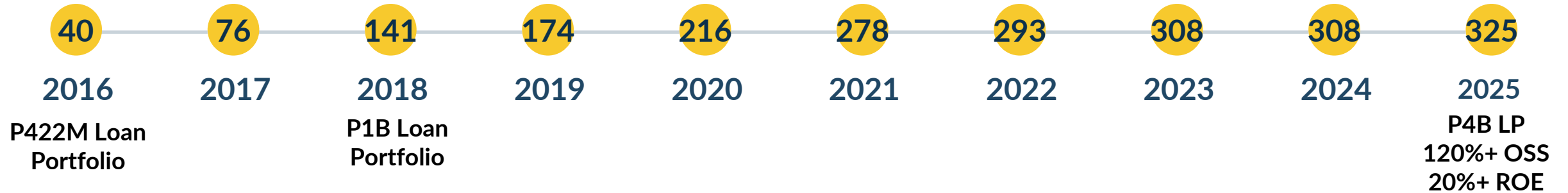
Great Place to Work Certified



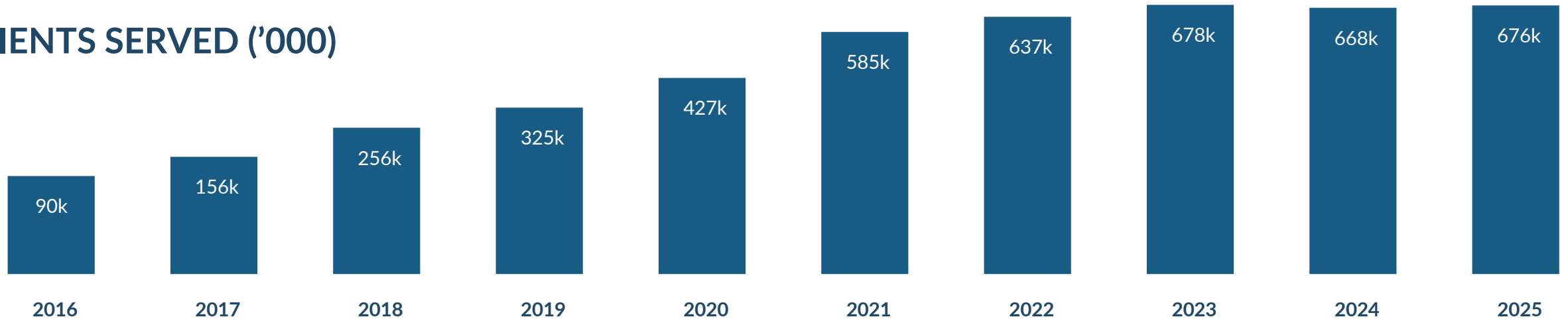
Growth Journey of RAFI MFI

Growing responsibly focused on social impact & staff well being

BRANCHES

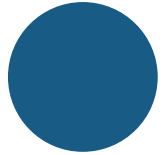


CLIENTS SERVED ('000)



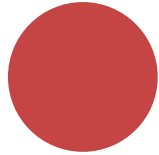
How did we grow?

GROWTH IS SUCCESSFUL ONLY WHEN IT CREATES LASTING VALUE.



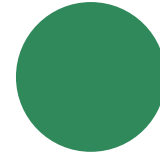
RESPONSIBLE GROWTH

- ✓ Branch & Branchless Service Delivery – omnichannel approach
- ✓ Robust Structure that supports growth
- ✓ Organic & Geographical Expansion



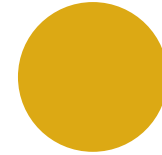
PEOPLE & QUALITY

- ✓ HPE/Leadership Bootcamp
- ✓ Staff Well Being
- ✓ Values & Culture Building
- ✓ Enterprise Risk Management



EFFICIENCY

- ✓ Streamlining & Automation of critical core processes & streamlined back-end process
- ✓ Robust Core Banking system
- ✓ Re-enforcement of Critical Management Controls
- ✓ Structure & Opex Rationalization



IMPACT – Social Performance & Client Protection

- ✓ Relevant social protection products & services
- ✓ Customer Focused Services (Sustainable Livelihood Training Programs, Partnerships & Linkages Financial & Digital Literacy Programs)

GAPS & CHALLENGES	CLOSING THE GAPS
○ Manpower & Staffing ✓ Capacity ✓ Capability ○ Shallow Talent Bench ○ Operating Expense Ratio Increases ○ Portfolio Quality – higher PAR & loan losses ○ Fraud and Compliance Problems ○ Mission Drift	✓ Buffer System and Competency building through focused Operations Technical Training Team and Soft Skills Development ✓ Continuous HPE Development programs ✓ Rationalized operating expenses and transforming core operational processes through automation, strong back-end support & streamlined processes ✓ Strengthened credit assessment & Delinquency Management, Implementation of Loyalty Pricing & Rebates ✓ Audit & Risk control checks, Red Flags Monitoring, Whistleblower hotlines, Segregation of Duties ✓ Values Cascade & Branding



Our balanced scorecard for responsible growth



The Moving Forward
Grow with discipline. Protect the mission.
Build for tomorrow.





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**Daghang Salamat
Mauswagon Ka!**