



Recover, Adapt, Thrive Lessons from the Field

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The CARD Mutually Reinforcing Institutions



CARD MRI has 3,866 offices all over the country, covering 85 provinces including NCR, 96% (1,580) of cities/municipalities and 96% (40,450) of barangays, since 1986



Total No. of Clients: 10,101,069

Insured Individuals: 33,835,834



Loan Outstanding: Php60.442B

Educational Scholarship Grant: 36,275



No. of Members with Access to Health: 5,596,612

Significant Challenges Faced By CARD MRI

- **Public Health & Natural Disasters:** Navigating the operational halts caused by the COVID-19 pandemic and the frequent impact of typhoons on client livelihoods.
- **Digital Transformation Risks:** Addressing the "cybersecurity and digital risks" inherent in shifting to cashless and paperless systems.
- **Economic Volatility:** Managing the impact of inflation and economic crises on the repayment capacity of micro-entrepreneurs.



Building Resilience: A Lifecycle-Based Approach to Social Protection



Savings & Credit

CARD promotes financial inclusion by providing loans and savings services to low-income individuals and communities. These financial tools empower people to improve their livelihoods and build financial stability.



Microinsurance

CARD implements tailored social insurance that covers health shocks, disability, and old age.

Total No. of Claims: 426,927

Total Amount of Claims: Php2.26B



- Sagip Plan
- CARD Care
- Kabuklod Plan
- ER Care
- MediCash (Dengue Insurance)
- MediCash (Leptospirosis Insurance)
- Negosure

Investments Generating Greatest Benefits Today

- **Digital Infrastructure:** The early adoption of core banking systems and mobile applications (like konek2CARD) that now allow for seamless, remote transactions.
- **Artificial Intelligence:** Investing in specialized roles, such as **AI Project Managers**, to unlock the potential of AI in streamlining operations and risk assessment.
- **Human Capital:** Continuous training in "resilient leadership models" to ensure the next generation of leaders can navigate "governance and leadership crises".



Adapting Through Technology: Digital Transformation for the Last Mile



An all-in-one mobile banking app designed to simplify the financial life of CARD members

- No. of konek2CARD Agents: 14,964
- No. of konek2CARD registered clients: 3,810,557
- Amount of transactions: Php42.84B



A local money remittance service that allows clients to send and receive money across the Philippines

- No. of CARD Sulit Padala Outlets: 2,311
- No. of Remittance Transactions: 118,006
- Amount of transactions: Php1.76B

Adapting Livelihoods: Empowering Micro-Entrepreneurs in Market Access

**LIKHA**
Ni Inay



Likha ni Inay aim to support CARD microentrepreneur clients in marketing, promoting, advertising, consolidating, manufacturing and trading of Filipino products.

- **17 member-suppliers and 11 other partners**
- **Business Gave to Clients: Php4.24M**

CARD
INDOGROSIR

PAMPAMILYA NA, PANG NEGOSYO PA!



CARD Indogrosir a joint venture between the microfinance institution CARD MRI and the Indonesian retail giant Salim Group.

CARD OttoKonek is a digital platform and mobile app in the Philippines designed specifically for micro-entrepreneurs, particularly sari-sari store owners and local retailers.

- **113 total stores with 76 operating stores**
- **Total sales as of Apr 24, 2026 : Php285M**

Building a Resilient Future

- **The Next Chapter:** Moving "From Recovery to Resilience" by shaping microfinance to be proactive rather than reactive.
- **Collaboration:** Working with regulators like the **Bangko Sentral ng Pilipinas**, **Insurance Commission**, and the **SEC** to build a supportive ecosystem for financial health.
- **Closing Thought:** Resilience is not just about surviving a crisis; it is about "shaping the next chapter" of microfinance to drive sustainable growth for the Filipino people.



Thank You



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