KASANYANGAN
CENTER FOR COMMUNITY DEVELOPMENT AND MICROFINANCE FOUNDATION, INC.

RECOVER, ADAPT, THRIVE

Lessons from the Field

MCPI Annual Conference

August 12-13, 2026

Century Park, Manila

The KIDHI Network of Organizations

- Kasanyangan Microfinance (KMFI)
- Kasanyangan Education and Research (KERDFI)
- Kasanyangan MBA (KMBA)
- Kasanyangan Employees Provident Fund (KEPF)
- Kasanyangan Employees Cooperative (KaCoop)
- Kasanyangan Federation of Cooperatives (KCoop)
- Kasanyangan Care Facility (KaCare)
- Kasanyangan Finance Corporation (KFC)

KIDHI

OUR GROWING FOOTPRINT

MINDANAO

PROVINCE	MUNICIPALITIES / CITIES COVERED	BARANGAYS COVERED	ACTIVE BORROWERS
Zamboanga del Sur	1	98	15,547
Zamboanga Sibugay	18	118	3,430
Zamboanga del Norte	12	116	3,053
Basilan	4	56	1,924
TOTAL	**35**	**380**	**23,947**

KIDHI

As of June 30, 2026

MFI OPERATIONAL HIGHLIGHTS

OPERATIONAL OVERVIEW

METRICS	VALUE
Number of Branches	21
Number of Operations Staff	116
Number of Staff	173
Active Clients	27,686
Active Borrowers	23,697
Total Loan Portfolio	**Php268.5 M**

PORTFOLIO PERFORMANCE

METRICS	VALUE
Repayment Rate	86.26%
PAR rate	11.53%
Past Due Rate	6.83%
Savings (55% of the total loan portfolio)	Php148 M

KIDHI

As of June 30, 2026

MFI OPERATIONAL HIGHLIGHTS

EXECUTIVE SUMMARY

- Consolidated Net Income - P 2,013,411
- Total Assets P 581,156,325
- Total Liabilities P 325,070,910
- Fund Balance P 205,185,357

KIDHI remains financially stable with positive consolidated earnings despite losses in some subsidiaries.

FINANCIAL SERVICES

LOAN	No. of Clients	Amount
Member	5,780	P 102.7 M
Dependent	3,229	P 46.2 M
OTHER FINANCIAL SERVICES		
MVUH	438	P 1.8 M
Refund of CAERT	66,107	P 49.6 M
Credit Life	1,766	P 23.9 M
Retirement Fund	90,548	P 56.4 M
TOTAL	**158,192**	**P 462.6 M**

Our Beginning

2001

Began as a Microfinance under the Kasanyangan Foundation, Inc.

Started with 25 Women Clients Ayala, Zamboanga City

> *"We started not with abundant resources, but with abundant hope."*

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KIDHI
GOVERNANCE
Kasanyangan Integrated Development Holdings, Inc.
Empowering communities.
Building a sustainable future.

GROWING TOGETHER

2002

EXPANSION TO:

- East & West Coast, Zamboanga
- Zamboanga Sibugay
- Basilan

NEARLY **30,000+** MEMBERS SERVED

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THE STORMS WE FACED

2005
CLIENT DECLINE

2006
ASA TRANSITION

2008
CLOSED BASULTA BRANCHES

2013
ZAMBOANGA SIEGE

2015
GOVERNANCE CHALLENGES

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RECOVER Resilience Through Adversity

2016	2017	2024
GOVERNANCE Transitions & Restructuring	**REBUILDING**	**REOPENED** BASILAN AND TAWI-TAWI

> *"Resilience is having the courage to begin again."*

KMFI

KASANYANGAN
CENTER FOR COMMUNITY DEVELOPMENT AND MICROFINANCE FOUNDATION, INC.

KIDHI
GOVERNANCE

KMFI
KMBA
KNBLA
KCC
KCDDF
KCARE
KCAF
KDDF

Kasanyangan Integrated Development Holdings, Inc.

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Building a sustainable future.

THE NEW CHALLENGE: *Thriving*

KMFI

> The world is changing. Our clients. Our industry. Our people.
> To remain relevant and compassionate, we must **adapt, innovate,** and **lead with purpose**.

CHANGING CLIENTS
New expectations.
New generations.

DIGITAL TRANSFORMATION
Technology is changing how we serve.

EVOLVING OPERATIONS
AI and automation are reshaping our work.

ECONOMIC PRESSURES
Families face rising costs, disasters, and uncertainty.

OUR RESPONSE
Stay relevant.
Stay compassionate.

OUR GREATEST INVESTMENT: PEOPLE

- EMPLOYEE HEALTH
- RETIREMENT SECURITY
- HOUSING ASSISTANCE
- LEADERSHIP DEVELOPMENT
- RECOGNITION PROGRAMS
- TEAM BUILDING AND ENGAGEMENT

Together, we will not just survive the future—
we will thrive.

PREPARING FOR THE FUTURE

PREPARE
the next generation of leaders.

BUILD
strong systems, shared values, shared purpose.

PLAN
today for a stronger tomorrow.

FINANCIALLY STRONG

ETHICALLY GROUNDED

INNOVATIVE

FAITHFUL TO THE MISSION

Strong leaders build strong institutions.
Prepared leaders secure a greater future.

LESSONS

FROM THE FIELD

MISSION

Stay True

CHANGE

Embrace with Humility

PEOPLE

Invest in What Matters

INTEGRITY

Lead with Integrity

LEGACY

Prepare Tomorrow

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GOVERNANCE
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Empowering communities. Building a sustainable future

beyond MICROFINANCE

MICROINSURANCE

Protecting lives.
Securing futures.

FINANCIAL Inclusion

Empowering every individual.
Strengthening every community.

COOPERATIVE Development

Working together.
Building a better tomorrow.

YAKAP Program PhilHealth

Accessible health.
Stronger communities.

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KIDHI GOVERNANCE

Kasanyangan Integrated Development Holdings, Inc.

Empowering communities.
Building a sustainable future.

MICROFINANCE

is about RESTORING HOPE.

ONE

family • community • opportunity at a time.

KASANYANGAN
CENTER FOR COMMUNITY DEVELOPMENT
AND MICROFINANCE FOUNDATION, INC.

Thank You

FOR YOUR TIME AND ATTENTION

kccdmfi.com

MERCEDES G. FAUSTINO

President and Chief Executive Officer

KMFI