

RECOVER ADAPT THRIVE

RAFI MFI Experience

JONAR B. DORADO
Chief Operating Officer







EXPANDING OUR IMPACT

345
branches

4B+
TOTAL LOAN
PORTFOLIO

5.5M+
LIVES TOUCHED

2M+
CHILDREN BENEFITED

1.6M+
JOBS CREATED

675K+
CLIENTS REACHED

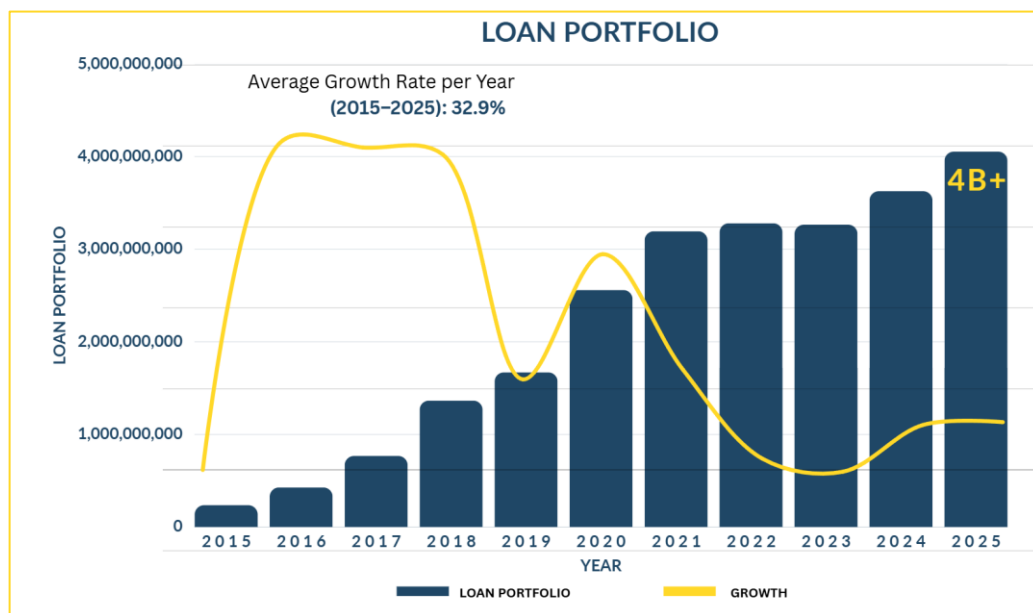
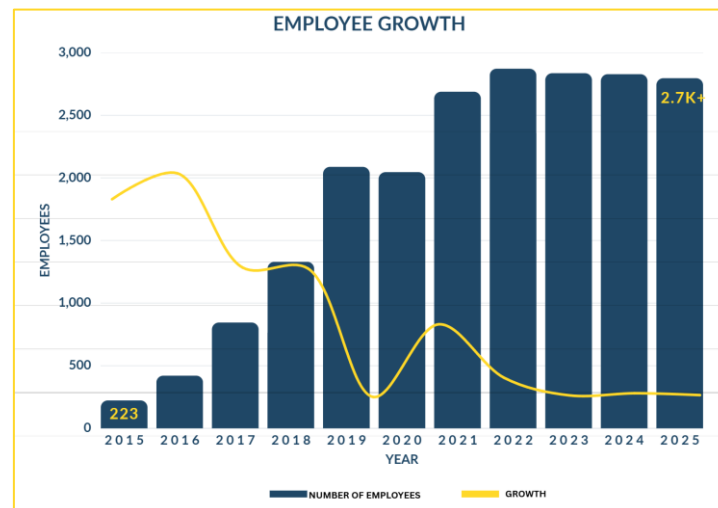
10
PROVINCES REACHED



RAFi
MICROFINANCE

GROWTH JOURNEY 2015-2025

*The journey involves continuous iteration of **strengthening organizational foundation, recalibrating strategies, and building organization's capability** to RECOVER, ADAPT, and THRIVE over time.*



ORGANIZATIONAL CHALLENGES



Calamities and Crisis



Staff Safety & Security



Garbage Data and Inadequate Reports



Staff Fraud



High Turnover



Challenges

"WAR ROOM"



Hyperfocus



Responsive to Clients



Digital Channels and Analytics



Staff Well-being and Development *"People First"*



Paperless and System Controls

STRATEGIES THAT ENABLED ORG RESILIENCY

IMPLEMENTED ROBUST CORE BANKING SYSTEM AND DATA GOVERNANCE

- *Reliable data and adequate reporting*
- *Proactive fraud management*
- *Red flags and real-time monitoring*

ESTABLISHED CONTINUOUS IMPROVEMENT FUNCTION

- *Streamlining and improvement of processes*
- *Improving control measures*
- *Digitalization*

ESTABLISHED RISK MANAGEMENT FUNCTION

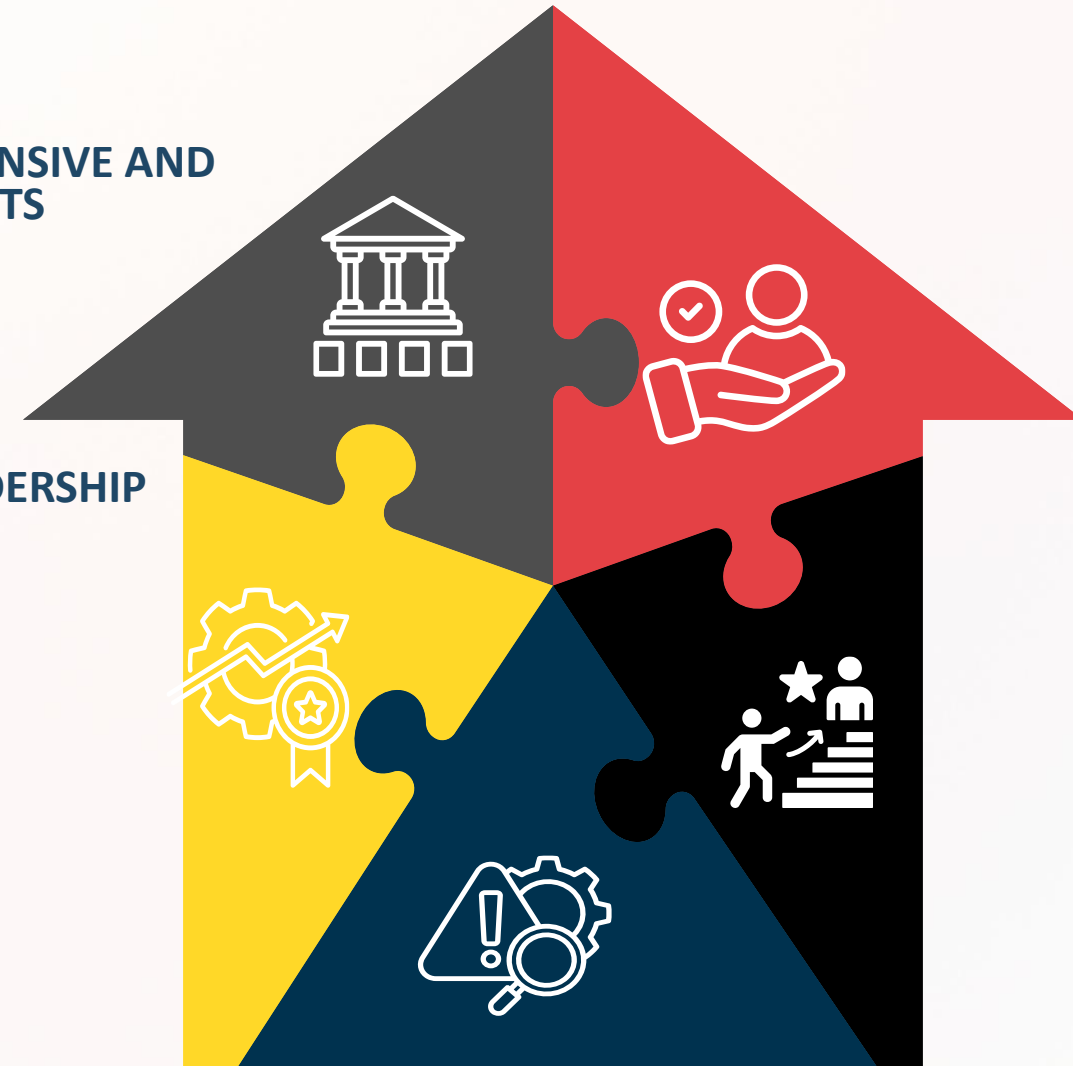
- *Environmental Risk*
- *Credit and Fraud Risk*
- *Regulatory Risk*
- *Cyber Security Risk*

ESTABLISHED RESPONSIVE AND RESILIENCY PRODUCTS

- *FUNDS 4 LIFE*
- *SAGIP LOAN*

IMPLEMENTED LEADERSHIP SUCCESSION PLAN

- *TalentXccelerate*
- *LeadX*





LOOKING AHEAD

Strengthening of governance, systems, and organizational capabilities to thrive and continue to be relevant in the changing environment and market condition

KAAGAPAY MO!

