#WeAreDUNGGANON

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NWTF *at glance ……*

nwtf

NEGROS WOMEN FOR TOMORROW FOUNDATION, INC.

Founded in 1984 as an NGO

KASANAG a project of nwtf

DUNGGANON BANK INC. A RURAL BANK

DUNGGANON a project of nwtf

NWTF INTEGRATED SYSTEMS CORP.

Number of Branches	Portfolio	Outreach
364	7,312,902,184	706,840

OUR MISSION

To provide sustainable financial and client-responsive developmental services to the poor.

OUR VISION

A sustainable institution of change: Building vibrant, “Dungganon” communities

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Why Offer **HOUSING MICROFINANCE LOAN**

❖ **Supports NWTF's Mandate**

NWTF is an institution of change, building vibrant Dungganon Communities.

❖ **Advances NWTF Social Mission**

Helps low income families have access to safe, secure and decent housing.

❖ **Reinforces the Member's 11 Decision-**

Decision # 5 " I will not stay in a dilapidated house. If my house is dilapidate, I will repair it."

❖ **Responds to Members Housing Needs.**

Provides affordable and accessible housing finance.

❖ **Prevents Loan Diversion**

Reduce the use of business loans for housing related expenses.

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NWTF's **Housing Finance** and Support Service Journey

2009 NWTF introduces innovative, **environment-friendly products** such as **solar lamps** and **cook stoves** to maximize savings and earnings for NWTF clients.

2014 NWTF launched a **WASH** (Water Access, Sanitation, and Hygiene)

The **Housing Reconstruction Loan** was developed for clients affected by Typhoon Haiyan. Its objective is to provide financial support needed to rebuild their homes and start anew.

2017 water.org **WASH Program** with Water.org to continue assessing and improving its product offerings and ensuring that the WASH loans are available across all areas of operations

2018 Habitat for Humanity NWTF joins a product development program of **Habitat for Humanity's Terwilliger Center for Innovation in Shelter** (assisted by Credit Suisse funding). The program provides technical assistance to NWTF in refining the institution's housing loan product.

2026 Terwilliger Center for Innovation in Shelter NWTF partnered with the Habitat for Humanity to pilot-test the Green Housing Microfinance (CEM) among its members.

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Market Research Highlights

Improvement Plans

97% plans to **Improve their** [house icon]

54% will hire **skilled workers**

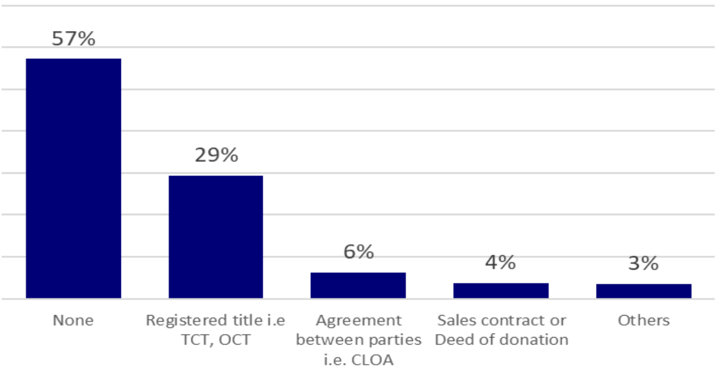
65% will fund through **formal** borrowings

85% of respondents are interested to apply for a **housing microfinance loan**

Priority Improvements

1. Roof — **39 %**
2. Wall — **36 %**
3. Floor — **35 %**

OWNERSHIP OF DOCUMENTS OF H&L



Preferred Loan Features

LOAN SIZE	: P 57,000
INSTALLMENT SIZE	:P2,300
LOAN TENURE	: 24 months
PAYMENT FREQUENCY	: Monthly

SUMMARY

1. A decent home is a basic human need.
2. There is a strong demand for home construction or renovation among low income household in NWTF service areas and across the Philippines.
3. Offering Housing Microfinance Loans benefits both the NWTF and its members.

KEY CHANGES MADE IN THE HOUSING LOAN PRODUCT

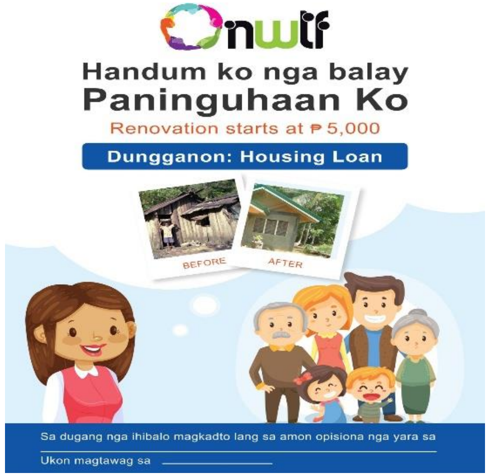
1 Strengthen staffs capacity in housing microfinance implementation

2 Process changes such as field validation of housing project, cash disbursement, loan utilization check, and house cost estimates.

3 Added flexibility of loan features such as extended loan term

4 Increased the loan amount to PHP50,000)

5 Provision of marketing collaterals such as banners and fliers



6 Simplified eligibility requirements

PRODUCT PERFORMANCE

- LOAN DISBURSEMENTS ₽ 1,465,057,610
- LOAN PORTFOLIO ₽ 376,727,353
- # OF LOANS DISBURSED 52,735
- REPAYMENT RATE 98.48%

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DUNGGANON HOUSING MICROFINACE LOAN IN ACTION

Name of Member: **Johna M. Estrebor**
Address: Brgy. Felisa, Bacolod City
Source of Income: Garbage Collector

DHL Availment History

L/C	Amount Loan	Loan Purpose
1	P50,000	Foundation and Flooring
2	P50,000	Roofing, 2nd floor, and partition

Next housing improvement plan: Sliding window and wall paint.

" We never imagined that, as garbage collector, we could one day build a home of our own. Through the Dungganon Housing Loan, our dream became a reality. From renting a house before, we now have a safe and beautiful home that we can proudly call our own, giving our children a secure place to grow. We are truly grateful for this opportunity, and it means so much to know that our journey has inspired others"

Johna M. Estrebor- 41
NWTF member since 2023

Total Cost of House Construction P350,000

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DUNGGANON HOUSING MICROFINACE LOAN IN ACTION

Name of Member: **Elizabeth Degala**
Address: Brgy. Bunavista, Himamaylan
Source of Income
Wife: Sari-sari store
Husband: Construction worker

"Every Dungganon Housing Loan brought us one step closer to our dream home. By combining each loan with our family's income and hard work, we gradually built a safe, fully concrete house. Our journey has inspired our neighbors, and we look forward to completing our home one improvement at a time."

Elizabeth Degala- 51
NWTF member since 2006

DHL Availment History

L/C	Amount Loan	Loan Purpose
1	P30,000	Wall and Roof improvement
	P30,000	Wall and Roof improvement, Kitchen expansion
	P10,000	WASH- CR construction

Total Cost of House Improvement- P190,000

Next housing improvement plan-
Tile Flooring (P35,000)

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DUNGGANON HOUSING MICROFINACE LOAN IN ACTION

Name of Member: **Charmaine Tabingo**
Address: Brgy. Sara-et, Himamaylan
Source of Income
Wife: Sari-sari store
Husband: Casual Employee – Water District

"What started as a dream became a reality through the Dungganon Housing Loan. By working together and repaying each loan responsibly, our family gradually transformed our house into a safe and decent home. We are grateful for this opportunity and look forward to building more space for our growing children."

Charmagne Tabingo , 48
NWTF member since 2010

DHL Availment History

L/C	Amount Loan	Loan Purpose
1	P30,000	Wall and Roof improvement
2	P30,000	Wall and Roof improvement, Kitchen expansion
3	P10,000	Floor and Living Area

Next housing improvement plan: additional room for their children and a terrace

Total Cost of House Improvement – P170,000

WHERE DO WE WANT TO GO?

1 Institutionalize the DHL Green Housing Finance by integrating it into the regular operations of all NWTF Branches.

2 Launch of Phase 2 of DHL-Housing Construction

3 Housing Finance contributing to **10%** overall NWTF's loan portfolio

Thank you!