



**Access and Connectivity:**  
Simple Solutions to Building a Digital Economy  
25 October 2016

Vince Rodriguez | Category Head – Business Efficiency

# The Importance of Rural Banks in the PH

Rural Bank Market 2016

Financial inclusion empowers the individuals and micro-businesses to manage their finances and reduce their vulnerability to financial distress, debt, and poverty

Family-owned rural banks provides financial stability and assurance for a certain municipality

The original design of the rural banking system is to provide one bank per town – 30% of the municipalities don't have a single bank at all

# Market Data

Rural Bank Market 2016

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**2.7B**

No. of adults worldwide who do not have access to credit, insurance, or savings with a bank or any other formal financial institution

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**480**

No. of Rural Banks in the Philippines

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**70**

No. of Rural Banks which have a website, domain, and business class E-Mail (>15%)

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*\*Source: ADBI Working Paper Series*

# Obstacles to Progress in Rural Banking

Rural Bank Market 2016

## Supply-side

High transaction costs

Information asymmetry

Poor regulatory frameworks

## Demand-side

Lack of formal identification systems

Low levels of financial literacy

Absence of appropriate consumer protection mechanisms

Technology

# Technology is a great enhancer

en·hance

/inˈhɑns, enˈhɑns/

*verb*

intensify, increase, or further improve the quality, value, or extent of.

"his refusal does nothing to enhance his reputation"

*synonyms:* increase, add to, intensify, heighten, magnify, amplify, inflate, strengthen, build up, supplement, augment, boost, raise, lift, elevate, exalt; [More](#)

# Technology is a great enabler

en·a·ble


/en'āb(ə)l,in'āb(ə)l/

verb

1. give (someone or something) the authority or means to do something.  
"the evidence would enable us to arrive at firm conclusions"  
*synonyms:* allow, permit, let, give the means, equip, empower, make able, fit; [More](#)
2. **COMPUTING**  
make (a device or system) operational; activate.

# Technology is a great equalizer

## e·qual·ize

/ˈɛkwəˌlīz/ 

*verb*

make the same in quantity, size, or degree throughout a place or group.  
"incentives to equalize funding for school districts"

- become equal to a specified or standard level.  
"equal volumes tend to equalize in temperature"

- make uniform in application or effect.  
"the act was structured to equalize the status of a defendant"

*synonyms:* make equal, make even, even out/up, level, regularize, standardize, balance, square, match; bring into line  
"attempts to equalize their earnings"





Website



E-Mail

In order to play in a Digital Economy,  
one must have a Digital Identity

# PLDT MENation provides solutions to small and medium enterprises, universities and schools in the Philippines



## INTERNET CONNECTION

Reach your business and customers in the digital space with robust and reliable internet services



## MOBILE COMMUNICATION

Stay connected to your business and customers with a wide array of mobile communications solutions



## COLLABORATION

Seamlessly work and collaborate with your colleagues, partners, and peers from virtually anywhere



## OPERATIONS MANAGEMENT

Be on top of your daily operations and ensure efficiency with flexible operations management applications



## DATA MANAGEMENT

Ensure flexible data management with enterprise-grade facilities and cost-efficient cloud services



## INDUSTRY SOLUTIONS

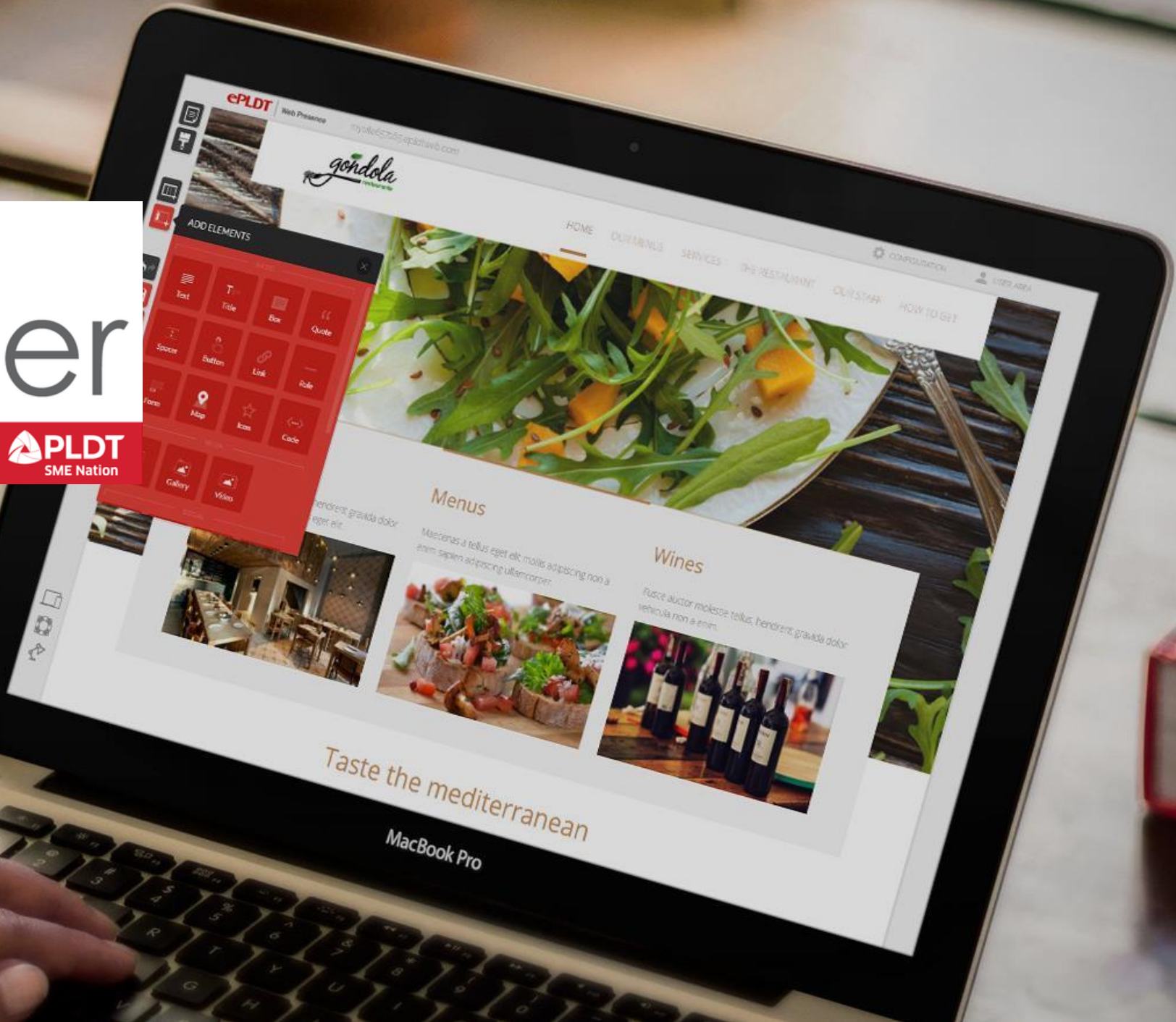
Give your business the necessary boost with cutting-edge solutions specifically built for your industry



## DIGITAL COMMERCE

Take your business to the digital age and reach new levels of efficiency and market reach

# ePLDT Web Builder





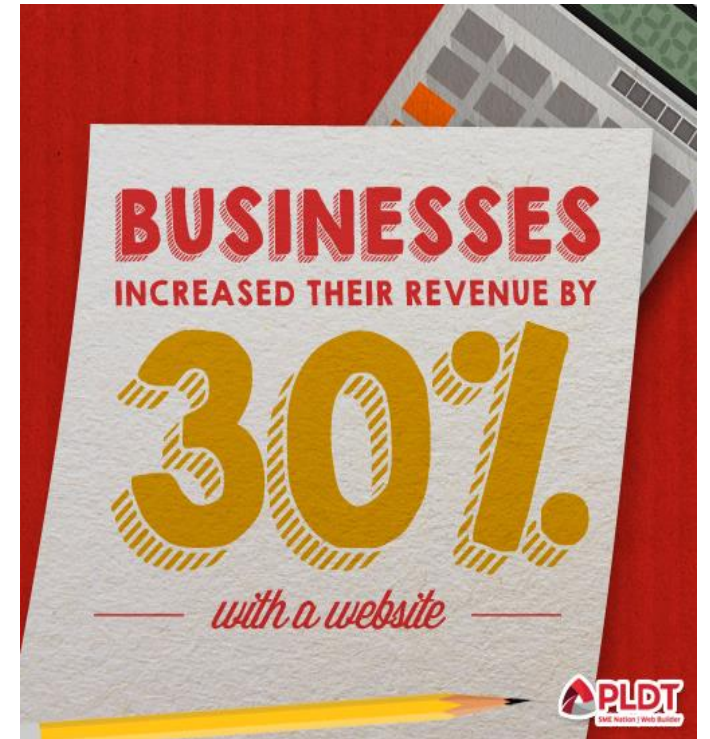
# Why do you need a website when you already have a page?



Search-able



Credible and Legitimate



Bigger Business Potential

# When was the last time you updated your website?

**SINO'NG PRESIDENTE NUNG HULI MONG INUPDATE ANG WEBSITE MO?**



				
<b>FIDEL RAMOS</b> [1992 - 1999]	<b>JOSEPH ESTRADA</b> [1999 - 2001]	<b>GLORIA ARROYO</b> [2001 - 2010]	<b>BENIGNO AQUINO</b> [2010 - 2015]	<b>RODRIGO DUTERTE</b> [2016 - Present]

**IF LAST YEAR PA, CHANGE IS HERE NA!  
UPGRADE YOUR WEBSITE TODAY!**

**IN LOVE KA PA BA SA WEBSITE MO?**

			
<b>BOBBY &amp; ANGELU</b>	<b>GERALD &amp; KIM</b>	<b>JADINE</b>	<b>KATHNIEL</b>

**MOVE ON NA. UPGRADE YOUR WEBSITE TODAY!**

# Introducing Web Builder

## Cloud-based

Light and fast

## Dynamic

Update it anytime

## Adapts to any device

Access it on your PC, laptop, phablet, or mobile phone

## Affordable and always updated

No maintenance costs; no hosting costs; no hidden charges

## 24/7 Local Support

Phone, e-mail, or chat

**WEB BUILDER  
DO-IT-YOURSELF**

WEB BUILDER  
.com  
DOMAIN NAME  
EMAIL  
24/7 CUSTOMER SUPPORT

**FOR ONLY  
P8,500.00\* A YEAR**

This advertisement features a teal background. At the top, it reads 'WEB BUILDER DO-IT-YOURSELF'. Below this, there is a vertical stack of icons: a laptop labeled 'WEB BUILDER', a blue box with '.com', a hand pointing to a box labeled 'DOMAIN NAME', and an envelope labeled 'EMAIL'. At the bottom, there is an icon of a male customer support agent with a headset, labeled '24/7 CUSTOMER SUPPORT'. The price 'FOR ONLY P8,500.00\* A YEAR' is displayed at the very bottom.

**WEB BUILDER  
DO-IT-FOR-ME**

WEB BUILDER  
.com  
DOMAIN NAME  
EMAIL  
24/7 CUSTOMER SUPPORT  
ONE TIME 3 HOUR SET-UP ASSISTANCE

**FOR ONLY  
P10,500.00\* A YEAR**

This advertisement features a red background. At the top, it reads 'WEB BUILDER DO-IT-FOR-ME'. Below this, there is a vertical stack of icons: a laptop labeled 'WEB BUILDER', a blue box with '.com', a hand pointing to a box labeled 'DOMAIN NAME', and an envelope labeled 'EMAIL'. At the bottom, there are two icons of customer support agents (one male, one female) with headsets, labeled '24/7 CUSTOMER SUPPORT' and 'ONE TIME 3 HOUR SET-UP ASSISTANCE'. The price 'FOR ONLY P10,500.00\* A YEAR' is displayed at the very bottom.





Office 365



# Introducing Office 365

 <p>Office 365</p> <p>ENJOY 50GB of e-mail storage per user</p>	 <p>Skype for Business</p> <p>MAKE VIDEO CALLS anytime, anywhere with Skype for Business</p>
 <p>OneDrive SharePoint</p> <p>EDIT, SHARE, AND ACCESS DOCUMENTS ONLINE with 1,000 GB storage per user</p>	 <p>WORK WITH THE COMPLETE SET OF MICROSOFT OFFICE APPS</p> <p>Word, Excel, PowerPoint, and other Office apps</p>

FOR ONLY **P20.00** PER EMPLOYEE A DAY!





20

# 20

Typhoons Per year

=



# Typhoons

**LAWWIN**

**HABAGAT**

**ONDOY**

Are you

**Prepared/Ready?**

# Disaster Preparedness Seminar



## Colocation

The logo for PLDT SME Nation, featuring the PLDT logo and the text "SME Nation" in red and blue.

**Be Disaster Proof like Zambank with PLDT Colocation**

"At first colocation seemed an investment, but we've discovered it was actually more cost-efficient than our previous set-up, because we don't have to maintain our equipment 24-7, don't have to pay overtime, and have so much less lost business due to downtime."

- Mr. Jerry B. Coloma Jr.

- No Maintenance Cost
- No Overtime pay
- No Downtime
- Keep your server 100% secured

**99.99% SLA and 100% Historical Uptime**

Schedule a PLDT Colocation Vitro Tour Now!

Free transportation from your place to Pasig Vitro.

Community Partnerships: Drew Estera | [auestera@pldt.com.ph](mailto:auestera@pldt.com.ph) | 0998-960-9058



# Disaster Preparedness Seminar



**RBAP Board of Directors 2016**

# Disaster Recovery Tours





# ZAMBANK PLDT's COLOCATION





Zambank  
A Rural Bank



**Jerry B. Coloma Jr.,  
President**  
Zambales Rural Bank, Inc.

*“At first colocation seemed an investment, but we’ve discovered it was actually **more cost-efficient** than our previous set-up, because we don’t have to **maintain our equipment 24-7**, don’t have to **pay overtime**, and have so much less lost business due to downtime.”*

**THE NEXT BIG THING.**



**Storms**

The Philippines is the most storm-exposed country in the world, experiencing an average of 18-19 tropical storms a year. 2013's catastrophic Typhoon Haiyan, Philippine name Yolanda, is the most powerful tropical storm on record.

**Earthquakes**

The Philippine islands are located on the Pacific Ring of Fire, which means the country experiences frequent seismic and volcanic activity. The country experiences an average of 887 earthquakes every year.

**Power outages**

The Philippines has approximately 30 million more people than Thailand, but produces only half the electricity. The Philippines has been grappling with chronic power shortages for years.

**Flooding**

From 2000-2012, the Philippines experienced 72 flooding events, including the 2012 Manila habagat with damages assessed at Php 604.63 million, and the January 2014 Mindanao floods which affected over 900,000 people.

**Manmade Threats**

Without strict security, your ICT is constantly at risk to human error, deliberate sabotage, thieves, and hackers.

**PREPARE**

For every peso spent on preparedness, such as locating your ICT in disaster-proofed and hardened locations, you can save three to four times as much whenever disaster strikes.

**Why Colocate?**

1. Increased security
2. Increased up-time
3. Increased flexibility, allowing for future growth at your own pace
4. Power Redundancy
5. International-level infrastructure capable of withstanding disaster
6. Cost savings
7. Dedicated expertise



# PLDT Roadshow



**Bulacan Federation**



**Rizal Federation**



**Chamber of Iloilo**



**Davao Federation**

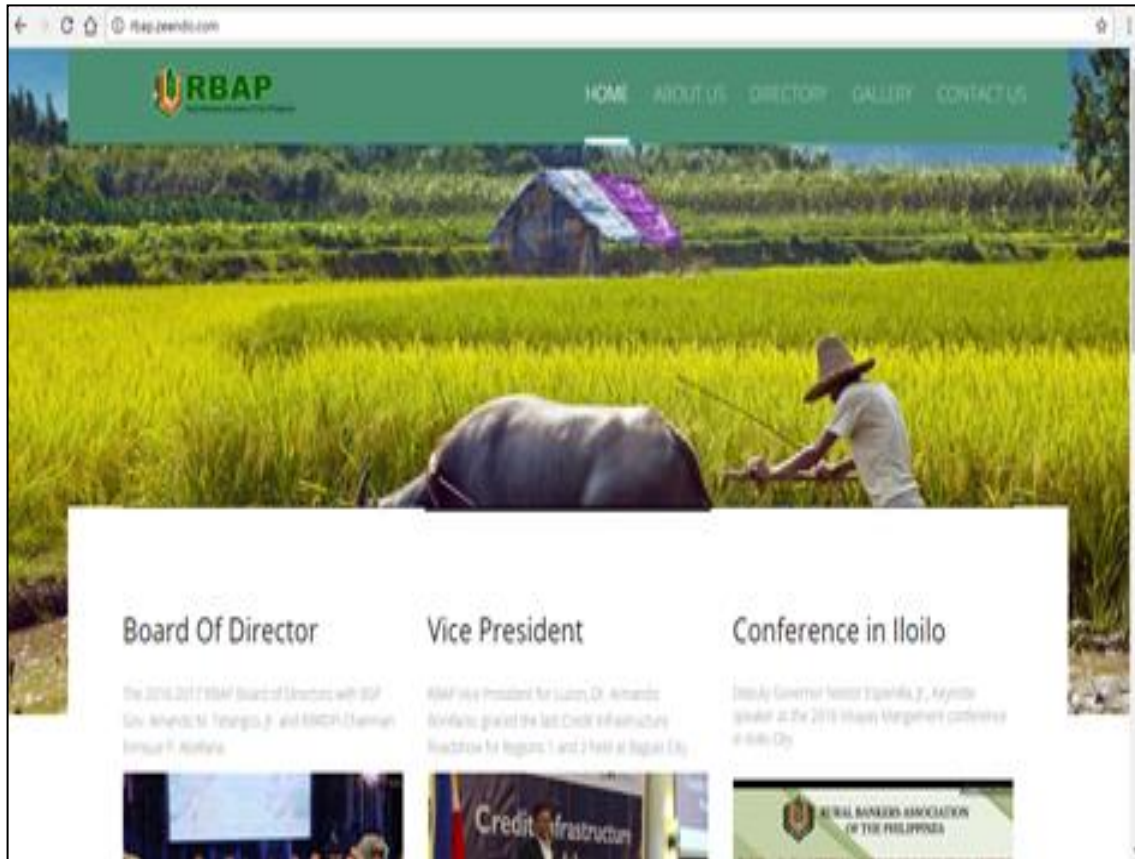


**Pampanga Federation**



# New Website

## RBAP WEBSITE (web builder)



## BATANGAS FEDERATION (web builder)



**Php 10,500 per year!**

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## **30-Day FREE Trial of Office 365**

Download from:

<http://aka.ms/pldt0365>

## **30-day FREE Trial Web Builder**

Download from: [epldtweb.com](http://epldtweb.com)

365

One (1) year FREE subscription  
Office 365 Business Premium

One (1) year FREE subscription  
Web Builder

**P15,600.00**

# For more information, please contact

Vince Rodriguez  
Category Head – Business Efficiency  
[vrrodriguez@pldt.com.ph](mailto:vrrodriguez@pldt.com.ph)  
+63.918.949.1113





**PLDT**  
**SME Nation**