

RBAP Presentation

Fr. Jose Victor E. Lobrigo
MCPI Chair



Outline of Presentation

- I. Vision and Mission
- II. Membership
- III. Core Program Areas/ Products and Service
- IV. Milestones
- V. Key Challenges
- VI. Conclusions



Vision

**A world-class
national network
of microfinance institutions
advocating sustainable,
innovative and
client-responsive
solutions to poverty
in the Philippines.**

Mission

We are the **national network** of microfinance practitioners and allied service institutions committed to:

Advocate the eradication of poverty in the Philippines by providing ethical and inclusive financial and non-financial services.

Advance the capacity of members to serve poor households in a sustainable, innovative, and client-responsive manner.

Achieve the highest global standards of excellence in governance, stewardship, and service towards staff, clients and communities served.

Membership Structure

- ▶ Regular Members
 - **Retail microfinance institutions** (NGOs, banks, cooperatives, finance company, lending company)
 - Local **microfinance associations**
- ▶ Associate Members
 - Support institutions (wholesalers, TA providers, associations)



Membership Structure

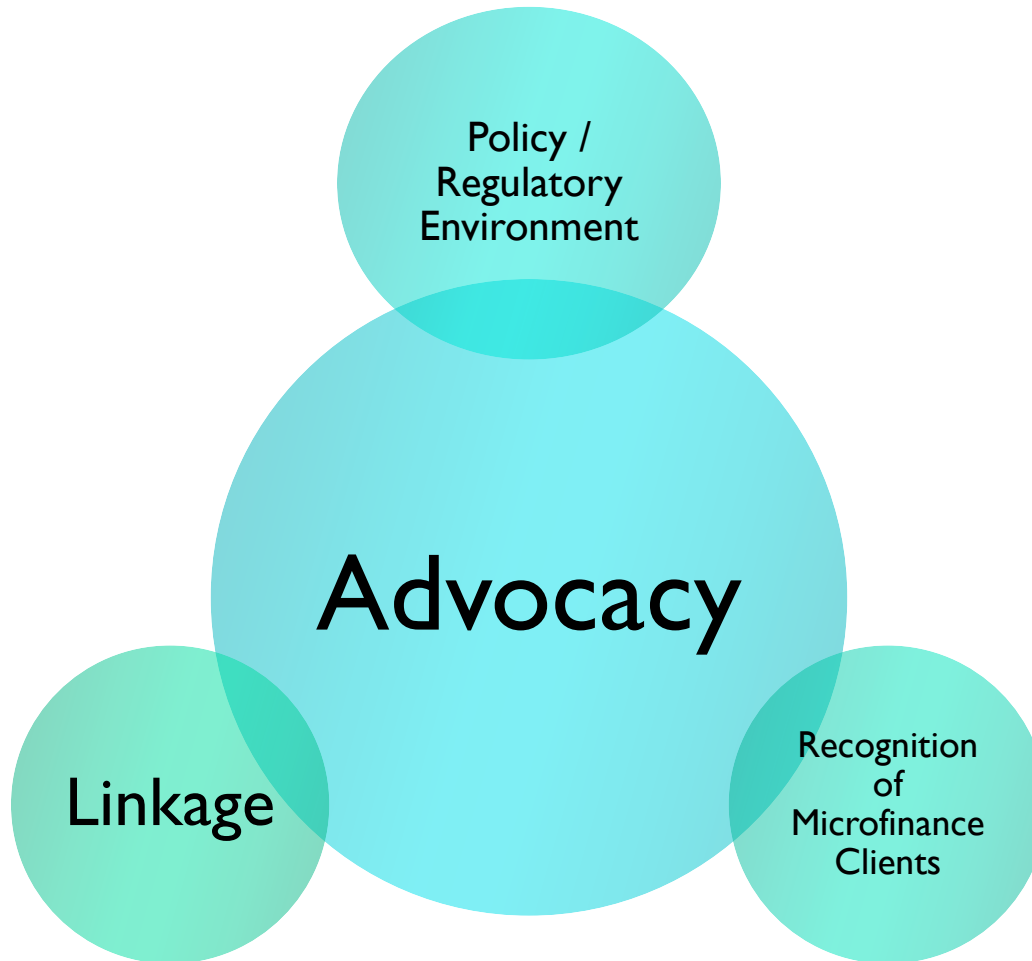
- ▶ Currently comprised of **51 regular members**
 - NGOs-30
 - Banks-12
 - Coops-7
 - Regional Networks-2
- ▶ and **11 associate members**
 - Associations-2
 - Wholesalers-3
 - Others-5



Core Program Areas



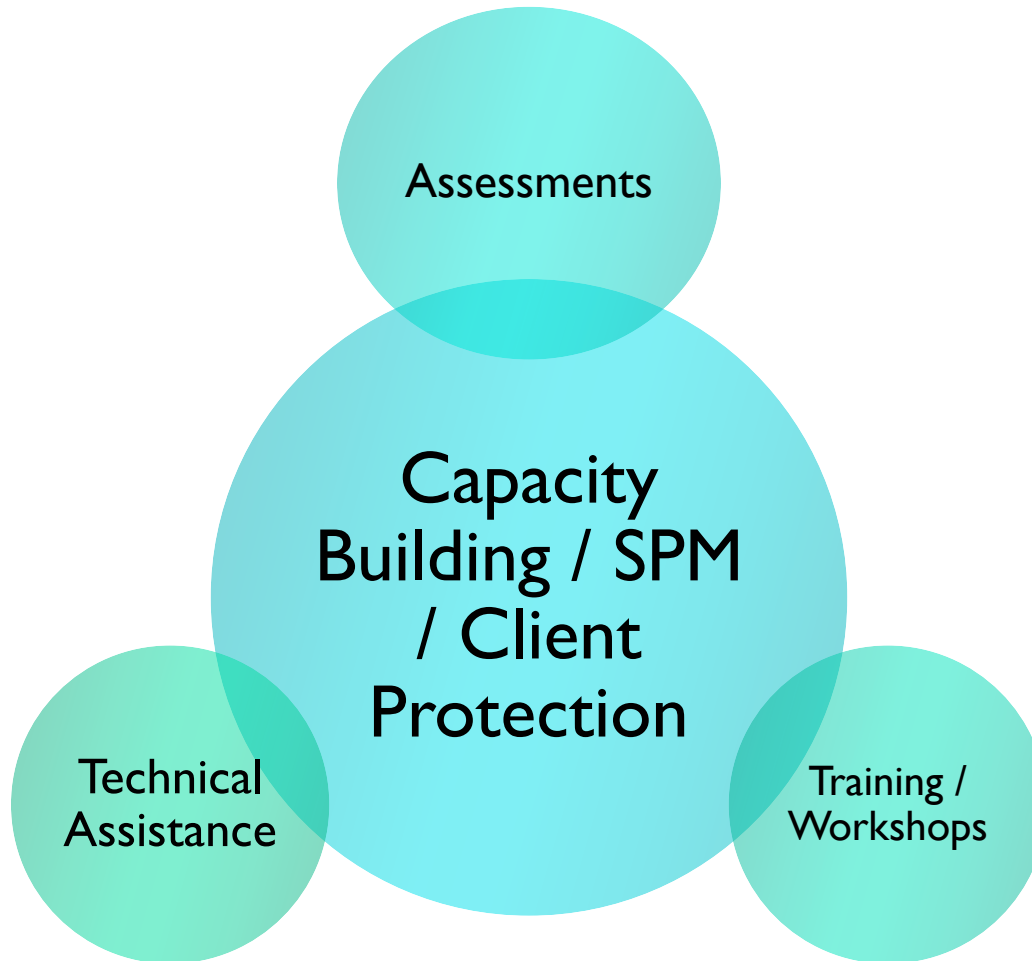
Products/Services



Advocacy

- ▶ National Strategy and Regulatory Framework for Microfinance
- ▶ National Strategy and Regulatory Framework for Microinsurance
- ▶ Microfinance NGOs Act (Republic Act No. 10693)
- ▶ Citi Microentrepreneurship Awards

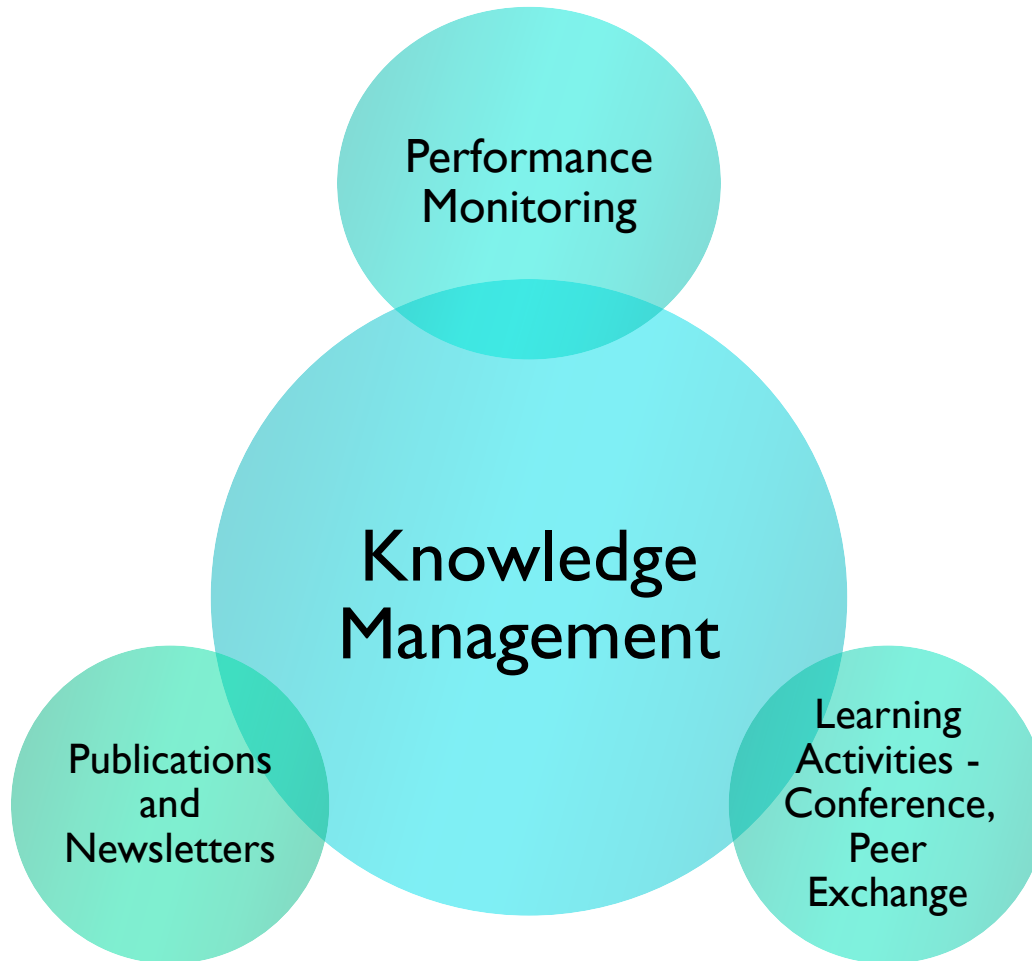
Products/Services



Capacity Building

- ▶ Assessments
 - ▶ Social Performance Indicators (SPI4)
 - ▶ Smart Client Protection Assessment
- ▶ Training / Workshops
 - ▶ Risk Management
 - ▶ Governance
 - ▶ Social Performance / Client Protection
 - ▶ Green Inclusive Finance
 - ▶ Housing
- ▶ Technical Assistance
 - ▶ Risk Management
 - ▶ Social Performance / Client Protection
 - ▶ Green Inclusive Finance
 - ▶ Housing

Products/Services



Knowledge Management

- ▶ Publications
 - ▶ Client Mapping
 - ▶ Client Overindebtedness
 - ▶ Case studies on SPM and Client Protection
 - ▶ Ugnayan Newsletter
- ▶ Performance Monitoring
 - ▶ Collection of Financial Performance and Social Performance Data
- ▶ Learning Activities
 - ▶ Annual Conference

MILESTONES : Piloting, Replicating, Innovating (30 years of experience)

- ▶ **20 YEARS AS A NETWORK** – from externally supported to self sustained network, reaching 7M households
- ▶ **SOCIAL PROTECTION** – MBA model of micro-insurance
- ▶ **REGULATION** – RA 10693 Microfinance NGO Regulatory Council (SEC, DSWD, DTI, Department of Finance, 3 Industry Representatives)
 - i. Financial Sustainability (40%)
 - ii. Governance (30%)
 - iii. Social Performance (30%)
- ▶ **CREDIT BUREAU** – MiDAS (Microfinance Information Data Sharing, Inc.)



KEY CHALLENGES

- ▶ **CLIMATE CHANGE** – Agri-micro (insurance)
- ▶ **DIGITAL FINANCE** – Cost, Capacity vs Face to Face
- ▶ **COMPETITION** – Race to the Bottom



CONCLUSION

- ▶ **BUILDING PARTNERSHIPS AND COLLABORATION**



MARAMING SALAMAT!
THANK YOU!