



2016 MCPI ANNUAL CONFERENCE

Realizing the Sustainable Development Goals through Microfinance

28-29 July 2016, Century Park Hotel Manila

Organized by



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About the Conference

The Sustainable Development Goals (SDGs), adopted by world leaders in September 2015, are an intergovernmental set of aspirational goals to end poverty, protect the planet, and ensure prosperity for all as part of a new sustainable development agenda. Each of the 17 goals has specific targets to be achieved over the next 15 years.

The Microfinance Council of the Philippines, Inc. (MCPI) will hold its **2016 Annual Conference** with the theme *Realizing the Sustainable Development Goals through Microfinance*. The conference aims to discuss current initiatives of the microfinance sector related to the SDGs and the role of microfinance in achieving and fulfilling the sustainable development targets on clean water and sanitation, resilient human settlements, clean energy, health and well-being, as well as its potential contribution in minimizing the impact of climate change on communities through adaptation and reducing vulnerabilities, among other things.

The conference is MCPI's annual event that brings together microfinance actors representing practitioners (NGOs, banks and cooperatives), funders, government institutions, donors, investors and other support organizations.

Source: <http://www.un.org/sustainabledevelopment/sustainable-development-goals/>

27 July, Wednesday

[9 a.m. – 5 p.m.] MCPI Annual Membership Meeting

DAY 1: 28 July, Thursday

[8 a.m. – 9 a.m.]	Registration	
[9 a.m. – 10.15 a.m.]	Opening Plenary	
	Invocation	
	National Anthem	
	Welcome Remarks	
	Ms. Maria Anna dR. Ignacio <i>Chairperson, Microfinance Council of the Philippines, Inc.</i>	
	Keynote Message	
	Hon. Paolo Benigno A. Aquino IV, <i>Senator of the Philippines</i>	
	Introduction to the Sustainable Development Goals	
	Mr. Titon Mitra, <i>UNDP Philippines</i>	
[10.15 a.m. – 10.30 a.m.]	Coffee Break	
[10.30 a.m. – 11.15 a.m.]	Keynote Message	
	Hon. Maria Leonor Robredo, <i>Vice President of the Republic of the Philippines</i>	
	Oath-taking of the MCPI Board of Trustees, 2016 – 2017	
[11.15 a.m. – 12.45 p.m.]	Plenary Session 1: Driving the SDGs – Government, Microfinance and Private Sector Initiatives	Microfinance has shown that it can contribute not only to microenterprise development and fostering sustainable livelihoods, but also in addressing the other welfare concerns of the enterprising poor particularly those that pertain to health, education, microinsurance, shelter, and even access to clean energy products. Clearly, tapping the existing microfinance model and channels to attain the SDGs is only natural and prudent. Meanwhile, there is now a growing sense of solidarity within the business community to embrace the SDGs and elevate them well and beyond their usual corporate social responsibility undertakings. This session seeks to lay down the current programs and initiatives of stakeholders from the private and public sector that can be placed alongside a particular development goal and see what other programs, products, and services can be further improved and/or added to the menu of effective and responsive developmental interventions.
	Ms. Pia Roman-Tayag, <i>Bangko Sentral ng Pilipinas</i> Mr. Rolando B. Victoria, <i>Alalay Sa Kaunlaran, Inc.</i> Mr. Tomas Gomez IV, <i>GM Bank of Luzon, Inc.</i> Mr. Rohit Jawa, <i>Unilever Philippines</i> Facilitator: Dr. Ma. Piedad Geron, <i>Consultant</i>	
[12.45 p.m. – 2 p.m.]	Lunch Break	
[2 p.m. – 3 p.m.]	Plenary Session 2: Implications of the Microfinance NGOs Act and its IRR	This session will present the salient points of Republic Act No. 10693, An Act Strengthening Nongovernment Organizations Engaged in Microfinance Operations for the Poor, also known as the Microfinance NGOs Act. The law, signed by President Benigno S. Aquino III on 03 November 2015, and primarily sponsored by Senator Paolo Benigno “Bam” Aquino IV, formally recognizes the indispensable role of nongovernment organizations (NGOs) in fostering local enterprise development and social entrepreneurship. In view of this, the law explicitly pointed out as a matter of policy that “the State shall support and work in partnership with qualified NGOs in promoting financially inclusive and pro-poor financial and credit policies and mechanisms,” primarily through the promotion of microfinance and its allied services.
	Director Justina Callangan, <i>Securities and Exchange Commission</i> Facilitator: Ms. Maria Anna Ignacio, <i>Microfinance Council of the Philippines, Inc.</i>	



[3 p.m. – 3.30 p.m.]

Ugnayan Session

Sustain the Gains: Development Off-Grid through Creditable Decentralized Technologies –

Presentation by Mr. Angelo Valenton, Power4All

Country Bankers Insurance Group –

Presentation by Ms. Geraldine Desiderio-Garcia

[3.30 p.m. – 3.45 p.m.]

Coffee Break

[3:45 p.m.–5.15 p.m.]

**Breakout Session 1
Access to Water and Sanitation
through Microfinance**

Venue: Ballroom

Mr. Edkarl Galing,
The World Bank
Mr. Floredick Pajarillo,
Water.org
Mr. Brian Duruin,
Unilever Philippines
Mr. Kamrul Tarafder,
ASA Philippines
Facilitator: Ms. Lalaine Joyas,
MCPI Consultant

In 2015, the World Economic Forum announced that water crisis is the number 1 global risk based on impact to society. In fact, the country alone still has 7.5 million Filipinos with no access to safe water and 24 million Filipinos with no access to improved sanitation. Moreover, about 7 million Filipinos defecate in open areas, which poses threat to food safety and water quality.

Thus, and in line with ensuring access to water and sanitation for all under the Sustainable Development Goal No. 6, the Philippine government targets 88% of total population to have access to safe water and 88% of total households to have access to improved sanitation by 2016. However, realizing such target requires strategic financing both from the government and the private sector.

The first part of the session will present the current state of water and sanitation in the country in order to provide context to the discussion. The second part will have speakers share various initiatives and schemes on financing water and sanitation services, and this will include Water.Org, Unilever Pureit, and ASA Philippines. The session will also tackle perceived gaps in providing the bottom poor with access to water supply and sanitation through micro-financing, and how these gaps can be addressed either through replication, combination of various financing models, or development of new financial products appropriate to them.

Climate Action through Green Inclusive Finance

Venue: Mayon Room

Mr. Geert Jan Schuite,
ENCLUDE
Ms. Fe Bataller,
SEDP-Simbag sa Pag-aseño, Inc.
Mr. Ben Mathew,
Greenlight Planet
Facilitator: Kelly Hattel,
Asian Development Bank

Climate change caused by global warming due to the increasing level of greenhouse gases from human activities is still a much-debated topic, but its adverse effects to the environment and the global climate system can already be felt everywhere and can't be denied. The Intergovernmental Panel on Climate Change (IPCC) had reported that long-term changes in climate such as extreme weather patterns including droughts, heavy precipitation, heat waves and intense tropical cyclones have been observed. Natural disasters intensified by climate change significantly affect human lives, food security and worsens economic conditions of nations, particularly the poor. The UNDP has reported that the annual average losses from natural calamities such as tropical cyclones and flooding amount in the billions of US dollars.

The Philippines is not spared from the catastrophic effects of climate change. Record high temperatures have been documented by the PAGASA last May 2016. The Department of Agriculture (DA) estimated the massive damage to crops and other agriculture produce due to this years' El Niño at P4.002 billion. NEDA approximates the total amount of damages and losses from Typhoon Yolanda, one of the strongest cyclones in history at P571.1 billion, not to mention the thousands of lives lost.

The consequences of climate change are already upon us and its dire effects will continue to affect all our lives. The National Oceanic and Atmospheric Administration (NOAA) published in a 2015 study that the rate of global warming has been accelerating and does not show and indication of slowing down. This reality prompted a lot of initiatives and support globally to find solutions to combat climate change – the UNDP last year included "Climate Action" as one of its Sustainable Development Goals.

This session will give a 360-degree perspective on the current realities of climate change specifically its impact to the lives of Filipinos, specially the poor, and will explore how MFIs can be proactively be involved in the call for "climate action" through green inclusive finance and green initiatives.





[3:45 p.m.–5.15 p.m.]

Accelerating Financial Inclusion through Information Technology – Organized by the Software Group

Venue: Kanlaon-Taal Room

Ms. Evangeline Lopez,
National Confederation of Cooperatives
Mr. Martin Camahort,
OK Remit
Mr. Lito Villanueva,
FINTQ
Mr. Anthony Tomas,
Mynt
Mr. Jubert Maquiling,
Software Group
Facilitator: Ms. Marie Valdez, *Software Group*

The cost of technology has always been a challenge for microfinance institutions when they begin to scale-up their operations. Ultimately, microfinance clients absorb the high cost of technologies implemented by MFIs. In this session, information technology providers will discuss opportunities for MFIs to engage in shared services, cloud computing, and financial technologies. The session will also show how these technologies can make microfinance services become more efficient and accelerate financial inclusion.

DAY 2: 29 July, Friday

[9 a.m. – 9.45 a.m.]

Plenary Session 3: Microinsurance and New Initiatives on Social Protection

Mr. Junjay Perez,
Microinsurance MBA Association of the Philippines, Inc.
Mr. Fermin L. Gonzales,
CLIMBS Life and General Insurance Cooperative
Mr. Gilbert S. Maramba and Mr. Joerel T. Sombilla,
Negros Women for Tomorrow Foundation, Inc.
Facilitator: Mr. Eduardo C. Jimenez,
Bangko Sentral ng Pilipinas

In a study commissioned by Munich Re Foundation in 2013, the Philippines was cited as the country with the highest insurance penetration rate in Asia – one in every five Filipinos is protected by microinsurance. This indicates that the current distribution mechanism adopted by microinsurance players have been successful in providing insurance services to poor and low-income household since the National Strategy and Regulatory Framework on Microinsurance was launched in 2010. However, there are still vast opportunities to further increase this penetration rate. In this session, representatives from a microinsurance-Mutual Benefit Association network, a microfinance NGO, and a cooperative insurance will discuss new initiatives on microinsurance and social protection to reach more poor and low-income Filipinos.

[9.45 a.m. – 10.30 a.m.]

Plenary Session 4: Realizing the SDGs: Discussion with Microfinance Clients

Ms. Sharmaine Crisologo,
KMBA Beneficiary
Mr. Jordan Inalisan,
TSKI client
Ms. Ester Shiela Vitto,
CARD Bank client
Facilitator: Ms. Maria Anna Ignacio,
Microfinance Council of the Philippines, Inc.

This session will put the spotlight on clients of CARD Bank, Taytay Sa Kauswagan, Inc. (TSKI), and a beneficiary of KASAGANA-KA Mutual Benefit Association, Inc. (KMBA), to discuss how microfinance has helped improve their lives, both as entrepreneurs and individuals. We will also learn from these clients how else can microfinance contribute to their progress in line with the Sustainable Development Goals.

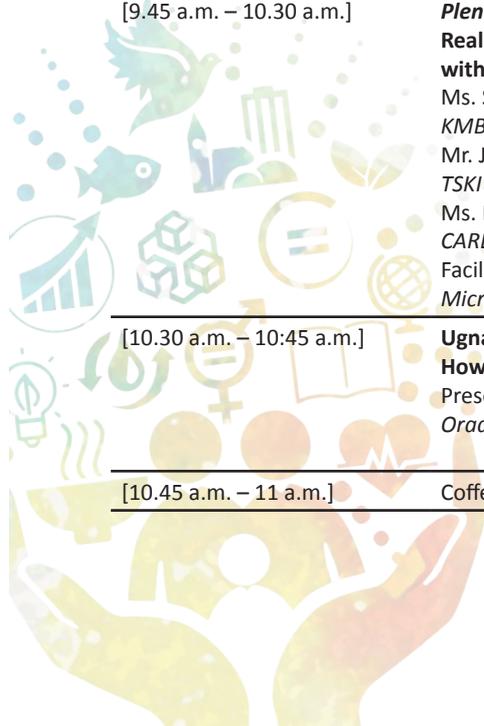
[10.30 a.m. – 10:45 a.m.]

**Ugnayan Session
How Cloud-Computing Will Revolutionize Microfinance-**

Presentation by Mr. Nicolas Schweitzer,
Oradian

[10.45 a.m. – 11 a.m.]

Coffee Break



[11 a.m. – 12.30 p.m.]

Breakout Session 2
Health Services in Microfinance
Venue: Ballroom

Ms. Beverly Navigar,
Taytay Sa Kauswagan, Inc.
Mr. Manuel Margate,
Negros Women for Tomorrow Foundation, Inc.
Facilitator: Ms. Meliza Agabin,
Consultant

Sustainable Development Goal number three calls on the world to “Ensure healthy lives and promote well-being for all at all ages.” As noted by the World Health Organization, the poor generally suffer worse health and die younger. Microfinance clients frequently report the cost of illness results to difficulties in their loan repayment, often requiring clients to use their business loans and other assets to pay for healthcare expenses. Healthcare services are a natural extension of the MFI’s mission of financial security and social protection of the client. These health-related services generally include the entire household, not just the client. In this session, representatives from Taytay Sa Kauswagan, Inc. (TSKI) and Negros Women for Tomorrow Foundation, Inc. (NWTF) will highlight their healthcare programs and how these programs complement their microfinance products and services. This session will also present the successes and challenges they have encountered in implementing health services.

Improving Human Settlements through Housing Microfinance
Venue: Mayon Room

Mr. Girlie Lopez,
Habitat for Humanity Philippines
Mr. Eduardo Manicio,
Social Housing Finance Corporation
Facilitator: Mr. Christopher Tan,
Bridge

Families in pursuit of a better quality of life and access to employment, education, and social opportunities relocate to urban areas. Rising population in urban cities lead to problems such as the spread of communicable diseases, decreased quality of household life, increased vulnerability to natural and man-made disasters, and growth in the number of informal settlers. Seeing the housing ordeal in both urban and rural areas, government, non-governmental, and other development agencies have started working to provide safe, affordable and resilient housing settlement plans aligned with the sustainable development goal on improving human settlements. This session will focus on government and private sector initiatives that aim to provide affordable housing to low-income families. The session will also initiate a discussion on how to move the housing agenda forward through a multi-stakeholder approach.

Aligning MF Practices: The Philippine Social Performance Country Report
Venue: Kanlaon-Taal Room

Ms. Lalaine Joyas,
MCPI Consultant
Facilitator: Ms. Therese Marie Rico,
MCPI

Since 2006, MCPI has actively promoted social performance management (SPM) in the country. Several initiatives on SPM have been implemented by MCPI including promotional and training workshops, peer learning exchanges, assessments, and technical assistance. In 2012, the Social Performance Task Force (SPTF) launched the Universal Standards for Social Performance Management. From 2013-2014, the development of indicators, based on broad industry consultation, has helped shape the latest version of the standards. In line with these Standards and its indicators, MCPI has taken the lead in developing the Country Report on Social Performance of MFIs in the Philippines. This session will present the initial results of the country report – the current state of SPM in the Philippines, emerging practices, and gaps in SP practices in the country. This research study, participated by thirteen MCPI members, is being supported by the Microfinance Centre, the SPTF, and CARD MRI.

[12.30 p.m. – 1.30 p.m.]

Lunch Break

[1.30 p.m. – 3 p.m.]

Breakout Session 3
Serving the Needs of the Youth, PWDs and IPs for Inclusive Growth
Venue: Ballroom

Dr. Jaime Aristotle Alip,
CARD MRI
Ms. Thea Handumon,
MASS-SPECC Cooperative Development Center
Ms. Judylyn Joven,
Kasagana-ka Development Center, Inc.
Facilitator: Dr. Asuncion Sebastian

Attaining the sustainable development goals involves having a more inclusive economy where everyone can achieve full productivity including the marginalized and vulnerable. These sectors include the Youth, Persons with Disabilities, and Indigenous People. In line with this, the session will explore the initiatives of microfinance institutions and network organizations for these sectors. Speakers from CARD MRI, Kasagana-ka Development Center, Inc. (KDCI) and MASS-SPECC will discuss their services, both financial and non-financial, that they provide for the individuals in these sectors. This session will also look into how these organizations incorporate the needs of these groups in their policies, and how their programs help individuals attain financial sustainability.



[11 a.m. – 12.30 p.m.]

Bridging the Gap in Farmers' Productivity and Income

Venue: Mayon Room

Ms. Nataliya Mylenko,
The World Bank
Ms. Alvira Reyes,
Philippine Coffee Alliance / Bote Central, Inc.
Facilitator: Ms. Jesi Ledesma,
Kwentong Negosyo

Agriculture remains a key pillar to country's development, contributing 11% to its gross domestic product. It also plays crucial role in ensuring food security, yet remains vulnerable to the impact of climate change. For instance, the combined damages to crops and other agricultural products due to El Niño phenomena in 2010 and 2015 has reached PhP12.4 billion.

In line with Sustainable Development Goal No. 2, the government envisions a competitive, sustainable and technology-based agriculture and fisheries sector, driven by productive and progressive farmers and fisherfolk, supported by efficient value chains and well-integrated in the domestic and international markets. One of the goals of this strategic vision is to improve food security through raising the productivity and incomes of agriculture and fishery-based households and enterprises, as well as increasing the investments and employment in the sector. However, this goal requires extensive support for technical, financial, and risk mitigation, especially for small-holder farmers and/or entrepreneurs.

The first discussion will tackle World Bank's view on rural development and food security in the context of financing, and how climate change and economic and demographic changes will have a major influence on the future of food in the region. The second part of the session will focus on the actual initiatives of Bote Central related to sustainable value chain development of the coffee sub-sector including lessons, challenges, and opportunities for MFIs.

[3 p.m. – 3.30 p.m.]

Coffee Break

[3.30 p.m. – 5 p.m.]

Closing Plenary

Synthesis

Ms. Raquel Castro

Closing Remarks

Hon. Teresita J. Herbosa,
Securities and Exchange Commission

Raffle

