

Promoting Women Entrepreneurship for Poverty Alleviation and Empowerment

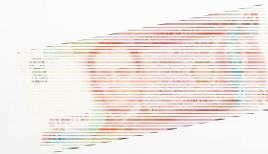
Dr. Jaime Aristotle B. Alip
 Founder and Chairman Emeritus, CARD MRI

ASIAN CREDIT UNION FORUM 2018
 and 200th Year Raiffeisen Anniversary
 September 10-16, 2018
 Crowne Plaza Galleria Manila, Philippines



Sharing with you the CARD story...

- CARD was established in December 1986



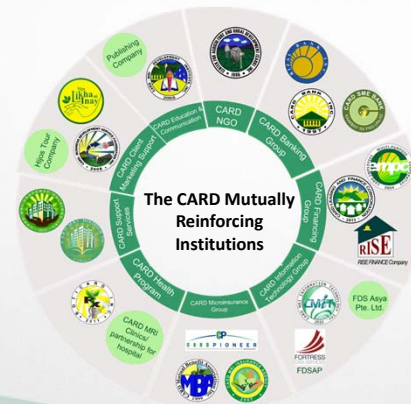
Twenty peso bill



Old typewriter



CARD MRI Organigram



“Mga Institusyon sa iisang Misyon”



CARD MRI is in the business of Poverty Eradication

Geographical Presence of CARD MRI

Myanmar

CARD MRI started a partnership program in Myanmar in 2012 and a microfinance operation in 2014.

Vietnam

CARD MRI established a partnership program with TYM in Vietnam since 2005.

Hong Kong

CARD MRI established a partnership program in Hong Kong since 2007.

Laos

CARD MRI opened its international NGO office in Laos in 2009.

Thailand

CARD MRI established a partnership program in Thailand in September 2017.

Cambodia

In year 2006, CARD MRI opened its first international NGO office in Cambodia.

Philippines

Today, CARD MRI has more than 3,100 offices all over the country, covering all 82 provinces, 94% (1,532) of cities/ municipalities and 96% (40,198) of barangays, since 1986

Indonesia

CARD MRI established a partnership program in Indonesia since 2008.





Updates as of June 2018

Number of Clients Served: 5.43 million
Number of Insured Individuals: 18.93 million

Clients (Incl. Savers): 5.25 M	Staffing: 15,652
Loan Clients: 3.06 M	Offices: 3,141
Loan Outstanding: Php22.7B	Total Asset: Php49.26B
Savings: Php18.92B	Operational Sufficiency: 133.55%
Repayment Rate: 99.65%	Financial Sufficiency: 126.31%



Financial Products and Services



- Microfinance and SME loans
- Micro-insurance Services (life, crops, property, etc.)
- Agri-Microfinance
- Housing Microfinance
- Digital Services/Mobile Financial Services



Non-Financial Products and Services



- Post-disaster rehabilitation products and services
- Health Services/ Medical support
- Education – Credit with Education, Financial Literacy, Scholarship Programs



Promoting Women Entrepreneurship

- a. Gives opportunity to grow their business and reach its full potential
- b. Opens opportunity to uplift the lives of the family
- c. Creates ripple effect in the community (i.e. provides employment)



CARD MRI Services in Promoting Women Entrepreneurship

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Value Chain Financing

Financing the Producers in the Rural Sector

- Additional Working Capital
- Purchase of equipment
- Expansion and renovation of buildings
- Waste Management System
- Crop Trading
- Animal Trading
- Other related in Agri Business. (e.g. Duck Layer, Livestock)

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Value Chain Financing

Supporting expansion plans

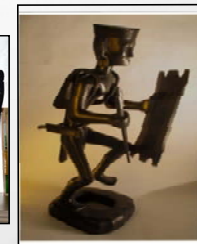
- Vegetable and Grain Producers and other crops related: seeds and seedlings, fertilizers, pesticides, labor
- New Technologies : Irrigation and agricultural equipment
- Piggeries, Poultry and Egg layers : Additional working capital to buy sows, egg layers, fatteners and feedings and vaccines.
- Building expansion and renovation of facilities, upgrade of feeding and water systems, waste management systems.

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Mga Likha ni Inay (MLNI)

- Links micro-entrepreneurs to the mainstream market
- Promotes locally made and produced materials created by micro-entrepreneurs
- Bringing products at the doorstep



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Product Development and Marketing




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HAPINOY

A SARI-SARI STORE NETWORK

The concept of the HAPINOY project is to establish a Philippine version of the 7-11 stores in the countryside wherein every after 10 minutes, a standard store in terms of products sold and make-over can be seen.

This is being pilot-tested in the CALABARZON area but soon will be rolled-out where a CARD sari-sari store owner is present.



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Future Strategies



CARD MRI “5-8-40” Strategy

In 2015, CARD MRI launched the so called “5-8-40” **Strategic Direction** to uplift the lives of more socio-economically-challenged Filipino families. This CARD MRI’s **Poverty Eradication Strategy** aims to strengthen our impact to **8 million clients** through our expanded services and aims to **insure 40 million individuals** in a span of **5 years (by 2020)**.

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Thank you.

CARD MRI

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