

Financing Innovation for Micro Small and Medium Enterprises (MSMEs)

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CARD MRI

CARD Mutually Reinforcing Institutions

Sharing with you the CARD story...

- CARD was established in December 1986

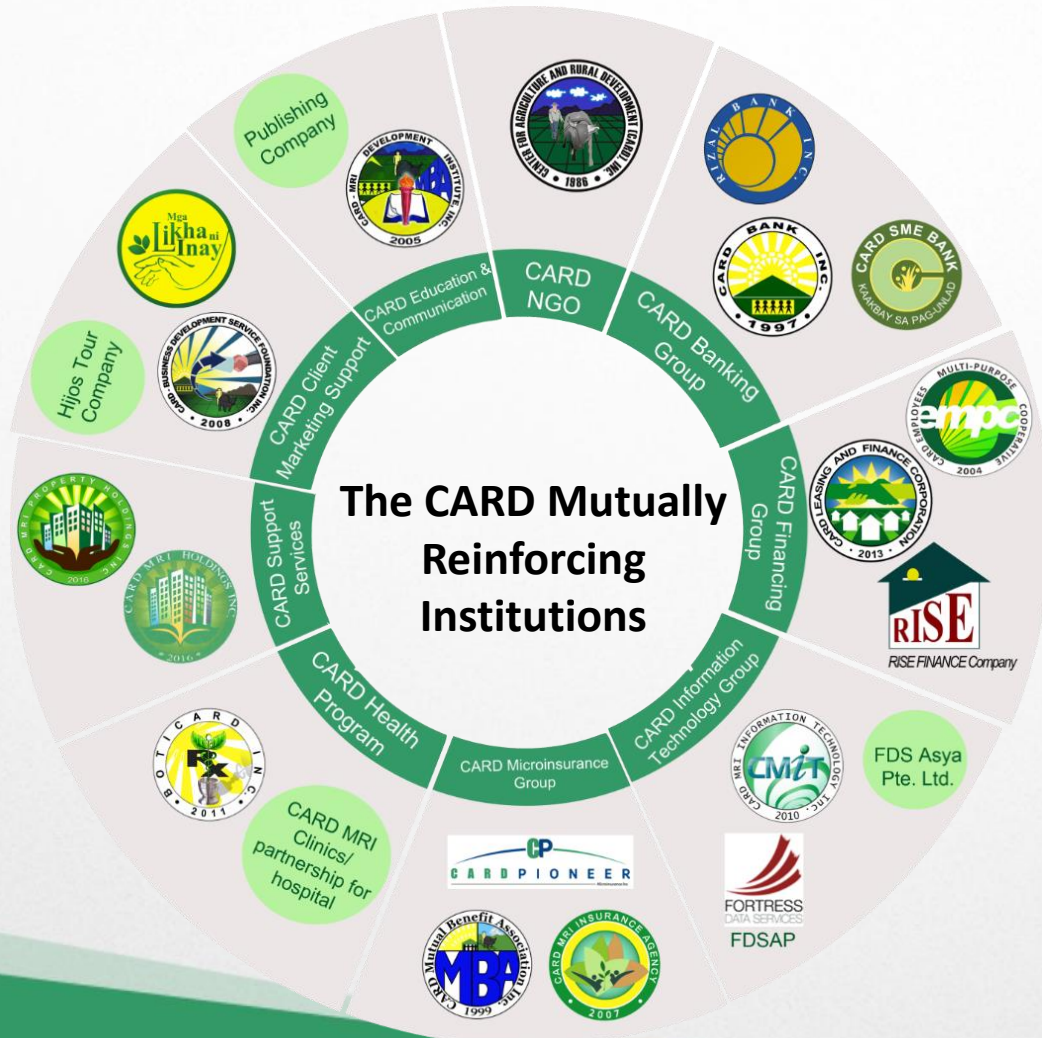


Twenty peso bill

Old typewriter



CARD MRI Organigram



“Mga Institusyon sa iisang Misyon”



Geographical Presence of CARD MRI

Myanmar

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

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.

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.

Philippines

Today, CARD MRI has more than 2,700 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.

CARD MRI

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Updates as of August 2017

Number of Clients Served: 4.7 million

Number of Insured Individuals: 16 million

Clients (Incl. Savers): 4.6 M

Loan Clients: 2.6 M

Loan Outstanding: Php18.2B

Savings: Php14.4B

Repayment Rate: 99.35%

Staffing: 13,557

Offices: 2,764

Total Asset: Php38.5B

Operational Sufficiency: 124.59%

Financial Sufficiency: 121.14%

CARD MRI's Microfinance Program

- Special focus on the poor especially poor women



CARD Financial Products and Services



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

Examples of Financing/ Investing Innovation for Micro and SMEs (MSMEs)

Solar Loans for Renewable Energy Products

(e.g. solar panels, solar lamp, etc.)



Examples of Financing/ Investing Innovation for Micro and SMEs (MSMEs)

Financing/ Investing on Product Development and Marketing

(e.g. Muscovado Sugar, Dried Fish, Turmeric)



Examples of Financing/ Investing Innovation for Micro and SMEs (MSMEs)

Financing/ Investing in Organic Farming



Examples of Financing/ Investing Innovation for Micro and SMEs (MSMEs)

Financing/ Investing on
Community Health Day (i.e.
Medical Mission) and
Clinics and Promoting
Generic Medicines



CARD Non-Financial Products and Services

Scholarship and Educational Program for Members/Clients and their children



CARD Non-Financial Products and Services

Establishment of a hospital



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)**.



Future Strategies

Rebranding of CARD MRI: We are in the business of poverty eradication



We are ready for “5-8-40”!



Thank you

CARD MRI

CARD Mutually Reinforcing Institutions

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