

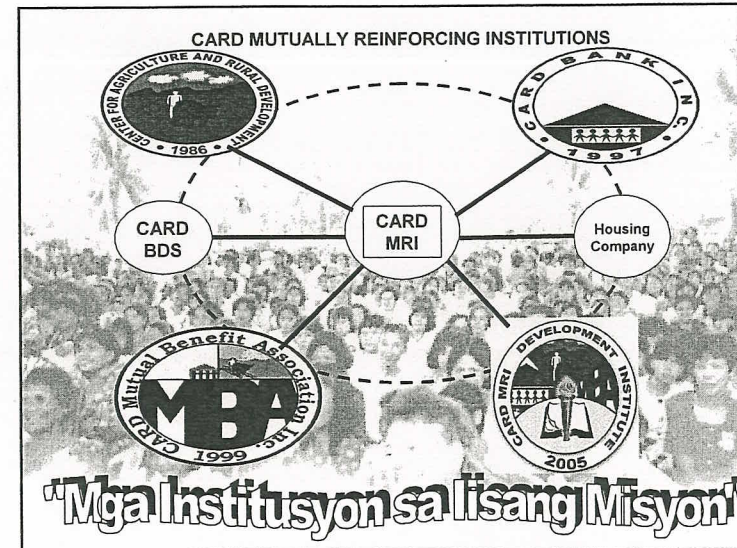
Microfinance: Empowering Rural Women for Entrepreneurship Development

Presentation by Dr. Jaime Aristotle B. Alip
CARD MRI Founder and Managing Director
November 1, 2007

CARD MRI Mission

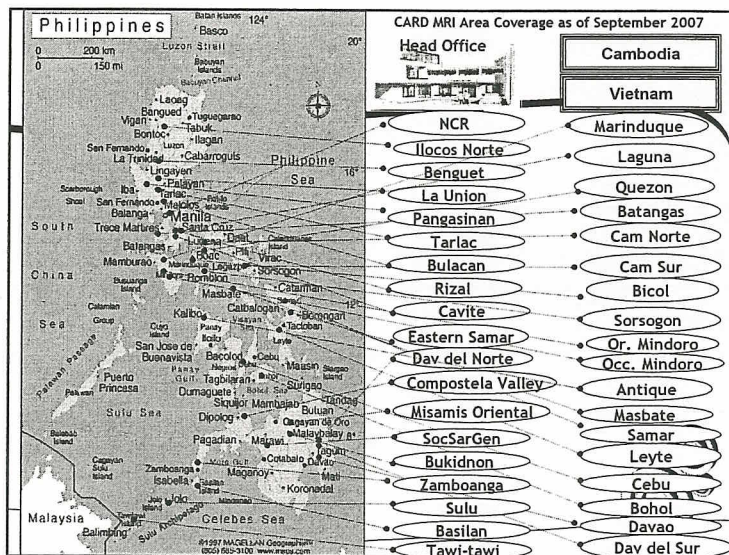
CARD MRI is committed to:

- Build sustainable financial and capacity building institutions owned and led by socially and economically challenged families;
- Provide continued access to integrated microfinance and social development (credit with education, leadership with a heart, innovative community programs) services to an expanding membership base by organizing and empowering women and their families; and



What CARD MRI provides...

- Microfinance
- Savings and Remittance
- Microinsurance
- Credit with Education
- Degree and Non-degree Programs
- Business Development Services

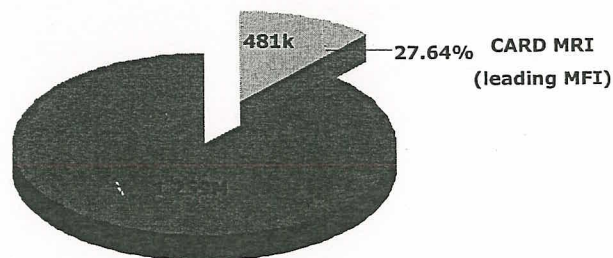


The CARD MRI: September 2007

Operations Update		Financial Update	
• Total Number of Clients Served	481,929	Total Asset	P 2,602,793,577
• Number of Clients including Savers	433,781	Total Liabilities	P 1,853,264,183
• Total Number of Clients with Loans	416,122	Total Equity	P 749,529,394
• Total Number of Insured Persons	2,496,732	Operational Self-Sufficiency	112.87%
• Amount of Loans Disbursed	P 3,522,398,700	Financial Self-Sufficiency	106.11%
• Amount of Loans Outstanding	P 1,509,885,199		
• Amount of Savings	P 780,893,401		
• Repayment Rate	99.40%		
• Total Number of Staff	2,373		
- No. of Employees	2,252		
- Coordinators	258		
• Total Number of Offices	476		
- Branches	329		
- Partners	2		
- BOAT Partners	5		
- Office Units	122		
- Provincial Office	10		
- Head Office	4		
- MRI Office	1		
- BDS Office	1		
- Liaison Office (Cambodia)	1		
- TYM Partnership (Vietnam)	1		

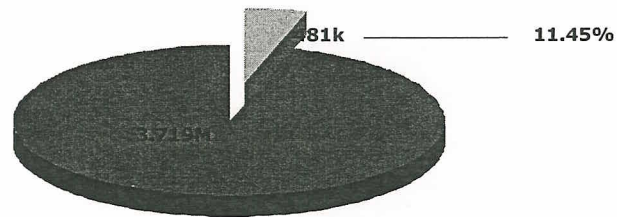


CARD MRI CONTRIBUTION TO EXISTING MFIs OUTREACH



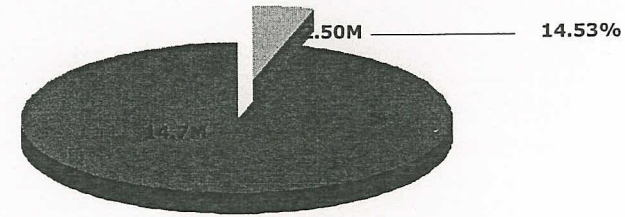
1.74M as of Nov. 2006, PCFC data
(among 400 players)

**CARD MRI CONTRIBUTION
TO TOTAL ESTIMATED POVERTY REDUCTION**



4.2 Million Filipino socially and economically challenged families
(PCFC/NSO)

**CARD MRI CONTRIBUTION
IN INSURING FILIPINO POOR THROUGH
CARD MBA**



17.2 M Filipinos insured

**the story of Ms. Agnes Ornos
Citigroup Microentrepreneur of the Year
Maunlad Award Nominee**



- Used to be a part-time development worker in a local NGO in Victoria, Oriental Mindoro
- Started to process salted and gradually ventured into balut-making in 1997
- Her enterprise provides indirect employment to helpers of dealers of processed eggs and suppliers in Mindoro
- Has been a member of CARD since 2002 with her cumulative loan disbursed amounting to more than P300,000.00 and savings of P30,000.00

**the story of Ms. Agnes Ornos
Citigroup Microentrepreneur of the Year
Maunlad Award Nominee**



...with the help of CARD

- the family was able to purchase a lot and build a store in the public market of Victoria
- they were able to buy ¼ hectare of lot for their duck farm
- has tremendously enhanced her social capital which can be harnessed for her business and value of enterprise

the story of Ms. Nolie Estocado
Citigroup Microentrepreneur of the Year
Luzon Awardee



- Manufactures decorative tin and wire handicraft which sells to exporters
- Experienced a great obstacle when a buyer reneged from its purchase order worth P1.5M
- Her business has provided employment for its neighbors, thus, creating a local industry in her community
- Has been a member of CARD since 2003 and already has availed 5 cycles



the story of Ms. Nolie Estocado
Citigroup Microentrepreneur of the Year
Luzon Awardee



- Values the step loan characteristics of CARD methodology as it provides an incentive to take the responsibility seriously with the promise of a larger loan in the next cycle
- Has very impressive positive growth in their business
- Manifests a room for efficiency gains in terms of mechanizing aspects of the production process and an opportunity for improvement in diversifying their-buyer base



Tara na!

The concept of the HAPINOY project is to establish a Philippine version of the 7-11 stores in the countryside wherein a 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.

CARD MRI:
Continuously pushing frontiers @ 20