



Microfinance Council of the Philippines, Inc.

2009 Annual Conference

Understanding the Crisis: Gearing Up for Recovery

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Citi Foundation



	Impact	Coping	Risk Mitigation	Sustaining the Gains
Macro Level	Reduced demand	Prudential regulation	Credit bureau	Governance
	Lower asset prices	Fiscal & Monetary Policies		Inclusiveness
	High inflation			
Meso Level MFI Level		Consolidation	Access to TA	MFI Viability
			HR Retooling	Succession
	Slowdown in portfolio activity		Improving efficiency	Innovation
	Increasing DQ	Portfolio Mgt	Increasing liquidity	New tech
		DQ Mgt		SPM
		Diversification		Agriculture MF
		Looking for new market		Micro-insurance
			Collaboration	
			Business Development S	
			Financial education	
Micro Level Business and Household Level	Business slowdown		Consumer protection	
	Unemployment	Use of savings		Positive impact
	Client over-indebtedness	Consumption smoothing		
		Diversification		

OPPORTUNITY & HOPE