



SEED CENTER PHIL. INC
Social Enhancement for Entrepreneurial Development

Building the capacity of vulnerable urban communities through access to microloans, savings and training

SEED needs new financial partners to expand its reach and serve 4 000 partners in 2018



COUNTRY FACTS

- 116th out of 188 countries on the HDI*
- 4 million people living in extreme poverty in Metro Manila
- 13% live on 1.90 USD per day or less

* Human Development Index
Source : <http://hdr.undp.org/en/countries/profiles/>



KEY FIGURES 2017

- 111 groups
- 2 459 micro-entrepreneurs
- 92% women
- € 122 average loan

MISSION



A strong vision, a social mission

The vision of SEED is that self-reliant individuals, families and communities have sufficient resources to cover their basic needs. Thus, since 2005, SEED works as a community-based organization with underprivileged individuals, families and communities to enhance their knowledge and skills, assist them in livelihood and employment generation, and referrals to basic services.



An action close to the poorest

SEED operates in areas of extreme urban poverty in Metro Manila, where individuals and families often don't have access to safe and stable housing, employment, electricity or health services. SEED attempts, through microloans, savings and training, to build the capacity and strength of local entrepreneurs so that they can improve the standard of living for themselves and their families.

2017 HIGHLIGHTS

Real help for poor women entrepreneurs

In 2017, SEED acted as a capacity builder in 11 cities and 4 municipalities in and beyond Metro Manila. 92% of SEED's partners were women. This means that SEED has contributed greatly to the empowerment of women, many of which live on less than 1.90 \$ per day, below the poverty line. SEED's support of women in vulnerable situations means that they can create or continue their entrepreneurial projects while providing for themselves and their families.

Complete support for real change

They receive not only financial assistance in the form of microloans and savings, but they receive education and training that will impact other areas of their lives: SEED's team closely follows the organization's mandate of social development by providing training to micro-entrepreneurs, topics including budgeting, savings, nutrition and more.



**MYRNA
RODRIGO**

**I learn from
mistakes and
never give up !**

As the 4th daughter of a poor family with seven children, I had to stop my studies when I was 16. I got married and we opened a seafood street restaurant but it didn't provide us with a living. I then had the idea of selling also fish without any preparation. At first it was difficult. The investment was significant and the construction of large supermarkets nearby did not make things easier. But I worked hard, caught new clients and gained their loyalty, step by step. We own now 3 fishmongers in Pasay market. I received several loans and the training courses helped me to gain a solid knowledge in financial management. I am convinced that you must strive to realise your desires, learn from mistakes and never give up.



Partnerships with other NGO

In 2017, SEED partnered with other NGOs operating in common areas to complement each other services in towards women and families living in poverty in Metro Manila.

FOCUS

Education and health orientated training



As a result of the fact that most of SEED's partners are women and that culturally women are the caretakers of the children, the household and the finances, SEED performed at least 28 training sessions each month for them not only to increase their capacities for business, but also to enhance their awareness of social issues (Health, Nutrition, Reproductive Health, Environment) affecting their well-being. These short trainings were free to all micro-entrepreneurs and subscribed to the participatory instructional methodology.



Family Development Service

Acknowledging the fact that women living in areas of extreme poverty face various vulnerabilities including psycho-social issues of which there is limited resources or interventions being offered locally, SEED continued to offer the Family Development Service. The aim of this service is to provide a systematic and professional intervention to select individuals/families facing psycho-social issues. A series of visit is conducted to help the individuals/families ascertain the roots of the issues and generate resolutions from their end. SEED employs licensed Social Workers for this purpose.



INDICATORS

	No. beneficiaries ¹	No. loans granted ¹	Average loan amount	Outstanding loan ²	Outstanding savings ²	No. employees
2017	2,459	3,602	€ 122	€ 242,996	€ 114,307	31
Objectives 2018	4,900	6,000	€ 190	K€430	K€120	36

¹Over one year - ²On dec, 31st

OBJECTIVES



A strong strategy to reach sustainability

SEED staff and management have ambitious goals for 2018. An intense strategic planning process was undertaken mid-2017 by SEED and Entrepreneurs du Monde's technical referent in order to identify targets for 2018 and assess best practices and streamline operations.

Increase in quantity

The team wants to double the micro-entrepreneurs supported. To reach this objective, it will not open a new branch but rather increase the outreach of each of its 5 existing branches, and will hire for this a new credit officer in each of them.



Increase in quality

With the strong support and training of Entrepreneurs du Monde's referent, the credit methodology will be adjusted to help the team reach its objectives in terms of number of micro-entrepreneurs supported and quality of service. Moreover, the team will prepare the creation of a Credit Life Fund which will enable her to give a sum of money to the family in case of death of the micro-entrepreneur.

FUNDING NEEDS

In 2017, SEED benefited from the generous financial support of individuals donors and institutional partners such as l'Agence Française de Développement, TOTAL, the Entrepreneurs du Monde Foundation, the Citi Foundation, Zen Credit,

Microfinance Solidaire SAS and KIVA. In order to achieve the goals set for 2018, SEED is actively looking for new financial partners who aim to help micro-entrepreneurs work out extreme poverty in Metro Manila.

PARTNERS



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