



**Building the capacity of rural entrepreneurs through access to microloans, savings and training**

To support 2,000 micro-entrepreneurs in 2018, SCPI is looking for new financial partners

**COUNTRY FACTS**

- 116<sup>th</sup> out of 188 countries on the HDI\*
- 30% of the working population are involved in agriculture
- 13% live on less than 2 US\$/day

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



**KEY FIGURES 2017**

- 34 groups
- 589 micro-entrepreneurs
- 84% are women
- € 131 average loan

**MISSION**

**A strong vision, a social mission**



The vision of SCPI, created in sept 2017, is a society where its marginalized are socially and economically empowered and imbued with the belief that poverty is eradicable through human actions.

Its mission is to provide marginalized sectors in rural areas with quality integrated financial and capacity building services, in a sustainable way, thus lifting households out of poverty.

**A complete action in Samar Island**



In order to accomplish this goal, SCPI provides microloans, access to savings as well as an array of social support and training to the micro-entrepreneurs. SCPI operates in an area of extreme poverty on the island of Samar, Philippines, and provides unique services to a population which is currently underserved.

**2017 HIGHLIGHTS**

**A kick off for the poorest, with a quick success**

SCPI began serving micro-entrepreneurs in October 2017. After three months, 34 groups were already created and 589 micro-entrepreneurs served, of which 84% were women! Some of the areas SCPI is serving are so remote that it take up to two hours walking to reach the groups. SCPI is reaching Filipinos that are some of the most underserved, experiencing the highest levels of poverty in the country. It gives them access to loans, savings, agricultural training and health information.

**Trained team and useful partnerships**

A team of five facilitators were hired and trained. A strong partnership with the Agricultural Department of the University of Eastern Philippines provided support and additional training to the facilitators, and in turn, the micro-entrepreneurs, in various methods of farming. In addition, other NGOs working in the remote areas providing disaster reduction and health services were contacted to support together the micro-entrepreneurs communities.

**Governance on the tracks**

SCPI recruited a local board of directors and conducted its first meeting, validating the vision and mission of the organisation. An operational plan was settled as well as a budget, leading to a five year plan for 2018-2022 with ambitious targets for expansion and service.



**NOËL GABRITO**

**Executive Director**

*"It is absolutely essential to provide rural, poor and enterprising communities with financial services and training. That's why we started this project in the most remote villages and in the poorest neighbourhoods. People can now save, access microcredit and training. They not only need capital, but also skills training and social services. They are very proud because they are empowered, invested; they feel like managers of this project!"*

## FOCUS

### A much needed support for trade and farming small businesses



As its early success proves, SCPI is uniquely positioned to provide much needed support to an area of the Philippines experiencing extreme poverty, assisting individuals and families with capacity building opportunities to improve their current situations. While a small percentage of them are involved in small businesses like sari-sari stores (small convenience stores/stalls) and habal-habal services (a Filipino method of motorcycle/tricycle transport), most are working in agriculture. Since the area has proven acceptable for rice farming, many micro-entrepreneurs access loans to support those needs. Other farming includes vegetables, plants, coconut as well as livestock.

#### A service thoroughly relevant for women

Women make up 84% of SCPI's partners. By providing access to microloans, SCPI is empowering women to be able to support themselves and their children. SCPI provides training in addition to loans, which helps these women gain knowledge not only to develop their business (budgeting, agricultural information) but also to gain knowledge on health matters like nutrition and diabetes, which, in turn, they can use to support their families in other non-financial ways.



SCPI has also created a provision for them to save money, which is not a common practice in rural communities. By saving money regularly, individuals can more easily pay for education, health services and have a safety net in case of natural disaster.



## INDICATORS

	No. beneficiaries <sup>1</sup>	No. loans granted <sup>1</sup>	Average loan amount	Outstanding loan <sup>2</sup>	Outstanding savings <sup>2</sup>	No. employees
2017	589	418	€131	€53,428	€559	9
Objectives 2018	3,600	3,700	€147	K€276	K€53	34

<sup>1</sup>Over one year - <sup>2</sup>On dec, 31<sup>st</sup>

## OBJECTIVES



#### Expansion

In 2018, SCPI will open two new branches in remote areas with a target of reaching 3,600 partners this year. This includes hiring and training new branch managers, new field facilitators, as well as an Operations Manager and Senior Finance Manager in the head office to support the work.



#### Partnerships

In partnership with the University of Eastern Philippines, SCPI will host four student interns from the Agriculture Department. These students will work

with SCPI management, in cooperation with Entrepreneurs du Monde's technical support, to create training materials based on the agricultural needs of the area. Once complete, these will be delivered to partner groups.

#### Innovation

As the number of partners and groups increase, facilitators will continue to gather feedback and recommend new and appropriate loan products based on the needs of the population. Some early examples that are being researched and developed are loans to support the large fishing community, as it is a coastal area as well as products to support those farmers growing vegetables.



## FUNDING NEEDS

This new Entrepreneurs du Monde's programme is in its first years of incubation and development. It is currently funded by l'Agence Française de Développement, COMGEST Foundation, another Fund wishing to

remain anonymous and Microfinance Solidaire SAS.

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## PARTNERS



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