



CARD MBA, Inc.

Presentation to:

AOA Study Tour

August 2, 2016

CMDI, Bay Campus





A MICROFINANCE ORIENTED RURAL BANK

MICROFINANCE

HEAD OFFICE

CLUSTER

REGIONAL OFFICE

AREA

UNIT

CENTER

MICROINSURANCE

MAIN OFFICE

REGIONAL OFFICE

CLUSTER

PROVINCIAL OFFICE

MBA COORDINATORS



- Center meetings play a decisive role in the growth and development of the center and in instilling discipline among members.



- Center meetings are conducted weekly or monthly depending on the performance of the center.



- It provides opportunity for members to discuss plans, map out activities, update each other on project status, thresh out problems, and develop leadership, management and organization skills.



- Meeting time is kept to a **minimum hour of 30 minutes and a maximum of one hour**, to allow clients have more time for their personal and business concerns and to give Account Officers more time for membership expansion.



- Center meetings also provide the mechanism to track members' performance. The repayment rate is presented after the meeting, so that the center repayment performance is monitored.



Flow of **CENTER MEETING**

(facilitated by Center Chief)

1. Opening Prayer



2. Recital of the Pledge of Center members *“Pangako ng mga Kasapi”*



3. Recital of the Pledge of Staff *“Pangako ng mga Kawani”*

“Pangako ng mga Kawani”

4. Singing of CARD Hymn

5. Roll call of the Center Secretary



6. Collection of payments and weekly contributions. Updating of member's ledger/ passbook by the Account Officer.



STEWARDSHIP

We uphold the highest standards of stewardship of financial, human and institutional resources.

6. Reading of the previous minutes of the center meeting by the Center Secretary.

7. Discussion of the Agenda by the Center Chief



8. Discussion of the Agenda by the Account Officer (AO) and facilitation of learning sessions (CwE).



9. Facilitated by Account Officer:

- Loan Application Status
- Report on validation of new members
- Authorization for member's withdrawal



10. Submission of Loan Application from members.

11. Summation of total collection and signing of accountable officers to center logbook and collection sheet.



11. Announcement of ***Attendance Rate*** and ***Repayment Rate*** by the Account Officer.

12. Closing Prayer.

Things To Remember...

1. Wear comfortable clothes.
2. Wear comfortable footwear.
3. Ask questions to the coordinators.

What To Expect...

1. Early scheduled meeting of AO.
2. Limited space in the center house.
3. Limited chairs / Small venue.
4. Members are mostly women.

CARD MRI

CARD Mutually Reinforcing Institutions

20 M. L. Quezon St., City Subdivision, San Pablo City, Laguna

TEL: (+6349) 562 4309

FAX: (+6349) 562 0009

EMAIL: info@cardbankph.com



**Thank you very
much for listening!**