**ANNEX “E”**

**MICROFINANCE OPERATIONS REPORT**

**As of 31 December \_\_\_\_\_\_**

**Name of the Accredited Microfinance NGO: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Principal Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Accreditation No.:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Date of Issuance: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**1.**  **General Information on Microfinance Operations**

|  |  |  |
| --- | --- | --- |
|   | **Current Year** | **Prior Year** |
| 1. Total No. of Operating Branches |   |   |
| 2. Location and No. of Operating Branches per region |   |   |
| Region 1 |   |   |
| Region 2*(Please add cells as needed)* |   |   |
| 3. Human Resource Data |   Male | Female | Total | Male | Female | Total |
| a. No. of Board Members |   |   |   |   |   |   |
| No. of Client-Board Members |  |  |  |  |  |  |
| b. No. of Officers |   |   |   |   |   |   |
| c.  No. of Staff |   |   |   |   |   |   |
| Regular/Full-time Staff |  |  |  |  |  |  |
| Project-based Staff |  |  |  |  |  |  |
| Volunteers |  |  |  |  |  |  |
| Others (Please specify):*(Please add cells as needed)* |  |  |  |  |  |  |

**2.**  **Information on Microfinance Products**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **No. of Borrowers** | **No. of Accounts** | **Total Amount** |
| **MICROFINANCE LOANS** |   |   |   |
| 1. Classified as to type of clients |   |   |   |
| 1. Farmers
 |   |   |   |
| 1. Fisher folk
 |   |   |   |
| 1. Microenterprises
 |   |   |   |
| 1. Others (Please specify):

*(Please add cells as needed)* |   |   |   |
| 2. Classified as to age of clients |  |  |  |
| 1. 18-24 years old
 |  |  |  |
| 1. 25-31 years old
 |  |  |  |
| 1. 32-39 years old
 |  |  |  |
| 1. 40-47 years old
 |  |  |  |
| 1. 48-55 years old
 |  |  |  |
| 1. 56-65 years old
 |  |  |  |
| 1. Above 65 years old
 |  |  |  |
| 3. Classified as to the education of clients |  |  |  |
| 1. No grade completed
 |  |  |  |
| 1. Pre-school
 |  |  |  |
| 1. Some Elementary
 |  |  |  |
| 1. Elementary Graduate
 |  |  |  |
| 1. Some High School
 |  |  |  |
| 1. High School Graduate
 |  |  |  |
| 1. Post-Secondary
 |  |  |  |
| 1. College Undergraduate
 |  |  |  |
| 1. College Graduate
 |  |  |  |
| 1. Post-Baccalaureate
 |  |  |  |
| 4. Classified as to sex of clients |  |  |  |
| 1. Male
 |  |  |  |
| 1. Female
 |  |  |  |
| 5. Classified as to monthly income of clients |  |  |  |
| 1. Less than PHP 10,740
 |  |  |  |
| 1. PHP 10,740 - PHP 19,040
 |  |  |  |
| 1. PHP 19,041 - PHP 38,080
 |  |  |  |
| 1. PHP 38,081 - PHP 66,640
 |  |  |  |
| 1. PHP 66,641 - PHP 114,240
 |  |  |  |
| 1. PHP 114,241 - PHP 190,400
 |  |  |  |
| 1. More than PHP 190,400
 |  |  |  |
| 6. Classified as to the marital status of clients |  |  |  |
| 1. Single
 |  |  |  |
| 1. Married
 |  |  |  |
| 1. Widowed
 |  |  |  |
| 1. Separated
 |  |  |  |
| 1. Others (Please specify):

*(Please add cells as needed)* |  |  |  |
| 7. Classified as to purpose of loan |   |   |   |
| 1. Microenterprise
 |   |   |   |
| b. Agriculture |   |   |   |
| C. Housing |   |   |   |
| d. Others (Please specify): |   |   |   |
| 8. Classified as to interest rates per annum |   |   |   |
| a. 20% and below |   |   |   |
| b. over 20 to 25% |   |   |   |
| c. over 25 to 30% |   |   |   |
| d. over 30 to 35% |   |   |   |
| e. over 35 to 40% |   |   |   |
| f. over 40 to 45% |   |   |   |
| g. over 45 to 50% |   |   |   |
| h. over 50% |   |   |   |
| 9. Classified as to size of loan |   |   |   |
| a. Up to 3,000 |   |   |   |
| b. Over 3,000 to 5,000 |   |   |   |
| c. Over 5,000 to 10,000 |   |   |   |
| d. Over 10,000 to 20,000 |   |   |   |
| e. Over 20,000 to 50,000 |   |   |   |
| f. Over 50,000 to 100,000 |   |   |   |
| g. Over 100,000 to 150,000 |   |   |   |
| h. Over 150,000 to 300,000 |   |   |   |
| 10. Classified as to maturity of loans |   |   |   |
| a. 3 months or less |   |   |   |
| b. More than 3 months to 6 months |   |   |   |
| c. More than 6 months to 12 months |   |   |   |
| d. More than 12 months |   |   |   |
| 11. Classified as to repayment schedule |   |   |   |
| a. Daily |   |   |   |
| b. Weekly |   |   |   |
| c. Semi-Monthly |   |   |   |
| d. Monthly |   |   |   |
| 1. Others (Please Specify):

*(Please add cells as needed)* |   |   |   |
| 12. Classified as to type of loan releases |   |   |   |
| a. New Clients |   |   |   |
| b. Repeat Loans |   |   |   |
| 13. Loans Extended by the microfinance NGO based on geographical concentration |  |  |  |
| 1. National Capital Region
 |  |  |  |
| 1. Luzon
 |  |  |  |
| 1. Visayas
 |  |  |  |
| 1. Mindanao
 |  |  |  |
| **CAPITAL BUILD-UP** |   |   |   |
| 1. Micro savings |   |   |   |
| a. Voluntary[[1]](#footnote-1) |   |   |   |
| b. Compulsory[[2]](#footnote-2) |   |   |   |
| **FUNDS GENERATED**  |   |   |   |
| 1. Borrowings  |   |   |   |
| 2. Grants/Donations |   |   |   |
| 3. Others (Please specify):*(Please add cells as needed)* |  |  |  |

**CERTIFICATION**

I hereby certify that the above information is true and correct. Any misrepresentation and/or manifestation of fraud in this report shall be a ground for placing under probation of the accredited microfinance NGO, its reprimand and/or the suspension or revocation of the Certificate of Accreditation granted in its favor.

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*(Name of President/CEO/Executive Director)*

*(Specify Position, as provided in the GIS)*

 SUBSCRIBED AND SWORN to before me in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, this \_\_\_th day of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_\_\_\_\_, Affiant exhibiting to me his/her attached proof of identity, ID No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

 **NOTARY PUBLIC**

Doc. No. \_\_\_\_\_\_\_\_;

Page No. \_\_\_\_\_\_\_\_;

Book No. \_\_\_\_\_\_\_\_;

Series of \_\_\_\_\_\_\_\_.

1. Based on the Standard Chart of Accounts for Microfinance NGOs, voluntary savings refer to additional savings collected from clients on top of the Capital Build-Up. *(MNRC Memorandum Circular No. 2, Series of 2019)* [↑](#footnote-ref-1)
2. Based on the Standard Chart of Accounts for Microfinance NGOs, compulsory savings or Capital Build-Up refers to small amounts of money collected by the microfinance NGO from its clients for purposes of maintaining a compensating balance. *(Section 3 (b) of Republic Act No. 10693 [Microfinance NGOs Act] and MNRC M.C. No. 2, Series of 2019)* [↑](#footnote-ref-2)