**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**

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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)