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USAID/PHILIPPINES SCALING INNOVATIONS IN MOBILE MONEY (SIMM) PROJECT

QUARTERLY PROGRESS REPORT: FIRST QUARTER 2012
APRIL – JUNE 2012

JULY 2012

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ACRONYMS

ARMM	Autonomous Region in Muslim Mindanao
BDO	Banco de Oro
BSP	Bangko Sentral ng Pilipinas
CI/CO	cash-in/cash-out
CCT	conditional cash transfer
COA	Commission on Audit
DAI	Development Alternatives, Inc.
DBM	Department of Budget and Management
DSWD	Department of Social Welfare and Development
G2P	government-to-person
GXI	Globe Xchange, Inc.
MMDA	Metropolitan Manila Development Authority
m-money	mobile money
MRPI	mobile remote payment issuer
MNO	mobile network operator
P2G	person-to-government
PMP	performance monitoring plan
POS	point-of-sale
SIMM	Scaling Innovations in Mobile Money
TAMIS	Technical and Administrative Management Information System
USAID	U.S. Agency for International Development

1.0 INTRODUCTION

The U.S. Agency for International Development (USAID) believes that development entails facilitating access to economic opportunity. Financial services provide the means for the poor and unbanked to build assets, better withstand shocks, and participate more broadly in the formal economy. In the Philippines, the lack of rural access to financial services presents a major barrier to achieving broad-based economic growth. Across the nation, 610 out of 1,635 municipalities do not have banks. With just 26 percent of Filipinos enjoying access to formal financial channels, a latent demand for financial services remains largely untapped.

Meanwhile, the Philippines enjoys a high penetration rate (100.3%) of mobile phone subscribers and registers more than 9.5 million electronic wallet accounts, more than any country in the world, save Kenya. An enabling regulatory environment has facilitated the expansion of mobile money (m-money) and has aided the creation of three unique electronic money models. Ubiquitous airtime distribution networks provide an established infrastructure to expand reach. These positive factors have created a ripe opportunity to leverage existing electronic money channels to address development challenges of financial and economic inclusion.

Despite many positive factors that have enabled the Philippines to become one of the most successful m-money markets in the world, other factors have constrained its growth. USAID has an opportunity to address constraints to catalyze this emerging sector and leverage electronic money for financial inclusion.

1.1 OBJECTIVES AND KEY RESULTS

The Scaling Innovations in Mobile Money (SIMM) project builds upon USAID interventions in microenterprise access and mobile banking (m-banking) to further expand financial services. SIMM advances interconnected goals of increasing financial inclusion for broad-based economic growth through boosting expansion and rapid adoption of m-money services, and creating an enabling environment for m-money.

To reach these goals, SIMM will target three broad areas of strategic intervention: the payment system, government services, and electronic payroll (e-payroll) distribution.

Cutting across these strategic areas, the activities of SIMM will also address supply and demand constraints to broader adoption of m-money in the Philippines and promote global knowledge sharing.

Working with the government, the MNOs, financial institutions, and local organizations, SIMM will address obstacles that are impeding the growth of branchless banking in order to achieve growth-oriented sustainable results and impact. SIMM focuses on three primary areas: creating business models that scale, achieving inclusive user uptake, and promoting global knowledge sharing of m-money. SIMM will be responsible for delivering the following results.

- Growth of m-money to more than 1.3 million active users (of which one-quarter are new subscribers to m-money services).
- More than 12,500 people trained (via financial education and literacy on the uses of m-money and m-money services) for improved household financial management.
- More than 10,000 people opening savings accounts via m-banking.
- Increased e-payroll implementation and adoption to 100 (small, medium, and large) businesses and two Government of the Philippines agencies/local government units (LGUs).
- An additional 2,500 CI/CO merchant partners operating mostly in rural areas.
- Increased volume (monetary value) of m-money transactions by more than 200 percent.
- Three conferences and venues for networking supported; and
- Three research papers and assessments produced for knowledge sharing.

1.2 OVERVIEW OF QUARTERLY REPORT

This report documents the first three months of the start-up and mobilization phase of the SIMM Project from April 26, 2012 to June 30, 2012. Section 2 describes the key operational and technical activities for project start-up, including setting up the project office, developing the start-up plan, life of project and Year 1 workplan, and initiating partnership collaboration activities with stakeholders from the government, the private sector, and the USAID donor community. Moreover, this section touches on the progress made on the project's knowledge sharing and monitoring and evaluation activities. Section 3 looks at the emerging challenges and opportunities from this quarter's implementation particularly on regulatory constraints that may affect how workplan strategies and activities will be carried out in the ensuing quarters. Lastly, Section 4 provides an overview of the key activities and expected results for next quarter's implementation.

2.0 KEY ACTIVITIES FOR THIS QUARTER

The first three months of project implementation centered on the key operational and technical activities indicated in the project start-up plan. These tasks entailed mobilization of both in-country and home office resources to ensure a smooth and efficient project launch. To jumpstart SIMM's partnership-building efforts, the project leveraged USAID's and DAI's existing networks to secure initial meetings with key stakeholders from the government like Bangko Sentral ng Pilipinas (BSP), the Department of Budget and Management (DBM), and the three key mobile remote payment issuers (MRPIs): BanKO, Globe, and SMART. These meetings also served as a platform to validate SIMM's draft workplan concepts with partners and utilize their inputs in fine tuning the strategies and activities that will be implemented over the next two years.

2.1 OPERATIONAL START-UP AND MOBILIZATION

Utilizing a multiphased plan that combines DAI's extensive start-up experience and available in-country resources, the project hit the ground running within a week of contract award with the immediate deployment to Manila of the SIMM Project start-up team consisting of Mark Birnbaum, Technical Start-up Advisor and Viorica Dumitru Birnbaum, Start-up Coordinator. In less than two months, the project made significant strides in getting the SIMM Project office fully operational, including hiring all core staff except, the DCOP, and installing all of the financial and administrative systems, policies, and procedures.

2.1.1 OFFICE

In early May, the start-up team visited 11 potential offices in Ortigas, Bonifacio Global City, and Makati City, but eventually narrowed the list down to two locations in Salcedo Village, Makati due to the close proximity to the offices of both telecoms SMART and Globe, SIMM's key partners. Concurrently, SIMM was already coordinating with the DAI local IT staff to work on the design of the cable and wiring plan for the two offices as well as assist in the procurement of IT equipment and network cabling requirements.

On May 23, 2012, SIMM signed a two-year lease agreement for the office located at 139 Corporate Center, 139, Valero Street, Salcedo Village, Makati City. During May and June, basic office equipment, appliances, and additional furniture were purchased to support project operations. The SIMM Project team moved in to the new office on June 4.

On June 20, an STTA consultant from the DAI London Office, Cecilia Hipos began installing the IT hardware and software in the office. She also supervised installing the phone lines which are connected to DAI's global voice network. This state-of-the-art phone system facilitates communication between field office staff and their technical backstops at the DAI home office at a much less expensive cost compared to other alternatives.

2.1.2 STAFFING

To date, all but one of the key position on the project have been filled. From the original proposal roster, only the candidate for the Deputy Chief of Party (DCOP) was not available to mobilize. Chief of Party Mamerto Tangonan arrived on May 14 to lead the workplanning process and initiate the project's partnership-building efforts. Donato Pua, ICT specialist started a week later in time for the start-up and workplanning workshop. Rommel Dela Rosa rounded out the SIMM technical team on May 28, and immediately began working on the project performance monitoring plan. Recruitment for administrative staff was completed in mid-June with the hiring of the Activity Manager on June 4 and the Office Manager and Accountant on June 21. Meanwhile, recruitment for the DCOP/Mobile Financial Services Specialist was challenging due to limited candidates who possessed the necessary qualifications and were not either already employed on another project or with one of the key implementation partners. After careful consideration, a proposed candidate was submitted to USAID on July 10, and if approval is received SIMM anticipates this candidate to start by early August.



SIMM project team learns about USAID procurement and finance regulations during their staff training on June 26 with DAI home office business manager, Adam Bramm.

Adam Bramm, business manager from the DAI home office arrived in Manila on June 12 to provide technical assistance in setting up the financial and administrative systems of the project including the development of the SIMM Field Operations Manual and the execution of the staff's employment agreements.

From June 25 to 29, project staff underwent a series of trainings on procurement, finance, records management, IT, and DAI's proprietary project management system, TAMIS. These trainings, conducted by DAI home office staff, Adam Bramm, Cecilia Hipos, and Tanja Lumba, were designed to equip project staff with the tools they needs to streamline their work processes as well as familiarize them with the policies and regulations governing USAID projects.

2.1.3 FINANCE

SIMM received approval for its bank account application from Banco de Oro (BDO) in the third week of June. All project funds will be maintained in this account and staff has already opened their individual BDO accounts for payroll. The project has also initiated the process of making available for staff the option of moving funds from their BDO payroll account to their individual mobile wallets.

2.2 WORKPLANNING

One of the major accomplishments this quarter is the SIMM Start-up plan and Year 1 Workplan. The start-up plan outlines the activities undertaken to initiate SIMM Project operations and to solicit support and buy-in from key partners. The workplan, which was submitted to USAID for

approval on June 25, operationalizes the project approaches and strategies that were described in the DAI technical proposal and maps out the general direction, results, and milestones of the project for the first year of implementation.

2.2.1 START-UP PLAN

In accordance with DAI's contract with USAID (Section F.6a), a start-up plan was formulated to serve as a guide for the first three months. The document was submitted to USAID on May 11 and USAID's Contracting Officer Representative (COR) Dr. James Soukamneuth approved it on July 9, detailing activities that SIMM undertook to ensure a rapid and efficient start-up of the project. Details of the Start-up plan are composed of operational (as describe in section 2.0) and technical tasks that include the work planning process, initial meetings with stakeholders, and developing the PMP. Based on past experience, DAI understands that effective start-up requires focused attention and planning for logistical, management, and technical activities.

2.2.2 LIFE OF PROJECT WORKPLAN

On May 21, DAI deployed a Workplan Strategy Consultant, Jaclyn Carlsen to assist the SIMM team in formulating the life of project and Year 1 workplan. SIMM conducted a workshop to develop ideas on the content and strategy. After the initial session, a number of additional meetings and discussions were held to refine the working draft, and consultations were made based on the provisions and deliverables in the USAID contract. The draft work plan was completed and reviewed by Robin Young, the SIMM Project team leader from DAI's home office, before final submission to USAID for approval on June 25. USAID provided comments regarding the workplan on July 17 and SIMM will respond to these requests and provide the revised final workplan by August 3.

2.3 INITIAL ENGAGEMENTS WITH KEY PARTNERS

One of the critical approaches of SIMM is to work in pilot locations that will expand the rapid adoption of mobile money. SIMM facilitates key partnerships with all mobile remote payment issuers including the government, utilizing BSP assistance as the key regulatory agency, and will work to ensure that all the elements such as source, usage, and marketing needed to create a robust mobile money ecosystem will be present in selected pilot areas. Forging strong partnerships with the top three mobile remote payment issuers (MRPIs), BanKO, Globe, and SMART is crucial to SIMM's success. This section describes the project's accomplishments in partnership engagement.

2.3.1 GOVERNMENT PARTNERS

SIMM, together with USAID Project Management Specialist Maria Teresita Espenilla, held meetings with Bangko Sentral ng Pilipinas (BSP) to discuss the project and solicit feedback and guidance on implementation. As an overall strategy, USAID noted that BSP is the Government of the Philippines counterpart organization for the project.

SIMM conducted meetings and consultations with the Department of Budget and Management (DBM) under the leadership of Undersecretary Richard Moya to discuss plans of the government to make all disbursements, including payroll and payments, using e-payment methods within three years by 2015. SIMM and DBM are exploring possible areas of collaboration in this government initiative. A follow-on roundtable discussion was held, together with the MRPIs, to present options on how m-money can complement the national payroll system of the government. DBM is planning to pilot the central payroll system in six national government agencies beginning in July 2012 wherein mobile money is among the options.

SIMM also met with Autonomous Region in Muslim Mindanao (ARMM) Acting Regional Governor Mujiv Hataman to discuss SIMM's work in promoting mobile money as a payroll option for government employees. Regional Governor Hataman responded favorably to the idea and a meeting is being organized in Cotabato with USAID and his staff in August. Regional Governor Hataman was also interested in engaging SIMM for the conditional cash transfer (CCT) in ARMM and noted that the Department of Social Welfare and Development (DSWD) in ARMM should also be included in future CCT m-money discussions.

2.3.2 MOBILE MONEY PARTNERS

BanKO is the first mobile phone-based microfinance savings bank targeting the low income sector of the population. BanKO uses a platform that combines mobile banking with additional services that provides benefits such as affordable services for the poor and insurance for all deposits through the Philippine Deposit Insurance Corporation (PDIC). Currently, BanKO is aiming for one million customers by the end of the year. They launched their business in January 2012 and already have 85,000 customers as of June 30, 2012. SIMM held a few meetings with BanKO President Tessie Tan and her staff to discuss partnerships in scaling up m-money.

SIMM Chief of Party, Mamerto Tangonan, attended BanKO's activation event for tricycles drivers where 317 new customers signed up, and observed a financial literacy and consumer education event for Metropolitan Manila Development Authority (MMDA) employees on June 4 and 14, respectively.

Globe Xchange, Inc. (GXI) has approximately one million m-money subscribers with over 6,000 outlets¹ nationwide and is among the major m-money service providers in the Philippines. In June, SIMM and USAID conducted discussions with GXI President Paolo Baltao to present SIMM and exchange ideas on how a lasting partnership can be forged. Mr. Baltao noted that GXI's five year business plan has already produced significant benefits. He promised to get his team to a SIMM presentation and include cooperation with USAID in their annual workplan.

SMART currently has 8.5 million m-money users with over 4,000 outlets² nationwide and is continuing to pioneer new and innovative m-money products and services through SMART Money. SIMM held a project introduction meeting with USAID and SMART Money Financial Services Head Tricia Dizon and Senior Manager for Domestic Alliances, Maybelle Santos, on

¹ Cash-in/cash-out outlets

² Stand-alone money-in/money-out agents

June 18 as a way of developing cooperation with SMART in scaling up adoption and use of m-money in the Philippines. During the meeting, SIMM shared highlights of its draft workplan, including plans to work with DBM on the central payroll system. These ideas were well received by SMART's executives. Other key areas of collaboration include regulations, grassroots education for SMART's island activations, and SME payroll. SMART agreed to join the consultation meeting with DBM on July 2 to discuss the proposed strategy for making mobile money an option in the national government's payroll system.

2.3.3 CITIBANK (CITI)

SIMM met with USAID and Citi twice this quarter to explore opportunities for accelerating m-money adoption. Citi is one of the world's leading banks with an estimated 200 million customer accounts in more than 160 countries offering consumers a wide range of financial products and services. Currently, Citi has entered into a global partnership with USAID to broaden financial inclusion in developing countries with Citi working to integrate its core banking services with m-money platforms to facilitate mobile-based payments. One of the countries selected for this partnership is the Philippines.

Citi has several mobile-based products in the pipeline. One is a pre-paid card-based product for beneficiaries of Pag-Ibig, the government's national savings program providing affordable shelter financing for Filipinos that would facilitate the release of their loans and benefits. This product will be launched in July and the cards can be used at ATMs, as well as at any MasterCard or Visa points of service (POS). They are also working to enable payments and collections via m-money which would give clients access to payments using Citi's existing CitiDirect (web-based) and BE Mobile (mobile phone-based) delivered to m-money accounts like G-Cash or Smart Money. This product is currently in the design stage and will be launched in the first quarter of 2013.

Specifically, Citi is looking for further assistance from USAID and SIMM on facilitating payments to and from government (G2P and P2G) and referrals to large organizations who are potential customers for payments via mobile money such as international NGOs and relief organizations. The likelihood of approval for these international organizations are high since their head offices are frequently Citi's existing clients abroad.

2.4 PROJECT MONITORING AND EVALUATION

During the quarter, SIMM met with USAID's M&E team to discuss SIMM's upcoming activities, specifically the development of the performance monitoring plan, results framework, and the planned mid-term project evaluation. As a flagship project of USAID on m-money, SIMM is a potential candidate for an impact assessment. Results of the planned mid-term evaluation on March or April 2013 will provide new strategies and future directions for USAID's interventions on m-money to boost financial inclusion of the unbanked. The USAID M&E team further suggested that performance indicators for SIMM be kept to a

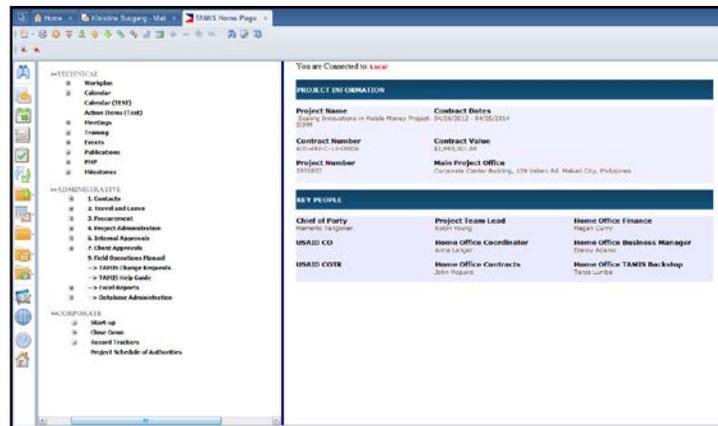
SIMM ON TAMIS

DAI's proprietary information system, TAMIS or Technical and Administrative Management Information System is a customizable system which addresses all aspects of day-to-day project management. It stores and concurrently shares information globally with staff, clients, and partners, as well as stores data that is used for reporting to the client.

minimum while capturing the most important data that is easy to gather and analyze. A baseline profile will be established to describe the current status of the m-money environment, including policy, mobile remote payment issuers, banks, mobile users, and agent networks.

2.4.1 SIMM PROJECT INFORMATION SYSTEM

Activities for the development of the SIMM Project information system are underway. The platform to be used will be DAI's own proprietary system, Technical and Administrative Management Information System (TAMIS), a Lotus-based application that all DAI projects around the world are utilizing to facilitate project work flow and processes. TAMIS allows project staff to design their own system by creating customized modules that can link workplans to all project events, create project databases, track PMP results, and archive pertinent project research, photos, and knowledge products. The beauty of TAMIS is that it allows USAID and other key partners to view the system and track the project's progress in real-time. Currently, the system is undergoing customizations and enhancements to respond to the project's needs and requirements. SIMM technical and administrative staff is working with DAI consultant Tanja Lumba to finalize all changes by next quarter. A sample screenshot of SIMM's TAMIS is shown to the right.



2.5 PROMOTION OF GLOBAL KNOWLEDGE SHARING

As part of SIMM's communications strategy, the project utilizes social media such as Twitter and Facebook as a knowledge sharing platform on m-money. DAI home office ICT Consultant, Jaclyn Carlsen, conducted a social media training with technical staff in May to provide tips on how to popularize ideas, innovations, and research on mobile money through social networking sites. The SIMM Facebook and Twitter sites are aimed at facilitating knowledge exchange between and among m-money practitioners especially in the sharing of best practices and country experiences in scaling up m-money adoption.



2.6 PROJECT COMMUNICATIONS

Given the project's high visibility, SIMM strives to communicate clearly, accurately and in a timely manner all relevant project activities to its stakeholders. Aside from the periodic reports that the project is required to submit to USAID, SIMM will take advantage of existing reporting mechanisms like the USAID Moving Forward, success stories, among others to highlight USAID/SIMM's pioneering work in mobile money in the Philippines.

For this quarter, SIMM prepared talking points for President Benigno S. Aquino III's visit to Washington, D.C. on June 7-8, 2012. The talking points highlighted the background underpinning SIMM's design, benefits, issues, challenges, and actions to be undertaken to increase financial inclusion in the Philippines.

The SIMM project fact sheet has also been prepared to communicate SIMM's goals, objectives, approaches, and expected results to the general public. Moreover, SIMM developed different presentations decks as for introducing the project and its work on mobile money during meetings with partners in the government, private sector, and m-money service providers.

Since May 7, SIMM has been submitting weekly reports to USAID highlighting completed and upcoming activities and other salient project updates. These reports are subsequently provided to USAID Washington, the USAID Philippines Mission Director, and other key staff.

3.0 CHALLENGES AND OPPORTUNITIES

While the Philippines enjoys a high level of penetration rate (100.3%) of mobile phone subscribers, the country still faces challenges for scaling up m-money services. SIMM has identified some of these challenges as well as some opportunities for m-money below.

Challenges

- Lack of interoperability among banks and among mobile remote payment issuers.
- Commission on Audit (COA) guidelines on issuance of electronic official receipts. While policies authorizing the use of electronic payments in government transactions are in place, some government agencies are still hesitant to use m-money as a payment option due to unclear guidelines on the issuance of electronic official receipts.
- Seeming lack of technology/innovation champions in some government agencies and their predisposition to the “traditional way of doing things” which can be a deterrent in getting government’s buy-in on the project.
- Perception of some partners that creating a culture favorable for mobile money adoption takes a long time since it entails behavior change.
- Lack of readiness and slow movement of government in implementing m-money solutions vis a vis SIMM’s timeframe (two year project with only 21 months remaining).
- Project’s limited human and financial resources.
- Partners that have their own agenda that cannot be reconciled with SIMM’s goals.

Opportunities

- Strong existing relationships and excitement from partners.
- The merger of Sun Cellular with SMART brings larger potential subscriber base for mobile money users.
- Recent move of government to reduce administrative cost for CCT implementation from the current 10 to 7 percent to cover more beneficiaries which may be a good entry point for efficient disbursement. In addition, an increase of PhP44.5 billion from PhP39 billion to accommodate additional 700,000 beneficiaries.
- Potential 1.3 million government employees, from both national and local agencies, for e-payroll stream.

4.0 HIGHLIGHTS FOR NEXT QUARTER'S ACTIVITIES

Assuming that there will be no significant deviations from the strategies and tasks proposed in the life of project and Year 1 workplan, SIMM will ramp up implementation significantly next quarter. Below are some of the highlights of next quarter's activities.

- **Signing of MOUs and NDAs**
With the key partnerships established, SIMM will now work on formalizing these arrangements by signing memoranda of understanding (MOUs) and non-disclosure agreements (NDAs) with BankO, Globe, and SMART. This will be done in conjunction with the project launch scheduled in August.
- **Area selection for the “piloting strategy”**
Next quarter, SIMM will identify the initial 5-10 target areas for its pilot strategy. SIMM is now devising an analytical tool that will prioritize viable areas for mobile money uptake.
- **Finalizing SIMM's PMP**
On July 25, SIMM submitted its performance monitoring plan (PMP), a contract deliverable that describes the tracking, measurement, and reporting of project-attributable results. In addition, a baseline survey will be prepared and submitted by August 30, 2012. There will also be project staff training on data collection to be completed on September 20, 2012.
- **Groundwork for the m-money enabling of government payroll with DBM, Land Bank, and COA**
From July to September, SIMM will hold a series of consultative meetings with DBM, Land Bank, COA, the mobile money players, and other concerned agencies for the piloting of the “mobile money enabling of government payroll” project in partnership with the DBM. One major objective of these meetings is to operationalize the proposed mobile banking arrangement between Land Bank and the MRPI. SIMM will also work on developing an m-money “workbench” for the 10,000 government employees that will be included in the pilot.
- **Continuing collaboration activities with key stakeholders**
SIMM will continue to reach out to new and existing m-money partners to bolster support for the project. SIMM has met with the Philippine Chamber of Commerce and Industry, the largest umbrella organization of SMEs in the country, to ensure their support for the project's SME engagement for payroll. SIMM is also working with Philippine Association of Water Districts (PAWD) in securing the local water districts' buy-in for SIMM's proposed mobile payment scheme for water utilities. Also, SIMM will explore possible collaboration with the Commission on Filipinos Overseas and the Department of Interior and Local Government to use m-money as an acceptable payment method for remittances of overseas Filipino workers and business registration fees and micropayments for the local government units (LGUs). Another activity is to explore working with b2bpricenow.com, the official e-marketplace of

the Philippines for the agriculture and fisheries sector endorsed by Congress that is partially owned by Land Bank. It is a trading portal that allows buyers and sellers of agriculture and fisheries products to transact directly on-line via web portal, thereby eliminating intermediary costs. SIMM will look into pursuing a partnership with them, particularly in reaching farmers and fisherfolks that may be receiving agricultural subsidies from the government. SIMM will also begin talks with officials from the Department of Social Welfare and Development's Pantawid Pamilyang Pilipino Program (4Ps) in August as part of the G2P strategy on the conditional cash transfer.

- **Partnerships in ARMM**

By August, SIMM will meet with Regional Governor Hataman of ARMM to discuss SIMM's work in increasing uptake of mobile money emphasizing conditional cash grants to beneficiary households enrolled in the 4Ps program of the Department of Social Welfare and Development, as well as promoting it as a payroll option for government employees.

- **Communicating SIMM online**

Development of the SIMM Project website is underway with the assistance of the DAI home office Communications team. This website is meant to complement the social media platform of SIMM. In addition, the DAI home office will provide GIS data and mapping technology for the project to create useful maps as resource for MRPIs in prioritizing the expansion of CI/CO agents especially in rural areas.