

PWACX-051

RBAP/RBRDFI



MICRO - ENTERPRISE ACCESS TO BANKING SERVICES IN MINDANAO

**COMPLETION REPORT
SEMINAR ON MICROFINANCE PRODUCTS
OF RURAL BANK OF TALISAYAN**

Final Draft

Submitted by:

Chemonics International Inc.
Davao City, Mindanao, Philippines

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• Sequence of Lecture	
• Photocopy (reduced) of acetates	
• Savings Mobilization Workshop Questionnaire	
• Promotional Materials (9 pcs.)	
• Attendance Sheets	
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• Personal Background of Mr. Galenzoga	

1. BACKGROUND

The MABS-M program is well into its pilot phase, and is providing in-house training and technical assistance to the four pilot banks; RB Sto. Tomas, RB Digos, Sarangani RB, and Trubank-Sta. Cruz. As outlined in the pilot banks' work plan, the technical team will conduct weekly visits to each bank for six months.

The MABS-M team divided the officers and staff of each bank into three small groups: product development, marketing and promotion, and MIS. In one of the training sessions, the banks were requested to present their existing deposit and loan products and services. The banks were then requested to suggest possible addition products that would increase their deposit and loan portfolios.

The deposit product suggestions gathered from the pilot banks were almost similar to the existing deposit products of RB Talisayan. Previously, after the federation workshops on loan pricing and cash flow lending in Butuan and Cagayan de Oro cities, the MABS-M technical team visited RB Talisayan to learn more about their deposit products and services. Since RB Talisayan has been implementing various successful deposit programs, it was suggested that we invite President Ernesto Galenzoga to share these products with the four pilot banks.

2. SEMINAR OBJECTIVES

- To present existing deposit programs of RB Talisayan to the four pilot banks;
- To present the deposit programs' features, mechanics, and procedures, including marketing and promotion strategies;
- To encourage the four pilot banks to begin development of new deposit products;
- To replicate these programs in part or in full in the pilot banks' own service areas;
- To adopt these programs as a regular part of the banks' deposit portfolios;
- To eventually help the four pilot banks increase their deposit base.

3. HIGHLIGHTS OF COURSE IMPLEMENTATION

3.1 Seminar Design

Main Topics	Learning Points	Duration	Methodology
RB Talisayan Profile	<ul style="list-style-type: none"> * vision statement * mission statement * company profile * diversity of market * bank growth strategies 	15 min.	lecture using the overhead projector (OHP)
Savings Concepts	<ul style="list-style-type: none"> * financial principles & philosophies * understanding savings * motives behind savings decision * RB savings products in relation to savings decisions 	30 min.	lecture with interaction and with the use of OHP
RB Talisayan Deposit Products	<ul style="list-style-type: none"> * regular savings * regular time deposits * time deposit plus (installment savings) * double your money (peso power saver) * time deposit protector (savings with insurance) * T.A.S.K. account (savings & credit) 	45 min.	lecture with interaction, and samples of savings promo materials
Savings Mobilization Strategies	<ul style="list-style-type: none"> * coin boxes * raffle promo * account officer concept-pro-active marketing * share and care fund * how to market coin boxes * statistics on initial deposits generated * SHGs family deposit drive 	45 min.	lecture with interaction and use of OHP
Savings Mobilization Workshop	<ul style="list-style-type: none"> * what savings products of RB Talisayan do you like best? * what features of these products are applicable or can be integrated in the products presently developed with MABS-M? * what will be the mobilization strategies? * what are the possible problems and risks in adopting the products in your bank? 	2 hrs. & 30 min.	Workshop; use of OHP and color coded flash cards for each group's plenary presentation

The seminar started with the presentation of RB Talisayan's vision and mission statement. It was intended to give the participants a briefing on the bank in relation to its geographical location, market peculiarities, and long range strategies for horizontal and vertical product integration. Mr.

Galenzoga also shared his knowledge and experiences as project facilitator for The German Technical Cooperative, GTZ, on savings concepts and application of deposit products.

The participants were given samples of RB Talisayan's deposit promotional materials. The materials were in the forms of product brochures, leaflets, posters and coin boxes. The coin box was the most appealing to the participants. It is a square box made of thin plywood and wrapped in dark blue hardbound paper. The keys to the attached padlock are kept with the bank. The are sold to depositor for a nominal to cover costs, but also to instill a feeling of ownership on the part of the depositor. Experience dictates that anything given for free by the bank was more often than not taken for granted by the beneficiaries. The target market for the boxes was initially schoolchildren, but later on the bank noticed that microentrepreneurs started buying the boxes for safekeeping not only of coins, but paper bills.

3.2 Number of Participants

The seminar workshop was attended by representatives of the four pilot banks. Each of the banks were requested to send at least four participants preferably the president/general manager, the designated microfinance staff for the program, and the team leaders for product development and marketing and promotion.

Number of Participants, By Position in the Rural Bank

Position	Number of Participants	% Distribution
President/General Manager	3	18%
Branch Manager	1	5%
Assistant Manager	2	12%
Loan Officers	2	12%
MABS-M MF Staff	4	23%
Other Officers	3	18%
Other Bank Staff	2	12%
Total	17	100%

3.3 Resource Person and Facilitator

Mr. Ernesto C. Galenzoga was invited to be the resource speaker of the seminar. He was recently appointed as the president of the Rural Bank of Talisayan in August 21, 1998. Prior to his appointment, he was the project officer/linkage facilitator for the Linking Banks/GTZ self help groups project under the program of the Land Bank of the Philippines. During this position with

GTZ, Mr. Galenzoga consulted with RB Talisayan on its savings mobilization program. He worked for a number of years with the Ayala Life Insurance Company, and successfully started a retail insurance premium payment. He was once the president of the Sta. Ana Multi-Purpose Cooperative, of one of the biggest and most stable multi-purpose cooperatives in Mindanao, with a membership of 8,000. Acting as the facilitator for the seminar/workshop was Eduardo N. de Castro, Banking Operations and Training Specialist for the MABS-M program.

4. RESULTS OF THE SEMINAR EVALUATION

1. Reaction to the seminar	Excellent	Very Good	Fair	None	Total
a. Seminar	8 (57%)	6 (43%)			14
b. Material	6 (43%)	7 (50%)	1 (7%)		14
c. Instructor	8 (57%)	5 (36%)	1 (7%)		14
d. Pace	5 (36%)	8 (57%)	1 (7%)		14
d. Practicality of information	8 (57%)	6 (43%)			14
2. Would you recommend this program to others?					
a. Yes	14 (100%)				
b. No					
Total					
3. Areas particularly beneficial to the participants job performance.					
a. Savings mobilization and strategies adopted					
b. Savings and innovative products					
c. Time Deposit Plus (coin boxes)					
d. Product presentation					
4. Least like about the program.					
a. Additional workload					
5. Topics that should be added/deleted to improve the presentation.					
a. Add	a.1. Particular product costing should be presented a.2. Should present more details and actual sampling of product a.3. More seminars/trainings				
b. Delete					
6. Topics would like to see in future MABS-M training/seminars.					
a. Savings & credit strengthening					
b. Marketing techniques & guidelines					
c. Product development & implementation guidelines					
d. Customer service/relation					
e. Sharing sessions on experience of successful microfinance implementors					
f. Financial intermediaries such as costing, margins, etc.					
7. Overall Comments					
a. The seminar is good, interesting and applicable					
b. Very good lecturer and accommodating MABS facilitator					
c. Improves learning process					

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Attainment of Seminar Objectives

In terms of the general objective of product appreciation, the participating banks found the deposit mobilization and strategies most beneficial. The participants have expressed their interest in replicating the products, albeit modified, in their own banks.

5.2 What Went Well

As a result of the workshop, most of the participants were appreciative of the coin boxes, double your money and the time deposit plus.

5.3 What Needs Improvements

The participants felt that the deposit products presented by RB Talisayan should be supported with product costing in relation to the benefits. The features and mechanics should have been more detailed, ranging from the documents used up to the procedures implemented.

On the preparation side, MABS-M should have made arrangements with the hotel of the seminar presentation either in the form of a streamer or seminar banner. At the end of the workshop, participants were given their certificates of attendance in a simple ceremony, but did not present plaques of appreciation to the resource speaker and to RB Talisayan. However, this was later done and sent to Mr. Galenzoga and to the bank.

5.4 Recommendations for Future MABS-M Training Activities

As a result of the seminar workshop, participants would like to see MABS-M conduct training on savings and credit strengthening; marketing techniques; product development; customers' relation; and product costing. They would also want more sessions with successful microfinance implementors in line with the banker-to-banker approach to training.

ANNEXES

MICROENTERPRISE ACCESS TO BANKING SERVICES (MABS-M)

Seminar on The Microfinance Products of RB Talisayan
November 14, 1998, 8:30 A.M.-4:00 P.M., The Royal Mandaya Hotel

Program

I.	Registration	MABS-M Secretariat
II	Invocation	Mateo Ty Bank Analyst, MABS-M
III	Welcome Remarks	Raike Quiñones Microenterprise Outreach Specialist & Acting COP, MABS-M
IV	Keynote Address	Femy Calderon Executive Director, MEDCO & Chairperson, MABS-M Management Committee
V	Introduction of the Seminar Speaker	Eduardo de Castro Bank Operations & Training Specialist, MABS-M
VI	Lecture: The Microfinance Products of RB Talisayan	Ernesto Galenzoga President, RB Talisayan
	Lunch Break	
VII	Lecture (continuation)	
VIII	Group Workshop	
IX	Presentation of Workshop Outputs	
X	Workshop Reactor	Alex Buenaventura Executive Director, RBRDFI
XI	Closing Remarks	Reynaldo Reyes Chairman, RBRDFI
XII	Awarding of Certificates to Seminar Participants	

**Sequence of Lecture Microfinance Products of RB Talisayan
Royal Mandaya Hotel
November 14,1998
8:30 A.M. - 4:00 P.M.**

I - PROFILE OF RB TALISAYAN

1. Show RB Talisayan Logo
2. Vision Statement
3. Mission Statement
4. Company Profile
5. Diverse Market
6. Strategies for Bank Growth

II - SAVINGS CONCEPTS

7. Financial Principles and Philosophies
8. Understanding Savings (2 acetates)
9. Motives Behind Savings Decision
10. RB Talisayan Savings Products in Relation to Savings Decisions

II - RB TALISAYAN DEPOSIT PRODUCTS

11. Presentation of Savings Products
 - 11.1 Regular Savings
 - 11.2 Regular Time Deposits
 - 11.3 Time Deposit Plus (Installment Savings)
 - 11.4 Double Your Money (Peso Power Saver)
 - 11.5 Time Deposit Protector (Savings w/ Insurance)
 - 11.6 T.A.S.K Account (Savings & Credit)
12. Savings Mobilization Strategies
 - 12.1 Coin Boxes
 - 12.2 Raffle Promo
 - 12.3 Account Officer Concept - Pro-Active Marketing
 - 12.4 Share and Care Fund
13. How to Market Coin Boxes (2 acetates)
14. Statistics on Initial Deposits Generated from 1994-1998
15. Self -Help Groups (SHGs) Family Deposit Drive - Linkage

III - SAVINGS MOBILIZATION WORKSHOP




Strategies For Bank's Growth

- Intensive Financial Product Promotion and Market Penetration (Vertical and Horizontal)
- Customer Focus and Efficient Services
- Self-Help Groups Partnership Promotion and Linkage with other groups (Innovative Banking for Low Income Sector)
- Institutionalization of Savings-based Lending (Linking Savings with Credit and Credit with Savings)
- Upgrading & Development of Managerial Competence on Banking towards the 21st Century (Banks & Managers)
- Development of Human Resources (Education and Training of Staff)




Diverse Market

Rural Bank of Talisayan caters to a diverse market. The primary clients include salaried and government employees, small businesses, pensioners, OCWs, as well as the farmers and fishermen in the area. As a strategy to strengthen and expand its client base, the bank initiated the launching of the linkage banking technology with self-help groups. To date, the bank has linked with a total of 17 self-help groups.




Company Profile

Rural Bank of Talisayan has been in operation since March 10, 1996. The Bank is practically owned by the Beltran family with the chairmanship of the board passed on to Mr. Jonathan C. Beltran and the presidency to Mr. Ernesto C. Galenzoga.

The bank's area of operation covers 8 municipalities in Misamis Oriental starting from Jasaan up to Medina which is the last town of the province. Two years ago, the bank transferred to their new building which is situated right across the old one. It has recently opened its first branch last August 28 in Jasaan, Misamis Oriental.




Mission

A leading bank in the promotion of savings consciousness, savings mobilization, savings-based credit, participatory process thru self-help group (SHGs) and development of entrepreneurial and livelihood activities geared towards the financial empowerment of the people.




Vision

A strong savings-based and financially self-reliant bank owned by community-oriented stockholders, managed by honest and competent and dedicated staff where effective and efficient financial services are being provided to the public that enhance the socio-economic upliftment of the less privilege sector of the society.

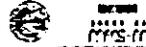


Seminar on RB Talisayan Microfinance Products

Resource Speaker:
Ernesto C. Galenzoga
President, RB Talisayan

Financial Principles and Philosophies

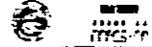
- Savings First Before Credit
- Linking Savings with Credit and Credit with Savings
- We help those who help themselves
- For those who save they have the right to borrow
- Cost covering interest margin for savers and the bank



Understanding Savings

Q: What is Savings?

A: Anything that is not used or spent.



Understanding Savings

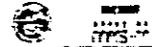
Savings Formulas, Concepts and Implications

Formula	Concept	Implications
$I - E = S$	Surplus	Nobody can save
$I - S = E$	Residual	Only few can save
$I = S$	Working Balance	Everybody can save



Motives Behind Savings Decision

- For insurance against disability, disease, retirement, sudden income losses and other contingencies.
- Safeguard against uneven income streams due to seasonal variations.
- Wealth accumulation to finance a household long term goals
- Savings for future investments



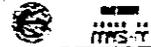
Savings Products

- Regular Savings Deposit
- Regular Time Deposit
- Time Deposit Plus (Installment Savings)
- Double Your Money (Peso Power Saver)
- Time Deposit Protector (Savings w/ Insurance)
- T.A.S.K. Account (Savings & Credit)



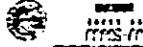
Savings Mobilization Strategies

- Coin Boxes
- Raffle Promo
- Account Officer Concept - Pro-Active Marketing
- Share and Care Fund



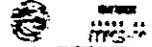
How to Market the Coin Boxes

- The coin boxes must not be given free, anything that is free is not sustainable. Either the depositors will be required to deposit an amount or buy the box.
- The amount will be refunded/returned if the depositors decides to stop savings through the coin boxes.
- Explain to the prospective depositors either group or individually the savings concepts, advantages and benefits



How to Market the Coin Boxes

- Secure agreements through a simple MOU, outlining the roles of the bank and the depositors.
- Conduct simple ceremony before distributing the coin boxes. A simple pledges and commitments to be signed by the depositor.
- Explain the benefits of the depositors if savings planned are followed, example; Linking Savings with Credit, added protection program, etc.



MABS-M PROGRAM

Microenterprise Access to Banking Services in Mindanao

SAVINGS MOBILIZATION WORKSHOP

- 1. What Savings Products of RB Talisayan do you like?**

- 2. Are these products applicable or can be integrated in the products you are presently developing with MABS-M?**
 - 2.1 What are the features?**

- 3. What will be your savings mobilization strategies?**

- 4. What are the possible problems and risks in adopting these products / product features in you bank?**

COMPANY PROFILE

Rural Bank of Talisayan has been in operation since March 10, 1966. The Bank is practically owned by the Beltran family with the presidency recently passed on to Mr. Jonathan C. Beltran.

The bank's area of operation covers 8 municipalities in Misamis Oriental starting from Lagonlong up to Medina which is the last town of the province. Two years ago, the bank transferred to their new building which is situated right across the old one. It expects to establish its first branch by 1998 in Jasaan, Misamis Oriental.

DIVERSE MARKET

Rural Bank of Talisayan caters to a diverse market. The primary clients include the salaried and government employees, small businessmen, pensioners, OCWs, as well as the farmers and fishermen in the area. As a strategy to strengthen and expand its client base, the bank initiated the launching of the linkage banking technology with self-help groups. To date, the bank has linked with a total of 17 self-help groups.

AFFILIATIONS

Rural Bank of Talisayan is affiliated with a variety of the Philippines top financial institutions namely:

Landbank
Solid Bank
UCPB
Quedanco
SBGFC
Rural Bankers Ass. Of the Philippines
PDIC
USAID

...and it is the only rural bank that accepts SSS payments in the region.



MAKE
Dreams
COME TRUE



RURAL BANK OF TALISAYAN, INC.

"Kaabag sa Negosyo"

Member PDIC (Maximum deposit insurance for each depositor P100,000.00)

DEPOSIT WITH
RURAL BANK OF TALISAYAN

Support

*Countryside
Development*



YOUR PESO CAN:

- ✓ Provide accessible savings and loan products to rural customers and clients.
- ✓ Encourage development of rural and agricultural enterprises.
- ✓ Decongest major cities like Manila, Cebu, and Davao by encouraging and developing rural entrepreneurship.
- ✓ Provide jobs, education and food for the rural poor.

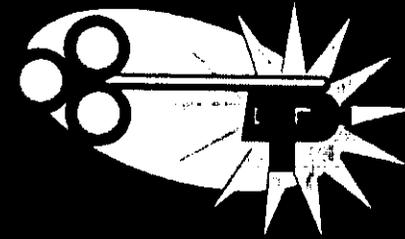
Plus

*Choose from our wide range
of products and services with
rates comparable to
commercial banks.*



PESO POWER SAVER

The Peso Power Saver is a special time deposit that doubles your money by accumulating interest income equivalent to the original



**TIME DEPOSIT
PROTECTOR**

Provides a complete financial package combining savings, collateral for loans, and free insurance benefits for the depositor.



PESO POWER SAVER

PESO POWER SAVER

A unique program that allows you to save regularly either through salary deductions or by voluntarily depositing with the Bank a minimum amount of only P500 monthly

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**Rural Bank of Talisayan
(Main) and Jasaan Branch**

** your partner in progress **

Invites our Valued Clients & Depositors to

JOIN our

32nd Anniversary

PASALAMAT RAFFLE PROMO '98

Simply OPEN A NEW ACCOUNT from any
of our Savings Products and
WIN the following Major Prizes:

1st Prize	P 15,000.00
2nd Prize	P 10,000.00
3rd Prize	P 5,000.00

Our Savings Products:

- ★ Regular Savings ★ Regular Time Deposit
- ★ Time Deposit with Insurance ★ Double Your Money
- ★ Installment Savings ★ RBTree -Fund

*CASH PRIZE at stake PLUS consolation prizes such as
Umbrellas, T-Shirts, Bags, and other gift items.*

** Visit our office for details*

RAFFLE MECHANICS:

1. WHO CAN JOIN AND PARTICIPATE IN THE RAFFLE PROMO?

- 1.1 Any depositors who opened an account to any of the Savings Product of the Bank.
- 1.2 Existing depositors who are willing to deposit additional amount to qualify for the raffle.

2. HOW TO JOIN AND QUALIFY FOR THE RAFFLE PROMO?

- 2.1 Existing and new depositors may open a new account from any of the following Savings Products with the corresponding qualifying amount to be entitled to a free raffle ticket

**NAME OF SAVINGS
PRODUCT**

**QUALIFYING AMOUNT TO BE ENTITLED
TO ONE (1) FREE RAFFLE TICKET**

- | | |
|----------------------------|---|
| 1. Regular Savings Deposit | For any increase of P 1,000.00 average daily balance per quarter. |
| 2. Regular Time Deposit | For every P 1,000.00 Time Deposit for one (1) year. |

SPECIAL SAVINGS PRODUCTS

- | | |
|---|---|
| 1. Time Deposit Protector with Insurance Coverage | For every P1,000.00 deposit with a minimum of P3,000.00 |
| 2. Double Your Money | For every P 1,000.00 with a minimum deposit of P 5,000.00 |
| 3. Installment Savings | For every minimum deposit of P 500.00 |

DEVELOPMENT ACCOUNT FUND

- | | |
|----------------|-----------------------------|
| 1. RBTree-Fund | For every P 500.00 deposit. |
|----------------|-----------------------------|

Raffle Draw Dates: There will be an initial draw on Minor Prizes starting April 4, 1998 during the inauguration of the RB Talisayan Branch in Jasaan and a quarterly draw starting July 1, 1998, October 1, 1998 December 23, 1998 and March 10, 1999 for the Major Prizes during the 33rd Anniversary Celebration at the Main Office in Talisayan, Misamis Oriental

RULES OF THE RAFFLE:

- 1) All officers & Staff of the RB Talisayan are disqualified to participate in the Raffle Promo.
- 2) Only one (1) prize will be awarded to the winners of any of the major prize is least of a prize of higher value.
- 3) Entries on savings deposits are not withdrawn within a quarter to be able to participate in the raffle.
- 4) Winners must present proper identification in claiming the prize together with the winning ticket.

WHAT IS DOUBLE YOUR MONEY SAVINGS?

The Double Your Money Savings is a special time deposit that accumulates interest income equivalent to the original amount after 6 years, net of taxes. It is a long term savings plan that will double your money six years thereafter.

WHO CAN AVAIL OF THE DOUBLE YOUR MONEY SAVINGS?

Anybody who wants to put their money into a safe and secured investment over the years. Imagine your initial investment P10,000 will become P20,000 after 6 years; P40,000 after 12 years; or P80,000 after 18 years?

WHAT ARE THE SPECIAL FEATURES OF THE DOUBLE YOUR MONEY SAVINGS?

1. Provides high yielding interest income
2. May be used as collateral for a loan in case of emergency
3. Affordable and secured investment for the future
4. A savings program with multipurpose goals such as; Retirement Income, Educational Plan for children, a Gift and/or Profitable investment

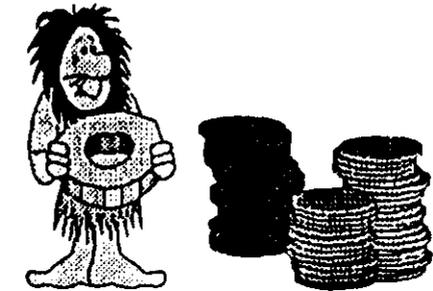
HOW TO AVAIL OF THE DOUBLE YOUR MONEY SAVINGS?

Just visit us and see our friendly and cheerful staff anytime during office hours. You may want to start with one (1) unit equivalent to P5,000 now.

Rural Bank of Talisayan (Mis. Or.), Inc.

"Worthwhile
Investments You
Cannot Afford
To Miss"

Rural Bank of Talisayan
introduces the SAVERS
POWER:



DOUBLE YOUR
MONEY SAVINGS



RULES AND REGULATIONS COVERING DOUBLE YOUR MONEY SAVINGS

1. WHO MAY OPEN AN ACCOUNT?

Anybody with no legal disability, and is willing to abide by the rules and regulations set herein may open a DOUBLE YOUR MONEY SAVINGS.

Parents or guardians may likewise open an account for their minor children. However, withdrawals if allowed, can only be done against the authenticity of the parents/guardian signature.

2. DEPOSIT

The opening amount for a DOUBLE YOUR MONEY SAVINGS account shall at least be FIVE THOUSAND PESOS (P5,000) only.

3. DOCUMENTATION

The Bank shall issue a Certificate of Deposit to the depositor with the corresponding rules and regulation governing the DOUBLE YOUR MONEY SAVINGS.

4. HOW TO MAKE DEPOSIT

The depositor-saver shall personally make his/her placement deposit with the Bank. In case the depositor is a minor he/she must be accompanied by the parents or guardian. Deposits shall be made done through the use of the regular savings deposit slip. The Bank staff receiving the placement shall stamp the deposit slip with DOUBLE YOUR MONEY SAVINGS.

If the depositor cannot write, he/she must have the form filled out by another person other than the bank staff.

5. WITHDRAWALS

Deposits made with the DOUBLE YOUR MONEY SAVINGS account is not subject to withdrawals at anytime unless the depositor decides to pre-terminate his/her account.

6. INTEREST

The interest income of the DOUBLE YOUR MONEY SAVINGS is 100 percent of the amount deposited after six (6) years, net of taxes.

7. IN CASE OF PRE-TERMINATION

If the DOUBLE YOUR MONEY SAVINGS is pre-terminated, the account shall earn the interest equivalent to that of an ordinary regular savings account.

8. LOANABLE VALUE

The DOUBLE YOUR MONEY SAVINGS has a loan value equivalent to 100 percent of the original amount plus the accumulated interest earned which may be used as collateral for a loan.

The interest of the loan shall be the same rate as that of an ordinary loan offered by the Bank.

9. AUTOMATIC RENEWAL

The DOUBLE YOUR MONEY SAVINGS account if not withdrawn after the maturity date shall be subject to automatic renewal.

10. ERRONEOUS ENTRY

A claim made by the depositor - saver against any erroneous entry on his/her certificate must be made by him/her before leaving the Bank's premises or within a reasonable time.

10. CHANGE OF ADDRESS

The bank should be properly notified regarding any change of address of the depositor.

**Can you build a
shelter and at the
same time ensure
your future**



**RULES AND REGULATIONS
COVERING TIME DEPOSIT
PROTECTOR**

1. WHO MAY OPEN ACCOUNTS

Anybody who is in good health at the time of application with no legal disability and is willing to abide by the following rules and regulations set herein may open a TIME DEPOSIT PROTECTOR ACCOUNT.

Parents or guardians may likewise open an account for their minor children 15 years of age. However, withdrawals if allowed can only be done against the authenticity of the parents/guardian signature.

2. DEPOSIT

The minimum amount of opening a TIME DEPOSIT PROTECTOR shall be THREE THOUSAND PESOS (P3,000) equivalent to one (1) unit up to maximum of P60,000 which is the maximum coverage of single depositor.

3. DOCUMENTATION

The bank shall issue a TIME DEPOSIT PROTECTOR passbook to the depositor. The passbook can accommodate one or more placements.

The passbook shall be used to record deposit made by the depositor. All transactions in this regard shall only be made by the person authorized by the bank. No deposit or withdrawals shall be made unless the passbook is presented.

The depositor is responsible for safeguarding the passbook at all times. A depositor should in no way make any writing or alterations in the passbook. The bank will not take responsibility for any amount not properly recorded and acknowledged thereon.

In case the passbook is lost, misplaced or stolen, the depositor - saver should promptly report the incident to the bank. Upon ascertaining the authenticity of the report the bank shall issue a new passbook. The bank shall enter/record the balance outstanding to the depositor - saver's credit as shown in the banks' record.

The bank shall reserve the option to require the depositor - saver as maybe needed, to submit an affidavit on the loss passbook.

4. HOW TO MAKE DEPOSITS

The depositor-saver must personally make his/her placement deposit, in the bank in case of minor below 18 years old he/she must be accompanied by the parents beneficiaries. This shall be done through the use of the regular savings deposit slip. The bank staff receiving the placement shall stamp TIME DEPOSIT PROTECTOR on the deposit slip used for this account.

If the saver cannot write, he/she must have the form filled out by some person other than the bank staff.

5. INSURANCE

A depositor of the TIME DEPOSITOR PROTECTOR account is covered with life insurance with the same equal amount of his/her deposits as long as the deposit remain intact in the bank. The coverage is co-terminus with the deposit and the deposit maybe

pre-terminated only during anniversary date of the insurance coverage.

6. MAXIMUM AGE OF COVERAGE

The FREE INSURANCE coverage of the TIME DEPOSIT PROTECTOR will be up to age 65 only after which the coverage will ceased.

7. WITHDRAWALS

Deposits made with the TIME DEPOSIT PROTECTOR account is not subject to withdrawal at anytime unless the depositor decides to preterminate his/her account during the anniversary date of insurance coverage.

8. IN CASE OF PRE-TERMINATION

The TIME DEPOSIT PROTECTOR account if pre-terminated during the anniversary date the insurance coverage will automatically ceased. The amount of deposit will be return back to the depositor.

9. IN CASE OF DEATH OF DEPOSITOR

Upon death of the depositor his/her beneficiaries shall received, in addition to the deposit, an amount equal to the deposits of the depositor at the time of death while the coverage is enforce.

10. LOAN VALUE

The TIME DEPOSIT PROTECTOR has a loan value equivalent to 100 percent of the original amount which can be used as collateral for a loan either for productive or providential purposes.

The interest of the loan will be the same rate of any ordinary loan offered by the bank to its clients.

11. AUTOMATIC RENEWAL

The TIME DEPOSITOR PROTECTOR account if not withdrawn during anniversary date shall be subject to automatic renewal of the principal.

The automatic renewal shall be for a period of one (1) year.

12. ERRONEOUS ENTRY

A claim made by the depositor - saver against any erroneous entry in his/her passbook must be made by him/her before leaving the bank's office or within reasonable time.

13. CHANGE OF ADDRESS

The bank should be properly notified regarding any change of address of the depositor.

**A TOTAL FINANCIAL
PACKAGE NOW AVAILABLE
IN THE COUNTRYSIDE"**

Rural Bank of Talisayan introduces a unique savings product that other banks wishes to have, the...

"TIME DEPOSIT PROTECTOR"

**WHO ARE QUALIFIED TO APPLY
FOR TIME DEPOSIT PROTECTOR?**

Anybody who is in good health, at the time of application whose ages ranges from 15 up to 64 years old, wants to build-up savings and needs a life insurance protection at no extra cost.

**ARE THE APPLICANTS REQUIRED
TO HAVE A MEDICAL
EXAMINATION?**

Generally, there is no medical examination required except in cases where applicants have adverse medical history.

**WHAT ARE THE SPECIAL
FEATURES OF TIME DEPOSIT
PROTECTOR?**

1. Provides a complete financial package combining savings, collateral for loans and protection benefits of the wage earner.
2. Provides extra amount of cash in case of a pre-matured death of the depositor.
3. Provides a free life insurance coverage depends of the amount deposited from death of any cause up to age 65 as long as the deposit continue to be in the bank.

**HOW TO APPLY FOR A TIME
DEPOSIT PROTECTOR?**

The Depositor must appear personal to the staff incharge of the bank when applying for a Time Deposit Protector coverage. A depositor may apply from P3,000 up to P60,000 maximum coverage with the corresponding deposits and premium for the first year only.

Avail of this unique financial package designed just for you by **RURAL BANK OF TALISAYAN.**

See us for more details.

Save at least . .

- 1.00 a day = 365.00/yr.
- 3.00 a day = 1,095.00/yr.
- 5.00 a day = 1,825.00/yr.
- 8.00 a day = 2,920.00/yr.
- 10.00 a day = 3,650.00/yr.

All deposits are insured with
PDIC up to P 100,000

RURAL BANK OF TALISAYAN (MIS. OR.). INC.
"Bangko sa Talisayan Kasosyo ng Bayan."
Open a Savings account and Help develop Mindanao . . Save Now .

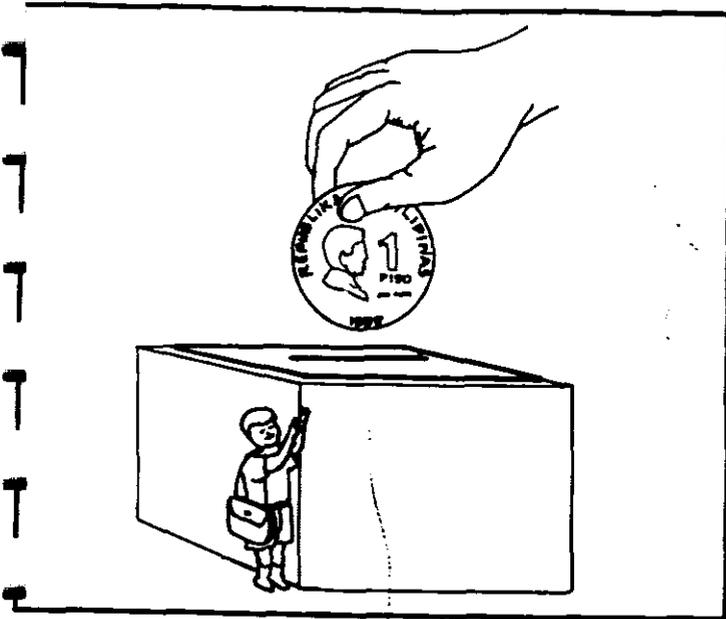
We're banking on the countryside.



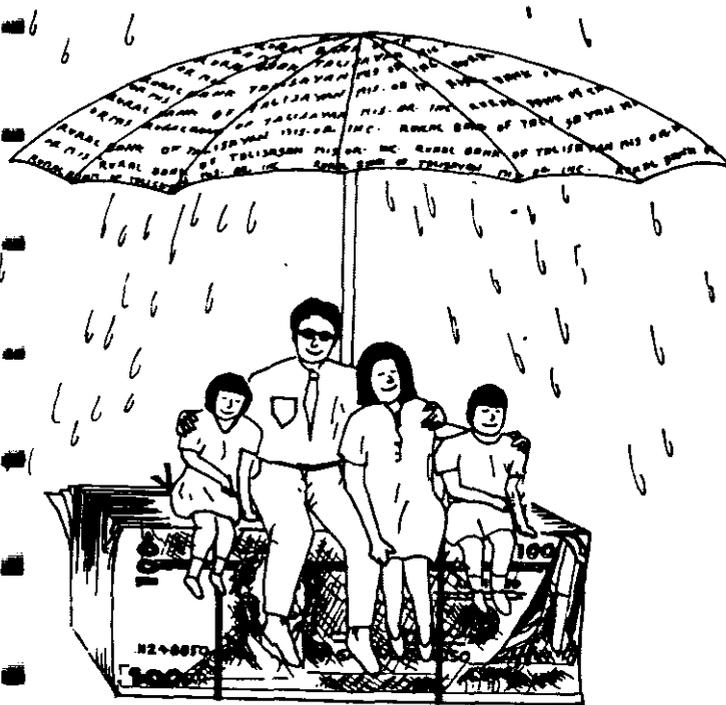
A joint project of : Misamis Oriental - Bukidnon - Camiguin Federation of Rural Bankers Inc.
in cooperation with Project Linking Banks and Self-help Groups in the Philippines .



" We accept Savings with Credit and deliv · Credit with Savings "



**HELP YOUR CHILD TAKE HIS
FIRST STEP INTO THE FUTURE BY
TEACHING HIM/HER TO SAVE**



IT'S HERE...

**TOTAL FINANCIAL PACKAGE AVAILABLE IN THE
COUNTRYSIDE Rural Bank of Talisayan Introduces a unique
savings program other Rural Banks wishes to have, The...**

- PESO POWER SAVERS

- ★ TIME DEPOSIT PROTECTOR (or w/ Insurance)
- ★ DOUBLE YOUR MONEY SAVINGS
- ★ INSTALLMENT SAVINGS: TIME DEPOSIT PLUS
- ★ LINKING SAVINGS WITH CREDIT AND CREDIT WITH SAVINGS

Visit the RURAL BANK - Ang Bangko kaabag sa Negosyo

Hurry! Promotional Program is Limited

**SPECIAL FEATURES OF THE
DOUBLE YOUR MONEY
SAVINGS?**

1. It provides high yielding interest income.
2. May be used as collateral for a loan in case of emergency.
3. Affordable and a secured investment for the future.
4. A savings program with multipurpose goals such as; a retirement income, an educational plan for children, a gift and a profitable investments.

**SPECIAL FEATURES AND
ADVANTAGES OF THE
INSTALLMENT SAVINGS : TIME
DEPOSIT PLUS?**

1. Easy way of building up a long term savings.
2. Provide higher interest income compared to regular savings.
3. Maybe used as collateral for a loan in case of emergency.
4. Create and build credit worthiness of the depositor.
5. Develop self-discipline and savings habit.

**SPECIAL FEATURES OF TIME
DEPOSIT PROTECTOR?**

1. Provides a complete financial package combining savings, collateral for loans and protection benefits of the wage earner.
2. Provides extra amount of cash in case of a premature death of the depositor.
3. Provides a free life insurance coverage equivalent to 100 percent of the amount deposited from death of any cause up to age 65 as long as the deposit continue to be in the bank.
4. Earns an interest income per annum depending on the amount of deposits.
5. Interest income yearly maybe plowed back to capital to avail of additional coverage.

*Apply now, See our friendly staff for
more details.*

**Ang unang ang-ang paingon
sa kalambo-an. . .**

Apil karon dayon sa . . .

SHG FAMILY DEPOSIT DRIVE

pina-agi sa



ug DUGANGI

*ang inyong Linkage Fund
alang usab sa DUGANG pahulam
alang sa katilingbanon nga kalambo-an*

***Pakigkita karon dayon sa inyong
Manager o sa inyong Presidente.***

Unsay mga benepisyo o ka-ayohan?

1. Adonay tubo ang deposito "Special rate" matag tuig.
2. Adonay raffle ticket nga thatag sa kada P100.00 nga deposito diin adonay higayon nga moda-og ug mga dagkong ganti.
3. Mahimong gamiton nga "partial collateral" sa pahulam o loan panahon sa emerhensiya o mga prohecto alang sa dugang kalambo-an sa pamilya.
4. Kahigayonan sa tibook pamilya sa pagtigum nga hini-usa.
5. Dugang pagpalig-on sa banay padulong sa ekonomikanhong kalambo-an ug tingusbawan.
6. Makabaton sa uban pang mga hiyas sama sa pagdaginot, dugang pagsalig sa kaugalingon, kugihan, ug labaw sa tanan matsogon makig-asdang sa uma-abot.

Unsa-on sa pag-apil . . .

1. Himo-on ang pana-ad o pledge nga motigum labing gagmay P1.00 matag adlaw alang sa "fixed non-withdrawable deposits" diha sa SHG diin nagpasakop.
2. Ihulog sa "Ganansiya" coin box nga adonay kandado, ang tinigum matag adlaw. Mahimo nga ang kada sakop sa pamilya mo-apil.
3. Pa-abrihan ang coin box sa taghipos sa llave (Treasurero sa SHG o cahera sa banko) matag bulan aron itali sa "savings passbook" ang tinigum.
4. Pagadalhon sa kanunay ang passbook matag deposito sa banko o SHG ba hino-on.

**Ang Pamilya nga nagtigum mahayag
ang kaugmaon**

"MICROFINANCE PRODUCTS & PRACTICES OF RB TALISAYAN"
14TH NOVEMBER 1998, THE ROYAL MANDAYA HOTEL, DAVAO CITY

NAME	COMPANY/BANK	POSITION	SIGNATUR
1. Rosele Solis	Rural Bank of Sto Tomas ✓	MANAGER	
2. Long Pineda	Rural Bank of Sto Tomas ✓	COMPTROLLER OFFICER	
3. Edna Ani	Rural Bank of Sto Tomas ✓		
X 4. Susan Catulong	Rural Bank of Sto Tomas		
5. Isabel Abasolo ✓	Rural Bank of Digos ✓	MANAGER	
6. Lilia Calamba	Rural Bank of Digos ✓	Asst. Manager	
7. Daryl Cayetano	Rural Bank of Digos ✓	TELLER	
8. Elesio Najial	Rural Bank of Digos ✓	MICRO FINANCE STAFF	
9. Alex Cantoy	TruBANK Sta. Cruz ✓	MANAGER	
10. Andrew Sanieel	TruBANK Sta. Cruz ✓	Representative	
11. Artemio Acedo ✓	TruBANK Sta. Cruz ✓	DR. CASHIER	
X 12. Alberto Bautista	TruBANK Sta. Cruz		
X 13. Jun Laiz	Sarangani Rural Bank		
14. Glo Salarde	Sarangani Rural Bank ✓	Cashier	
15. Jenerose Melanio	Sarangani Rural Bank ✓	Loan assistant	
16. Arsing de la Cruz	Sarangani Rural Bank ✓	Loan officer	
17. Noel Gumataog	SRBI ✓	Loan Attendant	
18. Edna P. Ani	Sto. Tomas ✓	Loan Assistant	
19. Narciso Solis	Sto Tomas ✓		
20. NARDHE Susan	TruBank Executive Officer ✓	TREASURER	
21. Boy Reyes	TruBank ✓	President	

MICROENTERPRISE ACCESS TO BANKING SERVICES IN MINDANAO
(MABS-M Program)

"MICROFINANCE PRODUCTS & PRACTICES OF RB TALISAYAN"

November 14, 1998, The Royal Mandaya Hotel, Davao City

Please complete the following in order for us to improve your bank training program:

1. Which best describes your reaction to the seminar:

The seminar was: a. Excellent b. Very Good c. Fair

The material was: a. Excellent b. Very Good c. Fair

The instructor was: a. Excellent b. Very Good c. Fair

The pace was: a. Excellent b. Very Good c. Fair

Practicality of information: a. Excellent b. Very Good c. Fair

2. Would you recommend this program to others? Yes No

3. What areas do you feel will be particularly beneficial to your job performance?

SAVING & MORALIZATION.

4. What did you like least about the program? _____

ADDITIONAL WORK LOAD

5. What would you add/delete to improve the better understanding of the topics presented? _____

MORE SEMINARS + TRAINING

6. What topics would you like to see in future USAID MABS-M Training seminars? _____

MARKETING
Product costing

7. Overall comments? _____

Very

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The pace was: a. Excellent ___ b. Very Good c. Fair ___

Practicality of information: a. Excellent b. Very Good ___ c. Fair ___

2. Would you recommend this program to others? Yes No ___

3. What areas do you feel will be particularly beneficial to your job performance?

Installment Savings

4. What did you like least about the program? _____

5. What would you add/delete to improve the better understanding of the topics presented? _____

6. What topics would you like to see in future USAID MABS-M Training seminars? Marketing, Product Catalog

7. Overall comments? Okay

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The pace was: a. Excellent b. Very Good ___ c. Fair ___

Practicality of information: a. Excellent ___ b. Very Good c. Fair ___

2. Would you recommend this program to others? Yes No ___

3. What areas do you feel will be particularly beneficial to your job performance?

Installment SAVINGS

4. What did you like least about the program? _____

None

5. What would you add/delete to improve the better understanding of the topics presented? _____

MORE SEMINARS/TRAININGS

6. What topics would you like to see in future USAID MABS-M Training seminars? _____

Product Useline
Marketing

7. Overall comments? _____

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The pace was: a. Excellent b. Very Good c. Fair

Practicality of information: a. Excellent b. Very Good c. Fair

2. Would you recommend this program to others? Yes No

3. What areas do you feel will be particularly beneficial to your job performance?

THE INNOVATIONS ON NEW PRODUCT LINES FOR SAVINGS
MOBILIZATION PRESENTS A DIFFERENT VIEW OF AN OLD PRODUCT.

4. What did you like least about the program? _____

5. What would you add/delete to improve the better understanding of the topics presented? _____

6. What topics would you like to see in future USAID MABS-M Training seminars? MORE SHARING SESSIONS ON EXPERIENCES OF
SUCCESSFUL MICROFINANCE IMPLEMENTATIONS AMONG THE RBs.

7. Overall comments? ONE REALLY LEARNS A LOT FROM A
PELLOW PRACTITIONER

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The pace was: a. Excellent b. Very Good c. Fair

Practicality of information: a. Excellent b. Very Good c. Fair

2. Would you recommend this program to others? Yes No

3. What areas do you feel will be particularly beneficial to your job performance?

WELL, AS TO MYSELF IM GAINING ADDITIONAL KNOWLEDGE W/
RELANCE TO THE SAID SAVINGS MOBILIZATION/AND

4. What did you like least about the program? _____

5. What would you add/delete to improve the better understanding of the topics presented? NO COMMENTS

6. What topics would you like to see in future USAID MABS-M Training seminars? _____

7. Overall comments? _____

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The instructor was: a. Excellent b. Very Good ✓ c. Fair

The pace was: a. Excellent b. Very Good ✓ c. Fair

Practicality of information: a. Excellent ✓ b. Very Good c. Fair

2. Would you recommend this program to others? Yes ✓ No

3. What areas do you feel will be particularly beneficial to your job performance?

 Saving mobilization

4. What did you like least about the program? _____

 - none -

5. What would you add/delete to improve the better understanding of the topics presented? _____

 - none -

6. What topics would you like to see in future USAID MABS-M Training seminars? product development & customer relationship (oriented)

7. Overall comments? ^{types} interesting & applicable

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The pace was: a. Excellent b. Very Good c. Fair

Practicality of information: a. Excellent b. Very Good c. Fair

2. Would you recommend this program to others? Yes No

3. What areas do you feel will be particularly beneficial to your job performance?

Time deposits Plus (COIN Boxes)

4. What did you like least about the program? None

5. What would you add/delete to improve the better understanding of the topics presented? None

6. What topics would you like to see in future USAID MABS-M Training seminars? To provide as a perfect program

7. Overall comments? None

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The pace was: a. Excellent__ b. Very Good c. Fair__

Practicality of information: a. Excellent__ b. Very Good c. Fair

2. Would you recommend this program to others? Yes No__

3. What areas do you feel will be particularly beneficial to your job performance?

various savings products and the strategies
adopted

4. What did you like least about the program? I like anything

5. What would you add/delete to improve the better understanding of the topics presented? more details and actual sampling
of product

6. What topics would you like to see in future USAID MABS-M Training seminars? marketing techniques

7. Overall comments? _____

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The pace was: a. Excellent ___ b. Very Good c. Fair ___

Practicality of information: a. Excellent ___ b. Very Good c. Fair ___

2. Would you recommend this program to others? Yes No ___

3. What areas do you feel will be particularly beneficial to your job performance?

Savings Campaign / product

4. What did you like least about the program? _____

5. What would you add/delete to improve the better understanding of the topics presented? it makes us improve + more positive individual.

6. What topics would you like to see in future USAID MABS-M Training seminars? More interesting lectures.

7. Overall comments? Very Good Lecturer + good food. +
MABS facilitator is so Accomodating to its pilot bank.
low power..

**MICROENTERPRISE ACCESS TO BANKING SERVICES IN MINDANAO
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The instructor was: a. Excellent ___ b. Very Good ___ c. Fair X

The pace was: a. Excellent ___ b. Very Good ___ c. Fair X

Practicality of information: a. Excellent ___ b. Very Good X c. Fair ___

2. Would you recommend this program to others? Yes X No ___

3. What areas do you feel will be particularly beneficial to your job performance?

4. What did you like least about the program? _____

5. What would you add/delete to improve the better understanding of the topics presented? _____

6. What topics would you like to see in future USAID MABS-M Training seminars? _____

7. Overall comments? _____

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The pace was: a. Excellent b. Very Good c. Fair

Practicality of information: a. Excellent b. Very Good c. Fair

2. Would you recommend this program to others? Yes No

3. What areas do you feel will be particularly beneficial to your job performance?

Product Presentation

4. What did you like least about the program? *Difficulty in learning process.*

5. What would you add/delete to improve the better understanding of the topics presented? *Nothing, Everything is clear and understandable*

6. What topics would you like to see in future USAID MABS-M Training seminars? *The Savings and Credit strengthening*

7. Overall comments? *The presentation of the program provide me in my future job specification and to the better of my learning process.*

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The instructor was: a. Excellent b. Very Good ___ c. Fair ___

The pace was: a. Excellent ___ b. Very Good c. Fair ___

Practicality of information: a. Excellent ___ b. Very Good c. Fair ___

2. Would you recommend this program to others? Yes No ___

3. What areas do you feel will be particularly beneficial to your job performance?

EXPOSURE TO THE INNOVATIVE PRODUCTS
PRESENTED

4. What did you like least about the program? _____

5. What would you add/delete to improve the better understanding of the topics presented? EXPLAIN THE PRODUCT COSTING SHOW THE

NECESSARY TO ENABLE US TO KNOW THE EXACT
OVER ALL PICTURE OF THE PRODUCT

6. What topics would you like to see in future USAID MABS-M Training seminars? PRODUCT IMPLEMENTATION SUPERVISOR

7. Overall comments? OK

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The pace was: a. Excellent ___ b. Very Good ___ c. Fair ___

Practicality of information: a. Excellent ___ b. Very Good ___ c. Fair ___

2. Would you recommend this program to others? Yes ___ No ___

3. What areas do you feel will be particularly beneficial to your job performance?

All

4. What did you like least about the program? NONE

5. What would you add/delete to improve the better understanding of the topics presented? NONE

6. What topics would you like to see in future USAID MABS-M Training seminars? More techniques and more knowledgeable speakers on microfinance topics

7. Overall comments? The venue, lecturer, foods and facilities are very good,

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The instructor was: a. Excellent ___ b. Very Good c. Fair ___

The pace was: a. Excellent ___ b. Very Good c. Fair ___

Practicality of information: a. Excellent ___ b. Very Good c. Fair ___

2. Would you recommend this program to others? Yes No ___

3. What areas do you feel will be particularly beneficial to your job performance?

Time Deposit Plus (Installment Savings)

4. What did you like least about the program?

nothing in particular

5. What would you add/delete to improve the better understanding of the topics presented?

6. What topics would you like to see in future USAID MABS-M Training seminars?

Financial Intermediaries - ex. costing
margin, etc

7. Overall comments?

The speaker delivered his topic
well. The seminar participants participated
in discussions.

PERSONAL BACKGROUND

Name : ERNESTO C. GALENZOGA
Residence : ██████████ ██████████
Office Address : RB TALISAYAN
Position : PRESIDENT/GENERAL MANAGER
Birthplace : ██████████ Y
Course : BSC-MANAGEMENT
INTERNATIONAL HARVARDIAN UNIVERSITY

PREVIOUS POSITION HELD AS VOLUNTEER/LEADER AND FULLTIME EMPLOYEE

1. ADMINISTRATIVE OFFICER - Ayala Life (Formerly Filipinas Life)
2. AGENCY MANAGER - Ayala Life
3. PRESIDENT/MANAGER - Sta. Ana Multi-purpose Cooperative
4. PRESIDENT AND MANAGER OF
CENTRAL FUND DEPARTMENT - Mass-Specc Coop Dev't. Center
5. DIRECTOR/TREASURER - Coop Life Mutual Benefit Ass. (CLIMBS)
6. DIRECTOR AND CHAIRMAN
AUDIT COMMITTEE - National Confederation of Coops NATCCO
7. CHAIRMAN AUDIT COMMITTEE - Cooperative Union of the Philippines
8. EXECUTIVE OFFICER - Cooperative Union of Region XI and Davao City
9. DIRECTOR/TREASURER - Coop Bank of Davao City
10. DIRECTOR - COOP SECTOR REP. - MinCode NGO
11. PROJECT OFFICER/LINKAGE
FACILITATOR - Project Linking Bank/GTZ & LBP

PRESENT POSITION HELD AS VOLUNTEER LEADER AND FULLTIME EMPLOYEE

1. CHAIRMAN OF THE BOARD - Southern Philippines Condominium and Realty
Development Corporation
2. CHAIRMAN OF THE BOARD - Katilingbanong Paglambo Foundation Inc.
3. DIRECTOR - Sta. Ana Multi-purpose Cooperative
4. DIRECTOR/CORP. SECRETARY - The Philippine Raiffeisen Society
5. PRESIDENT AND GEN. MANAGER - Rural Bank of Talisayan (Mis. Or.), Inc.

TRAINING IN BANKING AND OTHER RELATED FIELDS

NATURE/TITLE	CONDUCTED BY	YEAR TAKEN	VENUE
1. Rural Banking Course	Central Bank Institute	1985	Davao City
2. Duties & Responsibilities of RB Directors	Central Bank Institute	1985	Davao
3. Professionalization of Rural Bank Management	Central Bank Institute and Bankers Ass. Phil	1986	Davao
4. Cooperative Bank Marketing Skills Training on Loan Administration	Bureau of Cooperative Development	1986	Davao
5. Team Building of Coop Bank BOD & Staff	Development Academy of the Phils.	1988	Davao
6. Supervisory Development Course	Central Bank Institute	1989	Davao
7. Basic Coop Banking Course	Central Bank Institute	1991	Davao

SEMINARS ON RURAL FINANCE AND MICRO CREDIT

NATURE/TITLE	CONDUCTED BY	YEAR TAKEN	VENUE
1. Micro-Credit Project and Institutional Strengthening	DTI and ADB	1991	Cagayan
2. Rural Credit and Guarantee System	SEA-GFSME	1990	UP Los Baños
3. Financial & Credit Installation	DTI - ARMDEV	1994	Cagayan
4. Rural Financial Institutions on Adopting group approach in Bank services and linkage GTZ/LBP	GTZ/LBP	1993	Cagayan
5. Regional Workshop on Linkage Banking Program in Asia Pacific	APRACA/GTZ/PLBS	1994	Manila
6. Formation of Linkage Banking Unit	RBRDFI/GTZ/PLBS	1995	Davao

OTHER SPECIAL COURSES ON MANAGEMENT (30 DAYS TO 90 DAYS)

NATURE/TITLE	CONDUCTED BY	YEAR TAKEN	VENUE
1. Field Managers Development (FMDP) 3 mos.	Ayala Life Assurance Co.	1971	Makati
2. Home Office Management Understudy Program	Ayala Life	1975	Makati
3. Course and Project Identifications and Planning (1 mo.)	International Cooperative Alliance (ICA) & CUP	1988	UP Los Baños

OTHER SEMINARS AND SUPERVISORY AND MANAGEMENT

NATURE/TITLE	CONDUCTED BY	YEAR TAKEN	VENUE
1. Supervisory Development Course	Ayala Life Ass. Co.	1969	Cebu
2. Staff Supervisory Crash	Ayala Life Ass. Co.	1970	Davao
3. Administrative Officers Dev't. Program	Ayala Life Ass. Co.	1978	Cebu
4. Top Management Workshop	Development Academy of the Phil.	1985	Davao
5. Effective Management Dialogue	O.D. Associate International	1991	Quezon City
6. Coop Managers Dev't. program	Nat'l. Confederation of Coop (NATCCO)	1993	Quezon City
7. Effective Board of Directors and Managers Relationship	NATCCO	1993	Quezon City

ASIA PACIFIC CONFERENCE ATTENDED

NATURE/TITLE	CONDUCTED BY	YEAR TAKEN	VENUE
1. Asia Pacific Coop Leaders Conference	International Cooperative Alliance	1997	Thailand Singapore
2. Asia Pacific Conference on Coop Banking	International Cooperative Alliance	1998	Manila