

TSPI DEVELOPMENT CORPORATION

NAME OF MFI

INSTITUTION CONTACT DETAILS	
Office Address	2370 Antipolo St., Guadalupe Nuevo, Makati City
Country	Philippines
Contact Person	Ruben C. de Lara
Designation	Executive Director
Telephone Number	(02)751-3638 to 41/ (02) 882-1839/ (02) 882-1835
Fax Number	(02) 882-3953
Institution's Email Address	rcdelara@tspi.org ; businessdev@tspi.org ; edo@tspi.org
Website	www.tspi.org

GENERAL INSTITUTIONAL INFORMATION	
Established in (month/year)	October 20,1981
Current legal status (NGO, cooperative, bank) please specify	NGO
Regulated	NO
Percentage of Operations comprised of Microfinance	100%
Financial Year End (month)	December
Mission:	
To provide individual and communities the opportunities to experience fullness of life through small and micro enterprise development	
Products/Services (describe briefly in terms of purpose and its methodology, either group or individual)	
<p>a. Direct Program/Service</p> <p>a.1 Center-based (Microfinance Programs) - Group</p> <p style="padding-left: 20px;">I Livelihood Program</p> <p style="padding-left: 40px;">a. TSPI Kabuhayan (Livelihood) Program (TKP)</p> <p style="padding-left: 60px;">- Adopts a group-lending model (20-50 members) with mutual group guarantee</p> <p style="padding-left: 40px;">b. Small Enterprise Dev Program (SEDP)</p> <p style="padding-left: 60px;">- Supports family businesses of tricycle drivers and operators</p> <p style="padding-left: 60px;">- Tricycle drivers and Operators Assistance Program (TAP)</p> <p style="padding-left: 40px;">c. Sasakyan ng Bayan (SAKBAYAN)</p> <p style="padding-left: 60px;">- Offers loans for acquisition of tricycles</p> <p style="padding-left: 60px;">- for group or individual borrowers</p> <p style="padding-left: 40px;">d. TSPI Palayan Program</p> <p style="padding-left: 60px;">- Offers loans for a group of 5-20members to Palayan planters</p> <p style="padding-left: 60px;">- Extends crop insurance in partnership with the Philippine Crop Insurance Corporation</p> <p style="padding-left: 20px;">II Social Dev Programs</p> <p style="padding-left: 40px;">a. Housing/Sanitation</p> <p style="padding-left: 40px;">b. Education</p> <p style="padding-left: 40px;">c. Health</p> <p style="padding-left: 40px;">d. Micro Insurance</p>	

III. Educational Assistance

- provide educational support to qualified children to deserving clients (transpo allowance)

b. Indirect Program/Service

I Client Training Programs

- Servant Leadership Skills training
- Values Formation

II Training on Microfinance

- Appreciation Program on Microfinance
- Intensive Microfinance Training Program
- Exposure on Microfinance Management

Main Source of Funds

- A. Foreign Grants
- B. Commercial Loans
- C. Interest Income from clients/borrowers loans
- D. Income from investment/stocks/bonds/placements
- E. Self generated funds

Name of Major Donors

- Opportunity International Australia (OIA)
- Australian Agency for International Development (AUSAID)
- Grameen Foundation

Areas of Operation (by Region/City/Town)

Camnava, Rizal, NCR, Bulacan, Pangasinana, La Union, Ilocos Norte, Ilocos Sur, Tarlac, Nueva Ecija, Cavite, Batangas, Laguna, Quezon, Bicol, Albay

INSTITUTIONAL NEEDS

What specific types of trainings does your organization need?

What particular programs/projects of your institution needs financial assistance?
(kindly indicate the approximate amount needed for each program/project in US\$)

TSPI DEVELOPMENT CORPORATION

COMPARATIVE PORTFOLIO STATUS REPORT

A. OUTREACH	2006	2007	2008
Total Cumulative Number of Clients Served	142,370	192,171	330,941
Total Number of Active Borrowers	115,370	162,639	200,283
Male	n/a	n/a	n/a
Female	n/a	n/a	n/a
Total Number of Active Depositors	142,370	162,639	200,283
Male	n/a	n/a	n/a
Female	n/a	n/a	n/a
B. FINANCIAL INFORMATION (in US\$)			
Average Loan Balance per Borrower	102.79	116.71	114.74
Average Savings Balance per Saver	51.36	61.87	52.56
Total Assets	18,731,610	25,977,580	30,219,656
Savings	7,312,247	10,062,057	10,527,307
Equity	6,609,068	9,384,194	11,945,413
C. LOAN PORTFOLIO			
Number of Outstanding Loans	n/a		
Outstanding Loans (in US\$)	11,859,257	18,981,057	22,981,046
Gross Loan Portfolio (in US\$)			
D. FINANCING STRUCTURE (in %)			
Capital/Asset ratio	35.3%	36.1%	39.5%
Debt to Equity ratio	183.4%	176.8%	153.0%
Deposits to Loans	61.7%	53.0%	45.8%
Deposits to Total Assets	39.0%	38.7%	34.8%
Gross Loan Portfolio to Total Assets	63.3%	73.1%	84.9%
E. OVERALL FINANCIAL PERFORMANCE (in %)			
Return on Assets	5.0%	6.1%	5.3%
Return on Equity	14.3%	17.0%	13.4%
F. RISK AND LIQUIDITY (in %)			
Portfolio at risk > 30 days			
Portfolio at risk > 90 days	2.1%		1.8%
Write-off ratio			
Loan Loss Rate	5.0%	5.0%	5.0%
G. ORGANIZATIONAL INFORMATION			
Number of Staff Members	934	1049	1,535
Number of Loan Officers	590	685	989
Number of Branches/Offices	60	63	98

(Name of MFI)

ANNUAL PORTFOLIO STATUS REPORT

For the Financial Year Ended _____

(Please indicate the average exchange rate _____ for the year in converting local currency to US\$)

OPERATIONAL INDICATORS	
A. OUTREACH Total Cumulative Number of Clients Served Total Number of Active Borrowers Male Female Total Number of Active Depositors Male Female	
B. FINANCIAL INFORMATION (in US\$) Average Loan Balance per Borrower Average Savings Balance per Saver Total Assets Savings Equity	
C. LOAN PORTFOLIO Number of Outstanding Loans Outstanding Loans (in US\$) Gross Loan Portfolio (in US\$)	
D. FINANCING STRUCTURE (in %) Capital/Asset ratio Debt to Equity ratio Deposits to Loans Deposits to Total Assets Gross Loan Portfolio to Total Assets	
E. OVERALL FINANCIAL PERFORMANCE (in %) Return on Assets Return on Equity	
F. RISK AND LIQUIDITY (in %) Portfolio at risk > 30 days Portfolio at risk > 90 days Write-off ratio Loan Loss Rate	
G. ORGANIZATIONAL INFORMATION Percentage of Operations comprised by Microfinance Number of Staff Members Number of Loan Officers Number of Branches/Offices	

Prepared by:

Certified true and correct:

Signature over Printed Name

Signature over Printed Name

Designation: _____

Designation: _____

(NOTE: THIS FORM SHOULD BE SUBMITTED ANNUALLY TO BY SECRETARIAT A MONTH AFTER EACH END OF FISCAL YEAR

