



MISSION AND VISION

The PinoyME Foundation is a social investment banker for microentrepreneurs (MEs) and microfinance institutions (MFIs) in the Philippines. As such, it hopes to serve as a growth catalyst in strengthening MEs by providing MFIs with the equivalent of investment banking functions including lending, investing, advising and promoting market linkage and technology applications.

PMEF envisions a strong microfinance industry that provides financial assistance to more poor Filipinos to enable them to engage in viable microenterprises that are inherently a part of the mainstream economy. By pioneering in innovative and customized financial products and services, PMEF hopes to spur a robust financial market at the base of the economic pyramid and democratize capital in the country's financial system.

The PinoyME Foundation has three main goals:

1. To provide affordable and appropriate funding to MFIs and microentrepreneurs, especially those operating in rural areas,
2. To provide MFIs with financial advice that will guide their business decisions and make their operations more efficient.
3. To create a market for microenterprises by promoting collaboration and business partnerships among private companies, MFIs and business development service providers.



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PinoyME Foundation

Lifting Lives Through Microenterprise



PinoyME Foundation

The PinoyME Foundation stemmed from the PinoyME consortium, a private sector, multi-stakeholder group made up of institutions from the business, academic, and social development sectors that was convened by Former President Corazon C. Aquino in 2006 to bolster microfinance and micro-entrepreneurship in the Philippines.

The PinoyME Foundation was formally incorporated in 2007 to be the PinoyME consortium's social investment banking arm. It is a non-stock, non-profit organization that works for both social and financial returns. Earnings are used to ensure sustainability of operations, and to deliver more products and services for micro-entrepreneurs and microfinance institutions.

The Need for a Social Investment Banker

A number of factors prevent Philippine microenterprises from reaching their full potential:

1. Bulk of microfinance funds are concentrated in urban areas and are not reaching the poorest and most remote areas, where majority of the poor reside.
2. Most of the funds available in the market are for loans of MFIs and MEs. There is a need to diversify funding sources and develop financial products that will provide MFIs and MEs with more funding options.
3. As microenterprises grow, their needs change and may no longer be served by MFIs. However, they still don't qualify as borrowers of rural or commercial banks. Their growth becomes stunted as their changing financial needs are left unserved.
4. MFIs have limited resources when it comes to management expertise, technology, and business development services that microentrepreneurs need to grow and become part of the mainstream economy.

Flagship Programs

Credit program. Through a credit line from the Small and Medium Enterprise Credit of the Philippine Business for Social Progress and a

guarantee from the Peace and Equity Foundation, PMEF currently manages a loan portfolio for MFIs. It will tap other sources to increase this loan portfolio in the future.

Social Investment Fund. PMEF promotes people power in fighting poverty by encouraging the public to contribute to the fund which it lends to viable, rural MEs through MFIs. Through the SIF, PMEF hopes to create greater public awareness about the importance of micro-enterprises in our national economy and engages different sectors in increasing their effectiveness in reducing poverty.

Financial Advisory Services. Using the expertise of its board members and expert volunteer financial advisers, PMEF helps MFIs to access funds from the capital market and develop financial products to diversify their funding sources and make them more financially viable in the long-run.

The Social Investment Fund

How will the capital I give be used?

The capital that you donate will be provided as loans to viable rural enterprises through MFIs. PMEF uses accreditation standards to

The social investment fund is a pool of funds that enables the general public to "invest" in the small businesses of the poor. You can give capital through the PinoyME Common Fund, the PinoyME Directed Fund, or the PinoyME Philanthrocapitalist Program.

pre-qualify beneficiaries of the fund. Priority is given to rural, agriculture-based microenterprises, which are currently underserved by microfinance and are at the mercy of loan sharks for their financial needs. Revenues from the loans will be used to cover operating expenses of PMEF while the capital that will be recovered will be plowed back into the fund. Through this approach, PMEF aims to make the SIF a sustainable fund that can assist more and more needy MEs in the future.

Can I choose who will receive my money? What are the ways of contributing to the fund?

Yes, for a minimum amount of P100,000 (approximately US\$2,000) a donor can choose the beneficiary of his/her donation among the

accredited beneficiaries of the SIF. Apart from donations, individuals, companies and organizations can also invest in zero-coupon deposits and directed trusts.

How do I turn over funds to PinoyME?

You can securely send capital online using your credit card through the PinoyME online payment gateway at www.pinoyme.com. You may also make a deposit directly to the PinoyME Foundation's Metrobank Savings Account No. is 3035-62720-1.

In the United States, donors may also choose to send their donations through the Ayala Foundation U.S.A. in order to avail of tax deductions. Checks may be made directly to:

Ayala Foundation USA
255 Shoreline Drive, Suite 428
Redwood City, CA 94065 USA
Tel. No. 1-650-598-3126
Fax No. 1-650-508-8988

For more information about Ayala Foundation USA please visit <http://www.af-usa.org>.

More information about the Social Investment Fund can be obtained at www.pinoyme.com.

