



Australian Government
AusAID

Key References in Microfinance



Philippines-
Australia
Community
Assistance
Program
(PACAP)



20
years of service

Copyright @ 2007 by PACAP. All rights reserved.

All Rights Reserved © 2007

Philippines-Australia Community Assistance Program

If any part of this technokit is used, copied or reproduced, in any form or by any means, one should make the proper attribution to the Philippines-Australia Community Assistance Program (PACAP).

Published by the Philippines-Australia Community Assistance Program
Prestige Building, Ortigas Avenue, Pasig City, Philippines

ISBN _____

Printed in the Philippines

Table of Contents

Introduction	1
Philippine Laws and Issuances on Microfinance	2
Regulatory Framework for Philippine Microfinance	4
Code of Ethics for Microfinance Institutions	15
Key Principles on Microfinance	21
Credit Lending Models	26
Microfinance Models	37
Local Organizations in Microfinance	53



Philippines-Australia Community Assistance Program

NATIONAL OFFICE:

2309 Prestige Tower, F. Ortigas Jr. Road, Ortigas Centre, Pasig City

Phone: +63 2 631 7549/794 Fax: +63 2 631-9654 loc. 106

Website: www.pacap.org.ph Email: mail@pacap.org.ph

FOCAS Provincial Offices:

AGUSAN DEL SUR

Libarnes Bldg., Government Centre, Patin-ay Prosperidad 8500

Telefax: +63 85 343 7208

E-mail: jojo.fajardo@pacap.org.ph

MISAMIS OCCIDENTAL

Provincial Capitol Compound, Oroquieta City 7207

Telefax: +63 88 531 2022

E-mail: roy.veralio@pacap.org.ph

SURIGAO DEL NORTE

c/o Former Provincial Administrator's Office

2/F near Personnel Division, Capitol Site, Surigao City 8400

Telefax: +63 86 231 8404

E-mail: mon.hernandez@pacap.org.ph

BOHOL

c/o BPRMO, 3/F New Capitol Complex Tagbilaran City 6300

Telefax: +63 38 501 9590

E-mail: may.blanco@pacap.org.ph

NORTHERN SAMAR

Governor's Residence, Brgy. Dalakit, Catarman 6400

Telefax: +63 55 500 9313

E-mail: ondet.olmedo@pacap.org.ph

Implemented by:



Hassall & Associates International



Sustainable Development Solutions