



**APRACA CENTRAB**  
**cordially invites nomination**  
**to the**



**International Study Visit Program on the  
Regulatory and Development Framework on  
Inclusive Finance for Philippine  
Cooperatives**

**Manila, Philippines  
September 17 - 21, 2018  
(excluding of travel time)**

## INTRODUCTION

The Philippine government's perception to address poverty reduction is evident by way of its intensified campaign and initiatives towards providing a better access by the poor to financial services through its government and private financial institutions. The government and private sectors have recognized the need to support these programs of the government in improving the quality of life of the poor not only in the urban areas but similarly for the rural folks with the ultimate goal of improved household incomes that is, having their own viable small business and engaging in income generating activities.

Cooperatives have a significant role to play in the development particularly in poverty reduction, job generation, and social integration. The country's cooperatives promote self reliance, create rural employment and encourage entrepreneurial opportunities. They enhance the livelihood of farmers, fisherfolk, rural workers and urban poor. They provide for the needs of members through marketing support, credit and loan facilities, new technology, adult education and scholarships for children.

Based on the data gathered from the Cooperative Development Authority (CDA), the regulatory body of all cooperatives in the Philippines, there are about 27,000 registered cooperatives as of December 2016 with a membership base of 13 million individuals. CDA links with sectoral groups to improve productivity and bring the benefit of technology to beneficiaries, especially small farmers and fisherfolk since CDA is mandated to work for a strong, sustainable and empowered cooperative sector that contributes to peace, progress and social justice in the country.

Dynamic private sector, such as cooperatives, often driven by farmers, fishers, micro entrepreneurs, low income households, are the prime promoters of pro poor growth. The full range of financial products of cooperatives which they make available to the poor will truly have economic and social impacts on the lives of its clients as well as their families, communities and the nation as a whole.

## FOCUS

For the duration of the study visit, the participants will have an enhanced working knowledge and exposure on the innovations and development framework undertaken by cooperatives in the country to make their financial services for the poor sustainable through their audience and direct exchange of ideas with the regulators, practitioners and various select successful cooperatives in the country operating both in urban and rural areas.

## PARTICIPANTS

The programme may be attended by male or female middle managers, officers, technical staff and other personnel who are directly or indirectly assisting clients in the field of rural and agricultural finance.

## TENTATIVE PROGRAM OF ACTIVITIES

### **September 16, Sunday**

- ✚ Arrival of Participants
- ✚ Administrative Briefing and Overview of the Program

### **September 17, Monday**

- ✚ Whole Day inputs from various key players in the promotion and development of cooperativism

### **September 18, Tuesday**

- ✚ Visit and Interactive discussion on the programs and services of one coop confederation
- ✚ Visit and interactive discussion with the legislative body

### **September 19, Wednesday**

- ✚ Visit and Interactive discussion with a successful cooperative
- ✚ Visit and Interactive discussion with another winning cooperative

### **September 20, Thursday**

- ✚ Visit and Interaction with an excellent coop in the rural area
- ✚ Visit and Interaction with a coop engaged in agri finance

### **September 21, Friday**

- ✚ Closing and Evaluation/Awarding of Certificates
- ✚ Cultural Exposure

### **September 22, Sunday**

- ✚ Departure of Participants

# ADMINISTRATIVE ARRANGEMENTS

## **Schedule and Venue**

The program will be conducted in **Manila, Philippines** on **September 17 – 21, 2018**, exclusive of travel time.

## **Training Fee**

The fee for the study visit is **US\$1,110.00** per participant. This covers meals (starts dinner on arrival up to dinner on September 2), speakers/facilitator's fees, training venue and materials, local transfers (airport reception, send-off, field visits and cultural exposure), and other administrative costs.

The fee does not include the international round trip air ticket, cost of hotel accommodation and other incidental expenses. These will be for the account of the nominating organization.

The training fee should be remitted by telegraphic transfer to **APRACA CENTRAB**. However, all bank charges including that of the intermediary bank shall be for the account of the remitter.

## **Accommodation**

All confirmed delegates are advised NOT to book their hotel accommodation because APRACA CENTRAB will be the one to reserve the hotel accommodation of all the delegates.

The name of the hotel and its rate will be provided once booking has been confirmed. The participants will pay their respective hotel accommodation upon their hotel check in.

## **Dress Code**

Formal attire is suitable for the opening ceremonies. For the other days of the study visit program, smart casual wear is alright.

## **Travel and Airport Reception**

Participants will be met by APRACA CENTRAB staff provided flight schedules are sent in advance.

## **Travel Requirement**

The participant must be in possession of a passport valid for at least six months from time of travel with proof of **confirmed** return tickets. The participant is requested to work out his/her visa with the nearest Philippine Embassy in his/her own country. Formal invitation shall be sent upon confirmation of the nomination of the participant by APRACA CENTRAB.

## **Travel and Medical Insurance**

The nominating institution should cover for the participants' comprehensive health/accident insurance. APRACA CENTRAB and its officers will not be responsible for any costs related thereto.

## **Reservations and Nominations**

Kindly accomplish the registration form and send to the contact person not later than **August 20, 2018**.

## **Contact Person**

### **LECIRA V. JUAREZ**

Managing Director

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## **Language**

The official language is Filipino but English is widely spoken.

## **Climate**

Philippines has a tropical wet maritime climate characterized by months of rainy, dry and cool seasons. The summer monsoon brings heavy rains and starts from May to October, whereas the winter monsoon brings cooler and drier air from December to February. Manila and most of the lowland areas are hot and dusty from February to May. Average temperatures range from 27 to 32°C and humidity is around 77%.

## **Electricity**

The Philippines uses the U.S. two-pronged, U.S. three-pronged, and European two-pronged plugs (see examples), check if you need to buy an adapter for your electrical equipment. The voltage in the Philippines is 220V. Check your device to see what voltage range it handles.

## **Communications**

The international access code for the Philippines is +63. The outgoing code is 00 followed by the relevant country code (e.g. 001 for the United States). City/area codes are in use, e.g. (0)2 for Manila. The major towns, cities and popular tourist spots are covered by GSM 900 and 1800 mobile phone networks. CENTRAB will provide the participants a free local sim card for their mobile use. Loads are available in Php100, Php 300, Php500 and can be bought at any 711 convenient stores.

## **Internet**

There are coffee shops, mall areas, hotels which provide wifi connection. There is also an internet hub in the hotel lobby for your perusal but charges Php 150.00 per hour.

## **Money and Currency**

The Philippine currency is the Philippine Peso (PHP). Major credit cards are widely accepted in the cities and tourist destinations. However, few banks accept traveller cheques. ATMs are available in the malls and in major cities. US dollars are widely accepted in Manila and other tourist areas and are the easiest currency to exchange. Banks open from 9am to 3pm, Monday to Friday, but their ATMs are open 24 hours. It is advised to carry pesos when travelling outside of major centres.

## **Airport Facilities**

Passenger services at Manila airport include shops, restaurants and bars; ATMs, banks with currency exchange, left-luggage and postal services.

## **Travel Health**

Comprehensive medical insurance is advised. No special vaccination certificates are required upon entry, except by travellers entering the Philippines from an area infected with yellow fever.

## **Tipping**

Tipping is expected for most services in the Philippines. The standard practice is 10% of the total bill. Tipping is optional on bills that already include a 10% service charge.