



MICROFINANCE

Working with you for a brighter tomorrow

Negros Women for Tomorrow Foundation (NWTF) founded in 1984 is a non-profit microfinance committed to the fight against poverty by providing Grameen-based micro-financing and developmental services to the marginalized urban and rural poor of the Philippines.

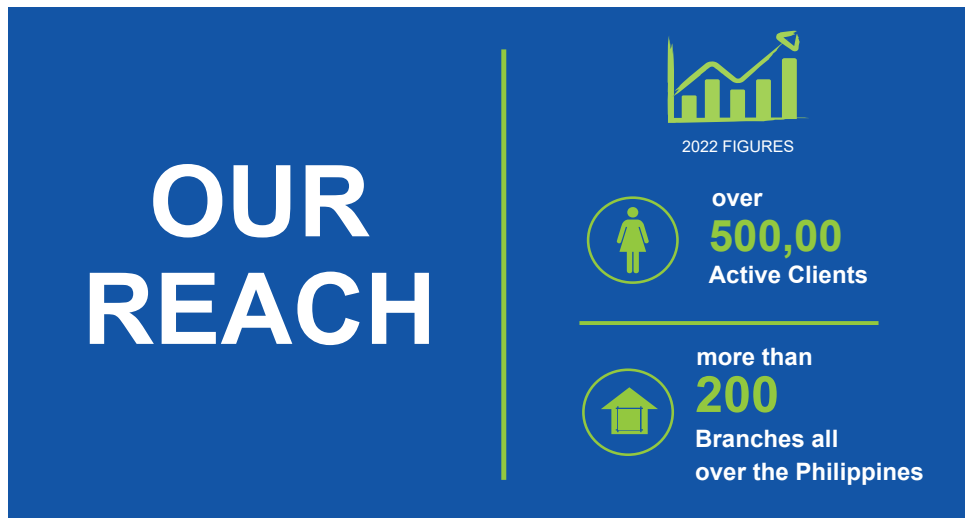
OUR WORK

For more than three decades, Negros Women for Tomorrow Foundation (NWTF) has grown from a local scale to reaching a wider range spanning across the Philippines serving more marginalized Filipino families. Access to capital and tools essential to building a business and maintaining it has led to the creation of our projects: **Project Dunganon** and **Project Kasanag**.

NWTF through its financial services have managed to reach hundreds of thousands of women, their families, and the communities they belong to.

While providing its clients financial services is NWTF's main thrust, they have continuously worked on delivering non-financial services to their clients in order to help them protect their family income and improve their lives in a holistic sense.

For NWTF, choosing the clients is as important as helping them. The organization wants to help those in need and guide them in their journey to an improved life. For this to happen, they have used established targeting tools in identifying their clients. Fully-pledged client can then avail of products and services specially crafted for them.



OUR REACH

2022 FIGURES

- over **500,00** Active Clients
- more than **200** Branches all over the Philippines



OUR PRODUCTS

General / Business Loan - a loan offered for the clients to provide additional capital for the business or start up a new livelihood.

The loan follows the Project Dunganon Loan Matrix with loan terms of six months to one year.

SPECIAL LOANS

- **Balik Eskwela Loan** - this helps mitigate the expenses of the clients in the education of their children. A special loan intended to help parents finance their children to finish their education.
- **Dunganon Housing Loan** - a special loan product available to all qualified PD members for housing renovation. This is a non-collateral loan and with minimal documentation required.
- **RestartMe** - provide a quick response fund to micro-entrepreneurs affected by natural or man-made disasters and enable micro-entrepreneurs to bounce back after man-made and natural disasters in the form of loans.

ENVIRONMENTAL & AGRICULTURAL LOANS

- **Green Loans-Solar lamp** - to provide NWTF clients with environmental and energy-efficient products that will minimize their household and business expenses while maximizing their profit/ income.
- **Microcrop** - Agri-Agra Loans, specifically for sugar and rice production of small farmers, including Agrarian Reform Beneficiaries.
- **Micro-Agri (rice, vegetables and fish)** - empowering small

farmers and fishermen by providing financial assistance for them to yield better produce and later on create opportunities for them to diversify and venture into other forms of livelihood.

SAVINGS

- **ICF Individual Compulsory Fund (ICF)** - it is only used for emergency purposes such as the following:
 - Treating/Medication for severe illness
 - Tragedy or calamities or disaster
 - Can be used for life and death situation
- **Alkansiya Fund** - a voluntary savings that earns interest. It aims to teach members/ clients to save while having excess or extra money for future emergency and other important needs

INSURANCE

- **Mutual Aid Fund Insurance (MAF)** - provision of a financial protection program designed to provide member-beneficiaries of NWTF with complete insurance coverage through the facilitation of a duly organized and legal insurance company.

Insurance Packages include:

- **MAF 1** - A fund established for members who are 70 years old and above.
- **Member Protection Package** - This is the initial protection package of designed for dunganon members aged 69 years old and below.
- **Family Protection Package** - This is subsequently conceived to include protection for the whole family members aged 69 & below.
- **Family Protection Package (with retirement) - Family Protection Package (with retirement)** - With additional features such as hospital cash assistance and burial assistance for members aged 69 & below.

- **Basic Family Protection (husband or male qualified partner)** Husband / male qualified partner of PD members that are aged 69 & below.

Mentioned above are only a few of the many insurance packages that NWTF-Dunganon offers for its clients.

MEMORIAL

Memorial Package - package that clients can avail for themselves and their spouses in case of untimely death.

This product is meant protect the families' income and business during a very difficult time. NWTF ensures that all clients are cared for in times they need it most.



OUR MISSION

Providing access to financial and non-financial services to our clients and help alleviate the poverty situation in their homes and in their communities. Continuously work with them in securing a better tomorrow and support them in breaking away from the deep-rooted problem that has affected them and millions across the globe, poverty.

PROJECT KASANAG

Microcrop - Agri-Agra Loans, specifically for sugar and rice production of small farmers, including Agrarian Reform Beneficiaries.

Micro-Agri (rice, vegetables and fish) - empowering small farmers and fishermen by providing financial assistance for them to yield better produce and later on creating opportunities for them to diversify and venture into other forms of livelihood.

Community Loan Unit Operations - helping the clients gain from another source of income by trying other livelihood business aside from the initially proposed business revenues from their general loan.

NON-FINANCIAL SERVICES

NWTF streamlines its activities into catering to the needs of the clients, whether it be for education, business & livelihood development, health & wellness, and environmental protection.

It prides itself in delivering these services through the many programs and activities throughout the Philippines. As an organization, NWTF is continuing its efforts to provide sustainable and client-responsive developmental services to the poor.

NWTF is committed to working with and for the clients and helping them in attaining better tomorrows.



Environmental Protection



Scholarships



Livelihood Training



Medical Missions



Dungganon is a Hiligaynon word that means honorable or noble. Project Dungganon aims to help poor women from rural communities achieve self-reliance and rise above the mire of poverty by providing them with the training and the credit to maintain or start their own small business ventures. By providing access to collateral-free credit through loans and other services, Dungganon helps them discover their own entrepreneurial spirit and realize their potential to effect positive change.



Kasanag means light or brightness in Hiligaynon. Aimed towards rural and urban micro-entrepreneurs, it provides low-interest, individual loans meant to help Micro, Small and Medium Enterprises acquire business assets and capital to maintain their businesses.

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tomorrow