



**RURAL BANK
OF MANOLO FORTICH
(BUKIDNON), INC.**

Background:

- ◆ **Established in October 1977 in the Municipality of Manolo Fortich, Bukidnon.**
- ◆ **RBMF is a 41-Year old banking institution.**
- ◆ **Currently serving around 5,000 clients in the Province of Bukidnon.**





ASEAN AGRICULTURE SUMMIT 2018

OCT 1, 2018 | SMX CONVENTION CENTER
PASAY CITY, PHILIPPINES

 **ASEAN**  





ASEAN

BUSINESS ADVISORY COUNCIL PHILIPPINES

MAN BAC PHILIPPINES SECRETARIAT
KPM CORPORATE CENTER, PIONEER COR. SHERIDAN STS.
MANDALUYONG CITY, METRO MANILA, PHILIPPINES 1550
TEL. NO.: (02) 631 5024 | (02) 632 0839

AGROW AWARDS

Finalist: Financial Inclusivity Category

LINGERING CONCERN IN THE RURAL AREAS:

POVERTY

**KAKULANGAN SA KAALAMAN
AT TIWALA SA SARILI**

KATAMARAN

KAYABANGAN

STRATEGIC OBJECTIVE:

TO ESTABLISH A
**SUSTAINABLE
& MUTUALLY
BENEFICIAL
PARTNERSHIP**
BETWEEN



RURAL BANK'S CRITICAL ROLE:

**ACCESS
to
CREDIT**

**CAPACITY
BUILDING**

**FINANCIAL
EDUCATION**

**WEALTH
GENERATING
OPPORTUNITIES**



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RBMF'S STRATEGIC PROGRAM ON CAPACITY BUILDING:



JUAN ABELARDO
Center for Financial Education
and Farm Entrepreneurship

RBMF's Program (2013-2017)
Separate Business Arm (2018)



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CAPACITY BUILDING PROGRAMS:

FINANCIAL EDUCATION

- PERSONAL FINANCE
- SUSTAINABLE FINANCE
- BASIC ACCOUNTING
- COMPLIANCE WITH REGULATORY AGENCIES
- MOBILE APPLICATION BASED BUDGET MANAGEMENT SYSTEM
- INTRO TO PERSONAL FINANCE FOR KIDS

WEALTH GENERATION

- SKILLS UPGRADING (Jobless & OSY)
- SQUARE METER FARMING (Teachers, LGU/Private Sector Employees)
- DIVERSIFIED FARMING TECHNOLOGIES (Full time Farmers)



**RURAL BANK
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FINANCIAL LITERACY COMICBOOK:



**RURAL BANK
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FINANCIAL/TECHNICAL EDUCATION:



FINANCIAL LITERACY TRAININGS



HOW TO PREPARE BIR REPORTORIAL REQUIREMENTS TRAINING



SUPPLY CHAIN MANAGEMENT TRAININGS

FINANCIAL/TECHNICAL EDUCATION:



On-The-Job Training
for Agribusiness Management Students
June 11 to July 13, 2018

COVERAGE:

Diversified Farming

Coffee Processing

Bio-dynamic Farming

Backyard Egg Production

Financial Literacy



SUPERVISED FIELD EXPERIENCE PROGRAM



RURAL BANK
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WEALTH GENERATING ACTIVITIES:

SQUARE-METER FARMING:

BACKYARD EGG PRODUCTION



Additional Income: P200/day

Additional Income:
P150K/12 months



BACKYARD ORGANIC GINGER



**RURAL BANK
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WEALTH GENERATING ACTIVITIES:

SQUARE-METER FARMING:

OYSTER MUSHROOM PRODUCTION



ADDITIONAL INCOME: P25K / 3 MONTHS



SNAP HYDROPHONICS



**RURAL BANK
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WEALTH GENERATING ACTIVITIES(HVCs):

APPLE GUAVA PRODUCTION



ADDITIONAL INCOME: P34K/ 120 DAYS

CHINESE CABBAGE PRODUCTION



**ADDITIONAL INCOME:
P50K/ 65 DAYS**

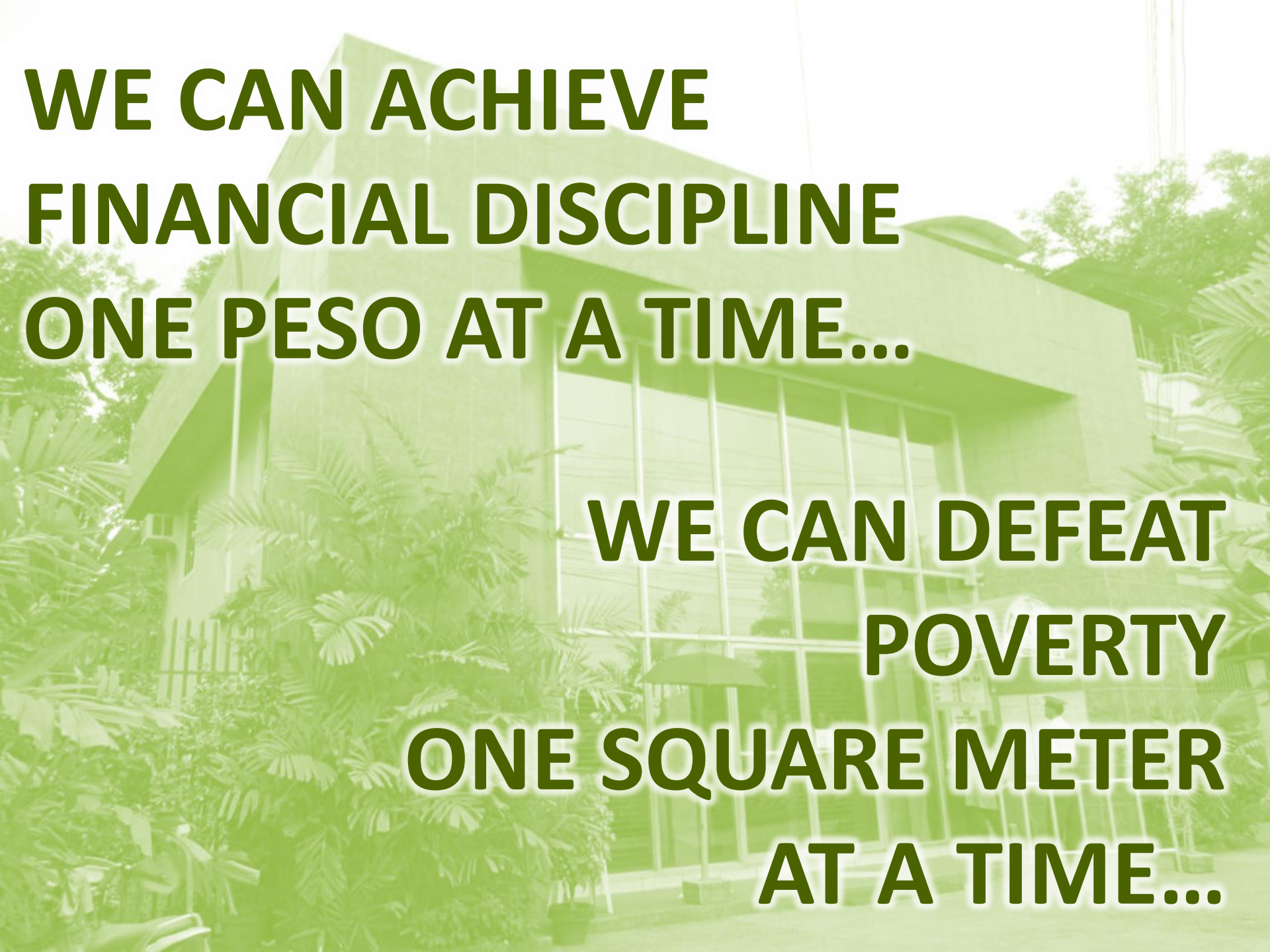
SQUARE METER FARMING(HVCs):

POCKETS OF TECHNOLOGY	AREA REQUIRED	GESTATION PERIOD	GROSS INCOME	NET INCOME	ROI
SWEET CORN	1,000 SQM	60 DAYS	P21,000	P11,000	110%
CHINESE CABBAGE	2,500 SQM	65 DAYS	P90,000	P50,000	125%
OYSTER MUSHROOM	12 SQM	60 DAYS	P70,000	P25,000	56%
APPLE GUAVA	10,000 SQM	120 DAYS	P64,800	P34,800	116%
BLACK PEPPER	2,500 SQM	120 DAYS	P45,000	P35,000	350%

*Data based on actual experience of Farmer-Partners



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**WE CAN ACHIEVE
FINANCIAL DISCIPLINE
ONE PESO AT A TIME...**

**WE CAN DEFEAT
POVERTY
ONE SQUARE METER
AT A TIME...**



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Service Beyond the Bottomline...