

cv of **Carlos Ani**

**International Consultant for Microfinance, SME
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Details of CV shown below:

Objective in life:

My objective in life is to fully utilize my skills, talents and abilities in order to help alleviate poverty and improve quality of life of poor people, and thereby bring glory to God.



Worked in development field for 26 years, of which 9 years was with **CARE** International. Designed, implemented and managed several multi-million dollar **CARE** projects, funded by **USAID** and **DFID**, related to microfinance development, cooperative strengthening, and institution building. I turned around a losing micro-lending project into a high performing project with excellent repayment, portfolio quality, savings mobilization and viability.

I designed a SME Banking training course, and I have conducted ten training seminars on **Risk-Based SME Banking** in the Philippines, benefiting more than **245 bankers and cooperative managers todate (Dec 2008)**. This seminar includes how to design SME products, to identify clients, how to process loans, how to analyze risk factors, how to do a **Borrower Risk Rating** and **Facility Risk Rating** (following the principles laid down under Basel II), how to identify and mitigate risks, and how to do borrower and collateral monitoring. Several commercial banks and rural banks have started to SME lending work, and I have conducted SME training for these bankers and cooperative managers.

I have special skills in developing **new innovative microfinance projects** and **designing new micro-financial and SME products for banks and financial cooperatives**.

I have designed the SME Lending Program of **SEEDFINANCE Corporation**, a commercial finance company engaged in both microfinance and SME Lending. I designed the **SME Lending** guidelines, Borrower Risk Rating system, SME products,

and the design of the initial piloting process. Piloting has now started and roll out of the products is scheduled for January 2009. I have conducted training for top managers and field staff of SEEDFINANCE Corporation and three large cooperative financial institutions on the new SME products and lending process, including the process for analyzing and mitigating risks.

For **CARE Bangladesh**, managed and assisted a large capacity building program for 60 small and mid-sized microfinance institutions in *Bangladesh*. Designed several multi-million dollar microfinance apex projects in *Bangladesh*, *Mongolia* and *Indonesia*. I worked for the **Asian Development Bank** in assessing the microfinance sector in *Mongolia*. I evaluated major microfinance institutions and projects in *Nepal*, *Bangladesh*, *Philippines*, *Indonesia* and *Sri Lanka*. Evaluated leading and innovative microfinance organizations in *Bangladesh*, *Philippines* and *Nepal* for **Plan International**, and provided detailed recommendations to improve their effectiveness and efficiency. Designed a multi-million dollar microfinance project for **CARE Indonesia**, to be implemented in *Java* and *East Kalimantan* and funded by USDA and UNOCAL - April - August 2000.

For the **ADB**, **AusAID** and the **Government of Papua New Guinea**, I conducted microfinance business planning courses for leading PNG MFIs, and conducted microfinance and SME lending feasibility studies in Port Moresby, Bougainville, East Sepik, Southern Highlands, and Eastern Highlands, all in *Papua New Guinea*. For **IFC /World Bank**, assessed the microfinance and SME financing potentials in the *Republic of Palau*, and designed an appropriate microfinancing / SME financing program to be managed by the National Development Bank of Palau.

For **DFID India** and **SIDBI** (an Indian government development bank), designed 2 short microfinance courses for two management schools in *India*. For **CARE** and **DFID**, I evaluated a large capacity-building microfinance project in India that is being implemented in three *Indian* states - *Andra Pradesh*, *West Bengal* and *Orissa*.

For the **European Union** and the **Department of Agriculture** (Government of the Philippines), evaluated and assessed a large microfinance project funded by EU located in *Catanduanes*, *Philippines* and assessed its long-term viability, especially with regards to its plan to convert into a regulated microfinance-oriented rural bank. For the **European Union and AusAID**, I designed a new microfinance and SME-focused rural bank for the province of Bougainville in Papua New Guinea that will provide financial services to more than 30,000 clients.

For **DFID Bangladesh**, I conducted a market research study in financial deepening in *Bangladesh*. I have skills in coalition building, microfinance standards development. For **USAID**, helped establish the **Philippine Microfinance Council** - an association of microfinance organizations, banks, donors and government agencies - and facilitated the development of performance standards for the whole *Philippine* microfinance sector.

I have some skills in negotiating with donors and international funding agencies. Educational background: MBA, major in corporate finance. I am a recipient of several awards for academic and project excellence. Computer and Internet skills are good. I established **DEVJOBS**, an international resource for announcing jobs on development fields. DEVJOBS is now serving 82,000 development professionals worldwide.

Consultancies conducted:

- **Asian Development Bank:** assessed the microfinance sector in *Mongolia* and designed a new microfinance support project for the Government of Mongolia. (Social Safety Net Strengthening and Development Project of the Government of Mongolia; Contract reference: COCS/00-632 TA No. 2978 MON/Social Safety Net JSF-financed) Sept 10 - Oct 7, 2000. Completed.
- **IFC-World Bank and the Government of Palau:** assessed the social and economic environment of the *Republic of Palau*, examining the potentials for microfinance in the small Pacific nation. Designed an appropriate microfinancing programme to be managed by the National Development Bank of Palau. June 15 to July 15, 2004. Completed.
- **KfW – SBC SME Project** (funded by KfW of Germany). On behalf of Frankfurt School of Finance and Management (FSFM), KfW and the Small Business Corporation (SBC), conducted eight training seminars for **commercial and rural bankers**, on Risk-Based SME Lending, including tools and practices to identify SMEs, identify the business risks on those SME borrowers, and rate those borrowers using the SBC BRR scorecard. Introduced also the Facility Risk Rating (FRR), so that lenders can calculate Loss Given Default. More than **220 bankers** attended and participated in those trainings. November 2007 to November 2008. Completed successfully.
- **PNG-ADB Microfinance Project** (funded by Asian Development Bank, the Central Bank of PNG, and AusAID) : conducted a feasibility study regarding the establishment of a **microfinance bank in Chimbu Province, Papua New Guinea**. May to June 2008. Completed
- **PNG-ADB Microfinance Project** (funded by Asian Development Bank, the Central Bank of PNG, and AusAID) conducted a Business Planning workshop for the **East New Britain Savings and Loan Society (ENBSLS)**, so that the Society was able to develop a 5-year strategic Business Plan, a first year Annual Operational Plan, and also a Credit Manual (for use in microfinance and SME Lending). October to November 2007. Completed.
- **PNG-ADB Microfinance Project** (funded by Asian Development Bank and the Central Bank of PNG, AusAID, Papua New Guinea): conducted an institutional assessment study of the **PNG Cocoa Growers and Producers Savings and Loan Society Ltd., (now called as National Farmers Savings and Loan Society)**, a medium-size MFI that operates in 9 provinces of *Papua New Guinea*; made recommendations to improve internal control, governance, MIS, HRD, general management, financial management and marketing operations of the MFI; prepared a Technical Assistance Plan in order for the Microfinance Competency Center to assist the MFI, Kokopo, *ENBP, Papua New Guinea*. November 28 to December 22, 2004. Completed. A review and follow-up study was also done in July 2005. **This credit union has grown by leaps and bounds because it followed almost all of the recommendations I gave them.**
- **PNG-ADB Microfinance Project** (funded by Asian Development Bank and the Central Bank of PNG, AusAID), **AusAID** and the **European Union/STABEX:** conducted a microfinance feasibility study, and prepared a detailed strategic plan and business plan for a microfinance institution (microbank) called "Bougainville Haus Moni" which will serve thousands of poor people of *North Solomons Province (Bougainville), Papua New Guinea*. February 1 to April 15, 2004. Completed.
- **European Union and Government of the Philippines:** assessed and evaluated a large microfinance focused project called CATAG (Catanduanes Agriculture Programme) based in *Catanduanes, Philippines*, which is jointly funded by the Department of Agriculture (Philippine

Government) and the European Union. The project is converting itself into a regulated Rural Bank, under the banking laws of the country. Nov - Dec 2001. Completed

- **PNG-ADB Microfinance Project** (funded by Asian Development Bank, the Central Bank of PNG, and AusAID): conducted **business planning courses** for leading PNG MFIs; and also conducted a feasibility study to establish a microfinance programme in **Port Moresby**, capital city of *Papua New Guinea*. September to November 2003. Completed
- **PNG-ADB Microfinance Project** (funded by Asian Development Bank, the Central Bank of PNG, and AusAID) and the **Provincial Government of East Sepik, Papua New Guinea**: conducted a feasibility study regarding the establishment of a microfinance bank in the province of *East Sepik, Papua New Guinea*. August to September 2004. Completed
- **PNG-ADB Microfinance Project** (funded by Asian Development Bank, the Central Bank of PNG, and AusAID) conducted an institutional assessment of a young microfinance organization called "**East Sepik Savings and Loan Society**" located in *Wewak, East Sepik Province*. February 2005. Completed. A review and follow-up study was also done in July 2005.
- **PNG-ADB Microfinance Project** (funded by Asian Development Bank, the Central Bank of PNG, and AusAID) and the **Local Government of Southern Highlands, PNG**: conducted a feasibility study regarding the establishment of a microfinance bank in the district of Kutubu, *Southern Highlands Province, PNG*, where there are thousands of poor people and there are no financial services available in the area. Funded by the local provincial government and indirectly by Oil Search Ltd, a large oil company operating in Kutubu. March 2005. Completed
- **PNG-ADB Microfinance Project** (funded by Asian Development Bank and the Central Bank of PNG, AusAID, Papua New Guinea) conducted a market study regarding the establishment of a microfinance bank branch in the province of **Eastern Highlands** (Goroka), *Papua New Guinea*. March 2005. Completed
- **PNG-ADB Microfinance Project** and the **Lutheran Development Service**. I conducted an evaluation of the "**Putim na Kisim**" microfinance programme, which is being implemented in five provinces of PNG. Provided recommendations to make the programme more effective and to make it financially sustainable. Lae, Morobe, *Papua New Guinea*. August 2005. Completed
- **PLAN International Philippines**: conducted an institutional assessment of a large microfinance organization called "Taytay sa Kauswagan Inc." (TSKI) that operates in the Visayas regions of the *Philippines*, and provided recommendations to improve its operations and efficiency. May 5 - June 30, 2004. Completed: June 30, 2004
- **Plan International Nepal**: conducted a mid-term evaluation of partnership capacity building programme with a large microfinance bank called Nirdhan Uttan Bank that serves more than 47,000 poor people in *Nepal*. Assessed progress of the design and installation of IEC (information, education and communication), client data collection system, and MIS of this microfinance bank. Provided recommendations to improve operations of this bank. September 2004. Completed.
- **Plan International Philippines**: conducted a feasibility study for establishing a microfinance programme in Isabela, Philippines; conducted a full institutional assessment of a medium-size microfinance organization called ASKI ~ "Alalay sa Kaunlaran sa Gitnang Luzon" ~ which is based in *Cabanatuan City* in central *Luzon, Philippines*. Evaluated Financial Services Associations (FSA) in *Isabela* and provided recommendations to move forward the evolution and development of FSAs in the *Philippines*. July - August 2003. Completed.
- **Dept for International Development (DFID), Bangladesh**: Worked with a team in conducting a study on financial deepening in *Bangladesh*. February 2002. Completed.
- **Dept for International Development (DFID), India**: Designed and conducted an elective course on microfinance for the post-graduate degree programme of the Xavier Institute of Management, Bhubaneswar, *Orissa*, for the purpose of developing trained manpower for the microfinance sector of India. Feb-May 2001 - Completed
- **Plan International Bangladesh**: evaluated a small innovative microfinance organization called *SafeSave* that is based in *Dhaka*. This study was done for Plan International

Bangladesh and CARE *Bangladesh*, which are launching innovative flexible savings and credit pilot programmes to assist the poorest Bangladeshis. Oct-Dec 2000; Completed.

- **Dept for International Development (DFID), India:** Conducted a review and evaluation of CARE India's CASHE Project, which is a large microfinance development project operating in three states of India: *Andra Pradesh, Orissa and West Bengal*. Provided recommendations to improve this large microfinance apex programme, to make it more effective, efficient, and overcome some of its weaknesses. June-July 2000. Completed.
- **CARE Indonesia - Java and East Kalimantan:** designed for CARE a multi-million dollar microfinance project to be implemented in *Java and East Kalimantan*, for funding by US Department of Agriculture and UNOCAL USA. April - August 2000. Completed.
- **Plan International Nepal:** conducted an in-depth assessment of Nirdhan Utthan Bank, a large microfinance bank that operates in Terai region of *Nepal*; made recommendations to help improve its operations and to encourage the participation of poor destitute Nepalese rural women in its programme. Helped Plan International Nepal to improve its partnership relationship with Nirdhan. January 2000. Completed.
- **SIDBI / Institute of Rural Management (IRMA), India:** Designed and conducted an elective course on microfinance for the post-graduate degree programme of the Institute of Rural Management in Gujarat, India. This is for the purpose of developing trained manpower for the microfinance sector of *India*. The DFID and the Small Industries Development Bank of India (SIDBI) jointly funded this work. January - March 2002. Completed.
- **CARE Bangladesh:** Provision of training and technical assistance to the INCOME Project which is a large microfinance project that provides capacity building and financing assistance to 60 partner MFIs in three major urban areas of *Bangladesh*. Trained INCOME staff, developed guidelines, tools, approaches, and help orient partners. Designed TORs for external consultants and research studies. Designed wholesale financing products. Designed new microfinance products - micro life insurance and micro health insurance products. January 2001 - December 2002, *Dhaka, Bangladesh* - Completed.
- **SEAD Inc. (Philippines) -** worked with a team in conducting a Business Planning exercise, and directed the writing of a Business Plan for this microfinance NGO called "Sustainable Economic Activity Development Inc", which provides financing and technical assistance to more than 100 credit and savings cooperatives in the *Philippines*. June - December 2004. Manila, *Philippines*. Completed.
- **CARE Sri Lanka** - worked with a team in conducting a Rapid Assessment of CARE *Sri Lanka's* projects with microcredit components, which are located in or near conflict areas. August 1989.
- **CARE Thailand** - worked with a team in conducting a Long-Range Strategic Plan (LRSP) for CARE Thailand. Workshop held in Pattaya, *Thailand*
- **CARE Indonesia** - worked with a team in conducting a Long-Range Strategic Plan (LRSP) for CARE Indonesia. Workshop held in *Bali, Indonesia*

Research Studies conducted:

- **Feasibility of Establishing Microfinance and SME Bank** in East Sepik, PNG. - Analyzed the market threats and opportunities and overall situation in the **East Sepik province**, and designed a sustainable microfinance bank that will serve hundreds of thousands of people in the province. Funded by the Government of East Sepik Province. September 2004. Port Moresby, *Papua New Guinea*.
- **Institutional Assessment** of the **PNG Cocoa Growers and Producers Savings and Loan Society Ltd. (now called as National Farmers Savings and Loan Society)** - pinpointed the strengths and weaknesses of this MFI that serves 15,000 cocoa growers and farmers in 9 provinces of PNG; containing recommendations to improve its operations, systems, financial management. Funded by the ADB and Central Bank of PNG. December 2004. Port Moresby
- **Feasibility of Establishing a Microfinance and SME Organization** in Port Moresby, PNG - analyzed the market and overall situation in Port Moresby and designed a

sustainable microfinance programme for **Ginigoada Bisnis Development Foundation**, an AusAID funded NGO. Funded by AusAID and ADB. November 2003. Port Moresby, *Papua New Guinea*.

- **Microbank Operations Review.** Conducted a review of the operations and business plans of the **Wau Microbank (now called as Nationwide Microbank)**, the first grassroots-focused microfinance bank in Papua New Guinea; Identified areas for improvement and made recommendations to improve its operations, loan portfolio management, and credit risk management. July - August 2005. Lae, Morobe, *Papua New Guinea*.
- **Feasibility of Microfinance Operations in Kutubu** in the Southern Highlands Province, PNG. - Analyzed the market threats and opportunities and overall situation in the district, and designed a number of alternatives outlining the pros and cons of each option. Funded by the Provincial Government and Oil Search Ltd. March 2005. Port Moresby, *Papua New Guinea*.
- **Feasibility of Establishing a Microfinance and SME Bank Branch** in Kainantu and Goroka in the Eastern Highlands Province, PNG. - Analyzed the market threats and opportunities and overall situation in the two districts of the province, and outlined options of having a microfinance bank operate in the area to serve thousands of people. Funded by the ADB, with assistance from the local coffee traders and business community. March 2005. Port Moresby, *Papua New Guinea*.
- **Strategic and Business Plan for Bougainville Microfinance Programme.** - Analyzed the market and overall situation in **North Solomons Province** (also called Bougainville), PNG, and designed a sustainable microfinance programme. Funded by AusAID, European Union/STABEX and the ADB. April 2004. Port Moresby, *Papua New Guinea*.
- **Institutional Assessment** of the East Sepik Savings and Loan Society Ltd. - pinpointed the strengths and weaknesses of this MFI that serves thousands of farmers in the east Sepik Province, containing recommendations to improve its operations, systems, and financial management. Funded by the ADB and Central Bank of PNG. February 2005. Port Moresby, *Papua New Guinea*.
- **Institutional Assessment** of a Philippine MFI called "Taytay sa Kauswagan" (TSKI) that operates in more than 15 provinces of the Visayas and Mindanao regions of the Philippines and that serves almost 100,000 clients; made recommendations to improve its operational and financial performance. Funded by Plan International. May 2004. Manila, *Philippines*
- **Institutional Assessment** of a Philippine MFI called "Alalay sa Kaunlaran sa Gitnang Luzon" (ASKI), that operates in more than 5 provinces in central and northern Luzon, Philippines, and that serves nearly 40,000 clients; made recommendations to improve its operations, systems, financial management. Funded by Plan International. August 2003, Manila, *Philippines*.
- **Business Plan Review** of a new microfinance institution in Papua New Guinea called "Wau Microbank". Identified strengths and weaknesses, and made recommendations to improve the operations, governance and financial management of this MFI. Funded by PNG-ADB Microfinance project, August 2005, Lae, Morobe Province, *Papua New Guinea*.
- **Mid-Term Evaluation of a Capacity Building Project** that is jointly implemented by Plan International Nepal and one of the largest microfinance bank in Nepal - the Nirdhan Uttan Bank. Made recommendations to improve and speed up the project and to improve the operations of the microfinance bank, in the face of growing political instability in Nepal. Funded by Plan International and USAID. October 2004. Port Moresby, *Papua New Guinea*.
- **Evaluation of the "Putim na Kisim" Microfinance Programme**, which is a savings promotion programme being implemented by the Lutheran Development Service (Lutheran Church) for the past ten years. Extracted the key lessons learned, identified areas of weaknesses and made recommendations to improve programme performance, in preparation for the next phase of evolution of the programme, and to attain financial sustainability of the programme. August 2005. Lae, Morobe Province, *Papua New Guinea*.
- **Financial Deepening in Bangladesh** that studied the feasibility of establishing a Challenge Fund in Bangladesh that is aimed in encouraging financial deepening in Bangladesh; Worked in a team consisting of international experts. Funded by the DFID. September 2002. Dhaka, *Bangladesh*.
- **Emergency Loan Assistance Program Impact Assessment** - designed the TOR and supervised the external consultants that conducted an assessment of impact on households of

CARE's Emergency Loan Assistance Project (Phase 2) that assisted more than 50,000 flood affected households. Funded by CARE and DFID. July 2002. Dhaka, *Bangladesh*.

- **Urban Financial Services Study Phase 1** - Designed and supervised this research study that surveyed three major urban cities in Bangladesh to determine the financial needs of various urban-based occupational groups. Funded by CARE and DFID. November 1999, Dhaka, *Bangladesh*.
- **Disaster Coping and Recovery Survey** - in Dhaka, Bangladesh, designed and supervised a research study to determine how poor people cope during major severe disasters, and what strategies they implement to recover from the shocks of disaster. Funded by CARE and DFID. May 1999. Dhaka. *Bangladesh*
- **Market study on capacity building services in Bangladesh** - designed the basic terms of reference and study design, in consultation with CARE and DFID. Naushad Faiz and a local marketing research company conducted the study. Funded by DFID. Dhaka, *Bangladesh*.
- **Urban Financial Services Study (UFSS) Phase 2** - Designed and supervised this research study that surveyed five secondary cities in Bangladesh to determine the financial needs of poor people living in ten slum communities. Funded by CARE and DFID. March - May 2002. Dhaka *Bangladesh*.
- **Microfinance Development Center Strategy Review** - In Bangladesh, designed TOR for a feasibility study and business planning exercise for establishing an independent and self-sustaining training institution in Bangladesh specializing in microfinance. September - December 2002; Dhaka *Bangladesh*.
- **Survey of Philippine Microfinance Organizations** - Worked with a team that designed and implemented a major survey of all microfinance NGOs involved in microfinance in the Philippines. Funded by USAID. January - October 1997. Manila, *Philippines*
- **Survey of Micro Health Insurance Schemes in Bangladesh** - In Bangladesh, designed and supervised a small team of researchers in surveying several micro health insurance schemes in Bangladesh to extract the key features and success factors. The purpose is to understand how to design schemes that provide sustainable micro health insurance services for poor people. January - February 2002. Dhaka, *Bangladesh*.

Work experiences:

(Arranged from latest to most distant). The jobs below do not include consulting work.

CARE International in Bangladesh

SEAD SECTOR COORDINATOR - January 1999 to December 2000 Designed and prepared a project proposal called INCOME III that will provide financing and capacity building assistance to 60 local Bangladeshi Microfinance Institutions (MFIs). Developed a Staff Development Plan for INCOME project, organized a workshop on financial ratios using the internationally recognized CGAP/SEEP ratios. I organized an international workshop on MFI governance. I helped improve the monitoring system and management practices of INCOME project. Established the "Microfinance Development Center" (MDC), which is a training institution that provides specialized microfinance training courses to MFIs in Bangladesh. [MDC has now become a financially viable training company called "Institutional Development Services, Ltd.] Designed and supervised three research studies - Disaster Coping and Recovery Study, Financial Systems Assessment of Partners, and Urban Financial Services Study. I designed and implemented two new innovative projects, which includes the "Post-Flood Rehabilitation Loan Assistance" (PERLA). I held two international discussion forums on micro-insurance. Designed and implemented a new project called Disaster Emergency Loan Assistance Fund, which provided emergency loans to more than 85,000 poor households to help them restore damaged shelters

and livelihoods. Established also a wholesale lending programme for selected MFIs (which has now become a financially viable programme).

SENIOR MICROFINANCE ADVISER - *February to November 1998* I conducted consultations with partners, donors and other stakeholders. Designed and prepared a project proposal that aims to provide financing to Bangladeshi Microfinance Institutions (MFIs). I assessed the INCOME project, a capacity-building project of CARE that works with 60 partner NGOs. I designed a computer-based Partner Monitoring System for INCOME that collects monthly financial and client reach data from partner organizations, feeds the data into a computer database that generates a number of useful reports. I worked with DFID in conducting an Output-to-Purpose Review or appraisal of INCOME project. I trained CARE staff on basics of financial monitoring and use of financial ratios. I designed a new pilot project called "Family Savings Program" that aims to perfect a flexible savings and credit methodology and an approach to replicate the methodology to many organizations.

Philippine Microfinance Coalition - TSPI

PROJECT COORDINATOR - *November 1, 1996 to January 31, 1998* Responsible for planning and implementing activities of the Secretariat of the Coalition, which is involved in developing performance standards for the whole microfinance NGO sector of the country. Participated in all coalition meetings, helped formulate strategies, and organized workshops. Led a team that organized the International Microfinance Conference held at PICC, Manila in June 1997. Worked with a team in conducting a major survey of all microfinance NGOs. I developed relationships with a large network of microfinance organizations, donors and international agencies in the Philippines.

CARE International in the Philippines

PROGRAM MANAGER - *September 1993 to October 31, 1996* Responsible for strategic planning, performance reviews, and formulation of major policies. Conceptualized, developed, designed and managed several USAID-funded multi-million dollar CARE projects in the area of nutrition, family planning, agricultural cooperative development, microfinance development, and institution building. Supervises a team of seven program managers who directly implemented the programs. Participates in management of the Mission through the Senior Management Team. Coordinated with donors, government agencies (e.g. DOH, DECS), and other strategic partners (e.g. Land Bank and SBGFC).

PROGRAM COORDINATOR- *May 1992 to Sept. 1993* Evaluated a dysfunctional microfinance program (called EDP) suffering from low repayments, high delinquency and unsustainable partners; redesigned and overhauled the whole EDP program and introduced microfinance best practices. Introduced also the performance based partnering approach and renamed the program to Microenterprise Assistance Program (MAP) which eventually became a high performing program, with large beneficiary outreach, high repayment rates, high capital formation, and attainment of projects' financial sustainability. This redesigned program became the one of best CARE microfinance project in the whole of Asia region. [This programme has been spun off from CARE and has become an independent finance organization called "SEEDFINANCE", which provides wholesale financing to more than 85 credit cooperatives in the Philippines.]

Lubos Lingkod Development Foundation

MICROFINANCE CONSULTANT - *June 1989 to December 2003* Helped organized this church-based foundation. Designed projects, wrote project proposals, and arranged funding for its projects. Guided its Board and its staff in formulating organizational and programmatic policies. Obtained

project funding to support skills training program for poor women, and a microfinance program for urban microenterprises.

Christian Children's Fund (CCF- Philippines)

PROJECT MANAGER - *July 1990 to August 1991* Managed a CCF project in Bay, Laguna serving more than 450 poor families. Basically a child sponsorship program, it has several components like: nutrition, educational assistance, construction of artesian wells, medical treatment of sickly children, livelihood skills training, loan and savings program, formation of small farmer groups or cooperatives, and conduct of regular value formation sessions. Developed a microenterprise-lending program for rural women and farmers, and secured funding from the government-owned agency (DTI) to initially fund the microenterprise project.

CROSS Foundation Agency for the Rehabilitation of the Disabled, (CFARD)

PROJECT MANAGER - *July 1990 to April 1992* Based on the Community Based Rehabilitation (CBR) model of the World Health Organization, I conceptualized and established two innovative low-cost programs for rural poor neglected handicapped persons; one in Davao and one in Laguna. Both projects were funded by a big German foundation called Christoffel Blind Mission (CBM). The two CBR projects provide complete basic medical, physical, and social rehabilitation services to poor handicapped people in rural areas. Directly managed the Laguna CBR project for more than 2 years. Established a Laguna-wide referral network. Recruited several volunteer doctors to serve in regular medical missions in underserved localities (barangays) of Laguna and Quezon. Helped the National Council for the Welfare of Disabled Persons (NCWDP) to write the first Philippine handbook on CBR.

MANAGING DIRECTOR - *January 1988 to June 1990* Together with key Christian and business leaders, I helped organized this local NGO to serve the needs of handicapped people in both urban and rural areas. Served as its first Managing Director. Raised funds from German donors (CBM). Conceptualized, developed, and established several projects like: vocational training for blind urban beggars, livelihood and loan assistance for handicapped people, training and livelihood assistance for blind musicians, medical referrals, and vocational skills training programs (i.e. basket making, handicrafts, shellcraft, and bamboo craft). Established also a "High-Speed Garment Sewing Project" in to teach handicapped women basic sewing skills so that they could seek employment in garment factories and shops.

Philippine Alternative Trade Supply, Inc. (PATs)

MANAGING DIRECTOR - *April 1985 to June 1990* Managed a small local NGO, which was originally organized by World Concern USA. This NGO provides export marketing assistance to poor rural handicraft producers ensuring that they get good prices for their products. Before I came in, this NGO was losing money heavily. I turned around the financial performance of the NGO within 10 months by reducing costs and increasing sales. The NGO became financially sustainable, and grew to provide more services to more beneficiaries. It survived for eight years without any infusion of any significant additional donor money. During my year of my term in this NGO, I also established a credit program for small and micro-enterprises, called "Small Enterprise Development Program" (SEED) which was initial attempt at sustainable microfinance.

Conservative Baptist Association of the Philippines (CBAP)

ASSISTANT BUSINESS MANAGER - *January 1984 to March 1985* My main responsibility was to support the business and administration office of this organization. My work involved: preparation of computer software to speed up office procedures like payroll preparation, monitoring of designated funds, preparation of various project proposals, and arranging of conferences and workshops.

CB PACT, Inc.

ASSISTANT ADMINISTRATOR - *January 1981 to December 1983* This is a church-based institution that purchases land and constructs buildings for churches. My work involved: assisting in procurement of land, coordination in construction of church buildings and parsonages, administration of a loan program where churches could borrow money to construct their own buildings, etc.

Conservative Baptist Provident and Retirement Fund, Inc.

ADMINISTRATOR - *February 1982 to March 1985* This is a church-based institution, which manages a retirement, and provident program for pastors, missionaries and church workers. I developed a multi-employer retirement program, a group life insurance program, and a health maintenance program. I administered those programs for several years.

Education:

Philippine Christian University (PCU) Manila, Philippines; 1979-1980. Took up **MBA - Master in Business Administration**. While at PCU, I qualified for and was awarded a *Certificate of Honor by the College Dean, for academic excellence*. Majored in corporate planning, strategic planning, and corporate finance.

Far Eastern University (FEU) Manila, Philippines. Graduated in 1977 with a *bachelor's degree in Zoology (Preparatory to Medical degree)*. Was a **National State Scholar** where all college expenses were paid by the Philippine Government, but conditioned on excellent academic performance. While at FEU, qualified for and conferred an **Academic Excellence Scholarship** due to my academic excellence. Graduated within the top 10% of the class.

Special Technical Training:

Training Related to Microfinance and Microenterprise Development:

- **MICROFINANCE BEST PRACTICES.** *Boulder, Colorado, USA, June 1998*, Study of the various microfinance methodologies and experiences around the world. Discussion on key issues and challenges in microfinance. Learned new techniques in financial analysis of microfinance organizations, impact evaluations, donor issues, apex institutions, etc. The best microfinance practitioners and consultants in the world led the course.
- **GOVERNANCE of MICROFINANCE INSTITUTIONS.** April 1999, *Gazipur, Bangladesh*. Study of the various microfinance methodologies found in the world. Study of the best practices in the industry. We learned of a systematic framework for designing new savings and credit programs, as well as new tools for establishing and measuring sustainability of projects.
- **ASIA CREDIT AND SAVINGS WORKSHOP.** *Dambulla, Sri Lanka. March 1995*. Study of the various microfinance methodologies found in the world. Study of the best practices in the industry. We learned of a systematic framework for designing new savings and credit programs, as well as new tools for establishing and measuring sustainability of projects.

- **PARTNERSHIPS IN MICROCREDIT PROGRAMS** *New Delhi, India. April 1996.* Strategies for selecting partners as field implementers, designing savings and lending programs together with local partners, monitoring program performance, etc.
- **CREDIT COLLECTION AND REMEDIAL MANAGEMENT** *Cebu, Philippines. January 1996.* Study of ways to minimize delinquencies, and collecting back on loans.
- **STUDY VISIT TO CARE-Thailand's** small enterprise development program in rural villages of northeastern *Thailand. October 1994.* Bangkok, Racha Thani. CARE Thailand's program contains a microfinance component serving hundreds of rural microenterprises
- **SMALL ENTERPRISE DEVELOPMENT SEMINAR** *Diliman, Quezon City.* Conducted by the UP ISSI.
- **STUDY VISIT to INDONESIA** to observe several USAID-funded projects. *August 1993.* This Study Visit was sponsored and funded by USAID Manila. The microfinance program of CRS-Indonesia was studied in detail, and several CRS partners were visited in Lombok and Bali in *Indonesia.*

Awards Received:

APOLINARIO MABINI REHABILITATION AWARD. Conferred by the Philippine Foundation for rehabilitation and Development, Inc. in 1989, for my work in establishing several innovative rehabilitation projects for the handicapped.

DSWD CERTIFICATE OF APPRECIATION. Awarded by Cabinet Secretary Mita Pardo de Tavera in June 1987 at the National Vocational Rehabilitation Center, Escopa, Project 4, Quezon City.

PLAQUE OF APPRECIATION. Awarded by the Montessori Children's House Inc. in March 1988, for my assistance to handicapped children.

PLAQUE OF APPRECIATION. Awarded by the Davao Jubilee Center in August 1990, for my role in establishing a rehab center for handicapped people of Davao.

PLAQUE OF APPRECIATION. Awarded by the CFARD- Laguna CBR Project for my role in establishing a low-cost relevant Community Based Rehab Program in Laguna which serves thousands of handicapped people of Laguna and Quezon.

CERTIFICATE OF APPRECIATION. Awarded in August 1996 by the International Institute for Rural Reconstruction (IIRR) for my contribution to their International Course for Rural Development Management.

References are available upon request. Write to Carlos Ani at carlosani@yahoo.com

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Please send me your questions and comments via email.