



a social business enterprise

our reason for being

MicroVentures Inc aspires to be the leading partner of Microentrepreneurs in the Philippines. In so doing, we leverage Microfinancing as a powerful tool to empower socially and economically challenged families.

what we do

1. The Development of Viable and Sustainable Business Models for Microentrepreneurs
2. The Empowerment of Microentrepreneurs through Capacity-building.
3. The Formation of Strategic Partnerships with MicroFinancing Institutions and other Organizations

who we are

MicroVentures Inc is composed of visionary leaders from various sectors and industries with unparalleled experience and expertise

Rafael C. Lopa

Executive Director of the Benigno S. Aquino, Jr. Foundation and Executive Assistant to former President Corazon C. Aquino. He sits as a trustee in various foundations and was formerly a board member of the Philippine Center for NGO Certification (PCNC). He also heads Pulse Asia, Inc. as President and CEO.

Dr. Aris Alip

Founder and Managing Director of the Center for Agriculture and Rural Development Mutually Reinforcing Institutions (CARD MRI), one of the leading Microfinancing Institutions in the Philippines. He has extensive international experience in microfinance and rural development, and has advised on many microfinance projects in Asia and the Pacific

Paolo Benigno Aquino IV

Former Chairman of the National Youth Commission (NYC), the youth policy-making arm of the Philippine Government; the youngest person in Philippine history to head a government agency. He has also hosted Breakfast, a youth-oriented TV morning talk show in Studio 23, and is now part of Yspeak. He is currently the editor

of the ASEAN's 40th Anniversary Book that focuses on young achievers in the region.

Perry Villa III

Has (23) years experience in Unilever Philippines in both Marketing and Customer Development. He was General Customer Development Manager for GMA/Luzon, and has represented the company in regional general trade development forums.

Manny de Luna

Expert in demand creation/activation, developed through years of experience with multinational companies. He has served as Global manager for Winning at Point of Sale and Country Customer Activation Manager in Unilever Philippines, and has also had senior-level positions in Coca-Cola, Nestle, and Colgate-Palmolive Philippines.

Willie J. Uy

President of PHINMA Property Holdings Corp, the largest developer of in-city affordable medium-rise buildings. He is also National Chairman of the Subdivision and Housing Developers, Inc. (SHDA), Chairman of the Philippine Retirement Inc, and sits in the Board of Trustees of Mariposa Foundation and PHINMA Foundation. Has (17) years experience of Treasury and Finance in PHINMA Inc. and (21) years in non-life insurance brokering.

Franco Sevilla

Multi-awarded Art Director from McCann Erickson Phils, Inc. He is now a Managing Partner and Executive Creative Director of White Stone Creatives, Inc., a communications and design company.

Mark Joaquin Ruiz

Has (7) years experience in Unilever Philippines, with extensive expertise in Category Management, Channel Strategy, and Trade Marketing. He was also in the Global Customer Marketing Team, having developed award-winning projects and campaigns. He teaches Business Innovation Management in the Ateneo de Manila University, and is also active in advocacies on youth leadership and counseling, public school education, and entrepreneurship.

OUR FIRST MICROVENTURE



Background

Based on NSO statistics, the Philippines' socio-economic structure is predominantly skewed towards the lower income class, with 55% belonging to SEC CD and 37% belonging to SEC D&E. The latter represents the biggest market segment, the so-called Bottom-of-the-Pyramid (BOP).

Given the limited earning capacity of the BOP, this segment predominantly buys daily household requirements from Sari-Sari Stores. Many reasons are attributable to this : relevant assortment of goods (everyday consumer goods sold in small units/tingi-tingi), nearby accessibility (walking distance from the household), and access to credit (lista/ pautang). As such, Sari-Sari Stores can be viewed as the “extended pantry” of the BOP.

Aside from being the most accessible retailing unit to the BOP, sari-sari stores are also the default microbusiness ventured into by this segment. This is because of several factors : grassroots consumer demand, limited capital requirements needed to set-up, relatively simple to start and operate (core functions : buying and selling), and can be done from the household.

In fact, most microfinancing borrowers (of which MicroVentures serves) use their borrowed start-up capital to start sari-sari stores. Of the two million-plus clients of microfinancing institutions, at least 15% operate sari-sari stores.

All of these dynamics have led to the proliferation of Sari-Sari Stores in the Philippines, with roughly 700,000 already scattered throughout the country. Collectively, this represents the biggest trade channel - and hence biggest market opportunity for consumer goods businesses.

Opportunities

Although dominant in scale and value, Sari-Sari Stores are unwieldy -- it is a highly fragmented channel, disorganized, and cluttered. This is because each Sari-Sari Store is set-up individually by people with limited education and experience, and thus run in isolation and “unprofessionally”. This disaggregation has thus made it quite difficult and uneconomical for businesses and manufacturers to continuously distribute to and sustainably merchandise.

As such, the major opportunities for the Sari-Sari Store channel are : 1. organization / aggregation, and 2. training / systematization. Doing this would lead to value creation to a wide array of stakeholders : the sari-sari store owners themselves, microfinancing institutions, manufacturers/ corporations, distributors, retailers, and end consumers.

To unleash this value, Microventures has decided to launch **Ang Hapinoy Store ... ang Tindahan ng Haping Pinoy.**

Ang Hapinoy Store



Ang Hapinoy Store is the Philippines' first and only Sari-Sari Store Chain. It is a massive, unified group of Sari-Sari Stores -- owned and run by disciplined microfinancing borrowers that are trained with standardized operating systems.

Hapinoy is an aggregated value network built around sari-sari stores, microfinancing institutions, manufacturers/corporations, distributors, retailers, social development organizations, local government units, schools, and end consumers.

We envision 10,000 Hapinoy stores within 2009, with this number reaching 100,000 by 2011. Given the scale and organization of Hapinoy Stores, this will result in increased value to the entire network through increased efficiency and effectiveness.

Objectives for Hapinoy Store Owner

1. To have a sustainable, profitable business that will proliferate and grow
2. To reap tangible, practical benefits from partner-sponsors and institutions
3. To be empowered through training programs and support services

Role of Partner Institutions in Hapinoy

1. To volunteer expertise and/or resources that can contribute to the direct growth of the Hapinoy members and of the **multi-sectoral Hapinoy community** (LGUs, partner manufactureres, partner institutions, volunteers, partner Microfinance Institutions).
2. To help inspire the beginning of more social businesses (**Social Business Eneterprise advocacy**) that responds to basic social concerns in our country, which are inadequately responded to.