



THE PARTNERS

The Co-operative Development Foundation of Canada (CDF) is a registered charity that helps smallholder farmers and producers in developing countries achieve prosperity by building and strengthening financial and non-financial co-operatives and networks. CDF and the Canadian Co-operative Association amalgamated in 2017 under the CDF Canada brand. www.cdfcanada.coop

The Center for Agriculture and Rural Development Inc. (CARD Inc.) was founded in 1986. It aims to improve the quality of life and socially and economically challenged women and families by providing banking, microfinancing, microinsurance, business development services and training. www.cardmri.com

The RIMANSI Organization for Asia and the Pacific Inc. is a microinsurance technical resource center established by leading microfinance institutions in the Philippines to promote universal risk protection for the socio-economically disadvantaged in Asia and the Pacific. www.rimansi.org

The Microventures Foundation was established in 2007 and implements Hapinoy, a program that supports the development of a viable and sustainable business model for micro-entrepreneurs through capacity building. www.hapinoy.com



Hapinoy Training Event

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Co-operative Development Foundation of Canada
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Premium

BAGONG ARAW PHILIPPINES: REBUILDING THROUGH MICROINSURANCE AND WOMEN'S MICRO-ENTERPRISES



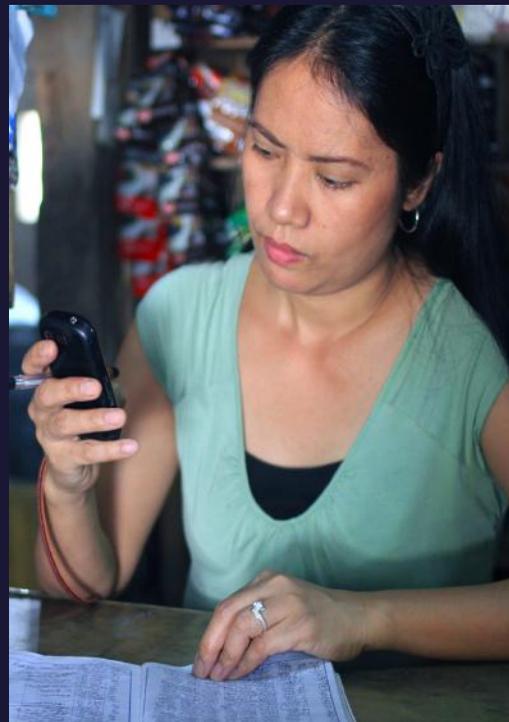
WE'RE SECURING A BETTER FUTURE

Women micro-entrepreneurs who own small convenience shops called sari-sari stores are rebuilding their businesses after the effects of Typhoon Haiyan (known locally as Yolanda). Their goal is to make their enterprises more successful and resilient to future weather calamities.

The Co-operative Development Foundation of Canada (CDF) is improving the business acumen of women micro-entrepreneurs in Samar and Leyte provinces.

BAGONG ARAW PHILIPPINES: Rebuilding through microinsurance and women's micro-enterprises, also known as **PREMIUM**, is a three-year (2016-2019) CAD \$4.8 million project with financial support from Global Affairs Canada and the Co-operative Development Foundation of Canada (CDF).

PREMIUM is strengthening the capacity of 1,600 women sari-sari store owners in Leyte and Samar provinces to grow and run their businesses in a sustainable manner while delivering needed goods and services to their customers. In so doing, these micro-entrepreneurs will improve their household income and wellbeing. By buying and selling microinsurance products they and their customers will be able to rebound sooner and more fully when weather calamities occur.



WOMEN DOING BETTER IN BUSINESS

Sari-sari stores are iconic family owned and managed convenience shops located on every street in every community across the Philippines. They provide a wide range of goods and services to a loyal clientele - from fast food snacks and packaged dry goods to school supplies, and mobile data cards. Pressures from increased competition from corporate chains and changing demands from customers are forcing sari-sari shop owners (the majority of whom are women) to rethink the way they do business.

The aims of the PREMIUM project are to help sari-sari shop owners to:

- Acquire the skills and knowledge to successfully manage their businesses.
- Become more resilient in times of disaster through the purchase of micro-insurance products.
- Access financing to expand or upgrade their product offerings.
- Open new revenue streams as distributors of life and non-life insurance products that increase insurance protection in typhoon affected communities.



THE BENEFITS

Women micro-entrepreneurs are gaining more control of their future as they adopt time-tested business development tools and knowledge to improve their enterprises while building their confidence. Sari-sari shop owners in Samar and Leyte provinces are learning to:

Improve the way they approach and conduct their businesses through training and mutual support.

Control their inventories by separating private consumption from business activity.

Manage their cashflow and inventory through simple bookkeeping and inventory control measures.



THE REACH

The project is increasing sustainable gender equitable business development and calamity protection among 1,600 women and men sari sari store owner households in Leyte and Samar provinces. The project is in line with the national goal to reduce inequality by expanding and increasing access to economic opportunities, reducing vulnerability of the poor, accelerate human capital, improve resiliency and ecological integrity.