



## Message

### **Gregory Doucet**

*Outgoing Director,  
Resource Network*

Yes, it has been over two years since the last issue of the UPLIFT Network Newsletter came out. But even if we did not see on print news about the members, communication and coordination was sustained. The Resource Network continued to make its services available to the network members. Some members sent staff to UPLIFT's training sessions on different topics. Others participated actively in the Network Days seminar held twice a year.

This year, one of the main goals of the Resource Network is to provide the members with better services and the first step for us to achieve this objective is to offer our Network members more opportunities to contact us. RN formalized the creation of a Network and Communication Department which services are dedicated to organizational support of the members. Aida Morales, whom some of the members have met, handles networking concerns and four (4) other units: training, micro finance, communications and impact studies and communications.

The re-launching of the Network Newsletter is another living example of our willingness and effort to provide a venue for the exchange of ideas and information on topics relevant to our operations. Actually, this paper reflects the evolution of the Network and the NetCom Department. We aim at dealing with topics in a deeper and more professional approach. We want to go beyond our Network and at the same time give you regular updates on what is happening among the Network members. This newsletter will be issued on a quarterly basis. We will exert all efforts to make it a useful and practical tool to support you in your daily operations.

And since this is our newsletter, your contributions, your comments and suggestions are certainly most welcomed.

# Second Quarter 2006

# NETWORK NEWSLETTER

The Official  
Newsletter  
of the  
UPLIFT Network

The  
UPLIFT  
Network



The NETWORK NEWSLETTER is a quarterly publication of the UPLIFT Resource Network.

The Network Newsletter Staff reserves the right to screen and edit all contributions. If you have any topic in mind that you want us to feature, please feel free to contact us at :

UPLIFT RESOURCE NETWORK  
2F APN Bldg., A. Mabini St., Maypajo 1410 Caloocan City  
Telephone Number: 285-4804  
email: [aida.morales@uplift.org.ph](mailto:aida.morales@uplift.org.ph)

Aida Morales  
Network Exchange and Communications Manager  
Bheejey Amar  
Layout Editor



## The UPLIFT Network Members

The UPLIFT Network is composed of Non-Governmental Organizations bounded by the common goal of empowering the poor and by common principles which they all agree to uphold.

### KAPISANANG PANGKAUNLARAN NG KABABAIHANG POTRERO (KPKP)

The KPKP Micro Lending Program started with the Asahan Program of Technology and Livelihood Resource Center (TLRC) in November 1977. When the Asahan Program ended in 1998, KPKP Mile continued with its operation with Ms. Milagros H. Reyes as Program Manager. KPKP Mile holds the distinction of being the first UPLift Network member in 1999. It was awarded by TLRC as the Best Organization Nationwide in Micro Lending among the KAKAYANAN Partners in December 2000. To date, KPKP has assisted over 2000 beneficiaries.

### SHARE A CHILD MOVEMENT, INC. (SACMI)

Atty. Esperanza G. Valenzona formed Share A Child Movement in 1982 to educate children so they do not end up on the streets and prevent them from having conflicts with authorities. Share A Child Movement, Inc. (SACMI) was born in 1983, the same year it became a full-fledged NGO.

SACMI began its partnership with UPLift Network for their Livelihood Program in April 2000. It aimed to assist the parents to build their own source of livelihood so they can better support the needs of their children. Atty. Nina Valenzona, daughter of Atty. Esperanza Valenzona, is now Executive Director of SACMI.

### CPR-BSRDC

The Caucus on Poverty Reduction (CPR) is De La Salle University (DLSU) System's response to poverty alleviation by forging partnership and building capabilities in the partner communities of DLSU and the Federation of Lasallian Institutions. The Business Skills Development Resource Center (BSRDC) in Paliparan, Dasmariñas, Cavite set up in 2001 is the first site of the CPR. It started its partnership with UPLift in May 2001.

### BIDLISIW FOUNDATION

Bidlisiw Foundation was established in March 1989 as a social development NGO based in Cebu City to help improve the life of the most marginalized children and families in urban poor communities.

Bidlisiw partnered with Uplift Phils Inc. in 2000 to implement the Training and Entrepreneurial Development Program (TEDP) to increase the level of socio-economic situation and general well being of its partners. The TEDP offers both financial and non-financial services to its partners.

Among the recognitions received by Bidlisiw are: Special Citation For Community Service During The 64th Cebu City Charter Day Anniversary; (2001) National Awardee For Best Practice Performance And Teamwork In HIV/ Aids Prevention (1998) ; Regional Awardee for Most Outstanding Family-Serving NGO for Region VII during The International Year of The Family (1994); National Awardee for Most Outstanding Family-Serving Ngo during The International Year of The Family (1994)

### JOSE L. GONZAGA FARMERS' FOUNDATION, INC. (JLGFFI)

Following the history and tradition of the Gonzagas in providing help and assistance to their underprivileged neighbors in Danao, Bohol, the Jose L. Gonzaga Farmer's Foundatin was established in April 2002 as an NGO with all the family members of the late Jose L. Gonzaga, including his wife and children as incorporators.

JLGFFI joined the Uplift Network to realize its goal to provide assistance to the underprivileged through affordable funding program that benefits not only the farmers but also the small fish and vegetable vendors in Tagbilaran City. Ms. Natty Gonzaga is the Executive Director of JLGFFI.

### SOCIAL ENHANCEMENT FOR ENTREPRENEURIAL DEVELOPMENT (SEED)

The Social Enhancement for Entrepreneurial Development or SEED is an NGO formed in 2005 which aims to develop micro-entrepreneurs, enhance their knowledge and skills, assist them on their business activities and provides trainings for the improvement of their economic and social status. It is based in Bacoor, Cavite.

### LIVELIHOOD AND ENTERPRISE DEVELOPMENT CENTER (LEDC)

The Livelihood and Enterprise Development Center, Inc. or LEDC is an NGO that enables marginalized individuals, communities, and organizations to access required resources, gain skills and develop problem-solving capabilities through training and micro finance facility. LEDC is based in Dasmariñas, Cavite.

## Capability-Building Services Statistics-2005

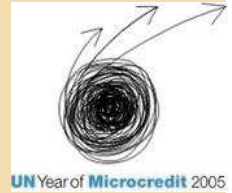
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Skills Training Attendees													
UPLIFT	210	272	187	240	240	246	327	244	266	205	213	131	2303
NETWORK	9	50	78	34	35	37	51	74	83	85	96	57	689
Pulong Attendees													
UPLIFT	1032	1074	729	1242	1052	1399	2052	810	2363	881	1640	0	14274
NETWORK	66	334	357	365	388	394	431	411	301	348	194	252	3841

# NETWORK REPORT

## NETWORK REPORT 2005

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
<b>UPLIFT</b>													
CALMA													
New loans	170	204	187	199	215	282	247	290	245	214	221	89	2,563
Reloans	604	598	612	475	723	576	495	637	606	658	645	447	7,076
Total Loans	774	802	799	674	938	858	742	927	851	872	866	536	9,639
Total amount released	4,621,000	4,700,000	5,484,000	4,485,500	6,177,000	5,571,000	5,129,500	5,913,000	6,143,000	6,225,000	6,765,500	4,562,000	65,776,500
RR on maturity	93%	94%	94%	95%	95%	96%	93%	94%	94%	94%	94%	93%	94%
RR one month after	98%	98%	98%	98%	98%	99%	97%	97%	97%	97%	97%	96%	98%
BULAZON													
New loans	113	128	121	99	133	153	188	184	264	212	172	0	1766
Reloans	329	307	238	213	304	298	310	283	231	299	373	269	3453
Total Loans	442	435	359	312	437	451	498	467	495	511	545	269	5219
Total amount released	2,277,000	2,352,000	1,995,000	1,699,000	2,795,000	2,643,000	2,951,000	2,562,000	2,673,000	3,076,000	3,522,000	2,177,000	30,722,000
RR on maturity	92%	95%	92%	94%	95%	95%	95%	95%	95%	95%	96%	93%	94%
RR one month after	96%	98%	96%	97%	97%	97%	98%	98%	97%	97%	98%	96%	97%
<b>SACMI</b>													
New loans	0	4	33	15	10	12	0	0	0	0	0	0	74
Reloans	93	57	67	63	68	54	49	53	42	63	30	19	658
Total Loans	93	61	100	78	78	66	49	53	42	63	30	19	732
Total amount released	411,500.00	352,000.00	400,000.00	350,500.00	468,500.00	321,000.00	302,000.00	283,000.00	209,500.00	415,000.00	254,500.00	125,000.00	3,892,500.00
RR on maturity	94%	96%	96%	97%	97%	97%	95%	96%	97%	94%	95%	93%	96%
RR one month after	96%	97%	97%	98%	98%	99%	96%	97%	98%	96%	96%	97%	97%
<b>GONZAGA FOUNDATION</b>													
New loans	0	12	4	0	9	10	6	5	5	7	0	0	58
Reloans	29	12	17	20	18	20	10	17	19	19	12	12	205
Total Loans	29	24	21	20	27	30	16	22	24	26	12	12	263
Total amount released	99,500.00	60,000.00	84,000.00	84,000.00	21,000.00	87,500.00	118,000.00	50,000.00	72,500.00	88,500.00	50,000.00	53,000.00	868,000.00
RR on maturity	89%	91%	90%	94%	90%	85%	97%	91%	92%	95%	84%	92%	91%
RR one month after	94%	95%	95%	95%	95%	93%	97%	91%	94%	97%	95%	95%	95%
<b>BIDLISIW</b>													
New loans	5	25	18	31	21	22	18	15	21	9	2	2	189
Reloans	11	25	18	24	30	50	32	29	38	35	25	42	359
Total Loans	16	50	36	55	51	72	50	44	59	44	27	44	548
Total amount released	84,000	272,000	185,500	336,000	291,000	470,000	293,500	294,100	418,000	292,000	268,500	382,500	3,587,100
RR on maturity	89%	96%	93%	86%	85%	94%	94%	99%	96%	92%	92%	92%	96%
RR one month after	98%	100%	100%	99%	98%	100%	99%	97%	100%	97%	95%	97%	98%
<b>KPKP</b>													
New loans	0	0	0	0	1	0	1	1	0	0	0	0	3
Reloans	6	9	3	4	6	4	5	6	8	4	7	8	70
Total Loans	6	9	3	4	7	4	6	7	8	4	7	8	73
Total amount released	73,500	56,500	24,000	12,500	41,000	31,500	29,000	34,000	56,700	24,500	37,000	45,750	465,950
RR on maturity	97%	86%	100%	87%	97%	99%	91%	98%	100%	100%	93%	100%	96%
RR one month after	97%	88%	100%	94%	97%	99%	99%	96%	100%	100%	100%	100%	98%
<b>BSDRC-LUMBAN</b>													
New loans	12	8	5	0	9	6	4	15	10	5	13	24	111
Reloans	13	8	11	4	20	10	12	14	4	12	13	9	130
Total Loans	25	16	16	4	29	16	16	29	14	17	26	33	241
Total amount released	74,000.00	58,000.00	88,500.00	18,500.00	137,500.00	87,500.00	90,500.00	121,000.00	42,500.00	79,500.00	177,500.00	141,500.00	1,116,500.00
RR on maturity	82%	90%	66%	93%	75%	92%	92%	88%	81%	95%	93%	76%	85%
RR one month after	89%	94%	81%	95%	89%	93%	93%	91%	87%	97%	95%	91%	91%
<b>LEDC</b>													
New Loans	37	38	23	32	26	23	21	14	17	14	12	2	259
Reloans	4	11	9	16	17	17	22	13	24	22	19	32	206
Total Loans	41	49	32	48	43	40	43	27	41	36	31	34	465
RR on maturity	84%	99%	100%	100%	100%	96%	98%	99%	98%	97%	97%	97%	97%
RR one month after	84%	99%	100%	100%	100%	98%	99%	100%	99%	98%	98%	97%	98%

# The Microfinance Days 2005



The Microfinance Days was held last November 9-11, 2005, in accordance with 2005 being the United Nations Year of Microfinance. The MF Days gathered together the UPLIFT Network Members and other NGOs and institutions to exchange ideas and methods in providing microfinance services. The highlight of the activity was the two-day seminar hosted by the DLSU-College of St. Benilde.

The MF Days began with the immersion visit in the branches of UPLIFT and Proximity Funding Credit Cooperative (PFCC), then in the UPLIFT Central Head Office.

On November 10, activities in the DLSU-CSB started with speeches from DLSU-CSB Executive VP Dr. Rose Marie Clemente and Gerard Chesnel, Ambassador of France. The UN short documentary on microfinance "In Their Own Voices" was shown afterwards.

Ed Garcia of the Microfinance Council of the Philippines gave a report on the history, status, and current and future trends of Microfinance in the Philippines. Kamrul Tarafder of ASA presented an in-depth analysis on the evolution and comparison of microfinance systems.

PFCC presented their profile along with their new Philhealth service. Share-A-Child Movement (SACMI) introduced their microfinance service. After the presentations, an open forum was held. Cris Delgado of UPLIFT summed up that day's activities.



French Ambassador Gerard Chesnel



Ed Garcia of MCPI

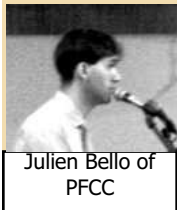
November 11 was dedicated to non-microfinance practitioners. The Inner City Development Cooperative presented their profile. Julien Bello of PFCC gave a paradigm-shifting presentation on their new loan strategy. After the open forum and lunch, a workshop was conducted to aid the participants in addressing main issues in microfinance. Em-maleeh Pequit of UPLIFT gave a presentation on delinquency management.



Kamrul Tarafder of ASA



(left to right) Assumpta Sato of SACMI, Dyllyn Benito and Olivier Carbon of PFCC



Julien Bello of PFCC

To close the Microfinance Days 2005, Gloria Chavez of UPLIFT gave some final thoughts for the participants while Gregory Doucet delivered the closing remarks. CD Documentations were given to the attendants as souvenir and reference.

The MF Days 2005 proved that microfinance in the Philippines is strong and active, and the future of this intervention is bright.



For copies of the MF Days 2005 documentation CD, you may contact the UPLIFT Resource Network at 2/F APN Bldg, 172 A. Mabini St., Maypajo 1410, Caloocan City, Philippines, telephone number (02) 285-4804, or email [uplift@uplift.org](mailto:uplift@uplift.org).

## Special Report: Microfinance serves as cornerstone in the fight against poverty

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Poverty has been characterized as a lack of access among poor households to the assets necessary for a higher standard of income or welfare. Most often, human and physical capital (such as education and infrastructure) take center stage when governments deal with poverty. But just like everyone else, the poor also need access to finance services such as deposits, loans, payment services and insurance products. This access provides them the liquidity for consumption smoothing when faced with economic and social shocks.

A good number of Filipino households living below the poverty line, according to the National Credit Council (NCC) are engaged in microenterprises. A perennial problem of these microentrepreneurs is the lack of access to financial services.

Traditional banking institutions rarely lend to the poor because of information problems, lack of acceptable collateral, high credit risk perception, and high transaction cost of processing small loans. The poor thus have to rely on loans from either money lenders at high interest rates or friends and family, whose supply of funds will be limited. This lending attitude of banks deprived the poor with the possible means to eke out a living, worsening their condition.

For their part, these borrowers themselves do not approach the banks due to burdensome requirements, high interest rates, lack of collateral and lack of possible sources of financing.

The governments' directed credit programs (DCPs) didn't help either, as these proved to be money losers, with loan repayment averaging an estimated 82.6%. Filipinos considered the loans extended by the government as grants, which they do not need to repay. The government's objective of acting as financial intermediary between donors of funds and the extended beneficiaries was mistaken for an act of social intermediation by the people.

What is even more unfortunate, said Gilberto Llanto, "is the fact that only a few of the intended beneficiaries -- small farmers, fisherfolk and micro-entrepreneurs -- got to enjoy the credit subsidies.

"Because the directed credit programs became a costly and wasteful government intervention, policy makers eventually decided to do away with DCPs," explained Mr. Llanto, who is vice-president of the government think-tank Philippine Institute for Development Studies (PIDS).

Now, there is microfinance.

As with microcredit, the time of microfinance has come. The government has declared microfinance as the cornerstone in the country's fight against poverty.

Microfinance used to mean providing poor families with very small loans (microcredit) to help them engage in productive activities or grow their small businesses. Providers of microfinance services, called microfinance institutions (MFIs), extend credit to small-scale borrowers, without collateral and at market rates of interest. Over time, microfinance has come to include a broader range of services: credit, savings, and insurance, among others. Thus, microfinance provides poor households not only the opportunities to put up a business, it also plays a welfare-enhancing role.

Many MFIs now provide savings and credit education to the poor before they extend credit. In other words, MFIs also prepare poor households -- the entrepreneurial poor -- to be productive by embarking on livelihood activities and at the same time teach them to be socially prepared.

### Microfinance Industry

In the overall financial sector, the microfinance industry is just a tiny drop in the ocean. As Microfinance Council of the Philippines, Inc.'s (MCPI) Edgardo Garcia describes it, the industry is really small compared to the commercial

banking industry. However, it is getting considerably so much attention that belies its diminutive size, mainly due to the role it performs and the implication that it is a very good substitute for DCPs.

The major players in retail microfinance are the rural banks, microfinance cooperatives and credit-granting non-government organizations (NGOs). While NGOs took the lead in developing various microfinancing techniques, rural banks now dominate the industry. Likewise, there is now a greater recognition of the potential role of other institutions like commercial banks and insurance companies, as the government continues to encourage higher private sector participation.

In wholesale microfinance, which provides funds to MFIs, the government-owned People's Credit and Finance Corporation (PCFC) remains the leading player. "But there is increasing competition now," said the institution's president and chief executive officer, Edgardo Generoso. "There are now other institutions that are going to microfinance as wholesalers," he said, citing the Development Bank of the Philippines and Land Bank of the Philippines as examples.

PCFC reported that as of end 2005 it had 200 active partner-MFIs serving over 1.5 million active clients, who are typically self-employed, often household-based entrepreneurs. In rural areas, these are usually the small farmers and others who are engaged in small income-generating activities such as food processing such as food processing and petty trade. In urban areas, microfinance activities are more diverse and include shopkeepers, street vendors, and artisans, among others. Generally, microfinance clients have a stable economic activity and will be able to sustain and enhance that activity if they are provided with even a small amount of readily available funds. PCFC targets an additional 150,000 households by the end of the year, and an additional two million by 2010.

For Mr. Almario and Ma. Piedad Geron, NCC consultant on credit policy improvement program, the figures alone speak for microfinance's objective to deliver financial services to the poor. But how about repayment of loans?

Ms Geron explained that the microfinance industry looks at portfolio at risk to check on the delinquency. For a one-day missed payment, the whole portfolio becomes at risk.

"The measure of delinquency is more stringent than the traditional bank because of the peculiar nature of microfinance. In the microfinance world, this is appropriate because for a very small loan, wherein payments are based on the borrower's daily cash flow, one missed payment means that the likelihood of not being able to pay again in the next installment is higher," she said.

For PCFC conduits, their portfolio at risk is only 2% to 3%, meaning 97% of their total loan portfolio is current. PCFC reported a collection rate of 99.95%.

Monetary Board member Antonio L. Alindogan, Jr. confirmed this. "Profitable microfinance practitioners do experience a collection rate much higher than the world of high finance, where delinquency is higher."

In general, industry players agree that the poor indeed have the capacity to repay their loans, thus the low level of defaults in MFIs. "It's because MFIs have the right products for the poor. Their design makes them successful, plus the methods and system they adapt," Mr. Almario stated.

Microfinance has also proven to be a profitable undertaking for banks. NCC revealed that while microfinance represents only 20% of a bank's total income/activity, microfinance operations can contribute over half of the bank's net income.

"That is really possible," affirmed Mr. Garcia, executive director of MCPI.

*Continued at page 6*

## Microfinance... from page 5

"Microfinance is a very difficult activity," Mr. Almario declared, "but it is worthwhile because you are helping the poor and at the same time, it is sustainable and profitable if done right."

### Major Challenges

While the microfinance industry has grown and developed over the years, it still has a significant number of issues to face and challenges to overcome.

For one, the industry has a very large demand to meet. "How do we reach 4.2 million families given our limitations?" said PCFC's Mr. Generoso. "We will need more partners, so the government must provide an enabling environment for more private financial institutions to go to microfinance."

In this regard, a fundamental challenge is to get established large-scale financial institutions to enter the industry.

An enabling environment, according to several industry sources, is having the basic services for both the poor and the players, with the government developing credit policies that encourage financial institutions.

To reach a greater number of the large clientele in an effective and efficient manner, MFIs are challenged to have viable and sustainable delivery systems, without sacrificing their structure as a poverty-reduction tool. MFIs, especially credit NGOs, need to expand their equity, mobilize more deposits, and tap the financial markets at reasonable terms.

Relatedly, there is also a need to improve their capability for governance, leadership and management. Mr. Garcia disclosed that internal leadership is one of the weaknesses of some MFIs. "They try to correct this by training the management," he said. "What microfinance needs is a passionate leader."

Credit pollution is another emerging issue in the microfinance industry. "The stiff competition in some areas has emboldened some microfinance clients to overborrow and/or get loans from one MFI to repay maturing loans in another," wrote Mr. Llanto in one of his PIDS paper. The results are collection problems on the part of MFIs. Thus, NCC said MFIs are now forming groups in certain areas so they can share information on borrowers. The credit information bureau, a Bangko Sentral ng Pilipinas reform measure that seeks to centralize this agency within the year, will resolve this issue.

Persistent calls have been made for the appropriate supervision and regulation of microfinance banks and the effective regulation of credit cooperatives. These steps are important to ensure that risks associated with microfinance are minimized and managed by the concerned MFIs. The BSP and the Cooperative Development Authority are now trying to ensure this.

Part of this call is to come up with a set of performance standards for all types of MFIs to allow greater transparency in their operations. The NCC, in coordination with concerned stakeholders, thus developed a uniform set of performance standards that cut across all types of MFIs. These standards will serve as microfinance industry benchmarks to allow comparison of performance among MFIs. It will also guide regulators in the assessment of the financial institutions under their supervision.

The NCC said these indicators and standards may be used in identifying weak areas in microfinance operations and in determining appropriate measures for improvement. These can also be used as guideposts in deciding whether private investors will invest in an MFI or not. Lastly, they can be used by wholesale financial institutions in assessing an MFI's credit-worthiness, or by donor agencies in identifying the type of assistance for a specific MFI.

Aside from what have been already said, the microfinance industry faces other issues that the government and stakeholders are trying to address. Aside from having the National Strategy for Microfinance, the government must put in

place policies that would ensure an enabling environment for microfinance.

### Prospects

Admittedly, industry players say there is still a long way to go for microfinance. The challenges are considered as real big deterrents to the growth and development of the industry. But the prospects still remain favorable.

"I am very optimistic of the growth of the industry," said Planter's Bank Chairman and Chief Executive Jesus P. Tambunting. "I believe we are doing well. It's a question now of doing better."

Some of the opportunities that await microfinance include capturing overseas workers' remittances, capacity building for MFIs, commercialization of more nonbank MFIs, a linkup with socialized housing, and the development of more microfinance products.

"These are the possible road maps that would require a lot of creativity," Mr. Alindogan said.

Mr. Garcia sees a tendency for MFIs to consolidate in the future. "What may happen is that 10 to 20 institutions may dominate the industry, capture 80% of outreach and portfolio."

## NETWORK BULLETIN



New UPLIFT ED  
Araceli Manalili

Uplift Phils Inc. has a new Executive Director in the person of Ms. Araceli C. Manalili. Ms. Manalili brings with her over six (6) years of experience as Executive Director of Talete King Panyulung Kapampangan, Inc. (Bridge to Pampangas's Progress), an organization in Apalit, Pampanga that is into microfinance, community, entrepreneurship, livelihood and business development and other socio-economic activities. She also worked for 18 years with the Department of Trade and Industry in Angeles, Pampanga as Chief, Trade and Industry Development Specialist.

Ms. Manalili who has a Master of Arts in Economics degree from the University of Santos Tomas is a native of Pampanga. She is married with three children.

Ms. Cecile Guilbault, former Managing Director of the UPLIFT Bulazon Program, is now the Managing Director of the Resource Network. Ms. Guilbault will also handle the operations of Enfance, an NGO based in Manila that provides social services to urban poor. Ms. Guilbault replaces Gregory Doucet who was RN Director for three and a half years.

Ms. Hilda Aytin, Area Manager of Bulazon will take over the operations of the Bulazon Program.

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Mr. Frank Renaudin, Director of Entrepreneurs du Monde was in town for his quarterly visit of the UPLIFT Program and other EDM projects in the Philippines. He was with Ms. Katharine Wolf, who went on a 3-week immersion in the UPLIFT programs in preparation for her work as Program Director for EDM's project in Ho Chi Minh, Vietnam.