

**DARIO C. MEDALLO**

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**Objective:** *To ensure a development perspective in microfinance in local economic development for socio-economic empowerment of the poor.*

**Competencies:** *Microfinance, entrepreneurship, portfolio management, investment proposal evaluation, agriculture, savings and credit installation, financial product design and development, operational and organizational diagnosis, governance, resource mobilization and fund generation, project/program designing & implementation, technical assistance and capacity building to Cooperatives, Rural banks and NGOs.*

**Work Experience**

**February 1, 2010 – present: Consultancy works**

LOPFA, Kilim, Baybay City, Leyte

Providing assistance to the needs of the microfinance institutions (MFIs) through customized training and technical assistance for capacity building.

**September 2002 to January 31, 2010**

SEAD, Inc./SEEDFINANCE Corporation, Phils.– A CARE-USA Program Related Investment  
Unit 49, 4/F, Parc House Building, 227 EDSA Greenhills,  
Mandaluyong City, Philippines

**Regional Portfolio Officer (RPO) – Region VIII, Region XIII and Region XI**

In charge of formulation, implementation and management of viable portfolio based on the strategic and business plan of SEEDFINANCE Corporation in Region 11 & Region 13. Provide customized technical assistance to partner-MFIs in the form of training, hands-on coaching and consultancies of partner’s investments, product planning and development, human resources, financial and operational management of the wholesale microfinance, capacity building, and SME (small/medium enterprise) financing operations of the assigned area (Region XIII and Region XI).

1. Increased partners from 2 to 8, loan portfolio from P4.0M to P25.0M, and OSS from 90% to 126% in a year.
2. Developed several savings and loan products for individual lending approach which was implemented by partner-MFIs and created additional income.
3. Developed several training modules for partners related to microfinance topics including governance.
4. Provide hands-on coaching to partners, on-the-job training, and second level of technical assistance under SF MAX (fee-based).
5. Maintain zero delinquency (by PAR) on assigned area and increase outreach from 25,000 to 140,000.
6. Supervised several MFI’s branch openings and launched financial products of partner-MFIs that generated more than P 100.0M (\$4.0M) savings which could be used for on-lending to MF clients.
7. Maintained 100% collection rate on all accounts.
8. Expanded area of operations from one (1) province to eight (8) provinces.
9. Marketed equity investments of P1.70M in less than one (1) year through Common/POWER Shares of SEEDFINANCE.
10. Extended local microfinance network and linkages such as SMART, ENCASH, etc.

**November 2000 to August 2002**

CARE Philippines (SEAD Unit) - A CARE-USA Program Related Investment

**Micro-finance Development Officer (MDO)**

In charge of marketing, implementation and management CARE-SEAD two flagship microfinance program, namely: Micro-enterprise Assistance Program (MAP) and Micro-enterprise Assistance for Cooperatives for Real Outreach (MACRO). Provide technical assistance to partner MFIs in the form of training, hands-on coaching and consultancies of partners' investments, human resource development, financial and operational management of the wholesale microfinance and capacity building for partner-MFIs.

1. Marketed and engaged twelve MFIs to become partners;
2. Installed and launched seven Savings and Credit Cooperatives to implement Members' Savings Operations (MSO) and product launching.
3. Generated more than P5.0M (\$0.10M) savings during MSO launching of the 7 MFIs as internal fund generation.
4. Doubled loan portfolio level from P 6.0M (\$ 0.13) to P 16.0M (\$0.33M) in one year.
5. Maintain zero delinquency (zero PAR) on covered partner-MFIs.
6. Networking and linking to other microfinance players in the area.

**January 1995 to October 2000**

Land Bank of the Philippines – Ormoc Branch, Ormoc City

**Field Operations Analyst (FOA) - LBPSC**

1. Assisted 10 farmer-organizations in the installation of their credit programs.
2. Provided technical assistance to various MFIs for viability and sustainability.
3. Collected land and loan collections to Agrarian Reform Beneficiaries (ARBs)
4. Conducted project monitoring and supervision to LBP - financed projects such as fishing, production of cereal crops and legumes.
5. Acted as resource persons on various coop related training.
6. Organized farmers to become Cooperatives and become Land Bank clients.
7. Extended networking and linking in marketing farm products.
8. Conduct value chain analysis and subsector analysis to the different farmers and their farm products.

**April 16, 1992 to December 31, 1995**

Center for Social Research in Small-Farmer Development (CSR)

Visayas State University (VSU), Visca, Baybay, Leyte

**Science Research Assistant (SRA)**

1. Coordinated the LGUs, NGOs, and POs in the conduct of relevant trainings to the farmers.
2. Prepared the 3 livelihood project proposal and successfully engaged in San Isidro, Leyte funded by PHILGERFUND.
3. Assisted LGUs, NGOs, and POs in evolving a mechanism of institutionalizing the development strategies in resource poor communities.
4. Maintenance and improvement of the ViSCA 2.8 has. demonstration Farm.
5. Assessment of financing needs at the farm level and cooperatives and identify gaps at present, and recommend options for sustainable rural financial services.
6. Assisted farmers in developing value chain development and support in marketing their farm products.
7. Community organizing works to the different farmers to become people's organization or coops.

**Consultancy**      Microfinance Program – Peace and Equity Foundation (PEF)  
Visayas Regional Office (2004 - 2005)

**Adviser -** Darlyn's Lechon Manok – a family micro-business with 3 branches.

### **Training and Studies**

#### **As conference participant**

Regional Seminar-Workshop of Indigenous Knowledge (IK) in Agriculture  
April 13-15, 1994  
Seminar-workshop on Environmental Advocacy and Defense  
April 18-21, 1994  
Cooperative Financial Intermediation Development Program (CFIDP)  
December 5-9, 1995  
Practical Training Design Preparation and Facilitating Technique  
August 14-16, 1996  
SWAN Cross Visit and Annual Conference December 2-4, 2001

#### **As a resource person and speaker**

7<sup>th</sup> Annual National Partners Dialogue (CARE Phils.) May 15-18, 2002  
6<sup>th</sup> Annual National Partners Dialogue (CARE Phils.) May 21-24, 2001  
Launching and Information Campaign to Expand ARB Membership Organizations Seminar-  
Workshop August 30-31, 2001  
Save Our Mother Earth Program: An Environmental Education Campaign  
July 10-25, 1995

#### **As a trainee**

Social Performance Management (SPM) orientation, November 26, 2009  
Exposure Trip to Hongkong, February 19-23, 2008  
Customer Care Excellence, April 20-21, 2008  
SME Lending and Credit Risk Management, April 14-16, 2008  
Training-Workshop on Risk-Based Lending to mSMEs, January 23-25, 2008  
Given by: Small Business Corporation & Frankfurt School of Finance & Mgt.  
Para-legal Course on Loan Collateral, May 16-17, 2006  
Delinquency Control and Credit Management, January 14-15, 2003  
SEAD Strategic Development Planning-Workshop, August 27-30, 2002  
Design, Monitoring and Evaluation Workshop, May 14, 2002  
Rights-Based Approach Workshop, April 2-5, 2002  
Personnel Management for Scaling-Up, February 12-14, 2002

#### **Short Courses at Ateneo de Manila University & Graduate School**

Financial Analysis, May 31 – June 2, 2007  
Microfinance for the Poor: Beyond BDS, September 21-22, 2006  
Managing, Supervising and Developing Staff, February 16-18, 2006  
Delinquency Management, January 17-18, 2006  
Financial Product Design and Development, September 20-21, 2005  
Fundamentals and Methodologies of Microfinance, April 14-16, 2005  
Effective Corporate Communications (E-COM, June 4-8 & Aug. 4-8, 2002)

#### **As Training Facilitator given to Partner-MFIs (part of Technical Assistance)**

##### **A. Organizational Development**

1. Strategic Development Planning Workshop  
Strategic Planning, Operational Planning, Financial Modeling  
and Performance Management Planning
2. Performance Management System (PMS) Planning & Installation
3. Product Review and Development

4. Leadership and Cooperative Governance
5. Risk Management Course
6. Fundamentals and Methodologies of Microfinance
7. Credit Management
10. Financial Analysis
11. Basic Accounting
12. Model Credit Union Building
13. Teambuilding
14. Managing, Developing and Supervising MF Staff
15. Microfinance Installation
16. Market Research for Microfinance
17. Members' Savings Operation training-workshop
18. Operations Review and Financial Assessment
19. Understanding and Deterring Fraud in Financial Institution

**B. Skills Enhancement/ Capability Building**

1. Customer Care
2. Personality Development
3. Telling
4. Account Officers Training
5. Project Proposal Development
6. Skills Enhancement- Middle Mgrs./ Acct. Officers

**C. Business Development Services**

1. Micro and small entrepreneurs skills enhancement training
2. Linkaging and networking to business opportunities

**Education**

2005 to present

Ateneo de Manila University - Development Studies

Candidate for the Diploma in Microfinance

2001 to 2002

Western Leyte College, Ormoc City

Earned units in Bachelor of Science in Accountancy 1988 to 1992

1994 to 1997

Visayas State University, earned units in Master of Science – Major in Economics

1988 to 1992

Visayas State University, Visca, Baybay, Leyte, Philippines

Bachelor of Science in Agriculture: Major in Agronomy

**Personal**

Age : 38 years old  
 Height : 5'6"  
 Weight : 72 kgs.  
 Civil Status : Married  
 Religion : Roman Catholic  
 Languages : English, Filipino and Visayan

**Skills**

Knowledge in computer works and knows to drive a motorcycle and four-wheel vehicle

**Positions Held :** former BOD Member, OCCCI, Ormoc City;  
 Local membership at the community - Adviser

**Eligibility:**

- Career Civil Service Sub-Professional with a rating of 81.41%, Tacloban City last August 5, 1990.
- Career Civil Service Professional with a rating of 81.33% in Ormoc City last November 27, 1994
- Psychological/Psychometric examination in Philippine Coconut Authority (PCA)
- LBP Qualifying Examination, LBP Head Office, Manila

## References

### **MR. MARCOS PEREZ, JR.**

Chief Executive Officer, SEEDFINANCE Corporation  
Unit 49, 4/F, Parc House Building,  
227 EDSA Greenhills, Mandaluyong City, Philippines  
Cell Number: 0918-924-7984

### **MR. MAGDALENO T. BARGAMENTO**

MICRA Philippines Foundation, Inc.  
Unit 603, Vicente Madrigal Bldg.  
Ayala Avenue, Makati City  
Cell Number: 0920-947-9628

### **MR. SAMUEL T. CHAN**

Manager, Landbank of the Philippines (LANDBANK)  
Ormoc, Catbalogan, Baybay and Maasin Branches  
Residence: Rizal St., Ormoc City      Cell No. : 0915-420-9999