



**ASKI GLOBAL LTD.**  
*Alalay Sa Kaunlaran, Inc.*

# PROVIDING SERVICES TO OVERSEAS FILIPINO WORKERS

**The Case of  
ASKI Global Limited**

**22 JULY 2015**



# ASKI Global Limited



**ASKI GLOBAL LTD.**  
*Alalay Sa Kaunlaran, Inc.*

*Creating Opportunities, Serving OFW Communities*

## *Vision*

A global centre that promotes inclusive and sustainable development for all.

## *Mission*

To help migrant workers, their families and the society at large become financially literate and independent through entrepreneurial coaching and training.

*“ASKI Global intends to change the **mindset** and **remittance behaviour** of migrant workers”*



# Our Students



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Of the 160,000 OFWs, about 55% are household service workers. The rest are S-Pass holders (semi-skilled) and Employment Pass holders (professional).

- 90% females
- 55% household service workers
- 85% Filipinos
- Exclusive pilot run for Indonesians
- Others from Sri Lanka, Malaysia, Bangladesh, India, Singapore
- 2,500 completed, 500 currently enrolled

# Financial Inclusion Model

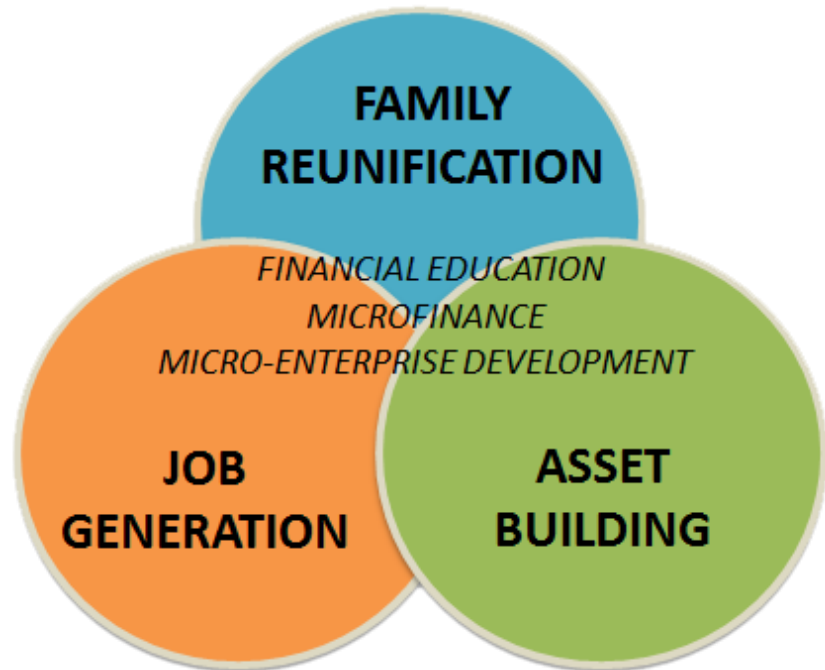


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- Education first before microfinancing or enterprise development
- Back-to-back financial education for migrant workers as well as their families
- Partnerships with other Philippine microfinance institutions and commercial banks

## OUR TRIPLE BOTTOM LINE



# Crossborder Microfinancing



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ASKI Global & ASKI Philippines targets the combined use of micro-financing & remittances through families in the Philippines and OFWs in Singapore by means of back-to-back financial education, entrepreneurship training & business coaching.

# Programs Offered



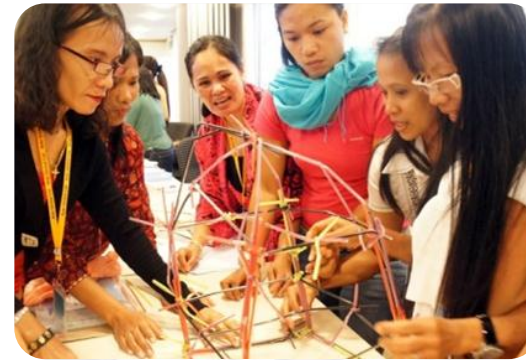
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## Financial Education



## Basic Entrepreneurship



## Business Coaching



## PDC



## Basic Dressmaking



# Methodology



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- Customized course based on migrant workers' profiles
- Co-developed with students from the National University of Singapore
- Use of highly interactive materials and “live case” approach
- Back-to-back training of migrant workers and their families



*Students graduating at the National University of Singapore*

# Outcomes



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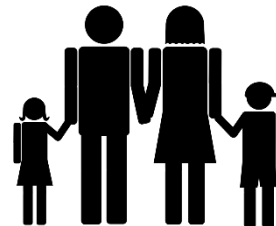
- Over 2,500 have completed and graduated from our programs



- 90% have become savers, saving 20% of their salaries
- 25% have invested in financial instruments



- Half of the graduates have established microenterprises using their savings



- 30 OFWs have returned home permanently
- Around 80% concretizing their years in Singapore

# Outcomes



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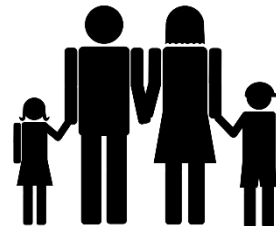
## FINANCIAL EMPOWERMENT



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# Outcomes

Creating Opportunities, Serving OFW Communities



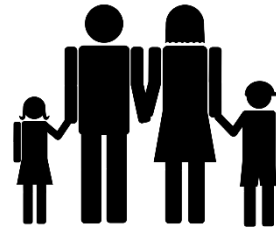
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## FINANCIAL EMPOWERMENT



- Half of the graduates have established microenterprises using their savings

## WEALTH CREATION



- 30 OFWs have returned home permanently
- Around 80% concretizing their years in Singapore

# Outcomes



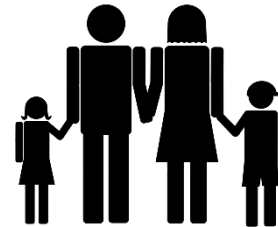
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**FINANCIAL  
EMPOWERMENT**

**WEALTH  
CREATION**

**JOB  
GENERATION**



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# Outcomes



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**FINANCIAL  
EMPOWERMENT**

**WEALTH  
CREATION**

**JOB  
GENERATION**

**FAMILY  
REUNIFICATION**

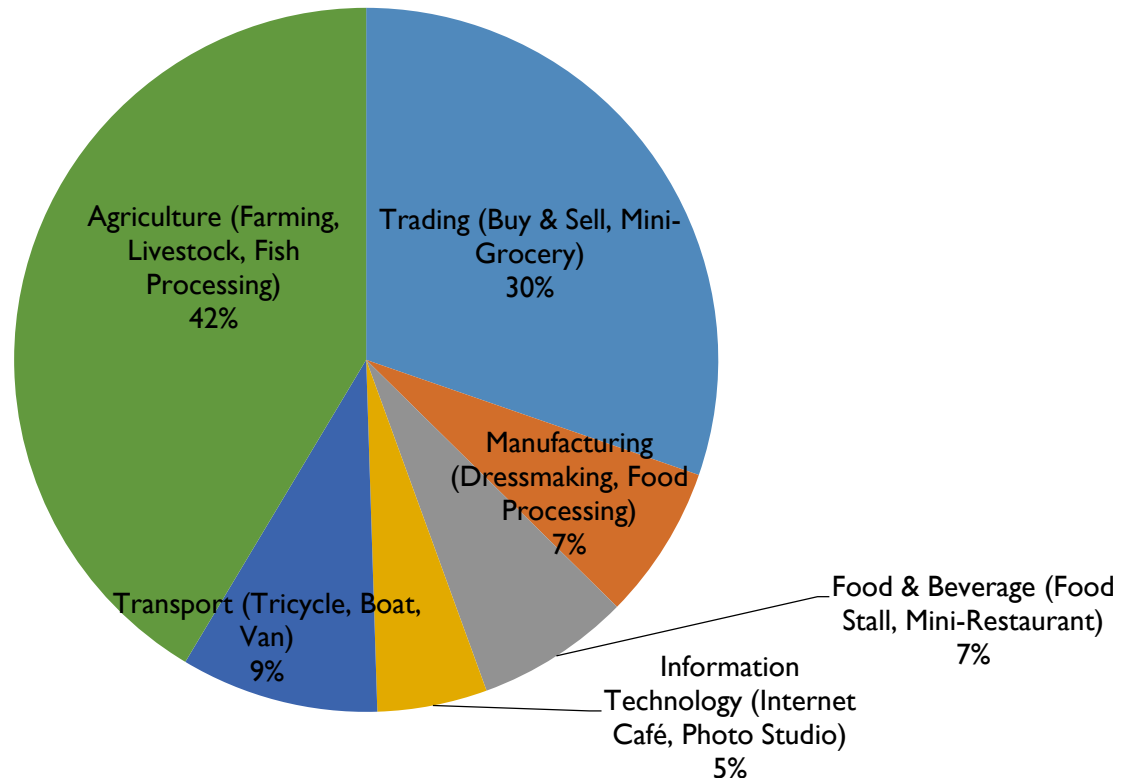
# OFW Microfinance Portfolio



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## Industries Supported - PhP 25 Million



### % of Borrowers per Area

**Luzon – 84%**

**Visayas – 9.5%**

**Mindanao – 6%**



## Financial Education vs. Access to Finance in Transnational Households (Ongoing)

- Validating anecdotal/testimonies from OFWs & families using RCT



# Existing Partnerships



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BANKS & MFIs

GOVERNMENT

ACADEME



Citi Foundation



Embassy of the Philippines  
in Singapore





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