



# **ASA Philippines Foundation, Inc.**

## **2017 MCPI Annual Conference**

27-28 July 2017

*Embracing New Milestones and Challenges in  
Philippine Microfinance*





# BRIEF BACKGROUNDS

- Registered with SEC on July 9, 2004 as Non-Stock Non-Profit Organization.
- First operation was in August 2004 by opening one branch in Camarin, Caloocan.
- Registered with BSP as Entity with Credit Granting Facility (CGE) since July 1, 2013.
- Aside from Microfinance Operation, we are also conducting other CSR activities.





# OUR BENEFACTORS



**Total contribution is  
PHP41.36 million (up  
to December 2007)**





# AWARDS AND RECOGNITION

**BusinessMirror**  
A broader look at today's business  
Friday, September 9, 2016 Vol. 11 No. 315 P25,000 NATIONWIDE | 5 SECTIONS 34 PAGES | 7 DAYS A WEEK

**LANDBANK HONORS OUTSTANDING ENTREPRENEURS, CORPORATIONS, FINANCIAL INSTITUTIONS**

**National Winner 1st Place**  
**ASA Philippines Foundation, Inc.**  
Rizal City

The husband-and-wife tandem of Jerry John and Jocelyn Taray and their coco sugar production business in Carmen, North Cotabato, was hailed Entrepreneur of the Year by LandBank, winning for them half a million pesos in cash prize.

From being overseas workers, the couple came home from Canada to try their hand at business. Jerry John and Jocelyn established Tree Life in 2011 and introduced their coco sugar—processed coco sap syrup—not only to the Philippines, but to the international market, as well. The couple has since represented the country in a number of international trade fairs with the Tree Life Coco Sugar.

The Taray couple were among the clients of LandBank who were recognized during the bank's 53rd anniversary. Finance secretary and LandBank Chairman Carlos Dominguez led the conferral of the awards to outstanding SMEs, cooperatives, microfinance institutions, countryside financial institutions and large- and medium- corporations.

"As LandBank marks its 53rd year, we pay tribute to our partners who have been with us in fulfilling our mission in spurring growth especially in the countryside, and with whom we hope to continue growing bigger and stronger together in the coming years," LANDBANK Officer-in-Charge Cecilia Borromeo said.

Now on its 13th year, the Gawad Entrepreneur is given to LandBank SME clients with significant accomplishments and helped promote economic and social development in their communities. Rosalina Mapay of God's Favorite Farm in Candaba, Pampanga and Sam Miguel, Bulacan was named Outstanding Agri-based entrepreneur, while Samuel and Gina Nesperos of S. Nesperos Agricultural Buy and Sell in Isulan, Sultan Kudarat was conferred the Bagong Bayani Entrepreneur award. Mapay and the Nesperos couple

received P350,000 each.

Aside from entrepreneurs, LandBank also honored microfinance institutions (MFIs) in its first Gawad MFI which recognizes institutions that serve as vital partners of the Bank in the delivery of financial services in the rural and urban communities, particularly in their specialized or niche markets.

Winning the top award, which came with a P300,000 cash prize, was ASA Philippines Foundation Inc., a non-stock, non-profit organization providing affordable financial services to low-income women engaged in micro and small scale enterprises. ASA Philippines was also conferred the Best MFI Intermediary and Best MFI Avaller awards.

Pag-Ibigpasay, Inc. of Silay, Negros Occidental and ARDCINGO Group, Inc. of Virac, Catanduanes came in 2nd and 3rd places, respectively, receiving P200,000 and P150,000.

Also honored during the LandBank's client recognition ceremony were countryside financial institutions (CFIs). Now on its 18th year, the Gawad CFI is conferred to countryside financial institutions for their notable performance in providing financial assistance to development players in the countryside and marginalized

sectors, especially in far-flung areas.

Carlitan Bank, Inc. of Surigao del Sur bagged the top award and received a cash prize of P300,000, while Rural Bank of Goa from Cagayan de Oro was conferred the Golden Gawad CFI and received P500,000 cash prize.

LandBank, likewise, conferred the Gawad Kaagapay or Gawad sa Korporasyon na Kaagapay sa Ating Ganap na Tagumpay, which is now on its 4th year, to its partner medium-sized and large corporations that contribute to the Bank's support to its priority sectors which include farmers, fishers and MSMEs.

In photo are ASA Philippines Foundation Inc. President Kamral Taralder (5th from left) and Director Victoria Aquino-Dee (4th from right), receiving their Gawad MFI trophies from Finance Secretary and LandBank Chairman Carlos Dominguez (5th from right) and LandBank Officer-in-Charge/Executive Vice President Cecilia Borromeo (4th from left). They are joined by (from left) LandBank Directors Tomas De Leon Jr. and Crispino Aguielo, National Treasurer Roberto Tan, LandBank Director Victor Gerardo Bukatan, Senior Vice President Edward John Reyes and Vice President Gielito Lunaria.



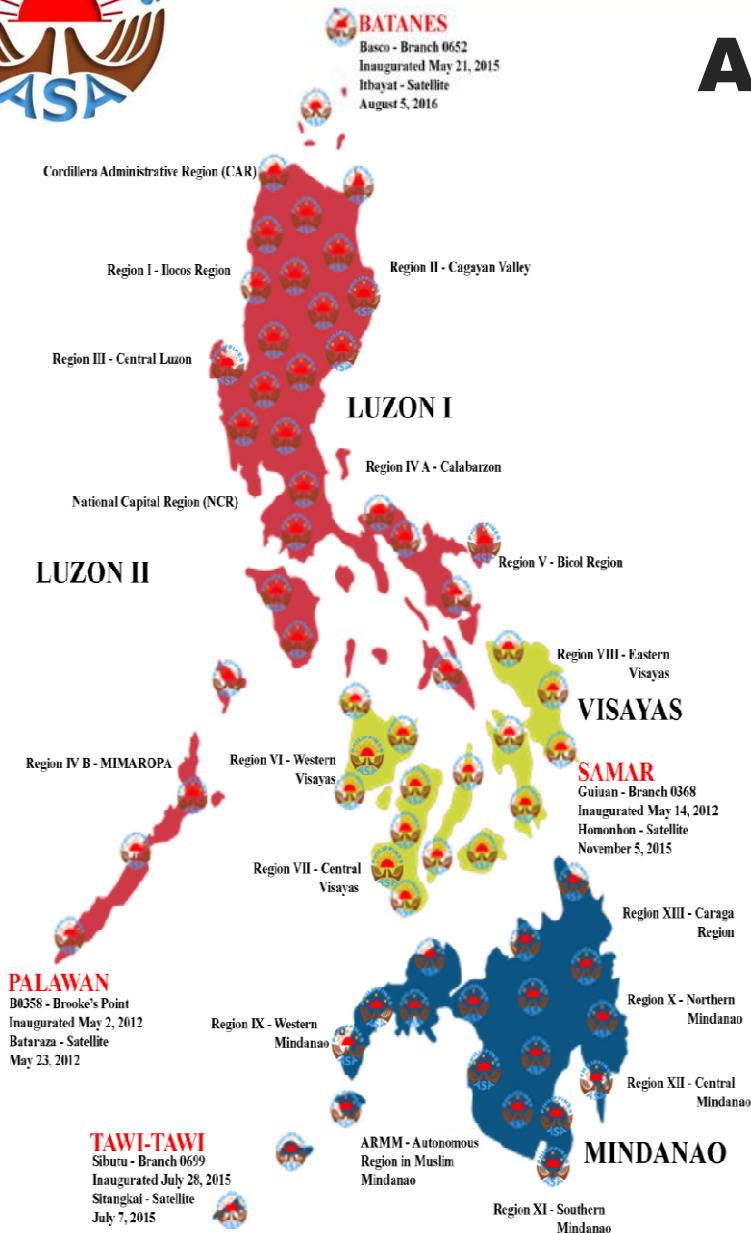
## GAWAD MFI 2016

- **First Place: National Level – Outstanding Microfinance Institution**
- **Best MFI Intermediary**
- **Best MFI – Highest Loan Portfolio**





# OUR PRESENCE As of June 30, 2017



	ASA Philippines	Philippines	%
<b>Barangays</b>	<b>25,131</b>	<b>42,039</b>	<b>60%</b>
<b>Municipalities</b>	<b>1,243</b>	<b>1,489</b>	<b>83%</b>
<b>Cities</b>	<b>145</b>	<b>145</b>	<b>100%</b>
<b>Provinces</b>	<b>82</b>	<b>82</b>	<b>100%</b>

## GEOGRAPHICAL COVERAGE

	Branches	Satellites	Extension	Total	%
<b>Luzon</b>	<b>505</b>	<b>50</b>	<b>105</b>	<b>660</b>	<b>52%</b>
<b>Visayas</b>	<b>232</b>	<b>13</b>	<b>56</b>	<b>301</b>	<b>24%</b>
<b>Mindanao</b>	<b>238</b>	<b>25</b>	<b>44</b>	<b>307</b>	<b>24%</b>
<b>TOTAL</b>	<b>975</b>	<b>88</b>	<b>205</b>	<b>1,268</b>	<b>100%</b>

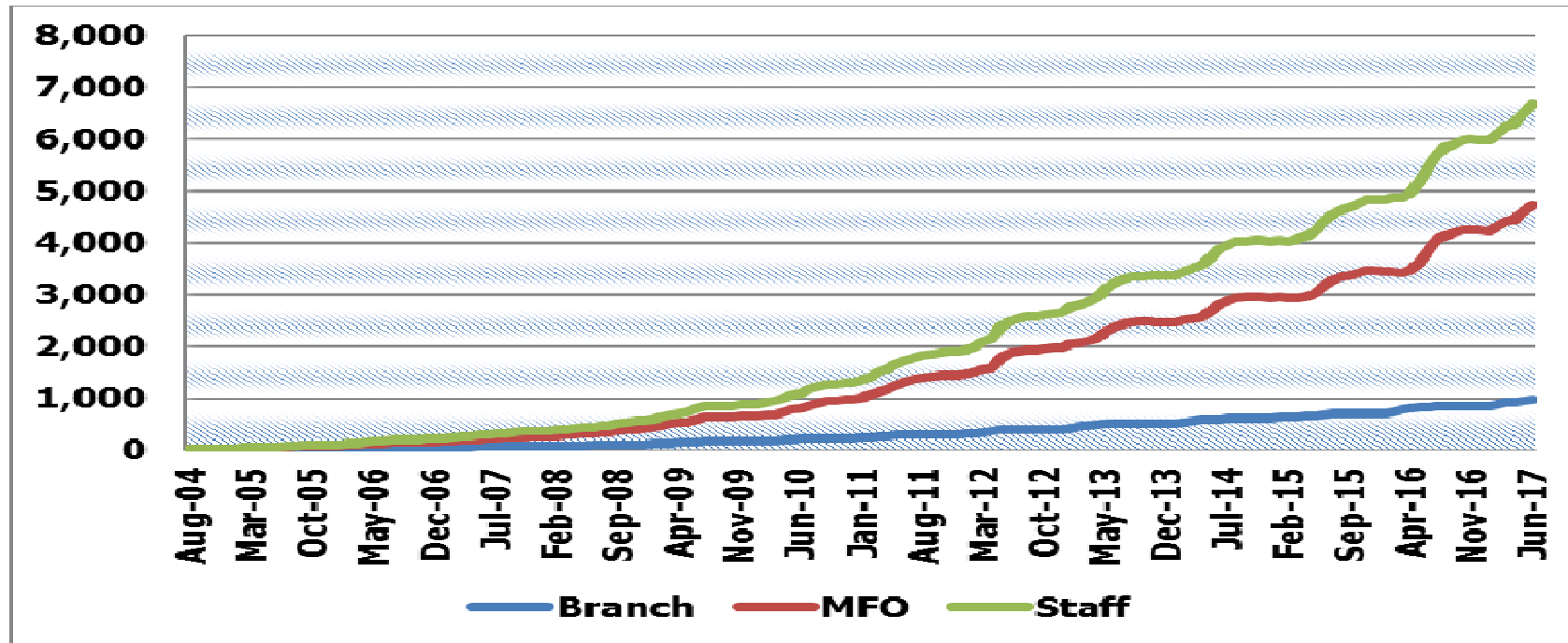




# ASA Philippines Update

As of June 30, 2017

# of Microfinance Officers (MFO)	4,730
# of Total Staff	6,671
# of Financially Viable Branches	856





# **ASA Philippines Update**

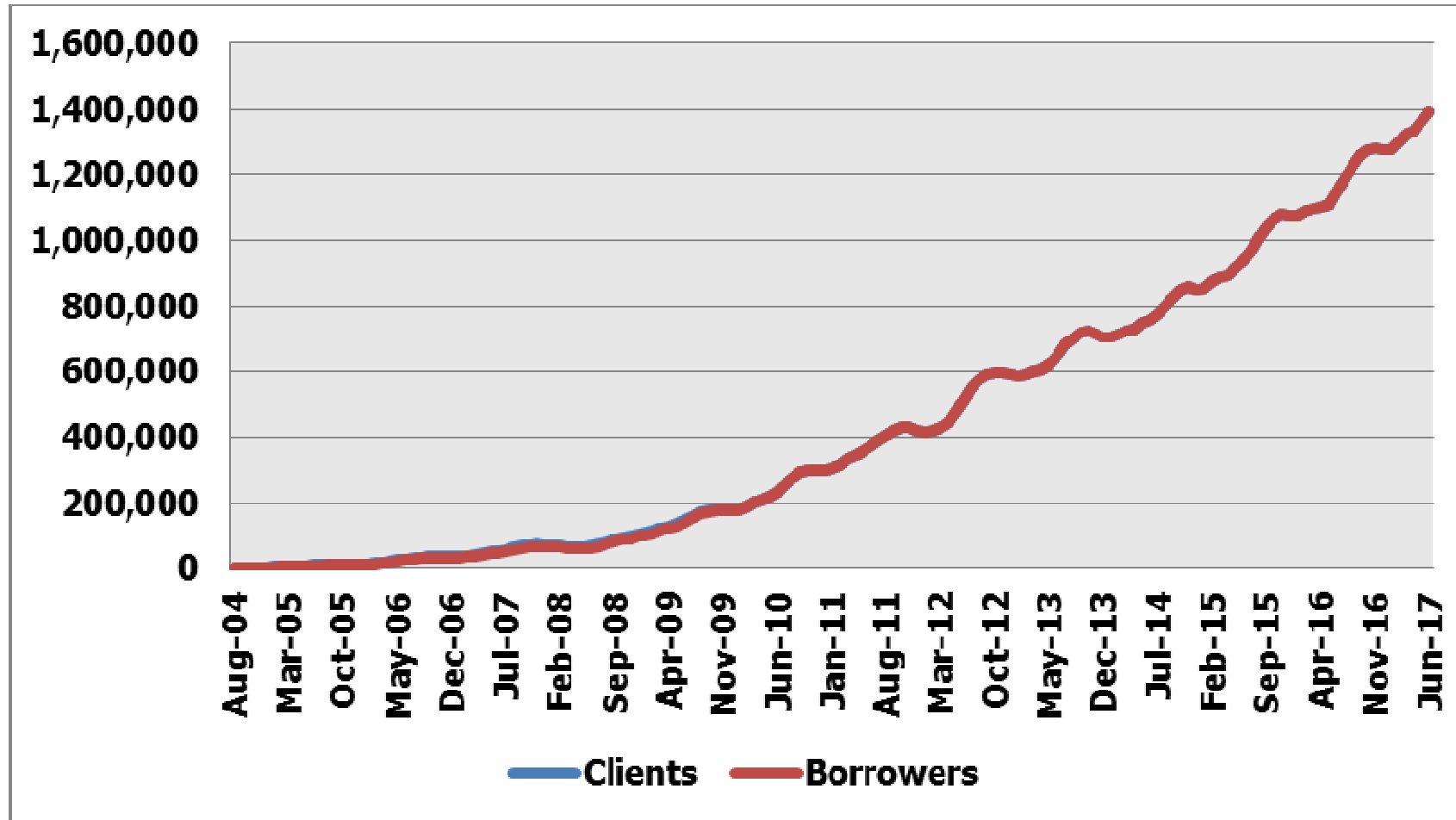
## **As of June 30, 2017**

<b># of Total Clients</b>	<b>1,391,072</b>
<b>Amount of Savings</b>	<b>P 5,524,478,270</b>
<b># of Active Borrowers</b>	<b>1,391,072</b>
<b>Loan Balance</b>	<b>P11,372,976,436</b>
<b>Repayment Rate (RR)</b>	<b>99.33%</b>
<b>Portfolio at Risk (PAR)</b>	<b>0.38%</b>





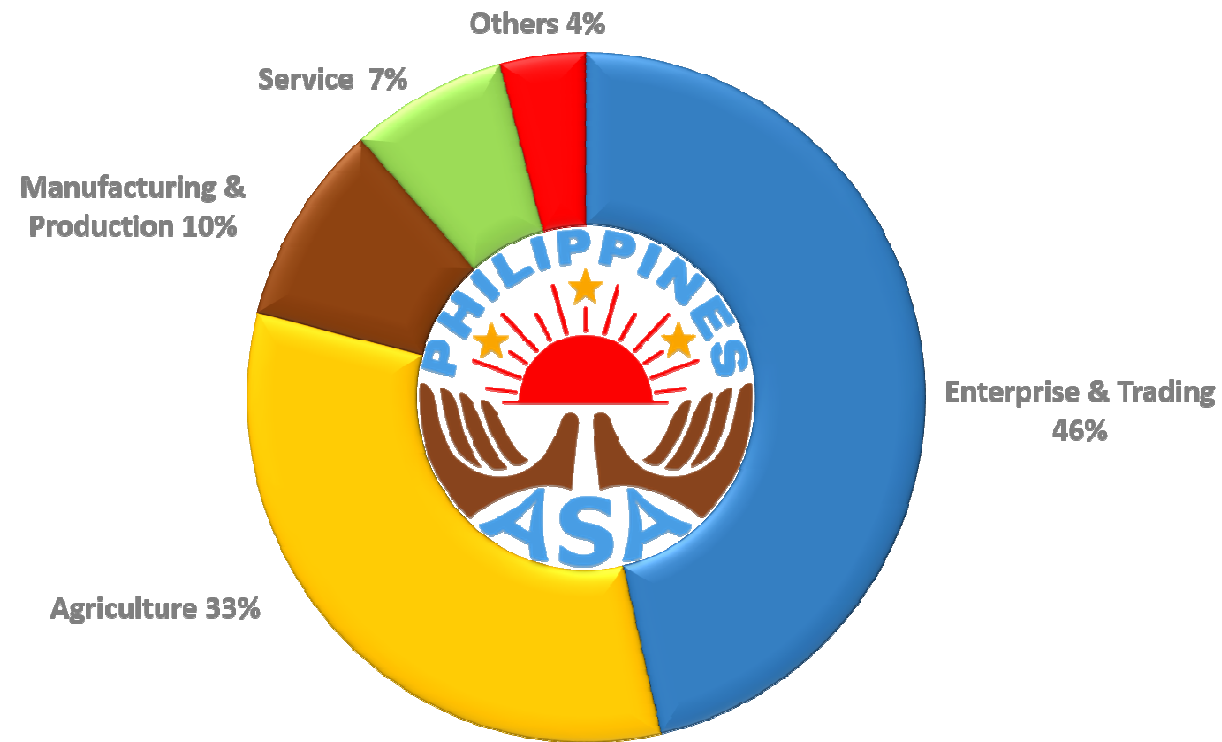
# ASA Philippines Update As of June 30, 2017







# CLIENTS' BUSINESS BY SECTOR





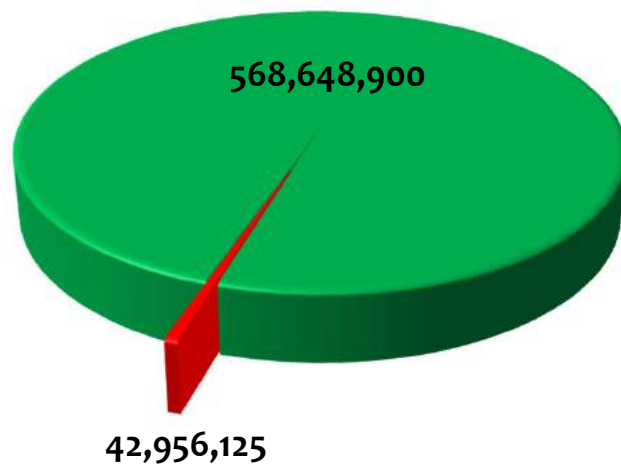
# Portfolio Quality Report

## As of June 30, 2017

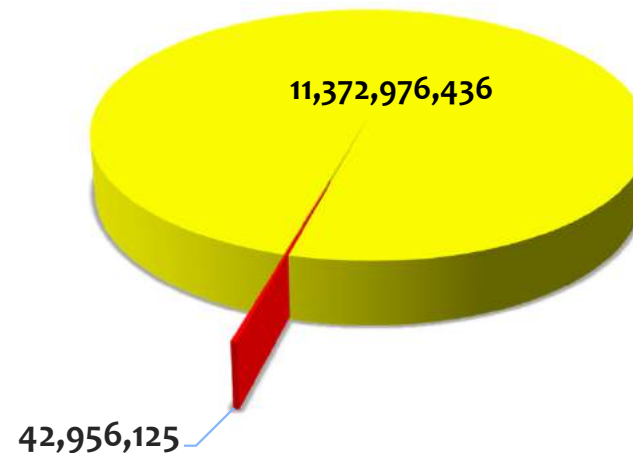


<b>Total Loan Portfolio</b>	<b>P11,372,976,436</b>
<b>Amount of Portfolio at Risk</b>	<b>P 42,956,125</b>
<b>Reserve for Loan-loss</b>	<b>P 568,648,900</b>
<b>Portfolio at Risk in %</b>	<b>0.38%</b>

Risk over Reserve



Risk over Portfolio





# CSR REPORT

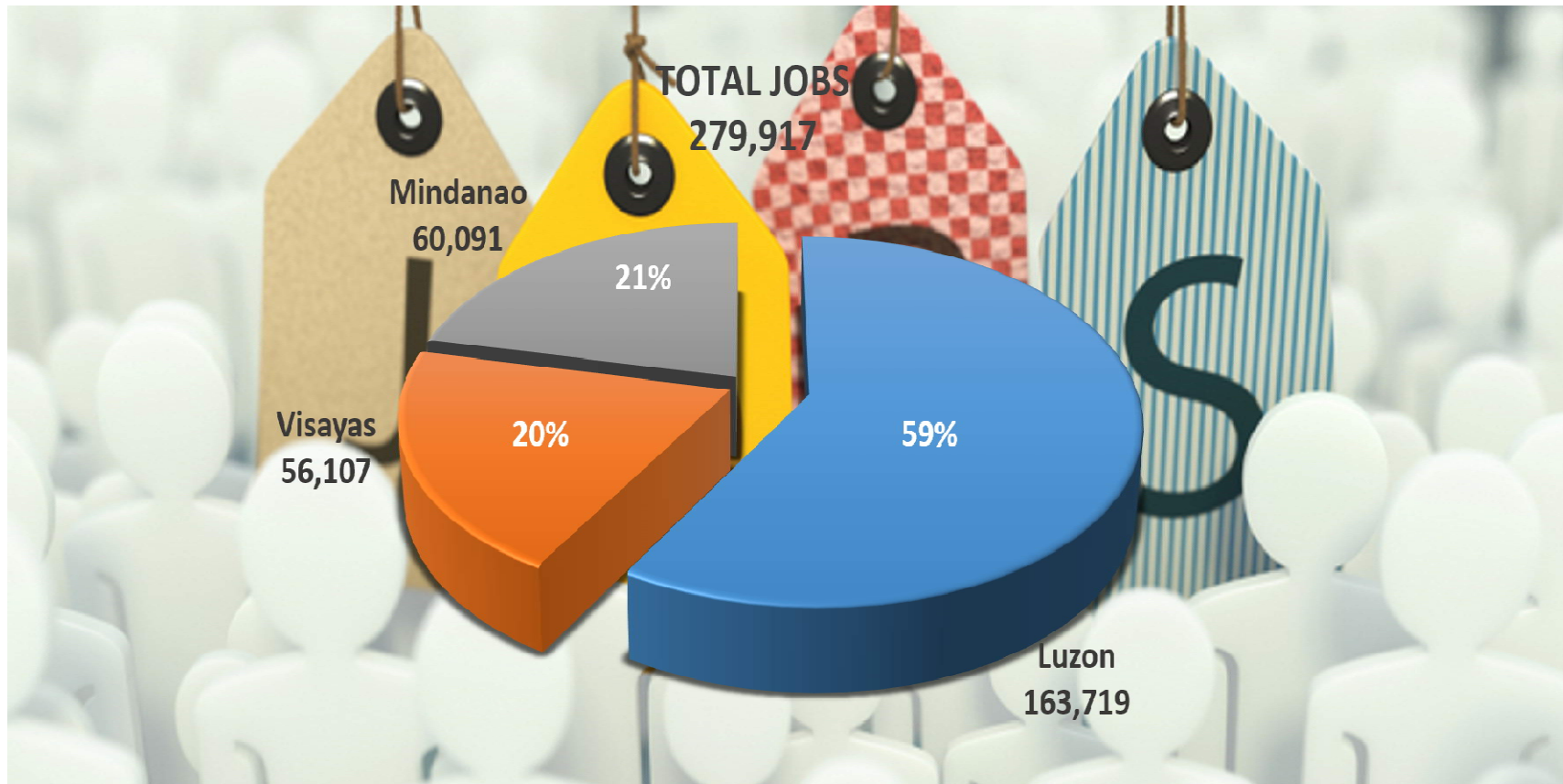
## As of June 30, 2017

	2017		Prior Years		TOTAL	
	#	Amount	#	Amount	#	Amount
<b>I. Death Benefits</b>	3,614	31,224,000	17,614	170,278,000	21,228	201,502,000
<b>II. Relief Activities &amp; Grants</b>	66,171	30,117,870	641,432	248,493,380	707,603	278,611,250
<b>III. MaaSAhan / Hospitalization</b>	49,451	29,107,720	142,892	99,712,760	192,343	128,820,480
<b>IV. Scholarship</b>	2,505	8,722,150	11,839	186,230,650	14,344	194,952,800
<b>V. Business Development Program</b>	4,674	4,066,550	24,000	15,989,220	28,674	20,055,770
<b>VI. Medical Mission and Health Care</b>	25,233	3,539,430	149,594	27,735,040	174,827	31,274,470
<b>VII. Persons with Disability</b>	1,619	1,781,970	7,359	6,138,200	8,978	7,920,170
<b>VIII. Child Feeding</b>	0	0	4,166	5,000,000	4,166	5,000,000
<b>TOTAL</b>	<b>153,267</b>	<b>108,559,690</b>	<b>998,896</b>	<b>759,577,250</b>	<b>1,152,163</b>	<b>868,136,940</b>
<b>IX. Rehabilitation Advance</b>	9	57,000	46,049	161,573,000	46,058	161,630,000
<b>TOTAL BENEFICIARIES</b>	<b>153,276</b>		<b>1,044,945</b>		<b>1,198,221</b>	





# EMPLOYMENT CREATED BY CLIENTS OF THE FOUNDATION





# WHAT'S AHEAD FOR ASA PHILIPPINES: TOWARDS OUR 2020 GOALS



	12/31/2016	% OF GOAL	06/30/2017	% OF GOAL	12/31/2020
Active Borrowers	1,273,136	64%	1,391,072	70%	2,000,000
Loans Outstanding	8,840,385,152	51%	11,372,976,436	66%	17,220,000,000
Client Savings	4,528,168,220	66%	5,524,478,270	80%	6,888,000,000
Branches	850	63%	975	72%	1,350
Total Staff	5,964	66%	6,671	74%	9,000
Microfinance Officers (MFOs)	4,224	62%	4,730	69%	6,830





# PHP2 BILLION CORPORATE NOTES

<b>Facility</b>	<b>SEC Registration Exempt PHP2 Billion Corporate Notes</b>
<b>Guarantor</b>	<b>Credit Guarantee &amp; Investment Facility (CGIF)</b>
<b>Lead Arranger</b>	<b>BPI Capital Corporation</b>
<b>Initial Noteholders</b>	<b>1. Bank of the Philippine Islands 2. Land Bank of the Philippines 3. Philippine National Bank</b>





# FINANCIAL RATIOS

June 30, 2017

	Computation			Required
<b>Operational Self Sufficiency Ratio</b>	Gross Revenue	2,353,477,871	<b>121%</b>	<b>&gt; 110%</b>
	Total Expenses	1,943,425,184		
<b>Portfolio at Risk Ratio</b>	PAR Amount	42,956,125	<b>0.38%</b>	<b>&lt; 1.5%</b>
	Gross Loan Portfolio	11,372,976,436		
<b>Equity / Gross Loan portfolio</b>	Equity / Fund Balance	2,663,693,474	<b>23%</b>	<b>&gt; 15%</b>
	Gross Loan Portfolio	11,372,976,436		
<b>Net Loan Portfolio as Percentage of Assets</b>	Net Loan Portfolio	10,804,327,536	<b>90%</b>	<b>&gt; 80%</b>
	Total Assets	12,057,191,119		
<b>Debt / Equity</b>	Total Liability less Clients' Savings (CUBU and LCUBU)	3,869,019,375	<b>1.45</b>	<b>&lt; 1.90</b>
	Equity / Fund Balance	2,663,693,474		





**Thank you...**

