

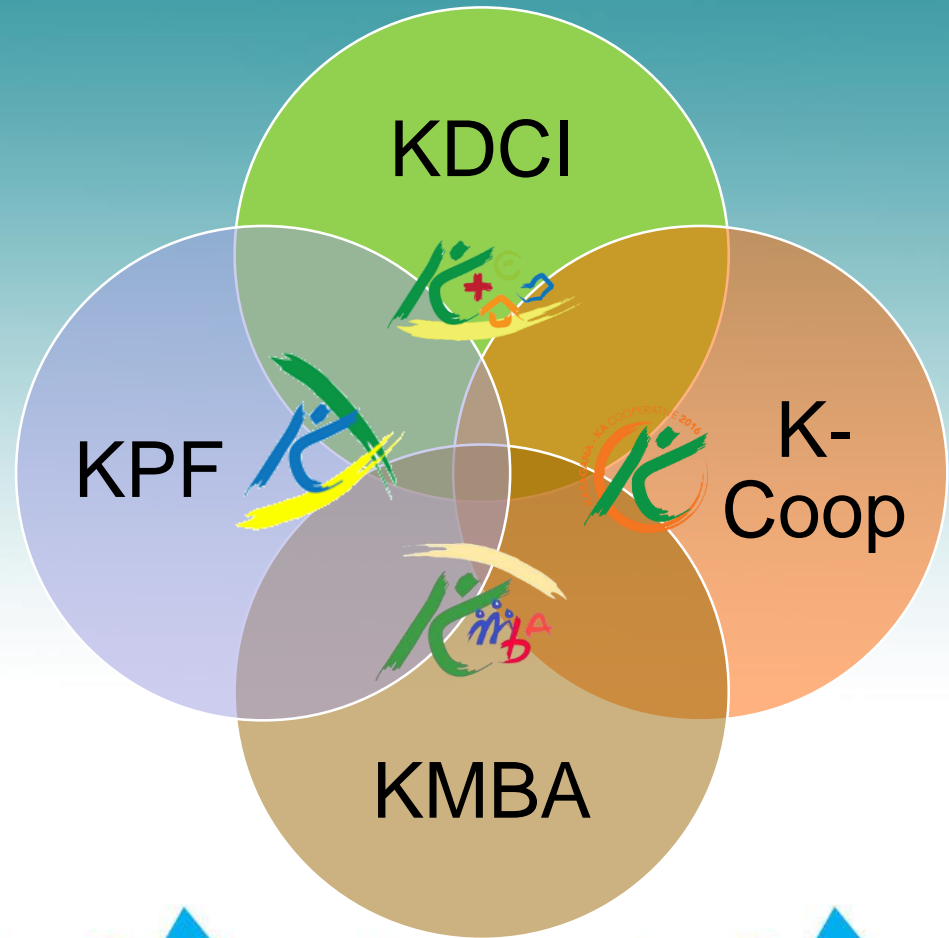
# HOUSING FINANCE:



## *The Kasagana-ka Experience*

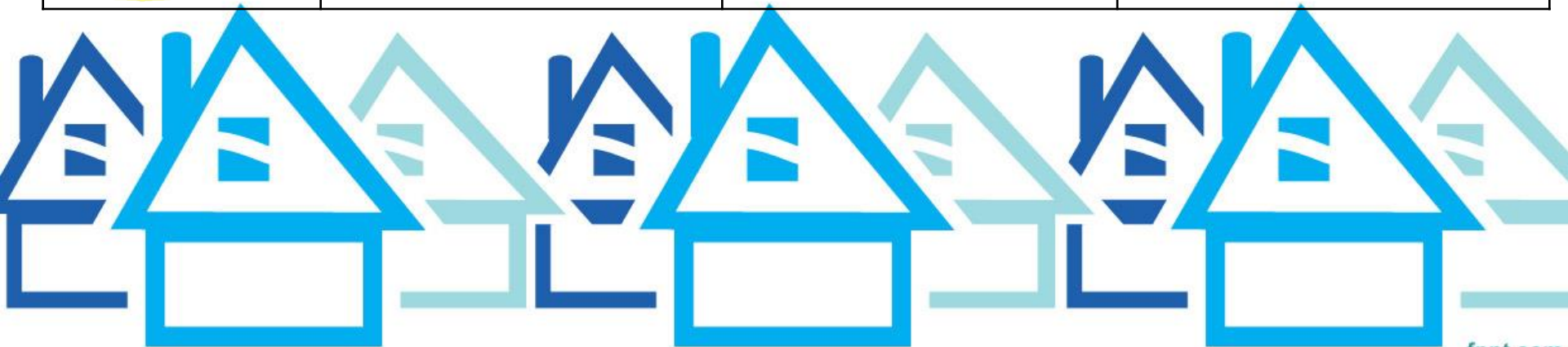
JULY 28, 2017



**K**asagana-ka  
**S**ynergizing  
**O**rganizations



	Vision	Mission	Strategy
<b>K-Coop</b> 	<p>Urban communities that are authentically empowered and able to respond to their social and economic concerns</p>	<p>A cooperative that will teach primarily urban poor women cooperativism, financial education; and provide access to various financial and social services.</p>	<ul style="list-style-type: none"> <li>○ Microfinance as an approach guided by principles of client protection and green inclusive financing</li> <li>○ Bundling of Financial and Social Services thru synergistic relationship with sister organizations</li> <li>○ Networking and linkaging with like-minded organizations</li> </ul>
<b>KDCI</b> 	<p>Sustainable Filipino communities with vibrant social and economic infrastructure and networks</p>	<p>A support institution that provides social programs to members of Kasagana-ka Credit and Savings Cooperative</p>	



# K-COOP AT A GLANCE

**32,023  
Members**

**Php 223 M  
Portfolio**

**291  
Staff**

**99.53%  
Collection  
Rate**



# KASAGANA-KA PROGRAMS



Livelihood and Enterprise Development



Education, Training and Formation



Health and Wellness



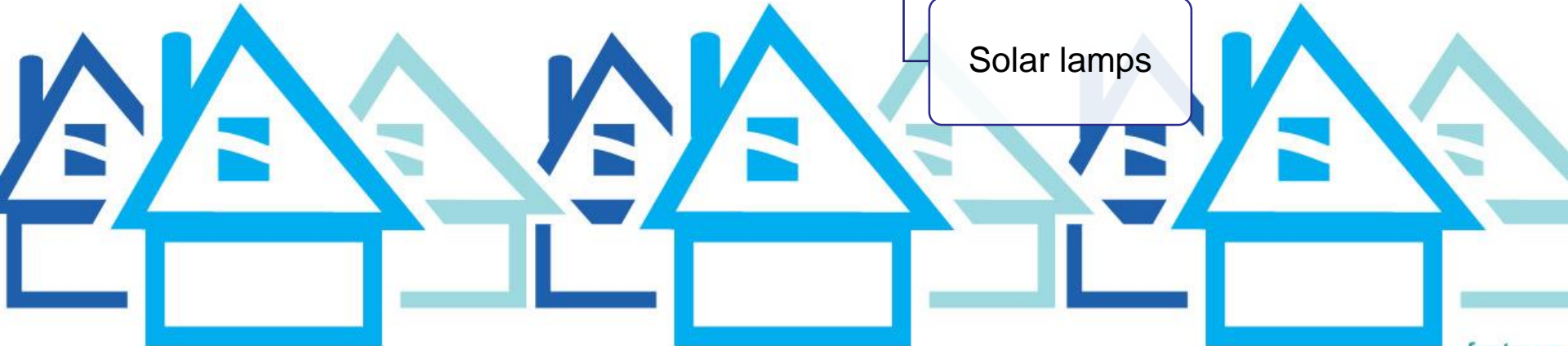
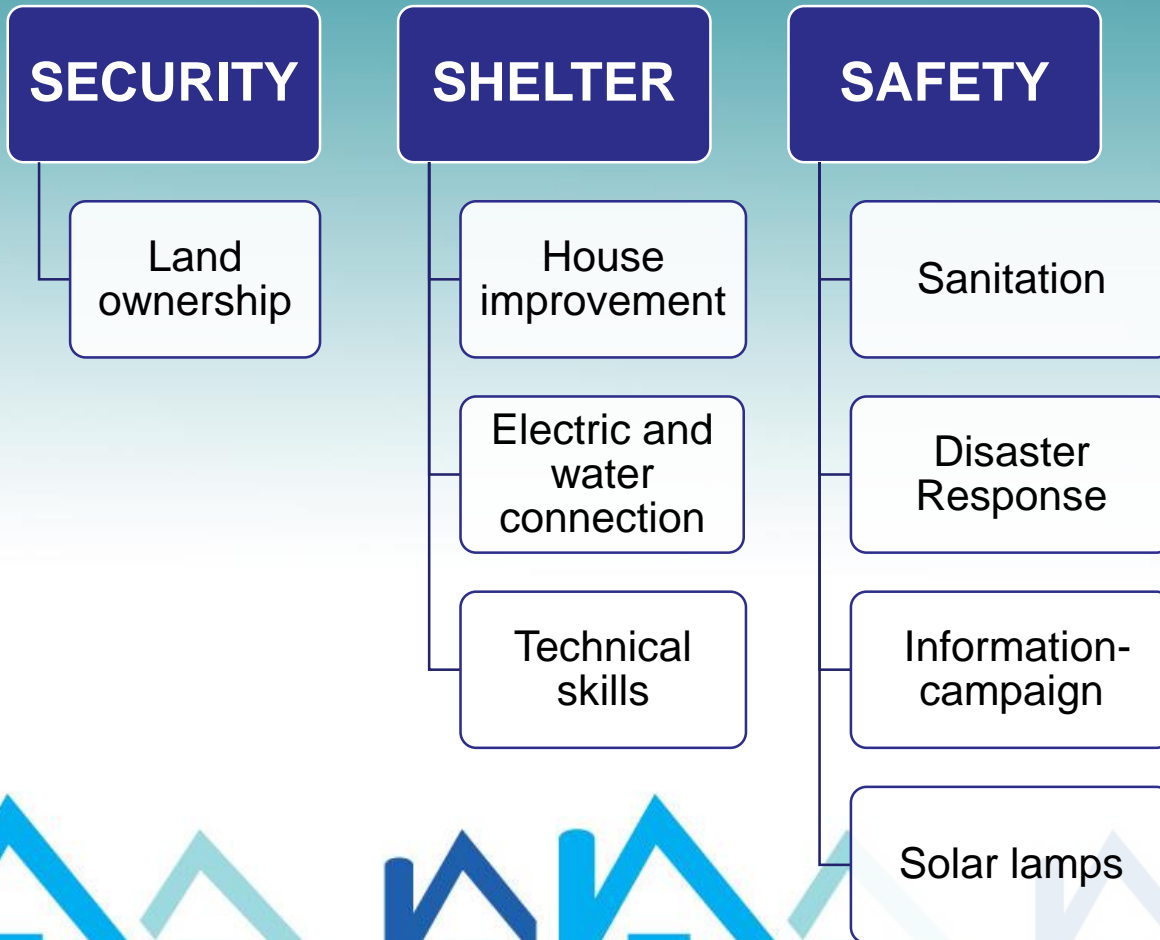
Security, Shelter and Safety



Social Protection



# SECURITY, SHELTER AND SAFETY PROGRAM



# PROGRAM OBJECTIVE

To improve the living conditions , safe and decent sustainable houses and communities of KDCI-K-Coop Client-beneficiaries-Members through the provision of ;

- Financial Resources
- Technical know-how
- Empowering interventions



# HISTORY OF K-BAHAY

Typhoon ONDOY hit most of our areas of operation

2009





# HISTORY OF K-BAHAY

K-Bahay loan product was introduced for those clients with land title

2010



# HISTORY OF K-BAHAY



2011

- Revised our K-Bahay loan policy and included those members with land rights
- No. of loans released:
  - 77 loans
- Amount of loan released:
  - Php 2 Million



# HISTORY OF K-BAHAY



2012

- Revised the policy to include those members affected by re-blocking and extended the loan term to 1 year
- No. of loans released:
  - 170 loans
- Amount of loan released:
  - Php 5.8 Million



# HISTORY OF K-BAHAY



2013

- The policy was further revised to include application and reconnection of electricity and water
- No. of loans released:
  - 276 loans
- Amount of loan released:
  - Php 7.3 Million



# HISTORY OF K-BAHAY



2014

- No. of loans released:
  - 522 loans
- Amount of loan released:
  - Php 11.9 Million



# HISTORY OF K-BAHAY



2015

- Partnership with Habitat for Humanity Philippines
- No. of loans released:
  - 809 loans
- Amount of loan released:
  - Php 13.6 Million



# PARTNERSHIP WITH HABITAT



# HISTORY



2016

- Conducted Phase 1: Market Research with more than 4,000 respondents
- No. of loans released:
  - 806 loans
- Amount of loan released:
  - Php 14.5 Million





# MARKET RESEARCH HIGHLIGHTS



**January 19- February 19, 2016**

**4,074 Respondents**

**24 Satellite Offices**

**95% confidence level**

**1.18% margin of error**



# MARKET RESEARCH HIGHLIGHTS

- 5.48% have K-Bahay loan
- 89.76% of the respondents live with their children
- 38.78% already own their house while
- 21.21 % are currently paying the amortization of their house and lot
- 94.04% have private toilets (*14 of our members don't have toilet*)



# MARKET RESEARCH HIGHLIGHTS

- 39.72% had repairs for the past 12 months
- Most common repairs are roofs, wall and floor
- 89.25% of the respondents are interested in housing loan
- 34.44% did not apply for K-Bahay because they have inadequate amount of savings



# MARKET RESEARCH HIGHLIGHTS

- 51.37% are satisfied that the process is fast
- 65.07% find the loan amount inadequate
- 53.42% are satisfied with the loan term
- 57.53% finds the charges reasonable
- 41.10% believe that the savings requirements are reasonable
- 73.97% will re-avail another K-Bahay loan



# “Give a Toilet” PROJECT

*REMEDIOS  
MENDOZA*



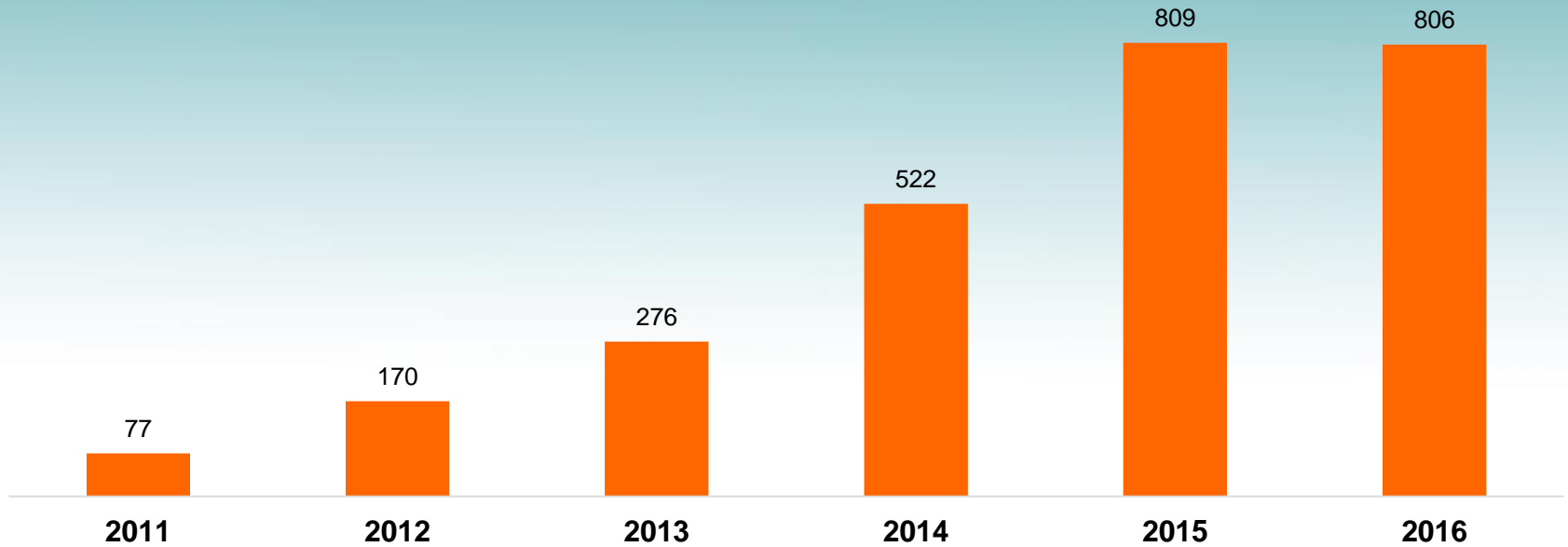
# “Give a Toilet” PROJECT

BABYLYN  
CALLEJA



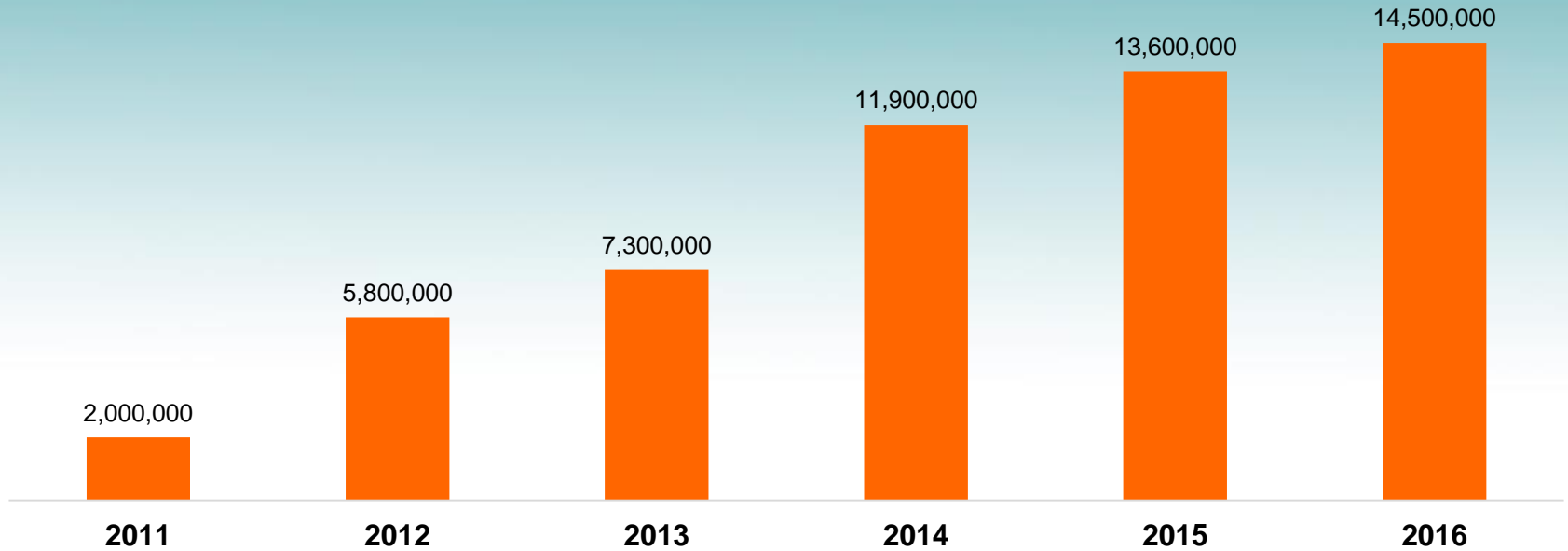
# STATUS as of Dec 2016

Number of loan disbursed: **2,660** borrowers



# STATUS as of Dec 2016

Amount of loan disbursed: **Php 55,100,000.00**





# CHALLENGES

- Unmatched source of money and members desired loan term
- Insufficient loan amount
- Inadequate maintaining balance (savings)
- Loan processing takes time
- Technical know-how of staff and members



# INTERVENTIONS/APPROACHES

- Continuous review and improvement of the K-Bahay loan product
- Partnership with Habitat for Humanity
- Equip the staff with appropriate technical know-how and skills



# INTERVENTIONS/APPROACHES

- Financial education thru coaching and formal session
- Access and mobilize affordable resources
- Data-gathering
- Information Campaign



# KWENTONG KASAGANA-KA



**RACQUEL MENDOZA**

42 years oLD

Bagong Silang, Caloocan City

Land ownership: Rights

