



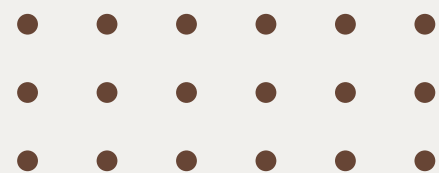
ASA PHILIPPINES FOUNDATION

About US

A non-stock, not for profit corporation specializing in microfinance. The first branch that the foundation started with was in Camarin, Caloocan in August 2004, and as of today the foundation has already expanded its operations nationwide. The foundation caters to more than 2 million clients who are called by ASA as Micro Entrepreneurs.

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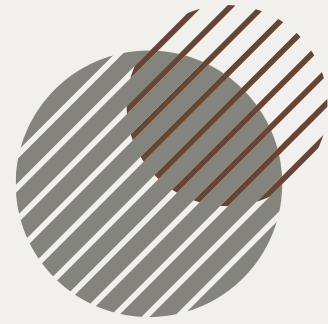


NEXT





ASA PHILIPPINES FOUNDATION



HOUSING MICROFINANCE

client responsive and disaster resilient housing program

IN PARTNERSHIP WITH

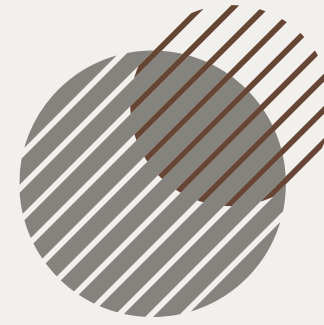


Terwilliger Center for
Innovation in Shelter



NEXT





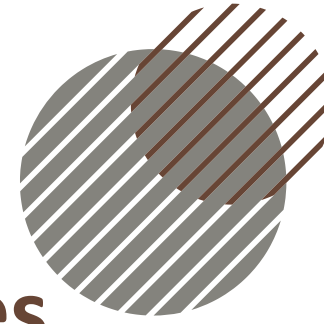
HomFin

Home Financing

As of June 30, 2023

<i># of Loans Disbursed</i>	<i>858,791</i>
<i>Active Borrowers</i>	<i>105,003</i>
<i>Amount Disbursed (Ph₱)</i>	<i>10,571,650,000</i>
<i>Portfolio (Ph₱)</i>	<i>953,684,010</i>





HomFin Development and Challenges

- Rebuild clients' houses after the devastation brought by recent calamities
- Assist clients on their journey in building their houses
- See tangible manifestation of improved living conditions

2016

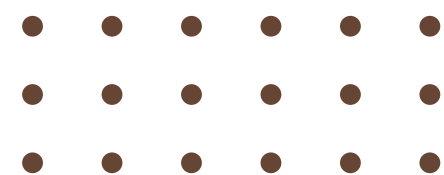
Piloted 19 branches in Bohol, Cebu, and Leyte provinces.

*Loans Disbursed: 106
Amount Disbursed: 1,730,000*

2017

Rolled out the program across all branches

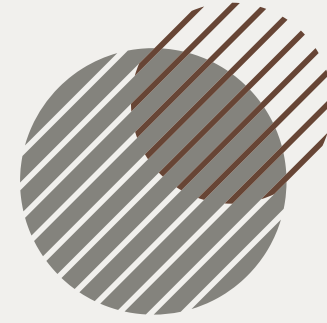
*Loans Disbursed: 58,064
Amount Disbursed: 772,339,000*



BEFORE IMPROVEMENT



AFTER IMPROVEMENT



HomFin Challenges

- staff are not properly equipped to process loans
- small/insufficient loan amount
- unfinished projects
- diversion of loan proceeds

15% of MFOs say HomFin projects were completed

50% of MFOs mentioned that 40-60 percent finished construction work





HomFin Development

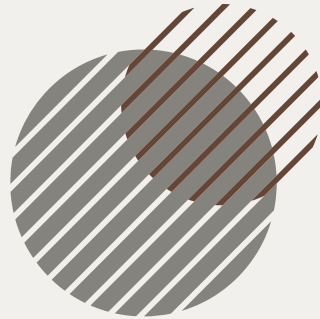
2018 up to present

Partnered with Habitat for Humanity International TCIS

- Capacity building program/training workshops
- Simplified Cost-Estimation Tool
- Build It Right Guide
- Extended loan tenor: 1.5 years, 2 years, 3 years
- Increased minimum loan from 10k to 30k
- Increased the maximum loan from 50k to 200k

Product re-designing is aimed at providing the most appropriate financing and guide clients in completing their housing projects.

Completed house improvement projects will ensure clients and their families benefit of having better living conditions



Terwilliger Center for Innovation in Shelter



Habitat for Humanity
 Partnership between Habitat for Humanity Int'l, Asia Pacific and ASA Philippines
Simplified Cost Estimate Sheet Tool

1. Determine which of the following type of work is intended from the borrower. (see list below).
 2. Assess each type of work to be done by getting the appropriate length, height and width to get the total areas in square meter (sq.m.).
 3. This is to be done by either doing actual field measurement or ask the borrower for plans or measurements of his/her project.
 4. Input the required Length, height, width or areas in the boxes below corresponding to the type of work.
 5. You may input up to four entries per type of work.
 6. This tool will automatically generate estimated cost of each particular type of work.
 7. Grand total of all type of works requested by borrower is seen at the topmost YELLOW box.

TYPE OF WORK		Length	Height	Total Area	Grand Total	#DIV/0!	#DIV/0!
					w/ Contractor Profit	Materials Only	
IB Wall Construction	thick Concrete Hollow Block (CHB), plastered both sides, no paint finish	1.0	1	1	1	1,932.96	982.17
		2.0	0	0	0	0.00	0.00
		3.0	0	0	0	0.00	0.00
		4.0	0	0	0	0.00	0.00
Food Partition Construction	2" thick Plywood board on 2"x2" wood studs/frame, no paint finish	1.0	1	1	1	#DIV/0!	#DIV/0!
		2.0	0	0	0	#DIV/0!	#DIV/0!
		3.0	0	0	0	#DIV/0!	#DIV/0!
		4.0	0	0	0	#DIV/0!	#DIV/0!
Painting	coats Latex Paint over smooth concrete	1.0	1	1	2	#DIV/0!	#DIV/0!
		2.0	1	1	2	#DIV/0!	#DIV/0!
		3.0	0	0	0	#DIV/0!	#DIV/0!
		4.0	0	0	0	#DIV/0!	#DIV/0!
Tile Installation	ceramic tile w/ tile adhesive	1.0	1	1	1	#DIV/0!	#DIV/0!
		2.0	0	0	0	#DIV/0!	#DIV/0!
		3.0	0	0	0	#DIV/0!	#DIV/0!
		4.0	0	0	0	#DIV/0!	#DIV/0!

ChangeLog: Tool, Wall, WDrywall, Painting, Tiles, Ceiling

BUILD IT RIGHT

PLEASE USE THE TIPS ON THE SIDE TO TEST THE QUALITY OF MATERIALS BEFORE YOU BUY

HOMFIN BUDGET PROPOSAL

Project Name: _____

(Please choose below)
 Housing Construction
 Housing Repair
 Others _____

This Budget Proposal provides necessary costs associated with the above named HomFin project which I would like to pursue. The budget set forth covers the period of performance for the project up to its completion for not more than _____ working days duration. Cost for the Project have been itemized below.

Item Description	Quantity	Unit Price	Amount

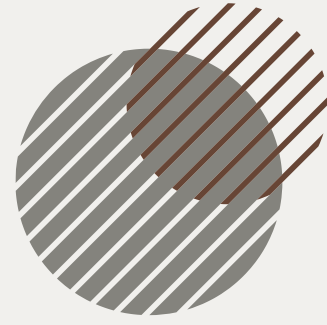
A. BILL OF MATERIALS

- UNANG DAPAT GAW
- IKALAWANG DAPAT
- IKATATLONG DAPAT
- IKAAPAT NA DAPAT
- IKALIMANG DAPAT





ASA PHILIPPINES FOUNDATION



HomFin Development

2018 up to present

Partnered with Habitat for Humanity International TCIS



Terwilliger Center for Innovation in Shelter

- *Future projects:*
 - *Scaling up*
 - *Green housing and climate resilient solutions*





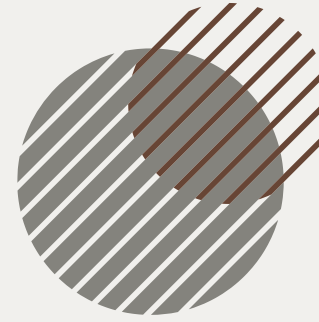
HomFin Development

2020 up to present

Partnered with Build Change



- Policy creation for Resilient Housing Microfinance product
- Awareness raising materials for common hazards, and disaster resistant construction practices with structural engineers
- Automation of house assessment tool for incremental build/repair
- Disaster resistant house design (new construction)
- Capacity building and training for staff, clients, and builders
- Increased the maximum loan from 50k to 300k



ASSESSMENT FORM PARA SA PADER AT BUBONG

Build Change logo

See Package Costs

ANG GUSALI

ANG BANG BAHAY?

BA SA PANLABAS NA PADER BA AY GAWA SA HOLLOW BLOCKS?

*WALANG KADIKIT NA IBANG BAHAY?

IPANG KINATATAYUAN NG BAHAY? (12 METRO NA LAYO SA ...)

YARI NG BAHAY NA SILA AY WALANG PLANGING MAGDARONG APAG PARA SA BAHAY?

NG BAHAY AY DOS AGUAS O QUATRO AGUAS?

BAHAY NA KAHILERA NG ROOF FRAME AY MAS MAKSI SA DIN ANG EKSATONG SUKAT?

BA NG BAHAY AY MAS MAKSI SA 1000CM?

Page 1

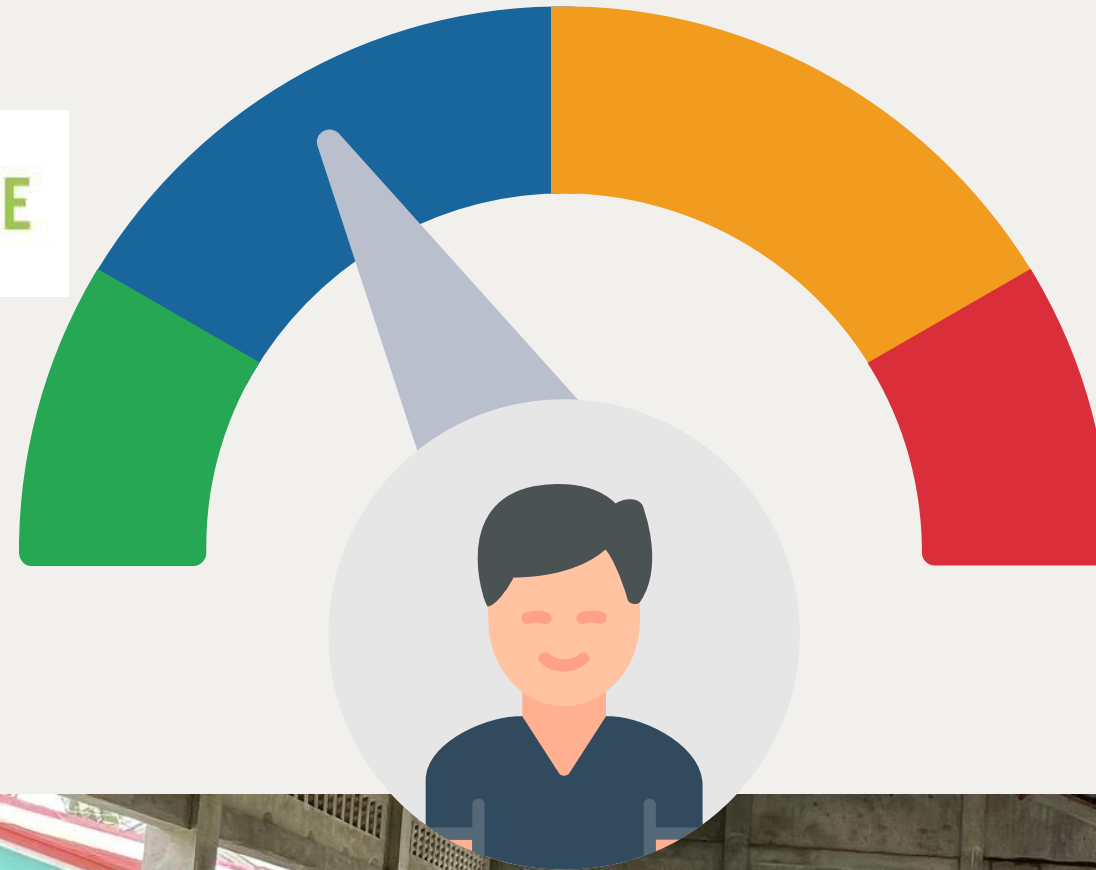




HomFin Development

2020 up to present

Partnered with Build Change



• *Future projects:*

- *Scaling up*
- *Implement web/app based (automated) house assessment tool*
- *Abra project (construction training and clinic)*
- *ASA Builders' Guild*



NEXT



HomFin Development and Challenges



Together we will continue to explore avenues to collaborate in the field of Housing Microfinance to build Resilience and Sustainability among ASA clients and their communities

