



BREAKOUT SESSION : MFI EXCHANGE

ENHANCING the MICROFINANCE INDUSTRY'S CODE OF ETHICS

Implementation, Impact, and Network-wide Reflections

PRESENTED BY:

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JULY 30, 2025 | CENTURY PARK HOTEL, MANILA

ASKI AT A GLANCE

Established in 1987

Roots in the EDSA People
Power Revolution
A microfinance and
development organization



Vision

A global development
organization committed
to holistic transformation



Human Capital

Human Capital
as of June 2025
816



Mission

Promote socio-economic
development through client-
focused, financial and non-
financial services anchored on
Christian principles.



Scope of Services

Covering 13 provinces with
113, 817 clients as of June
2025



ASKI MUTUALLY REINFORCING INSTITUTIONS



Alalay sa Kaunlaran
Microfinance Social Development Inc.
ASKI
Creating Opportunities, Transforming Communities



ASKI MULTI PURPOSE COOPERATIVE



MBA

*i***Synergies Inc.**
we make IT possible.



ASKI GROUP



ASKI FOUNDATION, INC.



ASKI

2010



ASKI EMPLOYEES CREDIT COOPERATIVE



RBV

TRAVEL AND TOURS

CORE ETHICAL *PRINCIPLES OF ASKI*

These are the foundation for ethical decision-making and the organization's social mission



IMPLEMENTATION *AT THE CLIENT LEVEL*

ASKI ENSURES ETHICAL CONDUCT THROUGH:

1. COMMITMENT TO CLIENTS

During calamities, ASKI prioritizes relief and recovery support for affected clients, even suspending penalties

2. CULTURAL COMPETENCE & DIVERSITY

Staff undergo training in terms of appropriate dealing with indigenous clients, ensuring respectful communication.



ASKI ENSURES ETHICAL CONDUCT THROUGH:

3. INFORMED CONSENT

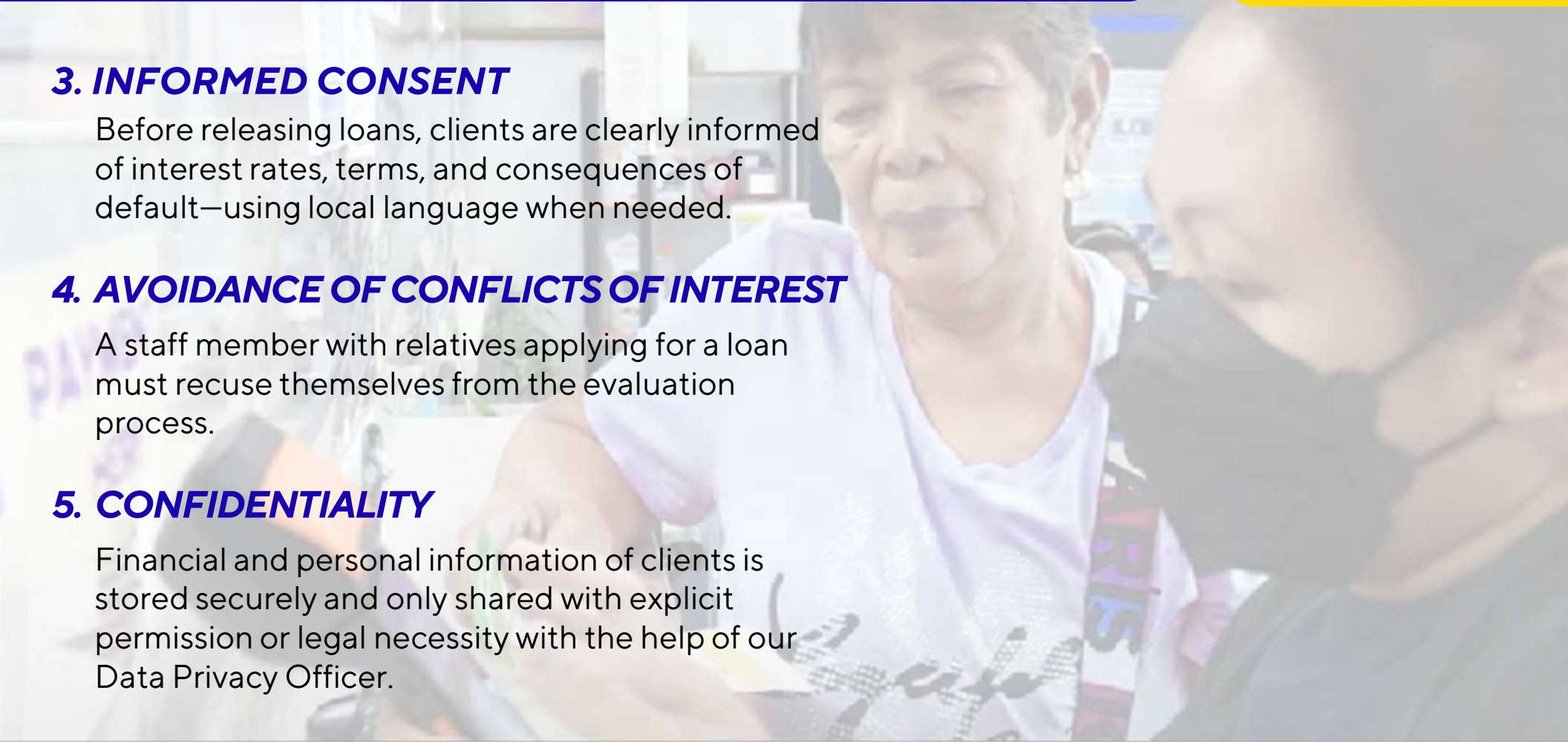
Before releasing loans, clients are clearly informed of interest rates, terms, and consequences of default—using local language when needed.

4. AVOIDANCE OF CONFLICTS OF INTEREST

A staff member with relatives applying for a loan must recuse themselves from the evaluation process.

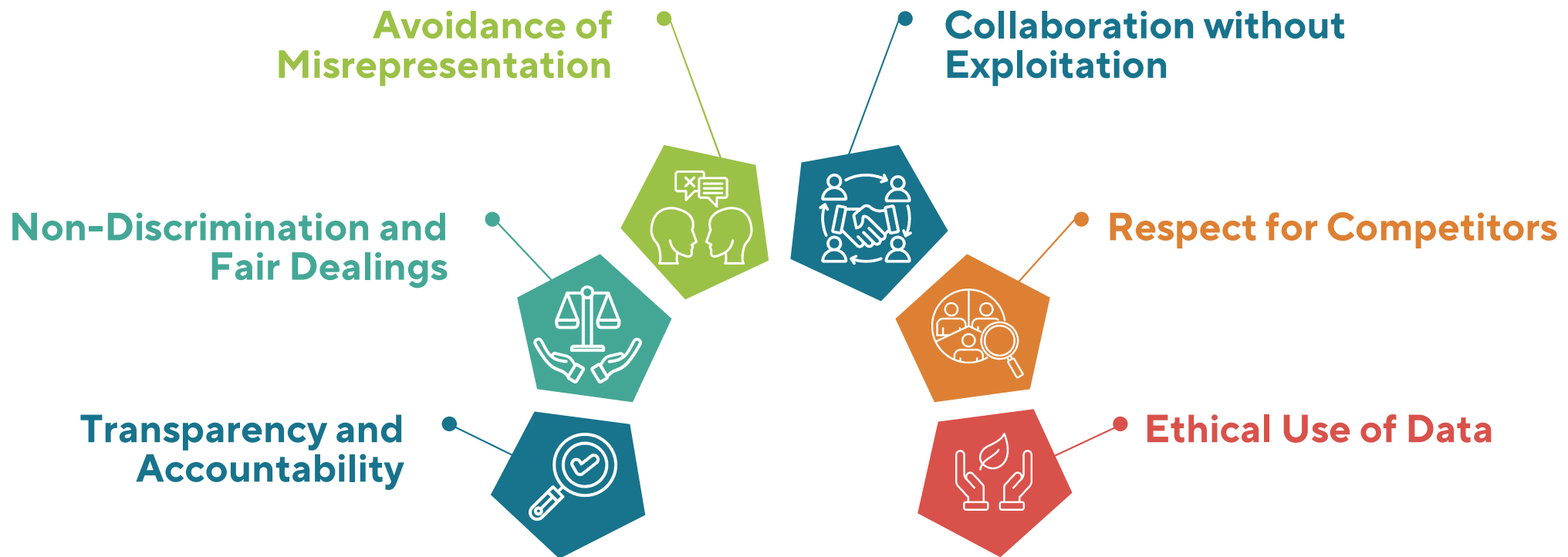
5. CONFIDENTIALITY

Financial and personal information of clients is stored securely and only shared with explicit permission or legal necessity with the help of our Data Privacy Officer.



IMPLEMENTATION *WITH EXTERNAL STAKEHOLDERS*

ASKI maintains ethical relations with funders, partners, and competitors through:



CHALLENGES ADDRESSABLE *AT THE NETWORK (MCPI) LEVEL*

***Development of an ethics
hotline or peer support
network***



***Coordinated training on
ethics in digital
engagement***



***Cross-institutional
learning from ethical
dilemmas and resolutions***



WHAT WE HAVE LEARNED?

Ethical conduct is essential for trust-building across clients and partners

1

Implementing values in day-to-day practice ensures consistency

2

Ethical dilemmas require continuous education and reflection

3

Technology introduces new challenges in confidentiality and client interaction—must be navigated cautiously

4

MOVING FORWARD




CONCLUSION :



ASKI'S CODE OF ETHICS IS A LIVING DOCUMENT THAT SHAPES HOW EMPLOYEES INTERACT WITH CLIENTS, COWORKERS, AND SOCIETY. ITS COMMITMENT TO VALUES-DRIVEN SERVICE IS CENTRAL TO ITS IDENTITY AND MISSION



THANK YOU



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