



ASA
PHILIPPINES
Palaguin ang pag-asa.

CHALLENGES FACED by FIELD STAFF

(Achieving Productivity Targets-Handling Pressure, Balancing Mission vs Performance)

Microfinance Operations Summit
April 7, 2026



At a glance

Description	Consolidated Figures (31-Mar-2026)
# of branches	1,853
# of Microfinance Officers (MFOs)	7,745
Number of Total Staff	12,501
Number of Provinces Covered	82
Total Number of Clients	2,446,458
Clients' Savings Balance (PHP)	21,698,403,023
Number of Active Borrowers	2,443,965
Outstanding Portfolio (PHP)	47,574,539,639
Collection Rate	92.97%
NET Portfolio At Risk	2.25%
GROSS Portfolio At Risk	3.46%



Serving over 2 million clients through 1,800+ branches nationwide

What we offer

Microfinance Programs

- Microbusiness Financing
- Agricultural Financing
- Islamic Microfinancing

Subsidiary Loans

- Water & Sanitation Financing (WaSaFin)
- Home Financing (HomFin)
- Educational Financing (EducFin)

Microinsurance

- Life insurance (since 2025)

Support Services

- MaaASAhan Assistance (Hospitalization Assistance)
- Free Burial Assistance
- Child Nutrition Program
- Tertiary Education Assistance



MFO KPIs

KPIs	Metrics (ave)
Number of borrowers	300-450
Loan Portfolio	6M-10M
PAR	<3%
Collection Rate	>95%

Strategies in Achieving Productivity Targets

A. Process

- Simplified documentation
- One-week releasing process
- Decentralize decision-making (tiered loan approval)

B. Staff

- Incentive, promotion, and recognition programs
- Perks and benefits
 - Adequate Management Support (health & wellness, trainings, etc.)

C. System

- CAMS
- Lantaw dashboard



Managing Fieldwork Pressure & Performance Expectations

- Clear performance metrics/targets
- “Be with your staff” mantra
- Proactive communication (anticipatory support)
- Incentives and career pathways

Challenges and Institution's Support

1. Homesickness due to work assignment (stay-in)

- Localization, average of 3 hours travel, mothers are allowed to go home as needed, extended maternity leave
- Intervention of health and wellness team
- Way-home transportation subsidy

2. Delinquency in some areas due to uncontrollable factors

Delinquency due to:

- Calamity- regular staff reshuffle
- Security & Safety- localized staffing
- Geographically challenged branches- additional special transportation allowance, maximum of 6 months stay of staff in the branch

3. Emotional and Psychological Pressure

- Values-based hiring
- Team building and development activities

Lessons Learned

At ASA, our plans are always guided by our mission and vision. Our presence in communities goes beyond meeting targets—it reflects our commitment to ensuring that no one is left behind. There are areas where we know targets may not be met, yet we continue to serve them because we believe it is our mission to do so. Through nationwide outreach, we are able to sustain branches that have not yet reached viability and support areas affected by calamities, allowing us to operate sustainably.



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