



AHON SA HIRAP, INC

(A MICROFINANCE NGO)

*April 7-8, 2026, MCPI
Summit*



AHON SA HIRAP, INC.

(A Microfinance NGO)

- ▶ ASHI marks its 36th year of service and impact.
- ▶ ASHI operates in 10 provinces and serves 93,858 MARGINALIZED women & 8,643 small holder Farmers
- ▶ We continue to adapt the Grameen approach.



VALUES

Accountability

Social commitment

Human dignity

Integrity

VISION

We are community of servant leaders working with marginalized families for social transformation and prosperity

MISSION

We are able to provide a holistic approach for human and environmental development through Microfinance.

Strategic Goals

- 1. Institutional Sustainability and Impact*
- 2. Sustainable and Efficient Portfolio Strategy*
- 3. Integrated Environmental Management*



UPDATE As of December 31, 2025



	<u>Total</u>
No. of Provinces	10
No. of Municipalities	199
No. of Areas	17
No. of Branches	73
No. of Centers	1,860
Loan Outstanding	P1,486,595,136.08
PAR	0%
With restructure (100%repayment)	16%
No. of Members	102,501





Challenges Faced by Field Staff

– Achieving Productivity Targets

Challenges Faced by Field Staff



01 LENGTHY CENTER MEETING

Repayment Issues of members

02 STAFF AND STAFFING

Personal, family, resignation, aging

03 EXPANSION AND SATURATION

01 LENGTHY CENTER MEETING

- Consume the Development Officer time to complete the collection

ACTIONS TAKEN

- ✓ Group Meeting
- ✓ 1 hr in the area before the CM
- ✓ Daily Kumustahan with the Manager
- ✓ 1 Center meeting daily
- ✓ Savings Mobilization





01 LENGTHY CENTER MEETING

ACTIONS TAKEN

- ✓ Strengthen Loan Monitoring
- ✓ Visit 3 members per day
- ✓ MIDAS inquiry
- ✓ Center Performance Score card
- ✓ Recommend Recovery Loan





02

STAFF AND STAFFING

ACTIONS TAKEN

1. Continuous hiring
2. Regular staff training
3. Good health insurance package and other staff benefits
4. Provides good accommodation





03

EXPANSION AND SATURATION

1. Area Scanning and Branch Saturation Planning; DO Block Planning
2. MIDAS inquiry by Barangay
3. Strengthen connections with the Local Government Units.
4. Maintain strong member engagements
5. “Bayanihan” strategies

Thank you!



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