



# **To Do or Not to Do: Center Meetings** *(For Modified Center Meetings)*

**2026 Microfinance Operations Staff Summit**

*April 7-8, 2026 | Century Park Hotel*



# The Transformation of ASA Group/Center Meetings (Before)

- Mandatory attendance at the 1-hour group meeting, with clients required to remain until all transactions are completed.
  1. Opening Prayer
  2. Roll call
  3. Agenda (new member approval, life lessons, etc.)
  4. Collection
  5. Group resolution
  6. Closing prayer
- Mandatory savings deposits for three consecutive weeks; loan is released on the fourth week (any absence requires restarting the process).
- The co-maker must remain in the meeting until the borrower completes the weekly payment.



# The Transformation of ASA Group/Center Meetings. (Current)

- The 1-hour group meeting is still maintained; however, clients are not required to stay for the full duration.
  - a. Opening Prayer
  - b. Agenda (roll call, Announcements, policy discussion, etc.)
  - c. Collection
  - d. Group resolution note (client may leave after payment, but face-to-face attendance is required for renewal and loan increment)

## Main Requirements:

1. Entrepreneurial women
  2. Willing to attend meeting and pay weekly obligation face- to- face
- The process is reduced from three weeks to one week, subject to complete validation.
  - The co-maker remains responsible for follow-up, support, and serving as a character reference if the borrower is absent or fails to pay



# A Synergistic Shift: Win-Win for All

## Benefits to ASA

- **Increase Staff Productivity:** *Client, Portfolio and, Outreach*
- **Increase Client Retention**

## Benefits to the Nanays

- **Time Efficiency for Nanays:**
  - Business
  - Household chores
  - Childcare
  - Other responsibilities

As the busiest members of the family, Nanays prefer shorter, more efficient group meetings.



# Driving Convenience, Retention, and Satisfaction

**Convenience:** We're keeping group meetings (modified)– but making them work for nanays, not against them.



**Retention:** In a competitive market, *Nanays* stay where they are respected. By valuing their time, ASA becomes the "Preferred Partner."



**Satisfaction:** A 5-to-30-minute meeting is a silent signal of respect. It tells the client, "*We know you are busy, and we are here to support your hard work, not hinder it.*"



# Impact on Portfolio Quality & Client Outcomes

## 1. Evidence of Better Portfolio Quality & Microsavings

- Growth of loan portfolio and microsavings
- Continuous branch expansion enables deeper community penetration
- Indicates sustained organizational growth and market trust

## 2. Client Outcomes & Experience

### Brand Affinity

Upon further probing, responses from the nanays reveal that **ASA's relationship is anchored on ASA's reliable and comforting presence** in the lives of the nanays.

At a *rational* level, ASA is perceived to be reliable because it is always there to help and guide them.

- Helpful and Reliable

*"Tumutulong sa akin"*

*"Lahat ng problema kay ASA natutugunan"*

- Is there for me

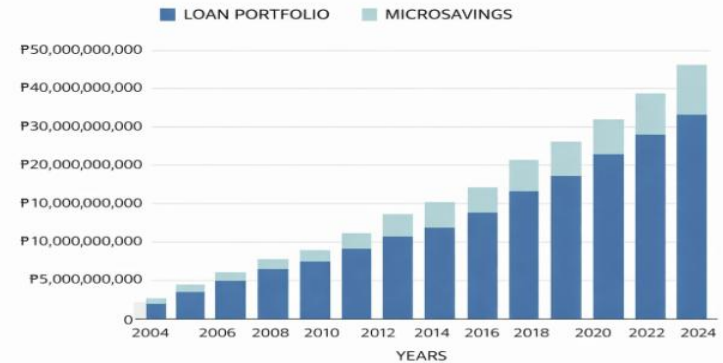
*"Chinecheck kung okay ako"*

*"Handa kang kausapin kapag may suliranin"*

*"Tinuturuan matuto"*

*"Parang inaalalayan ka"*

LOAN PORTFOLIO AND MICROSAVINGS



## Nanays of ASA

A Qualitative Study  
September 2020



ASA

"At ASA Philippines, we don't just move money; we move with our clients. The Modified Group/Center Meeting is not a reduction in service, it is a refinement of our commitment to the *Nanays'* time, dignity, and success."

***To be with the client is to respect the client.***

Thank you.



**ASA**  
PHILIPPINES  
Palaguin ang pag-asa.