Balancing Responsible Growth and Financial Sustainability

Ahon Sa Hirap, Inc.
(A Microfinance NGO)

2026 MCPI Annual Conference
Century Park Hotel, Manila
August 13, 2026

About us...

Head Office: Bgy. Halayhayin, Pililla, Rizal : Tel. No. (632) 364-2605
Email : ashi@ashi.org.ph : Website: www.ashi.org.ph

- *Established in January 1989 by Prof. Generoso Octavio as an action research project-UPLB*
- *Registered with the SEC as NGO in 1991*
- *Areas of Coverage: Calabarzon, Panay Island, and Bicol, with 73 branches*

VISION

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

MISSION

We provide a holistic approach for human and environmental development through microfinance.

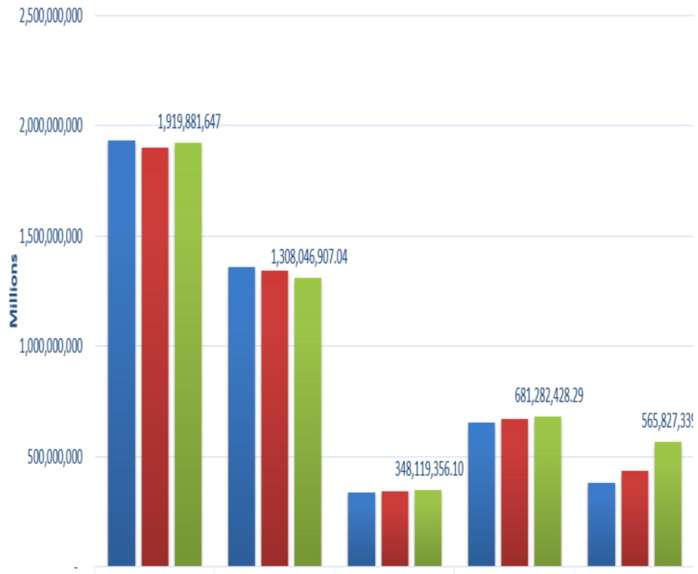
CORE VALUES

Accountability, Social Commitment

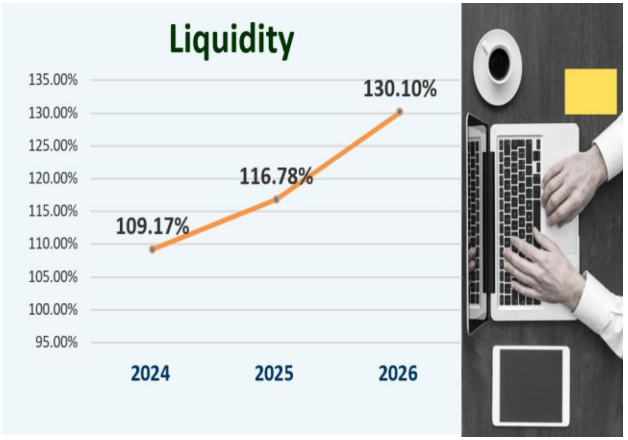
Human Dignity, Integrity

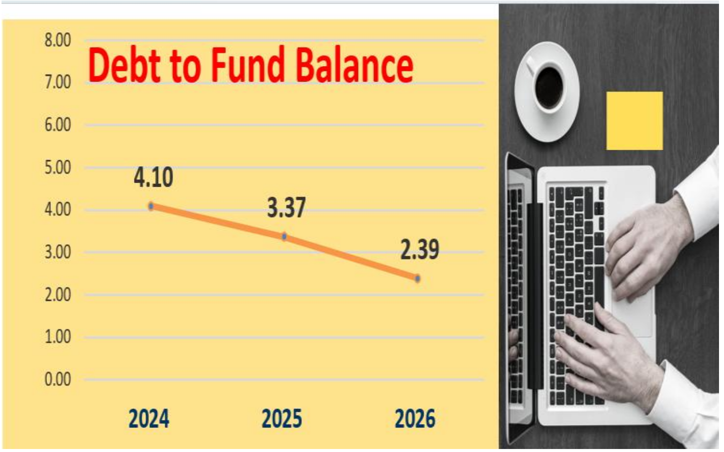
FINANCIAL HEALTH AND PERFORMANCE

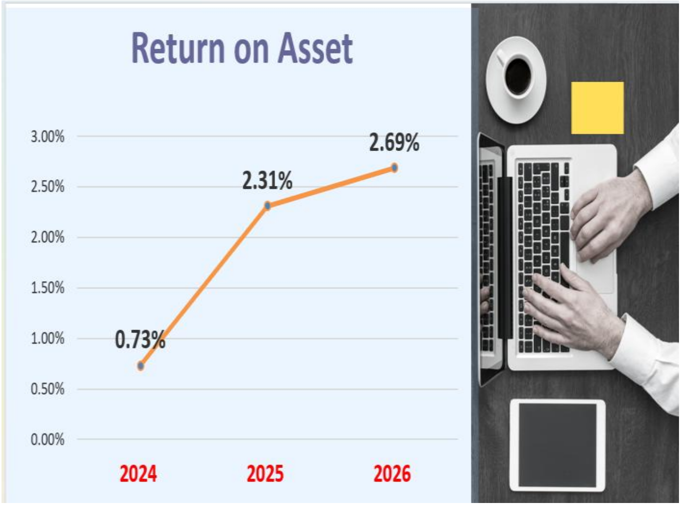
FINANCIAL POSITION HIGHLIGHTS

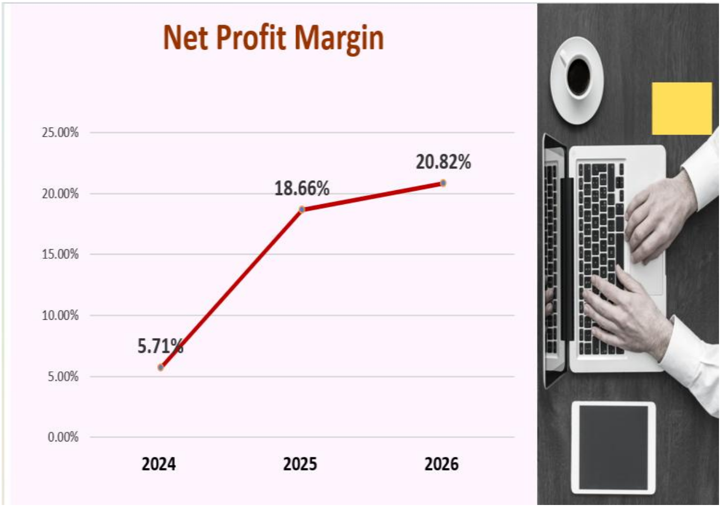


	Total Assets	Loan Receivables	Property and Equipment	Microsavings	Fund Balance
2024	1,933,949,565	1,359,293,219.65	336,019,259.00	653,571,992.77	379,394,685
2025	1,898,698,275	1,338,973,131.82	339,844,355.22	670,570,495.55	434,373,015
2026	1,919,881,647	1,308,046,907.04	348,119,356.10	681,282,428.29	565,827,339









STRATEGIC GROWTH INITIATIVES

01
Member Protection & Community Engagement

Prevent over-indebtedness , transparent loan terms, Data Privacy, Fair collection practices, with Grievance mechanism, **Financial education** and Build strong relationships through social development programs.

02
Staff and Member Capacity Building

Conduct leadership and management training. Strengthen members' entrepreneurial and livelihood skills

Staff and member capacity building

1. For staff- leadership training for Manager and Senior Manager
   Peace trainings and Retreat and recollections
   Lakbay aral

2. For members-
   * CC/DCC leadership training
   * Group leader's training
   * Peace training for member and DO
   * Retreat and recollections for center leaders
   * Financial literacy workshop for members
   * Business farming development

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03
Regular Branch Monitoring

Ensure proper operations and compliance

04
Centralized Treasury Management

Manage funds efficiently- FUNDS ARE CENTRALIZED

05
Strong Partnerships

Work with stakeholders (LGU's, funders, partners, academe) to improve services and impact

KEY BARRIERS

Internal

- Compliance
- Member and Staff Retention
- Repayment Issues
- Portfolio at Risk
- Increasing Operational Costs
- Digitalization

External

- Over-Indebtedness
- Climate Change
- Inflation
- Other Economic Shocks

Ahon Sa Hirap, Inc.

STRATEGIC PRIORITIES

01

IMPROVE

Strengthen our operations, people and strategic oversight

- ✓ Improve expansion and saturation processes
- ✓ Strengthen operational procedures
- ✓ Improve staff and member recruitment

02

INNOVATE

Improve how we serve members through better products and technology

- ✓ Innovate products and services
- ✓ Selective digital transformation
- ✓ Continue partnership building

IMPROVE + INNOVATE + INTEGRATE = RESPONSIBLE & SUSTAINABLE GROWTH

Thank you!

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