mcpi

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

2026 MCPI ANNUAL CONFERENCE

Breakout Session:

Inclusive DIGITAL TRANSFORMATION

PRESENTED BY: MS. DIVINA GRACIA C. SANTOS | ASKI | AUGUST 13, 2026 | MANILA, PHILIPPINES

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

1

Established in 1987
Roots in the EDSA People Power Revolution
A microfinance and development organization

2

73 Branches
109,000 Clients
1.53B Loan Portfolio

3

Human Capital
as of July 2026
744 Employees

4

Area Coverage
16 provinces in Regions 1, 2 and 3 and CAR

Alalay sa Kaunlaran
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Our Digital Journey

1
MFI Branches
1. ASKI E Compact
2. Loan Management System

3
HRIS

4
Recruitment Portal and EiSTAFF (Attendance, leave payroll and employee exit

5
Performance Management Tracking System

WHAT is
ASKI's Online Performance Evaluation Management System (OPEMS)?

ASKI Online Performance Management System is a digital tool that is used to track, measure, and improve employees' output. It replaces old paper files with cloud dashboards. It helps managers set goals, give real-time feedback, and run employee review cycles in one place.

HOW OPEMS HELPS OUR ACCOUNT OFFICERS?

01 **It helps in Goal Setting**
(measurable target is set together)

02 **ON – going Tracking**
(Heads watch progress together – all year long , not just at review time)

03 **Regular Feebaking**
(that can fix problems fast and build skills early)

04 **Final Review that can guide pay, merit increment and promotion**

KEY BENEFITS
of an online performance management system :

CLEAR VISION
- Allows employees to see their progress anytime through real-time feedback & results.

SAVES TIME
- Eliminates manual processes, prevents data loss, & reduces paperwork for faster, more efficient evaluation.

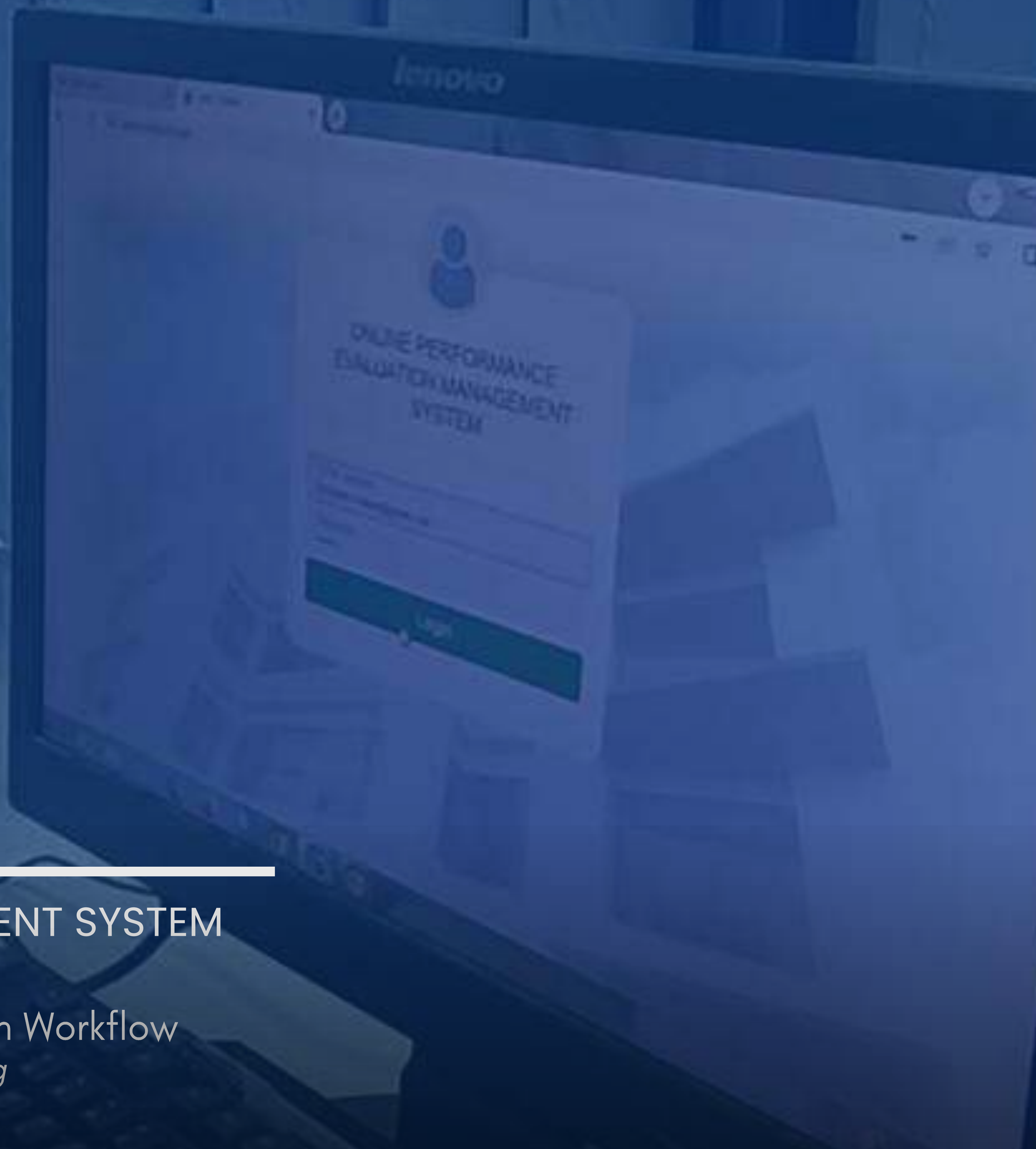
FAIR GROWTH
- Keep records neat, accurate and organize to support fair decision on promotion and merit increases.

ASKI **OPEMS**

ONLINE PERFORMANCE EVALUATION MANAGEMENT SYSTEM

Microfinance Account Officer Performance Evaluation Workflow

Step-by-step process from self-evaluation to final HR receiving



PROCESS OVERVIEW

Online Performance Evaluation Management System (OPEMS)Workflow

01

MAO Self Assessment and Submission (Appraisee)

MAO evaluates their performance and submits the completed assessment for review.

02

Immediate Head Review, Assessment and Recommendation (Appraiser)

Immediate Head reviews the assessment, validates performance, provides ratings, and gives recommendations.

03

Area Manager Endorsement

Area Manager reviews and endorses the completed assessment for further processing.

04

HRD Checking for Completeness and Compliance

HRD verifies that all required information, documents, ratings, and approvals are complete and compliant.

05

ED Approval

Executive Director reviews and provides final approval of the assessment.

06

HRD Received for Documentation and Issuance of Notices

HRD records the approved assessment and prepares and issues the necessary notices.

STEP 1 MAO Self-Assessment and Submission

MAO (Microfinance Account Officer)

The MAO enters self-assessment scores for qualitative criteria under Job Performance. Quantitative scores at the top are auto-populated based on pre-set targets. Categories include Loan Documentation, Collection Management, Past Due Collection, and Customer Service. – *sample online performance scoring page*

Evaluation Date Selection

Purpose of Evaluation
FOR PROMOTION

Options:
OPTION 1

From:
06/01/2025

To:
05/31/2026

Showing all 93 | Empty list

Filter | Filter

<<

Close | Done

PART II - JOB PERFORMANCE(QUALITATIVE)

I. QUALITATIVE	APPRAISEE SCORE	APPRAISER SCORE	APPRAISER COMMENT
1. Loan Documentation & Processing			
- Completed all loan documents and client requirements before submission	5		
- Process clients loan on a timely manner.	5		
2. Loan Collection Management			
- Daily collection itinerary is followed	5		
- Collection Report submitted is accurate	5		
- Collection breakdown on Official Receipt (OR) are properly filled out.	5		
3. Past Due Collection			
- Has consistent past due collection initiatives and strategies	5		
4. Customer Service & Clients Monitoring			
- Respectful and courteous to clients	5		
- Has harmonious relationship with the co-workers.	5		

STEP 2

Immediate Head Review, Assessment & Recommendation

Branch Manager (BM)

The BM reviews and assigns Appraiser Scores for each qualitative item and can add comments. Appraisee (self) scores are already filled. This provides independent validation of the MAO's performance.

PART II - JOB PERFORMANCE(QUALITATIVE)

I. QUALITATIVE	APPRAISEE SCORE	APPRAISER SCORE	APPRAISER COMMENT
1. Loan Documentation & Processing			
- Completed all loan documents and client requirements before submission	5	5	
- Process clients loan on a timely manner.	5	5	
2. Loan Collection Management			
- Daily collection itinerary is followed	5	5	
- Collection Report submitted is accurate	5	4	
- Collection breakdown on Official Receipt (OR) are properly filled out.	5	3	
3. Past Due Collection			
- Has consistent past due collection initiatives and strategies	5	5	
4. Customer Service & Clients Monitoring			
- Respectful and courteous to clients	5	5	
- Has harmonious relationship with the co-workers.	5	5	

AREAS OF STRENGTH/S:

AREAS OF IMPROVEMENTS:

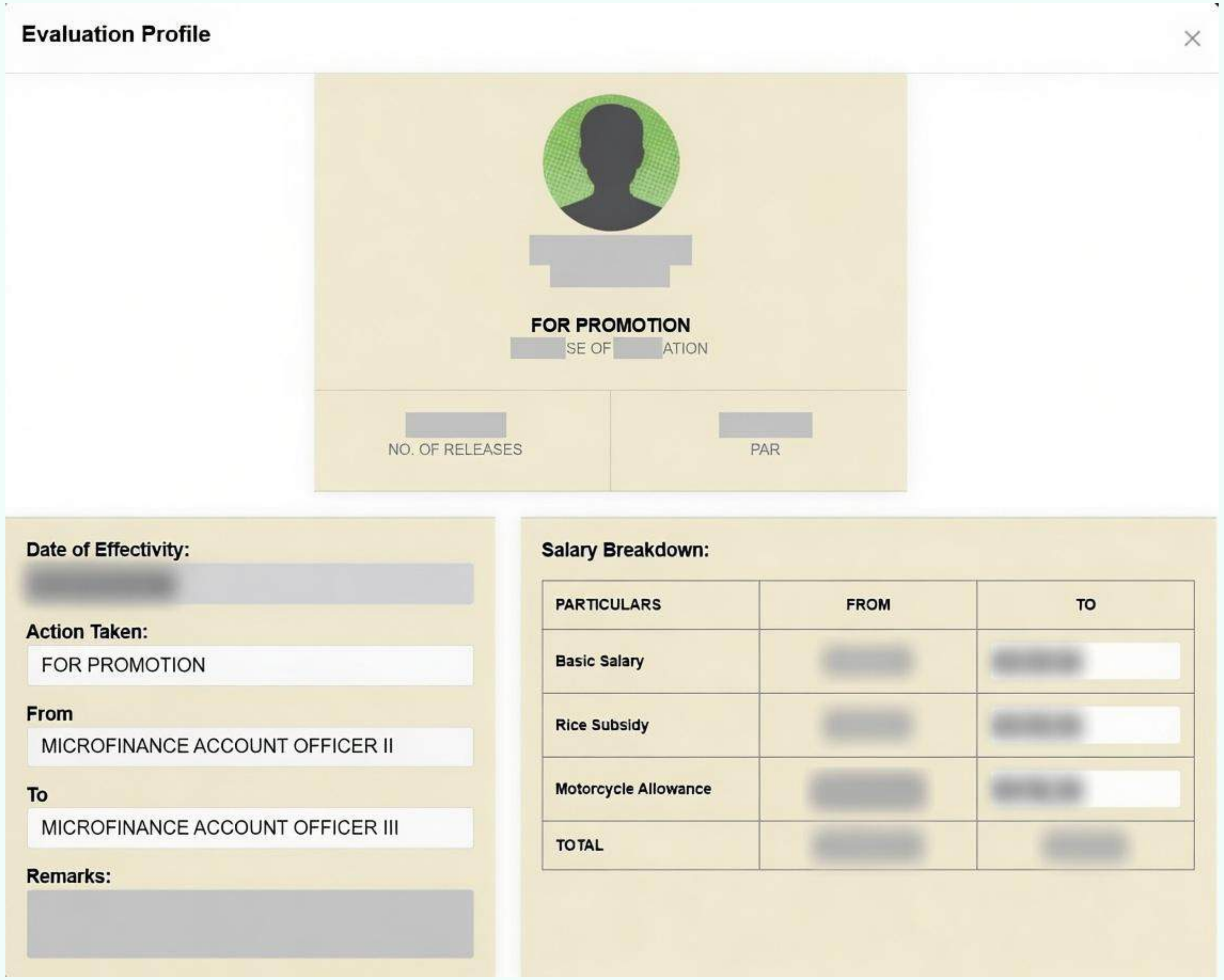
- (selected) For Promotion
- For Merit Increase
- For Filing

STEP 3

Area Manager Endorsement

Area Manager

The Area Manager reviews the evaluation profile and decides the next position (e.g., MAO II → MAO III) and the corresponding salary/allowance adjustments. Action Taken and Remarks are recorded here.

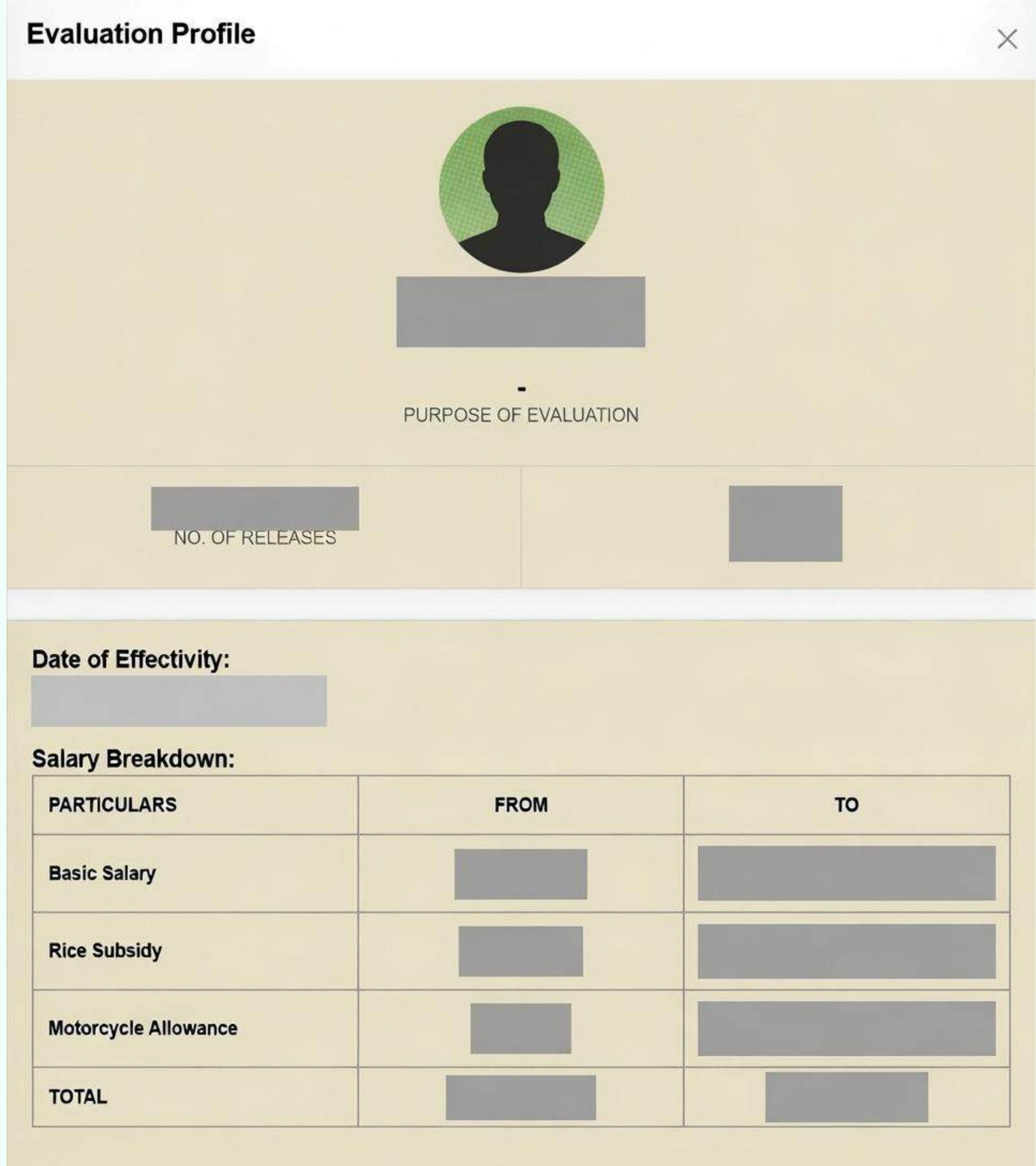


STEP 4

HR / Checking for Completeness & Compliance

HR / Checking Account

The evaluation is forwarded to HR for checking and verification of the salary breakdown, effective date, and proposed action. Sensitive compensation details are reviewed before further approval.



Evaluation Profile

[redacted]

-

PURPOSE OF EVALUATION

[redacted]

NO. OF RELEASES

[redacted]

Date of Effectivity:

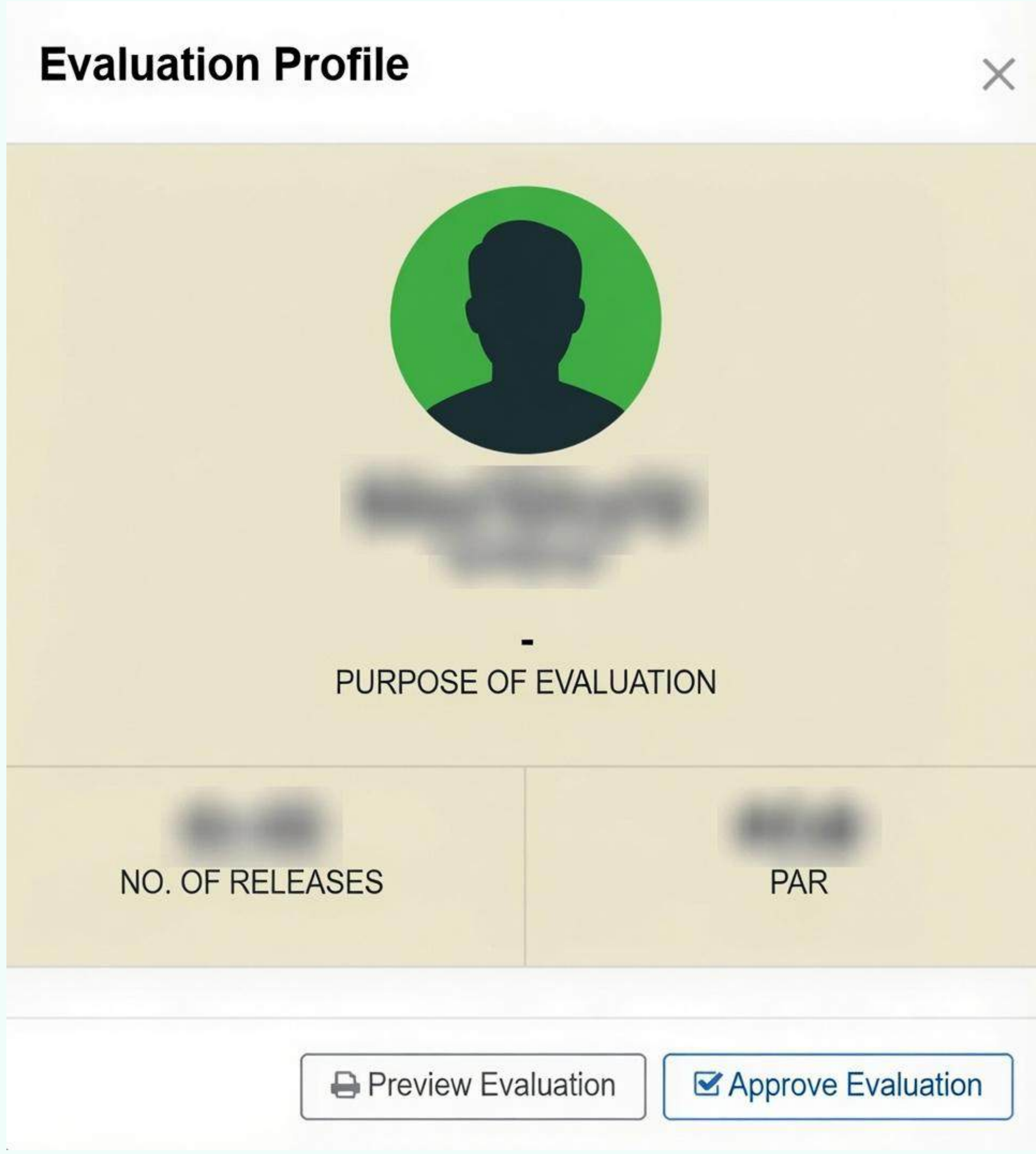
[redacted]

Salary Breakdown:

PARTICULARS	FROM	TO
Basic Salary	[redacted]	[redacted]
Rice Subsidy	[redacted]	[redacted]
Motorcycle Allowance	[redacted]	[redacted]
TOTAL	[redacted]	[redacted]

Executive Director Approval

Once it passes HR checking, the evaluation is forwarded to the Executive Director of ASKI(MFI) for approval. The ED can preview the evaluation and approve recommendations.



STEP 6

HRD Received for Documentation & Notice Issuance

HR

After ED’s approval, the evaluation is forwarded back to HR for final receiving and archiving. The Evaluation List shows status (Received / Pending) and allows download or preview of completed evaluations.

EVALUATION LIST

Search:

Branch	Empno	Appraisee	Date of Evaluation	Scope of Evaluation	Status	Action	Received
			09/12/2023	APR 2023 - AUG 2023	Received	Preview	Received
			12/03/2024	NOV 2023 - NOV 2024	Received	Preview	Received
			07/24/2026	JUN 2025 - DEC 2025	Pending	Preview	Received

Previous Next

MANUAL VERSUS OPEMS

BEFORE: MANUAL PROCESS (PAPER-BASED)

1. **Request of Operational Data through Branch Accountant**
   (Actual Performance Generated from System)
2. **MAO Filling Out the Performance Evaluation Template (Appraisee)**
   (Filling Out Manual Templates Based on the System Generated Data, and Manually Compute the Accomplishment Scores)
3. **Self Assessment and Submission (Appraisee)**
   (Print out and submit the hardcopies to immediate head)
4. **Immediate Head Review, Assessment and Recommendation (Appraiser)**
   (Manual Checking (for accuracy) of submitted data based on Performance Evaluation Form and System Generated Reports - as attachments)
5. **Area Manager Endorsement**
   (Validating the Performance Evaluation Form, and summarize the recommendation and endorsement - submit/transmit the documents to Head Office)
6. **ED Approval**
7. **Received by HRD Dept for Documentation and Issuance of Notices**

MORE STEPS. MORE HANDOFFS. MORE WAITING.
Slower turnaround • Risk of delay • Harder to track

DIGITAL SHIFT

FROM PAPER TO DIGITAL

3 KEY CHANGES FROM MANUAL TO ONLINE

1. Fewer steps and handoffs from 7 steps to 6 steps.
2. Less paperwork, more accuracy with automated workflows and validations.
3. Faster turnaround and real-time tracking for better monitoring.

NOW: ONLINE SYSTEM PROCESS

1. MAO Self Assessment and Submission (Appraisee)
2. Immediate Head Review, Assessment and Recommendation (Appraiser)
3. Area Manager Endorsement
4. HRD Checking for Completeness and Compliance
5. ED Approval
6. HRD Received for Documentation and Issuance of Notices

FEWER STEPS. LESS HANDOFFS. FASTER TURNAROUND.
Real-time tracking • Less delay • Easier to monitor

3 KEY CHANGES		
AREA	**MANUAL**	**OPEMS**
1. Fewer Steps & Handoffs	7 steps with multiple document transfers	6 streamlined steps within one connected process
2. Less Paperwork & Manual Work	Print, attach reports, manually encode and compute scores	Information is captured and processed directly in the system
3. Faster & Easier to Monitor	Physical submission and checking make tracking more difficult	Faster routing, easier monitoring, and better visibility of evaluation status

KEY BENEFITS FOR ASKI

01 OBJECTIVE PERFORMANCE

Establish a more objective, transparent, data-driven, and continuous approach to managing employee performance.

02 HIGHER PRODUCTIVITY

Improve productivity.

03 TIMELY INTERVENTION

Support timely management intervention.

04 BETTER DECISION

Provide reliable information for decisions on rewards, promotion, training, staffing, and succession.

05 SUSTAINABLE IMPACT

It can help ensure that employee performance contributes directly to the institution's financial sustainability, responsible finance practices, and social mission.

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THANK YOU FOR LISTENING