



# 20 1st Semestral 20 Report



*"Assisting Panay disaster victims."*

***"Appreciate the struggles as opportunities to wake up."***

*- Jeff Bridges*

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- ♦ STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
- ♦ STATEMENT OF COMPREHENSIVE INCOME (INCOME STATEMENT)
- ♦ BRANCH SUSTAINABILITY GRAPHS
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# 2020 SEMESTRAL REPORT

## EXECUTIVE SUMMARY

PARTICULARS	TARGET (JAN-JUNE 2020)	ACTUAL (JAN-JUN 2020)	%
Current Membership	97,282	86,581	89%
Active Members in attendance	92,687	76,983	83%
New Members	11,285	6,206	55%
Exits	2,405	3,981	166%
Loan Outstanding (in million)	1,245.42	1,047.59	84%
Loan Disbursement (in million)	1,092.95	443.63	41%
Collection (in million)	923.46	552.32	60%
PAR Amount/Rate (5% Of actual LOS)	52,713,193	38,86,689	74%

PARTICULARS	1S 2015	1S 2016	1S 2017	1S 2018	1S 2019	1S 2020	GROWTH	
							2019	2020
Branches	27	32	41	53	61	65	13%	6%
New Member	3,449	6,826	8,063	8,067	8,846	6,206	10%	-43%
Active	27022	34697	46979	57758	69559	76983	20%	10%
Inactive	4522	5147	5347	9205	10367	9598	13%	11%
Exits	589	1465	1148	842	2606	3981	209%	35%

Budget Performance	2020				2019			
	Budget	Actual	% as to Budget	% as to Revenue	Budget	Actual	% as to Budget	% as to Revenue
SAC-Loan Portfolio	223,523,286.60	94,635,305.59	42.34%	95.38%	225,390,173.22	178,439,194.62	79.17%	179.84%
SAC-Salamat Fund	11,098,314.51	4,347,436.42	39.17%	4.38%	13,895,362.31	5,967,801.24	42.95%	6.01%
Other Income	6,663,062.70	239,180.22	3.29%	0.24%	71,077.39	2,801,099.04	3940.91%	2.82%
<b>TOTAL REVENUES</b>	<b>241,284,663.81</b>	<b>99,221,922.23</b>	<b>41.12%</b>	<b>100.00%</b>	<b>239,356,612.91</b>	<b>187,208,094.90</b>	<b>78.21%</b>	<b>188.68%</b>
Program expenses	4,773,655.00	3,875,547.40	81.19%	3.91%	15,894,107.50	8,665,570.47	54.52%	8.73%
Operating expense	110,076,145.85	85,046,337.67	77.26%	85.71%	118,118,412.32	111,588,922.00	94.47%	112.46%
Administrative expense	62,361,350.41	30,445,723.60	48.82%	30.68%	25,802,216.55	21,277,322.45	82.46%	21.44%
Financial cost	31,427,542.69	16,085,158.68	51.18%	16.21%	25,523,896.74	23,183,553.87	90.83%	23.37%
Loan Loss Provision	13,135,668.79	16,719,480.90	127.28%	16.85%	16,106,381.17	8,995,330.46	55.85%	9.07%
<b>TOTAL EXPENSES</b>	<b>221,774,362.73</b>	<b>152,172,248.25</b>	<b>68.62%</b>	<b>153.37%</b>	<b>201,445,014.27</b>	<b>173,710,699.25</b>	<b>86.23%</b>	<b>175.07%</b>
<b>Excess of Revenues over Expenses</b>	<b>19,510,301.08</b>	<b>(52,950,326.02)</b>	<b>-271.40%</b>	<b>-53.37%</b>	<b>37,911,598.64</b>	<b>13,497,395.65</b>	<b>86.23%</b>	<b>175.07%</b>
<b>Less: Tax</b>	<b>4,594,575.35</b>	<b>1,981,464.55</b>	<b>43.13%</b>	<b>2.00%</b>	<b>9,835,400.17</b>	<b>4,475,268.98</b>	<b>45.50%</b>	<b>4.51%</b>
<b>Net Income</b>	<b>14,915,725.73</b>	<b>(54,931,790.57)</b>	<b>-368.28%</b>	<b>-55.36%</b>	<b>28,076,198.47</b>	<b>9,022,126.67</b>	<b>32.13%</b>	<b>9.09%</b>

**NAME OF MF-NGO AHON SA HIRAP, INC. ( A Microfinance NGO)**

	Full Points (1)	Raw Score (2)	Percentage Rating (3)=[(2)/(1)]*100	Weight (4)	June 30, 2020 Weighted Score (3)*(4)	June 30, 2019 Weighted Score (3)*(4)
<b>Governance</b>	110	78	70.91	0.3	21.27	25.64
<b>Financial</b>	100	67	67	0.4	26.80	34.00
<b>Social</b>	30	30	100	0.3	30	30
<b>TOTAL</b>						
<b>Large MF-NGO</b>					78.07	89.64

**Peso Rating: Performance Standard for all types of Microfinance Institutions (MFIs) in the Philippines**

Indicators/Weight	Standard	2020 MFI's Performance	2019 MFI's Performance	Highest Possible # of Points	2020 Points for the MFI	2019 Points for the MFI
<b>I. Portfolio Quality (40%)</b>						
a. Portfolio at Risk (20%)	5% or less	3.64%	3.67%	20	20	20
b. Loan Loss reserve ratio (20%)	100%	115.48%	100.00%	20	20	20
<b>II. Efficiency (20%)</b>						
a. Operating Expense Ratio (10%)	30% less	12.67%	14.96%	10	10	10
b1. Loan Officer Productivity - group loans (5%) <sup>a/</sup>	200 or more	164	183	5	3	3
b1. Loan Officer Productivity - individual loans (5%) <sup>a/</sup>	100 or more	N/A	N/A	5	5	5
<b>III. Sustainability (25%)</b>						
a. Operational Self-Sufficiency (5%)	110% or more	64.97%	105.46%	5	0	4
b. Financial Self-Sufficiency (5%)	110% or more	50.64%	84.20%	5	0	1
c. Loan portfolio Profitability (5%)	Greater than inflation rate	-5.65%	1.04%	5	0	0
d. Return on Assets (5%)	5% or more	-4.76%	0.46%	5	0	3
e. Return on Equity (5%)	Less than 20%	-19.24%	1.98%	5	0	3
<b>IV. Outreach (15%)</b>						
a. growth in numbers of active borrowers (5%)	5% or more	-13.69%	22.15%	5	0	5
b. growth in loan portfolio (5%)	5% or more	12.76%	-6.79%	5	5	0
c. depth of outreach (5%)	Less than 20%	28.17%	13.19%	5	4	5
<b>TOTAL SCORE</b>					<b>67</b>	<b>79</b>



UPDATE AS OF JUNE 30, 2020



#### REGIONS

3



#### PROVINCES

9



#### CITIES / MUNICIPALITIES

114

#### BRANCHES



#### GRAMEEN

59



#### AGAP

6

TOTAL 65



#### BARANGAYS

1113



#### AREA

16



#### CENTERS

#### GRAMEEN

1859



#### AGAP

122

TOTAL 1981

#### BY REGIONS

#### CALABARZON A



#### AREAS

5



#### BRANCHES

22

Provinces Covered  
Cavite, Laguna, Quezon,  
NCR

#### CALABARZON B



#### AREAS

6

5 GRAMEEN + 1 AGAP



#### BRANCHES

21

19 GRAMEEN + 2 AGAP

Provinces Covered  
Rizal, Laguna, Quezon, NCR

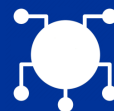
#### WESTERN VISAYAS



#### AREAS

5

4 GRAMEEN + 1 AGAP



#### BRANCHES

22

18 GRAMEEN + 4 AGAP

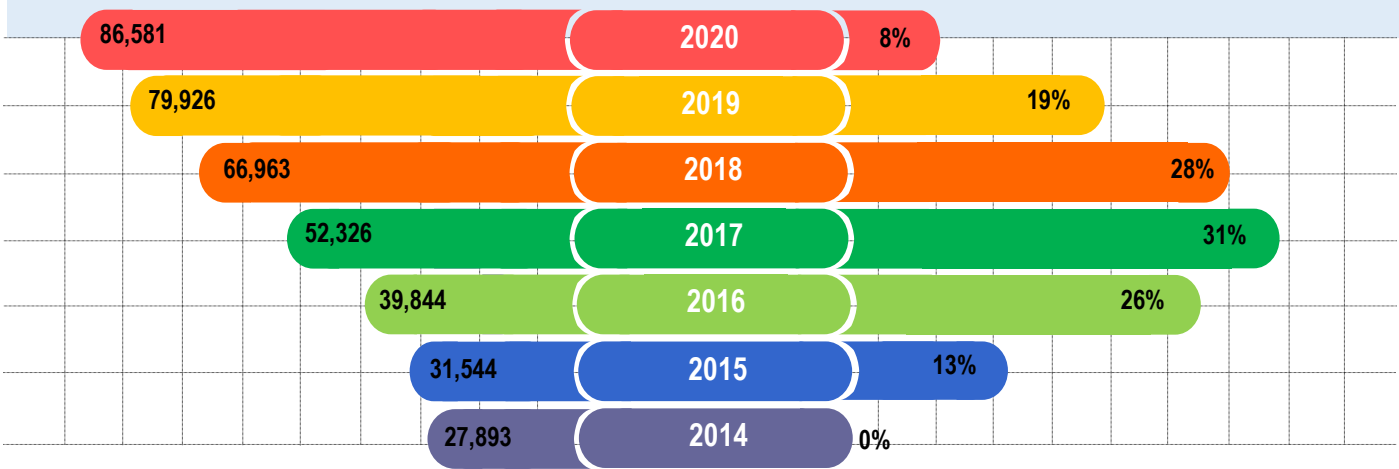
Provinces Covered  
Antique, Aklan, Capiz, Iloilo

# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

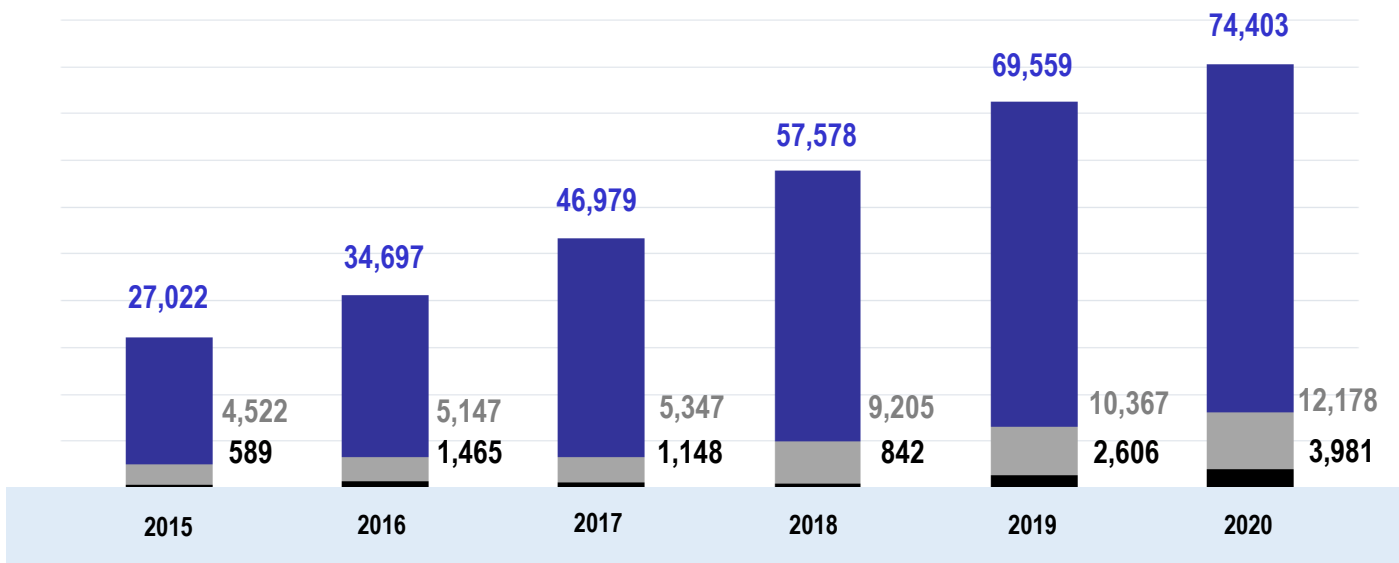
## MEMBERSHIP

Growth in membership declined (8% compared to 19% last year) on account of the enhanced community quarantine (ECQ) caused by COVID-19 which started in mid-March. ASHI stopped operation as soon as the ECQ was declared. During the lockdown, the staff cleaned the records and dropped those

Current membership and percentage (%) increase



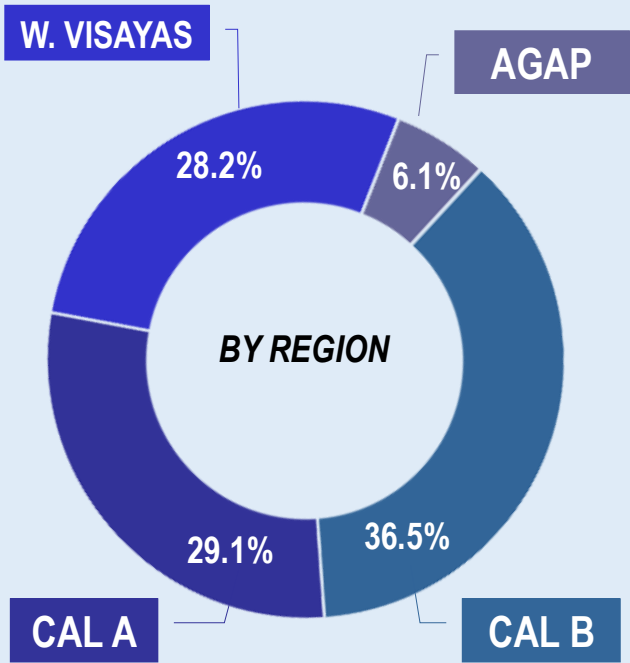
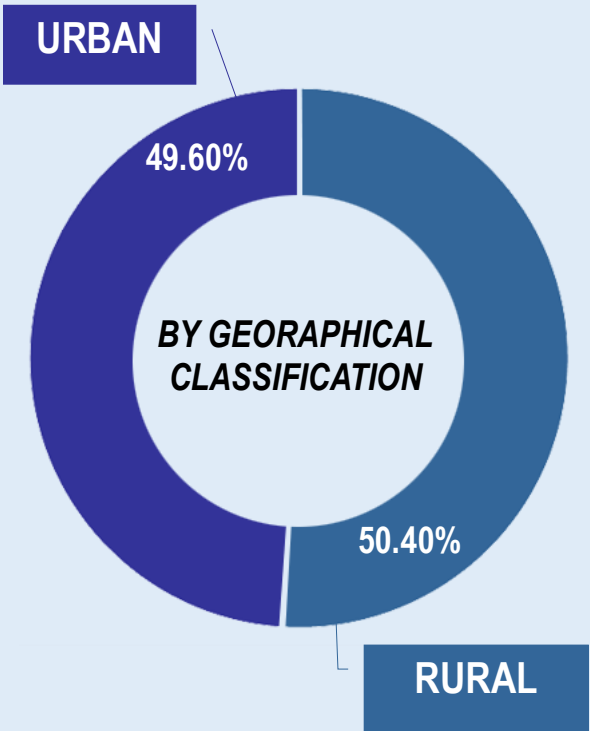
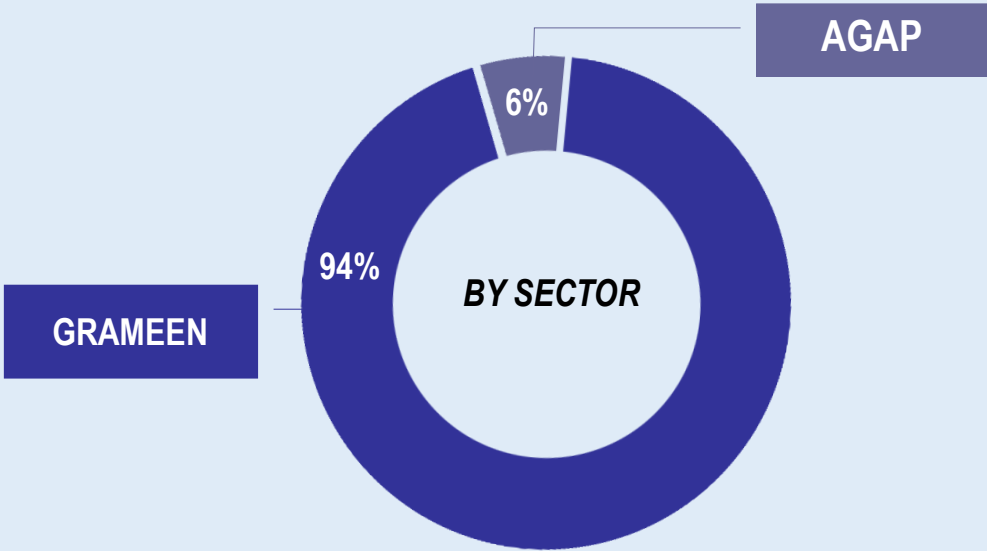
Current Membership Status  
(Active, Inactive, Exit)



# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

## MEMBERSHIP

Current membership distribution (in %)

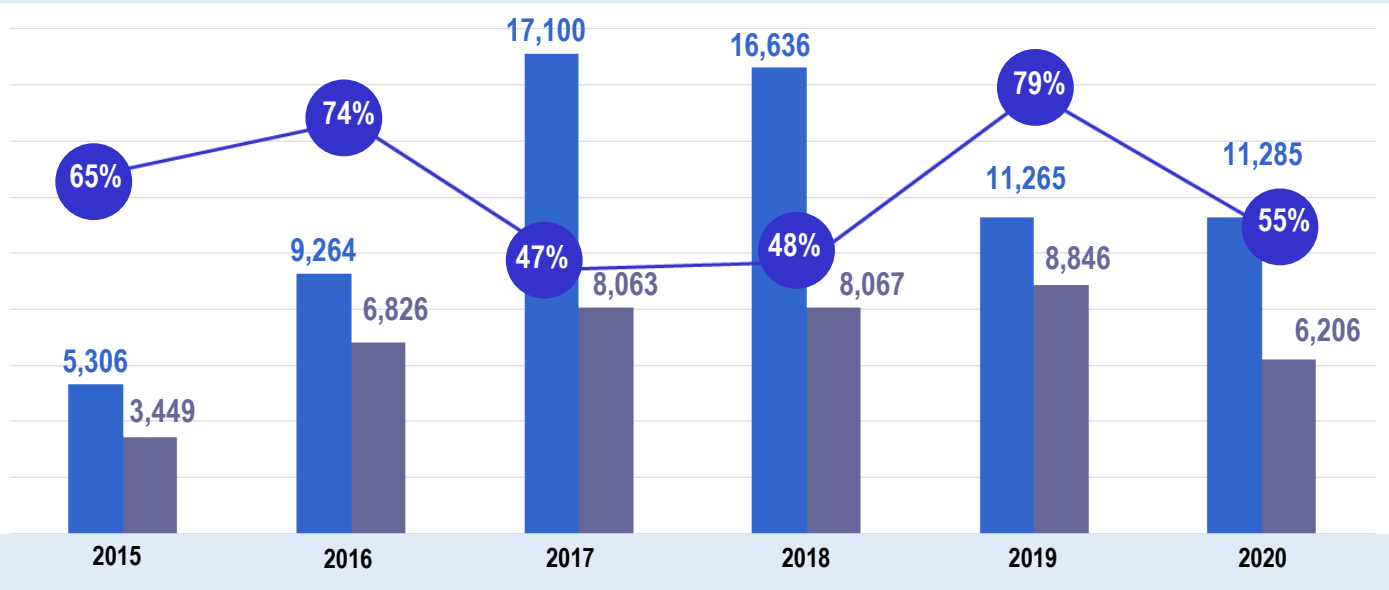


# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

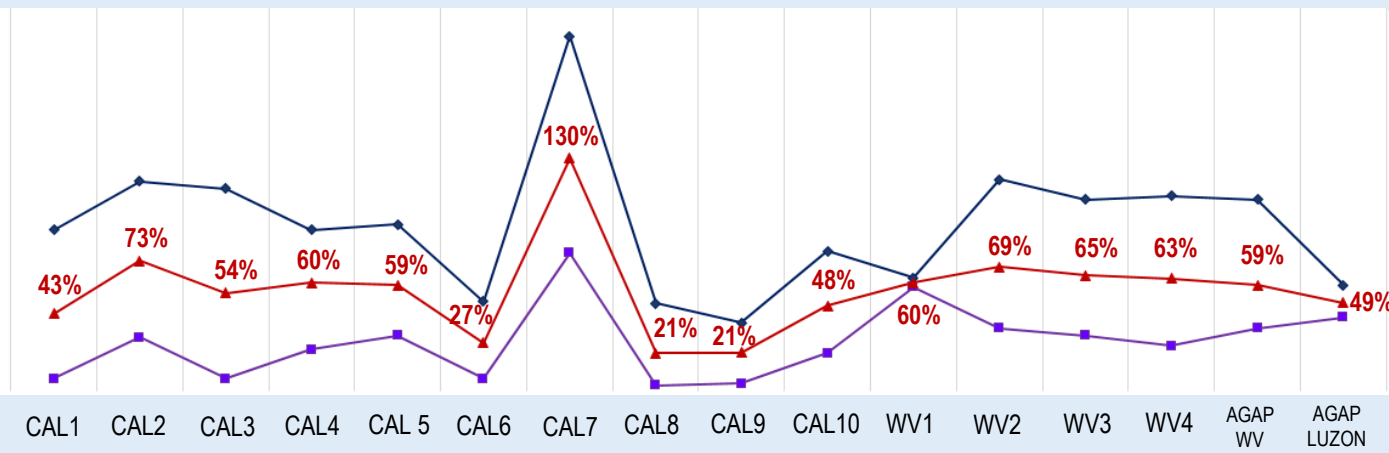
## NEW MEMBERSHIP

Recruitment of new members likewise dropped due to the lockdown. Of all the areas, only CAL 7 exceeded their overall target because during the 1st quarter they had recruited an excess. Total achievement this semester is 55%.

**New Membership (with % Achieved)**  
*(Target, Actual)*



**Achievement vs. Target**  
*(Comparative 1st Quarter, 2nd Quarter, and Total Semester)*



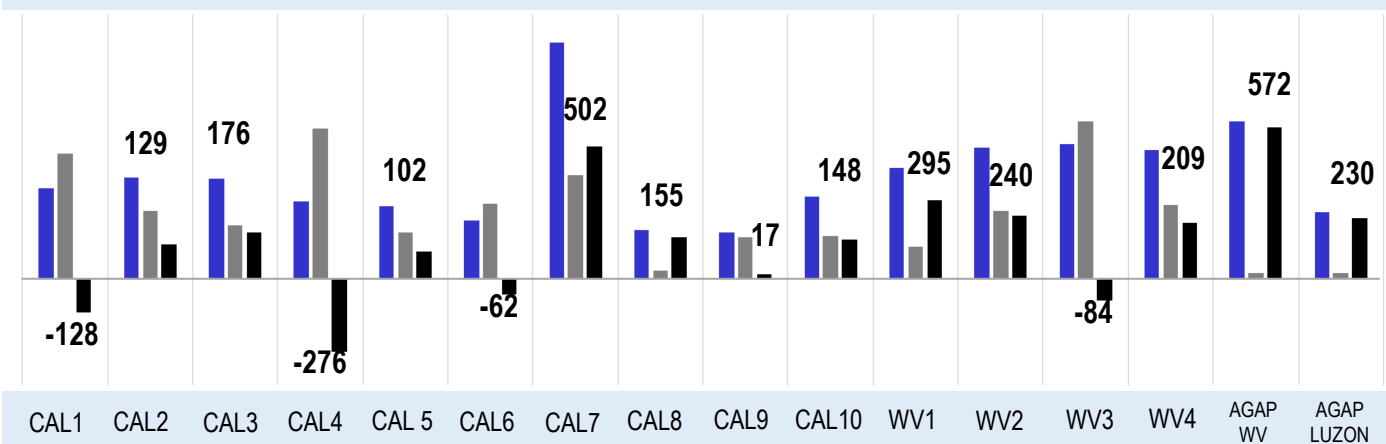


# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

## NEW MEMBERSHIP

The low achievement in net new members (with some areas registering negative figures) is a result of higher exits compared to new recruits. During the pandemic, some branches in Cal 1, 4, 6 and WV1 processed exits of members with prolonged inactivity.

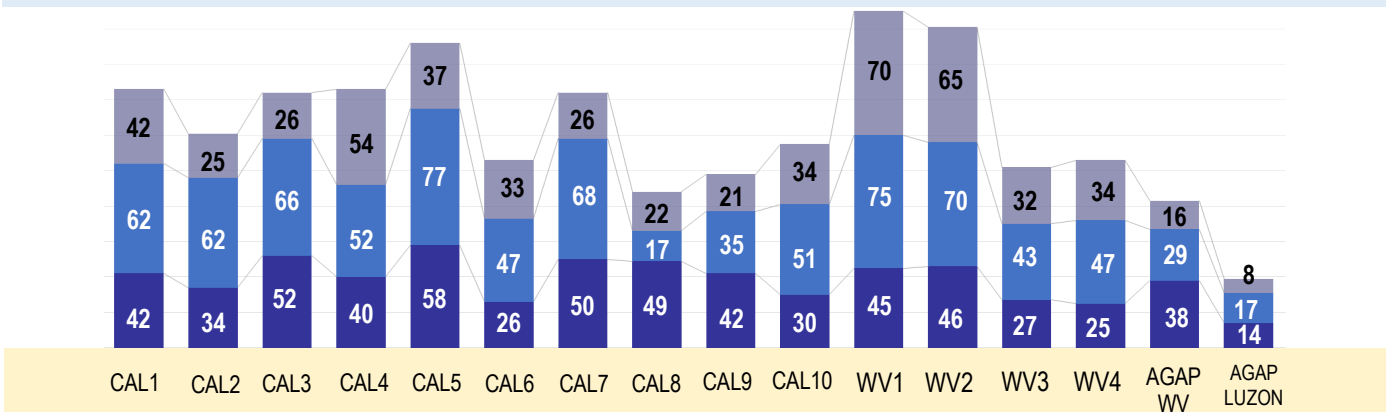
**Net New Membership (Achievement by Area)**  
(New, Exit, Net Member)



## CENTER

Count of centers slightly increased by 5% this semester. Currently, only a few branches have met the 50 members/center standard set by the institution and the big challenge in all the areas is the increasing number of centers with NI status. Before the year ends, the Operation department will conduct area scanning particularly on centers with active members, and decide if it will be for saturation or consolidation with adjacent centers.

**Center Classification by Area**  
Very Good, Good, Needs Improvement

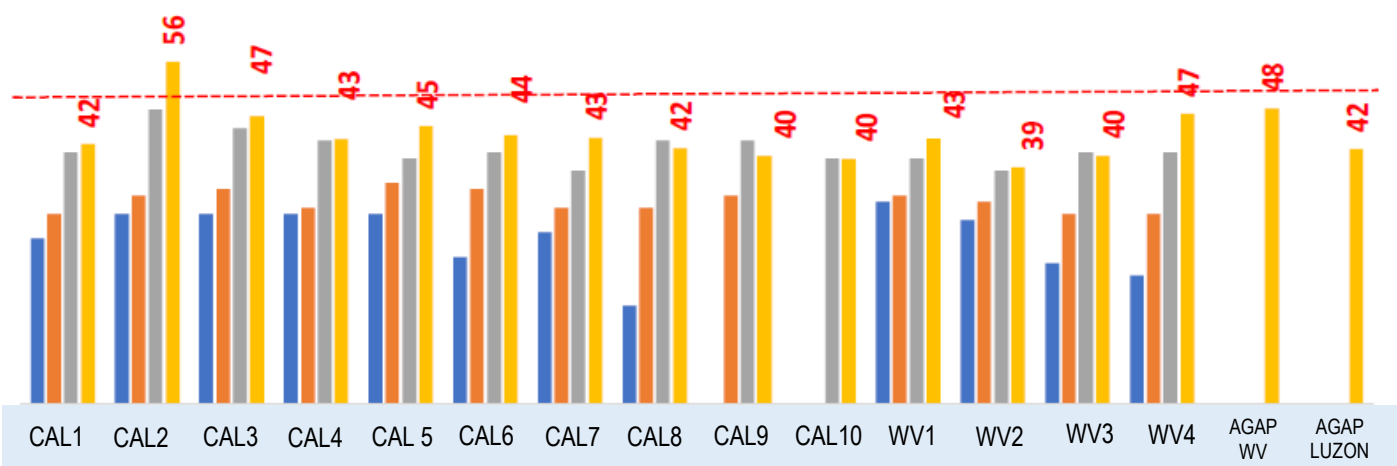


# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

## CENTER

Most areas have a fill up rate below the 50 standard (red dashes)

Center Fill-up by Area  
(2017, 2018, 2019, 2020)



## LOAN PORTFOLIO

COVID-19 has greatly affected our operations as shown by a decline in Loan Outstanding (-1%). Contributing to that is the DO’s caution in approving loans these days. They are now more rigid in their assessment and computation of capacity to pay, since members’ livelihood are affected by the pandemic scare.

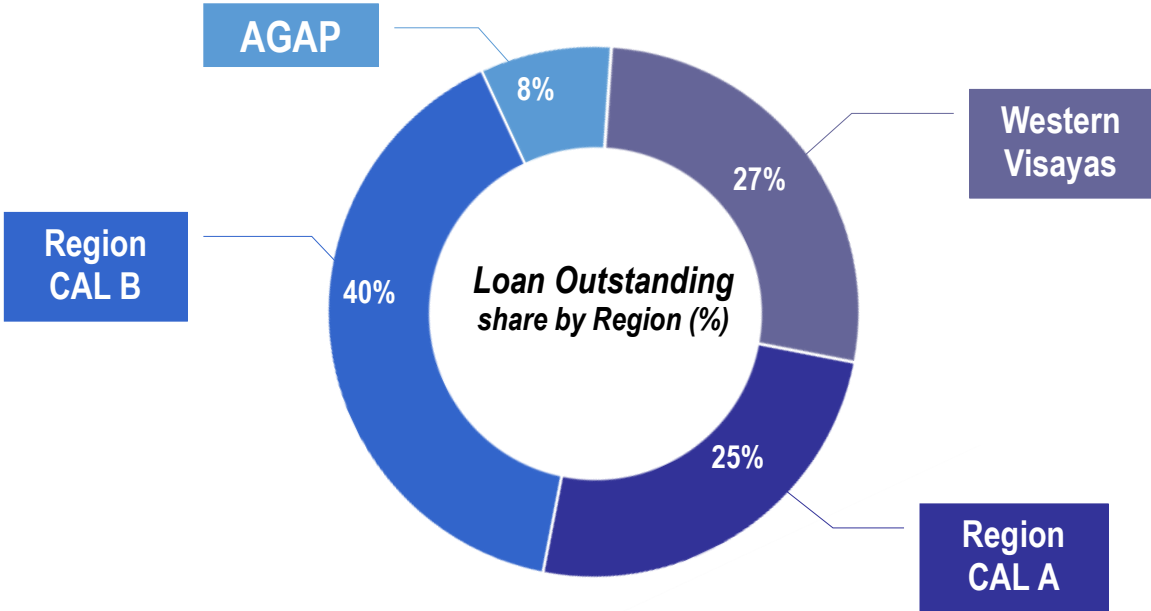
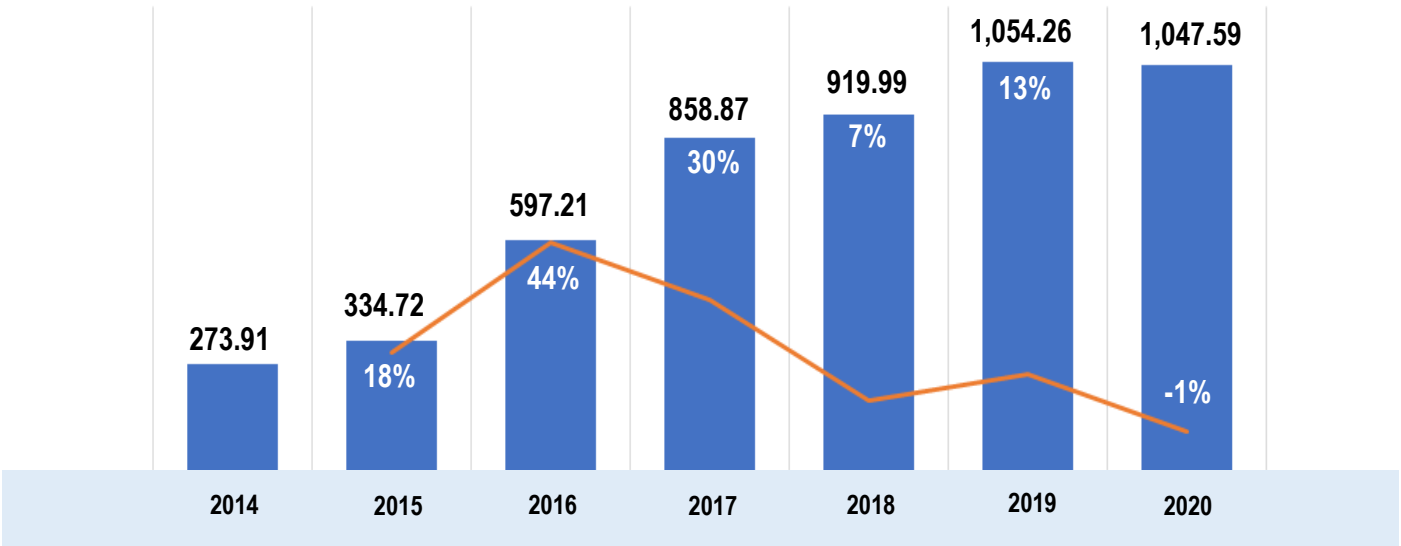
To assist the poor during the lockdown, Government declared a 2 months moratorium on repayments as specified in the implementing rules and regulations of RA 11469: an Act known and cited as “Bayanihan to Heal as One Act”. In compliance, ASHI implemented a 30-day grace period to all existing loans and extended the suspension of weekly payments until Government lifted the Enhanced Community Quarantine (ECQ) in the entire country, or as per recommendation of the region.

When work resumed, ASHI accepted voluntary payments and deposits from members who wanted to pay.

# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

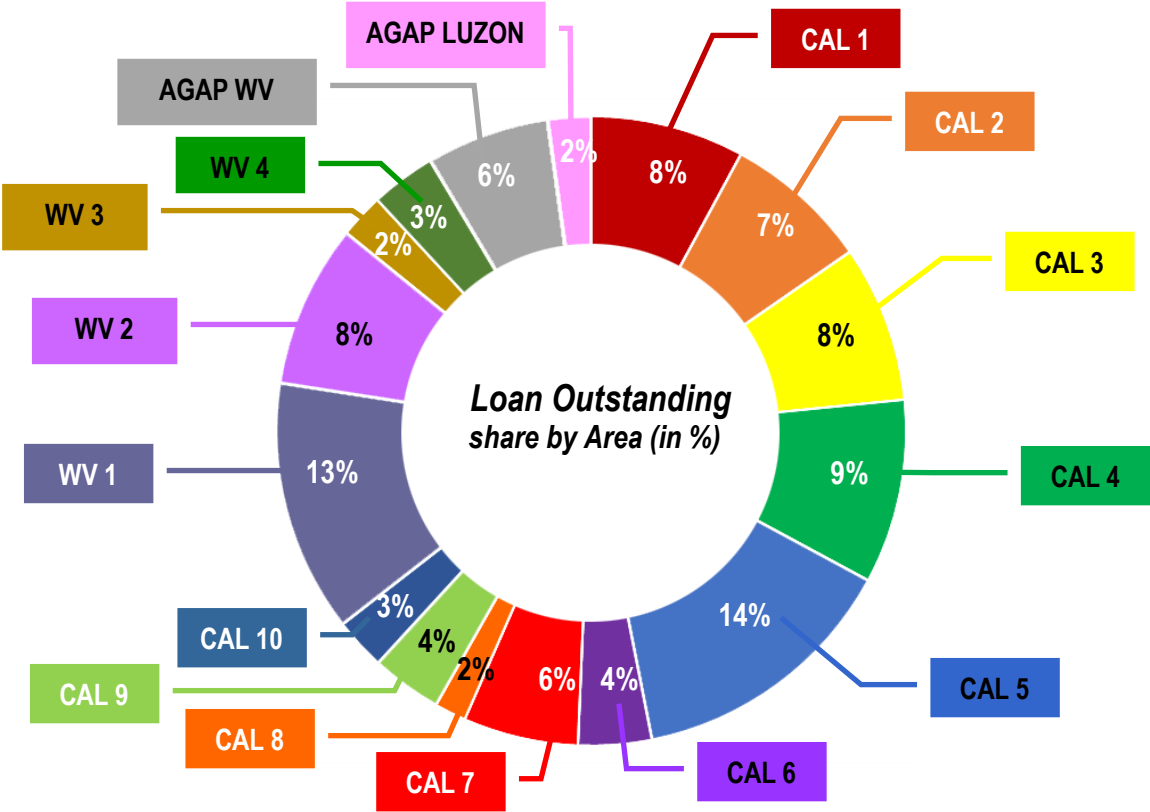
## LOAN PORTFOLIO

Increase in Loan Outstanding (in million)

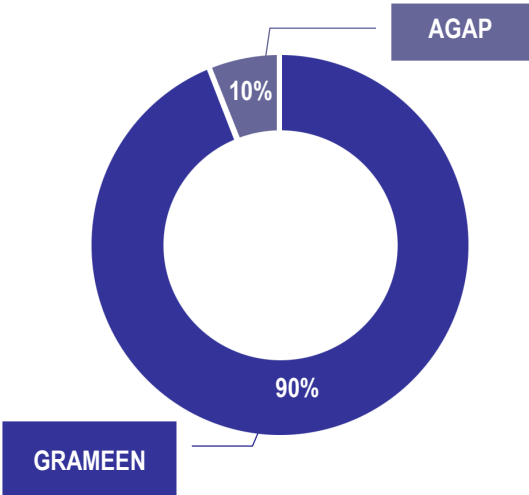
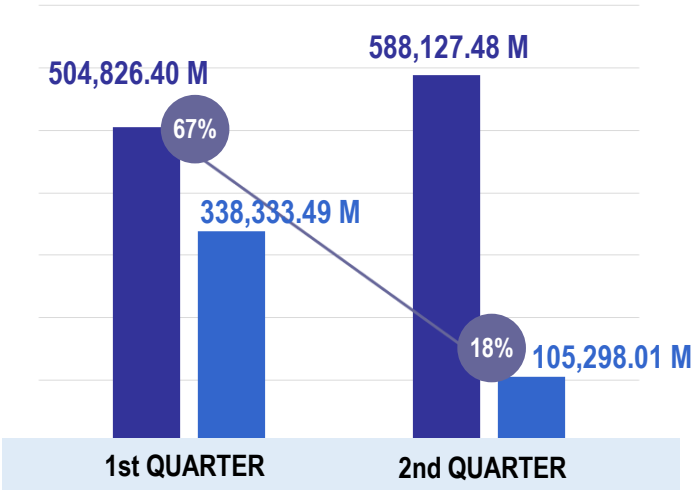


# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

## LOAN PORTFOLIO



Loan Disbursement by Quarter (*target* vs. *actual*) and loan disbursement by sector (1<sup>st</sup> Semester achievement = 41%)

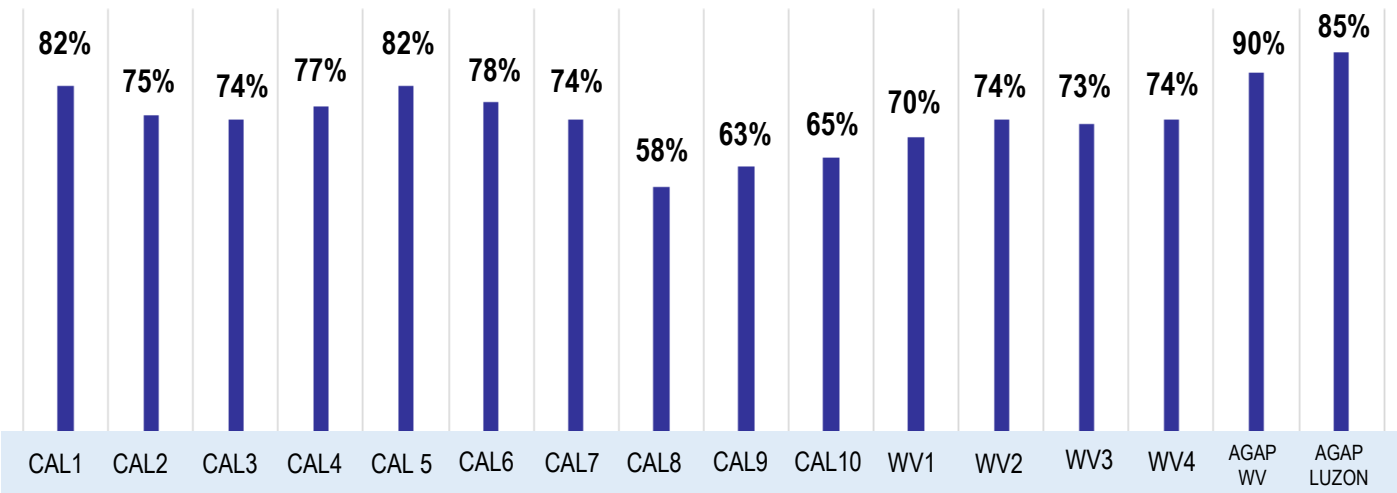


# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

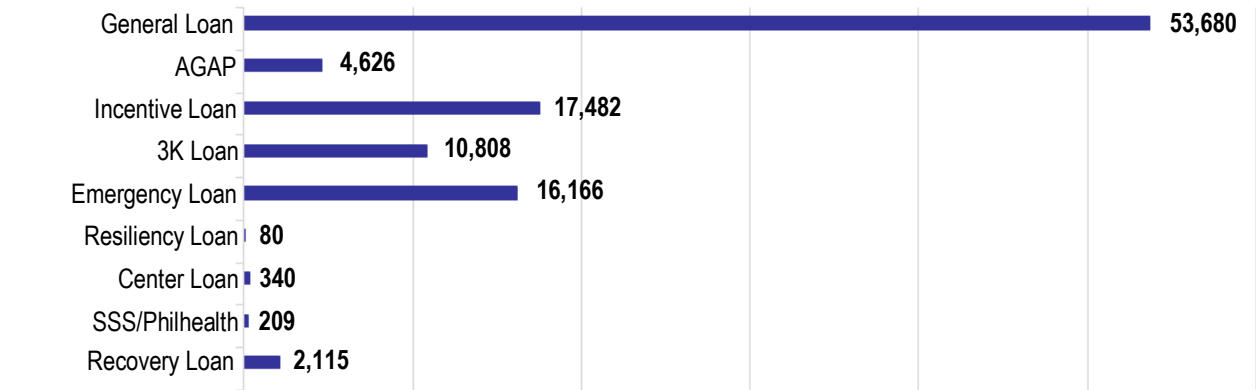
## LOAN PORTFOLIO

Of the current membership of ASHI, only 75% are active borrowers. And of the total 64,608 borrowers the average loan account per member is only 1.6 with average loan amount of Php12,000.00. During the 3rd quarter, the Operations Department will focus on improving loan availment especially to help members bounce back their business.

*% of Members Availing Loans*



*# of Loan Accounts per Loan Type*

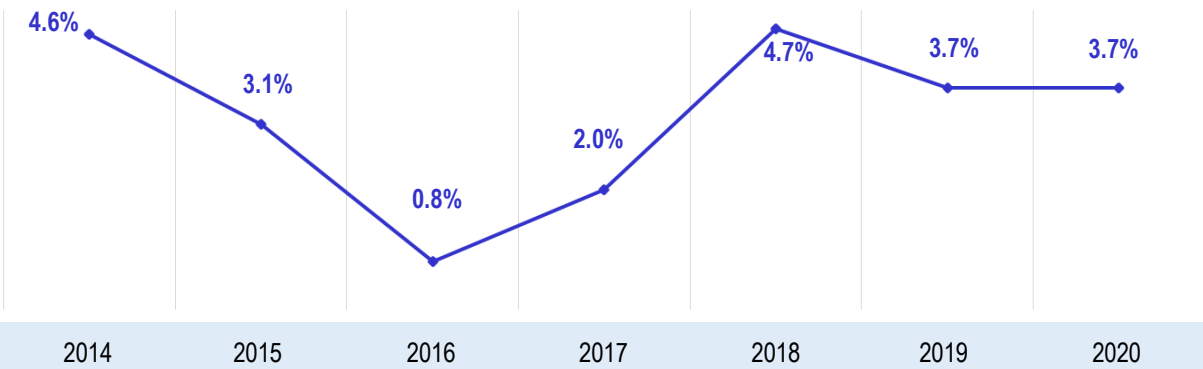


# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

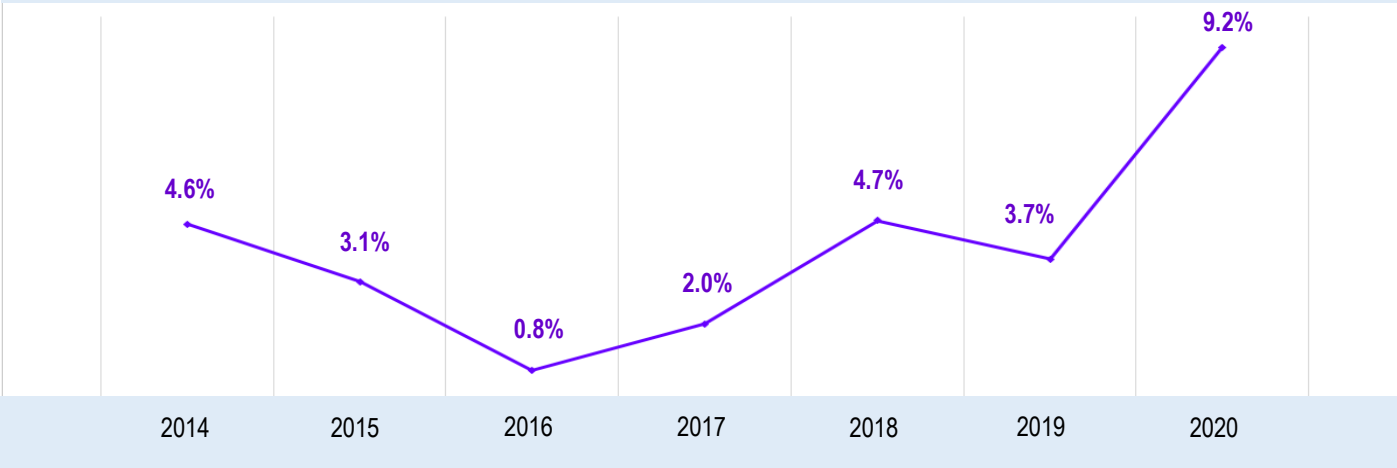
## PORTFOLIO AT RISK

Member consultations starting in June up to July led to a growth in Recovery Loans (restructured loans due to the pandemic). When active portfolio of the actual recovery loans of P62M (5.9% of LOS) are included, this shall bring the PAR rate to 9.2%. Further estimates during the 3rd quarter will push total recovery loans to 20% from the 5.9%. Operations, however, feel that the Nanays will come across. They promise to do their best to bring the figure down. To support this, a number of HO department staff shall be deployed to branches for the rest of the year.

PORTFOLIO AT RISK



PAR WITH RECOVERY LOAN

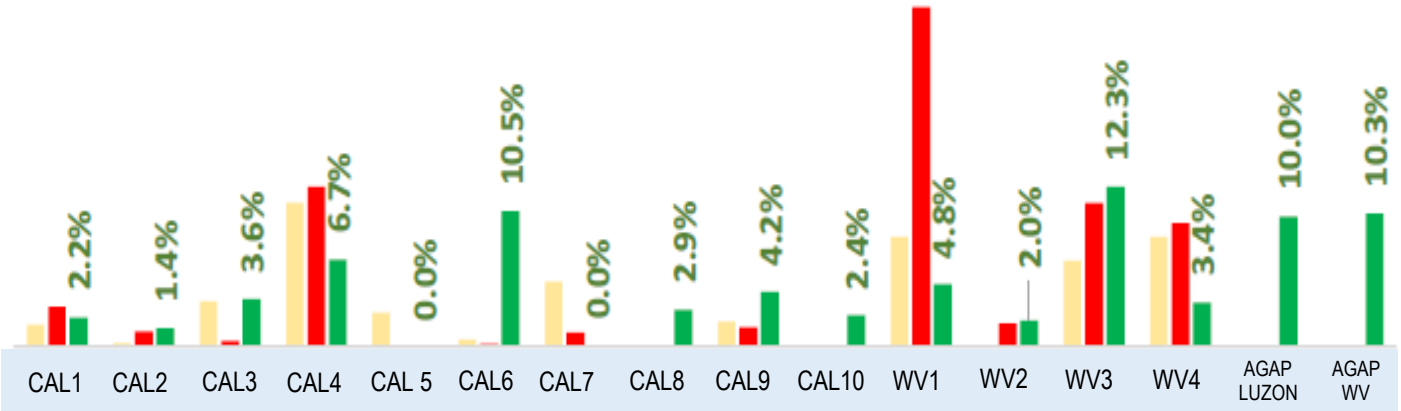




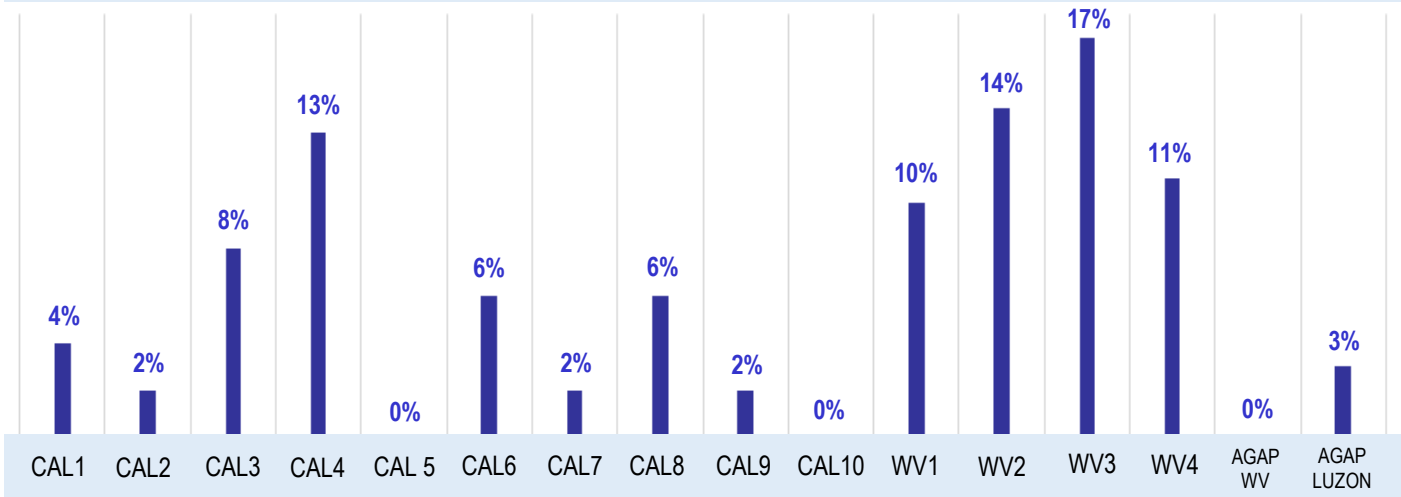
# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

## PORTFOLIO AT RISK

Portfolio at Risk by Area  
(Comparative 1st Semester 2018-2020)  
2018, 2019, 2020



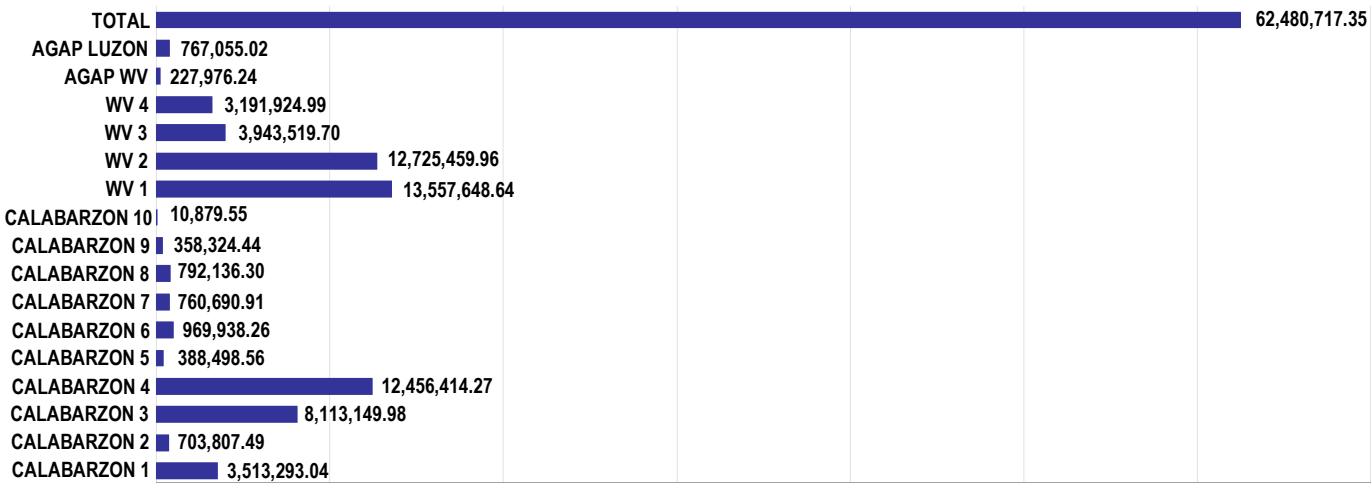
## % Recovery Loan to Area LOS



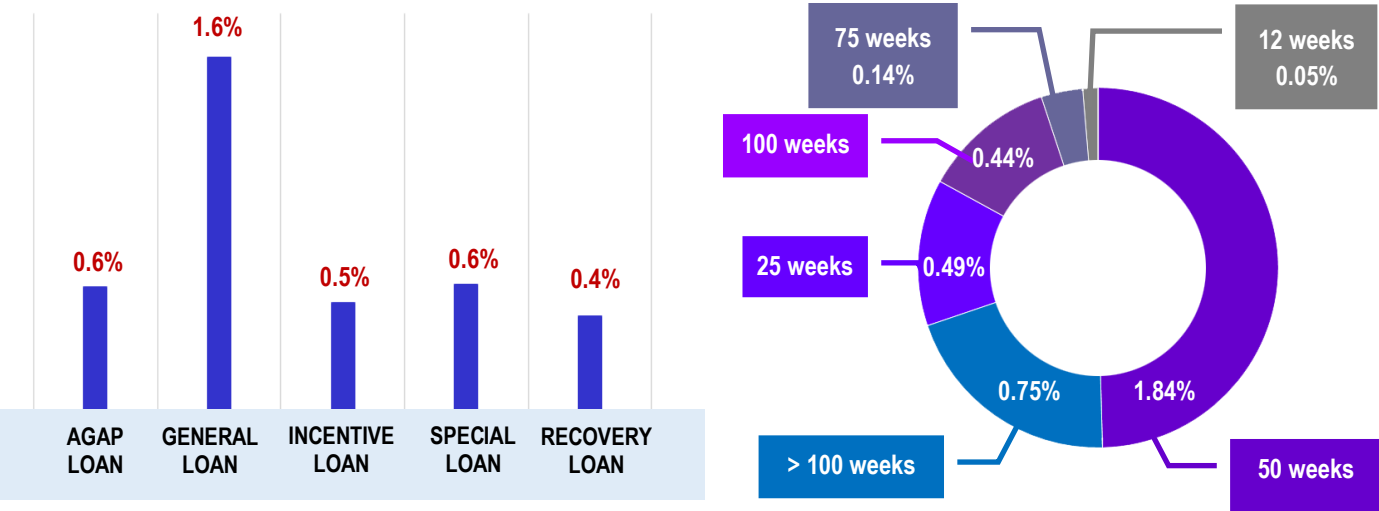
# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

## PORTFOLIO AT RISK

Amount of Recovery Loan per Area



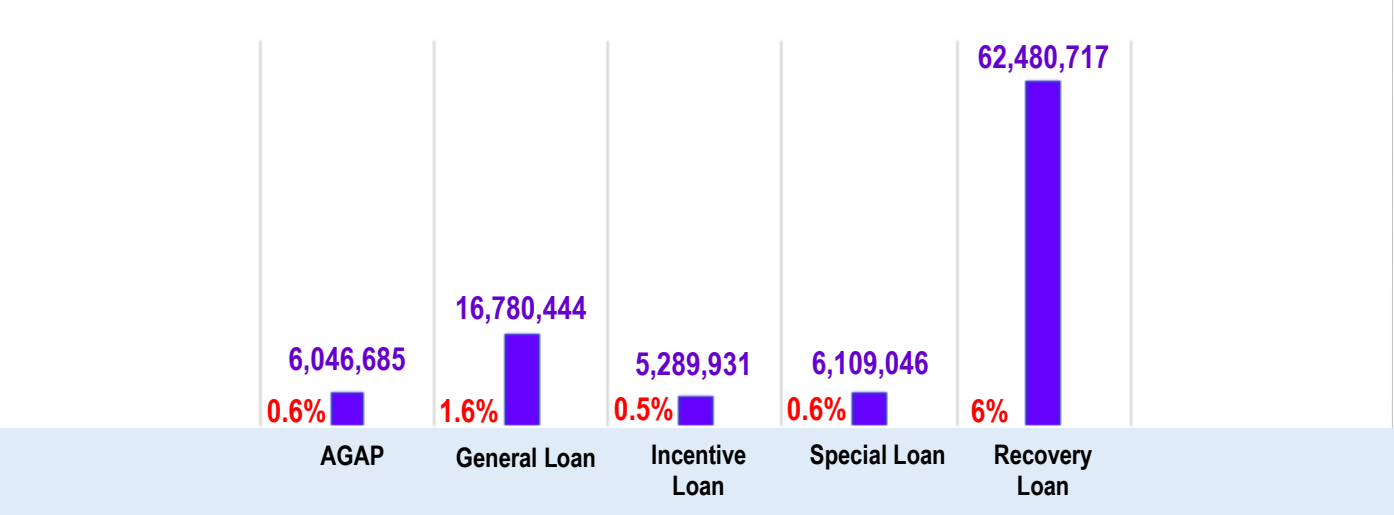
Contribution to Portfolio at Risk by Loan Product and Term



# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

## PORTFOLIO AT RISK

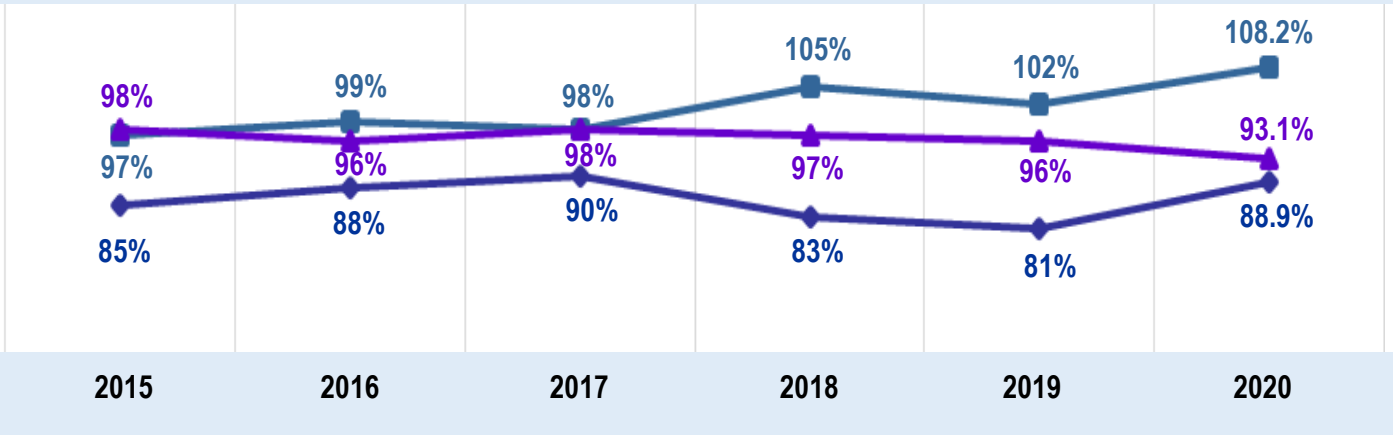
With Recovery Loan (Restructured Loan)



## PERFORMANCE MEASURE

Attendance and retention reflect a declining rate as a result of the increasing number of inactive members and exits. Increase in repayment demonstrates member’s sense of responsibility. During the pandemic, there are members who prefer to pay their weekly payments.

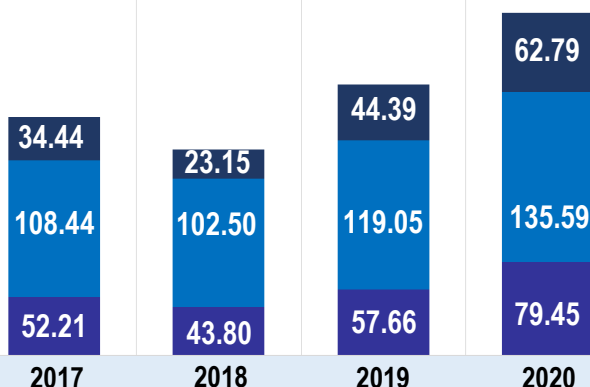
Attendance, Repayment and Retention Rate



# SG 1. AN INNOVATIVE SUSTAINABLY MANAGED INSTITUTION

## PERFORMANCE MEASURE

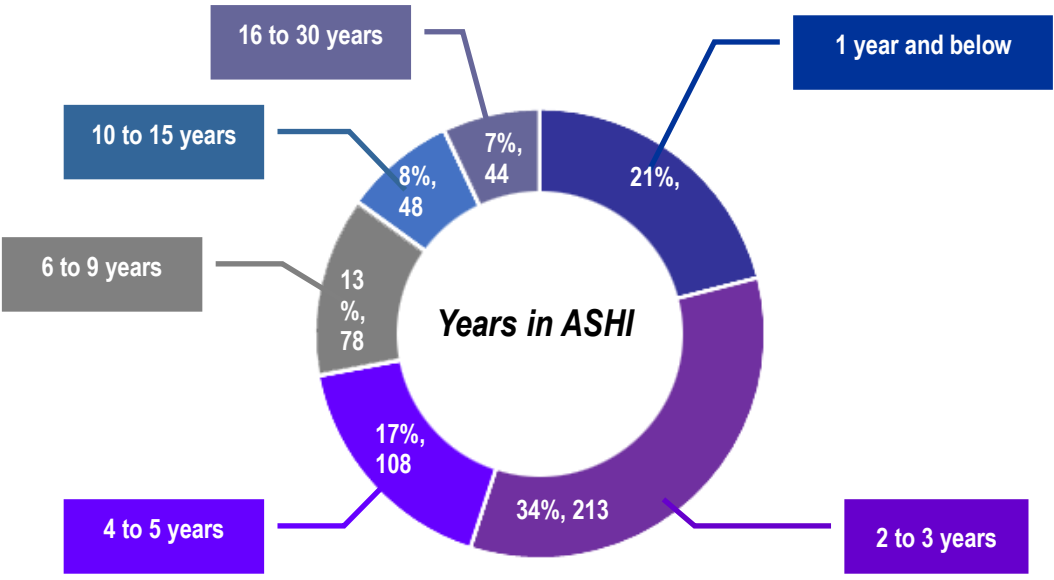
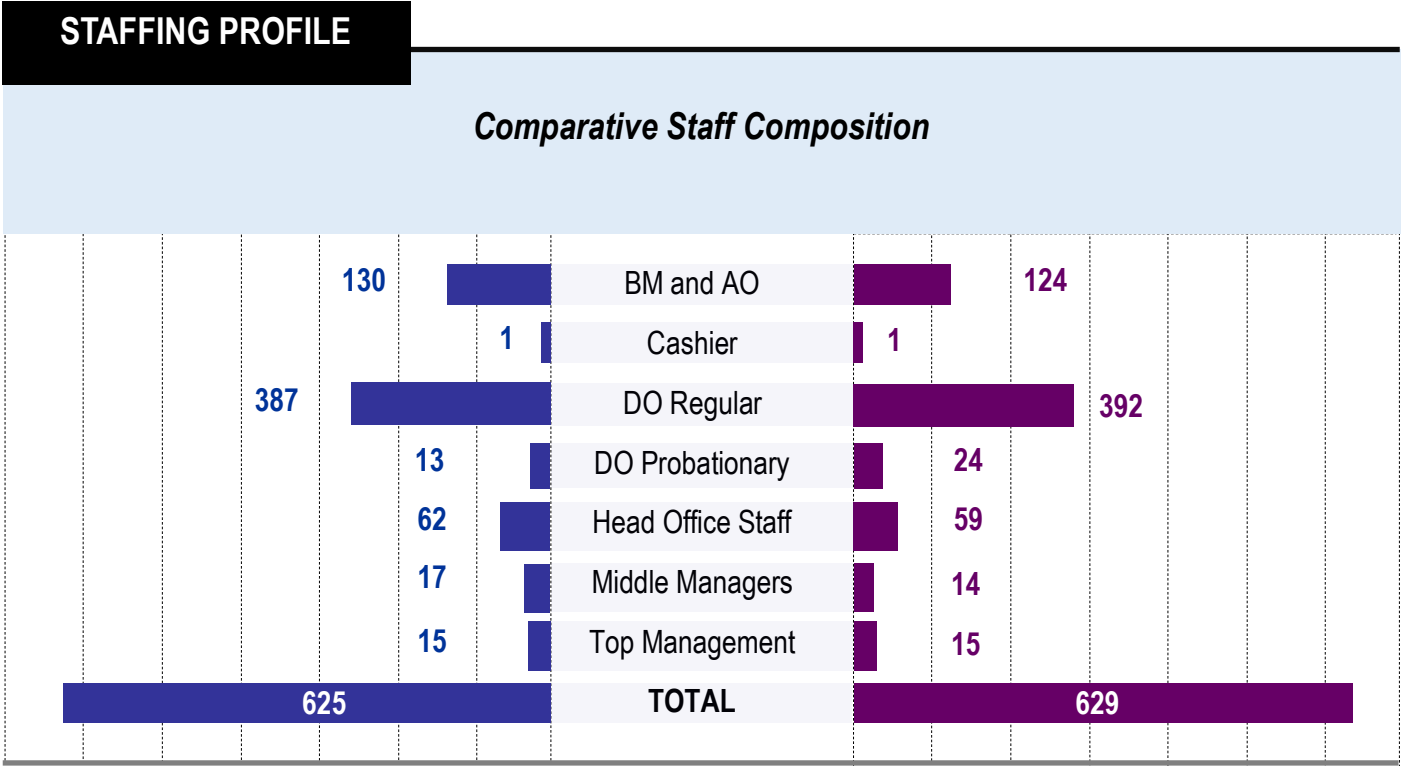
**SAVINGS BALANCE (in million)**  
(Personal Fund, Compulsory Fund, Members Contribution)



## RATED OF RETURNED, LIQUIDITY, PROFITABILITY AND FINANCIAL LEVERAGE

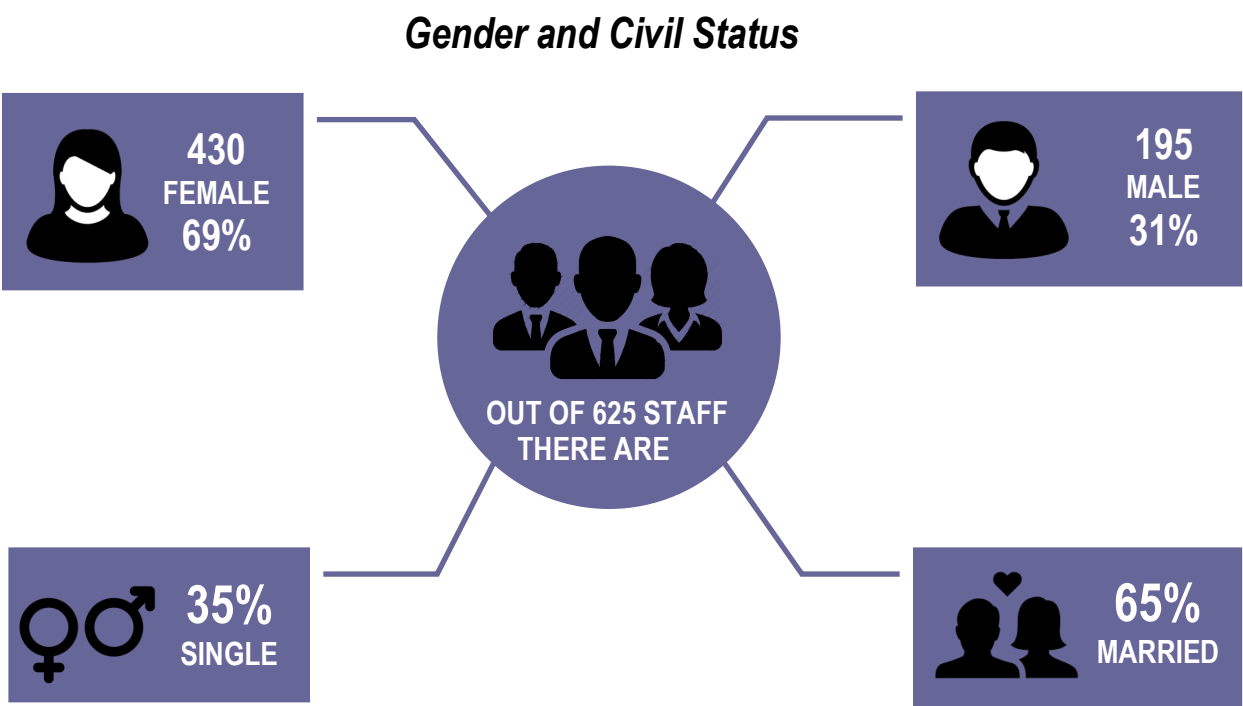
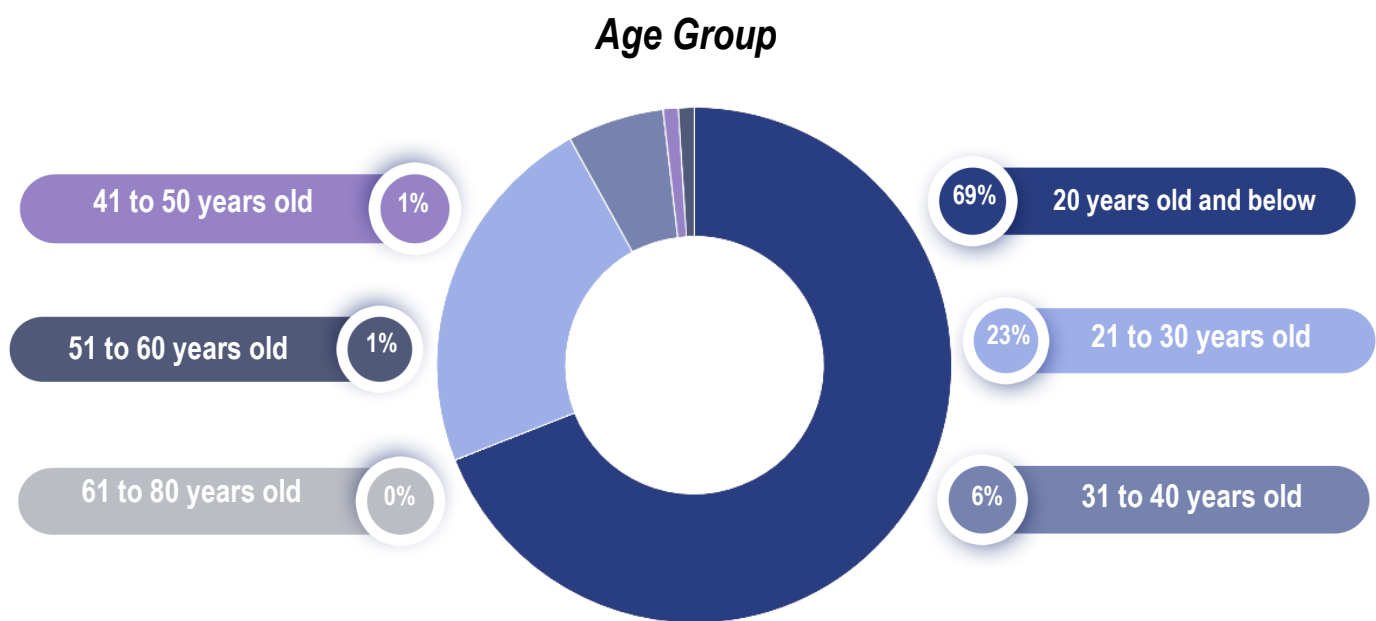
	June 30, 2020	June 30, 2019	June 30, 2018
<b>RATED OF RETURN</b>			
Return on Assets	-4.72%	0.82%	1.75%
Return on Equity	-19.33%	3.59%	10.18%
Net Profit Margin	-55.36%	4.82%	10.75%
Operating Return on Assets	0.89%	6.05%	6.25%
<b>LIQUIDITY</b>			
Current Ratio	132.19%	151.87%	147.18%
Quick Ratio	15.22%	15.34%	18.25%
Net Working Capital to Sales Ratio	321%	186%	191%
<b>PROFITABILITY</b>			
Gross Profit Margin	81.79%	87.62%	87.51%
Operating Profit Margin	-24.68%	18.58%	22.10%
Net Profit Margin	-55.36%	4.82%	10.75%
<b>FINANCIAL LEVERAGE</b>			
Debt Ratio	77.61%	73.21%	81.26%
Equity Ratio	22.39%	26.79%	18.74%
Long Term debt to Assets	28.79%	37.24%	35.51%
Debt to Equity	346.60%	273.28%	433.69%

# SG 2. EFFICIENT AND EFFECTIVE WORKFORCE



# SG 2. EFFICIENT AND EFFECTIVE WORKFORCE

## STAFFING PROFILE





# SG 2. EFFICIENT AND EFFECTIVE WORKFORCE

## STAFFING PROFILE



### RETENTION RATE

2020  
92%

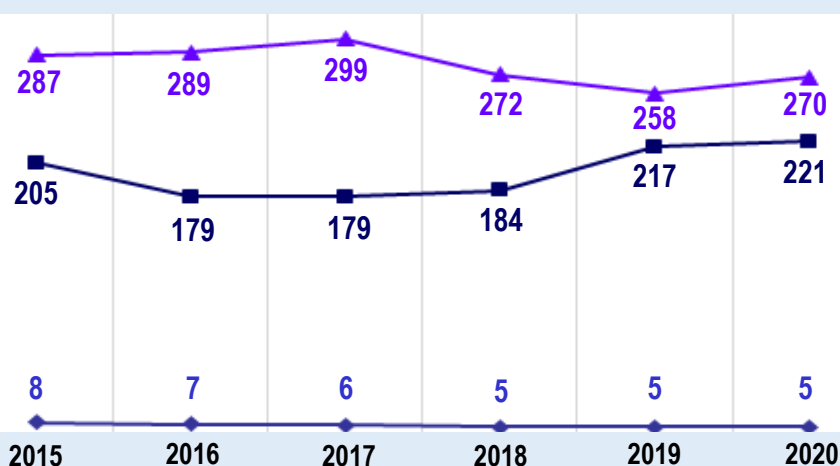
2019  
89%

2018  
85%

Reasons	Numbers
Personal	8
Greener pasture	14
AWOL	15
Health Problems	5
Fraud	2
Failed	4
<b>Total</b>	<b>48</b>

### Comparative Staff Composition

(Ave. Center/DO, Ave. Members/DO, Ave. Loan Accounts/DO)

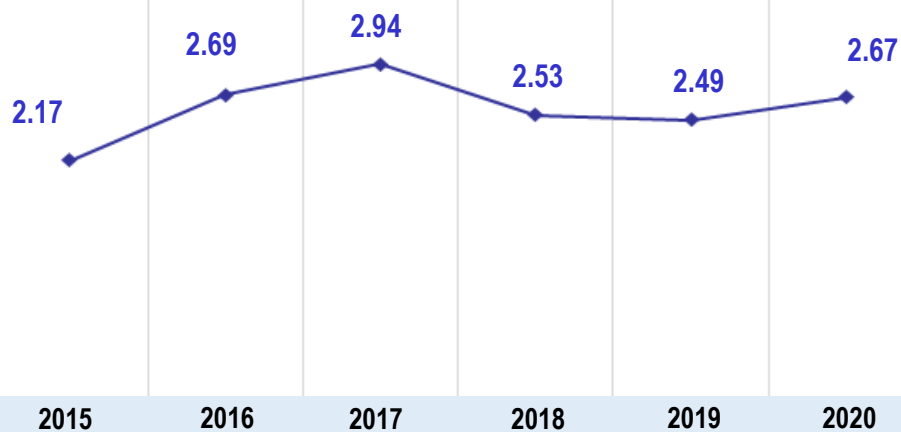


- ⇒ Average number of centers per DO = 5 centers/DO
- ⇒ Average number of members per DO = 221 members/DO (active & In arrears)
- ⇒ Average number of members per DO = 190 members/DO (active)
- ⇒ Average Amount Loan Outstanding per DO = Php 2.7 million/DO
- ⇒ Average number of Loan accounts per DO = 270 accounts/DO
- ⇒ Average number of members availing loan/DO = 165 members/DO

## SG 2. EFFICIENT AND EFFECTIVE WORKFORCE

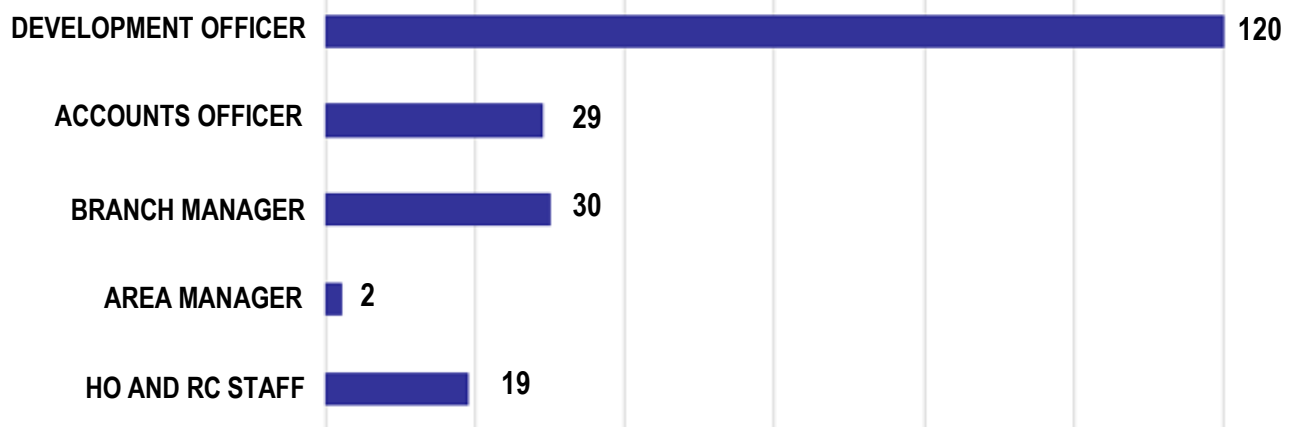
### STAFFING PROFILE

*Average LOS/DO in millions of Php*



### *Children of ASHI Member*

*It is noteworthy that almost half of the institution is managed by children of ASHI members.*



## SG 2. EFFICIENT AND EFFECTIVE WORKFORCE

### STAFFING PROFILE

#### New Development Officers Training

Hiring and training of new staff this year was postponed due to the pandemic.

Number of members contributed by trainees:

Batch	No. of groups formed	No. of New Members
Batch 3 — 2019	70	350
Batch 2 — 2019	66	330
<b>Total</b>	<b>136</b>	<b>680</b>

#### Staff interventions during and after Enhanced Community Quarantine (ECQ) due to COVID-19

- ⇒ On time release of salary and benefits to employees during ECQ.
- ⇒ Assessment on ASHI employee's status and condition during ECQ.
- ⇒ Conducted virtual counseling and mentoring to 14 newly appointed Managers.
- ⇒ Conducted mental health survey to 326 employees. Findings showed that 13% of the respondents have severe anxiety. Subsequently, individual counseling was done.
- ⇒ Facilitated issuance of Inter-Agency Task Force (IATF) ID to 327 ASHI Staff which served as travel pass.
- ⇒ ASHI complied with all the IATF/DOH required protocol on work resumption

## SG 3. EMPOWERED MEMBERS TOWARDS SELF SUFFICIENCY

### Tax Identification Number e-registration

As required in RA 10693 (Microfinance Act), the BIR had allowed MFIs to facilitate registration of its members using the BIR portal. As of June 30, 2020, PPD had registered one thousand seven hundred eight (1708) members.

Region	# of Members without TIN	Total members (submitted by branch)	ASHI Registered	Incomplete Data	For Processing
Calabarzon A	17,394	1,710	678	87	945
Calabarzon B	22,171	5,743	1,030	1,380	3,333
Western Visayas	18,272	543	0	0	543
<b>GRAND TOTAL</b>	<b>57,837</b>	<b>7,996</b>	<b>1,708</b>	<b>1,467</b>	<b>4,821</b>

### Partnership with Grameen Foundation

#### **a. A project sponsored by JPMorgan Chase Foundation.**

**Title:** Covid-19 response to enhance the livelihoods of individual entrepreneurs and families (Covid-19 relief)

**Phase 1:** Is non-cash relief assistance that will benefit the 2336 pre-selected ASHI members.

**Phase 2:** Is a "Training of Trainers entitled" Resilient Life, Resilient Business Curriculum".

#### **Timeline:**

1. Providing non-cash relief is on 3rd week of July 2020 for first batch until August 2020.
2. Training on the RLRB curriculum will start from September 2020 until May 2021.

#### **b. A project sponsored by USAID: Farmer to Farmer Capacity Building of the Coconut Sub-sector**

Project focus:

- ⇒ Creating a profiling tool for coconut
- ⇒ Market research

For ASHI, the project will help identify internal capacities as well as externally available resources help design and implement appropriate products and services for the coconut sector. For the Clients/Members, it will provide new information and learnings to better understand their livelihood. It will ensure proper utilization of loan, facilitate business growth and improve the quality of life of their family.

### Members' Training and Development

#### **a. Farmers Entrepreneurship Program (FEP)**

A total of thirty-eight (38) farmers completed the training on the Eight (8) Steps Agro enterprise Clustering Approach in the delivery of goods to the institutional market. Unfortunately, three left the program due to personal and center decision.

Branch	Clusters	No. of members	Status			Gender	
			Active	Inactive	Exit	Male	Female
Agap Laguna	Agap Sulib	18	15	1	2	12	6
	Agap Galalan	10	9	1	0	9	1
Agap Rizal	Agap Daraitan	10	9	0	1	8	2
<b>Total</b>		<b>38</b>	<b>33</b>	<b>2</b>	<b>3</b>	<b>29</b>	<b>9</b>

## SG 3. EMPOWERED MEMBERS TOWARDS SELF SUFFICIENCY

### Delivery Report from January to June 2020

Month	FEP Cluster	Institutional Market	Product/s	Volume	Gross Sale
January	FEP Sulib	Chowking Max's Yellow Cab	Spring Onions Assorted Vegetables	4,279.94	458,091.15
February	FEP Sulib	Chowking Max's Yellow Cab	Spring Onions Assorted Vegetables	5,704.66	587,110.64
March	FEP Sulib	Chowking Max's Yellow Cab	Spring Onions Assorted Vegetables	2,553.06	300,738.55
June	FEP Sulib	Yellow Cab	Spring Onions	204.25	28,595.00

A new market was opened with the signing of the Specs for the Ginger to be supplied by the Daraitan FEB Cluster last January 29, 2020, at the office of the Research and Development of Mang Inasal at Cainta, Rizal.

### Updates on AFAP

January 20, 2020

- ⇒ Bureau of Internal Revenue (BIR) for Stamping of Books
- ⇒ Visit Philippine Crop Insurance Corp. (PCIC) for possible partnership
- ⇒ Department of Labor and Employment for Amendment of By-Laws (new set of officers)

March 03, 2020

- ⇒ AFAP Accreditation in the Municipality of Pangil, Laguna
- ⇒ BDD Team attendance to Empowerment through Entrepreneurship Culminating Activity with Tatay Rolando Pega as Guest Speaker last January 31, 2020. This event was sponsored by World Vision in partnership with CitiBank Foundation.

### Philippine Good Agricultural Practices (PhilGAP)

Farmer-members from AGAP Farmers Association of Pangil, Laguna underwent GAP inspection Last June 29 to July 02, 2020. Five (5) out of thirteen (13) farmers were given 100% GAP Certification, while four (4) have minimal remaining requirements for compliance. Three applications were hold for specific reasons while one did not pursue.

The main objective of the inspection is to ensure farmers are compliant on the set standard under PhilGAP which includes ensuring food safety and quality of agricultural produce while keeping high regard for environmental protection as well as health, safety, and welfare of the workers.



## **SG 3. EMPOWERED MEMBERS TOWARDS SELF SUFFICIENCY**

### **Jollibee Group Foundation JCF Coaching Session**

Last February 19, 2020 JGF conducted coaching session with FEP Cluster in Sulib at APRROOT Office.

The session focused on:

- ⇒ Presentation of the AFAP financial performance
- ⇒ Readiness of the association for new market
- ⇒ Difference between Commissary vs. Direct to Store/Restaurant
- ⇒ Chowking Daily Requirement on Vegetable and Spices
- ⇒ Action Planning for 2020

### **Agri-aqua technology business incubation (aatbi)**

BDD Team attended the Agri-Aqua Technology Business Incubation (AATBI) Training at Laguna State Polytechnic University Siniloan Campus last February 11, 2020, sponsored by DTI, Go Negosyo and LSPU.

The training focus on:

- ⇒ Process of Business Enterprise for Start-ups
- ⇒ How to start-up a business?
- ⇒ Philippine Technology Transfer Act of 2009 Policies on Spin-off

### **Beads of Rosaries from our Senior Citizens, Fruit of patience**

Six (6) ASHI members above 60 years of age in a Rizal branch were taught how to make rosaries and they were able to earn as of June a total of P2,338. This is expected to be replicated in more branches.

### **CMA Celebratory Town Hall**

Micro-entrepreneurship Training of sixty three (63) Members was facilitated by Bayan Academy during the CMA Celebratory Town Hall for Tatay Rolando Pega.



# SG 4. RESPONSIBLE ASHI COMMUNITY IN CARING THE PLANET

## Water & Sanitation Hygiene (WASH) Program in partnership with Water.org

ASHI's social mission– “ Families of members will have access to safe water and will own a toilet exclusive to the family” Toilet construction and water connection, supported by the WASH program, is one of ASHI's Incentive Loan products.

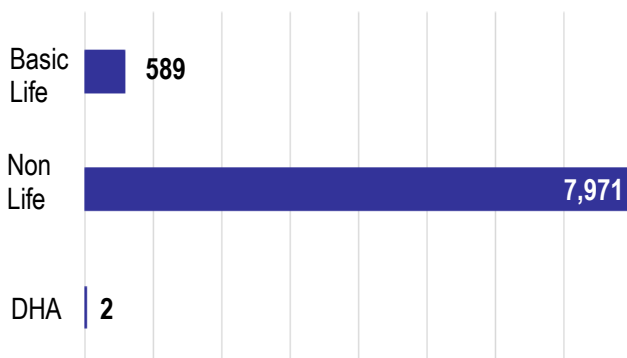
Currently, there are 14, 593 members who have benefited from the program with a total value of Php179.9 million in disbursement. To promote the program ASHI branches and PPD staff continuously educate members and their families on proper sanitation and hygiene during center meetings and branch activities.



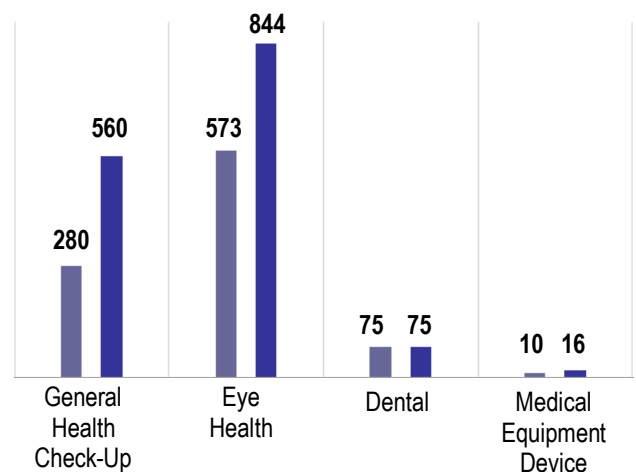
Water.org provided training among PPD staff such as;

- ⇒ Philippine Water Credit Seminar Series (PWSS)
- ⇒ Annual partnership forum and meeting.
- ⇒ Training conducted by UNICEF to widen the perspective on health issues.

### CLAIM PROCESS



### MEMBER & COMMUNITY HEALTH WELFARE (TARGET VS ACTUAL)



## SG 4. RESPONSIBLE ASHI COMMUNITY IN CARING THE PLANET

### MICRO INSURANCE



**8562** received  
Insurance benefits  
**₱ 21,006,800.00**

### RESILIENCY-RELIEF



**13,633 (340.82%)**  
Recipients of relief  
food packs &  
medicines, wherein  
**933 were Senior**

### ASHI & COMMUNITY HEALTH WELFARE



**1,495 (159.38%)**  
General Consultation,  
optical, dental,  
medicines &  
medical devices.

### ACCESS SSS/HDMF



**2377 enrolled in SSS.**  
with **₱155,850**  
Savings Contribution  
**3359** with **1323** active.

### Regional Consultation

The Regional Consultations and Election of Member-representatives to the Board scheduled in March and April were not completed due to the pandemic. Only CAL 1, 2, 3, 4, 6, 8 & 9 was able to actually hold the assembly. Those for Western Visayas Region and CAL 7 & 10 were postponed until next year.

Other SPM Data		CAL A	CAL B	WV	Target	Tools	%
Members with 100k loans	As of	34	26	39	57	99	174%
Members who availed							
⇒ Pureit	As of	105	14	6	624	125	20%
⇒ Gazlite	As of	5	-	-	314	5	2%
⇒ Solar Products	As of	190	326	98	2,916	614	21%
Member with + 1 MFI	As of	7164	5483	5488	-	18,135	-
No. of Centers with ecoyard	As of	51	143	346	774	540	70%
No. of community clean and green activities	Jan-June	70	107	150	336	327	97%
No. of trees planted (GL=1plant)	Jan-June	2644	1657	1512	11,561	5,813	50%
No. of trained leaders (branch and center level initiatives)							
⇒ Leadership Values	Jan-June	1629	951	1832	24,525	4,412	18%
⇒ Financial Literacy	Jan-June	190	831	38	23,123	1,059	5%
⇒ Disaster Management	Jan-June	-	10	-	4373	10	0%
⇒ Livelihood Program	Jan-June	117	40	52	6,789	209	3%

## Next Steps for 2nd Semester

### **A. Survive this pandemic by continuing operation despite the threat of covid; by improving efficiencies**

- ⇒ Reduction of inactive members to an acceptable level of 10%.
- ⇒ Provide motivation for members to avail of General loan.
- ⇒ PAR reduction to 3% for Grameen and 8% for AGAP; overall not to exceed 5%
- ⇒ Maintain Recovery loan at 10% of LOS
- ⇒ Achieve at least 90% of target new members and reduce exits to acceptable level (7%)
- ⇒ Improve center fill-up by saturating centers with less than 30 members
- ⇒ Reduce members under “ASHI+1 MFI” category.
- ⇒ Consistent compliance of health protocols in all levels

### **B. In the light of the new normal, review the following:**

- ⇒ Group formation and GOT/GRT process
- ⇒ Center meeting process
- ⇒ Loan products for digitalization
- ⇒ Monitoring office maintenance and household level clean and green program Coaching and mentoring of branch staff

### **C. Planning activities for 2021**

- ⇒ Review geography of branches and re-define areas for a more efficient coverage
- ⇒ F2F coco sub-sector follow through

# ANNEX

- **STATEMENT OF FINANCIAL POSITION**  
(BALANCE SHEET)
- **STATEMENT OF COMPREHENSIVE INCOME**  
(INCOME STATEMENT)
- **BRANCH SUSTAINABILITY GRAPHS**
- **PHOTO GALLERY**

**AHON SA HIRAP INC. (A Microfinance NGO)**  
**(A Nonstock, Nonprofit Organization)**

**STATEMENTS OF FINANCIAL POSITION**

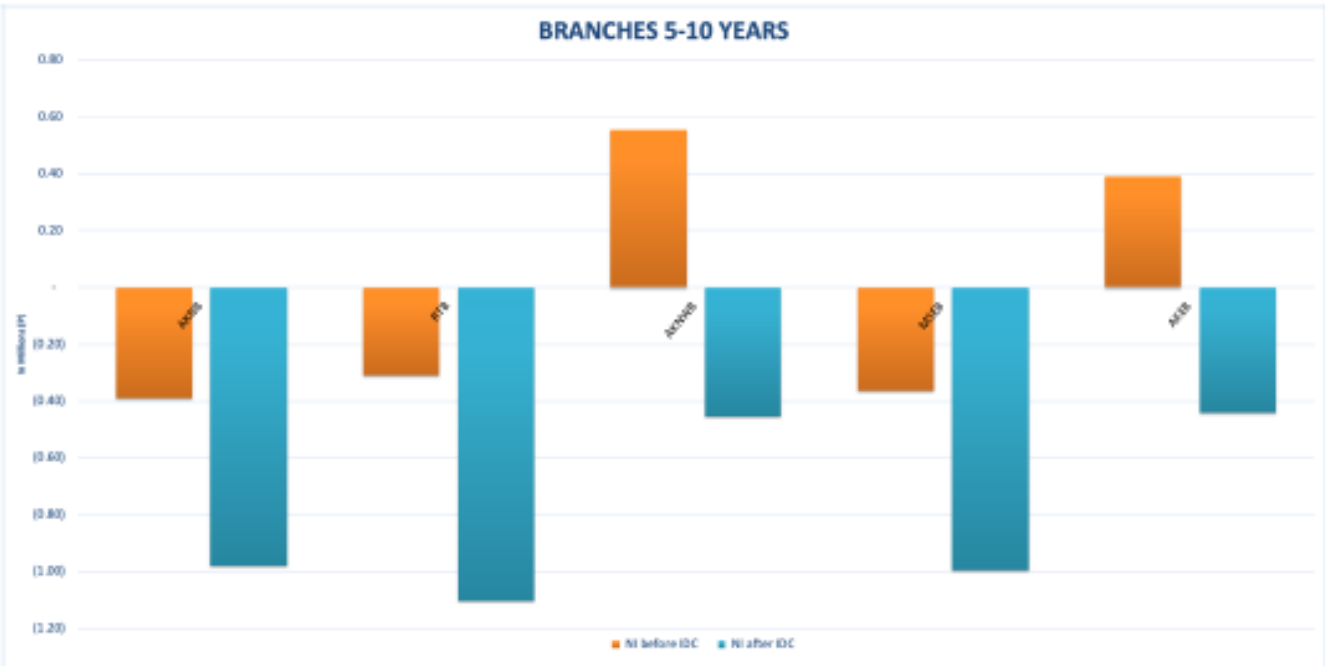
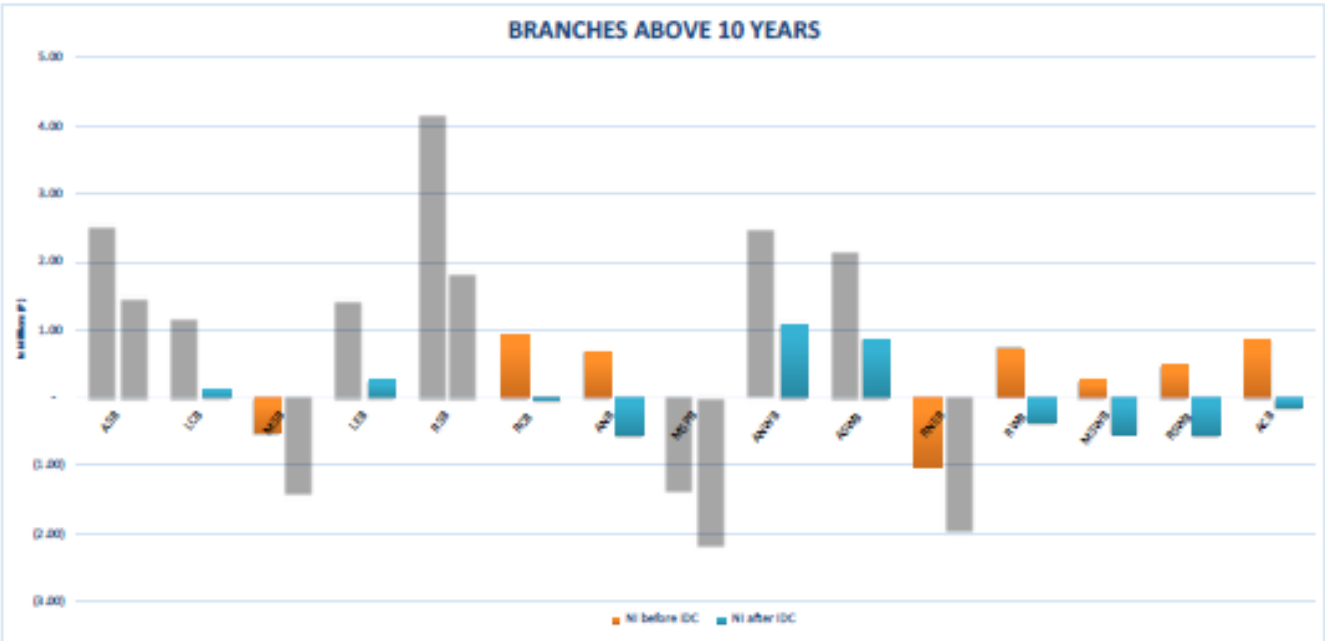
As of June 30, 2020 with comparative figures for 2019 and 2018

	June 30, 2020	June 30, 2019	June 30, 2018
	(Php)		(Php)
<b>ASSETS</b>			
<b>Current Assets</b>			
CASH AND CASH EQUIVALENTS	135,495,320	112,395,514	156,825,600
SHORT-TERM INVESTMENTS	11,003,791	9,523,240	10,469,714
LOANS RECEIVABLES - current portion	1,001,780,336	887,803,722	880,111,002
Accounts receivable - current portion	9,360,791	8,746,047	18,148,383
Other current assets	9,569,212	15,967,967	5,264,253
<b>Total Current Assets</b>	<b>1,167,209,451</b>	<b>1,034,436,489</b>	<b>1,070,818,952</b>
<b>Noncurrent Assets</b>			
Property and equipment – net	69,273,373	47,233,547	47,382,845
Computer software	-	-	14,689
Other noncurrent assets	3,583,461	3,693,288	9,987,045
<b>Total Noncurrent Assets</b>	<b>72,856,834</b>	<b>50,926,835</b>	<b>57,384,579</b>
	<b>1,240,066,286</b>	<b>1,085,363,324</b>	<b>1,128,203,531</b>
<b>LIABILITIES AND FUND BALANCE</b>			
<b>Current Liabilities</b>			
Payables and accrued expenses	30,281,770	41,427,056	87,195,213
Microsavings	215,109,708	176,711,387	146,306,327
Funds Held in Trust	29,285,771	25,971,153	22,143,024
Loans payable - current	608,320,474	437,042,372	471,918,005
<b>Total Current Liabilities</b>	<b>882,997,724</b>	<b>681,151,969</b>	<b>727,562,579</b>
<b>Noncurrent Liabilities</b>			
Loans payable - net of current portion	43,788,927	87,871,504	158,548,551
Retirement benefits liability	31,695,440	21,153,221	24,746,868
Resilience Fund	2,795,585	4,425,356	5,949,068
Other Noncurrent Liabilities	1,120,758	-	-
<b>Total Noncurrent Liabilities</b>	<b>79,400,710</b>	<b>113,450,081</b>	<b>189,244,487</b>
<b>Total Liabilities</b>	<b>962,398,434</b>	<b>794,602,049</b>	<b>916,807,057</b>
<b>Fund Balance</b>			
Donated equity	900	-	8,201,771
Member's Contribution	62,785,883	44,385,712	23,146,834
Current Year's Net Income	(54,931,791)	9,022,127	18,188,302
Reserves for retirement plan	(4,009,469)	2,513,181	(3,388,434)
Net surplus	273,822,328	234,840,255	165,248,001
<b>Total Fund Balance</b>	<b>277,667,852</b>	<b>290,761,275</b>	<b>211,396,474</b>
	<b>1,240,066,286</b>	<b>1,085,363,324</b>	<b>1,128,203,531</b>

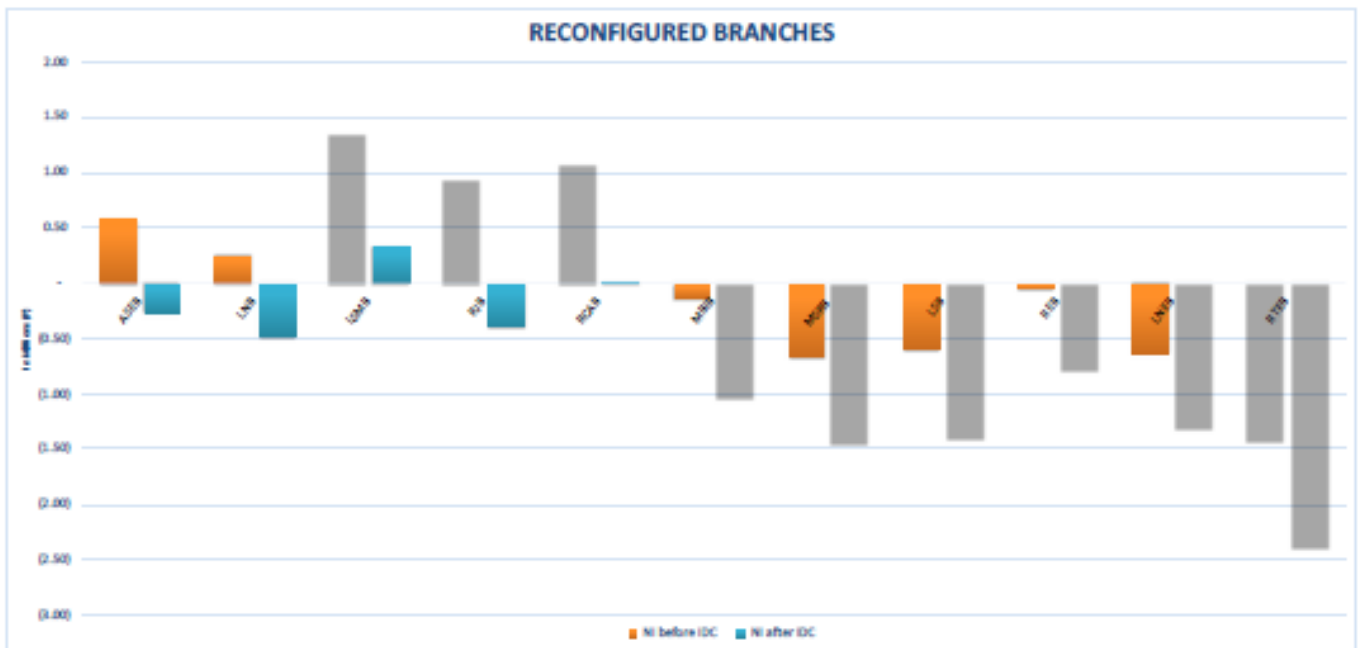
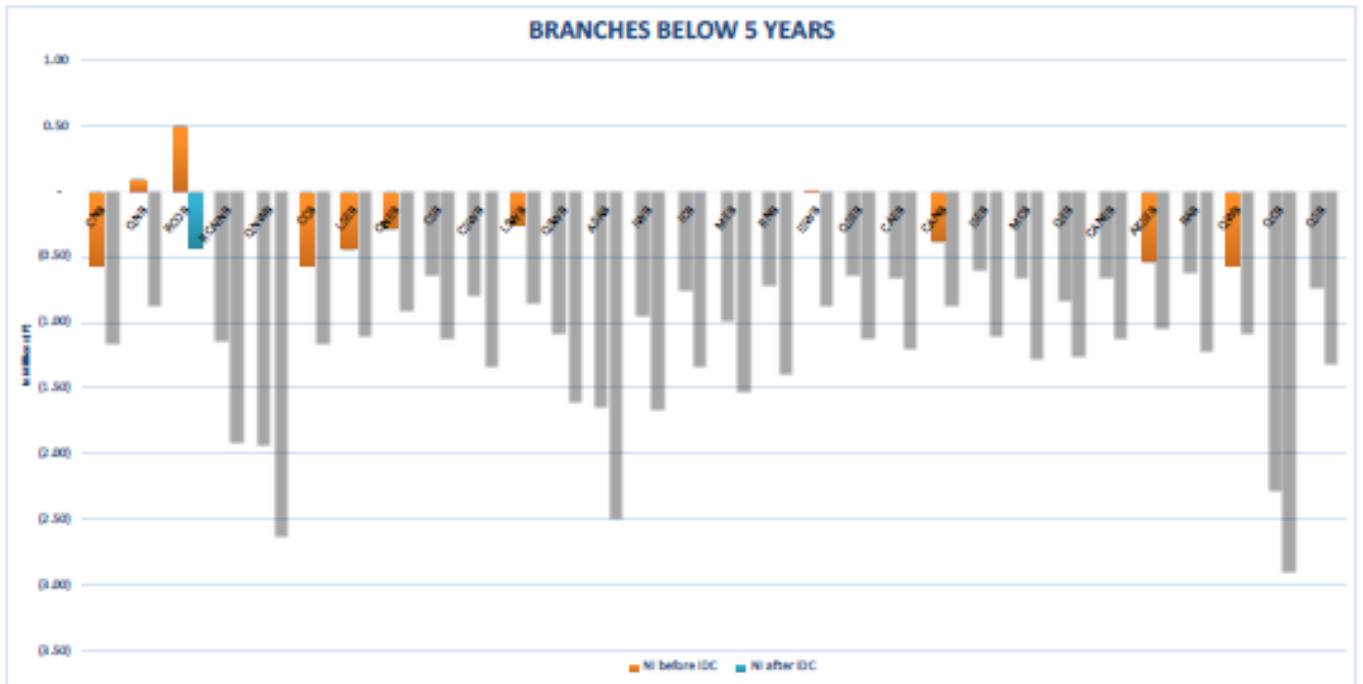
**AHON SA HIRAP, INC.**  
**(A Microfinance NGO)**  
**STATEMENTS OF RECEIPTS AND EXPENSES**  
**AND OTHER COMPREHENSIVE INCOME**

	June 30, 2020	June 30, 2019	June 30, 2018
	(Php)	(Php)	(Php)
<b>RECEIPTS</b>			
Service and Admin. Charge –Loan Portfolio	94,635,306	178,439,195	160,426,775
Service charges - Salamat Fund	4,347,436	5,967,801	8,661,714
Grants/ Donation	217,643	2,729,535	-
Other Income from Operation	90,486	172,860	-
Gain (Loss) on Exchange Differences/ P/L FA	(120,891)	(152,012)	60,554
Bank interest income (passive income)	51,943	50,716	56,439
<b>Total Financial Income</b>	<b>99,221,922</b>	<b>187,208,095</b>	<b>169,205,481</b>
<b>EXPENSES</b>			
Program expenses	3,875,547	8,665,570	7,808,578
Operating Expense	85,046,338	111,588,922	96,500,442
Administrative expenses	30,445,724	21,277,322	15,819,045
Finance cost	18,066,623	23,183,554	21,126,963
Loan Loss Provision	16,719,481	8,995,330	6,380,381
<b>Total Expense</b>	<b>154,153,713</b>	<b>173,710,699</b>	<b>147,635,409</b>
less: Taxes	1,981,465	4,475,269	3,381,770
<b>EXCESS OF RECEIPTS OVER EXPENSES</b>	<b>(54,931,791)</b>	<b>9,022,127</b>	<b>18,188,302</b>
<b>OTHER COMPREHENSIVE LOSS</b>			
Item that will never be reclassified to profit or loss			
Remeasurements of retirement benefits liability	-	-	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>(54,931,791)</b>	<b>9,022,127</b>	<b>18,188,302</b>

BRANCH SUSTAINABILITY GRAPHS



## BRANCH SUSTAINABILITY GRAPHS

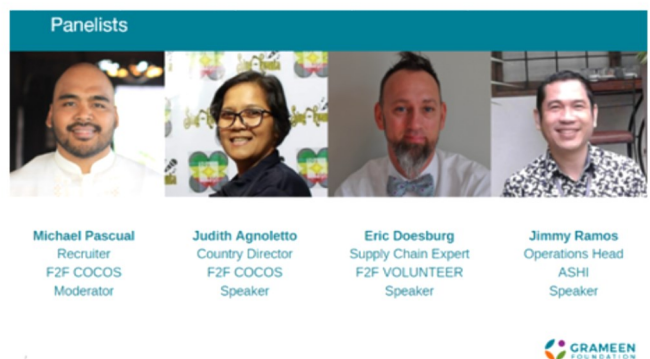
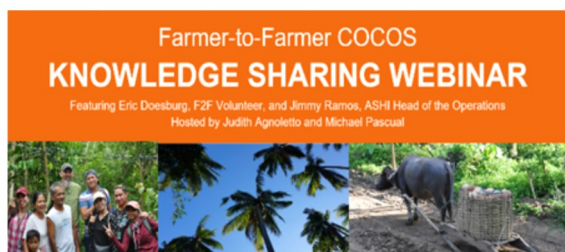




# PHOTO GALLERY



WV Participants of the 2015 PPI Train the Trainers posing with members after their practicum.



ORIENTATION - ASHI PROFILING OF COCONUT SUBSECTOR - A FARMER TO FARMER PROJECT



Beads of Rosaries for our dear Senior Citizens, Fruit of patience



# PHOTO GALLERY



FINANCIAL LITERACY 1 ORIENTATION



Farm Inspection of Staff from Department of Agriculture Municipal, Provincial and Regional (Region IV A)



# PHOTO GALLERY



REGIONAL CONSULTATIONS



AGAP Rizal branch together with the officers of Daraitan FEP Cluster during the signing of the Specs for the Ginger last January 29, 2020, at the office of the Research and Development of Mang Inasal at Cainta, Rizal.



AFAP Accreditation in the Municipality of Pangil, Laguna



BDD Team attendance to Empowerment through Entrepreneurship Culminating Activity with Tatay Rolando Pega as Guest Speaker last January 31, 2020. This event was sponsored by World Vision in partnership with CitiBank Foundation.



# PHOTO GALLERY

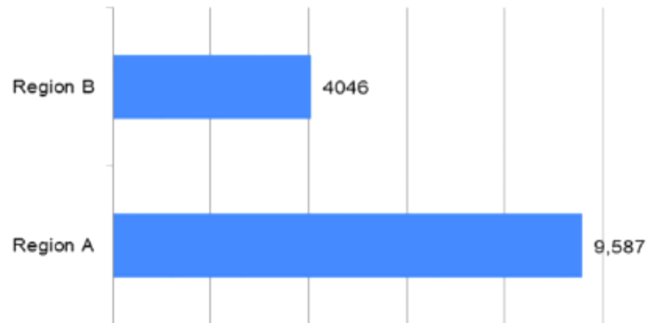
Relief giving to our beloved senior citizens in Antipolo and Teresa Rizal



Sponsored by: Ang Hortaleza Foundation Inc. and Barrio Fiesta

Relief Operation (Jollibee and AHFI) during COVID –19

Resiliency : Relief Program



CMA Celebratory Town Hall for Tatay Rolando Pega where 63 members participated in a Micro entrepreneurship Training facilitated by Bayan Academy.

BDD participation on Policy Review for AGAP conducted at ASHI Head Office last January 30, 2020.



16 PWDs from Rizal, Laguna, Marikina and Pasig are recipients of Medicard Foundation's "Tulong"