



AHON SA HIRAP, INC.

(A Microfinance NGO)



ANNUAL REPORT 2022

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PRESIDENT'S MESSAGE



2022 will be remembered as the year of great adjustments. Internally, we developed a new MIS that would respond to our needs.

The process was painful and a learning experience in terms of managing expectations and directing the developer.

Externally, ASHI members struggled to go back to normal against a hostile economic tide where inflation incessantly crept upwards. The level of exits this year was unprecedented. Equipped with a functional MIS this coming year, we will concentrate on

- 1. Value creation*
- 2. Sustainable balanced growth*

To accomplish this, we need to:

- 1. Raise the standards in everything we do*
- 2. Develop a winning culture of high standards and accountability*
- 3. Build a stronger base on ASHI's strengths*

Amidst the expanding industry of MFIs and lending institutions, ASHI will differentiate itself by imparting a higher level of member experience.

Mercedes R. Abad

ASHI President

VISION, MISSION, CORE VALUES



MISSION

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

VISION

A community of Servant Leaders working with marginalized families for social transformation and prosperity.

CORE VALUES

- Accountability
- Social Commitment
- Human Dignity
- Integrity

EXECUTIVE SUMMARY

COMPARATIVE GROWTH						GROWTH RATE	
	2018	2019	2020	2021	2022	2021	2022
Province	9	9	9	9	9	0%	0%
Municipalities	105	109	117	117	142	0%	21%
Barangays	995	1011	1140	1193	1250	5%	5%
Areas	13	15	16	16	17	0%	6%
Branches	54	65	65	65	73	0%	12%
Centers	1851	1948	1873	1916	2041	2%	7%
Memberships	74,137	85,056	91,251	101,640	115,657	11%	14%
LOS (in Billion Pesos)	0.98	1.1	1.2	1.4	1.6	17%	14%
Development Officer	398	419	378	413	414	9%	0.24%
Total No. of Staff	607	657	602	695	716	15%	3%

Update by Region	Calabarzon A	Calabarzon B	Western Visayas	Total ASHI
Provinces Covered	Laguna, Cavite, Quezon Province NCR	Rizal, Laguna, NCR	Antique, Aklan, Capiz, Iloilo	9
No. of Municipalities	37	43	62	142
No. of Barangays	328	287	635	1,250
No. of Areas	5	6	6	17
No. of Branches	25	22	26	73
GRAMEEN	25	19	22	66
AGAP	0	3	4	7
No. of Centers	628	703	710	2,041
GRAMEEN	628	650	594	1,872
AGAP	0	53	116	169
No. of Members	34633	41364	39660	115,657
GRAMEEN	34633	37969	30662	103,264
AGAP	0	3395	8998	12,393

EXECUTIVE SUMMARY

Indicator	Target	Achievement	Percentage (%)
No. of Provinces	9	9	100%
No. of Municipalities	135	142	105%
No. of Barangays	1,456	1,250	86%
No. of Centers	17	17	100%
No. of Areas	75	73	97%
No. of Branches	2,155	2,041	95%
No. of Development Officers	460	414	90%
No. of Current Members	124,740	115,657	93%
No. of Active Members	119,878	111,491	93%
No. of Active Borrowers	118,040	93,264	79%
No. of New Members	23,292	22,615	97%
No. of Exit Members	4,811	8,157	170%
Amount of Loan Outstanding (In Billion ₱)	1.7	1.6	92%
Amount of Loan Disbursement (In Billion ₱)	2.2	2.4	109%
Amount of Loan Repayment (In Billion ₱)	1.9	2.2	116%
PAR Amount (in Billion ₱)	67	67	100%
PAR rate	4%	4%	100%
Recovery Loan Amount (In Million ₱)	50	125	250%
Recovery Loan Rate (Reconstructed Loan)	3%	8%	300%
Repayment Rate	97%	95%	98%
Attendance Rate	90%	86%	96%

While transitioning to a new MIS in the second quarter, expansion and saturation continued. Eight(8) new branches were added; four (4) in Western Visayas, three (3) in Calabarzon A, and one (1) in Calabarzon B. It was decided that Metro Pateros Branch and AGAP Northern Capiz will not be opened anymore. Their potential areas will become part of the saturation of Metro Central (Pasig) and AGAP Capiz, respectively.

EXECUTIVE SUMMARY

2022 BUDGET PERFORMANCE				
	BUDGET	ACTUAL	% as to Budget	% as to Actual
Revenue from Microfinance Activities	352,857,000.34	443,620,353.57	126 %	107 %
Other Income	23,377,639.44	21,406,360.12	92 %	5 %
TOTAL REVENUES	37,6234,639.78	465,026,713.69	124 %	100 %
Operating Expenses	197,216,240.97	240,813,854.55	122 %	52 %
Administrative Expenses	61,508,706.85	62,579,565.73	102 %	13 %
Finance Cost	52,050,750.70	59,690,368.87	115 %	13 %
Loan Loss Provision	(37,749,654.94)	(24,996,253.77)	34 %	-5 %
TOTAL EXPENSES	273,025,843.58	338,087,535.37	124 %	73 %
Excess of Revenue over Expense	103,208,796.20	126,939,178.32	123 %	27 %
Less: Tax	8,137,544.86	11,439,971.07	141 %	2 %
Net Income	95,071,251.34	115,499,207.25	121 %	25 %

2022 BUDGET PERFORMANCE			
	2022	2021	MOVEMENT
Revenue from Microfinance Activities	443,620,353.57	41,358,7451.38	107 %
Other Income	21,406,360.12	11,321,543.57	189 %
TOTAL REVENUES	465026713.69	424908994.95	109 %
Operating Expenses	240,813,854.55	235,656,893.20	102 %
Administrative Expenses	62,579,565.73	44,901,922.62	139 %
Finance Cost	59,690,368.87	59,886,479.60	100 %
Loan Loss Provision	(24,996,253.77)	28,830,602.26	-87 %
TOTAL EXPENSES	338,087,535.37	369,275,897.68	92 %
Excess of Revenue over Expense	126,939,178.32	55,633,097.27	228 %
Less: Tax	11,439,971.07	8,501,203.46	135 %
Net Income	115,499,207.25	47,131,893.81	245 %

STRATEGIC GOAL 1



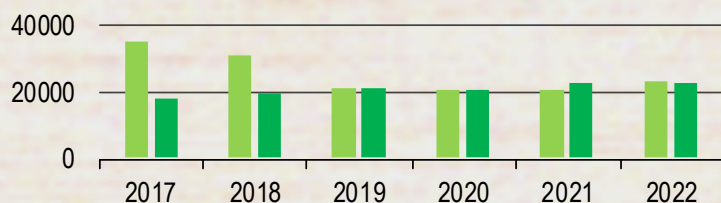
An innovative sustainably managed-institution

A. MEMBERSHIP

Staggered attendance in the center meetings and group representative attendance were continuously enforced as a strategy implemented during the pandemic. All group members are expected to represent and have at least one attendance in a month. The downside of this, however, is the weakening of peer pressure and support in the center when they encounter a problem. This is further reflected in the center performance where the number of very good centers decreased, and needs improvement increased during this year.

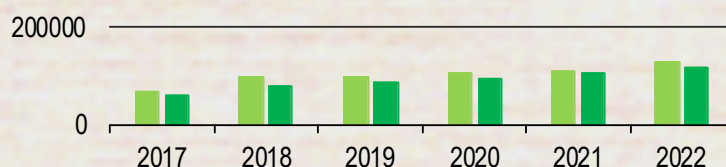
During the fourth quarter, branch staff was instructed to require all members to bring back their regular attendance in the center meeting because the LGUs were already flexible in enforcing their health and safety protocols.

NEW MEMBERS



YEAR	2017	2018	2019	2020	2021	2022
TARGET	35,105	31,029	21,211	20,317	20,402	23,292
ACHIEVE	18,084	19,267	21,145	20,486	22,841	22,615
%	52%	62%	100%	101%	112%	97%

MEMBERSHIP



YEAR	2017	2018	2019	2020	2021	2022
TARGET	63,022	93,235	95,225	104,453	108,324	124,740
ACHIEVE	61,282	74,137	85,056	91,251	101,640	115,657
%	97%	80%	89%	87%	94%	93%

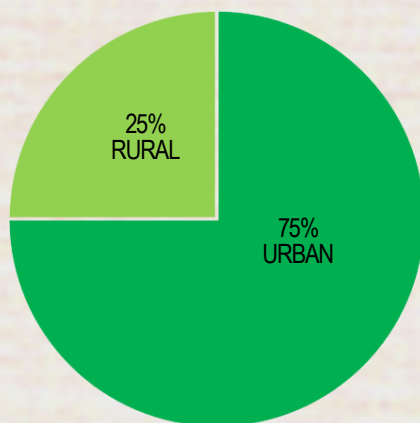
STRATEGIC GOAL 1



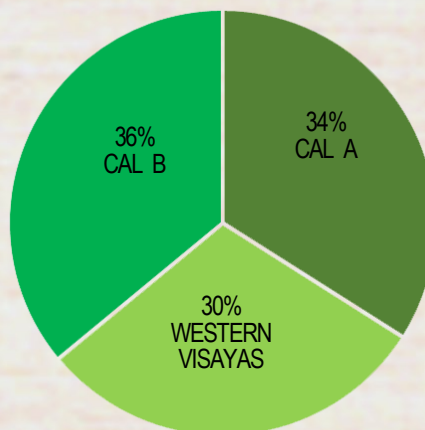
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DISTRIBUTION OF MEMBERSHIP

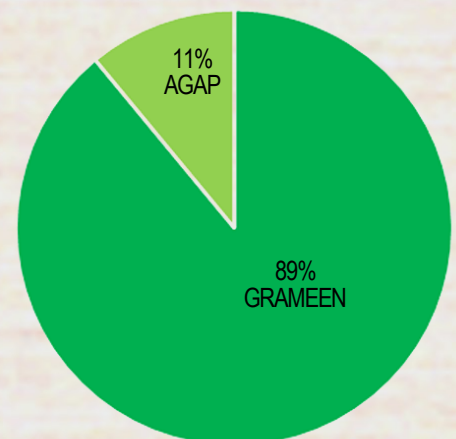
By Geographical



By Region



By Program



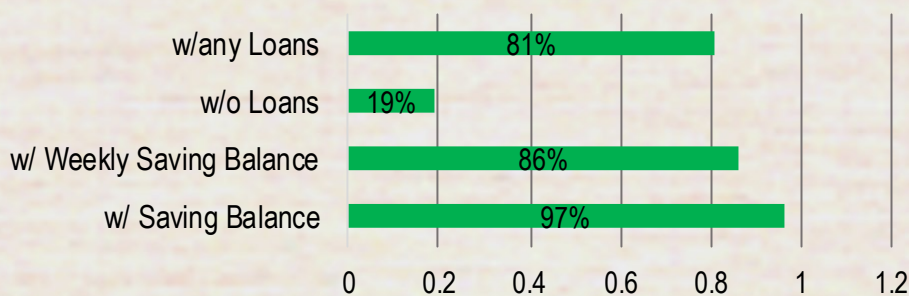
The contribution of AGAP in the total membership has increased over the years. Calabarzon Region A exemplified improvement in recruiting new members and over-achieved their targeted new members for the year.

STRATEGIC GOAL 1



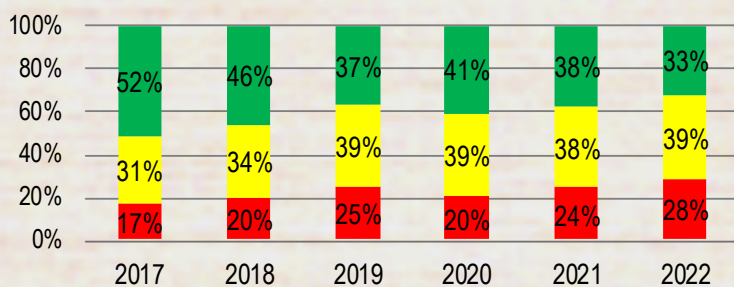
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MEMBERS LOAN & SAVINGS STATUS



WITH ANY LOANS	93,764
WITHOUT LOANS	22,396
WITH WEEKLY SAVINGS	99,976
WITH SAVINGS BALANCE	111,625

PERFORMANCE



	VERY	GOOD	NEEDS IMPROVEMENT
2017	993	600	324
2018	860	628	363
2019	716	751	481
2020	777	726	370
2021	720	733	463
2022	671	800	570

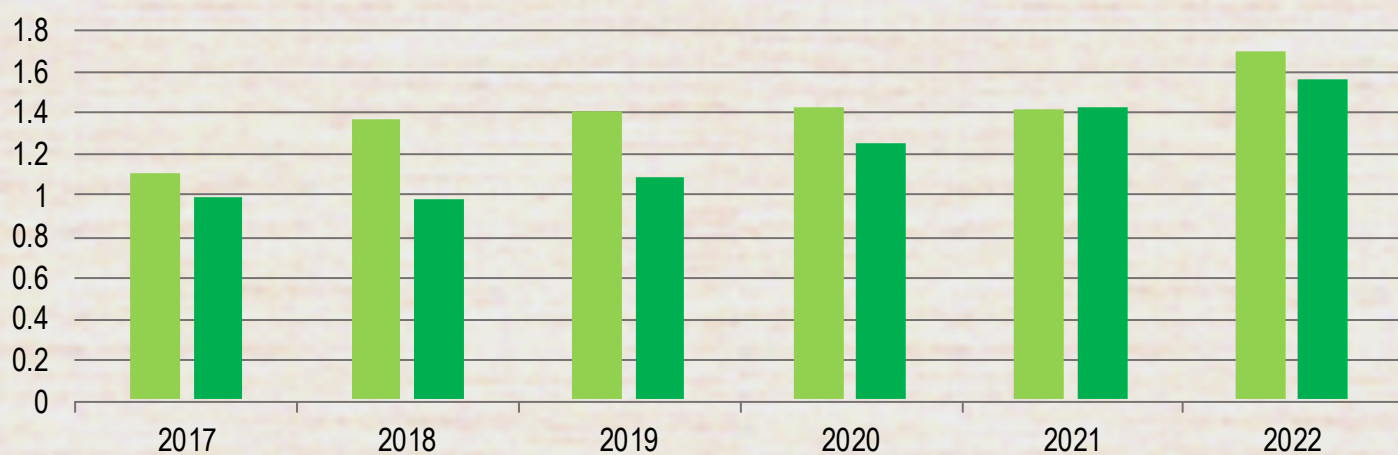
STRATEGIC GOAL 1



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B. LOAN PORTFOLIO

LOAN OUTSTANDING (in billion pesos)



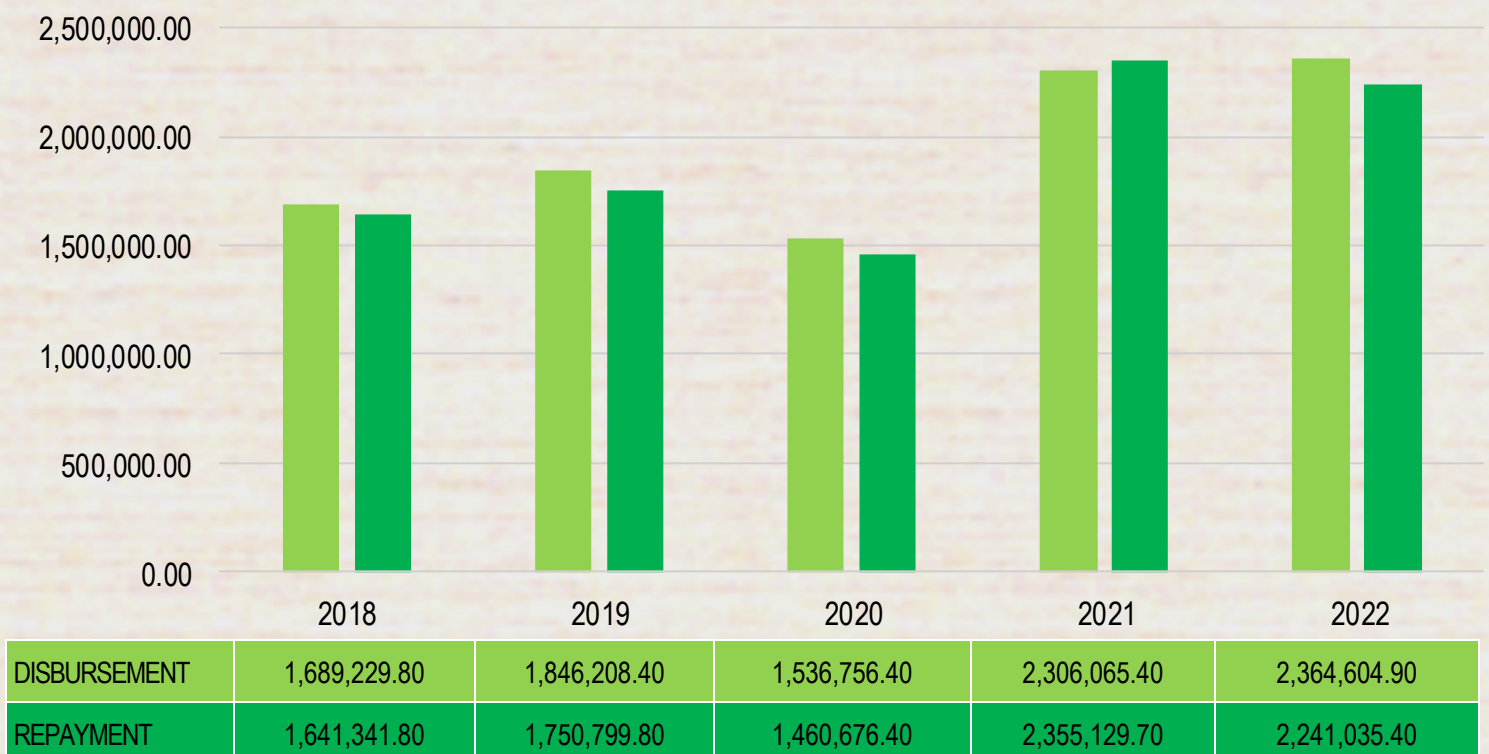
YEAR	2017	2018	2019	2022	2021	2022
TARGET	1.11	1.37	1.41	1.43	1.42	1.7
ACHIEVE	0.99	0.98	1.09	1.25	1.43	1.56
%	89%	72%	77%	87%	101%	92%

STRATEGIC GOAL 1



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ACTUAL DISBURSEMENT VS REPAYMENT (in billion pesos)

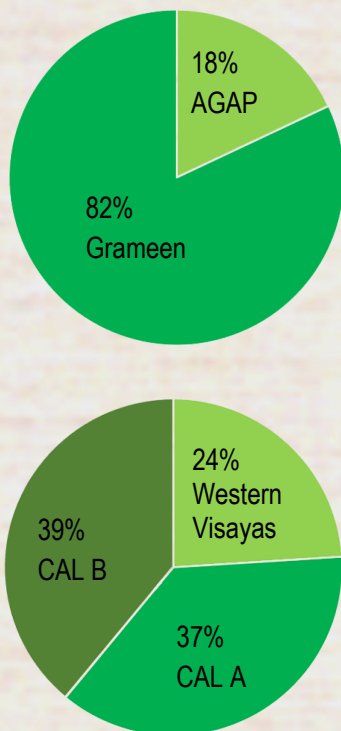


STRATEGIC GOAL 1

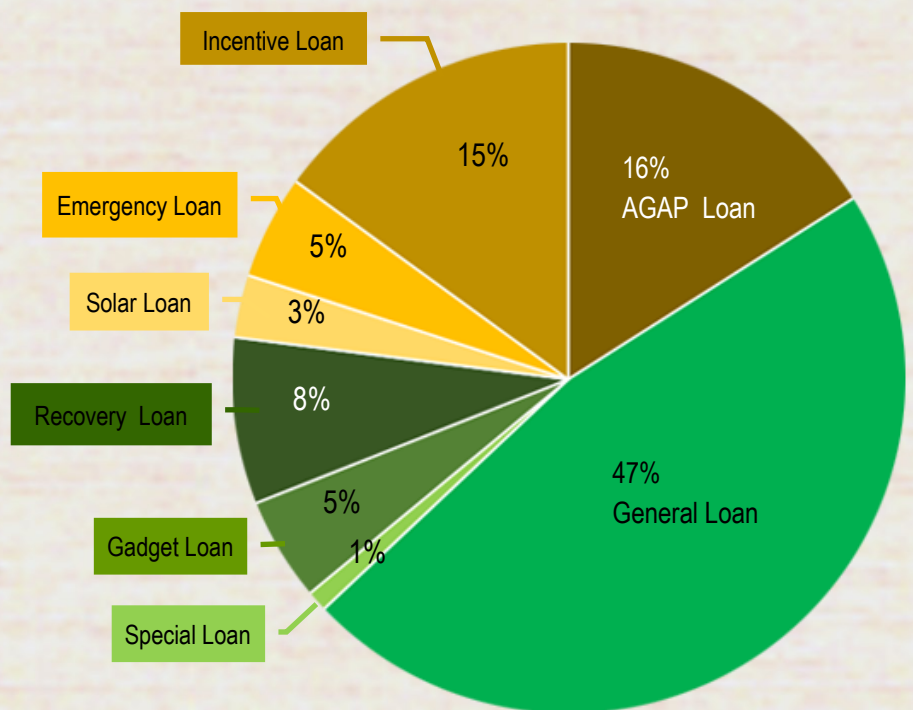


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LOS DISTRIBUTION



LOS BY PRODUCT



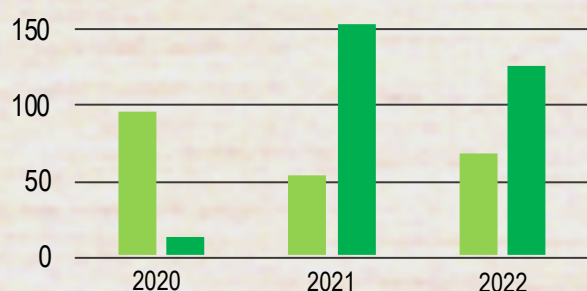
STRATEGIC GOAL 1

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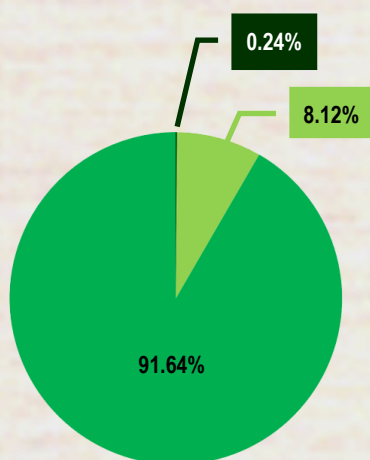
C. PORTFOLIO AT RISK (PAR)

Portfolio at risk was maintained at 4%. Western Visayas increased their PAR compared with last year. Aklan and Iloilo areas contributed to these. Members still have had difficulty bouncing back from the effects of the pandemic and the successive occurrence of calamities in the region during the last two years. Calabarzon A has significantly reduced its PAR, restructured outstanding loans to Recovery Loans to assist members return to regular status. Calabarzon B, on the other hand, has continuously managed to maintain the health of its loan portfolio .

% PORTFOLIO AT RISK



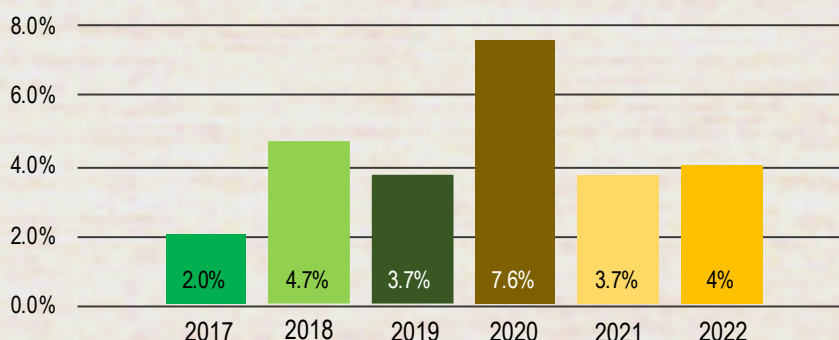
YEAR	2020	2021	2022
PAR	11.7	152.9	125.1
RECOVERY	95.5	53.7	67



PAR BY REGION

CALABARZON A	CALABARZON B	WESTERN VISAYAS
163,147	5,446,267	61,461,699
0.24%	8.12%	91.64%

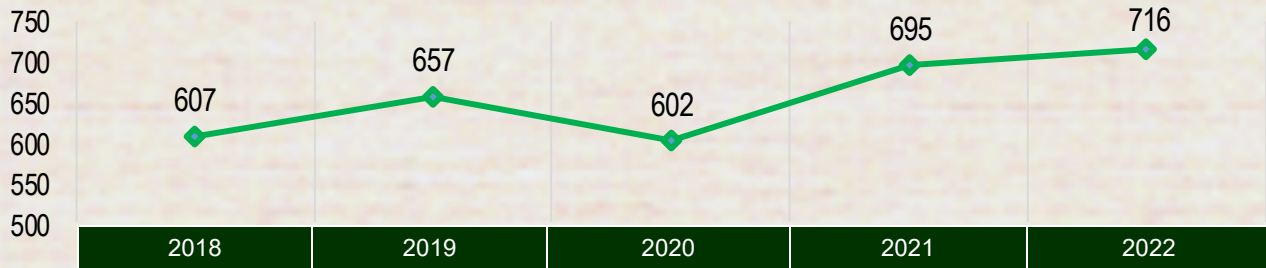
PAR vs RECOVERY LOAN (in million pesos)



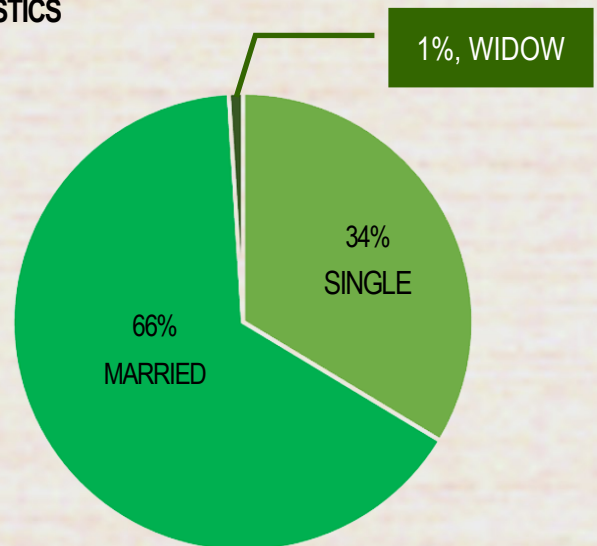
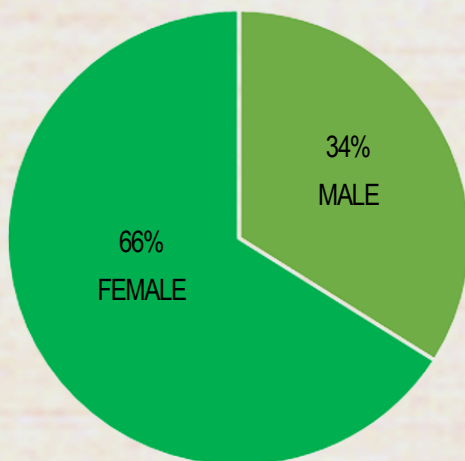
STRATEGIC GOAL 2

Effective and Efficient Workforce

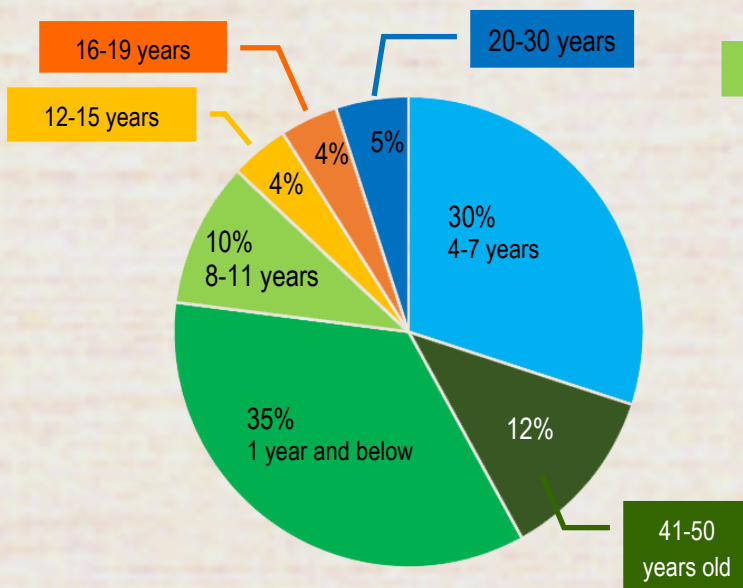
A. STAFFING



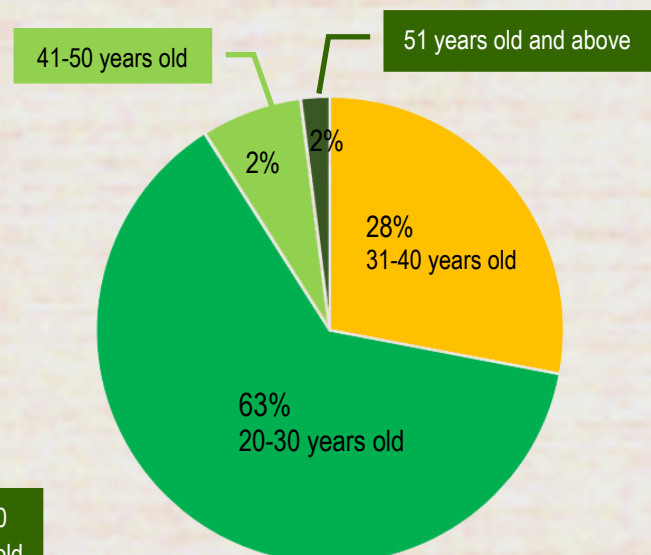
PERSONNEL STATISTICS



YEARS IN ASHI



STAFF AGE PROFILE

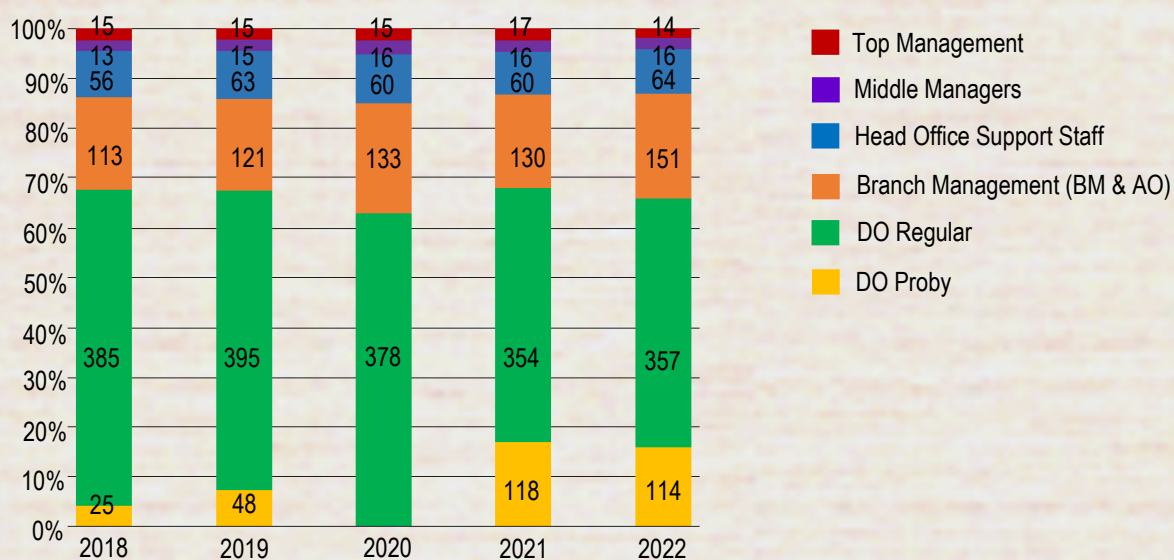


STRATEGIC GOAL 2



Effective and Efficient Workforce

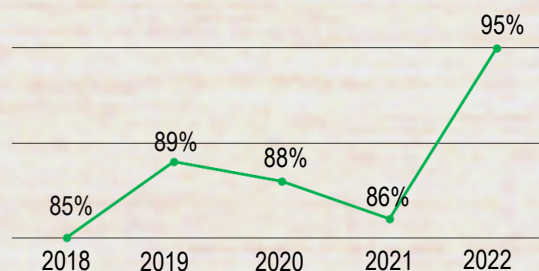
STAFFING COMPOSITION



New staff contributed 1,368 groups, a combination of new and incomplete groups, with 6,762 new members, P33,810,000 total loan disbursement

STAFF PRODUCTIVITY	URBAN	RURAL
LOS PER DO (in million pesos)	2.7	3.4
Member per DO	249	204
Center per DO	5	4

STAFF RETENTION RATE



STRATEGIC GOAL 2

Effective and Efficient Workforce

B. RECRUITMENT AND HIRING

- Recruitment with the help of LGUs through PESO Job Fairs and LRA in Calabarzon
- Visited 12 Universities in Quezon Province, Pangasinan, and Pampanga, and 65 Barangays in Rizal, Laguna and Antique.
- Endorsed 249 trainees to TDD
- Hired 148 new Development Officers, Safety and Maintenance staff, and a CPA.

C. TALENT MANAGEMENT

- Promoted 27 Development Officers to Accounts Officers, one to HR Officer, one to Executive Assistant, one to MED Associate, and two to Branch Manager
- Promoted a Cashier to Accounts Officer, an Accounts Officer to IAU Associate, thirteen (13) Accounts Officers to Branch Manager, and a Branch Manager to Area Manager
- Promoted a TDD Associate to BM, an ODA to BM, an IAU Associate to BM, an IAU to TDD Officer, a PPD Associate to BM, two TDD Associates to TDD Officer, a PD Associate to HR Officer, a PD Officer to HRIS Administrator, a Personnel Officer to HR Manager and an IAU Associate to IAU Head
- Transferred to a new assignment: a BM to BDD Associate, an AM to BDD Officer
- Assessed and invited 78 potential talents

D. COMPENSATION AND BENEFIT

- Adjusted salaries of employees
- Filed 56 SSS sickness notifications, collecting P572,355.00 for 41 sickness reimbursement; 33 maternity notifications collecting P2,474,349.93 maternity benefit reimbursements.
- Distributed 17 staff Damayan benefits amounting to P295,000; 198 SSS, and 123 Pag-ibig Salary loans

STRATEGIC GOAL 2

Effective and Efficient Workforce

E. STAFF TRAINING

INTERNAL TRAININGS		
ACTIVITY TITLE	PARTICIPANTS	NO. OF SESSION
CIVIC EDUCATION	582 EMPLOYEE	18
RETREAT AND RECOLLECTION	483 EMPLOYEE (AO, DO)	14
RISK MANAGEMENT	ALL DEPARTMENTS (OMs, WV, HRAD, IAU, HRDD, ETC.)	11
ARAWANG LISTA, ENTERPRENURIAL: MINDSET, PERSONAL DREAMS	250 EMPLOYEE (regions, WV)	22
FINANCIAL LITERACY 1	231 EMPLOYEE	7
SAVINGS GAME	23 EMPLOYEE (LNEB, ALB, CAEB)	3
FARMER BUSINESSES SIMULATION	12 EMPLOYEE (ALB, ARB, ANAB, ACAB)	4
MICRO BUSINESS SIMULATION	11 EMPLOYEE	2
GENDER SENSITIVITY	522 EMPLOYEE (ALL REGION)	12
PARENTING	223 EMPLOYEE	10
PEACE TRAINING	90 EMPLOYEE (PROBITIONARY DO)	3
NEW ACCOUNT OFFICES: SIGNS AND SYMPTOMS	14 EMPLOYEE (NEW AO)	1
BASIC ACCOUNTING AND EXTERNAL COMPLIANCE TEMPORARY	70 EMPLOYEE (AO)	1
BASIC ACCOUNTING AND EXTERNAL COMPLIANCE AND TEMPORARY INTERVENTION TO THE NEW SYSTEM	70 EMPLOYEE (AO)	1
AUDIT REQUIREMENTS (BANK RECONCILIATION, LAPSING SCHEDULE, PPE INVENTORY & SCHEDULE OF ACCOUNTS, AND NEW SYSTEM (PHILIT)	70 EMPLOYEE (AO)	1
ACCOUNTS OFFICER CHECKLIST AND INAPPROPRIATE BEHAVIOR OF ACCOUNTS OFFICER/SIGNS AND SYMPTOM	70 EMPLOYEE (AO)	1
BRANCH MANAGER JOB DESCRIPTION AND PERFORMANCE EVALUATION	All BM, AM, OM (ALL REGION)	1
OCCUPATIONAL SAFETY AND HEALTH TRAINING	148 EMPLOYEE (67 AO, 65 BM 14 AM, 2 OM)	2
PRE-MOT AND GRT CERTIFICATION	89 EMPLOYEE (DO, AO, BM)	1
DISCUSSION OF STRATEGIC PLANS 2023-2025 WITH VP, HEAD OF HR, TDD	All BM, AM, OM, RC	4

STRATEGIC GOAL 2

Effective and Efficient Workforce

E. STAFF TRAINING

EXTERNAL TRAININGS		
VIRTUAL SESSION		
ACTIVITY TITLE	PARTNER/ FACILITATORS	PARTICIPANTS
EXPANDED WITHHOLDING TAX (EWT) COMPLIANCE: COMMON ERRORS AND ISSUES.	PICPA	12 EMPLOYEE (FD, IAU, HRDD, HRDD, PPD, VPO)
LENDING TO SMALL BUSINESSES	SPARKASSENSTIFTUNG	100 EMPLOYEE (MANAGERS & HO STAFF)
OCCUPATIONAL SAFETY AND HEALTH TRAINING	ONLINE	OLIVIA MADRIAGA MARIANNE GONDRANEOS DESERIE GOTO BRIAN BRIOSO JAY RUIMBAMBA QUEENIE ROSE BEBIDA
SELF-CARE & OCCUPATIONAL HEALTH AND SAFETY	MMC	6 EMPLOYEE (HRD, TDD)
FINANCIAL MANAGEMENT	CTDS	6 EMPLOYEE (DH)
VIDEO EDITING	RLRB	HRDD, HRAD, MED, HO
ONLINE LEARNING SESSION SERIES OF FINANCE FOR ORGANIZATION	FUND PHIL PROGRAMS	4 EMPLOYEE (FD, IAU, HRD, HRDD)
MODERN INTERVIEWING AND HIRING TECHNIQUES	POWERMAX CONSULTING GROUP INC.	MARIANNE GONDRANEOS IVAN KRISTOFFERARALAR ROWEL FLORES
TELEPHONE AND EMAIL ETIQUETTE	POWERMAX CONSULTING GROUP INC.	2 EMPLOYEE (HRD)
ADVANCED SUPERVISORY LEADERSHIP	POWERMAX CONSULTING GROUP INC.	DESERIE GOTO FRANCISCA RUEDAS GILACIO NASAYO JR.
UNDERSTANDING FINANCIAL STATEMENTS	POWERMAX CONSULTING GROUP INC.	OLIVIA MADRIAGA ELVIRA FAINSAN
SALARIES AND BENEFITS OF BENCHMARKING	POWERMAX CONSULTING GROUP INC.	JIMMY RAMOS OLIVIA MADRIAGA ELVIRA FAINSAN
FINANCIAL TRANSACTION ANALYSIS	BANKERS WITHOUT BORDERS	ALL MANAGERS

STRATEGIC GOAL 2

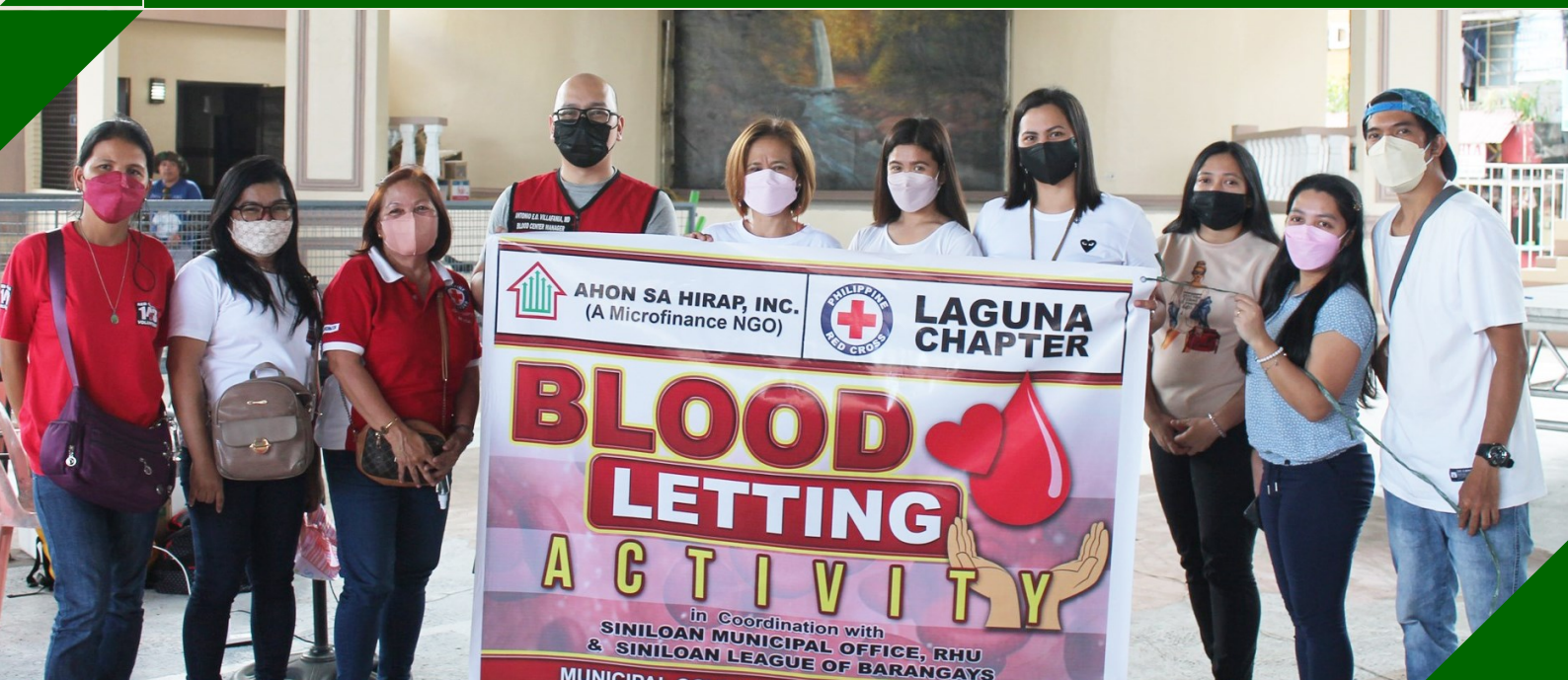


Effective and Efficient Workforce

F. OTHER INTERVENTIONS

- Memorandum of Understanding with Quisao Integrated National High School (QINHS) signed on November 4, 2022. FDE class began on November 15, 2022, with ten students. TDD will recommend those who successfully finish the two year FDE Basic Microfinance Course to HR for the employment as probationary DO. However, they are encouraged to study and complete at least a two-year course, or the equivalent of 75 units, to be eligible for any promotion.
- The Social Development Program (SDP) which started in 2022, was not fully implemented by most branches. TDD will track branch SDP plans and provide support to carry out its implementation.
- Attended the 6th 2022 Government Updates (GO UP) Forum Seminars (BIR, DOLE, Pag-Ibig, Phil health, and SSS) in July 26, 2022
- Spent family time with all departments; employee engagement with virtual games; and devised amusement and recreational activities to strengthen employee and team connections.
- Gender Awareness: MPD WV staff was guest speaker in KALIPI under MSWDO and shared insights on Women's Empowerment.

STRATEGIC GOAL 3



Empowered members toward self-sufficiency

A. MICRO INSURANCE

- Micro insurance enrolment as of December 2022 is 89,507 (90 % of target)
- Claimed benefits amounted to P59,199,046 (64.55% utilization of premium payment)
- 99 members received DAMAYAN benefits for over-aged dependents through the ASHI DAMAYAN Program

BENEFIT CATEGORY	COUNT OF CLAIMS	AMOUNT OF BENEFITS
1. LIFE DEATH	1,691	51,924,791
2. NON LIFE	6,032	7,274,255
2.1 PROPERTY ASSISTANCE	5,900	6,420,355
2.2 DAILY HOSPITALIZATION ASSISTANCE	127	810,000
2.3 DISMEMBERMENT	5	43,600

STRATEGIC GOAL 3

Empowered members toward self-sufficiency

B. MEMBERS' TRAINING (TDD)

ACTIVITY TITLE	PARTICIPANT		NUMBER OF SESSION	DATE CONDUCTED
	TARGET	ACTUAL		
CIVIC EDUCATION	1,214	1,353	72	JANUARY-APRIL
FINANCIAL LITERACY 1	200	338	10	OCTOBER-DECEMBER
FINANCIAL LITERACY 2	2,023	2,517	100	FEBRUARY-DECEMBER
COCO FAMERS (MODULE 1, PRE-PRODUCTION)	100	172	4	2 ND AND 3 RD QUARTER
COCO FAMERS (MODULE 2, PRODUCTION	100	114	4	2 ND AND 3 RD QUATER
COCO FAMERS (MODULE 3, MARKETING)	80	944	3	2 ND AND 3 RD QUARTER
AGAP-FORMULATION OF CLUSTER POLICY	12	12	1	3 RD QUARTER
GENDER SENSITIVITY	880	896	44	3 RD QUARTER
FARMERS BUSINESS SIMULATION	46	54	4	4 TH QUARTER
MICRO BUSINESS SIMULATION	20	20	2	4 TH QUARTER
SAVINGS GAME	113	113	1	3 RD QUARTER
PARENTING	200	203	10	4 TH QUARTER
STRATEGIC PLANNING OF AFAM, AFAP, AGAP DUROG		25	3	4 TH QUARTER
PEACE TRAINING (2 DAY TRAINING)	469	447	17	2 ND QUARTER
KABALIKAT SA NEGOSYO: ANG HORTALEZA FOUNDATION (4 DAY TRAINING)	80	81	3	JUNE, SEPTEMBER NOVEMBER

MEMBERS' TRAINING (BRANCH)

BRANCH INITIATED TRAININGS	CALABARZON A	CALABARZON B	WESTERN VISAYAS	TARGET	TOTAL	% ACHIEVED
LEADERSHIP AND VALUES	5,231	7,464	2,055	20,589	14,750	725
FINANCIAL LITERACY	1,480	7,620	2,269	17,417	11369	65%
DISASTER MANAGEMENT	1	16	0	1,454	17	1%
LIVELIHOOD PROGRAM	53	205	10	1,749	268	15%

STRATEGIC GOAL 3



Empowered members toward self-sufficiency

Rosary Project of Elderly

- The project sold thirty-Seven Thousand Two Hundred Thirty Pesos (P37,230.00) worth
- Antique South Branch (ASB) conducted a beads accessory-making workshop for senior citizens.

Other Training and Capacity Building activities

- ASHI partners providing free training to members are: Ang Hortaleza Foundation, Inc., Sparkassenstiftung, Grameen Foundation, and Bankers Without Borders.
- The Grameen Foundation supports the design of a training curriculum for Coco farmers.
- Farmers training conducted by Mr. Jojo Mendoza of Harbest Agribusiness Corporation, sponsored by JGF, at Sitio Magalolon, Kalayaan, Laguna, from January to May 2022, participated by 14 farmers and BDD Team with Mr. Domingo Salomon, Jr. of TDD.
- Disaster Risk Reduction Training: 1,473 participants from 9 branches attended the Fire and Earthquake Drill and First Aid Training, facilitated by MDRRMO, Red Cross, and Bureau of Fire Protection.
- Bankers Without Borders sponsored a text blast project to help remind DO and members regarding ASHI policies (5959 members and staff).
- Conducted survey among members in 8 branches with the assistance of OIKOCREDIT

C. MARKET EXPANSION for AGAP

- Chowking Direct to Store Deliveries - The Market Test Delivery (actual product delivery) to six (6) stores last July resulted in regular deliveries to 6 Chowking stores in South Luzon by AGAP Farmers of Magalolon (AFAM) and AGAP Farmers of Pangil (AFAP). They have to deliver thirteen (13) assorted vegetables and eggs every Monday, Wednesday, Friday, and Saturday. The BDD team assists the farmer associations with ordering, billing, price monitoring, and negotiation.

STRATEGIC GOAL 3



Empowered members toward self-sufficiency

- Foodsborough Corporation - Foodsborough Corporation at Silang, Cavite, trusted AGAP Farmers to become one of their suppliers of ginger, spring onions, onion bulb, and carrots for the processed products they supply to some leading convenience stores, restaurants, and supermarkets.
- Sioson's Supermarket – Farmers supply assorted fresh vegetables.

D. PRODUCT EXPANSION (new product)

Sweet Bell Pepper (Sultan F1)

- With a harvest of 636 kilograms sweet bell pepper from 2,400 seedlings, with a gross sale of Php 100,200.00 (1st quarter) AGAP Magalolon complied with the 100 kilograms requirement for batch sampling. This earned them approval to supply the bell pepper Sultan variety to Jollibee Foods Corporation (JFC) last August 18, 2022.

E. DONATION TO AGAP FARMERS

- 3 Refrigerated Delivery trucks donated by Japan Embassy to AFAP Rizal, AFAM Laguna and AGAP Durog in Western Visayas are helping big time with vegetable deliveries
- Newly constructed consolidation area of AGAP Farmers of Magalolon (AFAM) at San Antonio, Kalayaan, Laguna
- JGF provided the Community Learning Resource Station in Sitio Magalolon, Kalayaan, Laguna with a laptop, printer, projector, speaker, and internet (with 11 months advance payment).
- Our strong partnership with the Department of Agriculture (DA), Office of the Provincial Agriculture (OPA), and Municipal Agriculture Office (Pangil and Kalayaan,) benefitted AGAP farmers with the following:

⇒ Multi-tiller (AFAP)	⇒ Seedling Trays (AFAP and AFAM)	⇒ Seeds (AFAP and AFAM)
⇒ Mini Tractor (AFAM)	⇒ UV Plastics (AFAP and AFAM)	⇒ Sprayer (AFAP and AFAM)
⇒ Vegetable Crates (AFAP and AFAM)	⇒ Lime and Vermi Compost (AFAP)	

STRATEGIC GOAL 3



Empowered members toward self-sufficiency

F. ASSISTANCE TO MARKET

- Local and Institutional Markets include Mang Inasal, Chowking, Jollibee, Yellow Cab, Foodsborough, Waltermart, Sionson's Supermarket, and Divisoria.
- Two (2) farmers associations, AGAP Farmers of Pangil (AFAP) and AGAP Farmers of Magalolon (AFAM), are registered with the Department of Labor and Employment (DOLE) and accredited associations by the Local Government Unit (LGU). ASHI will continuously strengthen our two (2) organized clusters (AGAP Durog and Sido) to penetrate local and institutional markets in Western Visayas. We also have support clusters from Rizal (AGAP Nayon, Mamuyao, Laiban, and Daraitan) and Luzon (AGAP Balubad and Oples).
- Product exchange between members in AKNWB (banig) and RTB (doormat) continues.

G. COMMUNITY HEALTHCARE AND WELFARE

- 3,029 members, staff, and families benefited through the ASHI programs
- 151 staff responded to blood donation through Red Cross
- Cash relief amounting to P2,205,600 were given to 10,565 members affected by Typhoon Agaton, Karding and Paeng; 5 members received fire assistance of P5,000.

H. SSS AND PAG-IBIG MEMBERSHIP

- 3,474 SSS registration raised P2,840,780 loans to pay for contribution
- 514 PAG-IBIG enrollment

STRATEGIC GOAL 4



Responsible ASHI community for taking care of the plant

WASH Report

4,545 availed of the WASH products (2,854 new toilets, 1,434 toilet renovations, 243 water filters, and 14 water connections)
A total of 27,489 benefited the program as of Dec. 31, 2022

SATO Project

50 units of toilet bowls installed in Western Visayas 4, and 800 pcs of Sato tap were delivered

Water.org

The grant to be given by Water.Org is approximately \$15,000, equivalent to P810,000.00.

Build Change

Awareness-raising activities on House Strengthening in Calabarzon 1, 2, and 4.

Other Achievements

OTHER SPM DATA AS OF 2022	CALABARZON A	CALABARZON B	WESTERN VISAYAS	TARGET	TOTAL	% ACHIEVED
SOLAR PRODUCTS	692	5,001	1,148	8,500	6,841	80%
NO. OF CENTERS WITH ECOYARD	71	688	161	1,167	920	79%
NO. OF COMMUNITY WITH CLEAN AND GREEN ACTIVITIES	53	542	326	1,715	921	54%
NO. OF TREE PLANTED (GL=1PLANT)	27,549	14,959	14,798	54,993	57,306	104%

STRATEGIC GOAL 4



Responsible ASHI community for taking care of the plant

ASHI HO PILILIA UPDATES

Progress:

- Date of transfer to Pililla - January 9, 2023
- Roadway is completed.
- Meralco electric meter is installed and working.
- Internet connection is ready.
- Riprap is completed on the right side of the roadway.
- Water line is ready
- Installed CCTV
- Provides monthly updates to the HO-Pililla Committee and the middle management during Department Head Meeting.

On-going construction until 2023:

- Riprap or soil protection (left side of the roadway)
- Covered court
- Canteen