



AHON SA HIRAP, INC.

(A Microfinance NGO)



1ST QUARTER REPORT

1ST QUARTER 2021 PERFORMANCE REPORT

EXECUTIVE SUMMARY

PARTICULARS	TARGET (JAN-MARCH 2021)	ACTUAL (JAN-MARCH 2021)	%
Current Membership	95,274	96,227	101%
Active Members	88,015	87,862	84%
New Members	5,552	7,249	131%
Exits	1,177	2,133	160%
Loan Outstanding (<i>in million</i>)	1,213	1,203	99%
Disbursement (<i>in million</i>)	426.90	450.22	105%
Collections (<i>in million</i>)	449.35	436.76	97%
PAR amount (<i>in million</i>)/Rate		69	5.7%
Recovery Loan (<i>in million</i>)		145	12.0%

	1Q 2016	1Q 2017	1Q 2018	1Q 2019	1Q 2020	1Q 2021	GROWTH	
							2020	2021
Branches	32	40	47	60	65	65	8%	0%
New Members	1,842	3,387	4,259	3,995	4,580	7,249	15%	37%
Active	31,996	43,502	56,753	66,880	74,263	87,862	11%	18%
Inactive	4,921	4,625	7,476	10,208	13,204	8,365	29%	-37%
Exit	623	413	562	794	1,887	2,133	138%	13%

UPDATE AS OF MARCH 31, 2021	
No. of province covered	9
No. of municipalities covered	113
No. of Barangays	1,189
No. of Areas	16
No. of Branches ⇒ Grameen Branch ⇒ AGAP Branch	59 6
No. of Centers ⇒ Grameen Branch ⇒ AGAP Branch	1,772 136
No. of Members ⇒ Grameen Branch ⇒ AGAP Branch	87,929 8,298
No. of Regular Development Officers	359
No. of Probationary Development Officers	

BUDGET PERFORMANCE

2021					2020			
	Budget	Actual	% as to Budget	% as to Revenue	Budget	Actual	% as to Budget	% as to Revenue
Revenue from Microfinance	103,703,453.55	101,712,931.53	98%	97%	110,756,973.80	77,856,110.84	70%	85%
Other Income	6,153,413.16	3,266,299.16	53%	3%	3,071,884.18	13,550,073.57	441%	15%
TOTAL REVENUES	109,856,866.71	104,979,230.69	96%	100%	113,828,857.98	91,406,184.41	80%	100%
Operating Expense	63,155,270.	49,198,740.36	78%	47%	57,891,593.47	49,091,702.34	85%	54%
Administrative Expense	19,346,342.74	10,375,593.27	54%	10%	29,557,890.73	19,088,887.66	65%	21%
Finance Cost	14,672,221.36	13,491,856.39	92%	13%	15,101,635.21	13,125,105.41	87%	14%
Loan Loss Provision	2,831,338.40	-	0%	0%	11,319,640.23	1,547,553.76	14%	2%
TOTAL EXPENSES	100,005,173.16	73,066,190.02	73%	70%	113,870,759.64	82,853,249.17	73%	91%
Excess of Revenues over Expense	9,851,693.56	31,913,040.67	324%	30%	(41,901.67)	8,552,935.24	-20412%	9%
Less: Tax	2,429,365.50	2,098,890.00	86%	2%	2,173,624.88	1,822,100.48	84%	2%
Net Income	7,422,328.05	29,814,150.67	402%	28%	(2,215,526.55)	6,730,834.76	-304%	7%

BRANCHES NET INCOME AND INDIRECT COST

It is interesting to see that the branches are now becoming more conscious of their expenses, as evidenced by the eight (8) branches in Region A, sixteen (16) in Region B, and nine (9) in WV who are already positive in their net income after cost allocation. Our performance score card as Large MF-NGO is 88.18.

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STRATEGIC GOAL

An innovative sustainably-managed institution

OUTREACH

Ninety three percent (93%) of the membership is with Grameen, the remaining seven percent (7%) with AGAP.

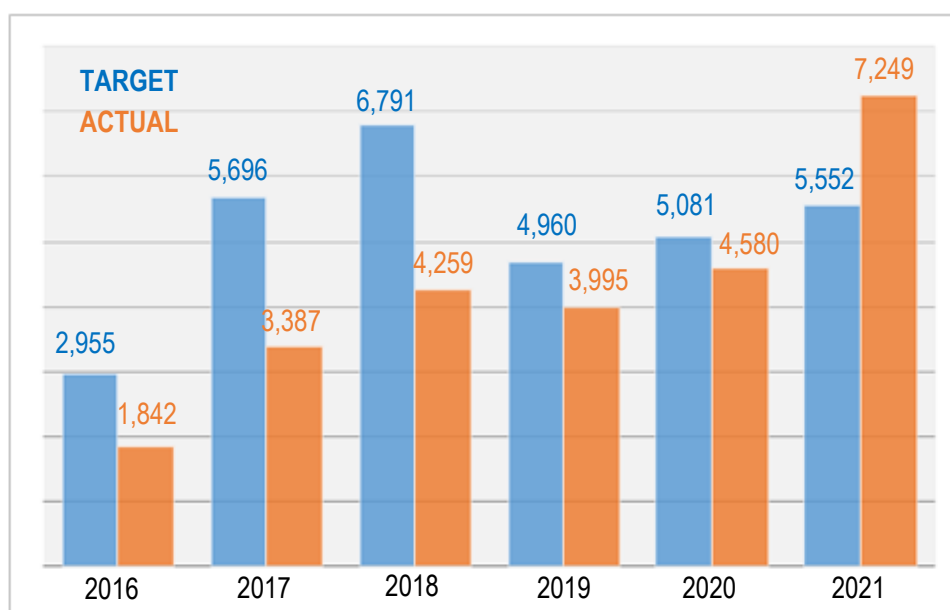
Even as travel has been made difficult by the existing pandemic, the staff has managed to exceed its first quarter target (31% over), representing eighty nine percent (89%) of its annual target.

TOTAL MEMBERSHIP



CAL 8 achieved the highest percentage of net new members (91%), followed by AGAP (81%) and WV1 (81%).

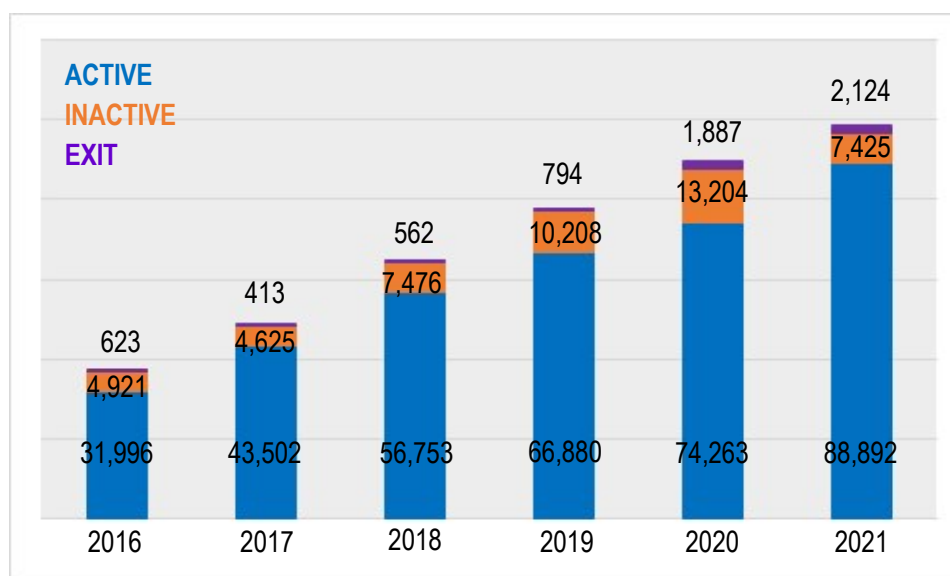
NEW MEMBER



MEMBERSHIP STATUS

The percentage of members who became active increased to 92% compared to the same period of previous years despite the challenges posed by the pandemic. Credit goes to staff tactics to maintain communication with members and productivity.

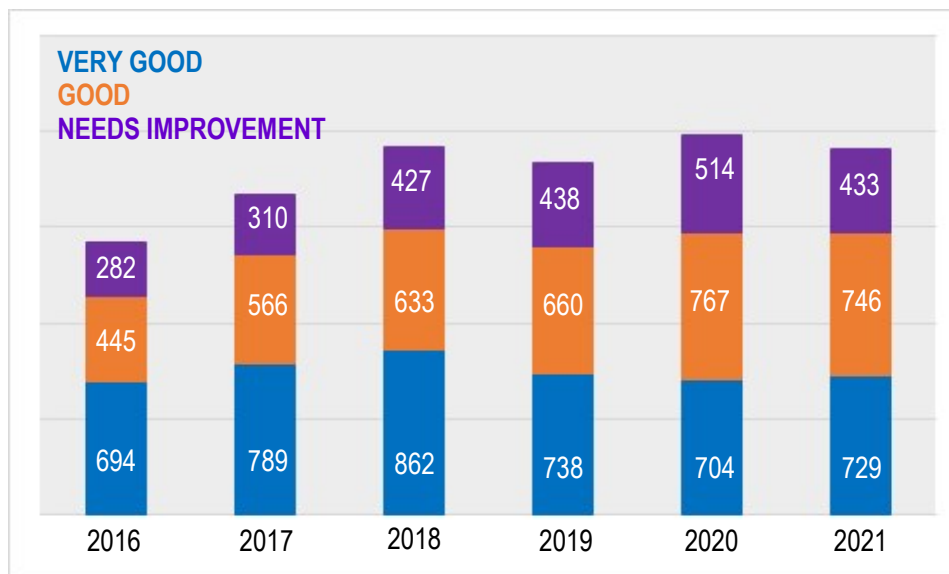
- ❖ Strengthening relationship with members using various strategies.
- ❖ Intensified member monitoring through various platforms depending on quarantine protocols.
- ❖ Ongoing motivation and encouragement of members on opportunity & their responsibility.
- ❖ Improving skills and attitudes of managers and staff to keep up with the new normal.
- ❖ Close monitoring of staff and branch achievement especially as regards execution of the Recovery loan program.
- ❖ Spent weekends and holidays for fieldwork.
- ❖ Filling-up of incomplete groups; consolidation of groups and centers.
- ❖ Fortified relationship with LGUs.



CENTER MAINTENANCE CLASSIFICATION

- ⇒ The number of centers with “Needs improvement” status has gone higher than the acceptable percentage (below 20%) because of undergoing center consolidations and the Recovery Loan Program.
- ⇒ Moreover, there was a shortage of staff to handle center management due to illness, resignation and staff cases.

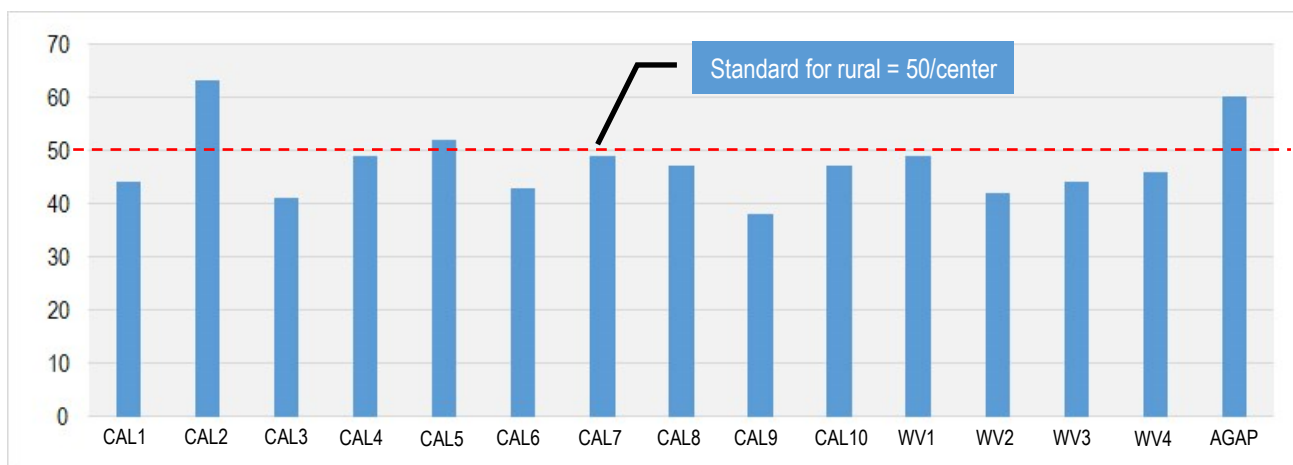
CENTER PERFORMANCE CLASSIFICATION



CENTER FILL-UP

The branches are working hard to achieve the center fill-up standard which will increase their efficiency. Some branches are constrained by localized lockdowns on account of the pandemic.

CENTER FILL-UP BY AREA

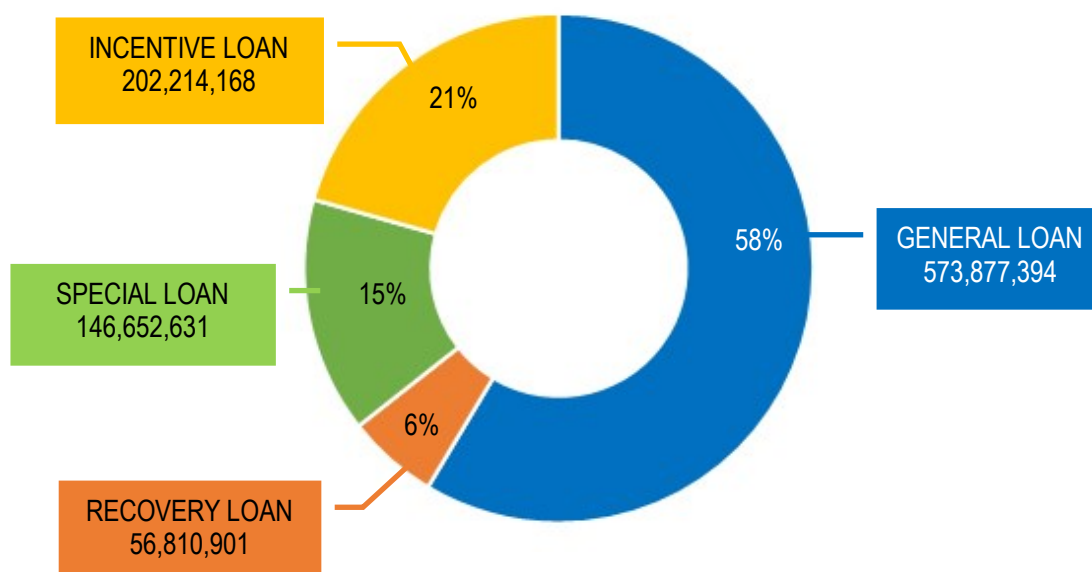


LOAN PORTFOLIO

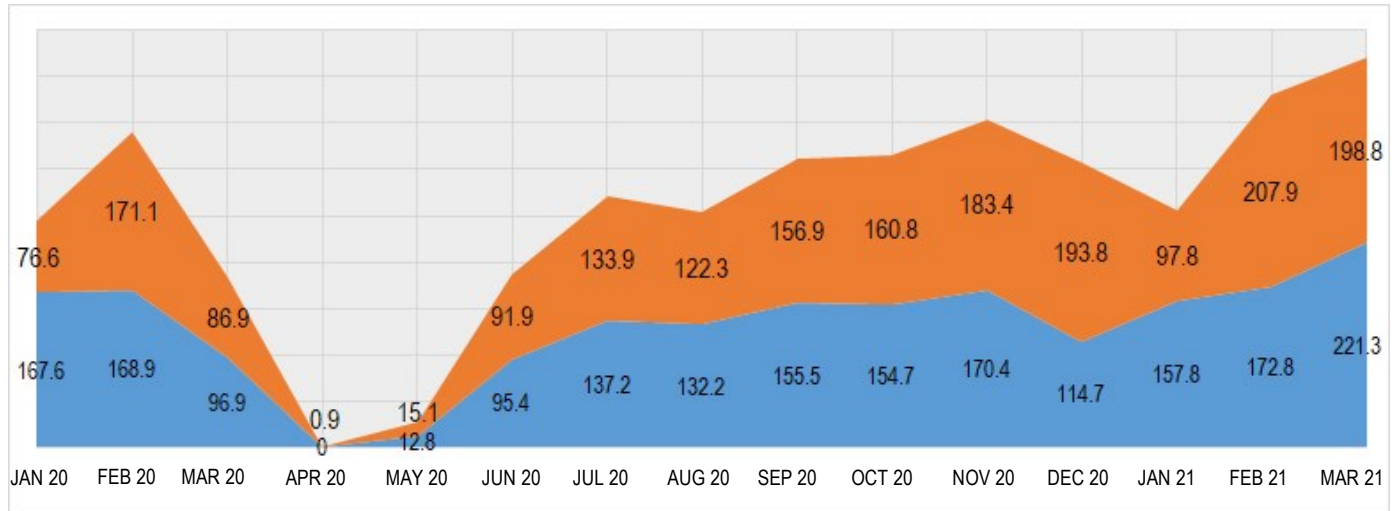
LOS achieved is 99% of target for the first quarter. ASHI has firmed up its billion mark. However, in terms of type of loan, only eighty-six percent (86%) of current members have a General Loan. The branches are urged to focus on encouraging members to increase their General Loan since this is the major contributor to sustainability.



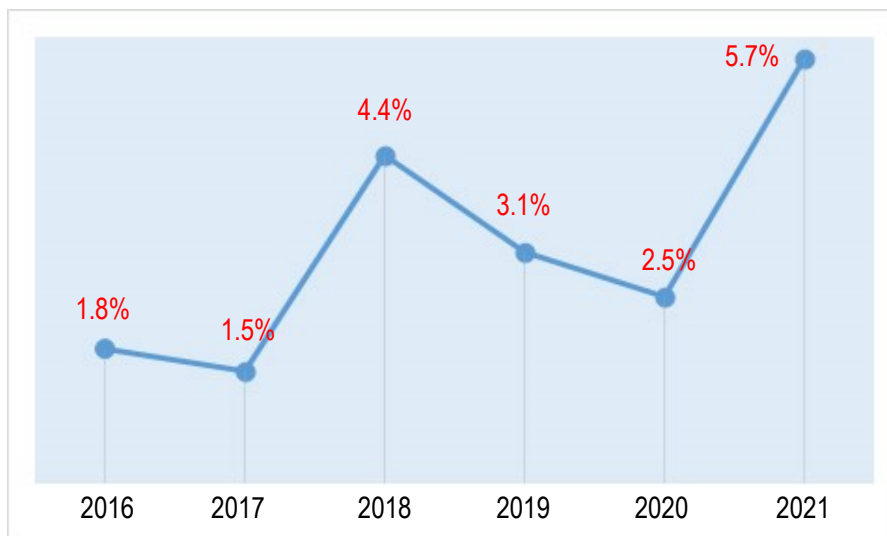
LOAN DISTRIBUTION BY CATEGORY



LOAN DISBURSEMENT VS COLLECTION PER MONTH (JAN 2020 TO MARCH 2021)



PORTFOLIO AT RISK



AGING ANALYSIS	AMOUNT
ACTIVE	1,133,662,037.48
1-30	9,473,541.60
31-60	3,334,117.71
61-90	3,713,245.49
91-180	7,771,507.52
181-365	36,565,673.42
>365	8,201,971.08

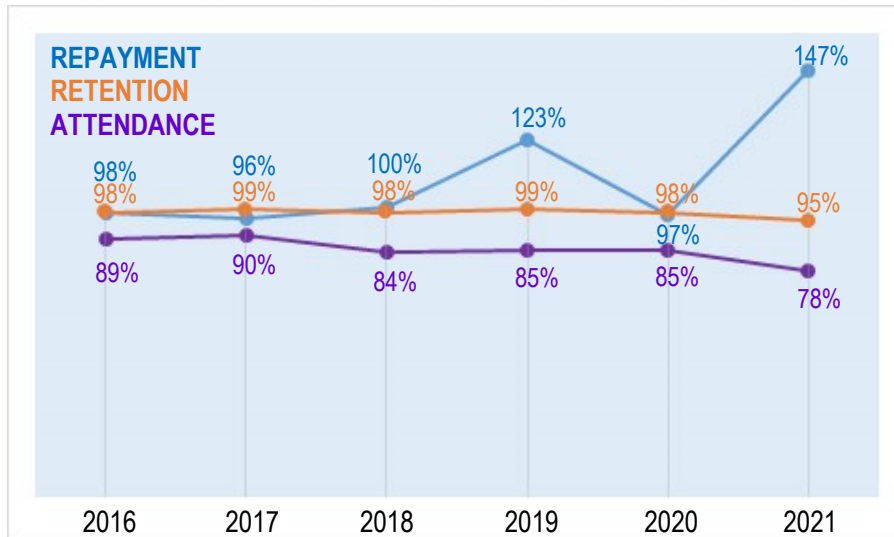
CALABARZON A which has been severely affected by successive localized lockdowns in almost of its areas accounts for 75% of the PAR. CALABARZON B has the least PAR (3%).

PAR AMOUNT	69 MILLION	5.7 % of the LOS
RECOVERY LOAN	145 MILLION	12% of the LOS

STRATEGIC GOAL

An innovative sustainably-managed institution

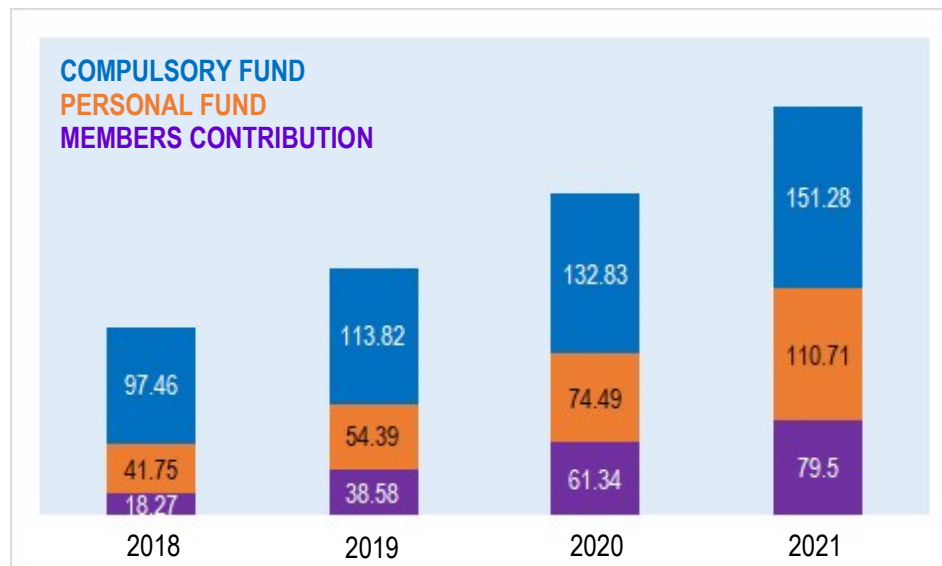
MEMBERS PERFORMANCE INDICATOR



No. of Loan Accounts	121,888
No. of Active Borrowers	75,751
No. of Loans per borrower	1.6
Average loan size per borrower	16,000

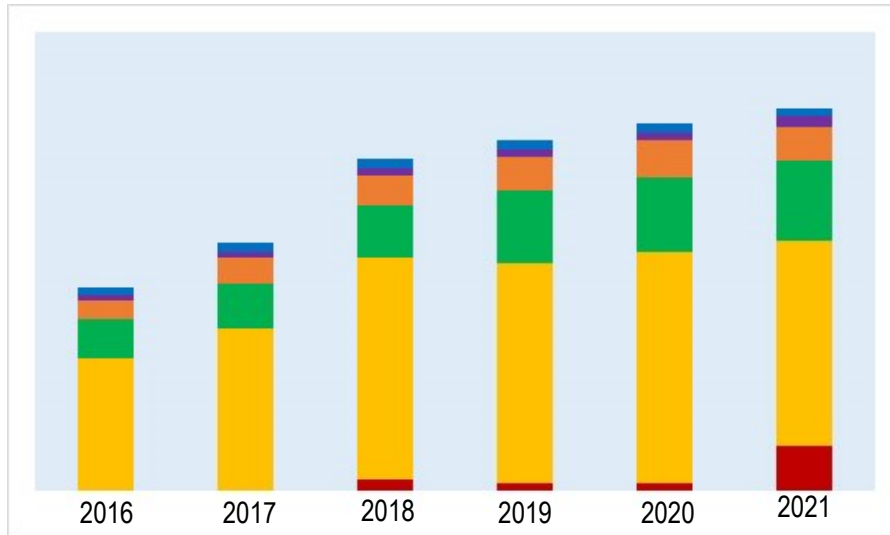
SAVINGS

COMPARATIVE SAVINGS BALANCE



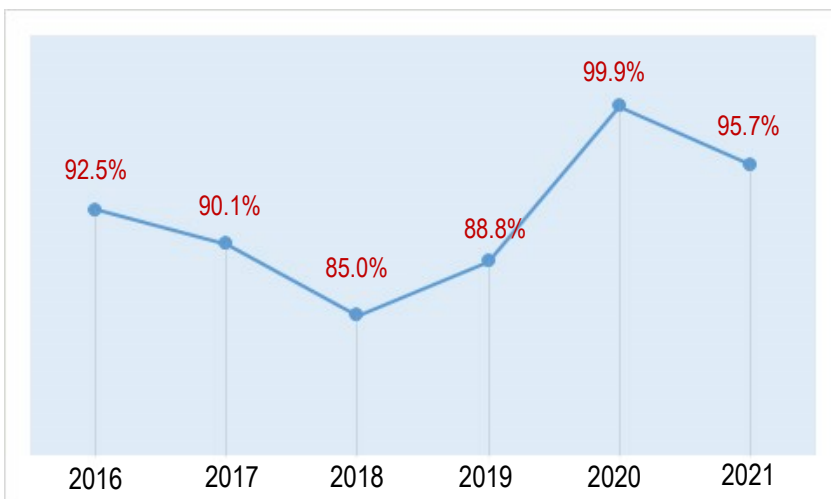
STAFFING COMPOSITION

Staff hiring now makes use of virtual conference platforms. Two batches of DO trainees have been deployed to the branches: Batch 1 yielded 27 DOs who are now in Proby 2 training while Batch 2 has 80 in Proby 1 stage. Batch one has contributed 156 groups (780 new members).



	2016	2017	2018	2019	2020	2021
Top Management	11	14	15	15	15	15
Middle Managers	10	9	13	14	15	17
HO Support	34	46	52	59	63	60
BM and AO	66	80	93	124	131	129
DO Regular	232	282	383	385	403	356
DO Probationary	0	0	22	13	13	80

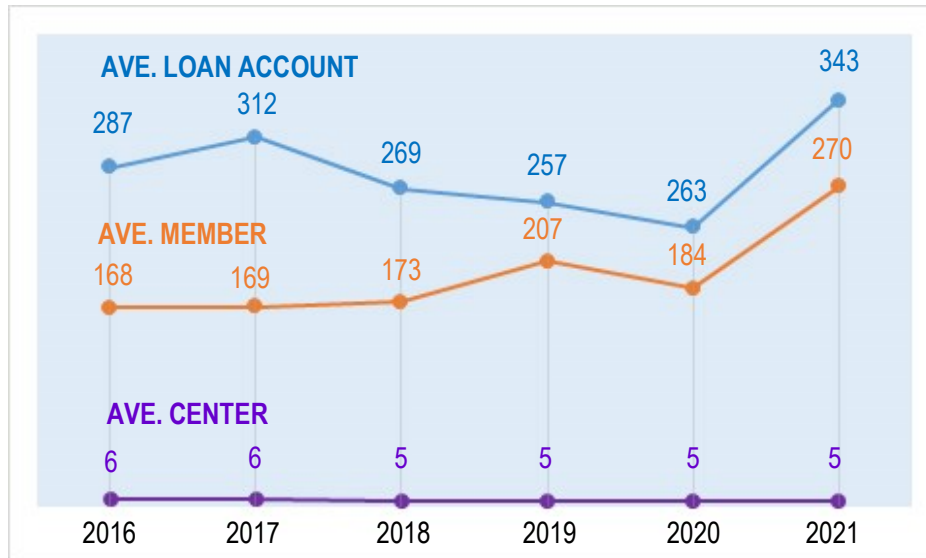
STAFFING RETENTION



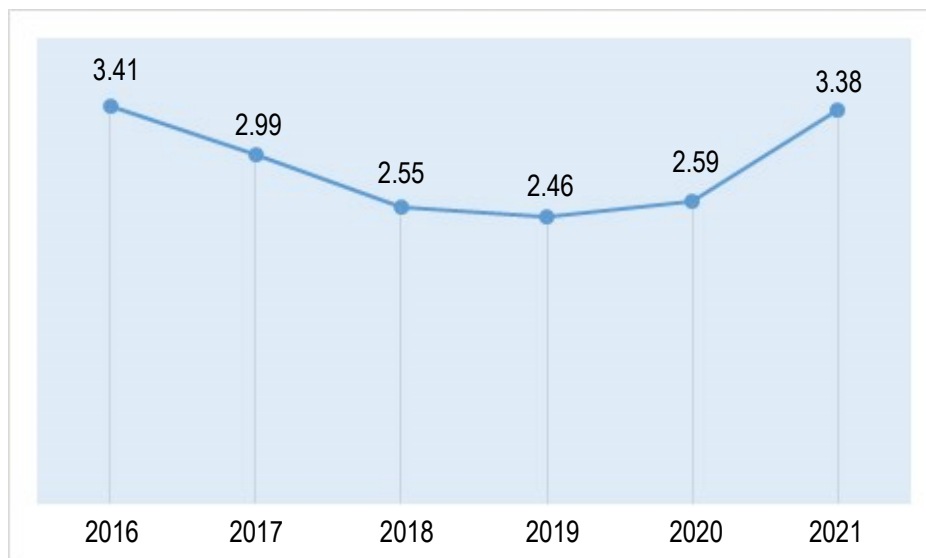
The reasons for 25 regular staff resignations (19 DOs, 5 AOs and 1 department associate)

- ⇒ Family matters = 8
- ⇒ Job opportunities = 9
- ⇒ Failed PIP = 1
- ⇒ Dismissal = 6
- ⇒ AWOL = 1

STAFF PRODUCTIVITY



AVERAGE LOAN OUTSTANDING PER DO (AMOUNT IN MILLION PESOS)



STAFF TRAINING AND DEVELOPMENT

- ⇒ Regular virtual “Staff Kumustahan” with HRAD
- ⇒ PII Orientation and Review Session
- ⇒ A two-day refresher session on operational processes for Managers
- ⇒ Direction Setting with Department Heads
- ⇒ BDD Team attended Empowerment through Entrepreneurship Culminating Activity
- ⇒ Data Privacy Management virtual training to staff.
- ⇒ Enculturation program conducted in WV
 - Part 1 = 16 branches plus Antique regional center staff
 - Part 2 = 9 branches
- ⇒ Recollection - Attitude, Ethics and Commitment for CAL 5
- ⇒ Delinquency Risk Management for CAL 2
- ⇒ MOI Training for Dept heads & Manager
- ⇒ Financial Literacy 1 Refresher Course: 178 attended the training

DEVELOPMENT OFFICER TRAINING

- ⇒ Orientation on the revised DO curriculum
- ⇒ Finalized DO training curriculum

STAFF ASSISTANCE AND BENEFITS

- ⇒ Staff Damayan released to 6 staff amounting to Php 110,000.00 pesos.
 - ⇒ Facilitated the following
 - Sickness benefit to 7 employees = Php 32,930.00
 - Maternity benefit to 8 employees = Php 466,124.99
 - ⇒ Online surveys to find out attitude towards Covid-19 vaccination were conducted to guide management in the purchase of vaccination. Vaccination hesitancy seems overwhelming. The staff was exposed to webinars to enlighten them about the vaccines. The acceptance appears to be slow.
 - Phase 1 - 15% of 499 employees favored being vaccinated.
 - Phase 2 - 26% of 383 employees favored being vaccinated
 - Phase 3 - 36% of 615 employees favored being vaccinated.
- For those interested to be vaccinated, 200 complete vaccinations have been reserved for now.

STAFF TRAINING AND DEVELOPMENT**LEADERS TRAINING INITIATED AT BRANCH AND CENTER LEVEL**

Financial Literacy	2,334
Livelihood Programs	2
Leadership and Values	3,638

LEADERS TRAINING FACILITATED BY HRDD

Financial Literacy (FinLit 1)	732
Financial Literacy (FinLit 2)	114

MEMBERS WHO AVAILED BY THE FOLLOWING

Members with 100K	78
PureIt Products	110
Solar Products	2,460
WASH Program	21,242

MEDICAL HEALTH CARE SERVICES

- ⇒ Out of 87 members who underwent eye screening, 26 have gone through cataract/pterygium surgery.
- ⇒ Medical equipment sponsored by Medicard Foundation were awarded to 6 senior citizens who needed them.

MEMBERS OUTREACH PROGRAM

- ⇒ 400 pcs. of face mask/shield donated by partner USTHS`70 Medical Team awarded to members in Region B.
- ⇒ Gift Packs from Waltermart and JGF.

MARKETING SUPPORT MEMBERS

- ⇒ AFAP accreditation in the Municipality of Pangil, Laguna
- ⇒ Partnership with Green Nature (Plant Catalyst)
- ⇒ Planning session with JGF for Direct to Restaurant Delivery
- ⇒ Price negotiation for Ginger (Clusters in ARB)
- ⇒ Linking with the Municipal Agriculture Office of Pililla, Rizal
- ⇒ AFAP was featured in the Department of Agriculture 2021 Calendar and in the Official Magazine of DA-CALABARZON (KABALIKAT- October-December 2020)

**INSURANCE BENEFIT CLAIM**

- ⇒ 5,445 count of claims were processed including the 123 claims under 0-180 days laddering category.

MICROINSURANCE									
Insured	Count of Mortality	Average Age	Basic Life	A & D Count	Amount	DAHB Count	Amount	Count	Proper Assistance
Principal	138	57	6,675,000.00	4	126,300.00	9	34,300.00	5,030	13,551,550.00
Spouse	154	59	4,320,000.00	4	122,800.00	7	39,900.00		
Child	64	30	925,000.00	4	77,800.00	8	35,700.00		
Parent	15	59	220,000.00						
Sibling	8	29	115,000.00						
	379		12,255,000.00	12	326,900.00	24	109,900.00	5,030	13,551,550.00

SUSTAINABLE PROGRAMS IN PRESERVING AND PROTECTING THE ENVIRONMENT

	ACTUAL
No. of centers with eco-yard	306
No. of community clean and green activities	380
No. of trees planted (GL=1 tree)	8,810

PLANS FOR THE NEXT QUARTER**A. IMPROVED MIS**

In the process of designing an MIS program that is

- ⇒ tailor fit for our needs
- ⇒ that will provide more timely data to fend off fraud
- ⇒ that will lessen use of paper
- ⇒ that will move ASHI closer to cashless payments
- ⇒ that will mechanize accounting
- ⇒ Perfect use of HRIS
- ⇒ Completion of Asset Registration & Asset Management Systems

B. NEW INSURER

By June of this year, our new insurer will be SUNLIFE GREPA FINANCIAL, INC. for Life insurance and STRONGHOLD Insurance Co. Inc. for property. This move will bring about these improvements:

- ⇒ Member's life benefit will be P70,000 (up from 50,000) for an additional P5 weekly payment
- ⇒ No more laddering
- ⇒ Higher payment for accidents

C. INCREASE PROFESSIONALISM AND PRODUCTIVITY

To fortify professionalism among staff:

- ⇒ Review fidelity to mission (Code of conduct, Pangako ng Tauhan)
- ⇒ Review on ASHI policies, internal controls, and previously issued memos
- ⇒ Financial Audit of Branches (Asset & Liability Accounts and Expense Accounts)

To tighten checks and controls:

- ⇒ Design an audit program to check on loyalty to required processes and controls (operational processes like Center Meeting and GOT)
- ⇒ Tighter monitoring on the observance of processes

Train AMs and BMs

- ⇒ Train on Personal Information Interview & PPI analysis.
- ⇒ Test Audit on MIDAS Processes
- ⇒ “Resilient Life, Resilient Business Curriculum” with 14 modules. (In partnership with Grameen Foundation)
- ⇒ BWB – Financial Literacy

Spiritual Formation

- ⇒ Enculturation program for WV staff continues
- ⇒ Calabarzon B BMs and AOs will go on retreat end of June
- ⇒ Calabarzon A branch by branch review of values and attitude

D. Members Social Development Program

- ⇒ Financial Literacy 1 & 2
- ⇒ Zonta-Finex Basic Financial Literacy Training (65 K Awardees)
- ⇒ Chemonics Project targeting 1,300 members
- ⇒ Roll out SDP curriculum designed by Training Department

E. AGAP

- ⇒ ASHI Entrepreneurship Program (AEP) expansion
- ⇒ Product sampling for Direct to Restaurant (JFC)
- ⇒ Train additional staff in Western Visayas for BDA Marketing
- ⇒ Coconut Farmers Study w/ Grameen Foundation

ANNEX A

- ⇒ Statement of Financial Position (Balance Sheet)
- ⇒ Statement of Comprehensive Income (Income Statement)
- ⇒ MNRC MF-NGO Performance Scorecard

SPECIAL FORM OF FINANCIAL STATEMENTS FOR MFI-NGONAME OF CORPORATION: **AHON SA HIRAP, INC. (A MICROFINANCE NGO)**CURRENT ADDRESS: **76 8TH AVENUE, BRGY. SOCORRO, CUBAO, QUEZON CITY**TEL. NO.: **(+632) 8913-2452**fax no. **(+632) 8912-0688**

COMPANY TYPE:

STATEMENT OF FINANCIAL POSITION

	2021	2020
1-00-00-00-00 ASSETS	1,328,325,829	1,208,225,003
1-01-00-00-00 Current Assets	1,246,587,274	1,138,978,678
1-01-01-00-00 Cash and Cash Equivalents	118,889,307	102,966,365
1-01-03-00-00 Loans Receivables	1,101,586,243	1,007,152,004
1-01-04-00-00 Other Receivables	6,478,039	7,923,153
1-01-05-00-00 Financial Asset at Fair Value through Profit or Loss (FVPL)	11,679,844	10,880,052
1-01-12-00-00 Other Current Assets	7,953,841	10,057,103
1-02-00-00-00 Non Current Assets	81,738,555	69,246,325
1-02-01-00-00 Loans Receivables	1,177,297	191,808
1-02-02-00-00 Financial Asset at Fair Value through Profit or Loss (FVPL)	1,176,068	439,576
1-02-09-00-00 Property and Equipment	76,427,190	65,656,941
1-02-14-00-00 Other Non Current Assets	2,958,000	2,958,000
LIABILITIES AND FUND BALANCE	1,328,325,829	1,208,225,003
2-00-00-00-00 LIABILITIES	1,169,560,165	946,391,760
2-01-00-00-00 Current Liabilities	1,095,016,898	868,125,396
2-01-01-00-00 Microsavings	341,485,168	269,469,111
2-01-02-00-00 Loans Payable - Current	649,490,701	543,357,649
2-01-03-00-00 Accrued Expenses	5,797,892	8,581,883
2-01-04-00-00 Accounts Payable	48,956,314	16,008,405
2-01-08-00-00 Lease Obligation - Current	1,386,861	-
2-01-09-00-00 Fund Held in Trust (Branch fund Payable)	42,313,245	26,075,756
2-01-10-00-00 Other Current Liabilities	5,586,716	1,822,100
2-02-00-00-00 Non Current Liabilities	74,543,267	78,266,364
2-02-01-00-00 Loans Payable - Non Current	24,351,667	43,789,047
2-02-02-00-00 Retirement and Past - Employment Benefit Payable	49,252,492	32,945,440
2-02-05-00-00 Other Non - Current Liabilities	-	-
3-00-00-00-00 FUND BALANCE	158,765,663	261,833,243
3-01-00-00-00 Capital Contribution	900	900
3-02-00-00-00 General Fund	149,429,677	261,001,924
3-03-00-00-00 Restricted Fund	9,335,086	830,419
3-05-00-00-00 Other Fund Balance Accounts	-	-

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COMPANY TYPE:

STATEMENT OF FINANCIAL POSITION	Trend analysis			Common Size Statement		
	2021	2020	2019	2021	2020	2019
1-00-00-00-00 ASSETS	122.22%	111.17%	100.00%	100.00%	100.00%	100.00%
1-01-00-00-00 Current Assets	120.45%	110.06%	100.00%	93.85%	94.27%	95.23%
1-01-01-00-00 Cash and Cash Equivalents	101.78%	88.15%	100.00%	8.95%	8.52%	10.75%
1-01-03-00-00 Loans Receivables	123.29%	112.72%	100.00%	82.93%	83.36%	82.21%
1-01-04-00-00 Other Receivables	92.43%	113.04%	100.00%	0.49%	0.66%	0.64%
1-01-05-00-00 Financial Asset at Fair Value through Profit or Loss (FVPL)	122.65%	114.25%	100.00%	0.88%	0.90%	0.88%
1-01-12-00-00 Other Current Assets	98.56%	124.62%	100.00%	0.60%	0.83%	0.74%
1-02-00-00-00 Non Current Assets	157.56%	133.48%	100.00%	6.15%	5.73%	4.77%
1-02-01-00-00 Loans Receivables	352.16%	57.37%	100.00%	0.09%	0.02%	0.03%
1-02-02-00-00 Financial Asset at Fair Value through Profit or Loss (FVPL)	286.50%	107.08%	100.00%	0.09%	0.04%	0.04%
1-02-09-00-00 Property and Equipment	158.64%	136.29%	100.00%	5.75%	5.43%	4.43%
1-02-14-00-00 Other Non Current Assets	100.00%	100.00%	100.00%	0.22%	0.24%	0.27%
LIABILITIES AND FUND BALANCE	122.22%	111.17%	100.00%	100.00%	100.00%	100.00%
2-00-00-00-00 LIABILITIES	139.82%	113.14%	100.00%	88.05%	78.33%	76.97%
2-01-00-00-00 Current Liabilities	150.79%	119.54%	100.00%	82.44%	71.85%	66.82%
2-01-01-00-00 Microsavings	165.14%	130.31%	100.00%	25.71%	22.30%	19.03%
2-01-02-00-00 Loans Payable - Current	142.56%	119.26%	100.00%	48.90%	44.97%	41.92%
2-01-03-00-00 Accrued Expenses	95.88%	141.92%	100.00%	0.44%	0.71%	0.56%
2-01-04-00-00 Accounts Payable	284.38%	92.99%	100.00%	3.69%	1.32%	1.58%
2-01-08-00-00 Lease Obligation - Current	-	-	-	0.10%	0.00%	0.00%
2-01-09-00-00 Fund Held in Trust (Branch fund Payable)	176.92%	109.03%	100.00%	3.19%	2.16%	2.20%
2-01-10-00-00 Other Current Liabilities	46.12%	15.04%	100.00%	0.42%	0.15%	1.11%
2-02-00-00-00 Non Current Liabilities	67.60%	70.97%	100.00%	5.61%	6.48%	10.15%
2-02-01-00-00 Loans Payable - Non Current	27.71%	49.83%	100.00%	1.83%	3.62%	8.09%
2-02-02-00-00 Retirement and Past - Employment Benefit Payable	219.85%	147.06%	100.00%	3.71%	2.73%	2.06%
2-02-05-00-00 Other Non - Current Liabilities	-	-	-	0.00%	0.00%	0.00%
	-	-	-	0.00%	0.00%	0.00%
3-00-00-00-00 FUND BALANCE	63.43%	104.61%	100.00%	11.95%	21.67%	23.03%
3-01-00-00-00 Capital Contribution	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%
3-02-00-00-00 General Fund	59.70%	104.27%	100.00%	11.25%	21.60%	23.03%
3-03-00-00-00 Restricted Fund	-	-	-	0.70%	0.07%	0.00%
3-05-00-00-00 Other Fund Balance Accounts	-	-	-	0.00%	0.00%	0.00%

SPECIAL FORM OF FINANCIAL STATEMENTS FOR MFI-NGO

NAME OF CORPORATION: **AHON SA HIRAP, INC. (A MICROFINANCE NGO)**

CURRENT ADDRESS: **76 8TH AVENUE, BRGY. SOCORRO, CUBAO, QUEZON CITY**

TEL. NO.: **(+632) 8913-2452**

fax no. **(+632) 8912-0688**

COMPANY TYPE:

STATEMENT OF COMPREHENSIVE INCOME

	2021	2020
4-00-00-00-00 REVENUE	104,979,231	91,406,184
4-01-00-00-00 Revenue from Microfinance Activities	101,712,932	77,586,111
4-02-00-00-00 Interest from Deposits	12,916	27,272
4-03-00-00-00 Donations and Grants	-	11,100
4-06-00-00-00 Other Income	3,253,384	13,511,701
5-00-00-00-00 COSTS/EXPENSES	73,066,190	82,853,249
5-01-00-00-00 Operating Costs	62,690,597	63,764,362
5-01-01-00-00 Finance Costs	13,491,856	13,125,105
5-01-02-00-00 Impairment Losses	-	-
5-01-03-00-00 Personnel Costs	30,242,033	35,542,096
5-01-04-00-00 Other Operations - Related Expenses	18,890,337	12,744,684
5-01-05-00-00 Client and Community Services	66,371	804,922
5-02-00-00-00 Administrative Costs/Expenses	10,375,593	19,088,888
5-02-01-00-00 Personnel Costs	7,508,055	13,881,146
5-02-02-00-00 Other Administrative - Related Expenses	2,866,508	5,195,930
5-02-02-10-00 Miscellaneous	1,031	11,811
6-00-00-00-00 TAXES	2,098,890	1,822,100
7-00-00-00-00 NET INCOME	29,814,151	6,730,835

SPECIAL FORM OF FINANCIAL STATEMENTS FOR MFI-NGO

NAME OF CORPORATION: **AHON SA HIRAP, INC. (A MICROFINANCE NGO)**

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TEL. NO.: **(+632) 8913-2452**

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COMPANY TYPE:

STATEMENT OF COMPREHENSIVE INCOME

	Trend analysis			Common Size Statement		
	2021	2020	2019	2021	2020	2019
4-00-00-00-00 REVENUE	115.41%	100.49%	100.00%	100.00%	100.00%	100.00%
4-01-00-00-00 Revenue from Microfinance Activities	115.49%	88.40%	100.00%	96.89%	85.18%	96.83%
4-02-00-00-00 Interest from Deposits	46.09%	97.32%	100.00%	0.01%	0.03%	0.03%
4-03-00-00-00 Donations and Grants	-	-	-	0.00%	0.01%	0.00%
4-06-00-00-00 Other Income	113.89%	473.02%	100.00%	3.10%	14.78%	3.14%
5-00-00-00-00 COSTS/EXPENSES	95.10%	107.84%	100.00%	69.60%	90.64%	84.74%
5-01-00-00-00 Operating Costs	103.99%	105.78%	100.00%	59.72%	69.76%	66.27%
5-01-01-00-00 Finance Costs	112.49%	109.43%	100.00%	12.85%	14.36%	13.19%
5-01-02-00-00 Impairment Losses	0.00%	55.38%	100.00%	0.00%	1.69%	3.07%
5-01-03-00-00 Personnel Costs	108.24%	127.20%	100.00%	28.81%	38.88%	30.72%
5-01-04-00-00 Other Operations - Related Expenses	110.99%	74.88%	100.00%	17.99%	13.94%	18.71%
5-01-05-00-00 Client and Community Services	12.45%	150.97%	100.00%	0.06%	0.88%	0.59%
5-02-00-00-00 Administrative Costs/Expenses	62.70%	115.35%	100.00%	9.88%	20.88%	18.19%
5-02-01-00-00 Personnel Costs	60.45%	111.76%	100.00%	7.15%	15.19%	13.66%
5-02-02-00-00 Other Administrative - Related Expenses	70.81%	128.34%	100.00%	2.73%	5.68%	4.45%
5-02-02-10-00 Miscellaneous	1.29%	14.75%	100.00%	0.00%	0.01%	0.09%
6-00-00-00-00 TAXES	178.63%	155.08%	100.00%	2.00%	1.99%	1.29%
7-00-00-00-00 NET INCOME	230.19%	51.97%	100.00%	28.40%	7.36%	14.24%

