



DFIs and CLIMATE ACTION

ASKI GROUP OF COMPANIES, INC.

Rolando B. Victoria



Brief Background



Alalay sa Kaunlaran, Inc. (ASKI) - born in October 1986 in the year of the **EDSA People Power Revolution**.

Registered with the Securities and Exchange Commission (SEC) on March 23, 1987 under the name **Alalay sa Kaunlaran sa Gitnang Luzon, Inc.**

A non-stock, non-profit organization committed to the ***promotion and development of micro and small-to-medium enterprises and the delivery of social services.***



Brief Background



A group of business leaders in Nueva Ecija, out of Christian zeal and compassion, joined hands to think of a positive powerful response to the issues the country is facing.

ASKI was born to help address the issues of poverty and unemployment that confronted the Philippines brought by political conflicts.

With a small capital investment of Php460,000 provided by the Maranatha Trust of Australia, we reached out to the small entrepreneurs that had no access to bigger funding institutions.



Vision and Mission



VISION

A global development organization committed to holistic transformation

MISSION

To promote socio-economic development through client focused financial and non-financial services anchored on Christian principles.

CORE VALUES

God-centeredness, Commitment to serve the poor, Humility, Respect, Integrity, Stewardship, Transformation



Where we are?



Cabanatuan City is the Tricycle Capital of the Philippines



ASKI Headquarters
Cabanatuan City, Nueva Ecija
Philippines



Where we are?



78 ASKI Offices
17 Provinces
253 towns
3,612 villages



ASKI's first year (1987-1988)



First 25 clients



79 jobs



Benefitted 642 people



Our 12 Strategic Business Units



Loan Programs and Services



Business Loans

- Individual Lending Program
- Group Lending Program
- Agricultural Loan Program

Consumer Loans

- Housing Loan Program
- Loan Educational Advancement Program
- Salary Loan
- Water, Sanitation and Hygiene (WASH)
- Green Energy Loan (GEL)
- Insurance Loan Program



ASKI's RESPONSE TO



1.8 billion loan portfolio/
USD 34.5 million



113,636 clients

ASKI's RESPONSE TO

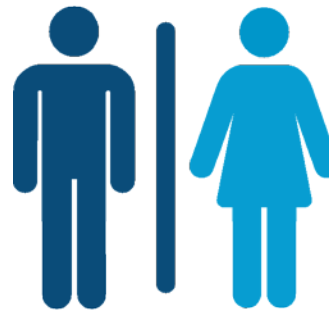


524 million loan portfolio/
USD 9.8 million



18,927 farmers

ASKI's RESPONSE TO



9,406 WASH loans

Php 140 million loan/
USD 2.6 million



45,443 beneficiaries

ASKI's RESPONSE TO



7 AFFORDABLE AND
CLEAN ENERGY



1,161 Green Energy Loans

Php 7.7 million loan/
USD 145,000 dollars

5,800 beneficiaries

ASKI's RESPONSE TO



Electricity Consumption

792,300 kilowatt hours



Water Consumption

9,384 cubic meters



Solar-powered Project

- ✓ ASKI Multi-purpose Cooperative Building
- ✓ Solar Irrigation at the ASKI Training Institute

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
1. Farmers linked to institutional markets	2 farmer-cooperatives; 111 families	Assured market of farm produce eliminating middlemen transactions. Thus, farmers are assured of higher income.



During the ceremonial harvesting of onion for delivery to institutional market. Through the project Farmers Entrepreneurship Program, onion farmers were assured of steady market and high prices of their produce.

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
	Approximately 76 ginger farmers	Assured market of farm produce eliminating middlemen transactions. Thus, farmers are assured of higher income.



ASKI sealed a partnership with Sunnybing International Trading Corporation to export ginger in Japan produced by local farmers being supported by ASKI

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
	46 cassava farmers	Assured market of farm produce eliminating middlemen transactions. Thus, farmers are assured of higher income.



Cassava farmers are now supplying their harvest to San Miguel Foods Inc. for feed processing

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
2. Irrigation facilities	410 families (BMZ)	Increased farm yield; Because of the facility, they can now plant three times a year.



In a non-irrigated area of Maria Aurora and Dipaculao, Aurora, an irrigation facilities like water pump is a great help to many farmers in watering their produce.

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
3. Hanging Bridges	346 families	Ease of product transport from the farm to the market



One of the community development projects initiated by ASKI is the provision of hanging bridges. Aside from ease in hauling farmers produce, children in the community will no longer need to cross river in going to school.

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
4. Solar Dryer	522 families	Increased income of the farmers through proper postharvest handling



Through the provision of drying pavements, farmers will no longer dry their harvests along the roads which contributes to postharvest losses and affect the quality of the produce.

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
5. Provision of Water System in 5 communities	6,306 individuals	Reduced causes of diarrhea and other health related problems because of poor water system.



People in the community used to get water from distant taps. They spend hours gathering water, thus making them unproductive and limit their work in a day.

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
6. Training of Unemployed Men and Out-of School Youth	60 graduates	Unemployed men and out-of-school youth were given training to become productive and be able to support their families



From jobless urban men in Cabanatuan City, ASKI and WTRC program produced 60 TESDA graduates during the first batch. Among the graduates, 73% are now employed and two of them are working overseas.

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
7. Provision of Biogas Digesters to Hog Raisers in Bulacan	100 families	100 hog raisers received benefitted from the training on hog raising and proper maintenance of the digester



100 hog raisers have functioning biogas digesters for manure disposal and production of biogas which they used for cooking instead of commercial gas.

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
8. Livelihood for the Extreme Poor (LIFE)	547- first treatment 453- second treatment	Contribute in reducing extreme poverty in the Philippines by developing a scalable graduation model,



The project is aimed at 1) assisting the poor in achieving social, economic, and aspirational changes, and 2) have continued access to financial and other basic social services.

Our Initiatives and Innovations



Initiatives and Innovations	No. of beneficiaries	Impact
<ul style="list-style-type: none"> ❑ Enrolment of clients to Microinsurance <ul style="list-style-type: none"> • Mutual Benefit Association (MBA) • Philippine Crop Insurance Corp. • Benlife and Pioneer Insurance • Agricultural Guarantee Fund Pool 	<p>166,347 members</p> <p>1,488 farmers enrolled</p> <p>82,714 members</p>	<p>Mitigate the risk on the part of the clients and their families and the organization.</p>
<ul style="list-style-type: none"> ❑ Creation of Resiliency Fund for Clients 	<p>Php 8.9 million/ USD167,000</p>	<p>The resiliency fund is a form of savings of ASKI clients intended for relief and recovery in times of disaster due to natural calamities such as typhoon, flooding and earthquakes.</p>



Joys and Challenges



Joys

- Strong partnership with government and other private organizations
- Capacity building for clients
- Available support from partners
- Value Chain Financing for Agriculture
- Provided alternative light sources in remote communities
- Reduced electric consumption
- Children's opportunity to study their lessons at night

Challenges

- Natural disasters (mostly typhoons)
- Reluctancy of farmers to accept innovation
- Conversion of agricultural lands to commercial/ residential purposes
- Sources of funds for solar projects
- Reliable crop insurance for farmers
- High cost/affordability of solar technologies

Recognitions



Karlsruhe Sustainable Finance Awards (2013-2017)



Winner, 4th European Microfinance Award, 2012

Her Royal Highness the Grand Duchess Maria Theresa of Luxembourg and Prof. Muhammad Yunus of Yunus Centre congratulate Mr. Rolando B. Victoria for winning the award. ASKI was recognized for its food security initiatives.





ADFIAP Development Awards (2013-2017)



Thank you!



To partner with us:

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