

Alalay Sa Kaunlaran (ASKI), Inc.**Institution Contact Details**

Country	Philippines
Website Address	www.aski.com.ph (under construction, will be available by January 2007)

General Institutional Information

Established in (year)	1987
Current Legal Status of the Institution	Non-stock, non-profit corporation
Regulated	Securities and Exchange Commission (SEC)
Majority Ownership	Non-stock
Brief History	Please see attached
Products	Microfinance (credit, savings), Micro insurance, Community development program, BDSS
Percentage of operations comprised by microfinance	100%
Main Funding Sources	Government and private financing institutions Banks
Main Challenges	
Primary Network	Opportunity International Global Network APPEND
Primary Rater/External Evaluator	

Outreach and Financial Data			
	31/12/05	31/12/04	31/12/03
Outreach Indicators	25 352	22 109	16 076
Number of Personnel	245	176	134
Fulltime	245		
Part time	None		
Volunteers	None		
Loan	80 090 025	74374 380	55 599 936
Number of Active Borrowers	25 352	22 109	16 076
Average Loan Balance per Borrower (US\$)	Php 3, 159 US\$56.4 Rate: 55.98	Php 3, 364 US\$59.94 Rate: 56.12	Php 3, 459 US\$64.3 Rate: 53.8
Loans below US\$ 300			
% of Woman Borrowers	85%	85%	87%
Savings	35 789 927	31 591 063	20 962 484
Number of savers	25 352	22 109	16 076
Average Savings Balance per saver (US\$)	Php. 1, 412 US\$25.2	Php. 1, 429 US\$25.5	Php. 1,304 US\$24.2
Dept of Outreach			
% of microfinance clients living below the national poverty line	24%	27%	24%
% of clients starting micoenterprise for the first time	Data available not yet consolidated but the organisation allows 30% of its group lending members for start-up business but depending on the approval of members.		
Financial Information			
Balance Sheet			
Gross Loan Portfolio (in \$US)	Php 80, 090,025 or US\$ 1,430,690	Php 74,374,380 or US\$ 1,325,274	Php 55, 599,936 or US\$1,033,456
Total assets (in \$US)	Php 142,960,058 or US\$2, 553,770	Php131,232,917 or US\$ 2,338,434	Php 106,698,937 or US\$1, 983,251
Savings (in \$US)	Php35,789,926 or US\$ 639,334	Php 31,591,063 or US\$ 562, 919	Php 20,962,484 or US\$ 389,637
Total Equity (in \$US)	Php 37, 522,377 or US\$670,281	Php 26,310,286 or US\$468,822	Php 19, 818,093 or US\$368,366
Other			
Performance			
Operational self sufficiency	99%	100%	100%
% of microfinance clients who live in rural areas	Data not consolidated yet		

History of the Institution

Alalay sa Kaunlaran, Inc. (ASKI) was born in October 1986 in the year of the EDSA People Power Revolution when social issues like the poverty and unemployment were widely felt. Inspired by what Jesus said in John 10:10 of the Holy Bible " ... I have come that they may have life, and have it to the full," a group of business leaders in Nueva Ecija, out of Christian zeal and compassion, joined together as a response to the issues and help deliver the economic turnaround, through micro-enterprise development.

ASKI was officially registered with the Securities and Exchange Commission (SEC) on March 23, 1987 under the name "Alalay sa Kaunlaran sa Gitnang Luzon, Incorporated" as 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*. On July 1, 1987, it formally launched its operations. Starting with a loan fund of Ps460, 000 (US\$ 21,905), provided by the Maranatha Trust of Australia, it was able to assist 25 individual income-generating projects (23 were women-initiated IGP's). Seventy-nine (79) jobs were created for the formerly jobless individuals. The program indirectly benefited a total of six hundred forty-two (642) persons during its first year of operation. Now on its 19th year, ASKI's investment has grown to a total portfolio of about P161M to over 39,996 active clients in September 30, 2006. These clients are being served through 19 branches.

Over the years, the Organization was able to establish a variety of credit programs including the Individual Lending Program and Alalay sa Kabuhayan Program or Self-help Group Lending Program (SHG), a Grameen replication. Coupled with these credit programs are the Capital Build-up Program, Emergency Fund Program, and micro-insurance program such as Mutual Aid Fund Program and Damayan Program. It has also included in its programs credit assistance to smaller NGO's and support cooperatives. Training and consultancy are also an integral part in the implementation of these *microfinance programs*.

Challenged by its *mission to promote countrywide socio-economic development and spiritual transformation*, and the efforts of other development NGOs, ASKI further dug deep and wide on its routes of services. In 2002, ASKI launched its *Integrated Community Development Program*, which has given ASKI recognition by the PCFC for its "*Microfinance Plus*" services. In 2003, the Organization decided to go beyond its borders, Central Luzon, and expanded to Regions 1 and 2. This bold step eventually gave way to the adoption of a new name, *Alalay sa Kaunlaran, Inc.*, dropping the phrase "Sa Gitnang Luzon". The new name, which has given new inspiration to its Board, management and staff, was officially registered with SEC on *September 23, 2004*.

Further, in April 2004, the organization set-up a separate unit for its *Business Development and Support Services*, which is an integrated delivery mechanism of non-financial services that aims to provide clients with the leverage, opportunity bases, and markets needed to make their businesses prosper. Thus, this completes ASKI's three-pronged strategies: *microfinance development, integrated community development, and business development and support services*. With these, ASKI hopes to contribute to the realization of the "Eight (8) Millennium Development Goals (MDG)", which the Philippine Government has committed to achieve by 2015 (NSCB, 2006). For the next five years, the Organization plans to reach out to over 100,000 clients over 29 branches.

Funding and Major Donors

Current Sources of Funding

Equity	50, 727M
Short-Term Loan	35, 304M

Long-Term Loan	135, 350M
Donations	8.140M
Deposits/Savings	60.45M
Other	

Major Donors

Non-Micro: Community Development Projects

Major Donors	Project Duration/ Term	Activities	Percentage
1. TEAR (The Evangelical Relief Assistance) Fund and Voluntary Agency Support Scheme (VASS), New Zealand	5 years	Community Development Gender and Development	70% Donor 30% ASKI
2. Opportunity International Australia(OI-A) and Australian Agency for International Development (AusAID)	4 years	Community Development	75% Donor 25% ASKI
	1 year	Capacity Building for Client-Entrepreneurs	88% Donor/s 12% ASKI
3. Asia Development Assistance Facility (ADAF), New Zealand	18 months	Capacity Building for Staff	80% Donor 20% ASKI
4. PLAN International-Philippines	3 years	Community Development Financial Services	75% 25%

Employee Information

Number of full time employees	304 (As of October 31, 2006)
Number of part time employees	
Number of volunteers	

Current Areas of Operations

Current Areas of Operations: Microfinance

Region 1	Region 2	Region 3
1. Urdaneta City, Pangasinan	1. Ilagan, Isabela	1. Cabanatuan City
2. Tayug, Pangasinan	2. Santiago, Isabela	2. Talavera, Nueva Ecija
	3. Cauayan, Isabela	3. Guimba, N.E.
	4. Roxas, Isabela	4. San Jose, N.E.
	5. Solano, Nueva Vizcaya	5. Palayan, N.E.
	6. Tuguegarao City	6. Gapan, N.E.

				7. Tarlac
				8. Paniqui, Tarlac
				9. Angeles City, Pampanga
				10. San Rafael, Bulacan
				11. Baler, Aurora
Current Activities: Non-Micro Integrated Community Development Program				
Current Activities	Partner/Network	Funder /Donor	Date of Completion	Expected Outcomes
1. Community Organising and Development				
1.1 Strengthening 33 People Organizations among 22 villages in Nueva Ecija through the Empowering Informal Workforce through Community Organization (EICO) Project.	Barangay Development Council	TEAR Fund/VASS New Zealand	June 2007	Formation of municipal federations among farmer, women and youth sectors.
1.2 Strengthening 42 target farmer organizations in the province of Isabela through the Credit Assistance to Farmers for Sustainable Agriculture (CAFSA).	Upland Marketing Foundation, Inc. (UMFI)	Plan Philippines	January 2007	Improved quality of life of at least 350 farmers through organising and credit programs; Promoted Organic Farming technology in four towns.
1.3 Strengthening structure for the Financial Service Associations and its members.		Plan Philippines	January 2007	Established 5 Sustainable Financial service associations in Isabela province.

1.4 Strengthening of 100 farmer/fisher folks and their families through the Fish for every Family Program.		Plan Philippines	June 2007	Facilitated credit to 100 families and have improved quality of life.
1.5 Organizing and training ASKI clients with community based projects through the Capacity Building Program For ASKI Enterprises.		OI – Australia AusAID		Social, economic and spiritual transformation of at least 8 entrepreneurs and 100 workers.
2. Capacity Building				
2.1 Spiritual Transformation Program/s (ALPHA Course)		OI-A and AusAid	June 2007	100 workers trained and experienced spiritual revival/development. People organisations sustained a community based transformation program. ASKI staff equipped and developed.
2.2 Technical/skills cum livelihood Trainings	Department of Trade and Industry (DTI) Technical Education and Skills Development Authority (TESDA) Philippine Design centre; NGO's and Private Institutions	TEAR Fund OI-A and AusAID	June 2007	People Organisations enhanced skills for managing sustainable and operating projects; individual clients developed products and markets.
3. Managing Community Projects				

3.1 Community Based Projects	DTI DOST	OI-A and AusAID	June 2007	Promoted clients products and markets both local and international transactions.
3.2 Basic Social Services & Infrastructures - Toilet projects - Non-formal education - environmental protection	Local Government Units (LGUs) Barangay Council People Organisations NGOs	TEAR Fund and VASS	May 2007	Additional 50 units of toilets constructed to marginalised families. Values formation and education continuously conducted to children and youth. Solid waste management sustained by the villages.
3.3 Microfinance	ASKI Operations Department/Branches	Plan Philippines OI-A/AusAID TEAR FUND/VASS	May 2007 – June 2007	Delivery of credit programs and related services on the following targets as per partnership: Ps.3.4 – Plan Phils. Ps. 8.0 –TEAR Fund/VASS Ps. 0.2 OI-AusAID

Future Activities

What future activities does the institution have planned?	ASKI plans to establish the following organisations: 1. ASKI Mutual Benefit Association (MBA) – Insurance company 2. ASKI Foundation 3. ASKI Socialized Housing 4. ASKI Thrift Bank 5. ASKI Market Centre 6. ASKI Training Institute
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Distinctive Institution Features

What distinctive feature(s) does the institution have?	1. INTEGRATED COMMUNITY DEVELOPMENT PROGRAM (COMDEV) 2. Business Development Support Services (BDSS)
Details on what makes the feature(s) unique?	1. COMDEV It is unique in the sense that it involves an in depth community organizing and minimum basic needs approaches in forming community-based action groups, mobilizing them, and widening people's access to basic social services. It complements the loan service program, inasmuch as value formation lies at the very core of responsible, effective and accountable entrepreneurship. This is also ASKI's contribution to the attainment of United Nations' Millennium Development

	<p>Goals. Comdev involves coordination with a wide network of local and international partners.</p> <p>2. BUSINESS DEVELOPMENT AND SUPPORT SERVICES An integrated delivery mechanism of non-financial services that aims to provide clients with the leverage, opportunity bases, and markets needed to make their businesses prosper.</p>
Other Information	