

## ASKI– Philippines

### Comprehensive Social Rating

# A-

Alalay sa kaunlaran, Inc. (ASKI), is a non-government organization specializing in the delivery of integrated services to its clients. It started its operation in 1987 initially serving Central Luzon but has expanded its operation to cover Ilocos Region and Cagayan Valley in 2003. The organization strives to serve the needy in these three regions in the Northern part of Luzon, reflecting an intermediate depth of geographical outreach. Majority of sector financed is trade, followed by service, agriculture, production and small percentage of housing. Alongside these credit products are life and health insurance offerings and a wide range of integrated community development services geared towards the holistic development of its clients made possible through its specialized independent entities. ASKI's services are currently being delivered through its network of 21 branches and 422 staff members.

Organization	Mar-09
Active clients	56,452
Active borrowers	42,360
Active savers	16,706
Gross outstanding portfolio, US\$	8,716,689
Total active savings, US\$	2,080,965
Branches	21
Total staff	421

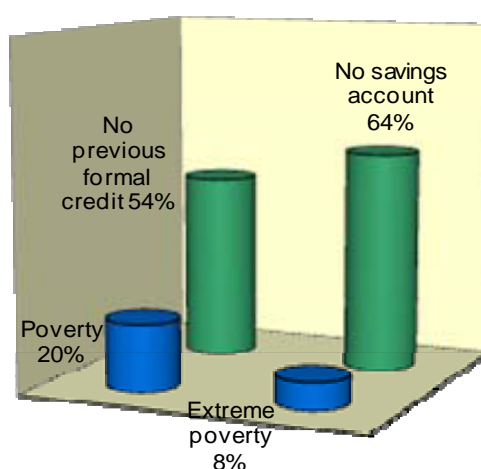
<b>Legal Form</b>	Non-governmental organization
<b>Year of inception</b>	1986
<b>Area of intervention</b>	Urban, rural
<b>Credit methodology</b>	Individual, solidarity group
<b>Financial service</b>	Credit, insurance
<b>Non-financial service</b>	Training, social development



Social indicators	Mar-09
Female staff	36%
Staff turn-over ratio	1%
Real portfolio yield	36%
Financial awareness: Interest rate	67%
Financial awareness: Interest amount	26%
Financial awareness: Percentage of fee	31%
Rural coverage, clients	78%
Urban coverage, clients	22%
Female clients	77%
Clients without completed primary education	4%
Dependency ratio	1.31
Financed business in informal sector	0.44
Employees in financed activity	1.88
Households without improved sanitation	11%
Households without electricity	9%
Average balance per borrower / GNI pc	11%
Median annualized loan disbursed (\$PPP)	480
Client drop-out ratio	73%
PAR30	6%

See annex 2 for more details.

#### Poverty and financial exclusion, survey on clients



### CONTACTS

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