

The Last Mile Solution

Unlocking sachet or “tingi-tingi” banking to accelerate inclusive digital finance

“

I welcome the KasamaKA movement as an **effective way to realize our agenda for inclusive growth**. *Kasama ka. Kasama tayong lahat!*

President Rodrigo Roa Duterte

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Photo courtesy of pcoo.gov.ph



Millions of Filipinos still have limited or no access to affordable financial products and services. It's either they live in far-flung areas, it's expensive, or they simply do not know anything about alternative options.

To address this gap, KasamaKA was born as a **grassroots-based, self-help, and digital-enabled** social intervention to promote financial literacy and inclusive growth.

KasamaKA is a **cost-efficient, convenient, secured, and transparent** shared services platform to expand banks and non-banks' reach to the unbanked and underserved markets, providing microsavings, microinsurance, microinvestments, and lending to **all Filipinos**.



KasamaKA Microsavings

Hassle-free opening of basic deposit account for as low as PHP 20 (USD 0.40) at any *sari-sari* store.

Less transportation fare to reach a *sari-sari* store, which acts as agents of partner banks. No need rush to beat banking hours.



KasamaKA Microinsurance

Peace of mind and security.

Affordable access to insurance for as low as PHP 20 (USD 0.40), all through the mobile phone.



KasamaKA Credit or Lending via Lendr

Substantial lower interest rates as compared to informal lending channels or "5-6" operators.

Greater transparency where consumers can compare loans appropriate to their needs.



KasamaKA Microinvestment

Creating wealth through affordable investment products for as low as PHP 50 (USD 1).

We are **collaborating** with the national government and local government units, banks, financial services and insurance industries, key sectors, and NGOs.



2.4 Million
poor families

1.2 Million
retailers & mSMEs

20 Million
students



11 Million
Filipino Muslims

10 Million
Overseas Filipinos

26,000
Cooperatives

500,000
teachers



120,000
Public transport drivers

100
bank and non-bank partners

100,000
farmers, fishers
and rural women



KasamaKA Credit via Lendr Digital Footprint

PHP28 B
disbursed loans
by partners
through Lendr

47%
of Lendr customers
applied for a loan
outside banking hours

100%
of provinces

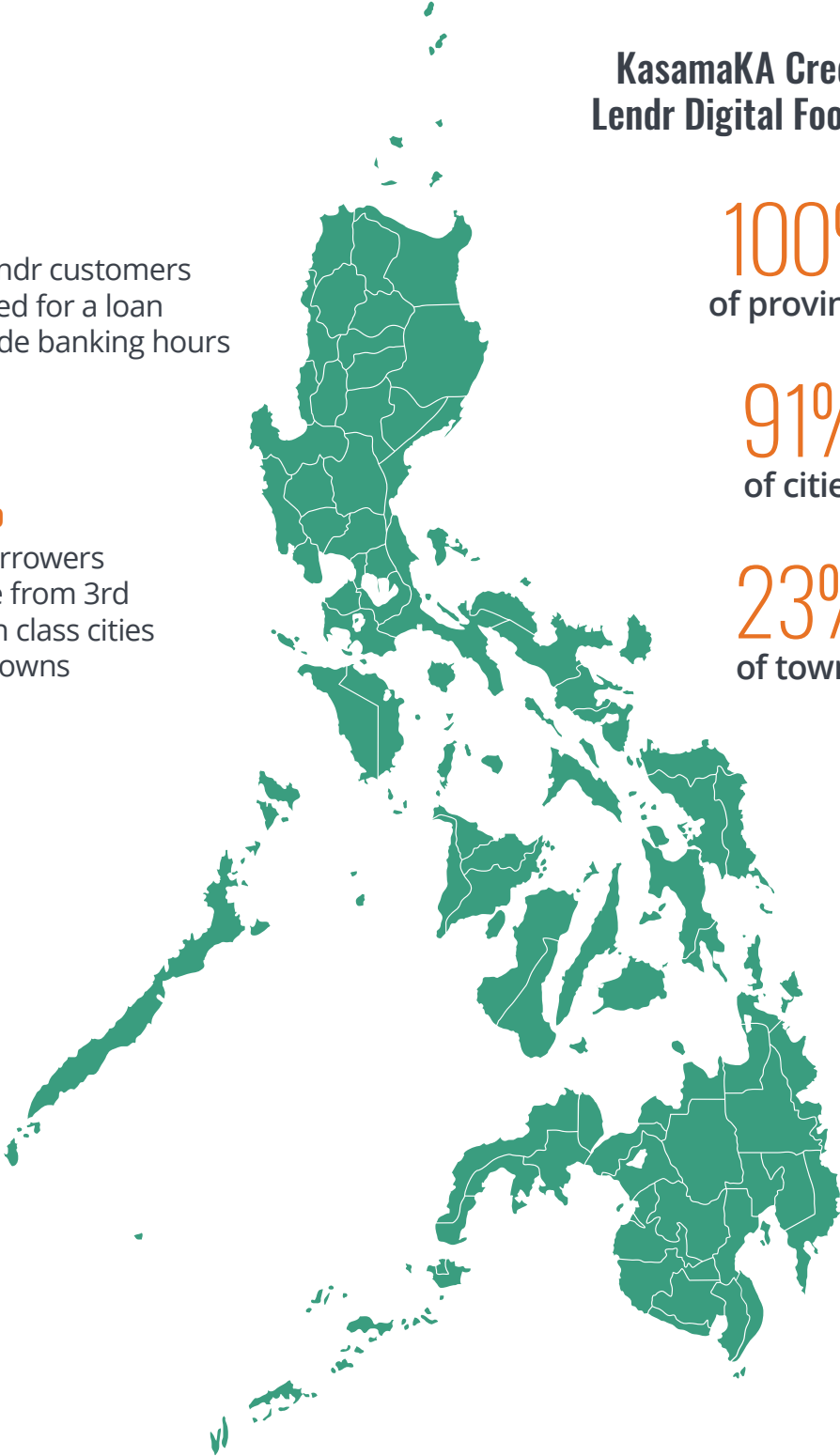
7 in 10
of Lendr's
borrowers
reside outside
of Metro Manila

26%
of borrowers
came from 3rd
to 6th class cities
and towns

91%
of cities

23%
of towns

61%
in CAGR for
Lendr's loan
volume since 2015



We have our common objectives of enabling **30 Million Filipinos** to be financially included and of leapfrogging digital financial transactions to **20% by year 2020**.



Naniniwala ako na ang pag-unlad ay magiging makabuluhan lamang kapag ito ay nadarama ng karamihan, kapag walang naiwan, kapag **kasama ang lahat.**

..... **Bangko Sentral ng Pilipinas Governor
Nestor A. Espenilla, Jr.**

KasamaKA Microsavings Program



Part of BSP's vision is to be the catalyst for a globally competitive economy and financial system that delivers a high quality of life for all Filipinos. To make this happen, each Filipino should have a basic deposit account. Making this available to all is a commitment of BSP.

**Chuchi Fonacier, Deputy Governor,
Bangko Sentral ng Pilipinas**



Our role is to support not only the ability of our members to offer quality banking services, but to also promote the welfare of the communities where we operate. We are committed to making financial inclusion a reality with this microsavings program.

**Gino Gabriento, President,
Rural Bankers Association
of the Philippines**



The thrift banking sector is fully behind this program to foster financial inclusion through the KasamaKA microsavings program. This is in line with our role in enabling our members to better serve and reach more people in the country.

**Greg Anonas, President,
Chamber of Thrift Banks**

KasamaKA Lending Program



Enabling our micro-enterprises and entrepreneurs with digital access to affordable credit will surely propel their growth, thereby sustaining our country's progress. Together, we will disrupt poverty *dahil kasama ka.*

**Ramon M. Lopez, Secretary,
Department of Trade and Industry**



Digital levels the playing field. While promoting cost efficiencies and convenience, this will protect our countrymen from predatory or 5-6 lenders.

**Teresita J. Herbosa, Chairperson,
Securities and Exchange Commission**



Empowering entrepreneurs through affordable financing is the key ingredient in propelling our mSMEs towards growth. At Go Negosyo, we are committed to pushing this advocacy through KasamaKA Lending program.

**Jose Ma. "Joey" Concepcion III,
Founder of Go Negosyo and Presidential
Consultant for Entrepreneurship**



We are committed to reach out to more Filipinos in the countryside, especially the poorest of the poor who have no credit access. We continue to work towards equipping and empowering them to undertake sustainable livelihood programs, in our ultimate hope to help improve their lives and push them above poverty.

**Alex V. Buenaventura, President and CEO,
Land Bank of the Philippines**



At DBP, we are committed to providing mSMEs easier access to affordable loans that will help them grow their businesses. With KasamaKA Lendr, we are making this access even more convenient with digital technologies. *Kasama 'nyo kami dito.*

**Cecilia C. Borromeo, President and CEO,
Development Bank of the Philippines**

KasamaKA CoopHub Shared Services Program



The BSP through the Credit Surety Fund Special Program, is one with you in making digital financial services available to the thousands of cooperatives in the country. We will make this happen for the benefit of our countrymen.

Oscar J. Tayko, Chairman, BSP Credit Surety Fund Special Program



All over the country, our member-cooperatives that now reach over 26,000 are servicing the needs of millions of farmers, fisher folks, and workers. With KasamaKA CoopHub Shared Services Program, we will be able to offer more affordable banking services. We join you in this endeavor.

Karina Zobel, Chairperson, CoopHub and OFW Credit Cooperative

KasamaKA Credit Scoring Aggregator Initiative



Establishing a credit footprint is important for each Filipino as it allows better access to financial services that will improve lives. With the KasamaKA Credit Scoring Aggregator Initiative, we will be able to include alternative scoring mechanism for lenders.

Jaime Garchitorea, President and CEO, Credit Information Corporation



We will enable KasamaKA Lending Program with our technologies so they can provide better and faster lending services to individuals and businesses. Cooperation is key. *Magkakasama tayong lahat dito.*

Pia Arellano, Country President and CEO, TransUnion



We are one with KasamaKA in creating a common credit scoring aggregation for the Philippines. Digital combined with brick and mortar presence is key to include more Filipinos in the formal financial system.

Diana Krumova, Managing Director, FinScore

KasamaKA Microinsurance Program



Growing insurance penetration in the country could be accelerated through digital technology. Proliferating the use of InsurTech or Insurance Technology will surely address this.

Dennis B. Funa, Commissioner, Insurance Commission

KasamaKA KaBarangay sa Kaunlaran Program



Financial inclusion is definitely part of our capacity building measures. Being at the grassroots, KasamaKA Barangay sa Kaunlaran will enable our over 42,000 barangays to have greater awareness and access to inclusive digital financial services. As a national movement for inclusive growth, it will surely have a ripple effect on economic growth and development.

Atty. Edmund Abesamis, National President, Liga ng mga Barangay sa Pilipinas



1 Industry leaders toast to financial inclusion at FINTQ's Disruptors' Ball last January 18, 2018. **2** Liga ng mga Barangay sa Pilipinas officials present the National Executive Board resolution adopting KasamaKA as the official financial inclusion program in barangays. **3** FINTQ supports Tindig Marawi through KasamaKA. **4** Key sector representatives pledge to support KasamaKA during its launch at the Bangko Sentral ng Pilipinas on September 6, 2017. **5** FINTQ Managing Director Lito Villanueva unveils 'sachet banking' before industry leaders and partners.





LANDBANK Financial Inclusion Caravan with KasamaKA

Kiangan, Ifugao • Moncada, Tarlac • Cuenca, Batangas • Barotac Nuevo, Iloilo • Argao, Cebu • Sugbongcogon, Misamis Oriental • Braulio E. Dujali, Davao del Norte

PRODUCTS

Microsavings • Microinsurance • Microinvestments • Credit/Lending • Alternative Scoring • eKYC



REPORTS

IDF Report Vol. 1



IDF Report Vol. 2



KasamaKA Infographics



VIDEOS

2017 Milestones



2018 Innovations Roadmap



Action for Inclusion



FINTQ on Q

