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*
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.

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**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.

- 26,000 Cooperatives
- 500,000 teachers
- 2.4 Million poor families
- 1.2 Million retailers & mSMEs
- 20 Million students
- 120,000 Public transport drivers
- 100 bank and non-bank partners
- 100,000 farmers, fishers and rural women
- 11 Million Filipino Muslims
- 10 Million Overseas Filipinos
- 10 Million Overseas Filipinos
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**.

- **PHP28 B** disbursed loans by partners through Lendr
- **47%** of Lendr customers applied for a loan outside banking hours
- **7 in 10** of Lendr’s borrowers reside outside of Metro Manila
- **26%** of borrowers came from 3rd to 6th class cities and towns
- **61%** in CAGR for Lendr’s loan volume since 2015
- **100%** of provinces
- **91%** of cities
- **23%** of towns
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

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.

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

_oil_**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 CoopHub Shared Services Program**

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 Garchitorena, 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 Credit Scoring Aggregator Initiative**

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 Microinsurance 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

**KasamaKA KaBarangay sa Kaunlaran Program**

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