

## **ASSA RECOGNITION AWARD 2016**

### **PROJECT PROPONENT:**

**Pag-IBIG Fund (Home Development Mutual Fund) - Philippines**

### **CATEGORY:**

#### **Customer Service Recognition Award**

*Organizations that have implemented successful customer service strategies which are able to meet customers' expectations in terms of delivery and quality of service*

#### **1. NAME OF PROJECT:**

**Pag-IBIG Fund Overseas Filipino Workers (OFW) Center**

#### **2. OBJECTIVE AND NATURE OF THE PROJECT**

With the decentralized operations of government agencies in the Philippines, transacting with these agencies entails hopping from one agency to another in order to process important documents that one might need. This is especially difficult for the millions of overseas Filipino workers (OFWs) who hail from more than 7,000 islands in the Philippines.

The OFW membership is one of Pag-IBIG Fund's fastest growing segments. In the last five years, the number of OFW-members has grown by over 455%, from only 793,468 OFW-members in 2010 to 4.43 million OFW-members by May 2016. Today, OFW-members make up 27% of Pag-IBIG Fund's total membership of 16.39 million.

Considering the huge number of OFWs the country has today and the fact that OFWs make up more than a quarter of Pag-IBIG Fund's total membership, Pag-IBIG Fund allocated a special space for OFW-members where they can do all their transactions with Pag-IBIG Fund. The mission: to make transacting with Pag-IBIG Fund a more pleasant experience for Filipinos working in foreign lands.

Since OFWs have only weeks to spend when they arrive home for vacation, transacting with government will take too much of their limited time, time that OFWs would rather spend with their families. To save them the effort, Pag-IBIG Fund saw the need to provide a seamless integrated service for its OFW-members in one place. Thus, in June 2013, the agency established the Pag-IBIG Fund OFW Center, a one-stop shop for Pag-IBIG Fund's OFW services and transactions, a place where OFW-members can settle most items on their to-do list. Pag-IBIG Fund even brought in the services of the Philippine Overseas Employment Administration (POEA) so that OFWs don't have to go anywhere else.

At the Pag-IBIG Fund OFW Center, OFW-members are pampered with free wireless internet (Wi-Fi), coffee, and top notch service from Pag-IBIG Fund's courteous staff. The OFW Center is designed as a customer lounge, which differs vastly from a typical government office. Refreshments and comfortable chairs are provided for customers and their companions since OFWs typically bring their families along when they transact with concerned agencies. At the Center, OFWs will be able to register for membership, remit their monthly Pag-IBIG savings, verify the amount of their savings, claim the proceeds of their loans, and buy bonds or other investments on offer. The Center also

serves as a venue for Pre-Departure Orientation Seminar (PDOS) and Financial Literacy briefings for returning (Balik-Manggagawa) OFWs.

The Pag-IBIG Fund OFW Center offers the following services to OFW-members:

- Membership Registration
- Collection of Members' Savings and Loan Payments
- Verification of Members' Records
- Transfer of Records
- Issuance of Statement of Savings and Transaction Cards
- Acceptance, Processing, and Release of Short-Term Loans
- Acceptance, Processing, and Release of Provident Benefit Claims
- Acceptance and Initial Review of Housing Loan Applications
- Home Matching Service for Prospective Housing Loan Borrowers
- Investment Center for Special Savings or Investment Products (Modified Pag-IBIG 2 Program)
- Issuance of Overseas Employment Certificate (OEC)

### **3. WHY IT SHOULD BE RECOGNIZED**

As Pag-IBIG Fund's membership base grows rapidly abroad, the agency dedicates the OFW Center to provide VIP-level service to OFW-members. The Pag-IBIG Fund OFW Center is a one-stop shop which provides an integrated, aligned, and seamless delivery of services and benefits to Pag-IBIG Fund members working abroad. In the last few years, more and more OFW-members are trooping to the Center for their transactions, proof that they appreciate the convenient and integrated service found only in Pag-IBIG Fund.

Total transactions inside the Pag-IBIG Fund International Operations Group (PIOG) increased after the Pag-IBIG Fund OFW Center was opened in June 2013. In 2014, around 120,000 OFW-members or their families transacted there. The average service time per transaction has improved from 10 minutes before the opening of the Center to 4 minutes by December 2014, without compromising the quality of service.

For the period January to December 2015, the average service time for all transactions has been further reduced to only 3 minutes and 43 seconds per client.

In 2015, the Center served 123,411 OFW-members. This was a high jump from the 43,000 served by Pag-IBIG Fund in the semester before the Center was opened. Applications for multi-purpose loans and calamity loans, as well as for claims increased to 11,477 compared to only 3,844 in the first half of 2013. Multi-purpose and calamity loan as well as Claim amounts also increased to P370 Million compared to only P109 Million in the first half of 2013. Since it opened, a total of 438 housing loan applications worth P810 Million have been received at the Center, of which P605 Million have already been approved.

### **4. SUMMARY OF THE PROJECT**

The Pag-IBIG OFW Center is a one-stop shop for OFW-members transacting business with Pag-IBIG Fund. It also serves as a venue for Pre-Departure Orientation Seminar (PDOS) and Financial Literacy briefings for returning OFWs (Balik-Manggagawa). Pag-IBIG Fund is likewise coordinating with the

Philippine Overseas Employment Administration (POEA) for the issuance of the Overseas Employment Certificate (OEC) at the Center. The Pag-IBIG Fund OFW Center is located at the Pag-IBIG International Operations Group (PIOG) office, 6<sup>th</sup> floor, Justine Building, 317 Sen. Gil Puyat Avenue, Makati City, Philippines.

Taking into consideration of the fact that OFWs stay in the country for only a short period of time, Pag-IBIG Fund envisions its OFW-members transacting with the Fund to always have a pleasant experience when visiting Pag-IBIG Fund. The project aims to be a center of excellence in public service.