

REPORT ON CORPORATE SOCIAL RESPONSIBILITY

Helping hand through Community Development Services

In its initiative to promote the well-being of its members, KMBAs shaped its Community Development Services as a helping hand in generating solution to common community matters. In taking collective action, the association endeavors to reach out beyond the needs of its members through offering of services which could help its members in its daily course in life. Having the ability to reach out to the heart of the urban poor sector, the association dedicated to contribute in the community as a whole in terms of its member's social, cultural and economic standing.

Educational Assistance

The importance of Education is vital. It forms part of the pillar of success of every children in our nation. This is why, in 2007, the association laid down its "Kuya Jun Scholarship Program" or KJSP for deserving children of its members. Counting from that year, 121 scholars – 63 from high school and 58 from college – successfully graduated through the support awarded by KJSP. This 2017, a sum of Four Hundred Ninety-Eight Thousand Pesos (Php 498,000.00) were allocated as allowance for its scholars, reaching 100 individuals, 60 of which are high school students and 40 college students. The Association's commitment on implementation of this Educational assistance rooted from the constitutional right of every individual to a quality education, regardless of its economic standing in the society.

Calamity Assistance

It is evident that members of urban poor society are exposed on the risks emanating from natural catastrophes. The location and construction of its houses were not build well enough to protect themselves from the perils caused by typhoon, flood, earthquakes, fire, lightning, and acts of terrorism. In this view, the association designed its calamity assistance program as a disaster response which extend help to members who were victims to such. Its post-emergency product, BAHAYnihan Program, was hereby established to protect the right of every members to a decent abode. During the year, the association allocated 65 slots on claims for this product for totally damaged residential houses. From that figure, a total of 31 claims were processed amounting to Ninety-Three Thousand Pesos (Php 93,000.00).

Table 1. Summary of Calamity Assistance in 2017

QTR	Areas	Claims	Amount
1	Taytay, Quezon City, Bulacan, Muntinlupa	18	51,000
2	Fairview, Calocan City, Taytay	5	18,000
3	Marikina, Quezon City, Novaliches, Montalban	8	24,000
TOTAL		31	93,000



Empowering KMBA Staffs

Trainings and Workshops

The association encourages continuous learning among its employees in order to foster its knowledge and skills as an individual. It also forms part to the progress of the association having been able to empower the competencies of its employees. This year, KMBA staffs participated in various workshops and trainings conducted by external affiliates. The output of the trainings was generally adopted by the association in its operations and was use in adhering regulatory compliances.

January	Micro-Insurance Forum
	Credit Information Workshop
	Investment Management Workshop
February	Recollection Activity
March	Enhanced SEGURO Workshop
April	Performance Standard Workshop
May	KMBA Team Building Activity
	Governance and AMLA Workshop
	Corporate Governance Workshop
June	Rest and Recreation
July	Space Management Training
August	Fraud Management Manual Workshop
October	Governance and AMLA Workshop
	ICMIF Forum
November	Management Forum
December	HIIP Operations Training
	KMBA Christmas Party

Building Camaraderie

The association also promotes camaraderie among its staffs to develop trust, loyalty and goodwill among each other. A community of united employees are the strength of the association for it highlights the value of its role in the organization's success and drives them towards working together for a common goal. To effect such, the association conduct recreational, recollection

and team building activities which balance the work and life of the employees.

Efforts in Preventing of Anti-Corruption Activities and Grievances

No Gift Policy

It is important for the association to acquire integrity and trust among its members. The urban poor community deserve lawful and trustworthy leaders to deliver exemplary performance without the need of any influential connection to effect its functions. Thus, the association, in its initial combat against corruption implements its "No Gift Policy" among its Board of Trustees, Officers, Management and Staffs. This policy protects not only the interest of the organization but also the interest of its stakeholders against unethical standards of such persons.

Ulat Hotline

It is important for the association to address the concerns of its members and mitigate and pressing matters that may affect the reputation of the association. Using *Ulat Hotline*, members may call the local hotline of the association to raise complaints, grievances, feedbacks and potential issues concerning the services and operations of the association. The reports are lodged and are being immediately addressed by the Internal Audit of the association.

Safeguarding Creditor's Rights

In pursuit to safeguarding the rights of the creditors, KMBA established its policy on Creditor's Rights. Basically it speaks of the vital role of the creditors in sustaining the operations of KMBA. In this policy, the importance of KMBA creditors was highlighted and the obligations of the association were laid down.

