

# Report on Corporate Social Responsibility

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## EXPRESSING LOVE TO THE COMMUNITY BY SERVING DEVELOPMENTAL AND SOCIAL ACTIVITIES

It is the love for the community that drives the association's willingness to extend hand to those who need it the most. It is a dream to provide hope to those who felt helpless when nothing else in the world does not seem to be in place. KMBA endeavor to be that shadow that will lift up its members to give them courage to face another beautiful day. Hence, it personally shaped its community development services as that which will reach out and exceed expectations of its members who are generally members of the urban poor sector.

### **CALAMITY ASSISTANCE**

Natural catastrophes are inevitable. It choose no specific place or specific people. In the year 2018, various members of KMBA specifically from Novaliches, Taytay, Montalban, RHS, Quezon City, Tandang Sora, Fairview, Batasan and GMA were a victim of natural disasters. These are urban poor communities who are highly populated and prone to exposures of typhoon, flood, and fire. Without any hesitation, Php 501,391.57 calamity assistance were released to 85 claims of the affected families of members. This helped them cope up with sadness of losing their houses and build their devastated homes with hope and smile in their faces.

### **EDUCATIONAL ASSISTANCE**

Education is the hope of our future leaders. It is the primary form to acquire knowledge and experience which our children has the right and deserve to have. The creation of KMBA's Kuya Jun Scholarship Program is not just a platform to allow children to learn but also an ignition to achieve and mold future teachers, doctors, lawyers, engineers and all other kind of profession who will lead our nation.

It is with glee that KMBA has granted 101 scholars in 2018 with a total accumulated amount of Php 590,000.00 educational assistance. This helped the children to pay for their tuition; purchase uniforms, books, bags and other school supplies; as well as to support their daily meal allowance that will put their parent's mind at ease because their children are not starving while studying. KMBA's commitment to provide educational assistance to deserving children of their members is not just a social mission but an achievement of the association.

### **EMPOWERING KMBA EMPLOYEES**

Employees are investment of KMBA in achieving its mission, vision and goals. To dream of the employees' future is to dream to the associations aspirations. In 2018, KMBA empowered the capabilities of their employees by exposing them to various trainings and workshops which will enhance their skills in accordance to the expertise which they possess. With that, KMBA proudly presents the subjects of

trainings and workshops to which the employees has participated in the aforementioned year:

<b>MONTH</b>	<b>TRAINING/WORKSHOP</b>
January	Micro Insurance Forum
	SAIDI Research Forum
	Micro Insurance Awareness Campaign
February	Micro Insurance Awareness Campaign
	Financial Literacy on Investment
	Seminar on TRAIN Law
March	Learning Session on Product Bundling and Corporate Governance
April	Consortium Orientation
May	Business Data Analytics
	Risk Management Training
	Asia and Oceania Orientation (AOA) Visit
	BLIP Enhancement and HIIIP Orientation
July	Python Training for Beginners
August	Facebook & Instagram for Business Workshop
	MiMAP Management Forum
	FB and Instagram for Business Workshop
	Psycho-Spiritual Integration
September	Seamless Training Workshop
	Gender Sensitivity Training
	FinTech Digital Innovation
October	Briefing on Philippine and Global Economic Situation
November	Micro Insurance Technology NCII
December	AOA Seminar on Impact of Digital Innovation on the Strategies of our Sector
	Micro Insurance Distribution Training Through Insurance, Savings, and Loan Association

Empowerment of the employees does not stop with learning. KMBA therefore promote camaraderie and unity among its employees in order to properly work together with their common goal. This is realized through various team building activities and get together events such as recreational and recollection activities.

## **PROTECTION AGAINST ANTI-CORRUPTION ACTIVITIES**

It is clear to the Board and Management the roots to which the association is created. It highlights the value of the wealth of the association as one which is dedicated to serve the urban poor sector. Hence, in protecting the association against anti-corruption activities, the association strictly implement no Gift Policy to combat any conflict of interest which may be confined in receiving favors and compliments, whether monetary or non-monetary in value.

This matter is also for consideration for the risk of the association. Thus, in the year 2018, the management participated to a risk management training in order to properly evaluate and monitor existence of anti-corruption activities. This edge is a way of KMBA to maintain the integrity and trust of its stakeholders against unethical standards and to protect their interest in the association.

## **MEMBERS' GRIEVANCES**

The family of Kasagana-Ka, to which KMBA belongs, ensure that the members have their own means to communicate their concerns to the organization. Addressing these concerns is more than just hearing the matters but rather to respond with eagerness to help and to mitigate any pressing concerns which may put risk on the association's reputation. This is by the use of the *Ulat Hotline* which the members may call to raise questions, concerns, feedback and potential issues; and the *Ulat ng Pangyayari Form* which the members may fill up in case of reporting complaints or suspicious activities.

These reports are properly logged and coordinated with the help of the designated Internal Audit Services of the association.

## **ENSURING THE RIGHTS OF THE CREDITORS**

Updating the association's creditors (if any) is given due importance through KMBA's transparency on its financial performance. Periodically and in a timely manner, KMBA make use of its publicly available website to upload reports, materials and documents which is necessary for the creditors' information.

Further, it conducts Road Shows or *Sipat-Landas* participated by the members of the association to keep them up to date to KMBA's products, services, status, achievements, performance and plans. Valuing the members' right to information, this activity is conducted every year in the respective residential areas of the members.