

# REPORT ON CORPORATE SOCIAL RESPONSIBILITY

## BUILDING A HEALTHY COMMUNITY THROUGH SOCIAL AND DEVELOPMENTAL ACTIVITIES

There are underlying opportunities in every marginalized and underserved community. Opportunities that are being set aside because of a family's capacity, financial standing and worth.

And this is what Kasagana-Ka MBA are here for.

Kasagana-Ka MBA promotes equal opportunity in life by promoting social development activities which aims to empower every communities' underlying opportunities. Its focus is to respond to financial management needs and social protection of every poor Filipino families. Hence, KMBA's services and programs are designed to voice out the basic needs of a family, promoting therewith the freedom to live in a secured and healthy community.

### CALAMITY ASSISTANCE

Every year, the country is at risk of experiencing any natural catastrophe, man-made disaster or other alike situation which are unforeseen and inevitable. A risk of nature which every family is unprepared to face and to handle.

Hence, KMBA designed its Calamity Assistance program which will suit best to families who fears to lose their home because of these risks of nature. All insured members of KMBA are guaranteed with a maximum of Php 3,000 post-emergency housing assistance to help them recover and fixed their totally damage houses.

In 2019, the Association utilized Php 225,000.00 of its Php 0.5Million allocation for calamity assistance to give aid to 75 members affected by fire or typhoon in 2019.

### EDUCATIONAL ASSISTANCE

KMBA ensures that it constantly improves its basic education program for the member's children. Thus, it expanded the reach of *Kuya Jun Scholarship Program* – an educational assistance program inspired from Mr. Severiano C. Marcelo Jr., a prominent and respectable former executive director of Kasagana-Ka – by 30%.

In 2019, 41 college and 90 highschool scholars received assistance to finance their schooling. Each college student-beneficiary was granted an amount of Php 5,000 stipend per semester, while every high school student received an amount of Php 3,000 for the year. That is equivalent to Php 680,000 in educational assistance for qualified children of the members.

## LEADERSHIP AND EMPLOYEES' EMPOWERMENT

### TRAINING AND DEVELOPMENT FOR EMPLOYEES

To keep the employees abreast with latest developments in the Association, the employees are also exposed to series of trainings. In 2019, the employees participated in the following trainings:

Month	Training Course/Seminar
February 2019	a. Regular Annual Recollection b. Team-Building Activity c. Building and Condo Management Program
March 2019	a. Investment Strategy and Policy Development b. Seminar on Company Policy c. Job Evaluation and Design of Salary Structure
May 2019	Lakbay Aral in Dumaguete City
June 2019	Governance & AMLA Workshop
July 2019	a. 7Fs at Estancia Hotel b. Management Forum c. PERAA Millionaires Club Awarding d. Study Tour, Group Visit at NTUC Income SG
August 2019	a. Psycho Spiritual Integration (PSI) e. IC Training for Online Quarterly Submission of Compliance Requirements
September 2019	a. 6th Philippine Tax Congress b. SEAMLESS at SMX
October 2019	a. Governance & AMLA Workshop b. IFRS Learning Session at MIMAP c. Mandatory Compliance & Updates situation b. Fundamentals of Anti-Money Laundering

Employees pursued baccalaureate and post-graduate degrees:

Employee	Course/Degree
Evangeline Pe (Operations Manager)	Expanded Tertiary Education Equivalency and Accreditation Program (ETEEAP) in Community Development at St. Joseph's College
Diobert Calanza (Accounts Officer)	Master of Arts in Business Administration at the National College in Business Administration

### LEADERSHIP DEVELOPMENT OF THE BOARD OF TRUSTEES

Leaders of KMBA are composed of our Nanays who have channeled their hidden opportunity – the skills to lead. As an officer, KMBA pursues to empower these skills by equipping the Nanays the necessary leadership and technical skills for the position they hold. Accordingly, for the year, the Nanays participated to the following leadership trainings which help them understand governance and business in general:

Month	Training
June 2019	Governance and AMLA Workshop
July 2019	Management Forum
October 2019	Leadership Training

They have also participated in the following seminars and study-tour which exposes them to actual and best practices of associations in the same industry:

Month	Seminar/Activity
January 2019	National Microinsurance Forum
February 2019	Annual Recollection and Team building
May 2019	Lakbay-Aral in Dumaguete City

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## **PROTECTION ON ANTI-CORRUPTION ACTIVITIES**

Corruption is a disadvantage of development. Its influence affects the morality of its actor and often leads to malpractices and exercise of abuse of authority. With this being, KMBA has a strong standpoint against corruption practices. It upholds full respect to the laws and the people that implement them. As such, dealings with government agencies and their officers are always made in faithful adherence to established rules and procedures, without resorting to unlawful shortcuts or illicit transactions

Among the corruption prevention efforts initiated by KMBA is to implement necessary policies within the Association which will ensure that corruption activities are strictly dealt with. Among the policies which the Association strictly adhere is the No Gift Policy – a policy which prevents any employees and officers of KMBA to receive gifts to avoid compromise to the integrity of its operations, improperly influence in the decision-making process and to avoid conflicts of interest or any perception thereof.

### **MEMBERS GRIEVANCES**

The Association ensures that complaints raised by the members and the employees are monitored monthly and are duly elevated, as necessary, to the Ethics Committee. To guarantee the rights of a complainant and the person being complained, the Association strictly adheres to the procedure on handling complaints from the time of investigation up to its decision making.

KMBA also established Ulat Hotline, where 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. This same goes to the concerns raised through KMBA's social media sites which are being attended in a timely manner.

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

In upholding transparency to its transactions, operations, and financial performance, KMBA conducts Road Shows and Sipat-Landas which participants are basically the members of the association. In this program, the members are being informed on the latest products and services of the Association, the liquidity of KMBA's assets and liabilities, and the activities or programs for the year which are prepared for the members. Furthermore, to ensure that the members are properly informed, Road Shows and Sipat Landas are organized within the member's residences and assisted by well-trained and competent KMBA employees.

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