



KASAGANA - KA
Mutual Benefit Association, Inc.

KASAGANA-KA Mutual Benefit Association, Inc.
Risk Management Committee Meeting
23 April 2019

<p>Present</p> <p>Board Committee Members</p> <ol style="list-style-type: none"> 1. Brenda F. Lumbao 2. Josephine Abugan 3. Alma Gilbaliga 4. Marivic Loterte 5. Maritess Villadores 	<ul style="list-style-type: none"> - Chairperson - Committee Member - Committee Member - Committee Member - Committee Member
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Topic	Discussion
Call to Order	The meeting started at 9:00 am with a prayer.
Review of the previous Minutes of the Meeting	The Committee reviewed the minutes of the previous meeting. It being subject to prior perusal, the committee unanimously approved the minutes.
Presentation of Draft Risk Management Manual	<p>Chairperson Brenda presented to the Committee the Draft Risk Management Manual of KMBA.</p> <p>Incorporated in the manual are the following:</p> <ol style="list-style-type: none"> 1. Concept of Risk Management in KMBA 2. KMBA SWOT Analysis 3. Updated Key Risk Indicators 4. KMBA Risk Management Procedures, Reporting and Monitoring 5. Credit Risks 6. Compliance and Regulatory Risks 7. Operational Risks <p>The Committee provided suggestion on the current manual including inclusions on KMBA's liquidity risks, reputation risks and strategic risks. The draft manual is set to undergo further review.</p>
Adjournment	There being no other matter to discuss, the meeting ended at 10:45 am.