

KASAGANA-KA Mutual Benefit Association, Inc.

Roadshow 2018



Financial Highlights

Assets	PHP 189,497,238
Liabilities 50% Reserves and Retirement Savings Fund	PHP 118,613,286
Fund Balance Guaranty Fund + Unassigned Surplus + Net Surplus	PHP 70,883,952
Operating Expenses	20% of total premium collections



INDEPENDENT AUDITORS' REPORT

The Members and the Board of Trustees
Kasagana-Ka Mutual Benefit Association, Inc.
#5 Don Francisco St., Don Enrique Heights
Commonwealth Avenue, Brgy. Holy Spirit, Quezon City



Report on the Financial Statements

Opinion

We have audited the accompanying financial statements of Kasagana-Ka Mutual Benefit Association, Inc. (A Non-stock, Non-profit Organization) (the Association), which comprise the statements of financial position as at December 31, 2017 and 2016 and the statements of comprehensive income, statements of changes in fund balance and statements of cash flows for the years then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Association as at December 31, 2017 and 2016, and its financial performance and its cash flows for the years then ended in accordance with Philippine Financial Reporting Standards (PFRS).

Basis for Opinion

We conducted our audits in accordance with Philippine Standards on Auditing (PSA). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Association in accordance with the Code of Ethics for Professional Accountants in the Philippines (the Code of Ethics) together with the ethical requirements that are relevant to our audit of the financial statements in the Philippines, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with PFRS and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

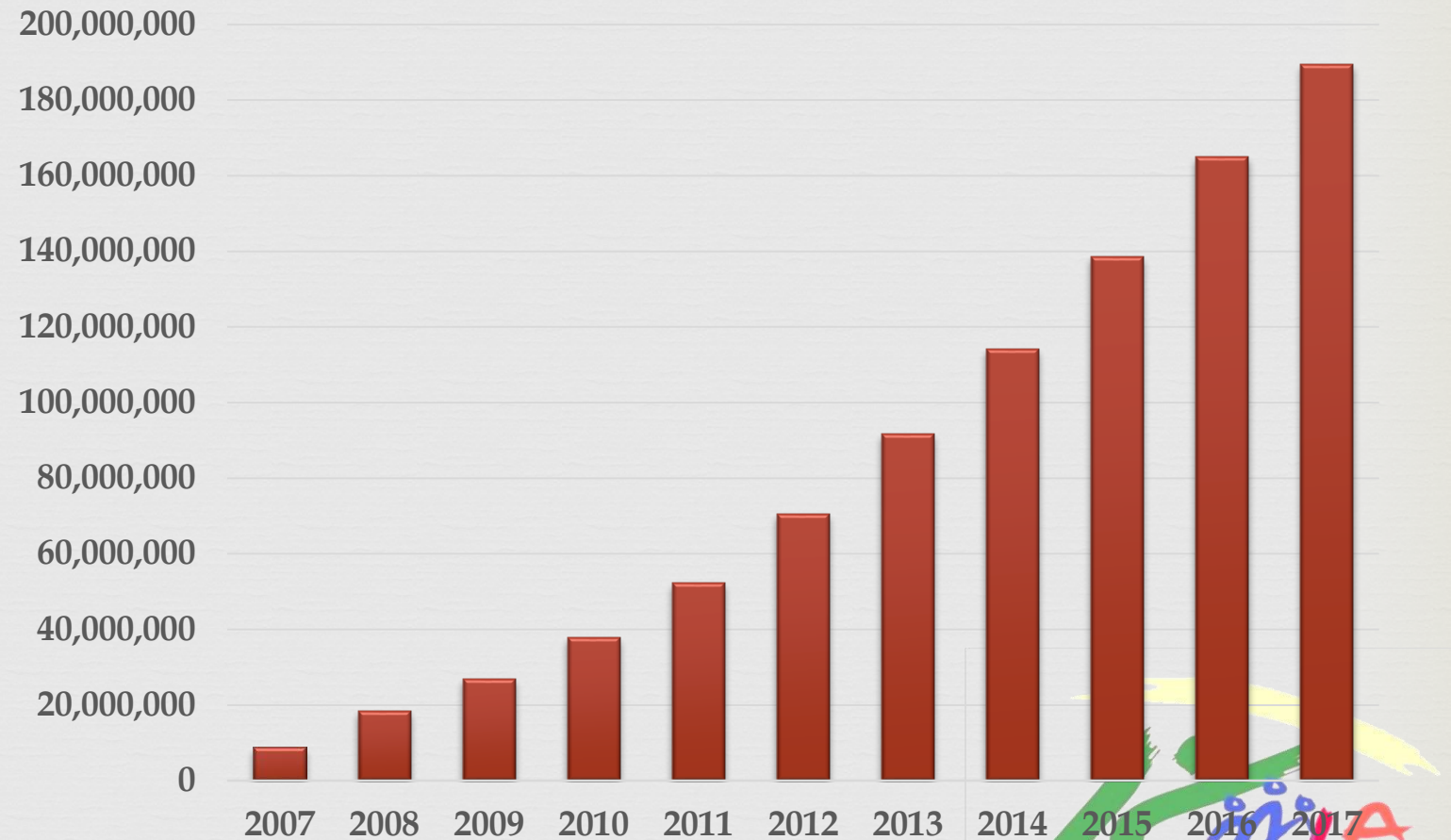
In preparing the financial statements, management is responsible for assessing the Parent Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Parent Association or to cease operations, or have no realistic alternative to do so.

Those charged with governance are responsible for overseeing the Association's financial preparation process.



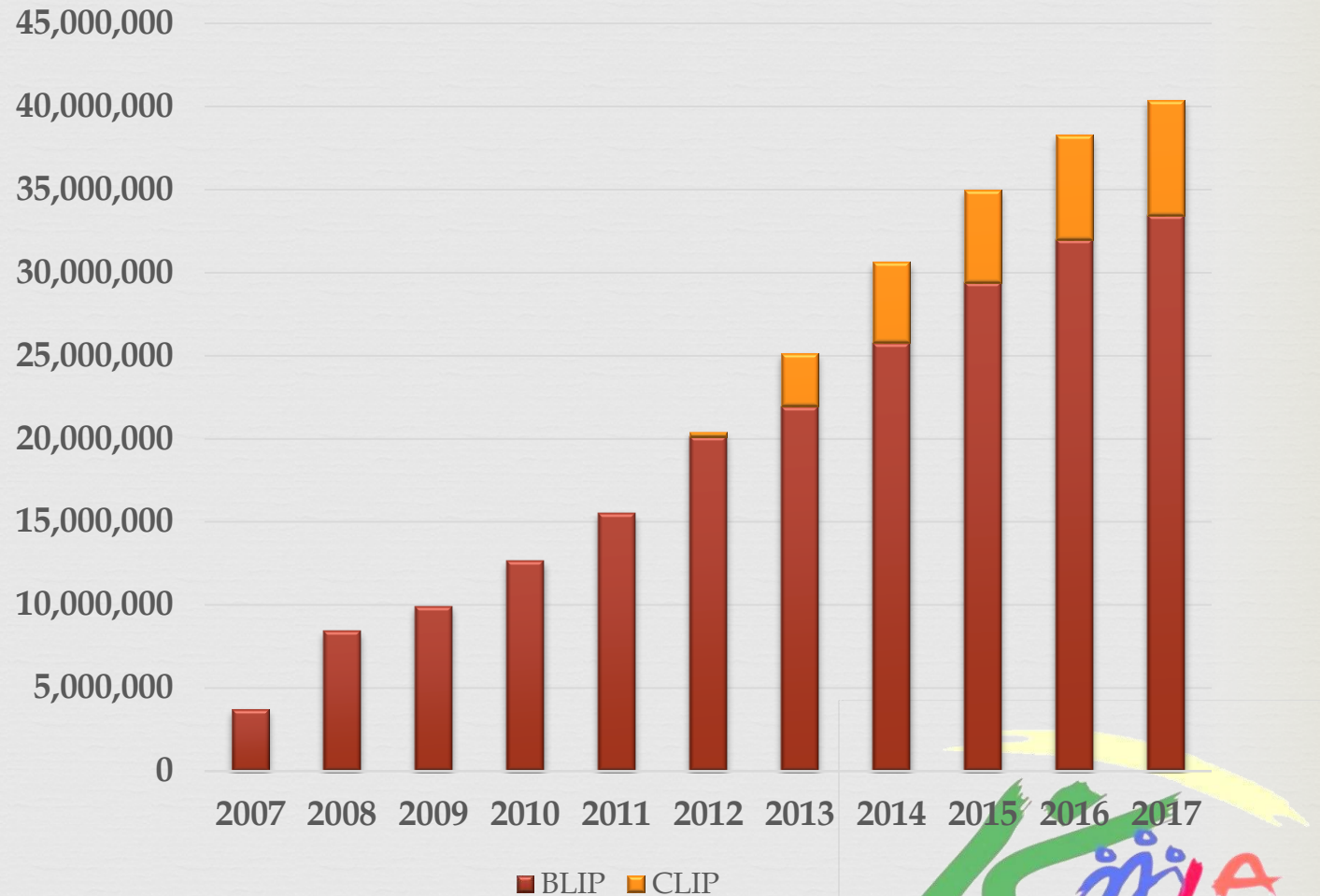
Assets

Year	Assets
2007	8,819,984
2008	18,377,564
2009	26,995,607
2010	37,863,767
2011	52,232,474
2012	70,613,543
2013	91,622,802
2014	114,118,453
2015	138,665,989
2016	165,089,746
2017	189,497,238



Premium Contribution

Year	BLIP	CLIP
2007	3,713,530	
2008	8,448,850	
2009	9,928,616	
2010	12,656,688	
2011	15,530,185	
2012	20,102,172	303,157
2013	21,962,208	3,168,122
2014	25,771,607	4,906,057
2015	29,420,648	5,574,428
2016	32,004,443	6,297,905
2017	33,454,999	6,947,984



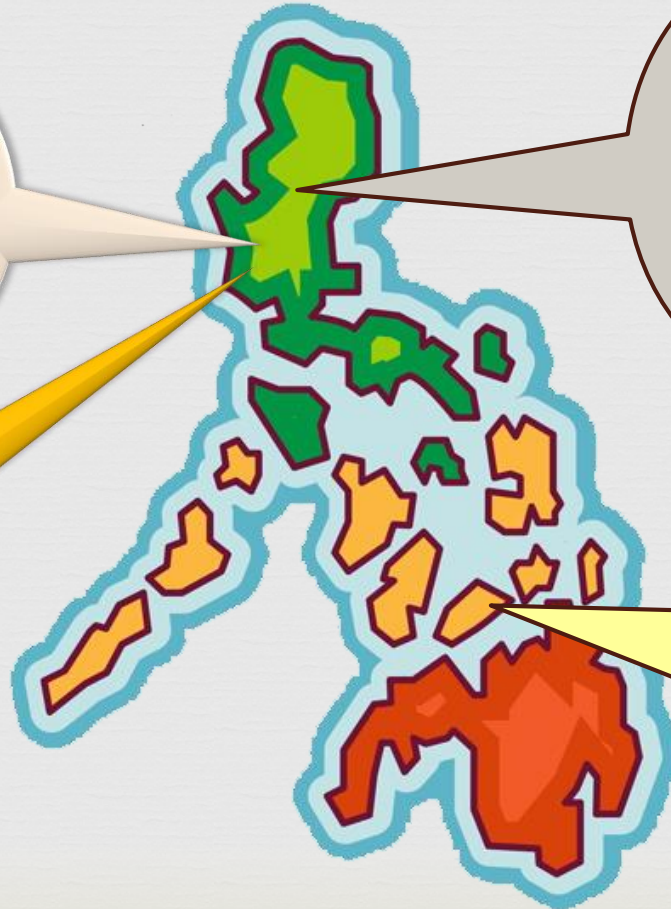
Membership

Total membership: 48,928



33,883

878
Other groups



SINCE 1980
JAIME V. ONGPIN
FOUNDATION, INC.

1,325

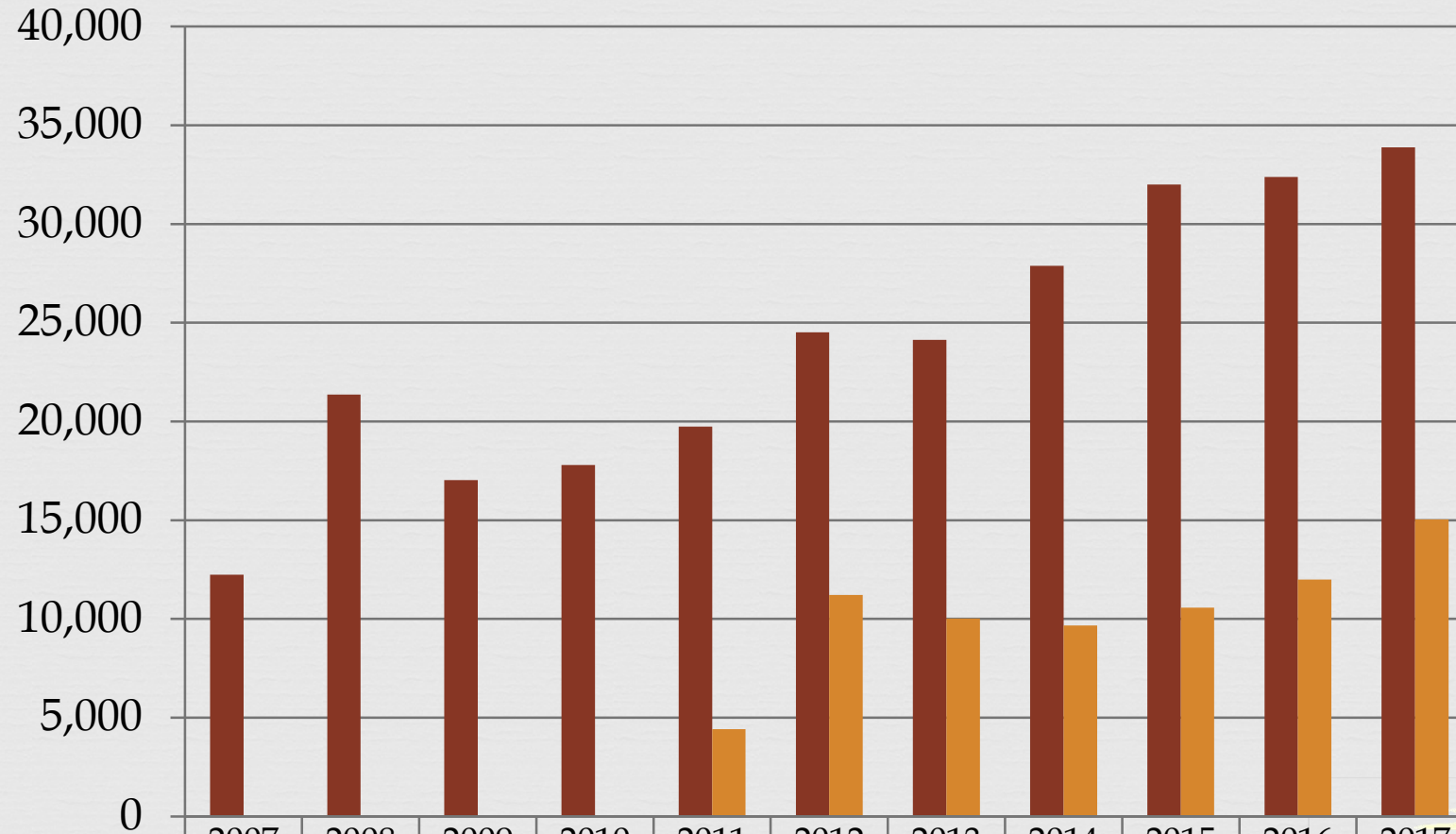


CAPS-R, Inc.
Serving with Love and Care

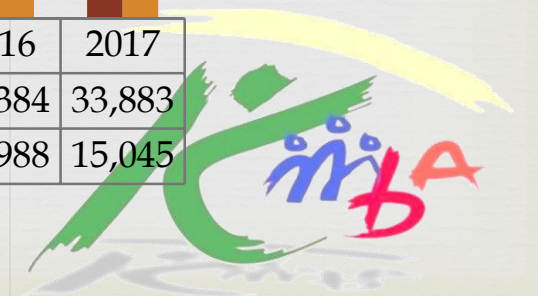
12,842



Membership



	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
KDCI	12,237	21,358	17,037	17,802	19,736	24,509	24,126	27,879	32,002	32,384	33,883
Consortium/ Associate					4,416	11,210	10,021	9,673	10,571	11,988	15,045



Claims

2017



Amount of claims
Php 6,721,911.21

Number of claims
475



2006-2017

Php 37,112,725.21

2,766

Total
Claims

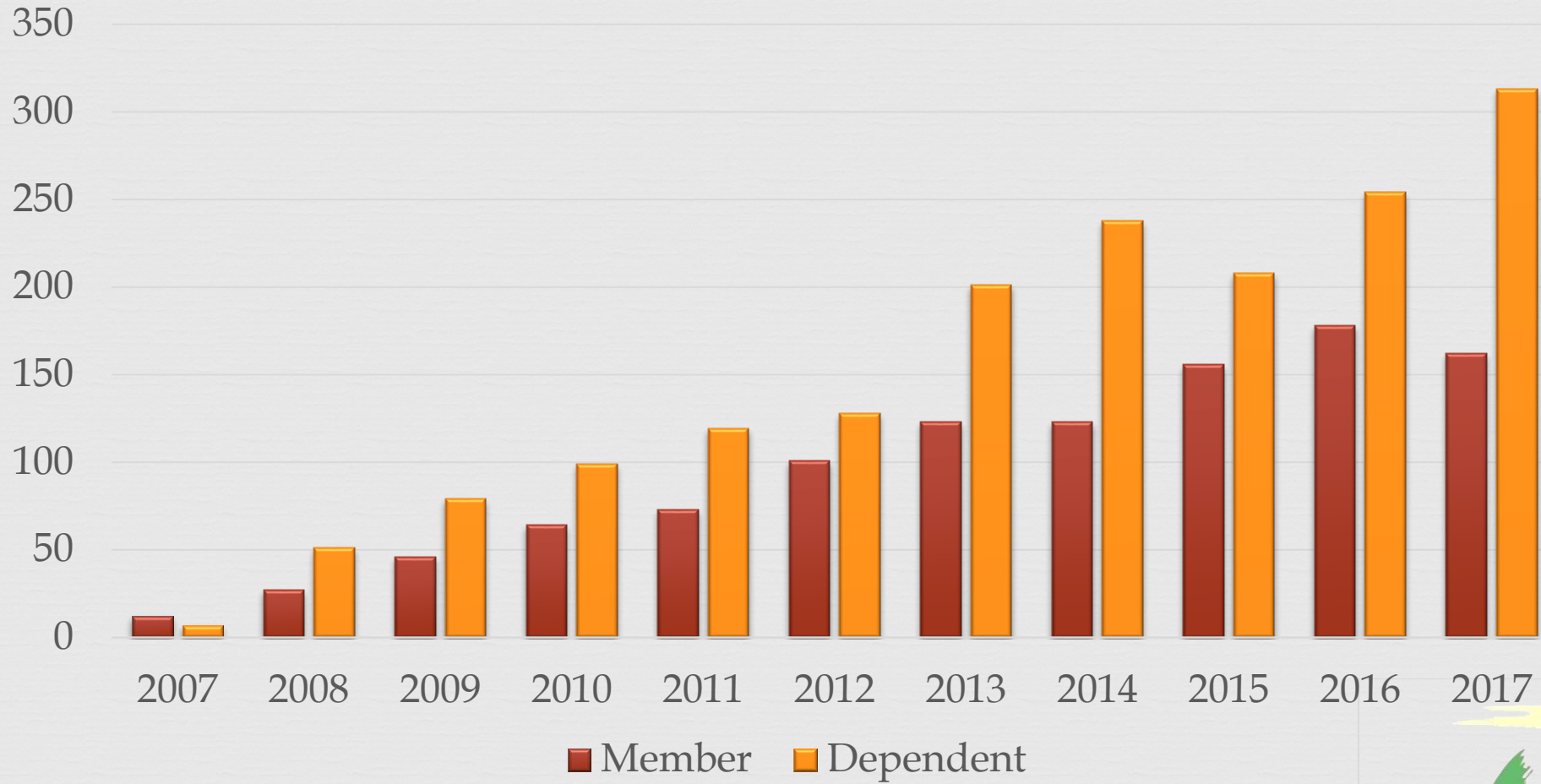
1,063
Members

1,703
Dependents

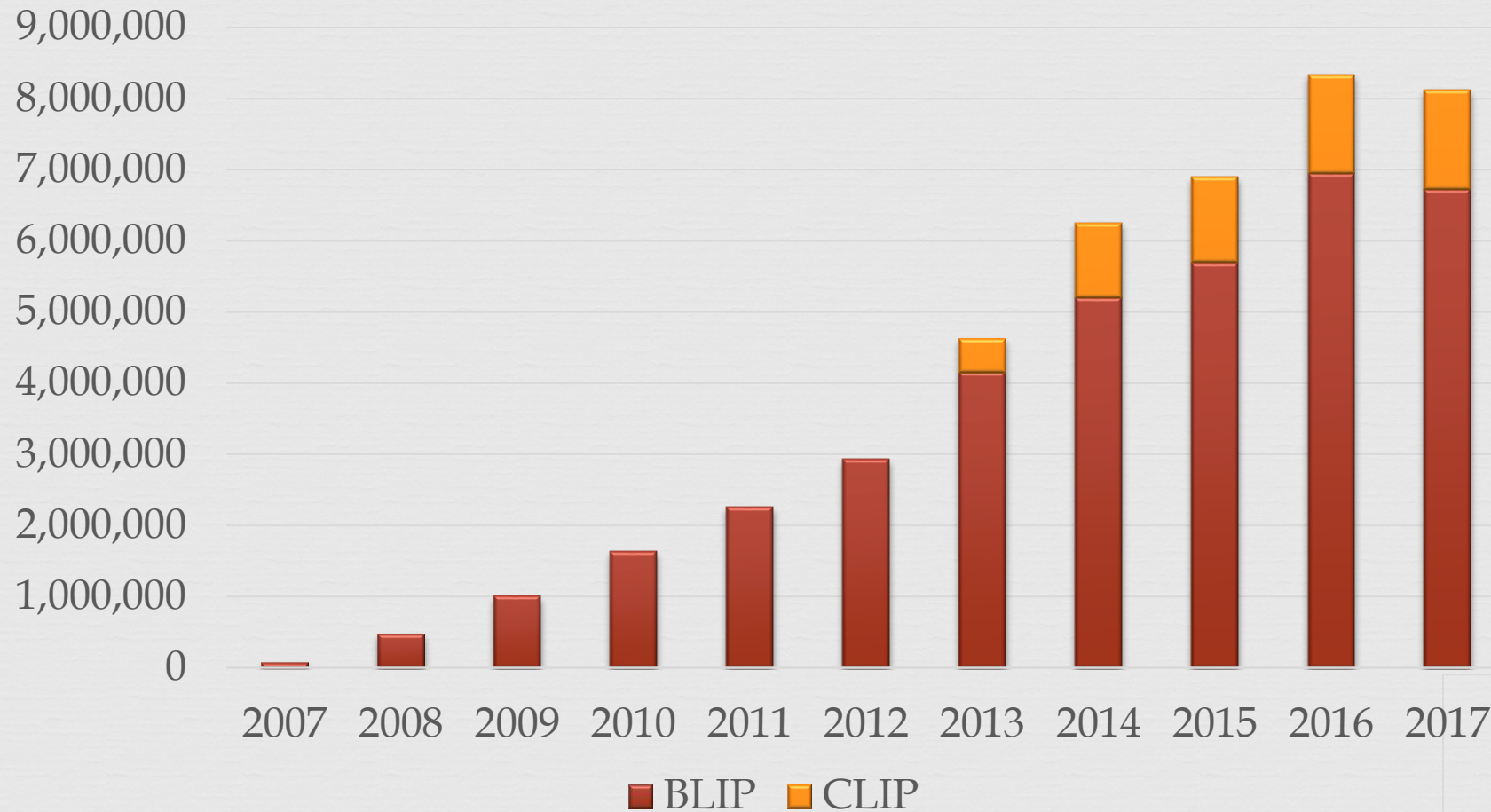
Distribution



Number of Claims



Amount of Claims




Credit Life Insurance Plan




	2017
Number of loans covered by CLIP	99,549
Premium Collected	PhP 6,977,321.61
Number of claims	151
Amount of claims	PhP 1,405,665.45
Claims ratio	20%




K-Kalinga





Kasaganang Proteksyon para sa Inyo!


	Accidental Death	P20,000.00
	Accidental Burial Assistance	P5,000.00
	Fire Assistance	P5,000.00

P50 LANG ✓ P50.00 kada taon.
✓ Maaaring bumili ang isang tao ng hanggang limang (5) Units na nakapangalan sa kanya.

Hatid sa inyo ng:  **KASAGANA-KA MBA**

Protektado ng:  **BANKERS ASSURANCE**
BANKERS ASSURANCE CORPORATION
Member: The Malaysian Group of Insurance Companies
A YGC Member

 **MICRO INSURANCE**



Ano ang K-KALINGA?

Ang KASAGANA-KA Mutual Benefit Association (K-MBA) at Bankers Assurance Corporation (BAC) ay nagdesenyo ng "Personal Accident Insurance" At "Fire Assistance" bilang karagdagang produkto para sa KMBA at kaalyadong grupo nito.

Sinu-sino ang maaring makinabang at kumuha ng K-KALINGA?

- Edad 18 hanggang 65 taong gulang
- Miyembro ng K-MBA at mga kaanak nito
- Mga kaalyadong grupo

Magkano ang Premium na babayaran?

- PhP 50.00 kada taon.
- Maaaring bumili ang isang tao ng hanggang limang (5) Units na nakapangalan sa kanya.

Anu-ano ang mga benepisyo sa K-KALINGA?

- Accidental Death (PhP 20,000)
- Accidental Burial Assistance (PhP 5,000)
- Fire Assistance (PhP 5,000)

Paano kung may claim, ano ang gagawin?

Ipagbigay alam kaagad ang insidente sa K-MBA, itawag sa telepono 990-79-15. Hindi dapat lumagpas ng tatlumpong (30) araw ang pag-uulat mula ng mangyari ang insidente.

Anu-ano ang mga kailangang dokumento?

Kung aksidenteng pagkamatay:

- a. Original Proof of Cover (POC)
- b. Rehistradong Death Certificate
- c. Valid ID ng benepisyaryo
- d. Iba pang dokumento na hihingiin kung kakailanganin

Mga Hindi Sakop ng Aksidenteng Pagkamatay

1. Gyera, digmaan, terorismo, rebelyon, rebolusyon, pag-aaklas, welga, aksyon na sanhi ng gobyerno, at iba pang katulad na insidente.
2. Sanhi ng nuclear, radiation/pagkakontamina dahil sa radiation.
3. Sinadyang ginawa o pagpapabaya ng miyembro.
4. Natural o may kinalaman sa kalusugan ang pagkamatay.
5. Dahil sa operasyon o medical na gamutan.
6. May kinalaman sa pag-bubuntis o panganganak.
7. Pagpapakamatay.
8. Pagkamatay at iba pang insidente na nangyari habang nasa impluwensya ng alak o droga.

Kung Nasunog ang bahay:


- a. Sertipiko galing sa barangay na kumpletong nakalagay ang address ng nasunog, dahilan ng pagkasunog at ang miyembro ay residente ng nasunog na bahay
- b. Litrato ng nasunog na bahay.

Mga Hindi Sakop ng Fire Assistance

1. Sinadyang pagkasunog sa tinitirhan o komunidad,
2. Pagkasunog o insidente sa loob ng 48 oras mula ng mabili ang K-KALINGA

Bisa ng Seguro (Effectivity Date):

Ang bisa ng K-KALINGA ay magsisimula dalawampung-apat na oras matapos bayaran ang POC hanggang sa sumapit ang isang taon.



BANKERS ASSURANCE
BANKERS ASSURANCE CORPORATION
Member: The Malaysian Group of Insurance Companies
A YGC Member

KASAGANA-KA Mutual Benefit Association Inc.
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Tel. # (02) 9907-915 Email: kasaganaka.mba@gmail.com

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1372 Remedios St. cor. Taft Avenue, Malate, Manila
Telephone Nos.: 567-4678 / 567-4675

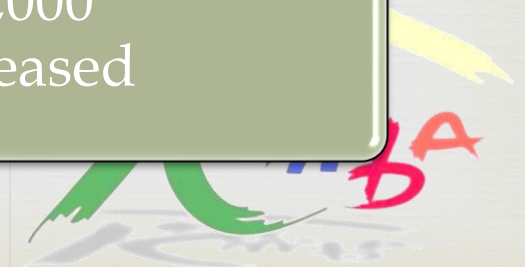
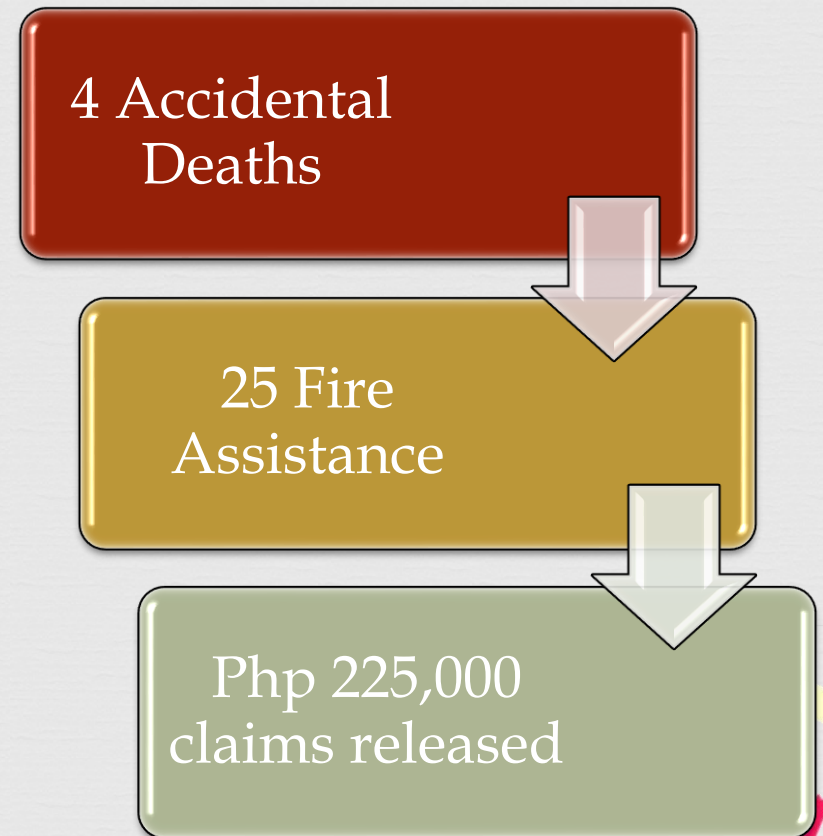
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K-Kalinga

Enrollment



Claims



K-BENTE

Enrollment


71,029

Php 1,420,577


Claims

75





Php 750,000



Ang insurance na pang-pamilya sa abot-kayang **BENTE PESOS!**



Sa K-Bente ang iyong pamilya ay :

-  Makakatanggap ng ₱10,000 death benefit
-  Sa anumang sanhi ng paglisan (pati aksidente)
-  Mapapanatag sa oras ng pangangailangan
-  Magkakaroon ng dagdag na benepisyo mula sa KMBA

MGA KATANGIAN NG PRODUKTO	
PREMIUM (Term of Insurance)	Php 20.00 para sa isang taon Lahat ng miyembro at lehitimong kaanak ng miyembro
ELIGIBILITY REQUIREMENTS (Sinu-sino maaaring bumili?)	SINGLE MEMBERS 18 hanggang 64 na taong gulang Dependents: Kapatid - 2 linggo hanggang 21 na taong gulang Magulang - 18 hanggang 64 na taong gulang
	MARRIED MEMBERS 18 hanggang 64nataonggulang Dependents: Asawa - 18 hanggang 64 na taong gulang Anak - 2 linggo hanggang 21 na taong gulang
ANU-ANO ANG MGA BENEPISYO?	Php 10,000 death benefit (maging sanhi ng sakit o aksidente)
CLAIMS DOCUMENTS NA KINAKAILANGAN	<ul style="list-style-type: none"> - Completed Claims Form (kunin sa SATO o hingin mula sa AO) - Certified True Copy of Death certificate - Photocopy of ID of beneficiary - Iba pang dokumento na maaaring hingin tulad ng: Valid ID of member with birthday Marriage contract kung may asawa Birth certificate if single and/or no valid ID Kung walang marriage contract, Affidavit of Cohabitation or CENOMAR ng insured member
GAANO KATAGAL ANG PROSESO NG CLAIMS	15 days pagkatanggap ng kumpletong dokumento
KANINO IBIBIGAY ANG CLAIMS APPLICATION	Same process sa blip

Para sa karagdagang impormasyon pumunta sa pinakamalapit na Satellite Office o kaya ay maaring tumawag sa KMBA Office 990-7915

PhilHealth

KMBA is a partner

of  **PhilHealth**
Your Partner in Health

through its iGroup Program.

Have enrolled **1,032** members



Kuya Jun Scholarship Program



100 Scholars
40 College
60 High School

PhP 480,000
Allowance
Released

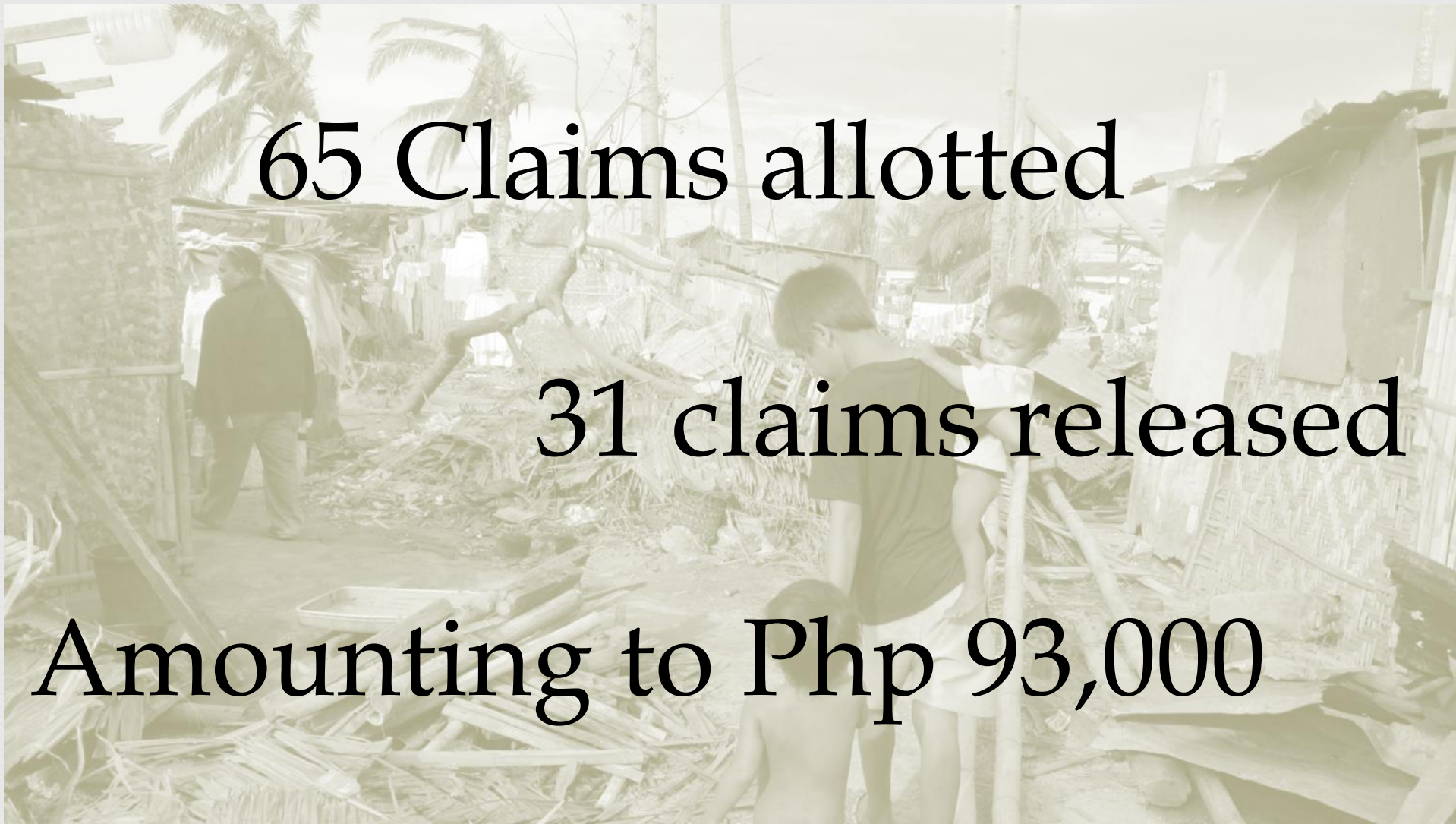


Calamity Assistance

65 Claims allotted

31 claims released

Amounting to Php 93,000



KMBA Office Building



Lot Acquisition
Deed of Sale Signing
May 12, 2017



Bidding
Dec. 18, 2017

Architectural
Design
October 2017



KMBA Activities



RECOLLECTION AND TEAM BUILDING OF BOT MEMBERS AND AREA COORDINATORS

February 10-11, 2016



BOT AND COORDINATORS TEAMBUILDING

May 05, 2017



11TH ANNUAL GENERAL ASSEMBLY

May 31, 2017



ELECTION OF NEW BOT MEMBER

May 31, 2017



MONITORING VISIT TO CEBU CAPS-R

July 25-27, 2017



HIIP OPERATIONS TRAINING

December 7, 2017



KMBA CHRISTMAS CELEBRATION

December 22, 2017



Trainings and Seminars Attended



Microinsurance Forum

- January 24, 2017
- Attended by Vangie, Richard and Ate Beth



Mi-MBA Investment Management Workshop

- January 25, 2017
- Attended by Salve and Eve



CIC Compliance Workshop

- January 25, 2017
- Attended by Analyn and Aljon



Mi-MAP Training

- March 29, 2017
- Attended by Vangie, Ian and Diobert



Governance and AMLA Workshop

- May 24-25, 2017
- Attended by Mcquen, Ate Beth and Ate Tess



Fraud Management Manual Writeshop

- August 21-23, 2017
- Attended by Hazel, Maricar, Salve, and Vangie



Governance and AMLA Workshop for Mi-MBAs

- Oct. 25-27, 2017
- Attended by Diobert, Aljon, Anita and Marilyn



2017 Management Forum: Strategic Management for Mi-MBA

- Nov. 21-23, 2017
- Attended by Vangie, Eve, MC Valte, and Flora



ICMIF in London 5-5-5 Strategy

- Oct. 25-27, 2017
- Attended by Salve and Me-an



Award Received

KMBA placed 9th
among the TOP TEN
overall Insurance
Companies and
Mutual Benefit
Associations



Plans for 2018

1. Construction of office building
2. Implementation of Enhanced BLIP
3. Launch new product
4. MIS - BIR Registration
5. Skills development for staff
6. New Partner



12 Hrs
MVAH

Total of 7
family

BUREAU OF INTERNAL REVENUE
PHILIPPINES
1903

Thank you!

