



KASAGANA-KA
Mutual Benefit
Association, Inc.

2018 Annual Report

Financial Report

| | 2018 Plan | Output | 2019 Plan |
|--------------|-----------|--------|-----------|
| Assets | 217.4M | 209M | 239 M |
| Liabilities | 153M | 140.4M | 166 M |
| Fund Balance | 63.6M | 69.4 M | 72.9M |
| Net Surplus | 4.4M | 4.6M | 9.6M |

Financial statements are also shown in "Non-Market-UK User"
comparisons by equity market value

Financial Highlights

| | 2018 | 2017 | % Change |
|--|------------------|------------------|----------|
| Assets | P 209,641,800.67 | P 188,967,689.81 | ↑11% |
| Liabilities (50% Reserves & RF) | P 140,214,133.78 | P 129,883,292.30 | ↑8% |
| Fund Balance (Guaranty Fund + Unassigned Surplus + Net Surplus) | P 69,427,666.89 | P 59,084,397.51 | ↑17% |
| Net Income | P 4,551,698.14 | P 3,305,298.07 | ↑38% |
| Member's Contribution | P 35,812,434.00 | P 33,451,458.51 | ↑7% |
| Premium | P 9,438,394.53 | P 6,947,984.28 | ↑36% |
| Operating Expense | 20.42% | 20% | ↑2% |

Membership



K-COOP
37,120

CAPS-R
12,291



JVOMFI
596

ASSOCIATES
735



TOTAL MEMBERS
50,742

Membership

2018
Plan

55,000

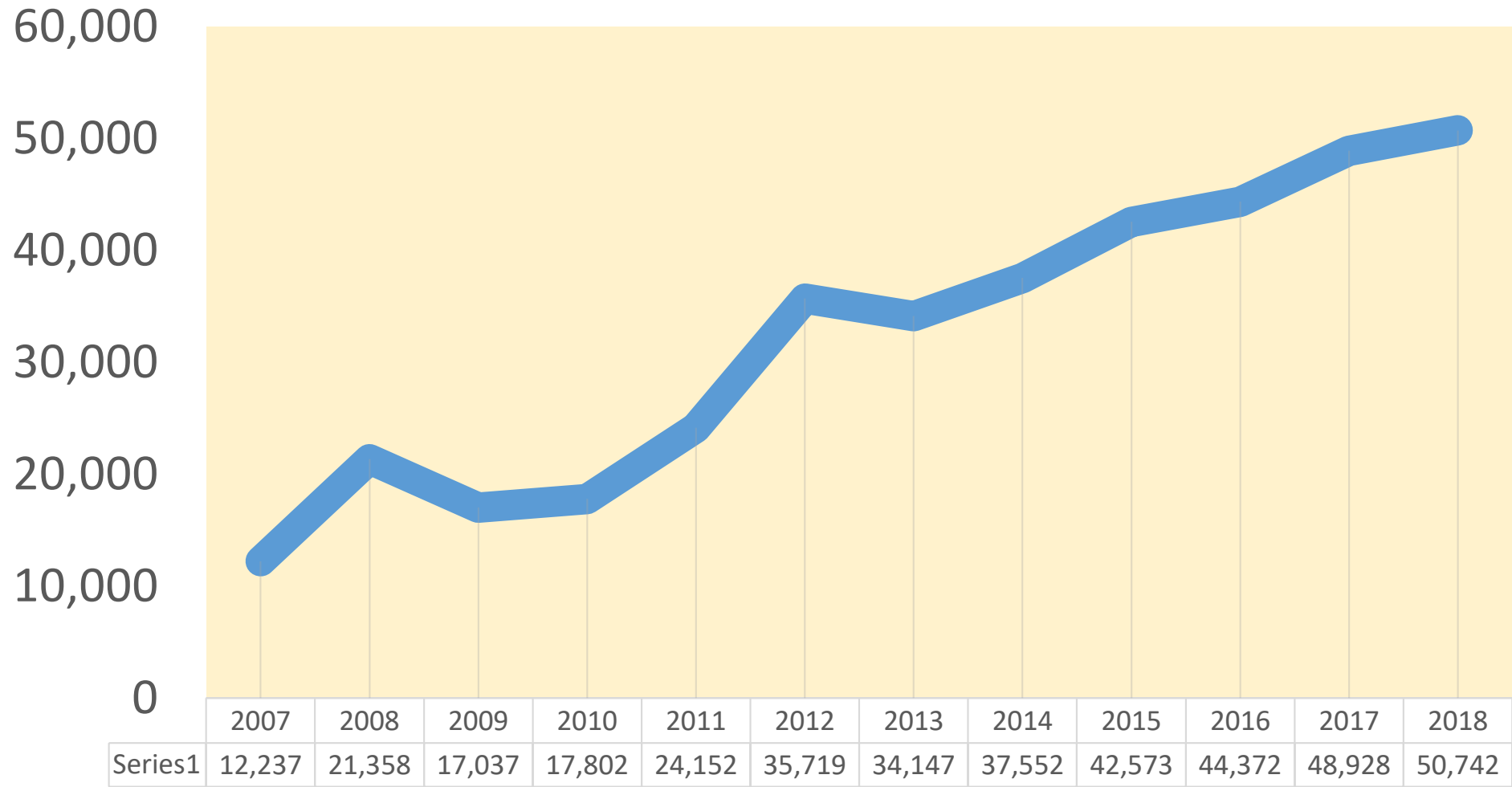
Output

50,742

2019
Plan

68,000

Membership every year



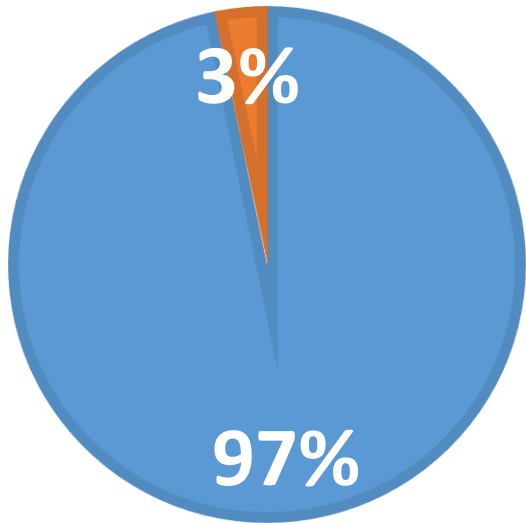
| | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Series1 | 12,237 | 21,358 | 17,037 | 17,802 | 24,152 | 35,719 | 34,147 | 37,552 | 42,573 | 44,372 | 48,928 | 50,742 |

LIVES INSURED

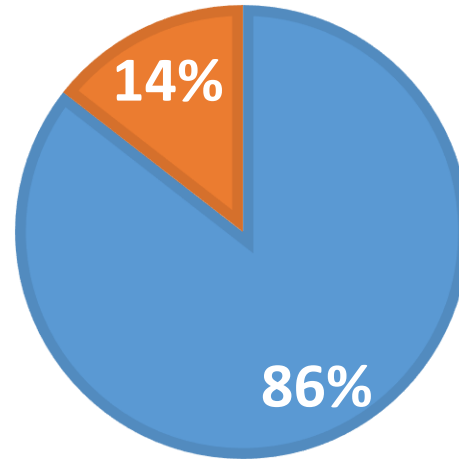
| | Number of Members | Spouse insured | Children insured | Total Family Members Insured |
|--------------|-------------------|----------------|------------------|------------------------------|
| K-COOP | 37,120 | 30,613 | 94,216 | 161,949 |
| CAPS-R | 12,291 | 371 | 855 | 16,516 |
| JVOMFI | 596 | 0 | 0 | 596 |
| Associates | 735 | 216 | 446 | 1397 |
| TOTAL | 50,742 | 31,200 | 95,517 | 180,458 |

Gender Distribution

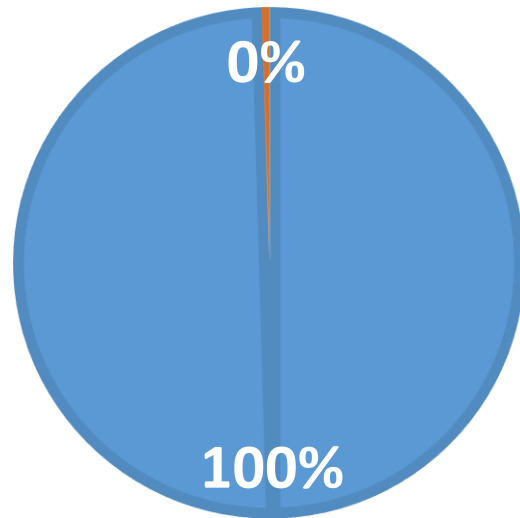
K-COOP



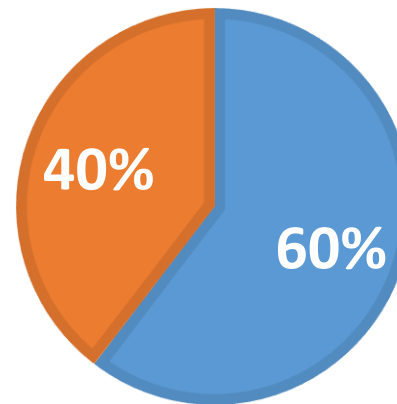
JVOMFI



CAPS-R



ASSOCIATES



BLIP Claims

2018



Amount of claims

P 8.5 M

Number of claims

482

1.3 deaths per day



2006-2018

P 45.6 M

3,245

Total
Claims

1,255

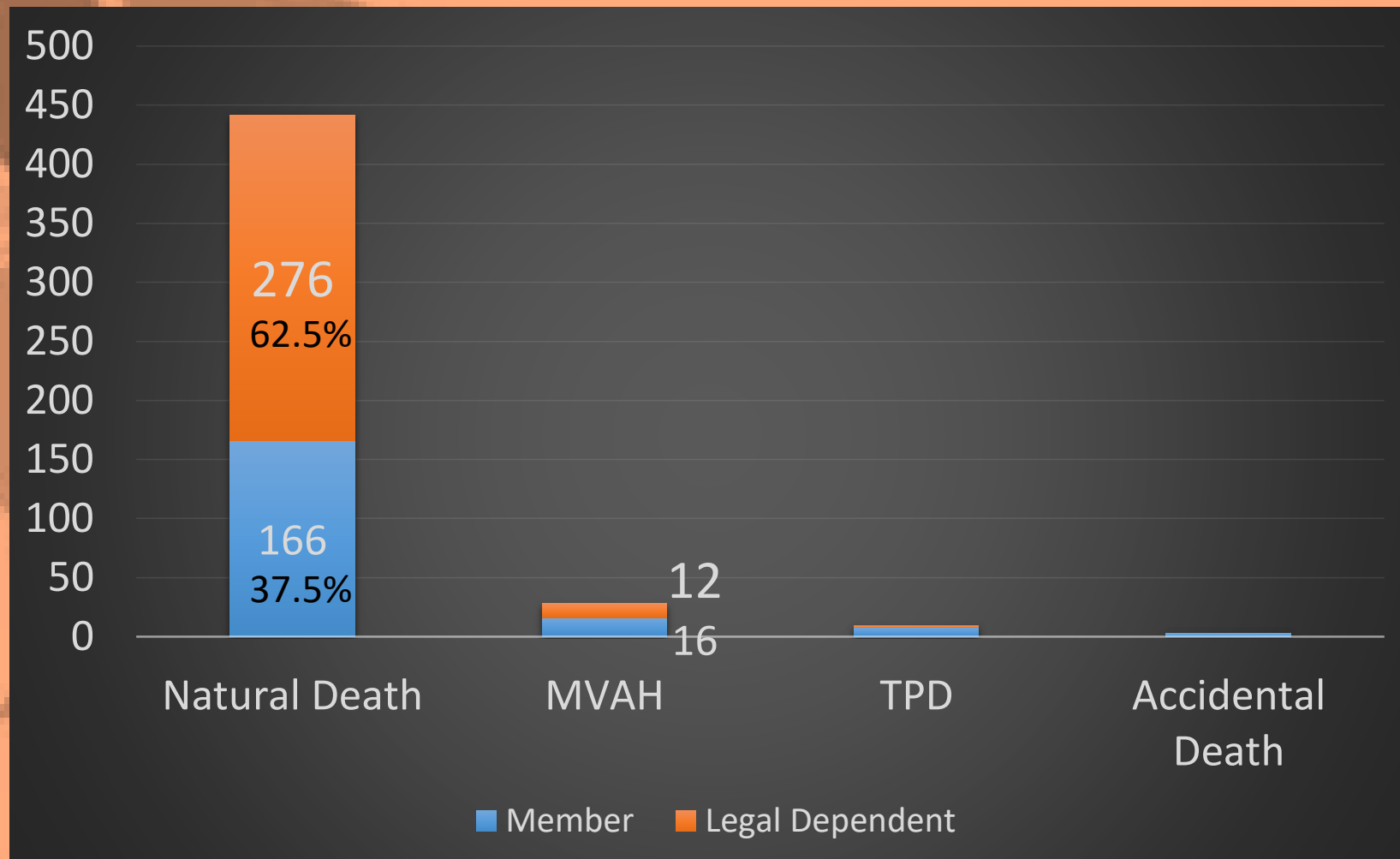
Members

1,990

Dependents

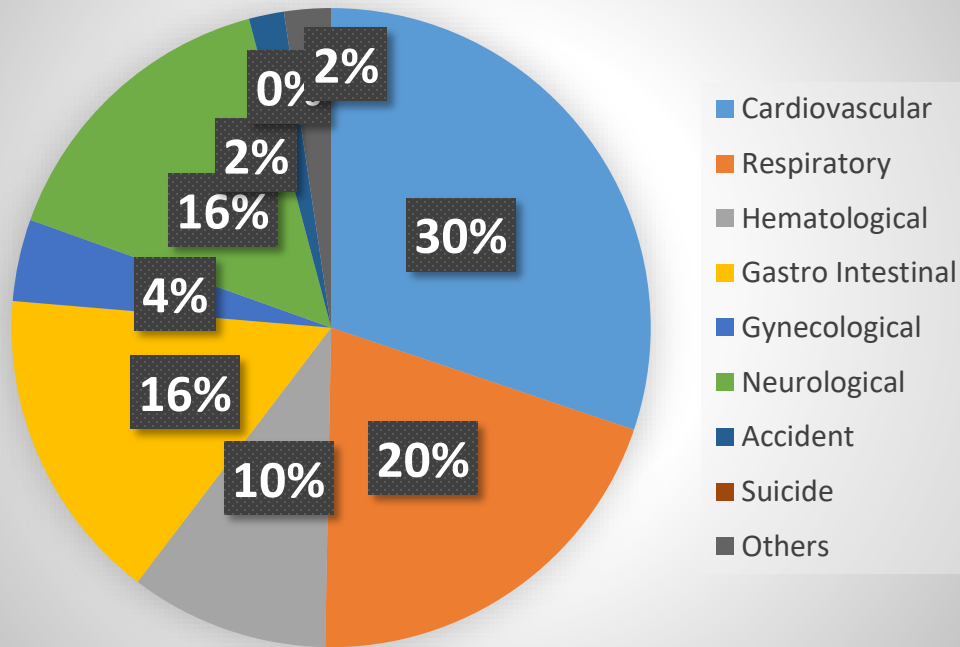
Distribution

Claims Distribution

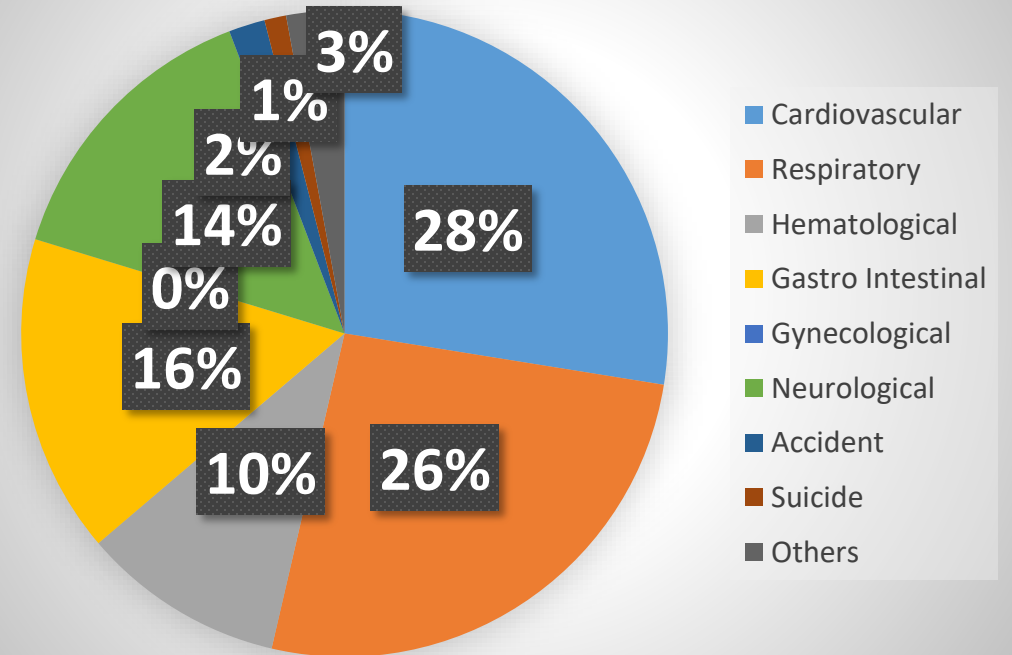


Causes of Death

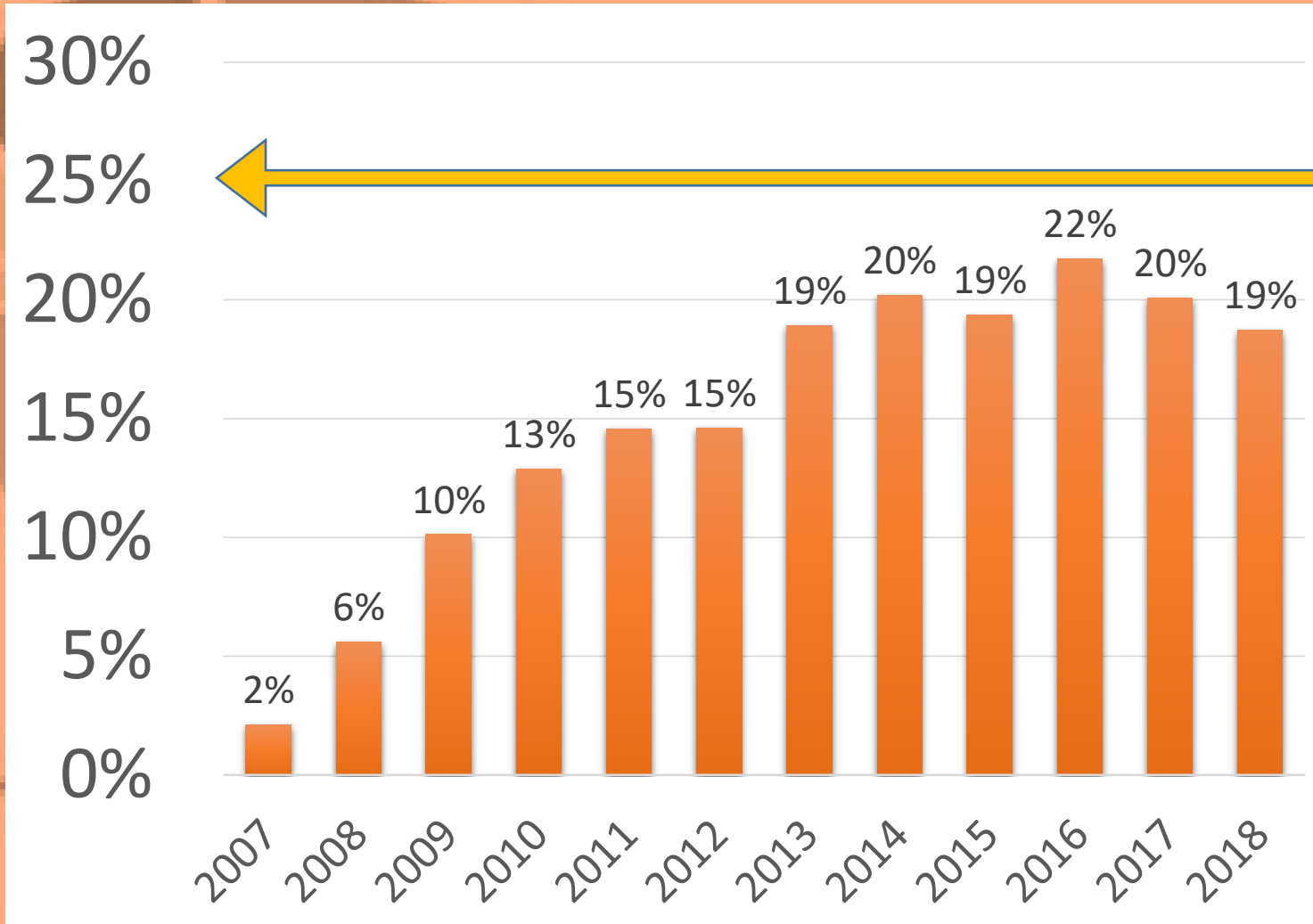
Member's Cause of Death



Dependent's Cause of Death



Claims Ratio



Claims ratio limit is 25%



Exit Age

134 terminated due to Exit Age

Php 800,820.67 released

117 Released thru GK Fund

Php 701,265.58

17 Released to members

Php 99,555.09 released

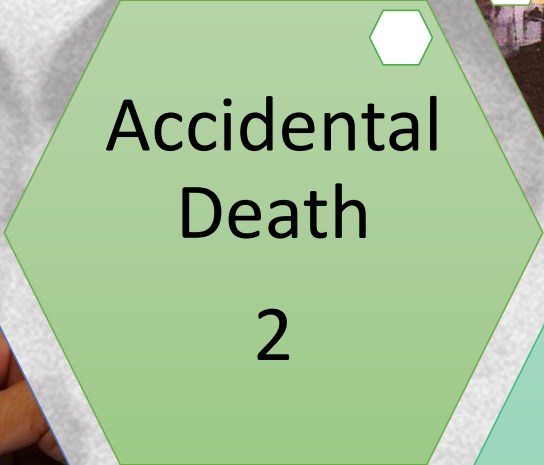
CLIP

| | 2018 | 2017 |
|---------------------------------|----------------|----------------|
| Number of loans covered by CLIP | 130,273 | 99,549 |
| Premium Collected | P 9,474,336.14 | P 6,977,321.61 |
| Number of claims | 182 | 151 |
| Amount of claims | P 1,844,000 | P 1,405,665.45 |
| Claims ratio | 19.46% | 20% |

K-Kalinga



K-Kalinga Claims



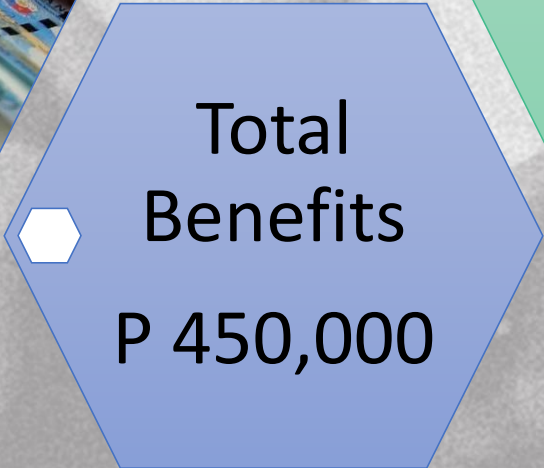
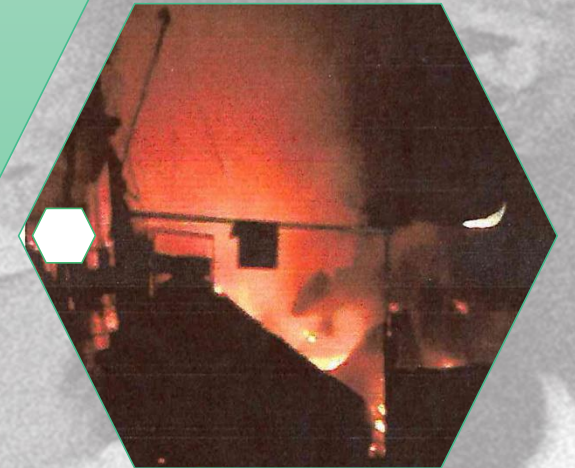
Accidental
Death

2



Fire
Assistance

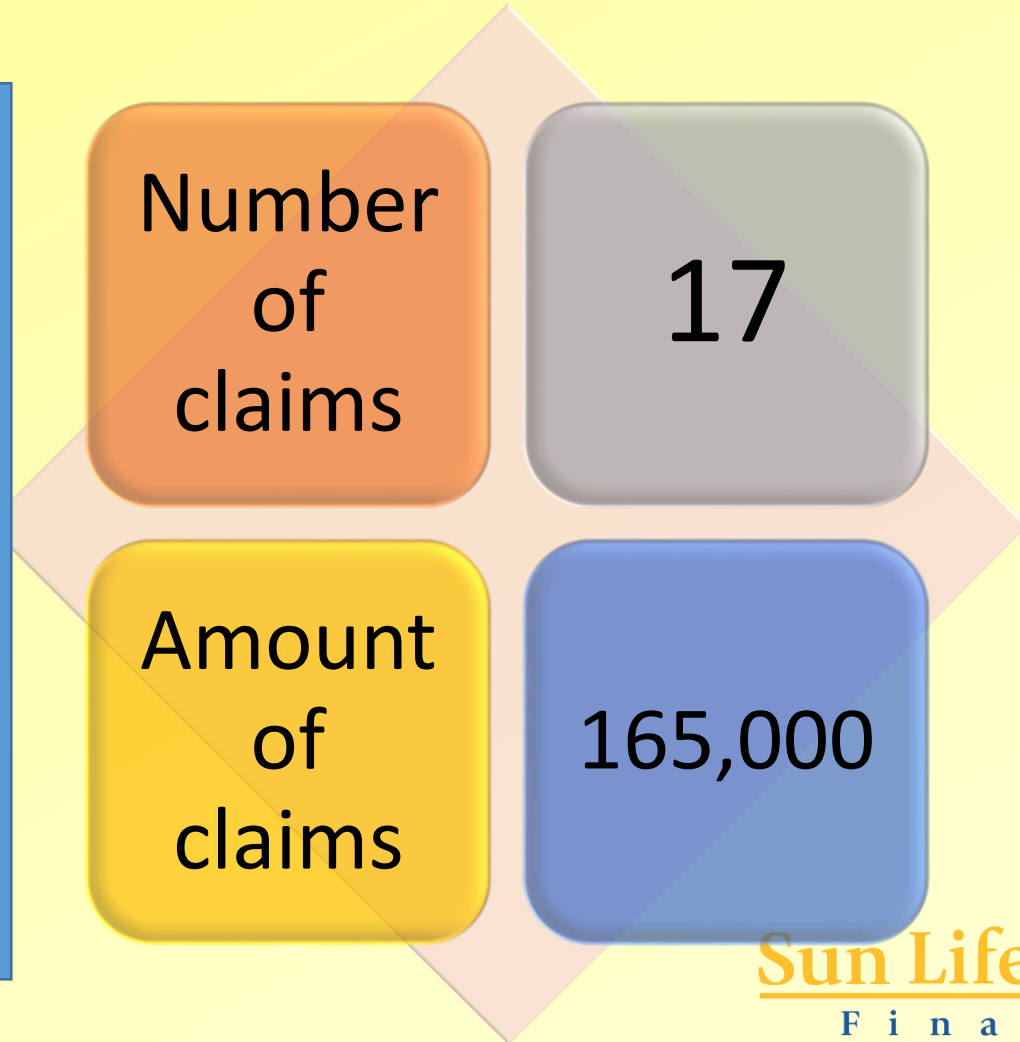
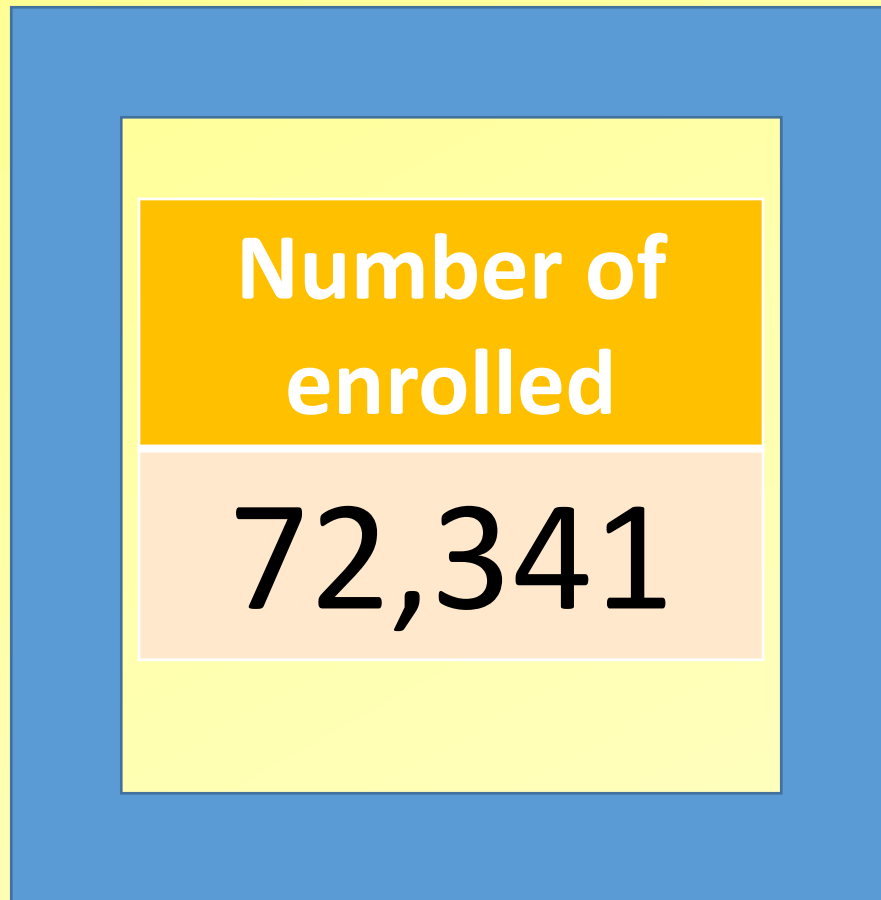
80



Total
Benefits
P 450,000



K-20



1,741



PhilHealth

Your Partner in Health

Kuya Jun Scholarship Program



101 Scholars
41 College
60 High School

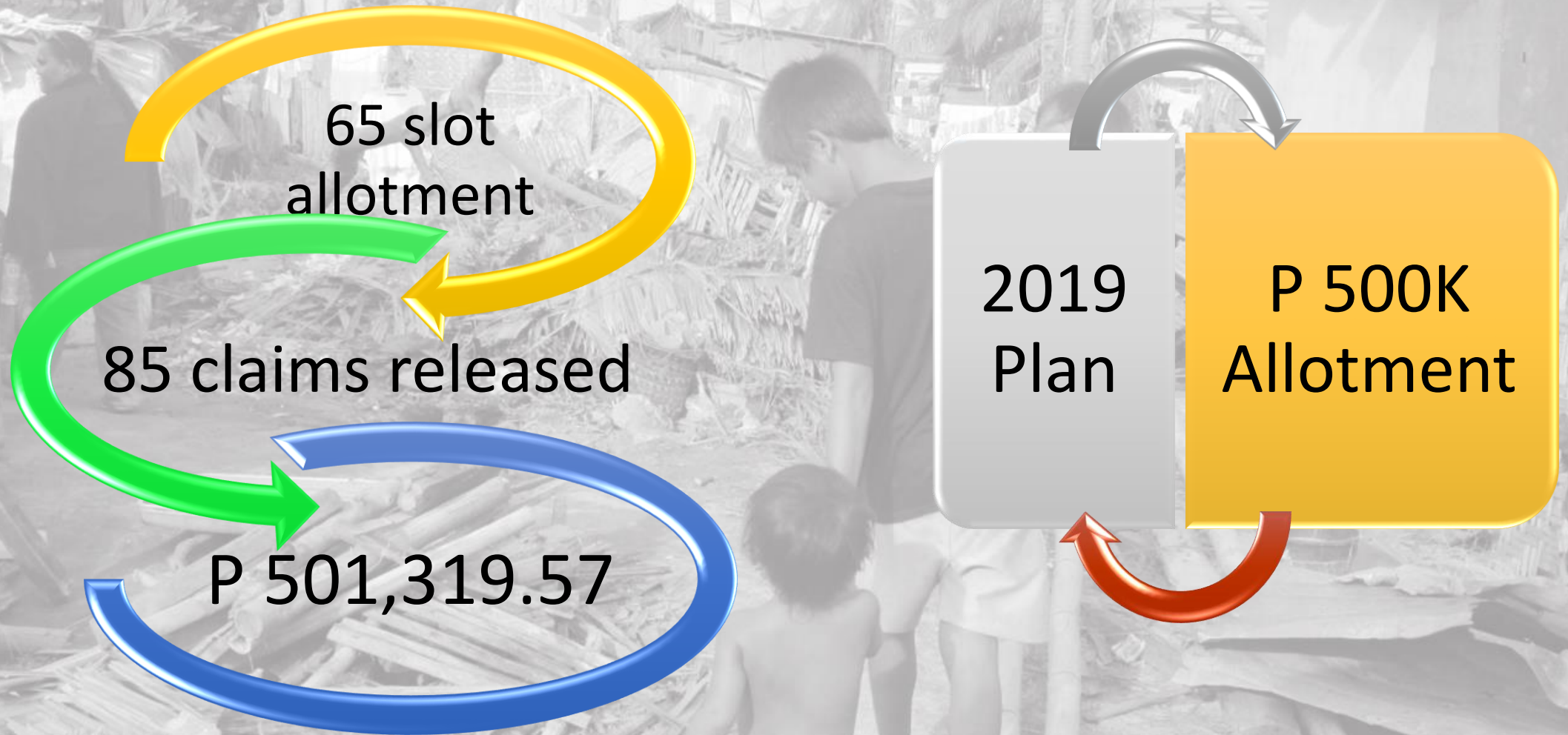
PhP 590,000
Allowance
Released



Kuya Jun Scholarship Program

| | 2018 Plan | Output | 2019 Plan |
|--------------|------------|------------|------------|
| College | 40 | 41 | 40 |
| High School | 60 | 60 | 90 |
| TOTAL | 100 | 101 | 130 |

Calamity Assistance



KMBA Office Building



48.16%
Completed

