



# stratplans

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Strategic Plans of  
*Kasagana-ka Synergizing Organizations*  
2017 - 2022

{ vision }

# Vision



**Filipino communities that value human rights, have decent and stable livelihoods and are helping each other towards authentic empowerment. These are demonstrated in vibrant social and economic infrastructure and networks.**



**Urban poor settlements are transformed into sustainable, decent and safe communities thru their beliefs and practices of the principles of cooperativism, where there is equality of rights, democratic governance, financial and environmental sustainability and social protection towards the attainment of authentic empowerment.**



**A self-reliant and self-sustaining mutual benefit association that actively and appropriately responds to the financial risk management needs of the poor Filipino families.**



**Members practicing equality, cooperation, economic development and freedom towards a dignified and peaceful life.**

{2 mission}

# Mission



**Kasagana-ka Development Center, Inc (KDCI) is a support institution that gives hope, guidance and opportunity to raise standards of living and develop the character of poor families and communities in the urban areas.**



**A cooperative that will teach urban poor primarily women particularly in resettlement communities the principles and practices of cooperativism, financial literacy and education; and provide access to various financial and social services.**



**To provide micro-insurance products and services for the poorest Filipino families.**



**An institution providing immediate assistance and hope to all its members and their families towards their own improvement and the attainment of long term dreams of authentic development.**

{ 3 goals }

# ☀ Goals



- Develop Social and Community Programs to complement KSOs.
- Develop new products and services that KSOs can offer to its member.
- Develop Training and Education Program to Support KSOs activities.
- Develop and implement Special programs and projects as mandated by the board.



Contribute to the attainment of the UN Sustainable Development Goals in the lives of its 77,000 members by 2022 (approximately 7% of 1.1M HH in NCR, many of whom are resettled or being resettled in Bulacan, Rizal, Cavite and Laguna).



- To promote basic life insurance that can broaden the safety net of the Filipino poor;
- To engage in a socially oriented activities that render assistance to members in terms of their security needs;
- To develop a cost effective mechanisms for the delivery of microinsurance products and services.



- To provide its members and their families opportunities to improve their livelihood and economic situation; and,
- To assist members in times of financial difficulties in order to alleviate their worries and be able to perform their duties as productive employees of KSOs

{4 strategies}



# ☀ Strategies



**Support the microfinance activities of K-Coop**  
**Bundling of financial and social protection products and services**  
**Networking and partnership-building with other institutions and strengthening resource generation.**  
**Synergistic relationship with K-Family.**



**Microfinance methodology that teaches discipline.**  
**Each program bundles credit and savings products with social services also provided by other KSOs.**  
**Networking and partnerships with all sectors: government (NGAs and LGUs), private sectors and NGOs (particularly other MFIs and Coops).**



**To maintain the existing symbiotic relationship with the KSO family and form a consortium outside of the KSO family that will serve as another distribution channel in the delivery of its products and services**



**Provide credit and savings products to its members including social services; and, to network and partner with other support organizations.**






*maintain  
a culture of  
service*

{5 programs}

# COMMON PROGRAMS

PROGRAMS	DESCRIPTION AND OBJECTIVES
LIVELIHOOD AND ENTERPRISE DEVELOPMENT	Helps entrepreneurial women improve their quality of life by providing them access to credit for their small enterprises and enhancing their capabilities /potential as entrepreneurs; increase opportunities towards job and incomes generation.
EDUCATION, TRAINING AND FORMATION	Provides training for staff and client-beneficiaries to improve their skills, capacities and capabilities in personal and business finances towards better productivity and self growth; it also aims to develop empowered, efficient and effective leaders and managers among staff and members.
HEALTH AND WELLNESS	Promotes health among the members by engaging them in disease prevention and cure, and giving them access to health services and financing. Educating staff and members on health-related issues and encouraging health-seeking behaviour ensures the sustainability of our institutions, our members' families and communities.
SECURITY, SHELTER AND SAFETY	Improves the living conditions and the attainment of safe, decent, sustainable shelter and communities for our members through the provisions of financial resources to enable them to improve incrementally their houses and communities and also through their access to technical know-how in order to design and construct better and safe houses, minimize wastage of resources thru the proper planning and design and empowering interventions. Safer homes and communities are achieved in better management of risks from natural and manmade disasters. This program also aims for security of tenure of its members and their family by having the title as proof of their ownership of the house and land leading to better access to housing finance.
SOCIAL PROTECTION	Protects the members and their families during vulnerable times --the time of death, disease/sickness, disability, accidents and disaster--by providing them affordable insurances with efficient delivery of benefits and services.

# ALIGNING PROGRAMS, PRODUCTS AND SERVICES WITH PROGRESS OUT OF POVERTY INDICATORS AND THE UN SUSTAINABLE DEVELOPMENT GOALS





KSO PROGRAMS	KSO PRODUCTS	KSO SERVICES	PROGRESS OUT OF POVERTY INDICATORS	UN SUSTAINABLE DEVELOPMENT GOALS
<p>LIVELIHOOD AND ENTERPRISE DEVELOPMENT</p>	<ul style="list-style-type: none"> <li>✱ K-Negosyp (K-Coop)</li> <li>✱ K-Trabaho (K-Coop)</li> <li>✱ K-PWD (K-Coop)</li> </ul>	<ul style="list-style-type: none"> <li>✱ Training and Formation (K-Coop and KDCI)</li> <li>✱ Financial Literacy and Education (K-Coop and KDCI)</li> </ul>	<ul style="list-style-type: none"> <li>✱ Number of HH members with salaried employment</li> <li>✱ Number of telephones in the HH</li> </ul>	<p>Goal 1. End poverty in all its forms everywhere</p> <p>Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all</p> <p>Goal 10. Reduce inequality within and among countries (all programs)</p>
<div style="display: flex; justify-content: space-around; align-items: center;"> <div data-bbox="749 799 962 1010" style="background-color: #e91e63; color: white; padding: 10px; text-align: center;"> <p><b>1</b> NO POVERTY</p>  </div> <div data-bbox="987 799 1199 1010" style="background-color: #e91e63; color: white; padding: 10px; text-align: center;"> <p><b>8</b> DECENT WORK AND ECONOMIC GROWTH</p>  </div> <div data-bbox="1232 799 1443 1010" style="background-color: #e91e63; color: white; padding: 10px; text-align: center;"> <p><b>10</b> REDUCED INEQUALITIES</p>  </div> </div>				

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KSO PROGRAMS	KSO PRODUCTS	KSO SERVICES	PROGRESS OUT OF POVERTY INDICATORS	UN SUSTAINABLE DEVELOPMENT GOALS
EDUCATION, TRAINING AND FORMATION	<ul style="list-style-type: none"> <li>✱ K-Edukasyon (K-Coop)</li> </ul>	<ul style="list-style-type: none"> <li>✱ KJSP Scholarship (K-MBA)</li> <li>✱ Adopt-a-school (KDCI)</li> <li>✱ K-Ugnayan Sessions (KDCI)</li> </ul>	<ul style="list-style-type: none"> <li>✱ Number of school age children in school</li> </ul>	Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all



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KSO PROGRAMS	KSO PRODUCTS	KSO SERVICES	PROGRESS OUT OF POVERTY INDICATORS	UN SUSTAINABLE DEVELOPMENT GOALS
<p>HEALTH AND WELLNESS</p> 	<ul style="list-style-type: none"> <li>✱ K-Kalusugan (K-Coop)</li> <li>✱ K-Kasangkapan (K-Coop)</li> </ul>	<ul style="list-style-type: none"> <li>✱ K-Kalusugan Kadets Training (KDCI)</li> <li>✱ RMSI insurance product (KDCI thru RMSI-Care )</li> <li>✱ Health Fund for Employees and Damayang Pangkalusugan (KDCI, K-MBA, K-Coop, KPF)</li> <li>✱ Partnership for Service Provision and Referrals (KDCI)</li> </ul>	<ul style="list-style-type: none"> <li>✱ Number of children in HH in healthy condition</li> <li>✱ Number of television / radio units in the house</li> <li>✱ Presence of refrigerator</li> <li>✱ Presence of washing machine</li> </ul>	<p>Goal 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture</p> <p>Goal 3. Ensure healthy lives and promote well-being for all at all ages</p> <p>Goal 5. Achieve gender equality and empower all women and girls (All programs)</p> <p>Goal 6. Ensure availability and sustainable management of water and sanitation for all</p>
<p>3 GOOD HEALTH AND WELL-BEING</p> 	<p>5 GENDER EQUALITY</p> 	<p>6 CLEAN WATER AND SANITATION</p> 		

## ALIGNING PROGRAMS, PRODUCTS AND SERVICES WITH PROGRESS OUT OF POVERTY INDICATORS AND THE UN SUSTAINABLE DEVELOPMENT GOALS

KSO PROGRAMS	KSO PRODUCTS	KSO SERVICES	PROGRESS OUT OF POVERTY INDICATORS	UN SUSTAINABLE DEVELOPMENT GOALS
<p>SECURITY, SHELTER AND SAFETY (Housing and DRRM)</p>	<ul style="list-style-type: none"> <li>✿ K-Bahay (K-Coop)</li> <li>✿ K-NHA (K-Coop)</li> </ul>	<ul style="list-style-type: none"> <li>✿ Skills Training (KDCI)</li> <li>✿ K-Bahay Kadets formation (KDCI)</li> </ul>	<ul style="list-style-type: none"> <li>✿ Roofing material used</li> <li>✿ Outer walls material used</li> <li>✿ Existing toilet facility for household members</li> </ul>	<p>Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable</p>





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KSO PROGRAMS	KSO PRODUCTS	KSO SERVICES	PROGRESS OUT OF POVERTY INDICATORS	UN SUSTAINABLE DEVELOPMENT GOALS
SOCIAL PROTECTION	<ul style="list-style-type: none"> <li>☀ K-Seguro (K-MBA)</li> <li>☀ K-Benepisyo (K-Coop and KDCI)</li> </ul>	<ul style="list-style-type: none"> <li>☀ Grants (KDCI)</li> <li>☀ SIKAP (MiMAP/K-MBA)</li> </ul>		<p>Goal 16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels</p>



ALIGNING PROGRAMS, PRODUCTS AND SERVICES WITH  
PROGRESS OUT OF POVERTY INDICATORS AND THE UN SUSTAINABLE DEVELOPMENT GOALS

*One of our major strategies*

***Goal 17. Strengthen the means of implementation and revitalize the  
Global Partnership for Sustainable Development***



  
**SUSTAINABLE  
DEVELOPMENT  
GOALS**

**1** NO POVERTY



✓

**2** ZERO HUNGER



✓

**3** GOOD HEALTH AND WELL-BEING



✓

**4** QUALITY EDUCATION



✓

**5** GENDER EQUALITY



✓

**6** CLEAN WATER AND SANITATION



✓

**7** AFFORDABLE AND CLEAN ENERGY



✓

**8** DECENT WORK AND ECONOMIC GROWTH



✓

**9** INDUSTRY, INNOVATION AND INFRASTRUCTURE



✓

**10** REDUCED INEQUALITIES



✓

**11** SUSTAINABLE CITIES AND COMMUNITIES



✓

**12** RESPONSIBLE CONSUMPTION AND PRODUCTION



✓

**13** CLIMATE ACTION



✓

**14** LIFE BELOW WATER



✓

**15** LIFE ON LAND



✓

**16** PEACE, JUSTICE AND STRONG INSTITUTIONS



✓

**17** PARTNERSHIPS FOR THE GOALS



✓

## *Still to be worked on:*

The following SDGs still need to be purposively/consciously woven into KSO's programs. Some of these are being advocated by networks of which KSOs are members (Microfinance Council of the Philippines on Green Inclusive Finance and MiMAP/RIMANSI on Catastrophe Insurance and other social protection efforts)



**Goal 7. Ensure access to affordable, reliable, sustainable and modern energy for all**

**Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation**

**Goal 12. Ensure sustainable consumption and production patterns**

**Goal 13. Take urgent action to combat climate change and its impacts**

**Goal 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development goal**





**Goal 15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss**

# Using the Framework of Green Inclusive Finance

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- ☀ ***Environmental Strategy:*** include in our basic statements this fourth pillar
- ☀ ***Ecological Footprint:*** decrease wastage (lessen paper use, lower fuel consumption and other green practices)
- ☀ ***Risk in Portfolio:*** include in our Education, Training and Formation Program greater awareness and value for environmental protection
- ☀ ***Green Products and Services:*** support green enterprises and discourage destructive ones (go for recycling and present better options for coal production and wasteful products)

{ 6 across the years }

		Dec 2016	2017-2019	2020-2022
	Number of CBs	35,000	57,750	77,000
	ASSET SIZE	~Php 207	~Php M 158	~Php M 158
	Number of Employees	298	16	23
	Major Milestones	<ul style="list-style-type: none"> <li>• Program units created and functioning</li> <li>• Partnership with Habitat operational</li> </ul>	<ul style="list-style-type: none"> <li>• Accredited training provider for coops</li> <li>• Succession plan</li> </ul>	<ul style="list-style-type: none"> <li>• Established major partners for each of the program</li> </ul>
	Number of Members	35,000	57,750	77,000
	ASSET SIZE	~Php M 193	~Php 378 M	~ Php 507 M
	PORTFOLIO	~Php M 176	~Php 369 M	~ Php 533 M
	Number of Employees	All employees still with KDCI	419	524
	Number of FOs	30	45	55
	Major Milestones	<ul style="list-style-type: none"> <li>• Successful spin-off from KDCI</li> </ul>	<ul style="list-style-type: none"> <li>• Creation of new institution – Service Coop for employment; transition to multi-purpose coop</li> <li>• Succession Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Key managers have undergone training and ready for major responsibilities</li> </ul>
	Number of Members	50,000	68,000	95,100
	ASSET SIZE	~Php 174 M	~Php 308 M	~Php 497
	Number of Employees	8	12	14
	Major Milestones	<ul style="list-style-type: none"> <li>• new consortium partner</li> </ul>	<ul style="list-style-type: none"> <li>• Acquired land for new K-HO</li> <li>• Additional major consortium partner</li> </ul>	<ul style="list-style-type: none"> <li>• Construction of K-HO completed</li> <li>• Additional major consortium partner = 5</li> </ul>
	Number of Members	306	449	563
	ASSET SIZE	~Php 10 M	~Php 20 M	~Php 28 M
	PORTFOLIO	~PHp 5 M	~Php 8 M	~Php 12 M
	Number of Employees	0	2	2
	Major Milestones	<ul style="list-style-type: none"> <li>• Aligned all programs with KDCI/K-Coop</li> </ul>	<ul style="list-style-type: none"> <li>• Full conversion into a cooperative</li> </ul>	<ul style="list-style-type: none"> <li>• Formal tie-up with partner institutions for each major program</li> </ul>



RNR 2016

Kasagana-ka Development Center, Inc.  
Tamaraw Beach Resort, Puerto Galera

*Salamat po*

