

**DECLARATION OF MATERIAL PERSONAL INTERESTS**

**Disclosure Policy:** Upon being elected to the Board of Trustees, or upon being hired or appointed to the Management Team of the organization, the Trustees and the Management Team shall accomplish and execute a Declaration of Material Personal Interest, to be submitted to the Board Secretary.

I, ENRIQUETA V. NAVARRO, of legal age, Filipino, married and resident of Lot 15 Blk 1 PH1 S4 Belvedere Paradahan Tanza Cavite, hereby depose and declare that;

FIRST, I am the duly (elected/appointed) (Board of Trustee) of KasaganaKa Mutual Benefit Association Inc., currently holding the position of President, and a committee member of Treasury;

SECOND, that in relation to my office, the following are my interests and connections by which, direct or indirect, in any certain matter, may raise conflict with my duties and responsibilities as a (trustee/manager) of KMBA:

PARTICULARS	NATURE OF EXTENT OF INTEREST AND/OR CONNECTIONS	DATE OF ACQUISITION OF INTEREST AND/OR CONNECTION
Any contractual relationship with, or business interest or financial connection in KMBA's sister organizations or partner institutions		
Previous or current membership of employment in KMBA's sister organization or partner institutions	Member and center chief officer of Kabuhayan sa Ganap na Kasarinlan Credit & Savings Cooperative	
Other material conflicts that are not covered above		

\* Include amount/value of such interest, if possible to cite, and whether the interests/connection applies to you, your spouse, or to your relatives within the fourth degree of consanguinity or affinity.  
 \* Partner institutions shall include private organizations with which KMBA has any contractual arrangement.

I have no material personal interest and/or connection to declare

THIRD, that in case there has been changes to the above-mentioned, I shall execute and undertake a separate declaration stating the changes therefrom and specifying its nature and extent, including but not limited to the applicable amounts of my pecuniary or personal interests and/or connections, as necessary to review the accuracy of the same in order to reflect any change in the status of my declared interests.

I execute this declaration with diligence and to the best of my knowledge, containing complete and accurate statement of my material interests which may potentially conflict with the interest of the organization.

*Enriqueta V. Navarro*  
 Name and Signature of (BOT)

9-27-19  
 Date Signed

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I, ALMA D. GILBALIGA, of legal age, Filipino, married and resident of A 43 Dupax Compound Bagbag Novaliches Quezon City, hereby depose and declare that;

FIRST, I am the duly (elected/appointed) (Board of Trustee) of KasaganaKa Mutual Benefit Association Inc., currently holding the position of Vice-President, and a committee member of Risk Committee;

SECOND, that in relation to my office, the following are my interests and connections by which, direct or indirect, in any certain matter, may raise conflict with my duties and responsibilities as a (trustee/manager) of KMBA:

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I execute this declaration with diligence and to the best of my knowledge, containing complete and accurate statement of my material interests which may potentially conflict with the interest of the organization.

ALMA D. GILBALIGA  
Name and Signature of (BOT)

SEPT. 27 2019  
Date Signed

### DECLARATION OF MATERIAL PERSONAL INTERESTS

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I, RITA DELA CRUZ, of legal age, Filipino, married and resident of Blk 60 Lot 1 Area 1 Brgy. Sto. NiMeycauayan Bulacan City, hereby depose and declare that;

FIRST, I am the duly (elected/appointed) (Board of Trustee) of KasaganaKa Mutual Benefit Association Inc., currently holding the position of Treasurer, and a committee member of Treasury Committee;

SECOND, that in relation to my office, the following are my interests and connections by which, direct or indirect, in any certain matter, may raise conflict with my duties and responsibilities as a (trustee/manager) of KMBA:

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Previous or current membership of employment in KMBA's sister organization or partner institutions	Member and center chief officer of Kabuhayan sa Ganap na Kasarinlan Credit & Savings Cooperative	
Other material conflicts that are not covered above		

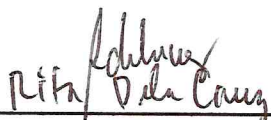
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Name and Signature of (BOT)

9-27-19

Date Signed

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I, JENIFER L. ABAO, of legal age, Filipino, married and resident of Phase 3 B20 Lot 1 Eastwood Greenview Subd. San Isidro Rodriguez Rizal, hereby depose and declare that;

FIRST, I am the duly (elected/appointed) (Board of Trustee) of KasaganaKa Mutual Benefit Association Inc., currently holding the position of Member.

SECOND, that in relation to my office, the following are my interests and connections by which, direct or indirect, in any certain matter, may raise conflict with my duties and responsibilities as a (trustee/manager) of KMBA:

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Other material conflicts that are not covered above		

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I execute this declaration with diligence and to the best of my knowledge, containing complete and accurate statement of my material interests which may potentially conflict with the interest of the organization.

JENIFER ABAO  
 Name and Signature of (BOT)

\_\_\_\_\_  
 Date Signed

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I, TERESITA D. PADEL, of legal age, Filipino, married and resident of Sitio Payong Brgy. Dalig, Antipolo City, hereby depose and declare that;

FIRST, I am the duly (elected/appointed) (Board of Trustee) of KasaganaKa Mutual Benefit Association Inc., currently holding the position of Treasurer, and a committee member of Treasury Committee;

SECOND, that in relation to my office, the following are my interests and connections by which, direct or indirect, in any certain matter, may raise conflict with my duties and responsibilities as a (trustee/manager) of KMBA:

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I execute this declaration with diligence and to the best of my knowledge, containing complete and accurate statement of my material interests which may potentially conflict with the interest of the organization.

  
TERESITA D. PADEL  
 Name and Signature of (BOT)

SEPT. 27, 2019  
 Date Signed

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I, **BRENDA F. LUMBAO**, of legal age, Filipino, married and resident of Blk 16 Lot 54 Sorrento Burgos Rodriguez Rizal, hereby depose and declare that;

FIRST, I am the duly (elected/appointed) (Board of Trustee) of KasaganaKa Mutual Benefit Association Inc., currently holding the position of Treasurer, and a committee member of Treasury Committee;

SECOND, that in relation to my office, the following are my interests and connections by which, direct or indirect, in any certain matter, may raise conflict with my duties and responsibilities as a (trustee/manager) of KMBA:

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I execute this declaration with diligence and to the best of my knowledge, containing complete and accurate statement of my material interests which may potentially conflict with the interest of the organization.

*Brenda F. Lumbao*

Name and Signature of (BOT)

9/27/2019

Date Signed

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I, MARIA CLEOFE GETTIE C. SANDOVAL, of legal age, Filipino, married and resident of 18 Cagna St. Masambong Quezon City, hereby depose and declare that;

FIRST, I am the duly (elected/appointed) (Board of Trustee) of KasaganaKa Mutual Benefit Association Inc., currently holding the position of Treasurer, and a committee member of Treasury Committee;

SECOND, that in relation to my office, the following are my interests and connections by which, direct or indirect, in any certain matter, may raise conflict with my duties and responsibilities as a (trustee/manager) of KMBA:

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I execute this declaration with diligence and to the best of my knowledge, containing complete and accurate statement of my material interests which may potentially conflict with the interest of the organization.

*Maria Cleofe Gettie C. Sandoval*  
Name and Signature of (BOT)

*September 27 2019*  
Date Signed

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I, **PHILIP ARNOLD P. TUAÑO**, of legal age, Filipino, married and resident of 98 Scout Fernandez Brgy. Sacred Heart Quezon City, hereby depose and declare that;

FIRST, I am the duly (elected/appointed) (Board of Trustee) of KasaganaKa Mutual Benefit Association Inc., currently holding the position of Treasurer, and a committee member of Treasury Committee;

SECOND, that in relation to my office, the following are my interests and connections by which, direct or indirect, in any certain matter, may raise conflict with my duties and responsibilities as a (trustee/manager) of KMBA:

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I execute this declaration with diligence and to the best of my knowledge, containing complete and accurate statement of my material interests which may potentially conflict with the interest of the organization.

  
 \_\_\_\_\_  
 Name and Signature of (BOT)

11/6/2019  
 Date Signed